MAKE HOUSING CENTRAL

A Guide to Community Housing for Municipal Candidates

Presented by Housing Central

AHMA
Celebrating 30 years of Indigenous housing expertise.

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Housing Central is a strategic alliance between BC Non-Profit Housing Association (BCNPHA), the Aboriginal Housing Management Association (AHMA) and the Co-operative Housing Federation of BC (CHF BC). The Housing Central mission is to strengthen and grow the community housing sector so all British Columbians have a safe, secure home they can afford.

MAKE HOUSING CENTRAL

In communities across BC, housing is top of mind for residents and local governments alike. This guide is for municipal candidates and local officials looking to understand and support community housing at the local level and engage in informed and meaningful discussions about affordable housing.

Why?

- Local governments have meaningful influence over housing outcomes.
- Community housing providers are essential partners in protecting existing affordable homes and keeping them affordable for the long term.
- Affordable and supportive housing options are foundational to healthy communities.

What?

This guide explores:

- Affordable housing need in the province.
- The role of the community housing sector.
- Insights on voters' attitudes and preferences related to housing.
- Further tools and resources for candidates and local officials.

How?

Use the materials in this guide to:

- Speak confidently about housing with voters.
- Answer tough housing questions with clear, evidence-based responses.
- Demonstrate local leadership to build, protect, and support community housing.
- Work with community housing partners who deliver affordability
- Ground your platform in what voters support.

What BC voters are saying[1]

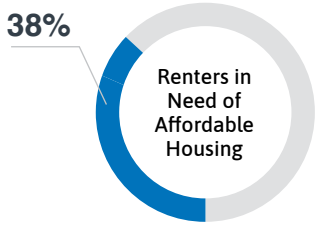
Housing is the leading issue for many voters in BC.

69% say housing is the most important issue or one of the top issues facing their communities.

1. Voter insights are based on a survey conducted from June 2 to June 4, 2026, among 801 adults in BC, on behalf of Housing Central.

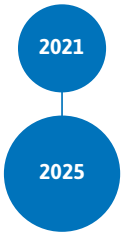
Understanding Affordable Housing Need

Local governments play a critical role in responding to housing challenges, and understanding local housing need is the foundation for planning effective solutions that support residents across the housing continuum.



In 2021, **38% of renters spent more than 30% of their income on housing**, which places individuals and families at risk of homelessness.

Recent increases in vacancy rates have eased pressure on asking rents, but the long-term trajectory remains upward: average provincial rents **grew 32%** between 2021 and 2025.



2% Vacancy in 2025

In large urban centers, **only 2%** of units affordable to lower-income households were vacant as of 2025.

11,630+

A minimum of **11,630 people are experiencing homelessness** in the province, an increase of 4% from 2023.

- Housing needs vary across communities throughout the province but challenges across the province point to a continued need for housing that is affordable to those with very low incomes — a gap the community housing sector is well positioned to address.
- Currently, community housing accounts for 9% of all new housing supply in BC.[2]
- Among existing community housing, 13,000 deeply subsidized homes have operating agreements ending in the next 5 years and may be at-risk.

What BC voters are saying

Communities need more affordable housing.

74% believe that a strong non-profit and co-op housing sector is essential for keeping housing affordable.

How do I learn about housing need in my own community?

Housing Needs Assessment:

- A Housing Needs Report is critical to developing a housing strategy or action plan.
- Identifies current and future housing gaps using local demographic, income, and housing data.
- Find your local Housing Needs Report on your city website.

Indigenous Housing Needs:

- Highlights the need for explicit, Indigenous-specific housing planning and data which are often not captured in Housing Needs Reports.
- Provides key data points and direct links to data that can be used to assess housing needs and vulnerabilities within Indigenous communities.

2. CMHC Completions data, 2025. *Community housing includes both non-market rental housing and co-ops*

Defining the Community Housing Sector

The Community Housing Sector refers to homes in the co-operative and non-profit housing sector, including Indigenous-led non-profit housing. Community housing is constructed by the private sector but owned and operated by non-profits, with rents and housing charges set to prioritize affordability rather than profit.

PROVIDERS

Non-Profit Housing:

Affordable housing owned and/or operated by non-profit organizations, with revenues reinvested to maintain homes, support residents, and preserve long-term affordability. Non-profit housing can include Indigenous-led housing.

Co-operative Housing:

Affordable housing owned and operated by a housing co-operative, where residents are members, help govern the housing, and maintain it for long-term community benefit rather than profit. Residents do not have a landlord and pay housing charges rather than rent.

Indigenous-led Housing:

Affordable housing owned or operated by non-profit urban Indigenous housing and service providers for Indigenous families and individuals living off reserve. Residents benefit from homes grounded in self-determination, trauma-informed supports, and cultural safety.

RESIDENTS

Community housing plays a crucial role in municipalities by providing affordable homes for low- and moderate-income workers, people with disabilities, seniors, youth, Indigenous people, those experiencing homelessness, and individuals on income assistance.

What do we mean by affordable housing?

Canada Mortgage and Housing Corporation's **definition of 'affordable housing' is shelter for which you pay no more than 30% of your pre-tax income.** Affordable housing comes in many forms. All of them need to be considered when planning for affordable housing in a community.

Source: CMHC

Unfamiliar with housing lingo?

Check out these helpful glossaries:

BC Housing

AHMA

Municipal Actions to Support Community Housing

These **10 local government levers** are practical actions that are supported by voters to help create more affordable homes in communities.

	Municipal Actions	Outcomes
BUILD MORE	Establish or grow an affordable housing fund to fund pre-development or be part of funding stack	Helps projects get through early stages and access senior government funding
	Provide or lease public land for community housing	Removes one of the biggest cost barriers for community housing development
	Reduce or waive development and permit fees for community housing	Lowers upfront costs so projects are more feasible and rents can stay lower
	Prioritize and streamline approvals for community housing (e.g., fast track applications, delegate approvals to staff, pre-zone land, pre-approve added density, have dedicated navigator for community housing)	Reduces delays, uncertainty, and costs, helping more projects move forward and remain affordable
	Actively partner with community housing providers throughout funding proposals and approvals	Improves coordination and strengthens funding applications

What BC voters are saying

Local governments must take action to support community housing.

71%
expect local governments to take action to create more affordable housing.

64%
support reducing fees for non-profit and co-op housing development.

53%
support speeding up approval processes for non-profit and co-op housing.

	Municipal Actions	Outcomes
PROTECT MORE	Offer property tax exemptions for community housing	Reduces ongoing operating costs, which supports long-term affordability
	Invest in energy retrofits in community housing to maintain existing affordable housing	Reduces operating costs and extends building life
	Advocate for a clear provincial plan as operating agreements* expire	Helps ensure existing affordable homes are not lost

What BC voters are saying

The community housing sector is a reliable steward of public investment.

3X 3x more believe non-profit/co-op housing will use public funding responsibly and ensure long-term affordability compared to private for-profit developers.

	Municipal Actions	Outcomes
SUPPORT MORE	Engage neighbours proactively about proposed supportive housing, with clear information about who will be served and why it's needed	Builds understanding, reducing opposition and delays that increase costs or prevents development of urgently needed housing
	Champion housing with supports needed in your community by showing local benefits and success stories	Increases community acceptance of new supportive housing

What BC voters are saying

Supportive housing improves public safety in their communities.

75% believe supportive housing leads to improved safety in their communities compared to enforcement measures.

*An Operating Agreement is a contractual agreement between BC Housing and a housing provider that establishes the funding, governance, operational, financial, and reporting requirements for the management and delivery of affordable housing

Tools for Candidates and Local Officials

The following documents are available in the Tools & Resources guide

FAQ: The Role of Community Housing

→ Strengthen your knowledge of the community housing sector.

Community Housing Reality Check

→ Unpack common myths about community housing.

Talking Points for Voter Conversations

→ Prepare for answering common voter questions.

What BC voters are saying

→ Understand what voters across the province want.

KEY RESOURCES TO GROW YOUR HOUSING KNOWLEDGE

1. BC Urban, Rural, and Northern Indigenous Housing Strategy
2. Build More. Protect More. A New Affordable Housing Plan for BC
3. Community Acceptance of Non-Market Housing Toolkit
4. Community Benefits of Supportive Housing
5. Local Government Levers for Housing Affordability
6. Permitting the Problem: How planning undermines affordable and sustainable housing in BC
7. Tools for Overcoming Institutional Barriers to Non-Profit Housing Production
8. HART Housing Need Assessment Tool
9. Indigenous Housing Need
10. AHMA's Interactive PIT Count Dashboard

GLOSSARIES

1. BC Housing Glossary
2. AHMA's BC Urban, Rural, and Northern Indigenous Housing Strategy Glossary