

BC Action Plan

2025/26 to 2027/28

The CMHC-British Columbia Bilateral
Agreement under the 2017 National Housing
Strategy

March 31, 2025

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Introduction

In June 2018, the Governments of Canada and British Columbia signed the CMHC-British Columbia Bilateral Agreement (the Agreement) under the 2017 National Housing Strategy to protect, renew and expand social and community housing. The Agreement has supported the priorities in Homes for BC, the provincial government's 30-point plan for housing affordability in British Columbia, and now also supports the *Homes for People* plan to deliver more homes for people, faster as well as the *Belonging in BC* plan to prevent and reduce homelessness.

The Agreement commits more than \$1,607 million in investment over the 10-year period between signing in 2018 and expiry in 2028. From April 1, 2019 to March 31, 2022, a total of \$260 million was invested, made up of matching contributions of \$130 million from both the Government of Canada and the Province of B.C. From April 1, 2022 to March 31, 2025, a total of \$496 million was invested, made up of matching contributions of \$248 million from both the Government of Canada and the Province of B.C. From April 1, 2025 to March 31, 2028, an additional \$851 million will be invested. The contributions are invested in three initiatives:

- Initiative 1: B.C. Priorities Housing Initiative
- Initiative 2: Canada Community Housing Initiative
- Initiative 3: Canada Housing Benefit

In accordance with the Agreement, the BC Housing Management Commission (BC Housing) committed to develop and publish three-year Action Plans beginning Fiscal Year 2019/20. The Action Plan aligns with the principles and outcomes set out in the Agreement and the Federal-Provincial-Territorial (FPT) Housing Partnership Framework. The Action Plan outlines how the Province will use Canada Mortgage and Housing Corporation (CMHC) Funding and Cost-Matched Funding under the Agreement towards achieving outcomes, including targets and expected results. This Action Plan covers the fiscal years 2025/26 to 2027/28 and is the final Action Plan required under the Agreement.

Federal Targets and Outcomes

The federal National Housing Strategy (NHS) targets set out below have informed the mutually agreed to Targets and Outcomes set out in this Action Plan:

- a. Eliminate or significantly reduce Housing Need for at least 490,000 households overall, which includes at least 300,000 households adequately supported through a Canada Housing Benefit.
- b. Based on the number of Units still supported by Social Housing Agreements or federal-provincial agreements as of March 31, 2019:

- i. 330,000 Units continue to be offered in Social Housing, including no net loss of Urban Native Social Housing Units available to households in Housing Need;
- ii. At least 20% of existing Social Housing Units repaired (approximately 60,000 units), including that retained Urban Native Social Housing Units are repaired to good condition;
- iii. The number of rent-assisted Social Housing Units expands by 15% (approximately 50,000 units.)

British Columbia Context and Priorities

Since 2018, the Province has committed more than \$19 billion in funding through the 2018 *Homes for BC*, and the 2023 *Homes for People and Belonging in BC* plans to address key housing challenges and prevent and reduce homelessness throughout British Columbia.

Homes for People

[*Homes for People*](#) action plan commits to action under four key pillars:

1. Unlock more homes, faster: help create the conditions to encourage faster housing construction and reduce development costs, including changes in regulations and zoning, less red tape, more incentives and a focus on targeted types of housing.
2. Deliver better, more affordable homes: deliver more housing people can afford to rent or buy, including more homes within reach for first-time homebuyers, and protections for renters.
3. Support those with the greatest housing need: create more housing for those experiencing homelessness and help more people to find an affordable place to call home.
4. Create a housing market for people, not speculators: crack down on speculators and profiteers and get the proceeds of crime out of the real estate market.

Homes for People builds on the commitment made in 2018 to deliver 114,000 units of affordable housing through partnerships as part of the ten-year *Homes for BC: 30-Point Plan for Housing Affordability*. As of 2024/25, the Province is over halfway through its ten-year commitment, and over halfway to delivering 114,000 units, with 90,000 delivered or underway as of 2024/25 Q2.

Belonging in BC (2022 – 2025)

Based on provincial shelter and social assistance program data, at least 26,376 individuals experienced homelessness in 2021 and an estimated 28,710 individuals in 2022 (the most recent year of available integrated data). Homelessness and housing insecurity are at the confluence of a series of ongoing crises in B.C., including the availability of affordable housing, economic and inflationary pressures and poverty, and overdose and toxic drugs. Because of the complex nature of the issue, it requires action and collaboration from multiple provincial ministries, as well as with partners external to government and with other governments, to achieve lasting solutions. As an important part of the solution, the Province continues to welcome federal collaboration, including investments in Indigenous housing to build more on- and off-reserve housing.

Recognizing the complexities of supports needed to address homelessness, a cross-government approach in B.C., led by the Ministry of Housing and Municipal Affairs, resulted in the development of *Belonging in BC*. Released in April 2023, [Belonging in BC](#) is the first plan in the Province to prevent and reduce homelessness. *Belonging in BC* brings together many key partners on a shared path with a plan and policy framework to guide coordinated actions aimed at making homelessness rare, brief, and one-time.

The first stage of *Belonging in BC* is focused on people with the highest, most complex needs, taking action across multiple areas such as:

- New programs in priority communities to provide people sheltering outdoors and in encampments with better access to a range of support services, new shelters, and housing options;
- Increased supports for youth transitioning to adulthood from government care; and
- Creation of both an Indigenous and a Persons with Lived Experience advisory committee.

The next steps of the plan are to develop and implement targeted interventions for priority populations and actions to support system transformation. In order to support continuous improvements in making evidence informed policy and program design, the Province is strengthening data capacity and information management systems as well as implementing a Performance Measurement and Evaluation Framework.

Alongside *Belonging in BC*, revitalizing Vancouver's downtown eastside (DTES) has been a key priority as part of provincial homelessness initiatives to improve outcomes for residents through increasing supportive housing and other forms of housing and shelter, as well as targeted initiatives to address the prevalence of homelessness, poverty, and mental health and substance use challenges. Key initiatives include the DTES Provincial Partnership Plan, launched in April 2023, and the Single Room Occupancy (SRO) Revitalization Plan, which is in development.

The Province has a strong and mature approach to addressing housing challenges, articulated through our *Homes for People* and *Belonging in BC* action plans. This approach is further reinforced in the 2025 Minister's Mandate Letter which restates B.C.'s commitment to supporting renters, helping to make home buying attainable, leveraging public lands for housing and assisting those most vulnerable in encampments come inside. The Province is focused on making a tangible difference in the daily lives of British Columbians, including reducing costs for families by helping people access homes they can afford.

Housing Need

Safe, affordable housing is critical to affordability and overall quality of life, yet it has become the single-biggest challenge affecting British Columbians today. In B.C., 13.4% of households are considered in core housing need.¹ Specific population groups, as described below, are more likely to experience core housing need or homelessness, and the Province is committed to ensuring that these needs are understood and met through the *Homes for People* action plan and historic federal-provincial investment in housing:

¹ Statistics Canada, Census of population, 2021.

Renter households:

Twenty-five percent of renter households in B.C. are living in core housing need according to Census 2021. The average rent for two-bedroom apartments increased by 41.6%² across the province from 2016-2022, while incomes for renter households increased by 19.7% in the same period³. To support renters in B.C., in 2024 the Province enhanced rental assistance subsidy programs by expanding eligibility and raising monthly subsidy payments under the Rental Assistance Program (RAP) and raising monthly payments for seniors under the Shelter Aid for Elderly Renters (SAFER) program.

In January 2023, the Province made a historic initial investment of \$500 million to establish the Rental Protection Fund (RPF) as part of the Homes for People action plan, to preserve existing affordable rental housing stock, protect renters from significant rent increases, and provide good homes for British Columbians for decades to come. The RPF was established as a distinct non-profit organization, created to deliver on the Fund's organizational mandate. BC Housing supports this work through the provision of \$5 million repair fund.

Homelessness:

Since 2018, the Province committed to fund point in time counts (PiT counts) every two years. Building on the work from 2018, in 2020 the Province funded PiT counts for 16 communities, further expanding this to 20 communities in 2023. The results from the 2023 counts in 20 funded communities were combined with available data from seven additional counts and shelters in 2023. These counts identified 11,352 homeless individuals across the 27 communities participating. The majority were sheltered (60%)⁴.

The three main reasons for housing loss identified by survey respondents in the homeless counts were not enough income for housing (37%), addiction/substance use issue (25%) and landlord/tenant conflict (17%).

About 70% of respondents reported being without their own place for one year or more. Respondents were also likely to be long-term members of the community where they were surveyed, with 55% of respondents indicating they had lived in the community for 10 years or more. The most frequent locations individuals stayed in the past year included a homeless shelter (72%), outside or unsheltered in a public place (54%) or someone else's place (46%).

The Preventing and Reducing Homelessness Data Project compiles and analyzes data on homelessness from provincial employment assistance, shelter and health programs, and provides information about the number of people who experienced homelessness over the course of a year in British Columbia. The report uses anonymized provincial data to create a reliable picture of people experiencing homelessness, including the community where they lived and whether their homelessness was short-term or chronic. The results of the Preventing and Reducing Homelessness Data Project showed that a total of approximately 28,700 people experienced homelessness for some period of time in 2022. The two reports (PiT and

² Canada Mortgage and Housing Corporation, Real Average Household Income (Before-tax) by Tenure, 2006-2022, Published July 5, 2024.

³ Canada Mortgage and Housing Corporation, Real Average Household Income (Before-tax) by Tenure, 2006-2022, Published July 5, 2024.

⁴ BC Housing Research Centre, 2023 Report on Homeless Counts in B.C., March 2024.

Preventing and Reducing Homelessness Data Project) provide different but complementary information about homelessness in B.C. and cover two distinct time periods. The 2022 homeless cohort, established by the Preventing and Reducing Homelessness Integrated Data Project, captures those who accessed income assistance and reported having no fixed address and/or accessed a shelter between 2019 to 2022. By comparison, the 2023 Report on Homeless Counts relies on community-level interactions by volunteer surveyors over a 24-hour period and provides information about gender, age, Indigenous identity, racial identity, health conditions, service use and factors that contribute to homelessness.

B.C. is focused on actions to move beyond emergency responses to homelessness and towards a coordinated approach that prevents people from becoming homeless in the first place. B.C.'s approach to homelessness is described as follows:

- Prevention: Make homelessness rare by preventing people from becoming homeless and by helping people who are at risk of homelessness or precariously housed.
- Immediate Response: If someone is experiencing homelessness, actions should make the experience brief to reduce harm and help prevent chronic homelessness.
- Stability: Once a person has a roof over their head, give them the supports they need to make sure their experience with homelessness is a one-time occurrence.
- Working Better Together: Co-ordinate actions across provincial and local government and with community partners. This includes being clear about responsibilities and making sure responses to homelessness are effective in every part of the province.

Indigenous people

Indigenous people are more likely to live in core housing need than non-Indigenous people. In Census 2021, Indigenous identified households were more likely to report living in homes that are not adequate or suitable for their needs, and the problem is not new. The incidence of core housing need for off-reserve Aboriginal households in B.C. in 2021 was 14%, and for renter households it was 23.4%.⁵

In the 2023 PiT Count, 40% of the survey respondents who were experiencing homelessness identified as Indigenous. According to the 2016 Census, Indigenous people accounted for six percent (6%) of B.C.'s total population. The proportion of respondents identifying as Indigenous was higher for unsheltered (44%) than sheltered respondents (34%).

In November 2019, the Province passed the *Declaration on the Rights of Indigenous Peoples Act* (*Declaration Act*) which establishes the UN Declaration as the Province's framework of reconciliation. The *Declaration Act* aims to create a path forward that respects the human rights of Indigenous peoples while introducing better transparency and predictability in the work the Province does.

The Province continues to build strong Indigenous Partnerships and relationships based on principles of reconciliation and is committed to eliminating racist and discriminatory policies, processes, and approaches. The Building BC: Indigenous Housing Fund will address specific housing needs of Indigenous Peoples through building 3,500 units both on- and off-reserve. This is the first Provincial program in the country to include on-reserve housing, an area of federal responsibility.

⁵ Statistics Canada, Census Population, 2021.

Women leaving violence

For women and their children who receive shelter in transition houses when leaving violence, the next steps in housing can be risky, but when second stage housing is available, the rate of departures into unstable housing is lower.

Through the Building BC: Women's Transition Housing Fund and other funding programs, BC Housing supports more than 130 transition houses, safe homes and second stage houses for women – with or without children – who are at risk of violence, or who have experienced violence.

In 2023, CMHC provided additional funding for an enhancement to the CHB to provide targeted funding for Survivors of Gender-Based Violence (SGBV). This new funding stream provides an additional maximum amount of \$36.9M from 2023 to 2028.

Persons with disabilities

In B.C., persons with disabilities have a higher incidence of living in households in core housing need (26.4%, compared to 22.2% for persons without disabilities)⁶.

The BC Rebate for Accessible Home Adaptations (BC RAHA, formerly Home Adaptations for Independence) program benefits low and moderate-income homeowners or renters anywhere in British Columbia who have a permanent disability or loss of ability and promotes continued safe and independent living in their home.

Equity, Diversity, Inclusion & Belonging (EDIB)

BC Housing created the Office of Equity, Diversity, Inclusion and Belonging (OEDIB) to lead change and advance a deepened equity analysis to BC Housing's business operations, programs, policies, strategies, methods, measures, and service delivery. The OEDIB supports employees, partners, and communities, as well as strengthens efforts in the areas of Indigenous Relations and Reconciliation with Indigenous people. The OEDIB is leading the development of BC Housing's Reconciliation Strategy and Accessibility Strategy and is currently conducting an equity assessment to inform an EDIB Strategy. The focus also includes incorporating Gender Based Analysis plus (GBA+) principles to BC Housing's ongoing work.

Recent data from the 2023 Tenant Survey and the 2023 Provincial Homeless Count demonstrates a strong need for cultural competence and social support that is grounded in the principles of EDIB.

Highlights from the 2023 Tenant Survey:

- 14% of survey respondents at BC Housing sites identify as Indigenous
- 21% speak a primary language at home that is not English
- three-quarters of tenant households have at least one person who has a health condition or disability
- 38% have chronic illness/pre-existing condition or underlying health conditions
- 33% mental health-related disability
- 17% use a wheelchair/cane/mobility scooter/walker

⁶ Statistics Canada. 2017-2022 Canadian Survey on Disability.

- 63% identified as Heterosexual/Straight
- 14% identified as Other Orientation

Highlights from the 2023 PiT Count:

- 40% of the respondents identified as Indigenous
 - Indigenous individuals were 13.5 times more likely to experience homelessness than their presence in the general population would predict
- 3% of respondents identified as black
 - They were 3.7 times more likely to experience homelessness than their presence in the general population would predict
 - Black people were overrepresented among identified racial groups experiencing homelessness
- 2% identified as Latin American
- 1% identified as Arab
- 2% of respondents identified as non-binary
- 3% of respondents identified had trans experience
- 2% of respondents identified as another gender identity
- 11% identified as 2SLGBTQIA+

Current Funding Programs

BC Housing is responsible for a portion of the *Homes for People and Belonging in BC* plans to speed up the development of housing and prevent and reduce homelessness in British Columbia, with many new programs focusing on the needs identified above. To ensure an appropriate balance between eliminating and reducing housing need in B.C., the B.C. government is investing \$12 billion in new supply programs, to support its commitment to preserving and modernizing existing housing.

BC Housing programs to achieve the Province's goals are summarized in Table 1 and are described as follows:

Table 1: Investments in BC Housing to achieve the Province's housing supply, preservation, and affordability goals from 2018/19 to 2027/28

Program	Program Totals			
	Unit Targets	Provincial \$ (M)	Federal (NHS) \$ (M)	Total \$ (M)
<u>Capital Programs</u>				
Affordable Rental Housing Program	1,700	283.8	20.9	304.7
Rapid Response to Homelessness	2,000	784.2	-	784.2
Supportive Housing Fund	4,928	2,012.3	-	2,012.3
Women's Transition Housing Fund	2,375	1,176.2	-	1,176.2
Indigenous Housing Fund	3,249	936.5	15.7	952.2
Community Housing Fund	17,830	2,862.6	68.9	2,931.5
HousingHub	5,600	20.0	62.0	82.0
Deepening Affordability	2,799	105.3	-	105.3
Capital Renewal Funding	-	1,380.0	-	1,380.0
Homelessness Action Plan	524	161.1	-	161.1
Homelessness Action Plan Enhanced	1,184	470.8	-	470.8
Redevelopment	4,943	479.8	-	479.8
HEART/HEARTH	1,200	205.4	-	205.4
Metro Vancouver MOU	1,495	384.1	-	384.1
Permanent Housing Plan	566	362.1	-	362.1
Complex Care	240	229.0	-	229.0
BC Builds	6,000	950	5.0	955.0
Future allocations/other (as of Sep 2024)	-	-	228.6	228.6
<u>Operating Subsidies</u>				
Rebate for Accessible Home Adaptations (BCPHI RAHA)		-	32.1	32.1
Rental Assistance Program (RAP)		296.6	1.0	297.6
Shelter Aid for Elderly Renters (SAFER)		652.7	-	652.7
Expiry of Agreement Subsidies (CCHI EOA)		-	62.4	62.4
Canada-BC Housing Benefit (CBCHB)		-	270.1	270.1
Canada-BC Housing Benefit – Survivors of Gender Based Violence (CBCHB - SGBV)		-	36.9	36.9
Total	56,633	\$13,752.5	\$803.6	\$14,556.1

Note 1 Provincial Total include Capital and Operating dollars up to FY27/28 to align with the duration of the Bilateral Funding Program

Note 2 Unit targets are presented up to FY27/28. Some of these programs extend beyond the duration of the Bilateral Funding Program

Note 3 Future Allocations represents CCHI & BCPHI funding not yet allocated to a specific project

Note 4 BC Builds contribution may be used to facilitate projects accessing either BC Housing's BC Builds financing or CMHC's Apartment Construction Loan Program financing

- Affordable Rental Housing Program
 - (2017) Investment of \$208 million over four years to create 1,700 units of affordable rental housing.
- Building BC: Rapid Response to Homelessness
 - (2017) Investment of \$291 million to construct 2,000 modular supportive housing units for individuals experiencing homelessness, and \$75 million per year to provide 24/7 staffing and support services.
 - Units are portable and can be re-located or converted into permanent housing.
 - Local governments provide land, expedited approvals and waive fees.
 - Non-profit organizations operate the housing.
- Building BC: Supportive Housing Fund
 - (2018) Investment of \$1.2 billion to build and operate 3,800 units of supportive housing for those who are experiencing homelessness or at risk of homelessness.
 - (2023) Additional investment of \$1.3 billion through Homes for People Plan to build and operate 1,900 additional units by 2031/32.
 - Stabilize personal situations and re-establish connections to the community.
 - For seniors, people with disabilities, mental health issues.
- Building BC: Women's Transition Housing Fund
 - (2018) Initial investment of \$734 million to build and operate 1,500 new units of transition houses, safe homes, second-stage, and long-term housing.
 - (2023) Additional investment of \$1.2 billion through Homes for People Plan to build and operate 1,500 additional units by 2031/32.
 - Serves women and children who have experienced violence or are at risk of experiencing violence.
- Building BC: Indigenous Housing Fund
 - (2018) A \$1.7-billion provincial program administered by BC Housing, to support government's target of delivering 3,500 homes for Indigenous families, Elders, individuals and people living with disabilities on and off reserve.
 - B.C. is the first province in Canada to fund housing on-reserve which is a federal area of responsibility.
- Building BC: Community Housing Fund
 - (2018) Investment of \$1.9 billion to build and operate 14,350 rental housing units for mix of low and moderate-income households.
 - (2023) Additional \$1.4 billion through Homes for People Plan to build and operate 6,000 additional units by 2031/32.
 - Partnerships with municipalities, non-profit housing providers, housing co-ops, and Indigenous organizations.

- Provincial Rental Supply Program and Affordable Home Ownership Program (HousingHub)
 - (2018) Provides financing of up to \$2 billion to increase the supply of market rental and home ownership housing that is suitable for middle income households.
 - Delivered by BC Housing through the HousingHub (now B.C. Builds) to identify and advance innovative approaches to locate, use, or repurpose land in communities where affordability is an issue by partnering with by partnering with non-profits, private developers, faith groups, First Nations, federal, provincial, and local governments.
- B.C. Deepening Affordability Project Grants
 - (2018) Investment of \$75 million to preserve or increase affordability of projects in the Provincial Investment in Affordable Housing (PIAH) and Investment in Housing Innovation (IHI) programs.
 - (2023) Investment of \$30 million was added to reach a target of 2,799 units.
- Preserving Existing Affordable Housing
 - (2018 and 2023) Investment of \$1.4 billion over 10 years for protecting existing social housing. Investment goes toward:
 - o Essential building repairs and maintenance
 - o Seismic and fire safety upgrades
 - o Energy performance upgrades
- Homelessness Action Plan
 - (2019) Initial investment of over \$70 million to build interim and permanent purpose-built housing for those who are experiencing homelessness or at risk of homelessness.
 - Investment has two components:
 - o Modular Housing
 - o Temporary Shelters
 - Non-profit organizations operate the housing.
- Homelessness Action Plan Enhanced
 - (2023) Investment of \$1.4 billion through the Belonging in BC Plan to build and operate 2,000 supportive housing units and purpose-built shelters for people experiencing homelessness or at risk of homelessness, and provide integrated, non-clinical supports.
- Provincial Redevelopment Program
 - (2023) Investment of \$602 million through the Homes for People Plan to redevelop and/or revitalize 10 PRHC-owned sites to replace aging or underutilized provincial assets to create 1,250 new affordable homes.
 - (2023) Investment of \$306 million through the Homes for People Plan to redevelop and/or revitalize non-profit owned sites to replace aging of underutilized assets to create 4,850 units.
- Homeless Encampment Action Response Teams (HEART)/Homeless Encampment Action Response for Temporary Housing (HEARTH)
 - (2023) Investment of \$218 million through the Belonging in BC Plan to provide operating subsidy for a multidisciplinary team that connects with Ministries and partners to ensure

- alignment, coordination of services and engagement with people experiencing homelessness in encampments or sheltering in public spaces, through HEART.
 - (2023) Investment of \$44 million in capital through the Belonging in BC Plan to fund emergency housing, shelter options, and immediate coordinated supports to assist people in encampments or sheltering in public spaces through HEARTH.
- Permanent Housing Plan
 - (2022) Investment of \$264 million through the Belonging in BC Plan over three years to ensure that more than 3,000 people in temporary and leased COVID-19 spaces will transition to permanent housing through new housing investments and by creating space in supportive housing.
- Complex Care Phase 2
 - (2023) Investment of \$300 million through the Homes for People Plan to provide dedicated, purpose-built units and includes capital investment for the creation of an additional 240 additional units across B.C.
 - Includes strong partnerships between housing, health, and social service partners and features co-located housing and health services.
- BC Builds Rental Supply Program
 - (2024) Investment of \$950 million through the *Homes for People Plan* to deliver a supply of market and below market housing, at an accelerated pace, by leveraging government, community and non-profit owned and under-used land.
- BC Priorities Housing Initiative
 - (2019) Investment of \$142 million (federal component).
 - Investment applied to support the development of new affordable rental housing delivered by the HousingHub under the Provincial Rental Supply Program, Community Housing Fund, Indigenous Housing Funding and the BC Builds programs.
 - BC Rebate for Accessible Home Adaptations (BC RAHA) Enhancements:
 - o Financial assistance in the form of a rebate for home adaptations for low and moderate-income households with a permanent disability or loss of ability to support their ability to remain living safely and independently
 - o (2021) Effective January 2021, the Home Adaptations for Independence program was updated and rebranded as the BC Rebate for Accessible Home Adaptations
- Rental Assistance Program Enhancements
 - (2021) Investment of \$298 million to broaden eligibility allowing for more recipients to benefit (7,279 households in September 2021).
 - Portable rent supplement program provided directly to eligible family households living in the private market.
- Shelter Aid for Elderly Renters Enhancements
 - (2021) Investment of \$653 million to deepen the benefit received by recipients (24,593 households in September 2021).

- (2024) The income limit for eligibility was increased, allowing 4,800 additional seniors to qualify for SAFER. The minimum benefit was increased, and effective August 2024, rent ceilings can be revised annually.
- Portable rent supplement program provided directly to eligible seniors living in the private market.
- Canada Community Housing Initiative
 - (2019) Investment of \$354 million (federal component).
 - Investment applied to support the development of new mixed-income housing, including 574 new units of rent assisted housing for Low Income households, in partnership with municipalities, non-profit housing providers, housing co-ops, and Indigenous organizations.
- Canada BC Housing Benefit
 - (2020) Investment of \$259 million to provide housing benefits to households with low incomes living in non-subsidized private rental units.
 - (2023) CMHC announced an enhancement to the CBCHB program which enables BC Housing to receive \$37M in new CMHC funding for the targeted group of Survivors of Gender-Based Violence (SGBV).
 - (2023) CMHC provided a one-time top up of over \$12M to all existing RAP & SAFER recipients.
- Supported Rent Supplement Program
 - (2022) Investment of over \$9 million annually through the Belonging in BC Plan to provide integrated wrap around services to recipients in conjunction with CBCHB with the goal of recipients transitioning to, and remaining in, stable market housing.

Consultations

The Province is committed to listening to diverse perspectives to ensure housing initiatives meet the needs of British Columbians. Recognizing no one organization or government alone can address the housing crisis, the Government of British Columbia continues to engage with our partners. Consultations have been integral to, and have informed, key provincial plans as we work towards a shared path and alignment on housing.

Indigenous Housing

A key component in the Province's engagement is working collaboratively with Indigenous Partners to identify and deliver on Indigenous housing priorities for the Province. Working with BC Housing, the Province delivers a wide range of Indigenous housing, programs and services for Indigenous youth, single people, families, women and children fleeing violence, seniors, Elders, and those experiencing homelessness.

The [Declaration Act Action Plan](#) outlines actions to work with Indigenous Peoples to build more on- and off-reserve housing and [pursue new federal contributions](#). The Province is making great progress on

Indigenous housing supply commitments with 3,249 units of new social housing completed or underway as of September 30, 2024. These units are all supported by the Indigenous Housing Fund.

Actively engaging and consulting with Indigenous Partners on a number of significant housing legislative, regulatory, programmatic and policy initiatives, the Province has also made good progress in building strong relationships with Indigenous leadership organizations, including the First Nations Leadership Council, Métis Nation BC, and the Alliance of Modern Treaty Nations.

The Province is an active participant in federal, provincial and territorial reconciliation initiatives to ensure the priorities, needs and interests of Indigenous Peoples in B.C. are advanced through federal programs and funding opportunities.

In 2019, BC Housing initiated the development of a Reconciliation Strategy, which engaged with Indigenous partners about programs, policies and practices. This resulted in the Moving Forward Together Report ([Reconciliation: Moving Forward Together](#)). After publication, the BC Housing Office of Equity Diversity, Inclusion and Belonging has developed Moving Forward Together-Phase 2. This phase has been informed by engagements with Indigenous communities and organizations related to housing through the development of the Indigenous Design guidelines and an equity assessment.

Homes for People

The development of *Homes for People* was informed by a number of engagements in the housing sector including with Indigenous, non-profit, development, academic, and advocacy groups.

Given the breadth of initiatives included in *Homes for People*, targeted consultations were held that specifically pertain to the content of initiatives such as:

- Local government housing legislation, including small-scale multi-unit housing, pro-active planning, transit-oriented areas and new authorities for local governments to support the changes: consultation with Indigenous Governing bodies, the development and non-profit housing sectors, and local government representatives.
- BC Builds: consultations with non-profit housing providers, local governments, First Nations and the development sector helped the Province to identify available underused land, and how to speed up development timelines to create new homes for middle-income households. The BC Builds team collaborates with partners to evaluate land and development proposals and select a developer and non-profit owner/operator for government, community and non-profit owned lands.
- BC Secondary Suite Incentive Program: Over 1000 respondents completed a public survey. The responses informed this three-year pilot program.

Belonging in BC: The Provincial Homelessness Plan

Engaging and partnering with Indigenous People and organizations, community partners, and people with lived experience is embedded throughout Belonging in BC (the Plan) as a critical component for

successfully delivering services and supports and ensuring cultural safety and inclusion. In 2021, the Province engaged with people experiencing or at risk of experiencing homelessness through peer-based community organizations to understand their needs and seek input for the Plan. This was followed by engagement with rightsholders and partners from 66 organizations, First Nations, authorities, governments, and agencies to gather feedback on the implementation of the Integrated Support Framework. The Plan recognizes the importance of Indigenous-led solutions to Indigenous homelessness and includes Indigenous-led initiatives.

The Province held targeted engagements to support the development and implementation of the Plan, including:

- Engaging with peers and people with lived experience of homelessness directly in 2021 to understand support needs and barriers to service.
- Development of cultural safety principles with Indigenous organizations and organizations supporting racialized peoples.
- Engagement with Indigenous governments, Indigenous organizations, advocacy, non-profit, health and housing organizations that support people at risk of or experiencing homelessness – including those with distinct needs.
- Ongoing engagement is built into the Framework implementation through funding in 2022 to support an Indigenous Advisory Committee and a Persons with Lived Experience Advisory Committee.

Complex Care

Complex Care Housing (CCH) provides access to health, social and cultural supports to people who have mental health and/or addiction challenges, functional needs, and other significant health issues and are often left to experience homelessness or at risk of eviction. In spring/ summer 2021, BC Ministry of Mental Health and Addictions consulted health, housing, municipal, Indigenous, community and lived experience partners and subject matter experts to develop a draft Strategic Framework to guide initial implementation of the program. From 2022 to present, these partners have continued to support ongoing policy development, alongside an expanded range of Indigenous partners and service providers.

Local Government: Union of British Columbia Municipalities

Every year UBCM holds a Convention that brings together all levels of government, Indigenous partners and non-profit housing providers. The Conventions allow for collaboration across regions and orders of government. At each Convention the Provincial Housing Minister holds a session on housing. This provides an opportunity for the Minister to engage with local governments to consult and plan to tackle housing challenges head-on, and deliver more homes for people, faster, in communities across B.C. Attendees are encouraged to bring their questions and suggestions on how all partners in B.C. can work together to tackle housing challenges.

In 2023 and 2024 the UBCM hosted a housing summit. In 2023, the summit brought together innovators from local government, industry, non-profit housing providers, and the Indigenous housing sectors to

identify solutions for improving housing affordability and attainability across our province. In 2024, the summit focused on housing affordability and attainability and considered the effects of recent provincial legislation that introduced fundamental changes to B.C.'s housing system. The summit provides an opportunity for the Premier, Minister of Housing and Municipal Affairs, Ministry staff and BC Housing to consult with local governments, indigenous partners and non-profit housing providers on housing issues in British Columbia.

Use of Funding

BC Housing will use CMHC Funding and Cost-Matched Funding under this Agreement towards the following initiatives:

- Initiative 1: B.C. Priorities Housing Initiative
- Initiative 2: Canada Community Housing Initiative
- Initiative 3: Canada Housing Benefit

To promote social inclusion and to address the housing needs of NHS-targeted vulnerable subpopulations, BC Housing's funding, actions and activities involve working with local governments, non-profit housing providers and the community to address local housing need based on local demographic and socio-economic trends in the implementation of all BC Housing programs.

Initiative 1: British Columbia (B.C.) Priorities Housing Initiative

Funding under the B.C. Priorities Housing Initiative, including cost matched funding, will be applied to support the following purposes:

- Support Accessibility

Funding under the BC Priorities Housing Initiative is applied to provide financial assistance for home modifications for low and moderate-income people with diminished physical abilities. This funding will improve the physical accessibility for low-income seniors and persons with disabilities.

- Support Housing Repair and Energy Efficiency

Funding under the BC Priorities Housing Initiative is used to prevent the deterioration of existing affordable housing stock and to carry out energy performance upgrades. Work includes building repairs, maintenance, critical life safety, seismic and fire safety upgrades.

- Support Construction and Affordability

Funding under the BC Priorities Housing Initiative is applied to support the development of new Community Housing delivered by HousingHub and the new BC Builds program. In February 2024, the Province announced BC Builds, an initiative that leverages government, community and non-profit owned and under-used land to speed up the delivery of housing and help bring costs more in line with what middle-income households earn. This funding will support the construction of rental housing, owned and operated by the community housing sector and affordable for middle-income households. Supporting the supply of new Community Housing aligns with a key provincial priority,

to support the delivery of 114,000 units of affordable market rental, non-profit, co-op, supported social housing and owner-purchase housing.

Initiative 2: Canada Community Housing Initiative

BC Housing's funding, actions and activities span the housing continuum and are targeted to vulnerable sub-populations. Funding provided through the Canada Community Housing Initiative will supplement BC Housing programs that serve a range of populations, including seniors, families, Indigenous peoples, and people experiencing homelessness. The key areas described below will preserve affordability of units for low-income households while promoting greater financial sustainability, asset management and social inclusion of the stock. These areas will also help to modernize social housing to achieve long-term sustainability, including achieving greater social inclusion, energy efficiency and financial sustainability.

Funding, actions and activities that are supported by the Canada Community Housing Initiative, including cost-matched funding, include:

- Increase Housing Supply
Funding under the Canada Community Housing Initiative is to be applied to support the development of new low and moderate-income housing units, in partnership with municipalities, non-profit housing providers, housing co-ops, and Indigenous organizations.
- Retention of Social and Community Housing
BC Housing works with housing providers on their individuals plans for expiry of operating agreements, including extended subsidy agreements to preserve the affordability of units for low-income households as original agreements expire. In collaboration with the Aboriginal Housing Management Association (AHMA), BC Housing also provides funding to extend funding agreements under the Urban Native housing program. These subsidy extensions include greater operating flexibility for providers to move towards more sustainable operating models, for example, to allow developments to transition towards a mixed-rent or mixed-use model while continuing to provide affordable housing for low-income households. The Canada Community Housing Initiative ensures that affordable units are retained and there is no net loss of Urban Native housing units available to low-income households.
- Repair and Renewal of Existing Housing Stock (cost matched funding)
Funding under the Canada Community Housing Initiative is used to prevent the deterioration of existing affordable housing stock and to carry out energy performance upgrades. Work includes building repairs, maintenance, critical life safety, seismic and fire safety upgrades.

In addition to the funding noted above, BC Housing's strategies to achieve Service Plan Goal 2: Housing services are reliable, responsible, equitable and accessible include:

- Collaborate with sector organizations, including BC Non-Profit Housing Association (BCNPHA), Co-op Housing Federation of BC (CHF BC), and Aboriginal Housing Management Association (AHMA) to

implement strategic initiatives, including training, education, research, and services to strengthen and support landlords and tenants.

BC Housing is committed to leveraging opportunities to promote an inclusive environment that is safe and accessible through Service Plan Goal 3: BC Housing is a high performing, flexible, agile and inclusive organization. This includes:

- Develop and implement educational opportunities for BC Housing and the community housing sector to build understanding and competencies to adopt the principles of Equity, Diversity, Inclusion and Belonging.
- Increase support provided to non-profit partners with training and education actions, streamlining processes and exploring opportunities for shared sector services.

Initiative 3: Canada Housing Benefit

The Canada – British Columbia Housing Benefit (CBCHB) is a direct-to-household benefit that will reduce housing need for recipients. The implementation of the CBCHB in British Columbia will include two components:

- The CBCHB (federally funded), taking the form of a portable housing benefit for priority groups renting in the private market, primarily delivered through community partners.
- Enhancements to the Rental Assistance Program (RAP) and (SAFER) initiatives (funded through Provincial cost-matching).

Benefits for households living in the private market are vital in BC for two key reasons:

1. The demand for subsidized social housing exceeds the current supply. As of September 2024, there were 35,392 applicants on the Housing Registry database.
2. Some vulnerable, low-income households have needs that cannot be met within existing social housing stock (e.g. very large families, individuals with disabilities or health needs that require unique housing accommodations, or who need to be located near vital health support services).

The CBCHB will target households who fall within one or more targeted population groups, which may include:

- People experiencing or at risk of homelessness
- Women and children experiencing or at risk of domestic violence
- Indigenous peoples
- People with disabilities
- People dealing with mental health and addiction issues
- Veterans
- Racialized communities
- Youth leaving care
- Large families requiring 4+ bedrooms
- Households requiring wheelchair modified/accessible accommodation

- Other households on the waitlist for subsidized housing whose housing need cannot be met by the existing stock (as identified by BC Housing)

BC Housing will select non-profit partners that work closely with the targeted population groups to deliver the CBCHB benefit. Direct-to-household delivery will protect confidentiality and mitigate any potential inflationary impacts. Service providers that operate housing will not be permitted to allocate a housing benefit to their own tenants, and BC Housing may also elect to directly administer a benefit to a limited number of households on the waitlist for subsidized housing.

Rental affordability continues to pose a significant challenge in the province due to increase in demand and decrease in vacancy rates. Options are especially limited for low-income households and finding units that they can afford and sustain has become increasingly challenging. To help relieve these affordability pressures, the CBCHB benefits are being enhanced to deepen rent supplement levels and help ensure eligible households are better able to find and maintain affordable housing.

In addition to the enhanced CBCHB benefits, the Province announced in Budget 2022 an investment of \$633 million over the next three years to expand services and shift the approach to homelessness in the province from reactive to proactive. With this announcement, the Province is committed to providing integrated wraparound supports for up to 3,000 people accessing the CBCHB over the next three years, delivered under the Supported Rent Supplement Program (SRSP), to further increase stability for people at risk of homelessness.

In 2024, CMHC approved the expansion of CBCHB to include four (4) benefit streams, providing direct-to-household benefits to NHS-target populations. The streams include the following four (4) provincially funded rent supplement programs:

- **Homeless Outreach Program (HOP)** - This program connects individuals who are experiencing homelessness or at risk of homelessness with housing and appropriate services in communities across British Columbia.
- **Homeless Prevention Program (HPP)** - This program layers with HOP to specifically target individuals leaving the corrections and hospital systems, women who have experienced violence or are at risk of violence, youth (including those in the care system), and Indigenous peoples. Rent supplements are administered by providers and are directed to individuals experiencing homelessness or families to secure housing in the private market.
- **Provincial Housing Program (HOMES BC) Rent Supplement program** - This program provides rent supplements to people with disabilities, families with children, and seniors who have unique needs or live in an area where their needs cannot be accommodated through existing subsidized housing.
- **Wholly Provincial Rent Supplement program** - BC Housing provides a limited number of rent supplements to residents in private market rental units, who have unique needs or live in an area where their needs cannot be accommodated in existing subsidized housing.

These provincially funded rent supplement programs are all aligned with the current CBCHB eligibility criteria, including target group, direct household support, portability, and benefit calculation based on income as compared to rent in the private market, subject to maximum rent ceilings.

This expansion will support B.C. in spending the annual allocated CBCHB funding which increases incrementally over the fiscal years until 2027/28. B.C. will continue to prioritize and maximize the use of CBCHB each year through an extensive roll-out of the CBCHB program. Should there be an amount remaining at each fiscal year end, B.C. will utilize the funding to contribute to the four (4) provincially funded rent supplement programs outlined above.

Cost-matched funding to enhance the RAP and SAFER programs will continue to be administered directly by BC Housing through the existing programs.

BC Housing and the Ministry of Housing and Municipal Affairs continue to support successful implementation of the CBCHB in BC and as such are ongoing looking for opportunities to optimize and improve the administration of the program.

Canada Housing Benefit targeted to Survivors of Gender-Based Violence (SGBV)

In 2024, CMHC also approved another enhancement to the CBCHB program, under the *2023 CHB Enhancement Agreement*, which enables BC Housing to receive new CMHC funding for the targeted group of Survivors of Gender-Based Violence (SGBV). This new funding stream provides a maximum amount of \$36.9M over five (5) years starting from 2023 to 2028, in addition to the original CBCHB funding stream, and is specific to delivering CBCHB to SGBV.

The Canada – British Columbia Housing Benefit for Survivors of Gender-Based Violence (CBCHB-SGBV) is a direct-to-household benefit that will reduce housing need for recipients. Administered by the provider, it serves low-income women, children and 2SLGBTQI+ people experiencing or at risk of domestic violence and other survivors of gender-based violence.

The benefit delivery mechanism mirrors CBCHB, with non-profit partners selected to work closely with the SGBV target groups. Direct-to-household delivery ensures confidentiality and mitigates any potential inflationary impacts. Housing service providers cannot allocate benefits to their own tenants, and BC Housing may directly administer benefits to waitlisted households.

Expected Results and Outcomes

Through the programs described above, BC Housing will support approximately 90,000 households by maintaining and expanding social and community housing across the province, supporting needed repairs and adaptations, and providing direct-to-household supports. Table 2 describes the expected number of households who will benefit from funding under each Initiative:

Table 2: Expected number of households for which Housing Need will be addressed by Initiative*

Initiative	Target (Households)					
	2025/26 Year 7	2026/27 Year 8	2027/28 Year 9	3 Year Cumulative Total	2019/20 - 2027/28 Target	2028/29**** Year 10
BC Priorities Housing Initiative	601	519	109	1,229	5,122	0
Canada Community Housing Initiative**	6,024	5,391	6,071	17,486	39,740	1,297
Canada Housing Benefit***	1,773	1,382	1,136	4,291	41,865	200
Canada Housing Benefit Survivors of gender-based violence	588	98	27	713	1,670	26
Total	8,398	7,292	7,316	23,006	86,727	1,497

* Includes provincial matching units

**Includes the rolling number of units retained under the Social Housing Agreement each year, plus new construction units and Capital Renewal Funding (CRF) Non-Profit (NP) Provincial matching units. The 3-year retained units total is 11,802, new construction units total 3,219 and CRF NP Provincial matching units total 2,465.

*** CHB Households targets include reprofiled SGBV from 23/24, \$12.3 million one-time top up funding serving 24,500 households in FY23/24, which was matched by CHB expanded programing in FY23/24.

**** Per the terms of BC Housing's Agreement with CMHC, British Columbia Housing has elected to match federal investments the year following that when the federal investments were made and there is a corresponding impact on investments and households.

As described in Table 3, Table 4 and Table 5, BC Housing will achieve these targets through significant investments in the construction of new rental housing for low to middle-income households, as well as the maintenance of existing affordable housing through both repair and renewal of existing housing stock, and ongoing operating subsidies to non-profit housing providers.

Table 3: Planned funding and indicators to achieve overall targets over the three-year planning period*

Indicator: Number of households for which Housing Need is addressed	Target (Households)										
	2025/26 Year 7 Target and Funding		2026/27 Year 8 Target and Funding		2027/28 Year 9 Target and Funding		3 Year Cumulative Target and Funding		2019/20 - 2027/28 Target	2028/29**** Year 10 Target and Cost Match Funding	
	#	\$ (M)	#	\$ (M)	#	\$ (M)	#	\$ (M)	#	#	\$ (M)
New Construction	901	\$55.500	1,167	\$67.500	1,353	\$76.500	3,421	\$199.500	6,387	0	\$0.000
Repaired/Renewed	1,087	\$59.611	1,250	\$70.742	1,155	\$78.799	3,492	\$209.152	9,508	1,297	\$88.488
<u>Affordability Assistance:</u> <i>Project Based subsidy**</i>	4,637	\$10.242	3,493	\$11.299	3,672	\$14.488	11,802	\$36.029	28,967	0	\$0.000
<i>Affordability Assistance to the household***</i>	1,773	\$106.833	1,382	\$118.128	1,136	\$130.220	4,291	\$355.181	41,865	200	\$69.516
Total	8,398	\$232.186	7,292	\$267.669	7,316	\$300.007	23,006	\$799.862	86,727	1,497	\$158.004

* Includes provincial matching

** Includes annual retained units under the Social Housing Agreement

*** Affordability Assistance Households targets include reprofiled SGBV from 23/24, \$12.3 million one-time top up funding serving 24,500 households in FY23/24, which was matched by CHB expanded programing in FY23/24.

**** Per the terms of BC Housing's Agreement with CMHC, British Columbia Housing has elected to match federal investments the year following that when the federal investments were made and there is a corresponding impact on investments and households.

Table 4: Planned funding and indicators for accessible units over the three-year planning period*

Indicator: Housing Units considered accessible	Target (Households)										
	2025/26 Year 7 Target and Funding		2026/27 Year 8 Target and Funding		2027/28 Year 9 Target and Funding		3 Year Cumulative Target and Funding		2019/20 - 2027/28 Target	2028/09** Year 10 Target and Cost Match Funding	
	#	\$ (M)	#	\$ (M)	#	\$ (M)	#	\$ (M)	#	#	\$ (M)
New	45	\$2.775	58	\$3.375	67	\$3.825	170	\$9.975	319	0	\$0.000
Repaired/Renewed	54	\$2.981	62	\$3.537	57	\$3.940	173	\$10.458	358	64	\$4.424
Total	99	\$5.756	120	\$6.912	124	\$7.765	343	\$20.433	677	64	\$4.424

* Accessible units are included in Table 2

** Per the terms of BC Housing's Agreement with CMHC, British Columbia Housing has elected to match federal investments the year following that when the federal investments were made and there is a corresponding impact on investments and households.

Table 5: Planned Cost-Matched Funding per Initiative

Initiative	Planned -Cost-Matched Funding			
	2025/26 Year 7 (\$M)	2026/27 Year 8 (\$M)	2027/28 Year 9 (\$M)	2028/29** Year 10 (\$M)
BC Priorities Housing Initiative	\$15.771	\$14.529	\$8.238	\$0.000
Canada Community Housing Initiative	\$41.340	\$53.713	\$73.061	\$88.488
Canada Housing Benefit	\$49.409	\$57.425	\$60.704	\$69.516
Canada Housing Benefit Survivors of Gender-Based Violence*	\$5.721	\$9.911	\$10.572	\$10.717
Total	\$106.520	\$125.667	\$142.003	\$158.004

* Canada Housing Benefit Survivors of Gender-Based Violence is a subset of the Canada Housing Benefit line. This figure does not sum with the rest of the table.

** Per the terms of BC Housing's Agreement with CMHC, British Columbia Housing has elected to match federal investments the year following that when the federal investments were made and there is a corresponding impact on investments and households.

Through the initiatives and investments described, BC Housing will maintain at least 34,491 units of social and community housing, while also expanding the supply of housing for low to middle-income households, as described in Table 6. Needed repairs and adaptations will also be completed for over 2,900 units over the next three years. Table 6 outlines the overall Outcomes, Expected Results and Targets for the first three years, and the broader 10-year target, across all initiatives:

Table 6: Targets and Outcomes for expected results overall (1)

Outcome	Expected results	Targets										
		2025/26 Year 7 Target and Funding		2026/27 Year 8 Target and Funding		2027/28 Year 9 Target and Funding		3 Year Cumulative Target and Funding		2019/20 - 2027/28 Target	2028/29 (6) Year 10 Target and Cost Match Funding	
		Units	\$M	Units	\$M	Units	\$M	Units	\$M	Units	Units	\$M
Maintain/ increase Social Housing supply	Units continue to be offered in Social Housing (2)	21,802	\$10.242	25,295	\$11.299	28,967	\$14.488	28,967	\$36.029	28,967	0	\$0.000
	Expand Social Housing Units overall by 15%	781	\$43.471	1,110	\$61.800	1,328	\$74.000	3,219	\$179.271	5,174	0	\$0.000
	No net loss of Urban Native Social Housing Units available to low-income households (3)	1,185	\$3.715	1,312	\$3.930	1,483	\$4.120	1,483	\$11.765	1,483	0	\$0.000
Repair existing stock	At least 20% of existing Social Housing Units repaired	801	\$54.611	964	\$65.742	1,155	\$78.799	2,920	\$199.152	6,934	1,297	\$88.488
	Retained Urban Native Social Housing Units repaired to good condition (4)	88	\$3.073	134	\$4.679	144	\$5.028	366	\$12.780	1,216	0	\$0.000
Adaptation of private market rental/homeowner units	Preservation of housing	286	\$5.000	286	\$5.000	0	\$0.000	572	\$10.000	2,574	0	\$0.000
Expand rental housing	Increase number of affordable rental housing units for middle-income earners	120	\$12.029	57	\$5.700	25	\$2.500	202	\$20.229	1,213	0	\$0.000
Affordability support to the household (5)	Direct-to-household housing benefits	1,773	\$106.833	1,382	\$118.128	1,136	\$130.220	4,291	\$355.181	41,865	200	\$69.516
	Direct-to-household housing benefits, Survivors of Gender Based Violence	588	\$15.631	98	\$20.482	27	\$21.289	713	\$57.402	1,670	26	\$10.717

(1) Includes cost matching.

(2) Describes the cumulative number of units scheduled to expire from April 1, 2019 to the end of each fiscal year. This number of units will need to be replaced or retained in order to meet the target of 34,491 active units at March 31, 2028.
Note: 28,967 units will expire and be retained during the 10-year agreement; the remaining 5,524 units are active over the course of the agreement and expire after March 31, 2028.

- (3) These are included in *'Units continue to be offered in Social Housing'*.
- (4) These 1,216 units are a subset of the minimum number of existing Social Housing units that will be repaired (20%) and wholly account for the Urban Native units that require repairs in order to be in good condition at the end of this Action Plan. All 1,766 units of Urban Native units will be in good condition, (including 1,739 that have been designated affordable Social Housing), as another 550 Urban Native units remain in good condition and are not expected to require repairs over the term of this Agreement.
- (5) Affordability Assistance Households targets include reprofiled SGBV from 23/24, \$12.3 million one-time top up funding *serving 24,500 households* in FY23/24, which was matched by CHB expanded programing in FY23/24.
- (6) Per the terms of BC Housing's Agreement with CMHC, British Columbia Housing has elected to match federal investments the year following that when the federal investments were made and there is a corresponding impact on investments and households.

The programs and activities used to achieve the above targets and outcomes will create livable and inclusive communities by supporting housing that is affordable and easily accessible to health services, education, early learning and child care facilities, employment opportunities and public transit where provided or available. The funding will supplement the Building BC programs, which provide affordable housing for a range of low and moderate-income households, including families, seniors, individuals with disabilities and other households in need. Funding will also supplement the programs delivered through BC Builds (formerly HousingHub), supporting the supply of new affordable Community Housing for moderate and middle-income households.

BC Housing works with local governments, provincial health authorities and local community and service organizations to identify opportunities for secure, safe and affordable housing developments that consider access to the amenities needed by residents to maintain successful housing outcomes, including health and social services, education and employment opportunities. BC Housing also works with the Province of B.C. to assess opportunities for inclusion of childcare facilities within new affordable housing developments where appropriate.

Across all its supply programs, BC Housing works with local governments and the community to engage in new developments, including community consultations, open houses, town halls, and other pre-development opportunities. These endeavors promote inclusive communities and increase awareness of the positive impact and outcomes of new housing programs and investments among stakeholders, partners and the general public.

Actions and activities supported by the funding made available through the Bilateral Agreement will help to promote accessibility, environmental sustainability, energy efficiency and local employment benefits. Each new affordable and social housing project is required to meet the updated BC Housing Design Guidelines and Construction Standards, which includes standards for wheelchair accessible and adaptable housing and for targeting the upper steps of the BC Energy Step Code.

The unprecedented level of housing development across B.C. will increase the demand for skilled workers and subsequently promote the creation of new jobs. As well, BC Housing makes efforts to promote skill development in the housing sector. BC Housing collaborates with housing sector organizations, including BCNPHA, CHF BC, Homelessness Services Association and AHMA, to identify ways that BC Housing can further support sector capacity through education, training, research and evaluation. Through the delivery of programs and business activities, BC Housing leverages opportunities to promote employment, skills training and business development for Indigenous peoples.

Through the Canada Community Housing Initiative, funding under the Bilateral Agreement will supplement BC Housing's 2024/25-2026/27 Service Plan Goal 1: People in British Columbia have access to attainable and affordable housing. This goal brings together areas where we have responsibilities, including increasing the supply of housing, proactively renewing and repairing the housing stock to ensure it remains in good condition for current and future residents, and ensuring new and existing housing stock remain resilient to the effects of climate change.

This work includes addressing the supply of affordable housing in communities throughout the province for individuals, families, seniors, youth, 2SLGBTQIA+3 people, people with disabilities, Indigenous people, and those with underrepresented and marginalized identities and experiences.

BC Housing is committed to working towards improving the efficiency of social housing buildings, lowering utility costs, and reducing greenhouse gas pollution. We have a robust set of energy management programs and will continue to reduce our greenhouse gas emissions, as we have done significantly in the last ten years. In addition to the standards described in the updated BC Housing Design Guidelines and Construction Standards, we are also proactive in preparing for the effects of climate change by:

- Updating existing buildings and designing new development projects to withstand climate change impacts;
- Making tenant communities safer and more prepared for climate hazards like extreme heat events and flooding;
- Integrating climate resilience considerations in all BC Housing's core business areas; and,
- Delivering BC Housing programs that help improve the quality, sustainability, climate change adaptation and resiliency, life-safety and accessibility of existing social housing.

Summary

This 2025/26-2027/28 Action Plan is the last one under the Canada – British Columbia National Housing Strategy Bilateral Agreement, which expires in 2028. The partnership between the Province of B.C. and the Government of Canada under the NHS is testimony to the accomplishments that can be achieved when working together to leverage successful programming at the local level. British Columbians have benefitted significantly from these joint efforts and the Province hopes that these benefits can continue notwithstanding the expiry of this Agreement. Beyond the need for ongoing investment in new supply, the Province emphasizes the importance of the Federal/Provincial partnership to ensure vulnerable low-income British Columbians continue to have access to safe, affordable housing beyond the expiry of the Agreement. The extension of Federal funding to support the Canada-BC Housing Benefit and the retention of Social and Community Housing are key to addressing this critical need.

BC is committed to ensuring programs are efficient and deliver sustainable housing, grow the economy, and help keep costs low for British Columbians. At the same time, the Province is working towards making homeownership a reality for more British Columbians; increasing the supply of rental, co-op and non-market housing; supporting tenants, small-scale landlords, and builders; and moving people sheltering in encampments inside. Achieving progress on these priorities will require significant effort, and we continue to welcome Federal collaboration as we work to achieve our shared housing goals.

Impact at a Glance: The Canada BC Housing Benefit

Through the Canada - British Columbia Housing Benefit, almost 5,000 households have had their housing needs supported in the private market as of September 30, 2024, through a direct, portable housing benefit.

Building on the success of this program, survivors of gender-based violence were specifically given access to appropriate, affordable, safe and inclusive housing in their community through an enhancement to the Canada British Columbia Housing Benefit.

To continue to support our vulnerable residents, the continuity of federal funding will be critical. The Province looks forward to ongoing partnership with the Federal Government to ensure British Columbians continue to benefit after the expiry of the National Housing Strategy Agreement. Early collaboration prior to the expiry of the Agreement will support greater certainty and a seamless transition to the future state of bilateral commitments to address housing needs in British Columbia. The Province remains a committed partner and looks forward to engaging in these discussions.

Appendix A – Definitions

“Acceptability” – means Housing that is adequate, suitable and affordable to households in Housing Need.

“Action Plan” – means this plan developed by BC Housing, including the mutually agreed-to Targets and Outcomes.

“Adequacy” – means the condition of the Housing does not require any major repairs.

“Administration Costs” – means BC Housing 's costs of carrying out the Agreement that are not assignable to individual Projects or Recipients, including but not limited to costs for communications and agents used in the delivery of Initiatives or Federal NHS Programs.

“Affordability” – means the Housing costs to the household are less than 30% of the total before-tax household income.

“Agreement” – means the *CMHC-British Columbia Bilateral Agreement Under the 2017 National Housing Strategy* and all its schedules, as amended from time to time.

“BC Housing” or “BCHMC” – means the British Columbia Housing Management Corporation.

“CMHC” – means the Canada Mortgage and Housing Corporation.

“CMHC Funding” - means any amount of funding provided by CMHC to BC Housing under Schedule B to the Agreement.

“Commitment” - means an undertaking by BC Housing to provide funding for a Project or to a Recipient under the Agreement.

“Common Elements” - means the terms and conditions of the Agreement that are common to each province and territory, including eligible use of funding, cost sharing, reporting, Action Plans, communication protocols, audit, and financial terms and conditions.

“Community Housing” (also see Social Housing below) - means community-based housing that is owned and operated by non-profit housing corporations and housing co-operatives or housing owned directly or indirectly by provincial, territorial or municipal governments or district social services administration boards and includes Social Housing.

“Cost-Matched Funding” - means PT Funding, Municipal Funding and Funding from Other Sources to be used in accordance with an Initiative or Initiatives under the Agreement. In addition, provincial and municipal spending in social and affordable housing, including rent assistance, that is outside the existing CMHC cost-sharing requirements under any other arrangement and which contributes to the achievement of the Targets and Outcomes may be recognized as Cost-Matched Funding from and after April 1, 2018 for the Initiatives set out in Schedule B of the Agreement, with the exception of the Canada Housing Benefit, which will include dollar for dollar cost-matching by the province (which may include Municipal Funding). Cost-Matched Funding does not include: contributions from any Government of Canada source or from CMHC, whether in whole or in part; nor contributions that may receive credit under any arrangement with CMHC or the Government of Canada outside of the Agreement; nor contributions by the occupants of the

Housing; nor contributions associated with health care or the provisions of services to residents/tenant of the Housing, except for an amount not exceeding 20% of the total required Cost-Matched Funding for Housing support services which are intended to ensure Housing retention, greater self-reliance and social inclusion for tenants/occupants; nor contributions related to the operations of a Project associated with the revenues of the Project.

"Federal NHS Program" - means a federal NHS program administered by CMHC and identified in Schedule G to the Agreement, which for greater certainty have a separate funding allocation administered by CMHC outside of the Agreement and separate NHS Program Guidelines and procedures and communications protocols not covered under the Agreement.

"Federal/Provincial/Territorial (FPT) Housing Partnership Framework" – means the multilateral housing partnership framework endorsed by federal, provincial and territorial Ministers on April 9, 2018.

"Fiscal Year" - means twelve-month period ending on March 31.

"Funding from Other Sources" - means cash or in-kind contributions from the private sector, the voluntary sector, charities and individual donors and forms part of Cost-Matched Funding.

"Housing" - means residential accommodation, and facilities, common areas and services used directly with the residential accommodation to reduce Housing Need in support of NHS targets, but may include up to 30% of total associated available space for non-residential purposes. Housing does not include commercial or institutional premises, social or recreational services, and services or facilities related to mental or physical health care, education, corrections, food services, social support or public recreation, except as may otherwise be expressly permitted under the Agreement.

"Housing Need" - means a household whose Housing falls below at least one of the standards of Affordability, suitability and Adequacy, and the household would have to spend at least 30% or more of its before-tax income to access acceptable local Housing.

"Initiative" - means an NHS initiative delivered by BC Housing set out in Schedule B to the Agreement.

"Municipal Funding" - means cash or in-kind contributions from any municipality, within British Columbia, and forms part of Cost-Matched Funding.

"Project" - means Housing that is eligible under an Initiative to the Agreement and for greater certainty may include a single Unit, but excludes the case of a Commitment to a Recipient.

"PT Funding" - means cash or in-kind contributions from British Columbia and forms part of Cost-Matched Funding.

"Recipient" - means a household in Housing Need, directly receiving a contribution under an Initiative to this Agreement.

"Social Housing" - means Housing, the administration of which was on April 1, 2019 within a "Program" in Schedule C to Social Housing Agreement (SHA) between CMHC and BC HOUSING dated June 19, 2006 and is still within a "Program" in Schedule C to the SHA at the times of the commitment and use of the CMHC Funding for it. However, Housing that was, or is ONLY within any of the following is excluded: "Program No.

2: Rent Supplement Program Excluding Projects in Schedule L"; "Program No. 3: Rent Supplement Program for Projects in Schedule L"; "Program No. 7: Rural and Native Homeownership Program"; a rent supplement or similar component of "Program No. 8: Provincial Homeless Initiative"; a rent supplement or similar component of "Program No. 9: Provincial Rental Housing Program (Homes BC)"; a rent supplement or similar component of "Program No. 10: Independent Living British Columbia (ILBC)"; Program No. 11: Shelter Aid for Elderly Renters (SAFER); "Program No. 12: Rental Assistance Program (RAP)" ("Eligible Existing Social Housing") and includes any Unit in Housing under this Agreement intended to replace a Unit of Existing Social Housing.

"Targets and Outcomes" - means the mutually agreed-to Targets and Outcomes set out in this Action Plan and includes the related indicators and expected results, all in accordance with Schedule C to the Agreement.

"Unit" - means self-contained residential dwelling.