



BUILD MORE. PROTECT MORE.

A NEW AFFORDABLE HOUSING PLAN FOR BC

Presented by Housing Central



BUILD 125,000 AFFORDABLE HOMES IN 10 YEARS

BC needs 12,500 new affordable homes per year until 2034
Affordable to renter households with incomes below \$50,000/year

BUILD MORE

12,000

homes for very low
to moderate-income
households



+

500 supportive
housing units

3,000 of which are homes for
Indigenous Peoples

PROTECT MORE

2,000

affordable rental homes
purchased by the community
housing sector to prevent
further erosion of affordability



\$557 million

Invest \$557 million into capital
upgrades of existing non-profit stock
after decades of unfunded repairs

THE INVESTMENT: \$6.7 BILLION PER YEAR

\$2.29 billion
Provincial government

\$2.34 billion
Federal government

\$2.09 billion
Community partners

THE IMPACT BY 2034

\$2.4 billion+

annual savings through reduced
homelessness services

\$22-\$46 billion

potential growth in BC's GDP

including **\$18 billion** in social return on
investment on Indigenous housing



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Land Acknowledgement

The Housing Central partners honour Elders past, present, and future from all Nations and traditional territories. The land and waters colonially named BC are home to over 290,000 Indigenous people and more than 200 distinct First Nations. We acknowledge that our offices and our members' housing operations are situated on Indigenous land while also honouring that we function on the stolen, traditional and ancestral territories of many Indigenous Nations and Peoples, throughout BC.

About Housing Central + Partners

Housing Central is a partnership of member-driven organizations: the Aboriginal Housing Management Association, BC Non-Profit Housing Association, and the Co-operative Housing Federation of BC.

Together, we advocate on behalf of the community housing sector to ensure everyone has safe, secure, and affordable housing.

Introduction

In the lead-up to the 2017 provincial election, the members of Housing Central, along with a broad collection of other partners then called the BC Rental Housing Coalition¹, released *An Affordable Housing Plan for BC*.² The Coalition's goals for the plan were twofold: first, to quantify the unmet and future housing need in BC; second, to present a fully costed plan to address those needs.

The 2017 plan called for a \$1.8-billion annual investment to meet current and future supply and affordability needs for renter households in BC over a 10-year period. It included a proposal for 115,000 new low- and moderate-income rental homes to solve the affordability crisis, including 80,000 new homes to address the unmet need for affordable housing and 35,000 additional homes to meet a growing demand for rental housing.

Seven years later, we have seen dramatic changes in British Columbia's housing landscape, including historic provincial investments in affordable housing and new investment from the federal government after a 25-year absence.

Non-market rental homes represented 7% of all homes built in 2022, up from 2% in 2017. The newly launched Rental Protection Fund is on track to move 3,000 affordable rental homes from the private market into the community housing sector with an initial investment of \$500 million from the provincial government. And bold policy shifts on the supply and demand sides of the housing equation are beginning to move the dial in a more positive direction.

And yet, the housing crisis persists. Many individuals and families in BC still struggle to pay rent, are forced to choose low-quality housing to address their affordability needs, or live in overcrowded conditions, and many are still homeless or at risk of becoming homeless in a province with the highest rate of no-fault evictions in the country.

In Build More. Protect More. A New Affordable Housing Plan for BC, we answer the questions: "How far have we come in addressing housing needs in BC since 2017?" and "How much will it cost to build and protect the number of affordable homes still needed in the decade ahead?"

This is no time to shrink from the challenge to our economy and social safety net posed by the housing crisis. In short, we need to Build More and Protect More. And we need to make a generational investment in Indigenous-led housing solutions if we are serious about real Reconciliation.

Let us explain.

Community Housing at the Centre

At Housing Central, we believe everyone in British Columbia deserves a safe, secure, affordable home. The homes we build in the community housing sector today are affordable to a broad range of individuals and families in our communities - from those requiring supports to those working in hospitals, schools, and construction sites, among many others. We also believe community housing should be at the centre of the solution to Canada's housing crisis.

Community housing refers collectively to homes in the co-operative and non-profit housing sector, including Indigenous-led non-profit housing.

When we talk about community housing and when we talk about a "housing crisis," we are talking about a *rental* housing crisis. Given the household income of BC's renters, an inability to meet the needs of renter households too often results in homelessness. Community housing is a proven solution, offering renters homes they can afford long-term and protecting them from market forces that have seen rapid escalation in rents year over year over the last decade. Our sector provides affordable and safe homes to communities, often with rents geared to no more than 30% of a household's income, while also extending greater tenure security than the private market and with lower eviction rates. Additionally, by design, these homes are held as community assets in perpetuity.

The role of the community housing sector is central to this plan because the job of solving the housing crisis cannot and should not lie solely with government, and the private sector can no longer build for the incomes of most renters. The 2017 plan and this 2024 update rely on active partnerships between senior levels of government and co-operative and non-profit housing providers, with each partner contributing substantial equity and expertise to deliver housing solutions that are already well-known and documented. Just as government capital and lands are needed to make new development viable and rents in new homes affordable, so, too, are contributions in land from community housing providers and the sector's ability to leverage substantial equity from existing assets, source private donations and social impact investors, and secure favourable financing. We need to do this work together.

“The government also launched BC Builds, which brings \$2 billion in low-interest financing and \$950 million in additional capital to build homes for middle-income earners, with a focus on speeding up timelines to deliver those homes.”

How Far We've Come

A lot can happen in seven years and, in BC, when it comes to housing, a lot has happened since our initial plan was released.

2018 Homes for BC

In 2018, the province launched *Homes for BC: A 30-point Plan for Housing Affordability in British Columbia*.³ This plan committed the government to invest \$6.6 billion to build more than 114,000 homes “for individuals, working families and seniors” over a period of 10 years. While progress has been steady, with historic levels of building in the non-profit and co-op sectors, and more rental homes coming online as an outcome of regulatory changes like short-term rental legislation and addressing rental bans in strata properties, targets for new builds haven’t been achieved⁴

2024 BC Builds

In 2023, the provincial government introduced four new housing policies aimed at unlocking even more market rate rental and affordable rental housing. Those policies addressed barriers at the local level through transit-oriented development upzoning, requiring municipalities to pass bylaws allowing small-scale, multi-unit housing and to update housing needs reports and Official Community Plans, and updating the way development contributions are calculated to offer more certainty to developers. The government also launched BC Builds, which brings \$2 billion in low-interest financing and \$950 million in additional capital to build homes for middle-income earners, with a focus on speeding up timelines to deliver those homes.

Where are we now?

According to data from the CMHC Rental Market Survey⁵, as of October 2021, nearly 78% of all purpose-built rental homes in BC were built before 1980 and less than 6% have been built since the year 2000.

In the past few years, thanks in part to federal and provincial policies and significant investment, we are starting to see these figures change. Rental construction — and, particularly, non-market rental — has become increasingly more prominent.

According to CMHC’s completions data, rental completions are an increasingly greater share of the overall new supply being built in British Columbia.⁶ As more people are priced out of homeownership and are renting longer than in past generations, new rental supply is critical to solving the housing crisis. The non-

market rental supply is especially critical for those whose incomes are not keeping pace with the rapid escalation of rents. In the completions data since 2017, we can see the power of community and government investment into non-market housing, which has risen from a 2% share of all new supply in 2017 to a 7% share in 2022. Exploring the share of non-market rentals compared to the completions of all rentals shows an even more dramatic impact, with non-market rentals representing a 21% share of rental completions in 2022.

Newly released rental cost data shows the impact of significant rental construction, both market and non-market, with asking rents starting to soften in many BC jurisdictions and decrease in several key markets like Vancouver, Burnaby and Kelowna.⁷

Table 1: Completions by intended market share in British Columbia, 2017-2023⁸

Year	Total compensation	Share of the total			Rental completions	Share of all rental	
		Ownership	Market rental	Community housing		Market rental	Non-market rental
2017	65,646	77%	21%	2%	14,916	93%	7%
2018	76,122	73%	24%	3%	20,618	89%	11%
2019	76,472	67%	30%	3%	25,634	91%	9%
2020	78,504	67%	28%	5%	25,324	86%	14%
2021	80,076	68%	26%	6%	25,650	80%	20%
2022	72,532	69%	24%	7%	22,700	79%	21%
2023	30,621	66%	28%	6%	10,312	83%	17%

INVEST

\$6.7 billion

annually through 2034

BUILD

125,000

homes affordable to low- and moderate-income households, and protect many more.

Where to next?

Of course, there is still much to be done. A minimum of 11,000 people experience homelessness at any given time in British Columbia, according to the latest homeless count data. Another 154,000 renter households are in core housing need⁹; of those, 118,000 are living in a home that is in good condition and the right size for their family but paying unaffordable levels of rent.

To get where we need to go, our estimates indicate that between the federal government, the provincial government, and partners from the community housing sector, we will need to invest more than **\$6.7 billion annually through to 2034** to build 125,000 homes affordable to low- and moderate-income households, and protect existing affordable homes. This is an “all hands on deck” challenge that cannot be left to the private market or any one level of government. Our solution demands the active engagement of all levels of government and the full deployment of resources in the community housing sector. The cost of inaction will be dramatically higher than the cost of investment. While expensive, the investments required to address our housing challenges will only grow if left unaddressed.

Build More. Protect More. A New Affordable Housing Plan for BC is framed around two key ideas: we need to continue building new supply for low- and moderate-income households and we need to protect the affordable housing we already have through acquisitions and retrofits to our existing community housing supply.

Getting BC to a better place when it comes to housing will take scaling up a variety of well-established interventions and enabling experienced partners to work together to maximize their potential. *Build More. Protect More. An Affordable Housing Plan for BC* is not about re-inventing the policy wheel when we know the solutions are already right in front of us. And it’s not about shying away from the scale of our generational challenge — delaying action will only become more costly as supply and labour costs will continue to rise. Instead, our plan is focused on scaling up what we know works and funding housing with an urgency that matches the crisis at hand. The best time to build housing was 30 years ago; the next best time is now.



\$64,000

Half of all renter households in BC make less than this before tax

\$1,600

A monthly rent of \$1,600 is more than what half of all renter households can afford

Renter Household Incomes: A Reality Check

Housing affordability is a function of two things: income and cost

Half of all renter households in British Columbia make less than \$64,000 before tax, meaning a monthly rent of \$1,600 is more than what half of all renter households can afford. The market can no longer build new rental housing affordable to the majority of renters in our province.

The community housing sector and our plan focus on those who are most vulnerable in the rental market: low- and moderate-income renter households who earn \$50,000 or less per year and for whom finding a home in the current rental market would be close to impossible. More information on renter household incomes can be found in our methodology section.

1. BUILD MORE: 12,500 new affordable rental homes annually

The first key pillar of *Build More. Protect More. An Affordable Housing Plan* is focused on the new homes needed over the coming decade. To understand how much new supply we need, we sought to determine the number of new homes will be required to:

- **Address current unmet need**
- **Plan for future growth of renter households**
- **Assist those experiencing homelessness and who require supports**

BUILD MORE to address unmet need

In assessing unmet need, we have tried to estimate the number of rental homes that *should* have been built over the past generation. In 2017, that was 80,000 homes. Today it is 30,000 homes. Significant policy responses and investment in the development of market and non-market housing supply have meant real progress in tackling the deficit in our rental housing supply.

Of the 30,000 homes that contribute to this backlog, 16,000 will need to be affordable to very low incomes and 14,000 affordable to those with low- to moderate-incomes.

BUILD MORE to address future growth

The population of British Columbia continues to grow, and with more people priced out of home ownership and renting longer than in previous generations, the demand for rental housing continues to grow with it. Planning for growth is critical if we are to avoid making the supply challenges we're currently experiencing even worse.

Assuming the proportion of renter to owner households remains constant, British Columbia will gain 210,000 more renter households by 2034. Nearly half of these new households – 90,000 in all – will rely on the community housing sector for an affordable home. Of those 90,000 homes, 50,000 will need to be affordable to those with very low incomes and 40,000 will need to be affordable to low- to moderate-income households.

Taking unmet demand and future growth together, 120,000 rental homes affordable to households earning \$50,000 or less will need to be built in the next 10 years if we are to solve the affordable housing challenges touching every corner of British Columbia. That's 12,000 affordable rental homes each year over the next decade.

BUILD MORE to address homelessness

Homelessness has grown significantly over the last two decades, for many reasons, but increasingly because of a lack of affordable housing supply. The *2023 Report on Homeless Counts in BC* found that there were a minimum of 11,352 people experiencing homelessness in the province at any point in time, an increase of 31% from the previous count.¹⁰ Of these, 10,973 households were considered to have been experiencing episodic or chronic homelessness.

While some people experiencing homelessness can move directly into independent housing options and require only the supports that we all rely on in our day-to-day lives, others will need additional supports to stay successfully housed. We estimate that a minimum of 5,000 supportive homes will be needed for people requiring supports, or 500 annually.



BUILD MORE recommendations

Taking into account unmet need, future population growth, and the number of people currently experiencing homelessness, the province will need to partner with other levels of government and the community housing sector to build 12,500 affordable homes annually for the next decade, 3,000 of which are for Indigenous people:

- a. 6,600 deeply affordable homes for very low-income renter households, including 1,530 homes for Indigenous people
- b. 5,400 below-market rental homes for low- and moderate-income renter households, including 1,210 homes for Indigenous people
- c. 500 units of supportive housing, including 260 homes for Indigenous people

2. PROTECT MORE: Acquire and repair existing affordable rental homes

As critical as a significant buildout of affordable homes will be in solving the housing crisis, building alone will be insufficient. As new and existing homes become less affordable to the average renter every day, protecting what we already have is not only critical, it's cost effective and sustainable.

When Housing Central talks about protecting existing housing we mean two things:

- protecting the affordability that already exists in the private market through acquisitions and transfers into the community housing sector; and,
- investing in capital upgrades of our existing community housing stock

Affordability in the private rental market is eroding

As headlines over the past few years have documented, too many renters are vulnerable to being pushed out of their current homes. Housing Central has been closely monitoring the loss of what we call “naturally occurring affordable housing” stock.¹¹ Protecting our currently affordable rental stock is critical because BC renter households need homes they can afford — and the most affordable homes in our communities are those we already have.

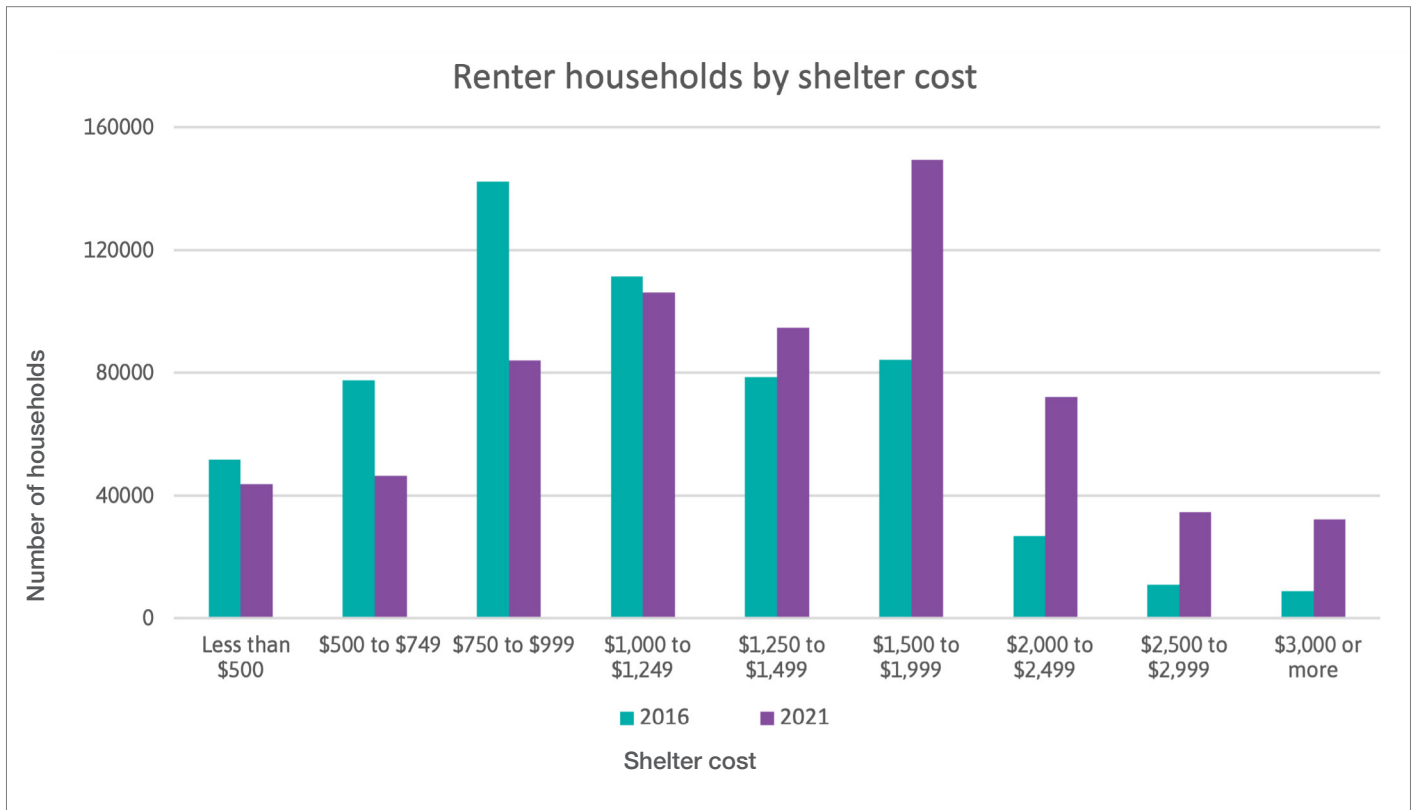
This includes rental homes in the private market that are currently renting at relatively affordable rates due to the combination of rent control policies and long-term tenancies. Rent control limits the amount a landlord can increase rents year over year. The longer a tenant stays in a rent-controlled unit, the lower the rent associated with that unit becomes relative to the market for comparable, newly renting units.

Figure 1: Naturally-occurring affordable housing (NOAH)

Naturally-occurring affordable housing (NOAH) is a key part of the housing continuum



Figure 2: Renter households by shelter cost, 2016 and 2021



Rent controls are critical tools for protecting tenants from unmanageable and arbitrary rent increases, but they can also have unintended consequences in a housing crisis. When the difference between the rent of a longer-term tenant and what the “market will bear” grows too large, there is increasing incentive for the landlord to move that tenant along. Should a tenant leave a home they are renting well below current market value, the landlord is then able to rent the same home for what it is currently worth.¹² This difference is often significant and can motivate a landlord to maximize the return on their investment by forcing an eviction and resetting the rent.

Over time, rents have increased rapidly because of rent increases at unit turnover, in some cases created by forced evictions. The end result has been the rapid erosion of affordability in the private market due to limited supply. Between 2016 and 2021, BC lost 97,390 units renting below \$1,000 a month. In the same period only 8,027 non-market units were built, which typically rent at similar rates. This means for every non-market unit built between 2016 and 2021 in BC, 12 affordable units renting under \$1,000 per month were lost. This is what it means to say that we cannot build our way out of the current crisis without addressing the dramatic erosion of affordability of existing homes in the private market.

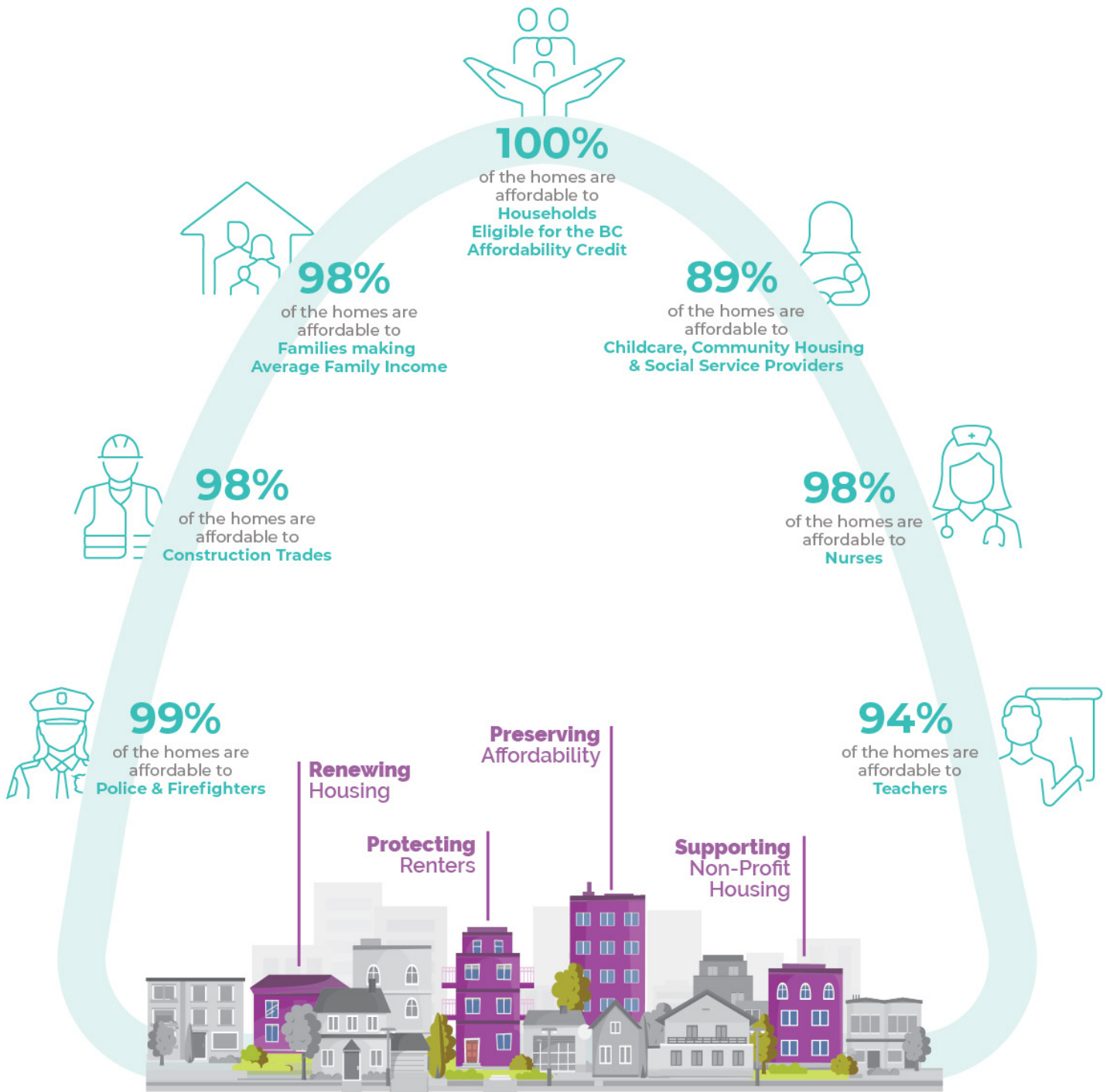
“According to the latest data available, nearly 30% of all renter households could not afford to pay more than \$1,000 per month on rent while 20% could not afford rents over \$750 per month.”

The gravity of this loss becomes even more apparent when we zero in on income groups. According to the latest data available, nearly 30% of all renter households could not afford to pay more than \$1,000 per month on rent while 20% could not afford rents over \$750 per month.¹³ Losing our currently affordable housing stock will be acutely felt by renters in communities large and small. The homes acquired through the Rental Protection Fund are affordable to the people who keep our communities healthy and our economy moving, as demonstrated in the graphic (Figure 3).

In response to the pressure on BC’s purpose-built rental stock, Housing Central advocated both provincially and federally for the creation of an acquisition strategy to help non-profit housing providers acquire existing affordable rental homes. When rental housing moves from the private sector into the community housing sector, it becomes permanently affordable. Existing tenants can stay in their homes at current rents, with the homes brought up to good standards of repair. In the process, community housing provides equity in assets that can be leveraged to build even more new affordable homes over time.



Figure 3: Share of homes in the Rental Protection Fund pipeline affordable to select groups

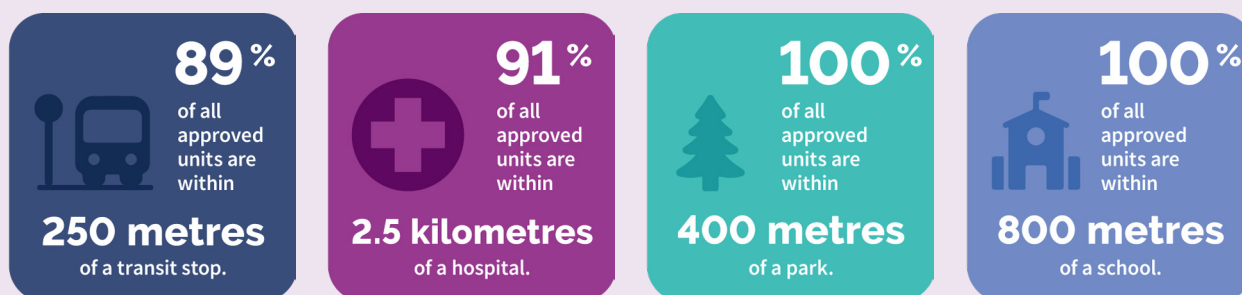


In January 2023, the BC government announced an initial investment of \$500 million to launch the BC Rental Protection Fund, with an initial target of protecting 2,000 rental homes. The response from the community housing sector was swift, with more than 125 non-profit housing providers initiating applications for funding in the past year.

As of July 2024, the Rental Protection Fund has preserved the affordability of nearly 1,500 rental homes and has more homes being assessed for future acquisition. The Fund is on track to exceed its initial target of 2,000 homes, and well ahead of schedule.

To date, the acquisitions enabled by the Fund are centrally located and close to amenities. Among properties currently approved by the Fund:

Figure 4



In addition to purchasing these homes, the Rental Protection Fund also provides grants to renew the buildings so they can be brought up to good condition and can continue to provide affordable housing for decades to come. The Fund contributes an average of \$16,500 per home for upgrades that make them more sustainable and reduce overall building operating costs. These retrofits can include upgrades to mechanical systems that reduce greenhouse gas emissions and make buildings more energy efficient.

With the recent announcement of the \$1.5-billion Canada Rental Protection Fund, BC is well positioned to leverage new federal funding by streamlining provincial and federal investments; the ability to preserve more affordable homes will only increase if opportunities to access low-interest debt financing and one-to-one federal equity matching becomes available. Furthermore, layering in additional philanthropic and environmental, social and governance impact capital, alongside complementary government programs, could scale up the Fund’s per-dollar impact resulting in thousands of additional homes protected.

As we work to deliver and protect affordable homes for those who need them, it’s estimated that with an increased investment by federal and provincial governments, and impact capital, the Rental Protection Fund could preserve as many as **2,000 rental homes annually.**

BC Leads Canada in Evictions

The loss of affordable homes to redevelopment or rent increases is closely associated with increased rates of evictions. This phenomenon is visible across Canada but is most prevalent in BC. As landlords aim to maximize profits from rents, they more frequently circumvent provincial rent control policy by ending older tenancies and increasing rents sharply for incoming tenants.

From 2016 to 2021, 6% of renter households in Canada reported they had been evicted, with 65% of those evictions considered to be “no fault” of the tenant (no-fault evictions include “landlord wanting unit for own use”, “sale of property by landlord”, or “demolition, conversion or major repairs by landlord”).¹⁴ BC leads the country in both five-year eviction rates and share of “no-fault” evictions among all evictions, with 11% and 85% respectively. In fact, we estimate that around 9% of BC renters experienced no-fault evictions between 2016 and 2021.

It is worth noting that the impacts of evictions are not the same across different groups. Indigenous households face homelessness after evictions at a rate almost double that of non-Indigenous households.¹⁵ A year-long survey conducted by First United Church Community Ministry Society revealed that approximately 45% of Indigenous respondents noted they did not find a new place to live after being evicted, compared to 27% of tenants overall. And up to 91% of respondents reported being displaced from their community as a direct result of their eviction.

Community housing stock is aging and investments have not kept pace

In addition to protecting the supply of naturally occurring affordable housing in the private market through acquisition, there is an urgent need to protect the non-profit housing we already have. Most community housing was built in the 1970s and 1980s and housing providers have had to rely on discretionary government funding for capital repairs. This funding has been insufficient to meet the need.

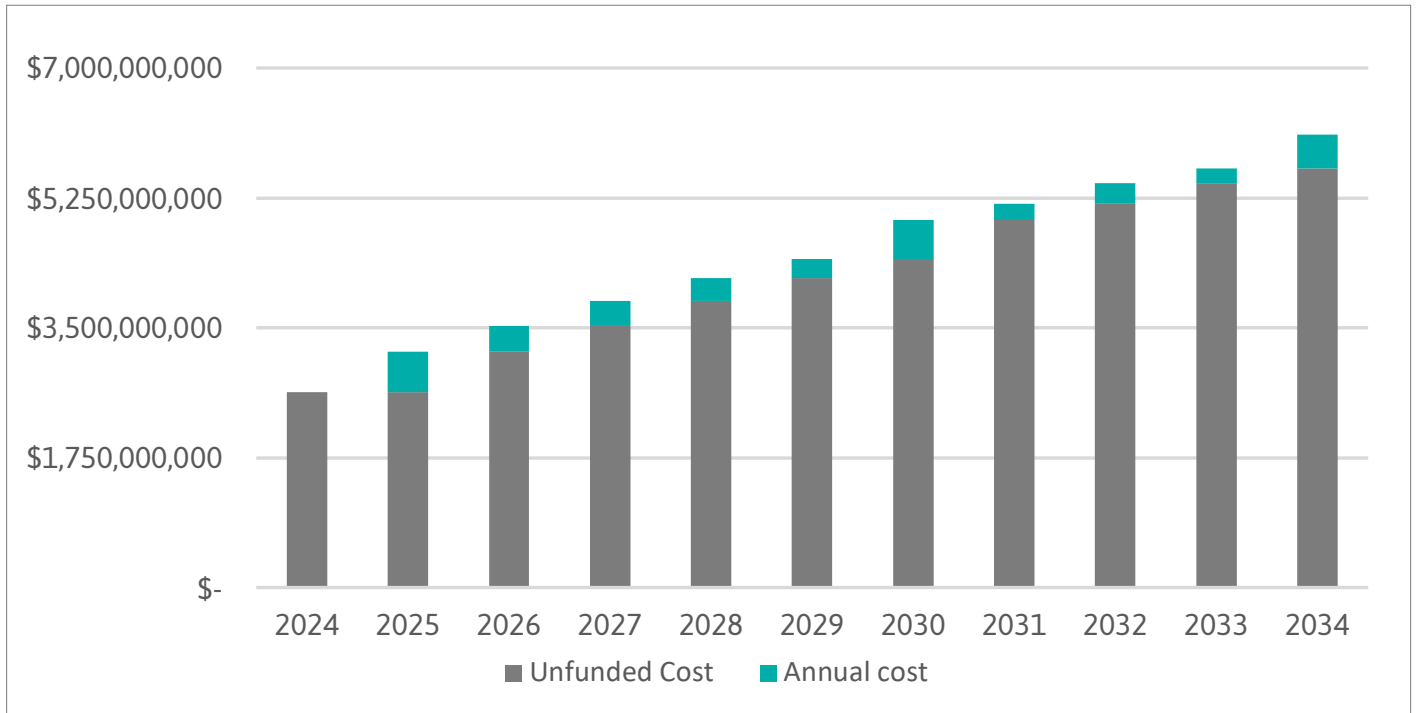
Despite increases to modernization and improvement funds allocated in the 2018 provincial budget, investments have not been enough to keep the existing community housing stock in uniformly good condition. If well-planned maintenance can extend the lifespan of a building, failing to make repairs in a timely fashion will do the opposite. A systemic lack of preventative maintenance and adequately funded asset management strategies can reduce building life, increase operating costs, and diminish the quality of life for residents. Unfunded repairs only become more expensive with time.

This chronic underfunding has become increasingly critical due to the growing number of extreme weather events BC has experienced in recent years. Weather extremes subject buildings to higher stress, making them more susceptible to issues now and in the future.

People are significantly impacted by insufficient maintenance in our community housing stock, as they are in all housing. Studies have shown that physical and mental health are put at risk when people live in inadequate homes, with impacts that can include development of respiratory problems, increased risk of cardiovascular events, and increased levels of anxiety¹⁶ and depression¹⁷. Naturally, there are costs to our health care system associated with all these impacts.

As of 2024, using data from BC Housing's Asset Planner on 3,727 buildings, the estimated value of the deferred maintenance for all units under operating agreements with BC Housing is more than \$2.6 billion and will increase by approximately \$347 million annually thereafter. We estimate that a total investment of \$557 million annually will be needed to cover the capital needs of these homes.

Figure 5: Unfunded costs for BC Housing Asset Planner portfolio 2024-2034



PROTECT MORE recommendations

Partnering with other governments and the community housing sector, the provincial government can increase and revitalize homes by:

1. Protecting 2,000 rental homes annually through renewed investments in the BC Rental Protection Fund.
2. Investing \$557 million per year to support Indigenous and non-Indigenous non-profits in bringing existing homes back to “good condition” by 2034.

3. IN FOCUS: Indigenous housing

Housing is an essential element of reconciliation, and the Housing Central partners are committed to supporting a “For Indigenous, By Indigenous” solution to BC’s housing crisis.

Indigenous people across the province face multiple and varied barriers to accessing housing that is appropriate, affordable, accessible, safe, and designed to meet their unique and diverse needs. These barriers translate to consistently poor outcomes for Indigenous peoples who continue to be overrepresented in the homeless population across BC and are found to be facing disproportionate rates of both eviction and eviction into homelessness.^{18,19}

On overrepresentation

The 2023 Report on Homeless Counts in BC found that 40% of those who reported experiencing homelessness identified as Indigenous, despite Indigenous people accounting for less than 5% of the province’s population. This number was more than 80% in some Northern communities.²⁰ Additionally, Indigenous homelessness increased in all BC communities that conducted a count in both 2023 and 2020/21 by an average of 43%.

Of Indigenous respondents to SPARC BC’s 2023 survey on social needs, almost 28% reported that they have a place to live today but are worried about the future, while 7% reported that they do not have a place to live and are living in different types of temporary or ad hoc arrangements. This compares to 13% and 2%, respectively, of total respondents.²¹

High rates of Indigenous homelessness are attributed to the lack of affordable, safe and accessible housing as well as to intergenerational trauma resulting from colonization, cultural genocide and policies that actively sought to dismantle Indigenous culture, families and communities.^{22,23,24} In addition, while accessing or trying to access services, Indigenous people frequently report significant experiences of racism, discrimination and social profiling.^{25,26,27}

Many of the Indigenous people experiencing homelessness are living in unsheltered conditions. A report recently released by the Federal Housing Advocate found that in Western Canada, the majority of encampment residents in many communities are Indigenous.²⁸



Adverse experiences in the rental market

As a result of intergenerational trauma, combined with the legacy of colonization and myriad systemic barriers, there are fewer Indigenous homeowners relative to the non-Indigenous population. According to 2021 census data, the “Aboriginal homeownership rate” in British Columbia was 54% compared to 68% for “Non-Aboriginal” households.²⁹

Recent research shows that Indigenous renters in BC face increased rates of eviction and eviction into homelessness than do non-Indigenous renters.³⁰ The five-year eviction rate is 10% for Indigenous renters compared to 6% for non-Indigenous renters.¹⁰

As well, Indigenous renters are more likely to live in rental units that fall below standards for suitability, adequacy, and affordability. According to 2021 census data, 16% of Indigenous people lived in housing that is in need of major repairs and 17% lived in overcrowded housing.³¹

Indeed, many existing buildings supporting Indigenous people at affordable rents need significant repairs, and operating agreements are set to expire with no commitment to extending them. While investment in new units is needed, preserving the existing housing stock is crucial. As of 2021, nearly 1,100 existing buildings have capital renewal requirements that are underfunded, and this number is projected to increase.

Indigenous households in core housing need

Even with its generally accepted underrepresentation of Indigenous households, the census identified 17,985 Indigenous households in BC in core housing need, equating to 14% of all Indigenous households province wide. Additionally, as a subset, 53% of Indigenous-led family households were in core housing need.³²

Invisible housing needs

In April 2019, the provincial government announced that all BC municipalities were required “to collect data, analyze trends and present reports that describe current and anticipated housing needs.”³³ The legislation established that the first series of Housing Needs Reports must be completed by April 2022 and every five years thereafter. The reports inform local governments about existing and projected gaps in housing supply, helping them develop evidence-based housing strategies or action plans. With the analysis of the 50 distinct required data points, the reports are supposed to contain:

1. Statements about key areas of local need, including affordable housing, rental housing, special needs housing, seniors housing, family housing, and shelters and housing for people at risk of homelessness.
2. The number of housing units required to meet current and anticipated housing needs for at least the next five years, by housing type. (Housing “type” is defined by size — i.e., number of bedrooms.)
3. The number and percentage of households in core housing need and extreme core housing need.

These requirements did not, however, specify any considerations regarding Indigenous housing needs, resulting in a significant omission across most communities, as shown in Housing Central’s review of 182 housing needs reports:

- 66% of communities reviewed made no attempt to assess or quantify local Indigenous housing needs
- 31% included partial data or interviews with stakeholders on the topic
- Only a handful of communities (3%) identified and/or quantified Indigenous housing needs as part of their assessments (Powell River, Surrey, Kamloops, Fort St. John)

In part, these omissions reflect a continued uncertainty around municipalities’ role in engaging with and addressing Indigenous housing needs as well as the lack of clarity on and access to Indigenous-specific data. Moreover, many of the definitions and mechanisms used to measure housing needs and homelessness tend to underestimate and understate the needs of Indigenous people.

4,541

Indigenous people in BC are homeless and require subsidized housing

40%

of 11,352 homeless individuals were Indigenous.



An estimate of 29,983 Indigenous households will require affordable housing solutions in the next 10 years.

Estimating Indigenous housing need

The number of Indigenous households in core housing need (17,985) has been used as the starting point to quantify the number of Indigenous households that require affordable housing solutions. Of that number, the 2021 Census reported that 2,845 households were living in subsidized housing. For the purposes of this report, the affordable housing need calculation subtracts these households because it is assumed that housing affordability needs have been substantively met for those households³⁴ This leaves approximately 14,300 households in core housing need across BC that require an affordable housing solution.

Added to that number are 4,541 Indigenous people in BC who are experiencing homelessness and requiring subsidized housing. This is based on data from the 2023 Report on Homeless Counts in BC, in which 11,352 individuals — 40% of whom were Indigenous — identified as homeless. A total of 18,841 Indigenous-led households require an affordable housing solution to address their housing need.

By 2034, the number of Indigenous households living off-reserve in BC is projected to increase by another 27,407.³⁵ Of that number, it is estimated that 24% would have incomes below the core need threshold and be unable to find affordable, suitable, and adequate housing in the market.³⁶ This means that another 9,696 households will require housing solutions in the next 10 years to address growth in the Indigenous population, bringing the total number of Indigenous households requiring affordable housing solutions to 29,983.

Housing insecurity is compounded for Indigenous women, girls and gender-diverse people,³⁷ and inequalities are even more pronounced for Indigenous people with disabilities or health conditions due to reduced access to employment, education, vocational training and disability-specific support.³⁸



INDIGENOUS HOUSING recommendations:

The unmet need for affordable housing for Indigenous peoples calls for a range of additional and more specific solutions. We call on the province to fund AHMA's Urban, Rural and Northern Indigenous Housing Strategy for BC, which offers expert implementation of "For Indigenous, By Indigenous" approaches to ensure that housing solutions reflect Indigenous communities' priorities and interests. Indigenous communities' self-governance, self-determination and autonomy are critical to the success of Indigenous housing models, programs and services.

Within the targets and costing already set out in our Build More and Protect More recommendations above, we call on the province to:

1. Build 27,400 subsidized, Indigenous-owned and -operated homes over the next 10 years, which is accounted for in our Build More recommendations above.
2. Create 2,600 new supportive housing units for Indigenous people experiencing homelessness, which is accounted for in our Build More recommendations above.
3. Preserve existing affordable housing and ensure the sustainability of existing units by funding capital renewal needs and extending existing agreements, which is accounted for in our Protect recommendations above.

Additionally, we call on the province to:

4. Ensure that any replacement of existing units results in a net increase in the number of homes available.
5. Provide rent/affordability assistance to 8,900 Indigenous households that have access to good market housing but cannot afford the cost of renting or owning their homes.
6. Establish a support plan to create pathways along the housing continuum for Indigenous people, including supporting 950 households to access affordable homeownership.
7. In addition to the households that require affordable housing solutions, provide 14,857 households culturally based wrap-around supports and services.

4. THE INVESTMENT: \$6.7 billion annually over the next 10 years

Housing Central's 2017 *Affordable Housing Plan* called for an annual investment of \$1.84 billion to be shared between the provincial government, the federal government, and the community housing sector. At the time, it was considered to be a bold and unprecedented ask. Seven years later, despite historic investments made by the provincial government in new supply and affordability, the cost required to build and protect our way out the housing crisis has only increased. This is due, in part, to rising material, labour and financing costs, but also, significantly, because the crisis has intensified.

What seemed bold in 2017 now seems to be universally accepted by the industry as a bare minimum. CMHC, Scotiabank and the National Housing Accord have issued reports in recent years for a significant buildout of non-market housing supply in line with our own data-driven projections of 125,000 new low- and moderate-income homes.

Build More. Protect More. A New Affordable Housing Plan for BC charts: A New Affordable Housing Plan for BC charts a course to not only turn the corner on this housing crisis, but to solve it. This would be achieved by adding 125,000 affordable homes for very low- to- moderate-income households over 10 years. To achieve this 10-year target, **a total investment of \$6.7 billion annually** shared across partners will be needed, with the **provincial commitment being \$2.29 billion annually**.

We repeat that the financial and policy onus to adopt and implement this plan does not rest solely at the provincial level. Sustained and committed partnerships among all levels of government and the community housing sector will be required if we are to achieve the plan's objectives.

Table 2: Distribution of Annual Investments³⁹

Strategy	Description	New Homes	Cost per unit (\$)	Total Investment	Breakdown of investments by partner		
					Provincial government	Federal government	Community partners
BUILD	New homes for very low incomes	6,600	550,000	\$3.63 billion	\$1.2 billion	\$1.2 billion	\$1.2 billion
	New homes for low-to moderate-incomes	5,400	357,500	\$1.93 billion	\$644 million	\$644 million	\$644 million
	New units of supportive housing	500	807,400	\$404 million	\$202 million	\$202 million	-
PROTECT	2,000 Acquired homes from rental market		100,000	\$200 million	\$50 million	\$100 million	\$50 million
	Repairs to existing community housing			\$557 million	\$186 million	\$186 million	\$186 million
TOTAL	<i>Rounding may affect total</i>	12,500		\$6.72 billion	\$2.29 billion	\$2.34 billion	\$2.09 billion

A regional breakdown will be provided

A smart investment

While we are once again calling for historic investments into the community housing sector, we know we are calling on our partners to make a sound investment that would have a positive ripple effect across BC's economy and communities. Our plan estimates two key areas of impact.

GDP Growth + Increased Productivity

Based on recent research conducted and delivered by Deloitte⁴⁰, we estimate that growing the community housing sector by 125,071 homes could result in an **increase in the provincial GDP of \$22 billion, up to \$46 billion**. Considering that BC's GDP for 2022 was estimated to be approximately \$395 billion, this investment in community housing could boost the province's 2034 GDP by nearly 10% relative to 2022.

Moreover, considering our plan includes more than 29,000 affordable homes for Indigenous Peoples, as outlined in AHMA's Urban, Rural and Northern Indigenous Housing Strategy, we can confidently say that this investment would generate **more than \$18 billion in social return on investment**.

Savings in Reduced Service Usage

Research on Housing First programming estimates that more than two-thirds of the investment made in supportive housing was offset by a reduction in homelessness services.⁴¹ This means that across the province we could be saving more than **\$244 million annually in reduced policing, health, first responder, and other services**.



Appendix 1: Methodology

Estimating Need

Calculating unmet housing need

The *2017 Affordable Housing Plan* used the term “backlog” to refer to the amount of affordable housing units needed by households in core housing need – effectively rental homes that should have been built over the preceding years that never got built. Incorporating input from our partners, this updated version of the plan replaces “backlog” for the term “unmet need” to communicate more clearly the relationship between this number and the people who would benefit from these units.

To determine the number of renter households currently in core housing who require a new unit, the plan examines renter households living in overcrowded conditions, as well as those below multiple housing standards.⁴² This assumption is based on research conducted by the Ontario Non-Profit Housing

Savings in Reduced Service Usage

Research on Housing First programming estimates that more than two-thirds of the investment made in supportive housing was offset by a reduction in homelessness services. This means that across the province we could be saving more than **\$244 million annually in reduced policing, health, first responder, and other services.**

This assumption is based on research conducted by the Ontario Non-Profit Housing Association, as well as the inference that few people choose to live in overcrowded conditions or below multiple standards.⁴³

Calculating Future Need

To determine the number of new renter households, BC Stats Household Projections data was used (see data sources below). To establish the number of new units required to meet future growth, the plan assumes that every new renter household will require a new unit. The projected demand is assumed to have the same proportion of households in core housing need as the baseline year to determine the community housing sector’s role in meeting the needs of new renters.

Calculating Target Groups for the Building Program

Combining unmet need and future need, the total number of renter households who need new units were divided into income categories to later determine the level of investment needed for each group. The share of households in core housing need (23%) sets the demand for new deeply affordable housing for very low- to- low-income households. Excluding those in core housing need, the plan then assumes that 25% of remaining renter households fall into the low- to- moderate income category (19% of the total) and need below-market rental homes. The remaining 58% of all renter households are considered to have median incomes or higher, and therefore can theoretically afford market rents.

Table 3: Target households of the building program by income level

Target group	Share of the total
Very low- to- low-income	23%
Low- to- moderate-income	19%
Median income and higher	58%

Costing Out the Building Program

To determine the level of investment needed to deliver this plan, Housing Central carried out consultation with sector partners with expertise in non-profit development. Based on analysis of 1,500 recent non-market units across five different sites, the plan assumes an average cost of \$550,000 per unit. The numbers below (Table 4) are based on 2024 construction figures and account both for the cost of construction and the capital investment required to make rents affordable. Using the target income groups described above, the plan costs out the demand for non-market housing units with the following equity assumptions:

Table 4: New unit investment breakdown by target group

Target group	Share of the total demand	Total cost per unit (\$)	Assumed equity gap	Investment per unit (\$)
Very low-to-low-income	23%	550,000	100%	550,000
Low- to-moderate-income	19%	550,000	65%	359,632

Addressing Homelessness

Using the same method as the 2017 Affordable Housing Plan for BC, the 2024 Plan assumes that those experiencing temporary homelessness (an experience of homelessness under one month), as identified in the point-in-time counts, would likely have their housing needs addressed by other interventions outlined in the Plan. For the rest of those identified as experiencing homelessness, following research by Nick Falvo on the Street to Home Pathways project in Toronto⁴⁴ the Plan assumes that 40% will require a new supportive housing unit.

To cost out the investment needed to build and operate the required new supportive housing units, the Plan assumes an average operating cost of \$3,900 per unit per month and a capital investment of \$550,000 per new supportive housing unit needed, based on interviews with supportive housing providers in BC.

Calculating Economic Impact

To understand potential economic impacts of the plan, various studies were used. According to a 2024 report from Deloitte⁴⁶ that looked at the economic impact of community housing, increasing BC’s community housing stock by 50,870 units would increase the province’s GDP by \$9 billion to \$18.7 billion. This results in an approximate increase of at least \$177,000 (up to \$367,600) in the GDP per unit, which can be used as multiplier to estimate the impact in the GDP that the proposals in this plan may bring.

A 2020 article that studied the cost effectiveness of Housing First with Assertive Community Treatment (ACT)⁴⁷ concluded that “across five Canadian sites, 69% of the cost of scattered-site Housing First with ACT for persons with severe mental illness and high needs (\$20,367 per person per year) was offset by cost reductions.” Therefore, it can be estimated that at least 69% of the total investment in addressing homelessness would be saved in homelessness-related costs.

In 2022, AHMA’s Urban, Rural and Northern Indigenous Housing Strategy concluded that every government dollar invested in Indigenous housing has a social return on investment of \$7.40, including \$2.90 in government savings resulting from decreased use of government-funded services.

Determining the Equity Gap for our Building Program

For the purposes of this plan, Housing Central used the highest income (\$50,560) in the moderate-income category from the Housing Assessment Resource Tool’s categorization of incomes to determine the equity gap for below market units.

Table 5: Income ranges and affordable rents

Income category	Median annual income	Affordable monthly rent
Area Median Household (AMHI)	\$63,200	\$1,580
Very Low Income (20% or under of AMHI)	Less than \$12,640	Less than \$316
Low Income (21% to 50% of AMHI)	\$12,640 - \$31,600	\$316 - \$790
Moderate Income (51% to 80% of AMHI)	\$31,600 - \$50,560	\$790 - \$1264
Median Income (81% to 120% of AMHI)	\$50,560 - \$75,840	\$1,264 - \$1,896
High Income (121% and more of AMHI)	More than \$75,840	More than \$1,896

Defining Affordability

The Plan uses households in core housing need and those counted through point-in-time counts to determine how many units of affordable housing are required to meet the needs of those in BC. Given the incomes used in the equity gap table above, all homes delivered through this plan will be affordable to households making \$50,000 and under annually. According to 2021 census data, 39% of all renter households had incomes of \$50,000 and under.

Main Data Sources

Statistics Canada - 2021 census

The main analysis of the housing need in this report is based on the custom data tables published by the Housing Assessment Resource Tools (HART). These tables present customized cross-tabulated data from the 2021 census including tenure, housing indicators, household characteristics, and household income and shelter costs. HART's custom data tables can be found at: https://borealisdata.ca/dataverse/UBC_HRC

BC Stats

Household projections were obtained through BC Stats' open dashboard that can be accessed at: <https://bcstats.shinyapps.io/hsdProjApp/>

Since the data from this portal is not disaggregated by tenure, we used the provincial ownership rate in 2021 (67% owners and 33% renters) to estimate the minimum numbers of renter households expected by 2034.

2023 Report on Homeless Counts in BC

To understand homelessness in the province, the plan uses Point-in-Time count data from 2023. That year, 27 homeless counts took place across the province between March and May 2023 and were completed in collaboration by BC Housing, the Ministry of Housing, and the Homelessness Services Association of BC. Despite the limited capacity of Point-in-Time Counts to provide a complete picture of homelessness in a particular territory, as a 24-hour snapshot method, they are the only up-to-date data source available to establish a minimum number of individuals experiencing homelessness.

Appendix 2: Further investigating housing need

Our estimations are only ever as good as our data. The 2021 census captured a unique period in Canadian history, and this is reflected in the data.

It is generally accepted by researchers that pandemic income relief programs, such as the Canada Emergency Response Benefit (CERB),⁴⁸ impacted the affordability picture across the country.⁴⁹ In particular, it likely distorted the picture of affordability challenges for those with low to moderate incomes by temporarily providing additional income to BC households, which would have helped families and individuals pay their rent. These households are the focus of this housing plan.

When analyzing those in core housing need in 2021 and comparing them to those in core housing need in 2016, there was a slight decrease in the total number of renter households experiencing affordability problems. Given the nature of CERB and the data we have on it, it is impossible to know how households would have fared in the housing market in 2020 should CERB not have been provided. This is important because CERB was temporary.

When reviewing the data by indicator, it is clear the change in number of households in core housing need was driven in part by a reduction in households who were only below the affordability standard and households below the adequacy standard. At the same time, the number of renters in core housing need living in overcrowded homes increased by 175%.

All of this may suggest that:

1. CERB had a positive impact on incomes (as it was designed), helping many renter households cope with the high cost of housing, temporarily bringing them above the affordability standard.
2. Many households may resort to overcrowded living conditions to secure a place to live.

Endnotes

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7. August National Rent report available at Rentals.ca Rents Saw Fastest Month-Over-Month Increase in 2024 (rentals.ca)
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11. For more information on this concept see: Pomeroy, S. (2020). "Recovery for All: Proposals to Strengthen the National Housing Strategy and End Homelessness". Prepared for The Canadian Alliance to End Homelessness. Retrieved from: <https://caeh.ca/wp-content/uploads/Recovery-for-All-Report-July-16-2020.pdf>

12. Rent controls in BC are tied to tenants, not to units. When a tenant moves, a landlord can change the price of the unit to any figure they want. In some jurisdictions, controls on rental pricing is tied to the actual unit, so rents stay steady regardless of tenant turnover.
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