



Community Housing at the Local Level: Tools & Resources



Presented by Housing Central



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FAQ: The Role of Community Housing

**Q: Why work with
community housing
partners?**

- A:**
- BC's community housing sector has deep expertise in developing and operating affordable housing.
 - Community housing providers are mission-driven rather than profit-driven, meaning they reinvest back into their communities and residents.
 - They ensure that public investments in housing deliver long-term, sustainable affordability.

**Q: What are the benefits
of community housing?**

- A:**
- It delivers deep affordability for low-income households, sustains a large and highly skilled workforce, and supports GDP growth.
 - In BC, investments to meet affordable housing need have the potential to increase GDP by \$46 billion.
 - Each new community housing unit creates four jobs, bringing employment opportunities into communities and supporting local businesses.

**Q: Why are local
government
partnerships with
community housing
providers especially
important right now?**

- A:**
- Fiscal constraints, economic uncertainty, and recent provincial policy decisions are increasing pressure on municipalities to meet growing housing needs.
 - Partnerships with the community housing sector are essential to deliver solutions that reflect local priorities.
 - Community housing providers bring development expertise and access to additional funding, helping stretch local government contributions further and deliver more affordable housing.

**Q: What can local
governments do to
support community
housing?**

- A:**
- Local governments are critical partners in community housing.
 - See [Municipal Action Menu](#) for list of actions to take.

Q: What do British Columbians think about community housing?

A: 72% agree that non-profit housing and co-operative housing are especially important during economic downturns and 65% would like to see more affordable non-profit housing in their communities.

Q: What are the goals of the community housing sector?

A: The community housing sector is committed to achieving three main goals related to affordable housing:

**1. BUILD MORE
2. PROTECT MORE
3. SUPPORT MORE**

Why Community Housing Matters to Local Governments

Build More: [12,500 affordable homes](#) are needed annually for the next 10 years to meet housing needs, including 3,000 homes annually for Indigenous peoples in BC.

- Municipalities are required to provide [housing needs assessments](#), and some have [provincially mandated housing targets](#).
- Municipalities have levers to support affordable housing growth, such as land, zoning and fast-tracked approvals.
- Having sufficient community housing helps sustain a stable workforce and local economy.

Protect More: The most affordable housing is the housing we already have. An [estimated investment](#) of \$557 million annually across BC is needed to cover the capital needs related to deferred maintenance on existing affordable housing.

- Preserving existing affordable housing prevents risk of housing loss for vulnerable tenants in communities and reduces pressure on local emergency services.
- It is cheaper to re-invest in existing housing than building new to replace it.
- Proactive maintenance helps avoid higher emergency repair costs while maintaining building quality, which in turn supports neighbourhood stability and municipal climate objectives.

Support More: 500 of the [new homes required](#) each year must be supportive housing to meet need.

- Supportive housing reduces homelessness and demand on municipal services like policing and bylaw enforcement.
- Properly resourced supportive housing improves community safety and resident wellbeing.
- Over the next five years, operating agreements* for approximately 13,000 affordable homes will expire, threatening the long-term affordability of many of these homes unless ongoing government subsidies are maintained.

*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

Community Housing Reality Check

Community housing is often misunderstood. Explore the facts and realities behind some of the most common assumptions to better understand its value and impact in communities.

ASSUMPTION

The private sector is more efficient and should deliver all the new housing supply. Housing is delivered faster and the units become affordable over time.

REALITY

- Non-profit and co-op housing are mandated to maintain affordability.
- Average rents in the [community housing sector](#) are 50% less than the [private rental market](#).

What BC voters are saying

79%

support increasing the supply of non-profit and co-op housing in their communities to improve affordability.

67%

believe that without non-profit and co-op housing, many communities would lose long-term affordable homes.

ASSUMPTION

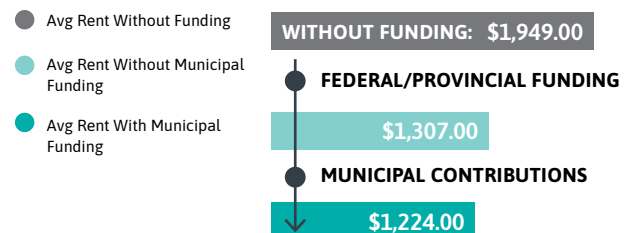
Community housing is the responsibility of the Provincial and Federal governments.

REALITY

Municipalities cannot solve the housing crisis on their own, but through local policies and the actions outlined in this guide, they can support the conditions needed to deliver more homes and improve housing affordability.

- A municipal development cost charge waiver allowed a non-profit provider to reduce average monthly rents from \$1,307 to \$1,224 for low-income seniors in the community. Savings through the development process are directly translated into cheaper rents on day one of a new building.

Impact of Funding Contributions on Community Housing Rents



What BC voters are saying

75%

British Columbians believe local government has an important role to play in creating more non-market housing in their community.

ASSUMPTION

Supportive housing has a negative impact on surrounding neighbourhoods.



REALITY

- Supportive housing strengthens communities and helps people move from homelessness into safe, stable homes.
- A [2019 study](#) demonstrated that property values immediately surrounding 10 supportive housing sites either kept pace or surpassed municipal trends.
- Every new supportive home leads to [2 new jobs](#).
- Supportive housing residents were [64% less likely](#) than shelter clients to use ambulance services.
- Most supportive housing residents have strong connections to the community. A [2021 survey](#) of residents in supportive housing found 77% had a prior connection to the neighbourhood and 76% had friends or relatives in the neighbourhood.



What BC voters are saying

75%

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

ASSUMPTION

Indigenous housing need is outside the scope of local government responsibility.



REALITY

Local governments have meaningful tools to support Indigenous-led housing, including:

- Incorporating Indigenous housing needs in [housing needs reports](#), Official Community Plans, and housing strategies.
- Creating partnerships with local First Nations, urban Indigenous housing providers, and Indigenous community organizations through early engagement, housing committees, memoranda of understanding, and shared planning processes.
- Improving the feasibility of Indigenous-led affordable housing projects through land contributions, fee reductions or waivers, property tax exemptions, zoning flexibility, streamlined approvals, and support for culturally appropriate wraparound services.

For a more detailed list see AHMA's [How Municipalities Can Support Indigenous Housing](#)



What BC voters are saying



Over half believe investment in for-Indigenous, by-Indigenous affordable housing can prevent homelessness, reduce pressure on shelters and emergency services and ensure long-term affordable housing is available to those who need it.

Talking Points for Voter Conversations

This tool can help support informed conversations about community housing.

Q: Where should responsibility for community housing lie between local, provincial, and federal governments?

- A:**
- Different levels of government play complementary roles (funding, policy, land use).
 - Local governments influence housing through zoning, approvals, and infrastructure.
 - Collaboration is essential to deliver new housing.

Q: What does local government support for community housing cost taxpayers?

- A:**
- Municipal tools may have some short-term costs to taxpayers but reduce long-term costs such as policing and bylaw enforcement.
 - Affordable housing contributes to the local economy by creating local jobs, providing workforce housing, and increasing local spending.

Q: How can we get more affordable housing built in our community?

- A:**
- Partner with community housing providers because they have the expertise to develop and operate housing that remains affordable over the long-term.
 - Local governments influence housing through zoning, approvals, and infrastructure.

Q: Why do we need to invest in renewals for existing community housing?

- A:**
- Building new affordable housing and preserving existing homes are both needed; renewing the housing we already have is often more cost-effective and helps prevent the loss of deeply affordable homes.
 - Renewals help sustain existing government investments and ensure the most vulnerable members of our community can remain in safe and stable affordable housing.

Q: Who does community housing serve?

- A:**
- Members of our community such as low-income seniors and families, people who have experienced homelessness, people working in the community that do not make incomes that keep up with the cost of housing.

Q: Why do we need supportive housing in our community and will it affect community safety?

- A:**
- People are experiencing homelessness in our community and need housing with supports to help them maintain stable housing.
 - When properly resourced, supportive housing can reduce pressure on emergency services, policing, and bylaw enforcement.

Q: How can municipalities support Indigenous-led housing?

- A:**
- Include urban, rural, and northern Indigenous housing needs in local housing plans and Housing Needs Reports.
 - Build relationships with local First Nations, urban Indigenous housing providers, and Indigenous community organizations through early and ongoing engagement.
 - Support project feasibility through land, fee reductions, property tax exemptions, zoning flexibility, and faster approvals.
 - Advocate for urban-Indigenous projects with the provincial and federal government.

Q: Why is some community housing market value?

- A:**
- Some community housing includes market or near-market rents so providers can make projects financially viable while still delivering deeply affordable homes in the same building or portfolio.
 - This mixed-income approach can reduce reliance on public subsidy and help keep housing affordable over the long term.
 - Unlike private market housing, any surplus is reinvested into maintaining homes, supporting residents, and preserving affordability.

Q: Why not just build all market housing and let prices come down over time?

- A:**
- New market units are usually not affordable to low- and moderate-income households when they are first built.
 - Community housing delivers affordability immediately and preserves it over the long term.
 - A balanced approach means building more homes overall while ensuring a dedicated share is non-profit, co-op, Indigenous-led, and supportive housing.

Q: How do we make sure affordable housing goes to people who need it most?

- A:**
- Affordable housing providers use eligibility criteria, income testing, and tenant selection processes tied to program requirements and community need.
 - Housing Needs Reports and Indigenous housing needs data help identify who is most affected by housing insecurity locally.
 - Community housing providers are accountable to funders, boards, residents, and the public, with affordability requirements built into agreements and included in their mandates.

Housing is a top priority for British Columbians, and there is strong public support for community housing as part of the solution. The following key findings demonstrate why local government leadership on affordable housing matters*.

Key Takeaways

The Facts

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.

Communities need more affordable housing.



74%

of British Columbian's believe a strong non-profit and co-op housing sector is essential for keeping housing affordable.

Local governments must take action to support community housing.



75%

believe local government has an important role to play in creating more non-market housing.

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.

Supportive housing enhances public safety in their communities.



75%

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

Community housing is welcome in neighbourhoods.



79%

support increasing the supply of non-profit and co-op housing in their communities to improve affordability.

Indigenous-led housing is a benefit to communities.



50%

believe investment in Indigenous-led affordable housing can prevent homelessness, reduce pressure on shelters and emergency services and ensure long-term affordable housing is available to those who need it.

*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.