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HOUSING POLICY IN B.C. (NO. 1): AN OVERVIEW OF PROVINCIAL POLICY



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INTRODUCTION

The housing crisis in Canada has gained increasing attention in the media and in political campaigns in recent years, with polls showing that housing and homelessness are top concerns among voters in elections at all levels of government (Ball 2022; CAEH 2020; Hassan 2023; Karadeglija 2021). To be clear, there has been a housing crisis for people with low incomes in Canada for over 100 years (Bacher 1993; Rose 1980; D. Smith 2023; Tranjan 2023), but the crisis we are experiencing today is deeper and wider than it has been in recent memory.

In January 2015, the average cost of purchasing a house in Canada was \$413,000, which was considered affordable or close to affordable based on average incomes at that time (PBO 2022). The cost has since skyrocketed, increasing to \$811,700 in 2021; since 2021, prices have ebbed and flowed somewhat (Evans 2023a) but Royal LePage predicts that average home prices will continue to rise to over \$840,000 by the end of 2024 (Matthias 2024). This represents up to a 100% increase in price in less than ten years, which is completely out of line (or de-linked) from incomes (PBO 2022). The rental market is similarly tight, with the lowest vacancy rates in 20 years and rent increases wildly exceeding inflation (Evans 2023b).

Different measures can be used to describe the affordability crisis, but many of those measures indicate that the affordability crisis is at its worst in British Columbia (B.C.) (Meissner 2022). This includes a long-standing rental and homeownership crisis in Vancouver, which contributes to provincial averages because of the large population living in that part of the province. The population in Vancouver continues to grow significantly, in part due to migration from within Canada but more so as a result of international immigration. This puts further pressure on the housing system in Metro Vancouver, where 4.9 million people are expected to reside by 2046¹ (B.C. Stats 2024). Yet the housing crisis, both in terms of rental and ownership, has extended across all regions of the province, including Vancouver Island – Victoria is the third least affordable housing market in Canada – the lower mainland, the interior, and the north.

It may be surprising, therefore, to learn that the province of B.C. has long been a Canadian leader in housing policy and interventions in the housing market. Of course this is by Canadian standards, where the housing market overall is heavily marketized (or commodified) when compared with other OECD countries (Scotiabank Economics 2023). But even going back to the 1970s, B.C. was a leader and innovator in housing policy; and in the 1990s, B.C. was one of only two provinces (Quebec being the other) that continued to fund housing after the federal government announced that it would no longer invest in the development of non-market housing. At the time of writing, B.C. is by far the most interventionist province in the country when it comes to housing policy, promising to invest \$12 billion over ten years in increasing housing supply and affordability across the housing spectrum, with especially strong measures to protect existing affordable housing and to increase “missing middle” housing including duplexes, triplexes, townhomes, and secondary suites.

This policy brief, the first in a series of three regarding housing policy in B.C. (Gill and Smith 2024; A. Smith and Naqvi 2024), will review B.C.’s current housing policy, with a focus on what the province is doing to increase supply, affordability, and deeply affordable housing. It will begin with a brief overview of the history of B.C.’s role in the housing system and will then turn to more recent interventions.

BRIEF HISTORY OF HOUSING POLICY IN B.C.

As was the case in other Canadian provinces, B.C. became involved in housing policy in the 1960s. Prior to this, the federal government was the leader in the domain of housing policy, which involved little more than a limited role in the housing market (Rose 1980). In the 1960s, provinces started to build capacity in various policy areas, including housing policy: it was the early leader when it came to developing provincial housing policy capacity; Ontario was the first province to create a provincial housing society, the Ontario Housing Corporation, for example, with the goal of rapidly developing capacity and expertise in the field of housing (Suttor 2016). Indeed, the capacity of the Ontario Housing Corporation grew quickly, and effectively challenged the federal Canadian Mortgage and Housing Corporation (CMHC) in terms of capacity and expertise. Other provinces quickly followed suit in the development of their own housing corporations, including British Columbia – B.C. Housing was established in 1967.

Though Ontario was the early leader, B.C. quickly became a provincial innovator. In the 1970s, for example, the province was not limiting affordable or non-market housing to only low-income families, but was encouraging developments of mixed-income communities (B.C. Housing 1980). This is largely seen as the most successful approach to housing policy, as it does not concentrate needs or poverty and creates healthy, diverse, mixed-income communities (Suttor 2016). The province began to administer rent supplements in 1975 (B.C. Housing 1980), and was historically comparatively permissive with municipalities in the field of housing. For example, the province granted density bonusing powers to municipalities in the 1990s, the first provincial government to do so. Inclusionary zoning was also granted decades ago – not only to Vancouver (through amendments to the *Vancouver Charter*) but to all municipalities in B.C. (through changes to the *Municipal Act*). Whereas inclusionary zoning is only now being implemented in Ontario cities, Vancouver implemented it in 1988 (Richard Drdla Associates 2016).

The province worked collaboratively with the federal government for decades, including on the successful Non-Profit Housing Program in the late 1980s, which created 11,000 units of affordable housing for people with low incomes (B.C. Housing 1986). By the 1990s, there were approximately 70,000 units of social housing in the province, in addition to numerous households supported through the rent supplement program (B.C. Housing 1994). Within the Canadian context, B.C. was one of the most active provinces in terms of investing in affordable housing, but the strong presence of the federal government was also an essential element of the comparatively rapid production of affordable and non-market housing.

The federal government began to scale back its role in the housing system in the 1980s, beginning with the co-op program. A social services review undertaken by the Progressive Conservative (PC) prime minister Brian Mulroney concluded that housing policy was too broadly targeted and was benefiting not just low-income but middle-income households as well. This led the federal government to conclude that the co-op program in particular was an inefficient use of public funds. Of course, the promotion of mixed communities in the co-op program was an important part of the success of this model. The co-op program, though largely successful, was seen as too costly and was cut, and housing policy became more strictly targeted. The PC government had additional plans to cut investment in non-market housing, but they were defeated in 1993. Senior members of the

newly-elected Liberal government, including Finance Minister Paul Martin, had previously insisted on the importance of federal involvement in the development of an inclusive and affordable housing system (Martin and Fontana 1990). To the disappointment of housing advocates, however, the newly elected Liberal government halted all future federal government investments in affordable and non-market housing in the mid-1990s.

In addition to cutting investments in non-market housing, the federal government also cut transfer payments to the provinces; provinces rely on these federal transfers in order to fulfill their own areas of social policy (Béland et al. 2017). Housing is an expensive infrastructure to build and maintain, though the long-term benefits of an inclusive and affordable housing system are often said to outweigh the investment; a B.C. Housing report, for example, has found that for every \$1 invested in affordable housing, there is a return valued at between \$2-3 to the community (B.C. Housing 2016). By the late 1990s, in addition to losing their federal partner in the housing system, provinces received less funding year after year for their own social policies (cuts meant provinces received approximated two-thirds of what they had previously received through transfers).

Facing this challenging new landscape, most provinces in Canada made cuts to their own investments in non-market housing development in the 1990s as well. One province – Ontario – went a step further in the devolution process, and devolved the responsibility for housing from the province to municipalities, a decision that was very controversial among municipalities at the time and continues to create challenges for the housing system in Ontario (A. Smith 2022). Two provinces – B.C. and Quebec – continued to invest in housing, though the commitment in Quebec was initially limited (Arsenault 2018).

HOMES B.C.

Following the federal announcement to cut future spending in housing policy, the province of B.C. introduced its own housing policy in 1994, *Homes B.C.*, in which it committed to developing 600 units of social housing per year. These units would be targeted not just at low-income households but moderate-income ones as well. Though this is fewer units than what had been built in the past, it signaled the province's commitment to housing policy even without the federal government as a partner. Further, the province consistently exceeded its own housing targets, even after these were doubled to 1200 per year in 1999 (B.C. Housing 2001).

Following the defeat of the New Democratic Party (NDP) in the 2001 provincial election, the newly elected B.C. Liberals conducted a Core Services Review, with the goals of getting the budget and deficit back under control. *Homes B.C.* was immediately cut, though the province did maintain past commitments to new housing developments made by the NDP. Interestingly, B.C. was the first provincial government to partner with the federal government in its Affordable Housing Initiative (AHI) in 2001, a program in which federal and provincial governments each contributed \$25,000 (for a total of \$50,000) per unit to the capital cost of new housing developments on the condition that the units be affordable. It is important to note, however, that the AHI funding was mostly used in the B.C. context to turn existing social housing into affordable housing suitable for seniors (Klein 2013; Klein and Copas 2010).

HOUSING MATTERS

In 2006, the province (still under the leadership of Liberal premier Gordon Campbell, who had enacted cuts in the early 2001s) re-engaged in housing policy with the introduction of *Housing Matters*. This followed a rise in the number of people experiencing chronic homelessness in the province in the early 2000s, but especially in larger communities such as Vancouver, Kelowna, and Victoria. Facing this crisis, Premier Gordon Campbell created a task force on Homelessness, Mental Illness, and Addictions in 2004, which informed the direction of the province's new housing strategy. Under the leadership of B.C. premier Gordon Campbell and Housing Minister Rich Coleman, *Housing Matters* was introduced in 2006 (B.C. Housing 2006). It contained 6 strategies, the majority of which were targeted either at people in deep housing need or at those seeking homeownership. The strategies were:

1. The homeless have access to stable housing with integrated support services;
2. B.C.'s most vulnerable citizens receive priority for assistance;
3. Aboriginal housing need is addressed;
4. Low-income households have improved access to affordable rental housing;
5. Homeownership is supported as an avenue to self-sufficiency;
6. B.C.'s housing and regulatory system is safe, stable, and efficient.

Though there is some mention of addressing the housing needs of people with lower incomes, this was a strategy that had very little in terms of what advocates today call “the missing middle” – housing types ranging from single-family homes with secondary suites to mid-to-high rise apartment developments. Ensuring access to affordable rental housing, in this case, meant providing portable rental allowances to seniors and people with lower incomes; in other words, rather than developing *new* affordable or non-market housing units, this approach makes existing market rental housing more affordable through a monthly supplement to the tenant. Very little was given in terms of details to ensure that ‘Aboriginal housing need’ was met – one measure included linking trades training for Indigenous people with new construction – though the province did begin to transfer Indigenous housing to the Aboriginal Housing Management Association.

A 2012 report from B.C. Housing highlights some of the results and outcomes of six years of implementation of *Housing Matters*. The report notes that \$2.5 billion had been invested over 6 years, which helped to create over 20,000 new units of affordable housing across the province; built 2,200 new supportive housing apartments for people experiencing homelessness (a key recommendation made following the Task Force on Homelessness, Mental Illness, and Addiction); and increased the number of shelter beds in the province from 800 in 2001 to 1600 in 2012 (B.C. Housing 2012). Importantly, the province also invested heavily in the acquisition of vulnerable affordable housing stock, mostly in Vancouver but in other communities as well, purchasing 47 buildings to protect them from gentrification or financialization. While there were gaps in the commitments of the 2006 *Housing Matters* housing strategy, this strategy nevertheless intervened in meaningful ways at various points along the housing spectrum, especially towards the housing

insecurity end of the spectrum.

Housing Matters was “refreshed” in 2014 but maintained the commitment to the six strategies included in the 2006 plan. To the extent that there were changes, this refreshed plan merely tinkered with the previous version, emphasizing conflict resolution strategies, improving the regulatory framework, and expanding the rental assistance program (B.C. Housing 2014). This more ambivalent approach to housing may have been a reflection of new B.C. premier Christy Clark’s approach to housing, which was one in which the province would play a smaller role than it had in the past (see A. Smith 2022).

HOMES FOR B.C.

The 2017 provincial election brought the NDP back to power. Though the NDP has historically been a centrist party in B.C., John Horgan’s leadership took the party an ideological step closer to its federal counterpart, which sits further to the left on the political spectrum. Housing was an important priority for the Horgan government, and shortly after being elected, the province introduced a new housing policy. Entitled *Homes for B.C.* – seemingly a nod to the previous NDP governments housing policy, *Homes B.C.* – Housing Minister Selina Robinson introduced a comparatively aggressive 30-point plan that revolved around 5 pillars:

1. Stabilizing the market;
2. Cracking down on tax fraud and closing loopholes;
3. Building the homes people need;
4. Improving security for renters; and
5. Building partnerships for affordability.

This plan promised to spend \$7 billion over 10 years, the most significant investment in housing policy in B.C.’s history (the previous government had invested \$2.5 billion over 6 years, by way of comparison). The first pillar included various tax instruments, including increasing and expanding the foreign buyer’s tax, increasing school taxes on homes over \$3 million (the school tax is the provincial component of the property tax in B.C.), and taxing short term rentals, among other measures (Province of British Columbia 2018). The second pillar included measures to prevent tax evasion and hidden ownership and to allow the province and federal government to collaborate in their enforcement and auditing efforts.

The third pillar is a significant step away from past approaches to the housing market and included a significant investment in the missing middle. The province committed to the construction of 114,000 new homes, including missing-middle rental (14,000 units), housing for students (5,000 units), supportive housing for people at risk of or experiencing homelessness (2,500), as well as new units for Indigenous people, women, and children affected by violence. The plan also promised to introduce new benefits to renters, especially those with low incomes, and to empower local governments to adopt measures that would allow for the construction of more housing.

There were significant changes to the political and social landscape in the first few years of implementation of *Homes for B.C.*. In 2022, John Horgan announced his retirement from politics, and David Eby was elected leader of the NDP and therefore Premier of B.C.. And, of course, in March 2020, the COVID-19 pandemic became the primary priority and challenge facing governments at every level across the country. In terms of the housing crisis, the pandemic was a shock to a system that was already inadequate, and homeless encampments developed in communities large and small across the country. In B.C., there have been encampments for decades. However, they also serve as a means of protesting the housing options – including government subsidized housing – that are made available to people with lower incomes in Vancouver especially. In addition to the pandemic, there was a toxic drug crisis leading to record-setting numbers of overdose deaths. The crisis of homelessness had become undeniable across the province.

HOMES FOR PEOPLE

Facing this new landscape and an ever-increasing housing crisis, in 2023, the provincial government “refreshed” *Homes for B.C.* (Province of British Columbia 2023). Under the leadership of Premier David Eby and Housing Minister Ravi Kahlon, the plan, *Homes for People*, notes, “we have made real progress over the past years to deliver housing for people in B.C., but the pandemic, inflation, and soaring housing prices around the world brought new complexities” (Province of British Columbia 2023, 2). *Homes for People* promises to invest \$4 billion over three years and \$12 billion over 10 years in the development of a more affordable housing system. There are interventions across the housing spectrum, but particularly at the lower end of housing insecurity, as well as dramatic steps to increase supply, notably of missing middle housing.

Homes for People is organized around 4 pillars:

1. Unlocking more homes, faster;
2. Delivering better, more affordable homes;
3. Supporting those with greater housing need;
4. Creating a housing market for people, not speculators.

Some of the most aggressive measures in this plan include working with municipalities, and in some cases overriding municipalities, in the effort to create more missing middle housing. This includes measures to make it easier for homeowners to create secondary suites, but also requiring municipalities to limit exclusionary zoning. In other words, municipalities in the past have tended to zone land in a way that allows for either single family homes or large condominiums. Through legislative changes, the province will require municipalities to allow up to 4 units of housing on a single-family detached lot (though this depends on the community and lot size). It is expected that this will lead to increasing numbers of duplexes, triplexes, and row houses. While this is not housing that will be affordable to people living in deep housing insecurity, the increased supply will alleviate much of the pressure experienced by households with middle- and low incomes. This direction to municipalities is very much within the province’s rights, but is out of step with the more permissive

approach the province of B.C. in particular has taken with respect to its municipalities in the past (A. Smith and Spicer 2018).

In addition to being more directive in terms of local zoning, the province is also creating “housing targets” for communities across the province. B.C. announced the first 10 communities that would have housing targets – including Victoria, Vancouver, Saanich and Kamloops – in September 2023, with an additional 20 communities announced in April 2024 (The Canadian Press 2024). Through the *Housing Supply Act*, passed in 2022, the province will work with municipalities to establish their housing needs and monitor their progress. While these efforts to create the “right supply” of housing across the province have generally been applauded by housing advocates and even local elected officials, the Union of B.C. Municipalities (UBCM) has stressed that the province will need to engage in “meaningful engagement with local governments, not just in legislative development, but also in subsequent stages of implementation” (UBCM 2023). These housing targets are evidence-based, and will rely in part on important local housing needs assessments that local governments are required to produce every five years (for more information on the housing needs assessments, see Smith and Naqvi 2024). Some municipalities, however, have pushed back against provincially defined targets. The Mayor of New Westminster, for example, has said that it would be better for the province to collaborate with municipal partners on identifying and supporting their local needs, rather than handing down provincially determined targets (Ali 2024).

There are a host of other measures to work towards the development of 6,000 new units of social housing; an additional 4,000 more units of student housing; 3,900 units of supportive housing for people at risk of or experiencing homelessness; 240 complex care units of housing for people who require more support than what is offered in supportive housing; as well as additional homes for families fleeing domestic violence as well as Indigenous households both on and off reserve. The province has expanded the support it is offering to people who are at risk of losing their housing due to rental arrears or an inability to pay rent one month through the expansion of the B.C. Rent Bank. The province has also strengthened tenant protections against bad faith evictions, in recognition of the fact that B.C. has been identified as the “eviction capital of Canada” for several years in a row (CBC News 2021; Fumano and Culbert 2023).

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To help those with very low incomes, the province has increased the shelter allowance for people receiving social assistance. The previous social assistance shelter rate, which was unchanged since 2007, was \$375/month; that amount has now increased to \$500/month. While this is still wholly insufficient to allow someone to find suitable, safe, adequate housing, increasing the shelter rate by

33% in a single year is a significant change.

The province's homelessness plan, *Belonging in B.C.*, prioritizes ending homelessness and responding effectively to encampments. The responses to encampments, which are called HEART (homeless encampment action response team) and HEARTH (homeless encampment action response temporary housing), are inspired by similar approaches taken in Seattle, Washington (CBC News 2023). These responses have assisted some municipalities in creating additional housing options for people who are unhoused, including tiny homes communities (Johansen 2024). But these measures have also been heavily criticized, including out of concern that people living in encampments will be evicted or displaced without having anywhere safe or decent to go (CBC News 2023), and out of concern that local residents have not been consulted regarding solutions (Little 2024).

Other notable measures include a flipping tax, a renter tax credit, and a \$500 million fund to protect affordable housing from financialization. This funding will be managed by a third party comprised of the leading housing associations in the province – the Aboriginal Housing Management Association, the B.C. Non-Profit Housing Association, and the Co-operative Housing Federation of B.C. – and will allow co-ops and non-profits to purchase rental housing and protect it as non-market, affordable housing in the long term (for more information on the financialization of housing in B.C., see Gill and Smith 2024). The province has also enacted some of the country's strictest regulations of short-term rentals. It is estimated that there are approximately 28,000 short-term rentals, including over 16,000 entire homes, that are available for short-term rent for the majority of the year (Pawson 2023). Measures have been designed to specifically target people who operate short-term rentals that are not their primary residence (*ibid*), and include heavy, daily fines for operators who are not in compliance with new regulations.

CONCLUSION

B.C. has a long history of involvement in the housing system, and there is a strong track record of innovation in housing policy among both Liberal and NDP governments. As the housing crisis has become larger and more complex, the province has increased its involvement in recent years. Though housing is, by its very nature, an area of policy that requires collaboration among different levels of government and sectors of society, the province of B.C. is clearly assuming a leadership position. This can be seen in many ways, including the newly directive approach taken with municipalities, and comparatively aggressive actions to protect rental market housing from financialization. The province is working actively with all partners, intervening with a variety of tools and instruments, and investing heavily in the expansion and inclusiveness of the housing system. This leadership is not without critics, however, including municipal officials (Ali 2024), service providers (Howell 2023; Szeto 2022), and of course people who are unhoused themselves (Barnes 2023), who are concerned that the province has not adequately consulted with them and included their expertise in the development of responses. Despite collaborative efforts, the housing crisis is likely to remain a reality in the lives of people living in B.C. for years to come, with devastating consequences for those living in deep housing insecurity. To the extent that there is room for improvement in the province's plan, it is similar to what housing advocates have said for decades: more housing, faster.

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