



2024 BC Election Platform Analysis

A Focus on Housing

October 10th, 2024

In September 2024, Housing Central released [Build More. Protect More. A New Affordable Housing Plan for BC](#), which addresses the dramatic changes we've seen in the affordable housing landscape since our 2017 plan was released and maps out a new path to a brighter future where everyone in BC has access to a safe, secure, and affordable home.

BC needs 125,000 affordable rental homes over the next ten years, including 30,000 homes for Indigenous people and 5,000 new homes in the supportive housing sector. Working from the roadmap outlined in our plan, we compared the housing platforms offered by each major political party in BC this election season, offering insights into what the parties have planned for the province. We start with a high-level overview of what's been promised before digging deep into the announcements that have been made over the past few weeks.

According to our polling data, housing is a key issue for 90% of British Columbians. An informed vote is the best kind of vote, and we hope this analysis helps to inform your decision.

To review each party's plan directly, click on their logos in the tables below.

What's the story on housing this election season?

Continuing the trend of the last two BC provincial elections, housing has emerged as a critical focus for every major political party in 2024, underscoring an awareness of the severity of the ongoing housing crisis in the province and its importance to BC voters.

When it comes to housing, the Conservative Party of BC, the BC Green Party, and the BC NDP have each adopted a range of strategies aimed at addressing the questions of access and affordability, with notable similarities and differences in their proposals. There's much to discuss.

Across the platforms, there is some agreement on what measures will support positive housing outcomes for British Columbians. Each party suggests contributions of public land will be useful for easing the crisis, though their specific approaches differ. Similarly, every party has put forward policies intended to address "red tape" which is perceived as slowing down development, again, with differences in the solutions suggested. Additionally, both the Conservative Party of BC and the BC NDP have promised infrastructure funds for municipalities, recognizing the critical connection between new housing and infrastructure upgrades, and hinting at the complexity of the jurisdictional overlap on both topics.

There are also some significant areas of divergence in the platforms when it comes to housing. One major distinction relates directly to the community housing sector. The BC Green Party and the BC NDP platforms suggest a stronger belief and investment in non-market housing solutions, while the Conservative Party of BC's platform suggests that the market alone can solve the affordability crisis and plans to remove regulatory oversight of the private development sector. The former two parties emphasize investments in non-market housing and propose policies aimed at facilitating its development directly, while also deepening the investment in the Rental Protection Fund while the Conservative Party of BC made no commitments on investments into affordable housing.

On new affordable homes, the BC Green Party platform exceeds the commitments outlined by Housing Central and the BC NDP make reference to investments in the sector, though we would need more details to assess the full impact. Both parties also commit to the buildout of Indigenous housing, with the BC Green Party committing to the 30,000 Indigenous homes articulated in the Housing Central plan. Meanwhile, the Conservative Party of BC views the nearly 1,000 non-profits

and co-ops delivering 100,000 affordable homes as needing additional regulation and oversight, making no direct commitments to invest in new non-market homes.

Two significant shifts from past elections have been costly promises on rebates and affordable home ownership programs from the BC NDP and the Conservative Party of BC. More concerning, there has also been a shift away from an evidence-based Housing First policy by the Conservative Party of BC with a commitment to requiring treatment before accessing housing.

While all the parties acknowledge the severity of the housing crisis in their platforms, and their strategies have some consistency, overall, they provide distinct choices for voters. To provide further insight into their proposals, the following tables examine key housing promises from BC's main political parties, providing commentary through the lens of the community housing sector and renters. We'll be keeping a close eye on new promises during the election period and, more importantly, their evolution and deployment following the formation of BC's next provincial government.

In the meantime, get out and vote!

Party Commitment	Implications for Our Sector	Implications for Renters	Commentary
<p>Scale-up non-market construction</p> <p>\$1.5B annually to build 26,000 new units of non-market housing each year. Including 3,000 units for Indigenous Peoples</p>	<p>Positive to see a focus on expanding non-market housing options, with an emphasis on Indigenous housing solutions. There are a broad range of income thresholds in the non-market sector, and the platform doesn't include details on target incomes for these new homes.</p> <p>Housing Central partners and Indigenous housing providers are particularly pleased to see a focus on Indigenous housing and an adoption of policies in line with our recommendations.</p> <p>It is unclear whether non-market homes refer specifically to non-profit and/or co-op homes.</p>	<p>This would be the most significant buildout of non-market housing in the Province's history, and these homes would be affordable in perpetuity, enabling more housing options at deeper levels of affordability over time. This is good news for renters of all incomes.</p>	<p>More detail is needed to understand the costing and the income thresholds for these new homes. Our model of 12,500 homes annually for households earning less than \$50,000 would require a provincial investment of \$2B annually and matching from partners.</p>

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<p>Scale-up non-market construction</p> <p>Upzoning for non-profits; make public land available, focus on land trusts; financial support for upfront costs.</p>	<p>These strategies would help make community housing projects more financially viable and therefore easier to deliver.</p> <p>It would lead to more certainty in the development process, projects would cost less to deliver (when land is provided), and recognizes the need for start up capital.</p>	<p>More homes that are affordable in perpetuity, with cost savings in the development process being passed on to tenants on day one.</p>	<p>This is in line with the Canada's housing plan released earlier this year, which also introduces a “Historic Public Lands for Homes Plan” and the introduction or expansion of several streams of funding for affordable and market rental housing. There is strong potential for partnership with the Federal government here.</p>
<p>Protect Existing Affordable Housing Stock</p> <p>\$500M re-capitalization of the RPF with right of first refusal to non-profits for new buildings.</p>	<p>This plan recognizes the success of the Rental Protection Fund.</p> <p>In principle, the addition of right of first refusal would benefit non-profits who would have early access to sites as they come onto the market.</p> <p>Acquiring existing affordable rental homes and protecting their affordability in the long term is one of the most cost-</p>	<p>Renters in aging building that are coming up for sale are at risk of eviction. With additional funds, more buildings can be purchased, protecting renters over the long term.</p> <p>These existing affordable rental homes comprise over 70% of BC's affordable housing stock, but the rents are unregulated and the homes at risk of being lost.</p>	<p>In the last year, the Rental Protection Fund has purchased 33 buildings and secured the affordability of 1,500 homes affordable to nurses, teachers and emergency responders.</p> <p>The Rental Protection Fund delivers strong results in short timelines, protecting the affordable housing we already have.</p>

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	<p>effective strategies to grow the community housing sector, while having the benefit of protecting tenants from evictions, thus helping to prevent homelessness.</p> <p>Investments in the RPF negate the need for ongoing subsidy to keep rents affordable, allowing subsidies & operating funding to be directed where it's needed most.</p>	<p>The RPF ensures that both homes and affordability are protected forever.</p>	<p>There would be some operational questions around the policy of right of first refusal.</p>
<p>Protect Existing Affordable Housing Stock</p> <p>\$100M annually for rental maintenance fund</p>	<p>After decades of underfunding the maintenance needed to keep community housing stock in good repair, this proposal would be welcomed by the sector.</p> <p>BC's rental stock is ageing, and this impacts the quality of life for tenants. From elevators, to roofs and envelope repairs, lack of investment in capital renewal adds to maintenance and operational costs over time.</p>	<p>Existing and future renters in the community housing stock will live homes that are in good condition.</p>	<p>This policy is a step in the right direction but falls short of the funds that we know are needed.</p> <p>Housing Central's <i>New Affordable Housing Plan for BC</i> calls for an annual average investment of \$557 million to bring the assets of the community housing sector to good condition by 2034.</p>

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<p>Climate proof the housing stock</p> <p>New rebate programs to incentivize deep energy retrofits; provide financial support to households that cannot afford the upfront capital costs of zero-carbon technologies; accelerating the transition to clean energy by banning oil and gas hookups in new buildings.</p>	<p>Deep energy retrofits and supports transitioning to zero-carbon technologies would extend building lifespan and reduce operating costs in the long run.</p> <p>Considering the increasing amount of climate emergencies (extreme heat, cold and water), these upgrades would help keep community members in the sector protected.</p>	<p>Living in homes with clean energy has a positive impact on health.</p>	<p>Banning oil and gas hookups would lead to fewer emissions and reduced operating costs where electricity is cheaper than gas and oil. Unfortunately, that is not the case outside the lower mainland and especially in northern communities and without an offset, this has the potential to increase tenant costs in the community housing sector.</p> <p>A phased approach to this policy could allow the time needed for the industry (including the energy generation sector) to expand and increase capacity and adopt new technologies.</p>
<p>Reduce homelessness by increasing affordable housing availability and providing comprehensive support services</p>	<p>Investing in deeply affordable units would be in line with one of the key needs identified by the community housing sector. Deeply affordable housing provides a direct housing option for those experiencing homelessness.</p>	<p>Addressing the inflows into homelessness by ensuring housing affordability is a strong homelessness prevention strategy.</p>	<p>Although it is not specified, we assume that this expansion of availability of deeply affordable housing is accounted for in the 26,000 affordable units. Housing Central’s Affordable Housing Plan calls for 500 supportive housing units and 6,600 homes for very</p>

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<p>Expand the availability of deeply affordable housing to reduce “inflows into homelessness”.</p>			<p>low-to-low-income households annually.</p>
<p>Build Whole Communities</p> <p>Partner with municipalities to meet housing development targets and reward successful communities by sharing a portion of property transfer taxes (PTT).</p>	<p>Provincially mandated housing targets include a significant component of affordable housing for very low-to-moderate-income households as well as supportive housing units.</p> <p>Using PTT revenue to support communities to overcome barriers to meeting those targets would assist in alleviating the infrastructure challenge faces by communities as they densify.</p>		<p>In 2023, PTT represented close to \$2 billion in revenue for the province, and in 2022 was \$2.67 billion.</p> <p>More information is needed to understand the portion of PTT to be shared in order to determine its potential impact</p>
<p>Addressing Commodification of Housing</p>	<p>One point of concern is the potential increase in property taxes for non-profits with properties valued \$3 million or more.</p>	<p>Increasing property taxes can also represent an incentive for corporate landlords to raise rents to compensate for revenue loss.</p>	<p>These tax measures seem to be aimed at increasing tax revenue from REITs and speculators to support non-market construction,</p>

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<p>Investigate the implementation of a Property Transfer Tax specifically for purchases made by Real Estate Investment Trusts (REITs) or limited partnerships with REITs. Extend the Speculation and Vacancy Tax, and direct revenues to supporting non-market housing development. Apply a 2% tax on residential property values over \$3 million and double existing provincial property tax rates for homes valued above \$3 million, \$4 million, and \$7 million, ensuring high-value properties contribute more.</p>	<p>At current rates, property taxes represent a significant financial burden for many community housing providers who don't benefit from permissive tax exemptions, estimated to be approximately \$60M annually.</p>		<p>and further discourage speculation.</p>

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<p>Driving More Rental Home Construction</p> <p>Waiving provincial property taxes for new Purpose-built Rental projects.</p>	<p>This would benefit non-profit housing providers developing new rental homes. In our sector, these savings get passed on to tenants.</p>	<p>New rental homes will be most welcome by BC’s renter households and should overall have the impact of reducing the cost of rent as new supply offsets demand.</p>	<p>New rental supply is critical for households across the income continuum, and we’re hoping this will also apply to new co-op housing. Affordability requirements for a period of time should be considered for the private sector, similar to Federal programs.</p>
<p>Working with Municipalities</p> <p>Allowing additional height for all new co-op, non-profit and public rental housing; prioritizing more affordable, non-market housing around transit stations; infrastructure fund for housing starts.</p>	<p>These strategies would help make community housing projects more financially viable and therefore easier to deliver.</p> <p>The savings in time, cost and certainty of approval would all contribute to overall affordability.</p>	<p>Renter households are more likely to use transit, so policies connecting housing and transportation are good for renters and the environment.</p> <p>Increases in non-profit and co-op homes means lower rents and greater security of tenure for renters.</p>	<p>The infrastructure fund is a strong incentive and addresses the concerns municipalities raise around the impact of new development.</p>

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<p>Encourage more people to rent their suites or home by having their back</p> <p>Encourage landlords to rent with subsidized insurance covering damage and unpaid rent + provide legal services.</p>	<p>The focus here is on secondary rental homes in the private market and the insurance would be for landlords with fewer than five units.</p>	<p>Aims to increase availability of rentals, and potentially decrease tenant/landlord disputes.</p> <p>Rental homes in the private market have higher rates of no-fault evictions and less security of tenure. Purpose built rental homes provide better security for renters.</p>	<p>Increasing the supply of rental housing, including in the secondary rental market is important in a crisis, and this should be seen as one component of a broader strategy that includes a focus on purpose-built rental housing.</p>
<p>Protect BC’s existing stock of rental housing</p> <p>Replenish the Rental Protection Fund as needed.</p>	<p>Acquiring existing affordable rental homes and protecting their affordability is in the long term is one of the most cost-effective strategies to grow the share of community housing, while protecting tenants from eviction, thus helping to prevent homelessness.</p> <p>Commitment to fund the Rental Protection Fund “as needed” indicates intention to support the initiative through ongoing collaborative</p>	<p>Renters in aging building that are coming up for sale are put at risk of eviction. With additional funds, many of these rental buildings could be purchased by non-profit housing providers, which would increase the security of their tenure.</p>	<p>In the last year, the Rental Protection Fund has purchased 33 buildings and secured the affordability of 1,500 homes affordable to nurses, teachers and emergency responders. The Rental Protection Fund delivers strong results in short timelines, protecting the affordable housing we already have.</p>

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	partnership with the community housing sector.		
<p>Fueling BC Builds and additional construction of non-market housing</p> <p>Commit available public land, and land at low-to-no cost from partners to reduce cost of new construction and bring down home prices. Expanding BC Builds to rentals and affordable home ownership. Provide more land for non-market and co-op housing and build more homes and support non-profits in “taking care” of them.</p>	<p>BC Builds has already led to partnerships in the sector and its expansion would be helpful for delivering more homes for British Columbians.</p> <p>These strategies would help make community housing projects more financially viable and therefore easier to deliver.</p> <p>The short timelines of BC Builds projects means cost savings through the development process, meaning reduced rents for tenants.</p>	<p>Expanding BC Builds will increase the supply of rental housing across the province, enabling more rental homes to made be available for those who need them.</p>	<p>More information is needed on what “taking care” of non-market homes means in terms of operations, maintenance, or both.</p>
<p>Providing safe, secure housing for everyone</p> <p>Expand the Homeless Encampment Action Response</p>	<p>Expanding homelessness supports to more communities across the province would be welcomed by the sector.</p>		<p>HEARTH has been described as a temporary solution by cities who have used the program. Longer term housing solutions are needed for those experiencing homelessness, which are</p>

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<p>Temporary Housing program to more communities</p>			<p>underscored through various commitments on new affordable supply in this platform.</p> <p>The proposal is lacking details on the cost of expanding the program.</p>
<p>Double Construction Apprenticeship Training</p> <p>Increase supply of red-seal certified workers to meet housing targets.</p>	<p>This policy addresses a significant challenge in the development process, which impacts community housing providers.</p> <p>The goal of increasing speed of delivery of new purpose-built rental housing and non-market housing projects is one the community housing sector shares.</p>	<p>More rental housing would be delivered faster.</p>	<p>More information is needed on this to understand timelines and regional needs.</p>
<p>Opening the door for first time home buyers by reducing the up-front costs of buying a home</p>	<p>The commitment speaks to affordable home ownership options for non-profits, which has the potential to expand the sector’s role across the housing continuum.</p>	<p>This has positive implications for renters as it would facilitate the ability for up to 25K renters to purchase a home, freeing up rental homes for those who need them.</p>	<p>Ideally, public expenditures should be targeted to those most in need, but this does address a growing gap in the housing system in BC: those who can afford to carry a mortgage but do not benefit from intergenerational wealth transfer.</p>

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<p>Homebuyers will pay 60% of the unit value upfront – remaining 40% is due only when they sell or after 25 years.</p>			
<p>Build more on- and off reserve housing</p> <p>And partner with First Nations and Metis on BC Builds projects to deliver more housing for everyone in communities around the province.</p>	<p>The addition of new housing for Indigenous community members is welcomed by the community housing sector.</p>	<p>This will benefit Indigenous renters and potential homeowners, who are overrepresented in core housing need and face significant discrimination in the housing system.</p>	<p>It's not entirely clear if this is a commitment to additional units and capital, or a signal to commitments already fulfilled.</p>
<p>Providing secure, supportive and dignified care</p> <p>Open-up secure facilities to provide involuntary care under the Mental Health Act for people who struggle with brain injuries, severe mental illness and addiction and require intensive care.</p>			<p>More support is needed for those with complex needs in the province.</p> <p>As explained by the Canadian Mental Health Association of BC: “without addressing root causes and interrogating the gaps and failings of the current system, even with involuntary care, people will be released back into community without the necessary supports needed to help them on</p>

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			their journey to wellness. The cycle will continue.”

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<p>Rustad Rebate</p> <p>\$3,000 per month of rent or mortgage interest costs will be exempt from provincial income taxes. At \$1,500 in “applicable housing payments” in the first year of implementation the tax credit will be \$910 per year, and at \$3,000 when fully implemented in 2029, the tax credit will be \$1,800 per year.</p>	<p>At 5.06% of eligible housing expenses, the benefit received by the tenants in the community housing sector would be proportionally small compared to mortgage holders.</p>	<p>Everyone who can provide proof of payment of rent will benefit, regardless of their income since it will work as a tax credit and not as tax reduction.</p> <p>Some immediate cost relief will be felt by renters, but the overall impact on rents in the market over the longer term is uncertain.</p>	<p>This is a costly program that has the potential to drive up housing demand without ensuring that it’s matched with new supply, which will inflate costs further.</p> <p>Public expenditures should be targeted to those most in need. With a household income threshold of \$250,000, this calls into question where public funds are best spent and combined with the Homeowners Grant, these additional subsidies would flow to those who need it least. There are almost three times as many renter households with incomes below 50K than owner households with mortgages. 40% of renters have household incomes below \$50,000 annually.</p>

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<p>Increase Speed of Housing Delivery</p> <p>Promise for 6 months for rezoning and development permits, and 3 months for building permits; “Proactive Zoning”; presumption of compliance laws.</p>	<p>This proposal would generally help to address the key barriers to community housing development in the municipal process: time, cost and certainty of approval. Delays and additional costs limit a provider’s ability to deliver affordable rents.</p> <p>Pre-zoning, especially with considerations for non-profits, would be welcomed by the sector.</p>	<p>Faster delivery of housing means more homes for renters, providing increased options and with time, improved affordability.</p>	<p>Timelines for rezoning, development permit and building can range approximately between 24-32 months. Reducing timelines for these stages of development to 15 months is a significant improvement.</p> <p>Presumption of compliance laws have the potential to expose us to further health and safety issues in the housing sector.</p>
<p>Working with Cities</p> <p>Remove requirements of shelter spaces and affordable units for cities.</p> <p>“Stop ramming-through ‘low barrier’ facilities” – never force shelters or low-barrier housing on communities that don’t want them. Avoid “forcing builders to give away brand new homes.”</p>	<p>Generally concerning for the community housing sector who work hard to tackle community opposition to desperately needed affordable homes and support services.</p> <p>Until we understand more about what the threshold is for “community that don’t want them,” it’s difficult to</p>	<p>Fewer places to seek shelter, fewer homes with supports and fewer affordable homes in communities across the province.</p>	<p>Signals a significant reduction in homes for those made most vulnerable by our housing system.</p> <p>It’s unclear if the “give away brand new homes” refers to inclusionary zoning. If so, fewer affordable homes may be delivered to community, enabling the private sector to increase profit with no contribution to affordable housing.</p>

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	<p>imagine affordable housing being built anywhere.</p>		
<p>Working with Cities Repeal Bill 44</p> <p>“Local government needs the flexibility to plan in the way that works best for their communities. We will work with cities, not against them, to build the housing BC needs. Some municipalities support the provisions of Bill 44, and we will continue to assist them in implementation.”</p>	<p>Small-scale multi-unit housing isn’t generally oriented towards the community housing sector as there is little to be achieved in terms of economies of scale.</p>	<p>It is expected that Bill 44 would support between 200k-300k additional new units above what it would have built should the bill have not been put in place.</p> <p>It’s likely than many small-scale multi-unit housing developments will be strata-titled under Bill 44, which would add to the supply of rental housing in the secondary rental market.</p>	<p>Delivering a significant number of new homes solely through the private market, where the type and number of homes that can be delivered is restricted, is a difficult goal to achieve in many municipalities with restrictive zoning.</p>
<p>Working with Cities Civic Infrastructure Renewal Fund</p> <p>\$1 billion per year for municipalities whose zoning allows for viable Small-Scale Multi-Unit Housing on at least 2/3rds of residential land.</p>	<p>Community housing providers operating in cities that take rezoning measures to allow small-scale multi-unit housing, will be able to benefit from this proposal.</p>	<p>Small-scale multi-unit housing will support an increase in the number of homes in the secondary rental market.</p> <p>The secondary rental market does not offer the same level of protection for rental households as purpose built rental buildings.</p>	<p>Unclear on parameters and specific qualifiers for “viable small-scale multi-unit housing.”</p>

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<p>A Rental Construction Boom</p> <p>Introduce real tax incentives for rental construction. Boost rental construction using a Multi-Unit Residential Building Tax incentive program.</p>	<p>A focus on enabling more rental housing benefits the community housing sector. What gets built in our sector stays affordable in perpetuity.</p>	<p>New rental homes across the income spectrum are much needed and could help to improve affordability over time.</p>	<p>Additional details on what a “made-in-BC solution” looks like under our current tax code are needed.</p> <p>Without addressing zoning and density, most new rental construction will be redevelopment of existing rental housing, meaning potentially significant displacement of existing renter households.</p> <p>Without layering in affordability requirements, affordability may erode without sufficient supply being delivered over time. The buildings built under similar programs in the 1970s are currently being sold to the highest bidder.</p>
<p>Accountability in the Non-Profit Sector</p> <p>Forensic audit into BC Housing, including its relationship with</p>	<p>This would be the fourth audit of BC Housing in recent years, in the midst of implementing recommendations from previous audits.</p>		<p>It’s unclear what the party means by “politically connected.” The 800 non-profits that deliver housing in BC have strong relationships across the political spectrum and across all levels of</p>

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<p>politically connected non-profits.</p>	<p>Sector implications currently being felt are slower timelines of budget approvals and new development approvals processes.</p> <p>There is already strong regulatory oversight of the sector and it is currently being strengthened further through new operational review processes.</p>		<p>government, which are necessary in the delivery and operations of affordable housing.</p>
<p>Accountability in the Non-Profit Sector</p> <p>Professional training for non-profits building housing.</p>	<p>The provincial government may open, fund, enable new training/educational opportunities for non-profits housing providers which could benefit the sector.</p>		<p>Training is always welcome as the sector grows and we welcome new professionals into organizations.</p> <p>There is no evidence to suggest that the sector currently lacks professionalism.</p>
<p>End tent cities</p> <p>No tent city will be allowed to stand and all those living in</p>	<p>This approach represents a significant departure from the evidence-based Housing First model that has been used as</p>	<p>Past BC Supreme Court rulings related to injunctions against encampments on government owned property have favoured those sheltering in place by</p>	<p>The potential to increase street homelessness in neighbourhoods and communities throughout the province is significant.</p>

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<p>them will be provided with supportive housing.</p> <p>Housing with Community Safety in Mind Supportive housing will be completely dry and will operate under a zero-tolerance policy for drug use.</p> <p>Compassionate Intervention Legislation laws for involuntary treatment for those at risk due to addictions.</p>	<p>the foundation for supportive housing in the province.</p> <p>We know that rules are one of the reasons why people choose not to move indoors. Increasing the limitations on people’s freedoms will perpetuate a cycle leading to more people on the streets, by preventing them from accessing housing.</p> <p>This approach undermines the expertise of non-profit who deliver supportive housing, with years of experience in delivering individualized and wraparound supports.</p>	<p>finding bylaws prohibiting people from sleeping in public places violate Section 7 of the Charter which protects an individual’s right to life, liberty and security of the person. These rulings relate to a lack of alternative sheltering options, including adequate access to shelters and housing, which leads individuals with no other option than to shelter in public spaces.</p> <p>Supportive housing is governed by the Residential Tenancy Act (RTA), aside from exceptions related to wellness checks and guest policies, those who live in supportive housing currently have the right to the same freedoms as tenants in any other building under the RTA.</p>	<p>Instigated and funded by the federal government in 2008, At Home/Chez Soi was launched to investigate the effectiveness of the “Housing First” approach as a solution to homelessness in Canada. Over four years, the research project amassed critical evidence demonstrating the value of providing a place for people to live, then offering recovery-oriented services and supports once their housing needs were met. Given the evidence pointing to its effectiveness over other approaches to homelessness, the outcome of this study was the rollout of Housing First across the country starting in 2013 under a Conservative government, but investments overall have been insufficient to tackle the scale of a growing homelessness crisis.</p>