



**BCNPHA**

**BC Non-Profit Housing Association**

# Provincial Policy, History and Current Day

**Housing Central Conference,  
November 20, 2016**

**[WWW.BCNPHA.CA](http://WWW.BCNPHA.CA)**

# Session Objectives

*You will be able to:*

- Describe the various political trends that drove housing policies in BC since 1950's
- Explain how provincial housing programs changed over time
- Discuss the impact of housing policies and programs in BC over the past 60 years

# The WAC Bennett Years: 1952 - 72

## *Provincial Housing Policy Elements:*

- Federal government working through municipalities is primarily responsible for housing
- Homeownership should be encouraged because of its positive social aspects
- Seniors housing developed by community groups meets a genuine need and is worthy of government support
- Public housing production levels should remain minimal



# WAC Bennett Housing Initiatives

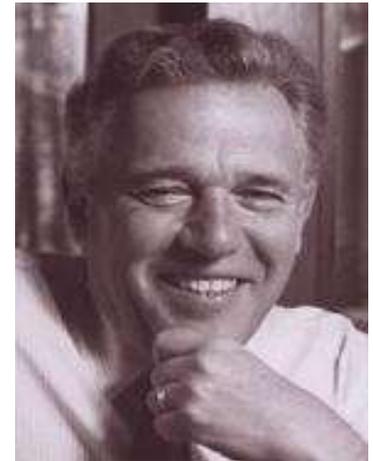
- Elderly Citizens Housing Assistance Act (ECHAA) introduced 1955
  - Capital grants to non-profits for seniors housing
  - Combined with federal lending and non-profit programs
- BC Housing Management Commission (BCHMC) created in 1967
- Home Acquisition Program
  - Cash grant or second mortgage for 1<sup>st</sup> time purchasers
- Homeowner Grant on property taxes
  - Transfers cost of the deduction from municipal to provincial taxes

# Housing Programs of the WAC Bennett Era

- Province utilized federal programs
- Public Housing Programs - Sec 79 and 82 (1949-1976)
  - 100% mortgages
  - Federal-provincial cost sharing of deficits
- Sections 26 and 27 Programs (1950 – 1977)
  - Capital grants and extended amortization periods
  - Used the housing provider's equity
  - Provided provincial rent supplements if required

# Dave Barrett & NDP: 1972-75

- First stand-alone Department of Housing
- Rent Control
- Increased production of housing and expanded housing subsidies
- Income mixing
- Dunhill Developments Corporation
  - Produced 3,600 public housing units
  - Land assembly and demonstration projects
- Co-op Housing: United Housing Foundation
  - 1,600 co-op housing units



# Housing Programs of the Dave Barrett Era

- Section 61 - 1973 – 1977
  - Cooperative Housing - provided same features for co-ops as S. 26/27 did for non-profit housing
- Section 82.1 (a) and 82.1 (b) – 1966 – 1977
  - Rent supplements to cover difference between market and 25/30% of income
  - 82.1(a) for private market rental
  - 82.1(b) for non-profit and co-op units

# Return of Socreds: Bill Bennett and Bill Vanderzalm – 1975 – 1991

- Policies similar to those of WAC:
  - Eliminated Department of Housing
  - Priorities were seniors housing and home ownership
  - No income mixing
- Used CMHC funding to produce almost 5,200 units of special purpose housing
- Introduced Shelter Aid for Elderly Renters (SAFER) in 1977
- Dismantled Rent Control in 1983



# How SoCreds used Federal Supply Program Funding

- Section 95 –Federal Unilateral Programs (1978 - 1985)
- After 1975 Province did not support income mixing and did not participate in the federal program
- However from 79-85, BC used s. 95 subsidies to fund Provincial Rental Assistance Program (PRAP)
  - 100% targeted program for low-income seniors and the disabled
  - Provincial contribution only required when interest rates low

# Major Shifts in the 1980s

- Federal supply programs move away from income mixing
- Province targets “most needy”
- Federal-Provincial cost sharing: 67/33
- BC Housing responsible for delivery
  - Regional targets for families, seniors, special needs
- Rental Supply Program introduced 1989
  - Subsidized construction of 4,100 units

# Post-86 Section 95

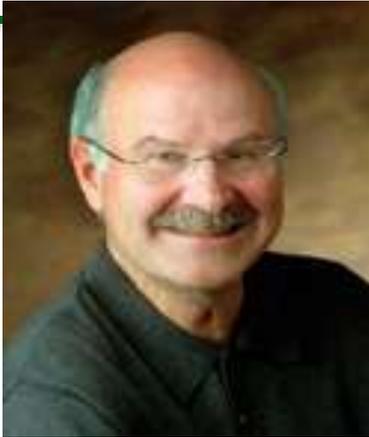
## Federal-Provincial Program (1986 - 1993)

- Program parameters changed substantially
- 100% targeted on those in core need
- Subsidy system simpler but less flexible
- Increased emphasis on housing the disabled and crisis-oriented housing
  - Higher percentage of “at-risk” tenants
- Post '86 residents pay 30% of income: no cap
- Annual income verification required for all tenants

# Another Swing to the Left

- NDP elected in 1991, remained in power till 2001
- Federal Policy Goals
  - Cost cutting- federal withdrawal from all supply programs in 1993
  - Devolution of housing responsibility to provinces
- Provincial Policy Goals
  - Income mixing
  - Cost containment (and recovery)
  - Combating homelessness
  - Community partnerships to deliver support services

# Those Dizzying NDP Years



Mike  
Harcourt  
1991- 1996



Glen Clark  
1996 - 1999



Dan Miller  
1999 - 2000



Ujjal  
Dosanjh  
2000 - 2001

# Homes BC Features

1992 – 2001

- Non-profit and co-op housing - Mixed Income
  - 60% in core need pay 30% of income
    - ½ “deep” core need, ½ “shallow”
  - 40% moderate income residents pay market rents
  - Caps on market residents’ incomes at intake
  - Repayable assistance
  - Market rents periodically reset
- Homeless/At Risk (HAR) – 100% Core need
- Low Income Urban Singles (LIUS) – Core Need

# 2001: Another Pendulum Swing

- Limited return of federal involvement
  - Combating homelessness
- Serving “most in need”
- Provincial administration and primary responsibility
  - Conclusion of “Social Housing Agreement”
- Use of multi-party “partnerships” for both development and delivery



# Power to the Housing Minister!

- Hon. Rich Coleman has a vision based in a conservative ideology:
- Housing Matters BC (2006)
  - Focus on most vulnerable for supply programs
    - Frail seniors, mental health
    - Homelessness
  - Demand programs for the rest
    - Rental Assistance Program
    - Shelter Aid for Elderly Renters
    - Homelessness Prevention Program
- Housing Matters Update 2014
  - Broader focus on rental housing supply



# Current Housing Policy and Programs

- Federal-Provincial Housing Initiative (Renewed 2014)
  - Partnerships with municipalities and community groups
  - Matching contributions of \$90 million each
- Community Partnerships Initiative (CPI)
- Non-Profit Asset Transfer Program (NPAT)
- Provincial Investment in Affordable Housing (PIAH)
- Investment in Housing Innovations (IHI)



# Provincial Programs (2001 – Present)

## SUPPLY PROGRAMS

- HOMES BC
- Independent Living BC
- Community Partnership Initiative
- Provincial Homelessness Initiative
- Provincial Investment in Affordable Housing
- Investment in Housing Innovations

## DEMAND

- Shelter Aid For Elderly Renters (SAFER)
- Rental Assistance Program (RAP)
- Supported Independent Living (SIL)
- Homelessness Prevention Program (HPP)

# The Trends Continue

- Policies and Programs are driven by values and ideology as well as current needs
- Public expectation of government involvement in social housing supply
- Level and type of support varies, but at least some support is likely to continue to flow from both federal and provincial governments

