



BCNPHA

BC Non-Profit Housing Association

The Social Housing System in BC

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

WWW.BCNPHA.CA

Session Objectives

You will be able to...

- Describe the way social housing is delivered in BC
- Define common terms in use in social housing
- List the types of social housing providers operating in BC
- Identify key players in the social housing sector
- Discuss current issues in the social housing industry

What is Affordable Housing?

- Relative term – depends on available resources
- Can apply to owners or renters
- Standard Measure: Shelter costs equal to or less than 30% of gross household income
 - Those paying more are considered “in need”
- 2011 Census data:
 - More than 212,000 BC renters paid more than 30% of income for shelter
 - That represents 43.7% of all renters

What is Social Housing?

- Receives some form of public subsidy
- Designed for particular population that needs assistance due to:
 - Low income (either families or singles)
 - Disability
 - Age or declining health (physical or mental)
 - Drug or alcohol dependencies
- Generally, different programs or developments serve different populations

The Housing Continuum



Social Housing Providers

- Government
 - Public housing “directly managed” by an agency of government (mostly BC Housing)
- Non-profit Societies
 - Own and manage rental housing subsidized under operating agreements with government
- Co-operatives
 - Owned and managed by their residents
 - Some or all units subsidized under operating agreements with government

Types of Non-Profit Housing

- Family Housing
- Independent Seniors Housing
- Supportive Housing and Assisted Living
- Group Homes
- Transitional Housing
- Emergency Shelter
- Transition Houses

Key Players

- BC Housing
- BC Non-Profit Housing Association (BCNPHA)
- Canada Mortgage and Housing Corporation (CMHC)
- Co-operative Housing Federation of BC (CHFBC)
- Residential Tenancy Office & Branches
- Aboriginal Housing Management Association (AHMA)

Supply Programs

- Purpose-built rental housing
 - Meets specific population's needs
 - Economic stimulation, job creation
- Affordability through capital grants, mortgage write-downs, rent subsidies
- Long term stock of affordable housing
- Become more affordable over time
- Risk of stigma for tenants

Demand Programs

- Rent Supplements, Shelter Allowances, “Housing Vouchers”
- Make use of existing rental stock
- Wider range of choices for tenant
- Supports private sector
- Subject to vacancy rates
- More costly over long term

Social Housing Issues and Debates

- Rent Supplement vs. Purpose-built
- Targeted vs. Mixed Income
- Expiry of operating agreements