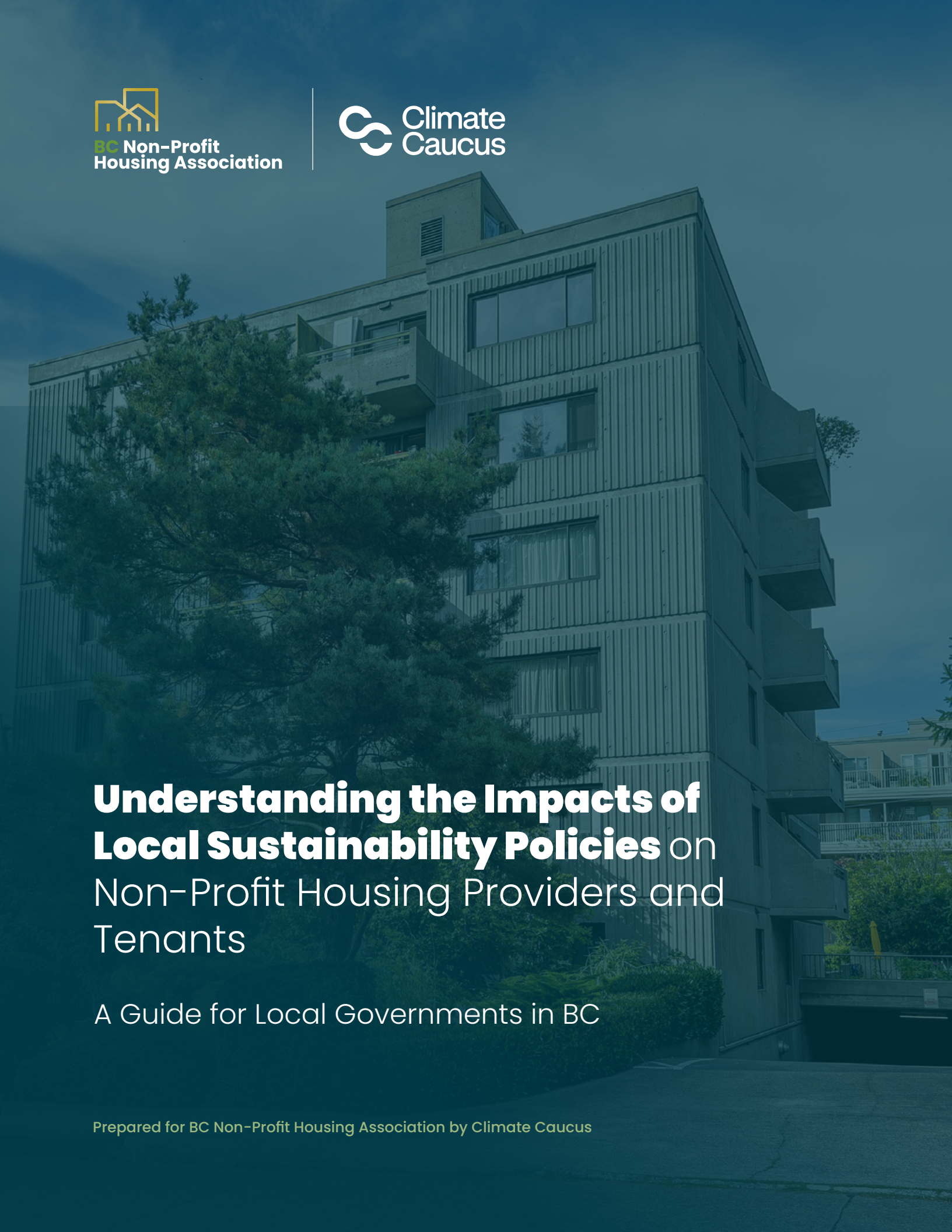

BC Non-Profit Housing Association

Climate Caucus

Understanding the Impacts of Local Sustainability Policies on Non-Profit Housing Providers and Tenants

A Guide for Local Governments in BC

Prepared for BC Non-Profit Housing Association by Climate Caucus

Land Acknowledgement

The BCNPHA project team gratefully acknowledges that we carry out our work on the unceded, traditional, and ancestral territories of hundreds of Indigenous Peoples and Nations throughout British Columbia, each with their own unique traditions, histories, and cultures. We are committed to advancing reconciliation through our work and strive to contribute meaningfully to the wellbeing of Indigenous Peoples across the province.

About BCNPHA

The BC Non-Profit Housing Association (BCNPHA) represents the non-profit housing sector in British Columbia. With a network of members across the province, BCNPHA advances innovative housing solutions, informs policy, and fosters collaboration to address the urgent need for affordable housing.

About Climate Caucus

Climate Caucus is a non-partisan, national non-profit working at the intersection of two essential pillars of shared prosperity: local democracy and climate policy. We work with 1000+ local elected leaders and 1500+ allies to develop, launch and scale beneficial climate policies for communities and the country.

Acknowledgements

This toolkit is grounded in the knowledge, experience, and insights of a wide range of contributors. We extend our sincere thanks to all participants who informed this work. This includes the non-profit housing tenants who shared their lived experience of energy-efficiency and sustainability upgrades, the housing societies who told us about the impacts of sustainability policies on their operations, and the municipal staff and councillors who helped us to ensure that this toolkit would be an impactful resource for local governments.

We also gratefully acknowledge the financial support of the Real Estate Foundation of BC, BC Hydro and Canada Mortgage and Housing Corporation (CMHC) whose contribution made the development of this toolkit possible.

Disclaimer

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Introduction

Buildings account for 18 percent of national emissions—the third-largest emitting sector after oil and gas, and transportation.[1] As such, building decarbonization plays an important role in reducing Canada's emissions.

Local governments in British Columbia are implementing a range of sustainability policies to support this objective, such as:

- Advanced energy step code timelines,
- Advanced Zero carbon step code timelines and
- Energy-use disclosure programs.

However, these steps can unintentionally create challenges for non-profit housing providers and their tenants if not designed with their unique circumstances in mind.

Impacts on Non-Profit Housing Providers

For non-profit housing providers, the cumulative impact of sustainability policies can be significant. Many non-profits face:

- Increased capital costs for retrofits or energy-efficient new builds, especially when older buildings require electrical upgrades or structural changes to accommodate low-carbon technologies.
- Challenges associated with operating and maintaining low-carbon technologies such as heat pumps, which may require specialized training.
- A shift in the utility cost burdens onto low-income tenants during the transition from centralized heating systems to in-suite electric systems, making energy costs less predictable and potentially less affordable.
- Building Code upgrades triggered by undertaking a retrofit (e.g. seismic upgrades, accessibility upgrades, fire-safety upgrades).

When municipalities incorporate flexibility, incentives, training supports, and streamlined processes, they can reduce these unintended burdens on non-profit providers while still achieving sustainability goals.

About This Toolkit

This toolkit provides an in-depth look at:

- The challenges experienced by non-profit housing providers and their tenants as a result of sustainable building policies
- Actions municipalities can take to mitigate these impacts

Through this toolkit, councillors and local government staff will gain an understanding of actions local governments can take to protect non-profit housing in their community, from cost-effective incentive programs to financing and training support. With the right approach, municipalities can advance building decarbonization while strengthening the quantity and quality of social housing in BC.

1. Natural Resources Canada, 2025

How to Use this Toolkit

This toolkit helps local governments understand where sustainability policies create challenges for non-profit housing and offers practical solutions to address them.

1. Review the Policy Context, Challenges and Mitigation
Review the policy context to understand the main challenges, contributing policies, and recommended mitigation actions.

2. Go to the Relevant Challenge Section

Each section includes:

- Summary of the challenge and the potential impact on non-profit providers and tenants
- Insights from non-profit providers where applicable
- Actions that local governments can take to reduce unintended impacts

3. Apply the Mitigation Strategies
Use the strategies to adjust processes, reduce costs, improve training access, or streamline requirements.

4. Review Examples
Learn from other municipalities who have taken actions to mitigate these challenges.

5. Use Across Departments
The toolkit can be used to support more consistent, informed decisions across planning, housing, and climate teams.

Policy Context, Challenges, and Mitigation

Municipalities must interpret and integrate provincial requirements into zoning bylaws, permitting systems, compliance inspections, and reporting processes.

Sustainability Policy Context in British Columbia

British Columbia's climate and building-energy policies are rapidly evolving, and local governments play a central role in implementing them. Both Provincial and municipal or local government policies are shifting to adopt more sustainable building practices. Key sustainability policies that impact housing development are as follows:

Provincial

- FireSmart BC Guidelines
- BC Building Code
- BC Energy Step Code
- BC Net Zero Step Code Zoning

Municipal and Local Government

- FireSmart Codes
- Renovation Codes
- Energy Benchmarking Requirements
- Bylaws
- Permitting Processes

See Appendix 1 for policy summaries

Because provincial policies are primarily implemented at the municipal level, local governments are often the point where policy intent meets practice. Municipalities must interpret and integrate provincial requirements into zoning bylaws, permitting systems, compliance inspections, and reporting processes.

In practice, this can create challenges for non-profit housing providers operating older buildings or developing new projects under tight financial constraints. For example, implementing Step Code requirements can raise upfront development costs. Similarly, energy benchmarking programs create administrative demands on non-profits who often have limited staff capacity to collect and report data.

These challenges do not diminish the importance or value of sustainable building policies, but they highlight the need for thoughtful municipal implementation. This toolkit is designed to support that alignment and help local governments understand where impacts arise and what practical strategies can be used to mitigate them.

Summary Table

The table below summarizes the contents of this toolkit including the challenges experienced by non-profit housing providers, mitigation actions municipalities can take, and helpful tools.

Challenge	Mitigation Actions	Tools
Financial barriers to building energy efficient housing and retrofitting existing housing Go to challenge ⟶	Increase awareness of funding opportunities	Climate Caucus – Municipal Grants Database Sustainable Affordable Housing (SAH) Initiative—*Green Municipal Fund* Local Government Levers for Housing Affordability (2023)—*Community Social Planning Council & CMHC*
	Provide incentives for green housing projects to offset costs	
	Fast track green non-profit housing projects	
	Create a 'feebates' program	
	Give density bonuses for green non-profit housing	
	Bulk purchasing of new energy efficient technology	
Lack of training on how to maintain low-carbon technologies Go to challenge ⟶	Support access to training programs	BC training programs and resources on low-carbon technologies Heat Pump Operator Training Resources—*BCNPHA* Climate Toolkit for Housing and Infrastructure—*Housing, Infrastructure and Communities Canada (HICC)*
	Create standardized project completion packages to support operators	
	Provide centralized workforce for maintenance support and installation	

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Summary Table

Challenge	Mitigation Actions	Tools
Increased operating costs of low-carbon technologies Go to challenge ⟶	Property Tax Assisted Clean Energy (PACE) Programs Develop a local registry of contractors	A Guidebook on Equitable Clean Energy Program Design for Local Governments and Partners (2018)—*USDN/Cadmus* Financing Options Factsheet—*Federation of Canadian Municipalities* BC registries for technicians and installers
Energy-efficiency and environmental building features can impact the competitiveness of funding proposals Go to challenge ⟶	Provide exemptions to non-profit housing providers so that they are not required to build beyond BC Housing Guidelines Direct funds from an affordable housing reserve towards energy-efficiency and environmental building features	BC Energy and Zero Carbon Step Code - A Best Practices Guide for Local Governments (2024)—*Government of BC*
Increased administrative time associated with energy benchmarking Go to challenge ⟶	Create a help desk or allocate staff time to supporting with benchmarking applications Provide extensions for non-profit housing providers when needed Share training programs or resources with non-profit housing providers	Energy benchmarking training programs and resources BCNPHA Benchmarking Support
Retrofits can trigger larger renovations Go to challenge ⟶	Establish an expedited permitting stream and municipal retrofit support program	
Balancing Tenant Needs with Sustainability Go to challenge ⟶	Set up cooling stations Provide training for tenants	Tenant engagement for maximizing co-benefits in energy and building retrofits—*ACORN Canada, 2020*

Challenge 1: Building energy efficient housing and retrofitting existing housing requires considerable capital investment

Challenge: Building energy efficient housing and retrofitting existing housing requires considerable capital investment

Deep retrofits can be prohibitively expensive for non-profit housing providers.

$210–$1,060 pm^2

is the estimated incremental capital cost of deep retrofits.[2]

↑ 27–39%

cost increase for multi-unit residential buildings deep retrofits over business-as-usual renewals.[3]

55%

of non-profit housing providers participating in BCNPHA's survey reported they have not taken on a retrofit because of insufficient funding.

Mitigation Strategies

- Increase awareness of funding opportunities
- Provide feebates to green housing developments and retrofits
- Provide incentives for green housing projects to offset costs
- Give density bonuses for green housing developments
- Fast track green housing development
- Bulk purchasing of energy efficient technology

2. Canada Green Building Council, 2022
3. Canada Green Building Council, 2022

Municipalities can help address this challenge by actively identifying, promoting, and coordinating access to retrofit and green-building funding programs.

Potential Impacts

Many non-profit housing providers face an up-front cost barrier to retrofits and green builds. Over half (55%) of non-profit housing providers participating in BCNPHA's provider survey reported that they have not taken on a retrofit because they had insufficient funding to cover the costs of the retrofit. The costs of retrofits can be even greater if upgrades are needed to the building to allow for low-carbon technologies, such as added electrical capacity or structural upgrades. In addition, costs to add electrical capacity in older buildings are a stated barrier for some non-profit housing providers in transitioning to low-carbon technologies.

Mitigation Strategy: Increase awareness of funding opportunities

Municipalities can help address this challenge by actively identifying, promoting, and coordinating access to retrofit and green-building funding programs. Examples to help offset the significant upfront costs of required upgrades include:

- Sharing up-to-date funding information with non-profit providers
- Aligning municipal requirements with available grant timelines
- Supporting applications through letters, fee relief, or technical assistance

Municipalities and non-profit housing providers should also monitor joint funding opportunities, such as from the Federation of Canadian Municipalities. When opportunities arise, municipalities and housing providers can collaborate on grant applications to maximize funding and support the development of more sustainable, affordable homes.

What non-profit housing providers told us:

Older non-profit housing buildings were not designed for today's climate conditions or regulatory requirements, making it challenging and costly to implement local government policies related to climate resilience.

"Most of our work is on existing buildings. It's very difficult to retrofit older social housing to be more energy efficient or to add climate adaptation measures like cooling and air filtration."

Without external funding or flexibility, retrofit requirements create financial pressure for non-profit operators.

"With cladding and window retrofits, there's really no return on investment." Energy efficiency retrofits in non-profit buildings are driven by safety and policy compliance—not financial payback.

Resource: Grants for municipalities supporting sustainable affordable housing

For an updated list of municipal grants, view Climate Caucus' Grants Database here.

Mitigation Strategy: Provide incentives for green housing projects to offset costs

To help offset the costs of sustainability improvements in new non-profit housing developments, municipalities can offer targeted incentives to providers that reduce overall development costs. These may include relaxed parking minimums, expedited permitting processes, fee waivers or rebates, and density bonuses. By lowering upfront and regulatory costs or increasing project viability, these measures free up resources that housing providers can then redirect toward green building and energy-efficiency initiatives.

Incentive programs for green housing projects to offset sustainability costs

Example: Parking requirements

Parking spaces occupy a great deal of space, increase rents, and sometimes result in a reduction of the number of housing units that can be built on a given site. Lowering parking requirements can help to increase affordability. It has been estimated that adding one required parking spot can add an additional 10-15 percent to development costs for a smaller build.[4]

The relaxation or removal of parking minimums for non-profit housing can make housing more affordable, while more accurately reflecting the needs of the residents.

What providers told us:

Reducing parking requirements to match the needs of non-profit housing tenants can free up funding to offset costs of sustainability features.

"Most of our tenants don't have cars. We had to get a variance just to reduce parking. We even have six EV chargers—and not six electric vehicles."

Where this has worked:

The City of Richmond adjusted their zoning bylaw to allow for shared parking (spaces used by two or more buildings or uses). The changes allowed for up to 20 percent reduction of required parking in locations near transportation demand management measures, or where the requirements can be substantiated by an engineer-completed study and approved by the city.

Mitigation Strategy: Fast track green housing developments

Fast-tracking green building development permits, otherwise called "Greenstreaming", is an incentive that local governments can offer non-profit housing providers to achieve energy efficiency (or other environmental objectives). Greenstreaming can offset additional costs from energy-efficient developments and retrofits by limiting the costs associated with permitting wait times.

Where this has worked:

City of Nanaimo, BC Fast Track Building Permits allow building permits regarding the improvement of tenant housing to be expedited. The program accelerates energy-efficiency retrofits by reducing administrative delays for common, lower-risk upgrades. Permits can be approved as quickly as within 15 days.

4. Litman, 2023

Mitigation Strategy: Provide feebates to green housing developments and retrofits

A "feebate" program is a rebate that waives a portion or all of a fee, such as a development charge or permit fee, to incentivise achieving social or environmental objectives. Many municipalities offer non-profit housing providers a reduction to development cost charges and/or a property tax exemption for providing affordable housing to the community. In municipalities where a rebate program does not yet exist for non-profit housing, creating one can help non-profit housing providers offset costs of the sustainability upgrades required by local governments.

Community Success Story:

Nuutsumuut Lelum, located in Nanaimo, is a 25-unit, Passive House certified affordable housing for Indigenous individuals and families. The Project was developed by the Nanaimo Aboriginal Center after receiving land from the City of Nanaimo on the condition that the project was guaranteed affordable housing. The city contributed land and waived $221,000 in fees and levies, accounting for 14 percent of the project's $7 million total cost. With units up to 85 percent more energy efficient than typical townhomes, the building's low operating and maintenance costs help keep rents affordable—from $375 per month for bachelor units to $900 for three-bedroom homes.[5]

5. The Atmospheric Fund: Scaling Heat Pump Retrofits through Aggregation and Bulk Procurement (2023)

Additional resources:

Sustainable Affordable Housing (SAH) Initiative **— Green Municipal Fund**

A curated list of tools to retrofit existing units or build new affordable housing. The SAH initiative supports local affordable housing providers and is open to municipalities, not-for-profit organizations and housing cooperatives. This initiative provides technical assistance and instruction.

Local Government Levers for Housing Affordability **(2023) — Community Social Planning Council & CMHC**

This toolkit is intended to help local governments across Canada, big and small, to understand and utilize all of the tools available to improve housing affordability.

Mitigation Strategy: Give density bonuses for green housing developments

A density bonus allows development at a level of density that surpasses the allowable floor space ratio (FSR) under the Official Community Plan (OCP) in exchange for providing community amenities, such as a greener development. Density bonuses must be established in zoning bylaws, setting out the specific conditions needed in order to receive the increased FSR.

Energy efficient buildings tend to occupy more space than less-efficient buildings due to thicker walls and shading devices. Allowing more units on a site helps non-profit housing providers absorb the added space and cost requirements of energy efficient construction by spreading those costs across more homes, so homes can remain affordable.

Where this has worked:

The City of Vancouver's Zero Emissions Building Plan includes incentives such as allowing certain buildings, including Certified Passive Houses, or International Living Future Institute Zero Energy Standard projects to have a 5 percent FSR increase. The Zero Emissions Building Catalyst Policy outlines the ability of the Director of Planning to use discretion to advance multifamily projects built to zero emission standards.

Mitigation Strategy: Bulk purchasing of new energy efficient technology

Local governments can help reduce the costs of new technology that can help non-profit housing providers reduce their energy consumption. For example, the bulk procurement of heat pumps can lead to equipment savings ranging from 3 - 20 percent per unit.[5] Local governments can engage in bulk procurement to accelerate heat pump adoption, and lower costs for non-profit housing providers, so that operational costs and rents do not increase as a result of incorporating these potentially higher cost energy-efficiency technologies.

Where this has worked:

Columbia Basin Trust in partnership with the BC Non-Profit Housing Association and BC Housing, provided clean energy upgrades to 69 buildings comprising 1,097 units.[6] Improvements included heat pumps, insulation, lighting and air sealing to enhance energy efficiency, lower emissions and improve overall comfort for residents. The Columbia Basin Trust saved funds from the bulk purchasing of heat pumps and they contracted one engineering firm to provide all of the studies in the region to negotiate a better deal.

6. Columbia Basin Trust, 2025

Challenge 2: Lack of training on how to maintain low-carbon technologies

Challenge: lack of training on how to maintain low-carbon technologies

78% of non-profit housing providers said that more training for maintenance staff to help them become more familiar with new equipment would be helpful (including 54% who said very helpful)[7]

Housing providers lack access to specialized training for optimal use of low-carbon technologies.

Mitigation strategies municipalities can undertake:

- Refer housing providers to training programs
- Create standardized project completion packages
- Facilitate centralized workforce for maintenance support and installation

Potential Impacts

Low-carbon technologies, such as heat pumps, require specialized training for optimal use. New systems are often installed without adequate training provided to social housing staff or ongoing support available to address questions or challenges as they arise, leading to poor performance of the heat pump systems, early failure, or missed energy-saving targets. There are also limited trained installers as training programs adapt to new technologies.

Tenants can face challenges using the controls in their homes, which could lead to the systems not operating as efficiently as possible and increased utility bills for tenants or tenant discomfort if they can't adjust the settings.

7. BCNPHA Provider Survey, 2025

Access to training would prevent equipment failure and ensure low-carbon technologies are used as efficiently as possible to maximize energy savings.

Mitigation Strategy: Support access to energy-efficient technologies training programs

To help non-profit housing providers align with municipal sustainability targets or policies, municipalities can refer non-profit housing providers to local energy-efficient technology training programs. To make training more accessible, when capacity and funding allows, training programs could be funded by local governments for non-profit maintenance staff or technicians doing work in non-profit housing buildings. Access to training would prevent equipment failure and ensure low-carbon technologies are used as efficiently as possible to maximize energy savings.

Sample BC training programs on energy-efficient technologies

**The list of training programs in BC below does not imply endorsement or verification. This list is up-to-date as of 2026 but is subject to change.*

Heating, Refrigeration, Air Conditioning Institute of Canada (HRAI) Training Courses

Heat Pump Fundamentals **(free)**

Participants will gain insights into:

- The benefits of electrifying heating systems.
- Applications of heat pump technology for mid-tier commercial buildings.
- Managing HVAC energy usage effectively to reduce Scope 1 GHG emissions.
- Driving asset value through future-proofing building systems.

Building Officials Guide to Inspecting Air & Ground Source Heat Pumps **($315 + tax)**

Building officials taking this course will walk away with a step-by-step procedure for inspecting air and ground source heat pump equipment during a home / business inspection, including reviewing full inspection report documentation.

CIET Canada

Energy Efficiency for Building Operators & Maintenance Staff

In this two-day course, instructors help building operators and maintenance staff understand how energy behaves, how it is used in facilities, and how to control it through operational actions across various building systems. Physical demonstrations, calculations, worksheets, role plays, and case studies are used to demonstrate existing energy savings opportunities in lighting, pumps, fans, building envelope components, heating, ventilation, and air conditioning (HVAC), refrigeration, building automation systems, and more.

Additional tools:

Climate Toolkit for Housing and Infrastructure **— Housing, Infrastructure and Communities Canada (HICC)**

The Climate Toolkit for Housing and Infrastructure provides a suite of open-access tools, resources, and support services to help infrastructure owners and decision-makers develop projects that build resilience and contribute to Canada's path to net-zero emissions. The toolkit includes: a help desk to provide direct support and guidance on incorporating climate considerations; a roster of climate and Infrastructure experts to share technical advice; and an online platform with climate tools and resources.

BCNPHA

Heat Pump Operator Training Resources

Resources designed to help building operators, technicians, and housing providers understand, operate, and maintain heat pump systems with confidence.

Each training manual includes:

- System Overview – How the technology works and where it's best applied
- Operation Guidelines – Daily best practices for efficiency and comfort
- Commissioning Templates – Step-by-step checklists for proper start-up
- Maintenance Schedules – Preventive care to extend equipment life
- Troubleshooting Tips – Solutions for common issues

Mitigation Strategy: Create standardized project completion packages to support operators

Standardized project completion packages could ensure that non-profit housing operators receive all the information they need to manage, operate, and maintain newly installed low-carbon technologies or building upgrades.

A standardized package sets minimum expectations for what contractors must provide at project closeout. A standard package could include:

- equipment manuals
- commissioning reports
- warranties
- maintenance schedules
- troubleshooting guides
- clear instructions on optimal system settings

It could also include tenant-facing materials when relevant (e.g., simple, visual instructions for thermostats or heat pump controls). By ensuring this information is complete, consistent, and accessible, municipalities help reduce operational challenges, prevent equipment misuse, and extend the lifespan of low-carbon technologies.

Mitigation Strategy: Provide centralized workforce for maintenance support and installation

Centralized maintenance support can help non-profit housing providers manage increasingly complex low-carbon technologies by giving them access to shared technical expertise. A centralized model funded or coordinated by the municipality could provide access to specialists who can troubleshoot issues, optimize system settings, and mentor on-site maintenance staff.

Challenge 3: Increased operating costs of low-carbon technologies

Challenge: increased operating costs of low-carbon technologies

Low-carbon technologies can increase operating costs due to:

- the specialized training required,
- more frequent maintenance calls,
- and shorter replacement cycles.

Mitigation Strategies

Property Tax Assisted Clean Energy (PACE) Programs

Develop a local registry of contractors

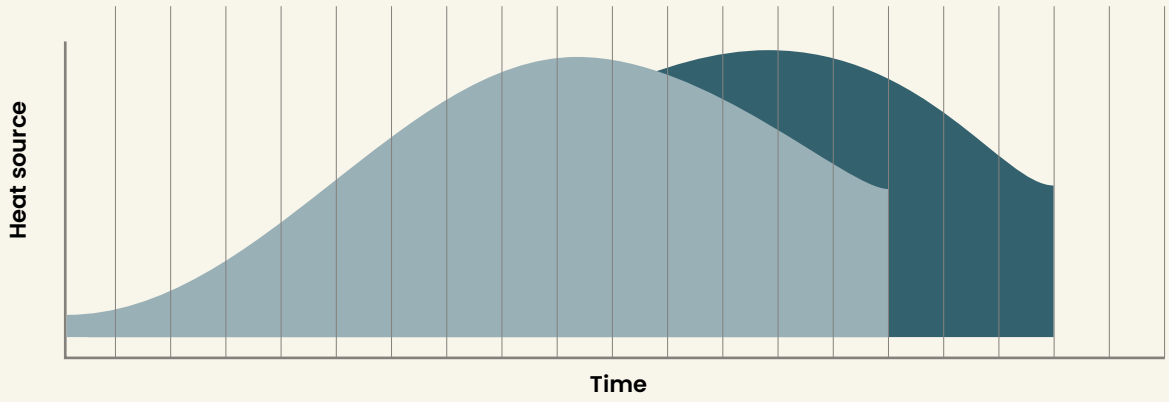
Potential Impacts

Multiple non-profit housing providers interviewed stated that installing heat pumps has led to a net increase in costs, despite savings on energy, due to the specialized training required, more frequent maintenance calls, and shorter replacement cycles.

As gas furnaces have been the standard for a long time, maintenance staff at non-profit housing often are able to undertake many upkeep measures, whereas specialized heat pump contractors are needed for all heat pump maintenance tasks. A few non-profit housing providers shared that there is a lack of competition in the market for heat pumps, meaning providers often have little choice in which contractors to use. Rural communities especially experience challenges sourcing replacement parts and qualified service providers.

Heat pump and gas furnace replacement cycles

Operating costs are further exacerbated by heat pumps having shorter replacement cycles, on average, than traditional gas heating systems.



- A heat pump has a shorter cycle, with a medium life of 15 years.[8]
- A gas furnace has a longer replacement cycle, with a medium life of 18 years, because it runs only during the winter months and has fewer complex parts.[8]

What providers told us:

Higher costs associated for new energy efficiency technology can lead to higher operating costs, which can lead to higher rents

"For new buildings, the costs will be passed on to tenants. Rents have to be set higher from day one just to account for heat pump replacement." One non-profit housing provider reported that rents will have to be set higher for new buildings due to the increased operation and replacement costs of heat pumps.

Mitigation Strategy: Property Tax Assisted Clean Energy (PACE) Programs

Property Tax Assisted Clean Energy (PACE) programs provide a financing mechanism that would allow non-profit providers to undertake energy-efficiency and low-carbon retrofits with little or no upfront capital cost. Instead of paying for upgrades immediately, local governments could provide or facilitate the capital, and the building owner repays the cost through a special assessment on their property tax bill over an extended period, often 10–20 years.

Because repayment is tied to the property rather than the organization itself, PACE reduces financial risk and improves access to capital for non-profits that cannot take on traditional loans.

8. ASHRAE Equipment Life Expectancy Chart

Additional tools:

A Guidebook on Equitable Clean Energy Program Design for Local Governments and Partners (2018) **— USDN/Cadmus**

This guidebook introduces a process and principles that local governments and their partners can use to design equitable clean energy programs in their communities. When equity is approached intentionally, municipalities and their partners can create programs that prioritize making clean energy technologies accessible and beneficial to low - middle income households. Centering equity in clean energy program design and planning is critical to building a just transformation to a clean energy future.

Financing Options Factsheet **— Federation of Canadian Municipalities**

Financing options have become an increasingly popular tool to support the adoption of efficient, clean energy technologies by addressing market barriers and increasing access to low-cost, long-term capital. Municipalities can use innovative financing options to target clean energy and energy-efficiency improvements in local homes and businesses, municipal buildings, and community-scale initiatives.

Mitigation Strategy: Develop a local registry of contractors

In order to support non-profit housing providers in their sustainability efforts, municipalities can create a list of local technicians to conduct retrofits and installers of energy-efficient technologies. Some non-profit housing providers, especially in rural areas, can have a hard time locating low-carbon technology contractors. Having a list of qualified local contractors can reduce the added cost and wait time from needing a low-carbon technician to travel from an urban centre, as well as reduce the administrative burden of taking on these types of energy efficiency technologies for non-profit housing providers.

BC registries for technicians and installers

When creating a list of your local contractors, you can pull from these province-wide registries.

**The list below does not imply endorsement or verification. This list is up to date as of 2026 but is subject to change.*

- BC Hydro - Home Performance Contractor Network registry
- Fortis BC - find a qualified contractor
- Better Homes BC - Find a Contractor
- Technical Safety BC - Find a Licensed Contractor in BC

Challenge 4: Energy-efficiency and environmental building features can impact the competitiveness of funding proposals

Challenge: Energy-efficiency and environmental building features can impact the competitiveness of funding proposals:

Energy-efficient construction and deep retrofits increase upfront costs, which in some cases can make the funding proposal less competitive.

Mitigation Strategies

Provide exemptions to non-profit housing providers so that they are not required to build beyond funding requirements.

Direct funds from an affordable housing reserve towards energy-efficiency and environmental building features

Potential Impacts

The increased cost of developing an energy-efficient building, or deep retrofitting an existing building, can make a non-profit housing proposal less competitive when applying for limited funding. Non-profit housing providers raised concerns that including ambitious green building projects can unintentionally undermine the competitiveness of their funding proposal, because of the increased expense of such projects. Some funders, striving to support the greatest numbers of affordable housing units, can only accept a limited number of high-cost deep retrofits, and energy-efficient developments. While green building measures can reduce operating costs and emissions over the long term, they often increase initial capital costs. As a result, communities with high green building standards or policies that increase the cost of developments may gain less affordable housing units than communities with lower standards if funding guidelines do not reflect the municipality's sustainability standards.

Additional tools

BC Energy and Zero Carbon Step Code - A Best Practices Guide for Local Governments (2024) **— Government of BC**

This guide for local governments (updated from the 2018 edition) offers new guidance on the Zero Carbon Step Code and improved best practices informed from years of experience. Advance notice, gradual change, a clear timeline and proactive conversation and education are all critical to ensuring a smooth market transformation.

Mitigation Strategy: Provide exemptions to non-profit housing providers so that they are not required to build beyond funding requirements

Non-profit housing providers operate on fixed budgets with limited ability to raise additional revenue. Without dedicated funding to offset higher upfront costs, requiring standards beyond the funders guidelines can create financial pressure that providers cannot absorb. Building to guidelines provided by the funder will ensure sustainability features do not impact the competitiveness of the funding proposal.

Interviews with housing providers have shown that unless greater funding becomes available for green builds and retrofits, exceptions from green building policies, such as an advanced energy step code level, may be necessary as the alternative would be reduced services, or social housing stock.

What providers told us:

Non-profit housing providers need funding to incorporate required sustainability features.

"*Non-profit housing providers have zero sources of funding to absorb these costs. We can't increase rents, we can't generate profit, and we can't take on financing from banks. When costs go up, there's nowhere for that pressure to go.*" Without flexible funding, sustainability requirements can unintentionally reduce service levels or delay critical upgrades.

Mitigation Strategy: Direct funds from an affordable housing reserve towards energy-efficiency and environmental building features

Council can create an affordable housing reserve to direct public revenues towards affordable housing projects via grants and loans. The reserve can offer capital funds to non-profit housing providers to assist in the development of social housing or the reserve can support municipalities in purchasing land for future affordable housing projects. The housing reserve can specifically be utilized to fund sustainability upgrades and energy-efficient developments that lack other available funding options.

Where this has worked:

The City of Coquitlam's Affordable Housing Reserve Fund (AHRF) acts as the City's financial contribution towards increasing the supply of housing options to low and low-to-moderate income households. The City accepts funding requests that create affordable housing units held in perpetuity.

Challenge 5: Increased administrative time associated with energy benchmarking

Challenge: Increased administrative time associated with energy benchmarking

Energy-use reporting can be time-intensive, especially without automated data transfer, and errors may lead to fines.

Mitigation Strategies

Create a help desk or allocate staff time to support with benchmarking applications

Provide extensions for non-profit housing providers when needed

Share training programs or resources with non-profit housing providers

Potential Impacts

Municipal energy use disclosure programs require staff capacity to learn reporting tools which can be time-intensive for capacity constrained non-profit housing providers. The City of Vancouver uses two platforms for reporting which include Energy Star Portfolio Manager (ESPM) and Building Performance Reporting System (BPRS). Other municipalities have signaled a similar approach will be used when they start their energy use disclosure program. For staff who are unfamiliar with the system, set-ups can be challenging. The challenge becomes greater when automated utility data transfer, known as “web-services”, between the utility company and ESPM is unavailable. This requires staff to manually gather and enter the utility data. This problem is exacerbated if staff need to collect the data from the tenant’s utility accounts. Also, incorrect energy-use reporting in some municipalities can result in fines.

Mitigation Strategy: Create a help desk or allocate staff time to support with benchmarking applications

Training and administrative support on energy-use disclosure is critical to increase uptake of voluntary programs and to ensure compliance of mandatory programs. Municipal staff, or a partner organization, need to be available to explain the benefits of the program, provide ENERGY STAR registration support, and field questions. When capacity enables it, a dedicated energy benchmarking helpdesk has been shown to be an invaluable resource for building operators.

Where this has worked:

The City of Vancouver created many resources to make completing the energy-use disclosure as simple as possible, including training videos, guides and an FAQ section to explain how to register properties in ENERGY STAR Portfolio Manager and the City's Building Performance Reporting System. If building owners or managers still have questions, the city has established a help desk available by appointment from 9am to 5pm Monday to Friday. Learn more about the City of Vancouver's energy benchmarking support here.

The City of Vancouver has also collaborated with various building owner associations to provide outreach and support to building owners. For example, BCNPHA has hosted City of Vancouver webinars focused on their energy use disclosure program.

Many helpful resources already exist on how to get started benchmarking buildings.

Mitigation Strategy: Provide extensions for non-profit housing providers when needed

The ability to submit an extension request is a common element of newly established energy benchmarking programs. This is important for building operators who are in the process of benchmarking their buildings but will not meet the indicated deadline. Considering the capacity limitations of non-profit housing providers, municipalities can be further lenient with these organizations when they require extensions.

BCNPHA benchmarking support

BCNPHA offers significant benchmarking resources for non-profit housing providers . They provide free, full-service support for non-profit housing providers looking to measure their building's energy consumption, GHG emissions, and post-retrofit savings. Learn more about BCNPHA's benchmarking support here.

Mitigation Strategy: Share training programs or resources with non-profit housing providers

Many helpful resources already exist on how to get started benchmarking buildings. Local governments looking to create an energy-use disclosure program may choose to have a list of training programs and resources available for building operators, including non-profit housing providers, in their community.

Energy benchmarking resources

- BC Hydro - How to benchmark your building (How-to-Guide for benchmarking and reporting steps)
- Energy Star Portfolio Manager Quick Start Guide
- Natural Resources Canada - Energy Benchmarking for Municipalities
- Canadian Institute for Energy Training - ENERGY STAR Portfolio Manager Webinar: 101 - Fundamentals & Basics
- Building Benchmark BC - a voluntary benchmarking and disclosure program launched in 2020
- Canada Green Buildings Council - Energy Benchmarking, Reporting & Disclosure in Canada: A Guide to a Common Framework (2016)

Challenge 6: Energy retrofits can trigger larger renovations to meet code

Challenge: Energy retrofits can trigger larger renovations to meet code

Energy-efficient retrofits can trigger full building code upgrades, adding work, cost, and permitting delays — sometimes halting projects entirely.

Mitigation Strategies

Establish a municipal retrofit support program that includes:

- Prioritization at intake
- Pre-application meetings
- An expedited permitting stream

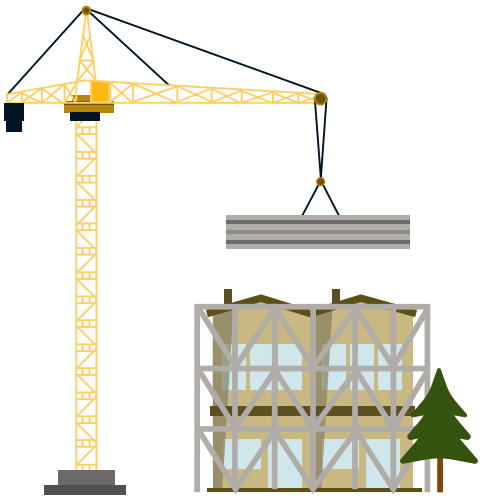
Energy-efficient retrofits can trigger full building code upgrades, adding work, cost, and permitting delays — sometimes halting projects entirely.

Creating a municipal retrofit support program, prioritizing these projects at intake, offering pre-application meetings, and guaranteeing faster review timelines can help to avoid costly delays, and reduce administrative burden and uncertainty.

Challenge

Retrofits can trigger larger building code upgrades, leading to:

- Added work and costs
- Permitting delays
- Projects halted



Solution

A Municipal retrofit support program can reduce delays and uncertainty through:

- Prioritizing retrofit applications at intake
- Offering pre-application meetings
- Guaranteeing faster review timelines

What providers told us:

Energy retrofit scope can expand due to required building upgrades to meet current building code and bylaws.

"Once you touch something, it triggers a review of the entire system. Fire is non-negotiable—suddenly you're adding sensors and upgrades you didn't plan for."

Potential Impacts

When an energy-efficient retrofit is considered a major renovation, it can trigger a requirement for the building to meet the most current building codes, leading to greater work, timelines, and expense.

Energy retrofits projects can sometimes be considered significant enough to trigger additional renovations to ensure the buildings meet current building codes and local bylaws. For lower-income housing, these possible issues include finding asbestos during demolition, ensuring the building meets accessibility and fire safety requirements, etc. The costs associated with these additional renovation requirements can end an entire retrofit project if the housing provider cannot afford the time or money to further invest in the project.

Energy and sustainability retrofits can also mean lengthy permitting delays. For example, replacing a standard efficiency natural gas make-up air unit to a heat pump make-up air unit may require some reinforcement of the roof requiring permitting. In some cases, potential delays from permitting requirements end up steering non-profit providers back to like-for-like replacements instead of sustainable options.

Mitigation Strategy: Establish an expedited permitting stream and municipal retrofit support program

Municipalities can significantly reduce delays and financial pressures for non-profit housing providers by streamlining approval processes for low-carbon projects and energy-efficiency retrofits. Prioritizing these projects at intake, offering pre-application meetings, and guaranteeing faster review timelines can help to avoid costly delays that often deter non-profits from pursuing sustainable upgrades. Creating a municipal retrofit support program further strengthens this approach by guiding providers through every stage of a retrofit, from early design to final inspection, reducing administrative burden and uncertainty.

Where this has been applied:

The City of Calgary uses a priority stream for affordable housing projects, where qualifying developments are shepherded through approvals by a dedicated coordinator. This approach can be adapted to support sustainability-focused retrofits, ensuring non-profit providers receive timely, coordinated support.

Challenge 7: Balancing tenant needs with sustainability

Challenge: Balancing tenant needs with sustainability

Switching to low-carbon technologies can result in added and less predictable energy bills for tenants due to the transition to individually metered electric systems and added cooling costs.

Mitigation Strategies

Set up cooling stations

Facilitate training for tenants

Central gas heating

Utility bills are included in rent and paid by the provider

Tenant pays rent

Utility bills included in rent cost

Provider pays utility company

VS.

In-suite electric systems

Utility bills are paid by the low-income tenant = Less predictable and potentially less affordable energy costs

Tenant pays bills

Utility company

"Everyone is happy when they get cooling – until they get the utility bill. Cooling buildings can mean utilities are so high that tenants simply can't afford them."

—provider feedback

Potential Impacts

As non-profit housing providers transition from gas heating to electrified systems like heat pumps, buildings often shift from centrally managed heating - previously covered by the provider - to individually metered units, leaving tenants responsible for their own utility bills. This shift can result in higher and less predictable costs, placing a heavy burden on low- or fixed-income tenants. If heat pumps fail to deliver expected energy savings, tenants are the ones who absorb the financial risk, especially as rising electricity prices reduce the benefits of energy-efficiency programs. While heat pumps provide access to air cooling—a potentially life-saving measure—the added cost of cooling in homes that did not previously have cooling can increase energy bills for low-income tenants.

What providers told us:

Sustainability policies can lead to added costs for low-income tenants.

"Eliminating central heating in favor of individual heat pumps may work for condos or market rentals, but for non-profit housing, it effectively [transfers] utility costs onto tenants, making utilities more expensive and unpredictable for the tenants than when costs are shared and paid for by the provider."

Mitigation Strategy: Set up cooling stations

There are limited actions municipalities can take that directly reduce the added utility cost burden to tenants. However, the provision of cooling centers during the summer can provide some assistance so tenants do not have to incur as much cooling costs. Tenants on a very tight budget can utilize these cooling centres when in-unit cooling is not critical to their health and safety. Tenants could be encouraged to utilize in-unit cooling during extreme heat events.

Where this has been applied:

The City of Vancouver's Extreme Heat Initial Response Guideline (2020) includes providing shelter from heat during opening hours, and increasing access to drinking water, spray parks and misting stations. The guidelines have a specific focus on vulnerable seniors and individuals who are marginally housed who are most at risk to extreme heat.

Additional resources:

Tenant engagement for maximizing co-benefits in energy and building retrofits ***–ACORN Canada, 2020***

This project uncovers tenants' priorities for retrofitting and best strategies for co-creation of co-benefits through tenant engagement. A number of experts in the field of retrofitting, as well as low-to-moderate income ACORN members (via a survey and two focus groups) were engaged for this project.

Mitigation Strategy: Provide training for tenants

Training for tenants is essential to ensuring new low-carbon technologies operate effectively and do not create unintended costs or discomfort for residents. Municipalities can support this by encouraging the installation of systems that match tenant needs (e.g. simple, easy-to-use controls for seniors).

Municipalities could also develop standardized, accessible user guides for all new equipment which include clear, visual instructions to help tenants understand how to operate unfamiliar technologies.

Municipalities can also enhance outcomes by funding or facilitating tenant engagement programs. Programs could provide one-on-one training after retrofits, ensuring tenants receive hands-on support in their preferred language and format.

Other tenant survey results

The majority of tenants in non-profit housing reported being happy with their units and their environmental features. Tenants noted benefits such as:

- lower or more manageable heating and electricity costs,
- good indoor comfort levels,
- better soundproofing, enjoyment of new windows and ventilation systems, and
- overall satisfaction with living in well-designed or newly built energy-efficient buildings.

Some respondents reported neutral experiences, noting that their building was new or that they were still settling in. 36% of respondents identified at least one negative experience in their unit, as a result of a sustainability feature, including:

- low water pressure,
- dissatisfaction with forced-air systems,
- noise transmission,
- difficulty using thermostat,
- maintenance challenges, and
- insufficient parking.

Policy in Practice Guide: Impacts and Mitigation

This section outlines key sustainability policies that can impact non-profit housing and provides quick, actionable guidance on how municipalities can mitigate those impacts.

Overview documents are provided for each municipal policy action, including:

- The challenges experienced by non-profit housing providers and tenants as a result of the policy,
- Mitigation strategies and their associated benefits, and
- The scenario under which the mitigation strategy can be applied:

Scenario Legend

 Existing building

 In development

Click on the policy below that your community is considering to jump to the overview document:

- No Gas Heating Policy or Technology-specific Requirements (e.g. cooling, heat pumps)
- Energy Use Disclosure Programs/ Required Energy Benchmarking
- BC Energy Step Code / Net Zero Step Code Acceleration
- Renovation codes beyond the provincial building code requirements
- Fire safety codes beyond the provincial building code requirements

If you are considering:

No Gas Heating Policy or Technology-specific Requirements (e.g. cooling, heat pumps)

Challenges experienced by non-profit housing providers and tenants:

- Increased upfront capital costs for building non-profit housing
- Lack of training to operate and maintain low-carbon technologies
- Increased operating and maintenance costs for low-carbon systems
- Reduced competitiveness of funding proposals due to higher green building requirements
- Utility cost burden shifted onto tenants during transition to low-carbon systems

Here are some ways to mitigate the challenges for non-profit housing providers and tenants:

Mitigation Strategy	Scenario	Benefit
Bulk-purchasing of low carbon equipment Go to strategy →		• Lower capital costs for non-profit housing providers that need to install new equipment to comply with policy • Reduces risk of rent increases for low-income tenants that may have resulted from increased cost to purchase and install new equipment
Supporting access to training for maintenance staff Go to strategy →		• Covers costs of training for non-profit housing providers that do not have budgets for training • Ensures new technology is operating as cost-efficiently as possible and reduces need for costly maintenance calls

How to Address Challenges for Non-Profit Housing Providers and Tenants

Mitigation Strategy	Scenario	Benefit
Fast-track permits for low carbon equipment retrofits Go to strategy →		• Prevents costly project delays • Reduces unexpected cost escalation caused by triggered renovations • Avoids project cancellations due to unaffordable scope expansion
Align new requirements with available grants and funding cycles Go to strategy →		• Enables non-profit housing providers to gain funding for energy-efficient developments or retrofits
Create municipal registry of qualified low-energy technology technicians Go to strategy →		• Reduces admin burden for non-profit housing providers • Reduces risk of increased operating costs and costly maintenance calls from improper installation/maintenance
Create standardized project completion packages to support operators Go to strategy →		• Ensures providers receive all of the information they need to manage new low-carbon technologies or building upgrades • Reduces risk of increased operating costs and costly maintenance calls from improper installation/maintenance • Can extend the lifespan of low-carbon technologies
Property Tax Assisted Clean Energy (PACE) Programs Go to strategy →		• Removes financial barriers to access low-energy technologies for non-profit housing providers • Extended payback period balances capital costs with savings from energy-efficiency gains

If you are considering: **Energy Use Disclosure Programs/Required Energy Benchmarking**

Challenges experienced by non-profit housing providers and tenants:

- Increased administrative time and staff capacity needed for data collection, reporting, and compliance

Here are some ways to mitigate the challenges for non-profit housing providers and tenants:

Mitigation Strategy	Scenario	Benefit
Set up a help desk to support non-profit housing providers with their reporting Go to strategy ⟶		• Reduces admin burden for non-profit housing providers that are already stretched • Increases accuracy of benchmarking
Connect non-profit housing providers to organizations that can cost-effectively support them with reporting (e.g. BCNPHA's free support for non-profit housing providers looking to measure their buildings' energy consumption) Go to strategy ⟶		• Reduces admin burden for non-profit housing providers that are already stretched • Increases accuracy of benchmarking • Reduces costs for non-profit housing providers instead of having to hire a consultant to support this work
Provide extensions for non-profit housing providers when needed Go to strategy ⟶		• Enables providers to meet benchmarking requirements despite limited administrative capacity • Prevents already cash-strapped non-profit housing providers from receiving a noncompliance fee

If you are considering: **BC Energy Step Code/ Net Zero Step Code Acceleration**

Challenges experienced by non-profit housing providers and tenants:

- Increased upfront capital costs for building non-profit housing
- Reduced competitiveness of funding proposals due to increased capital costs associated with higher green building requirements

Here are some ways to mitigate the challenges for non-profit housing providers and tenants:

Mitigation Strategy	Scenario	Benefit
Provide grant opportunities for sustainable developments or retrofits Go to strategy →		• Lowers upfront capital costs for non-profit housing providers, enabling them to comply with advanced step code timeline
Align new requirements with available grants and funding cycles Go to strategy →		• Enables non-profit housing providers to receive funding to comply with policy • Reduces risk of rent increases for low-income tenants that may have resulted from increased operating costs to purchase and install new low-energy equipment • Allows new affordable housing developments to add sustainability features without compromising the number of units or break-even rent rates
Offer density bonuses for energy-efficient affordable housing Go to strategy →		• Offsets upfront financial barriers for non-profit housing providers • Increases the number of affordable housing units available • Allows new affordable housing developments to add sustainability features without compromising the number of units or break-even rent rates

How to Address Challenges for Non-Profit Housing Providers and Tenants

Mitigation Strategy	Scenario	Benefit
Provide relaxations to parking requirements to offset costs for affordable housing Go to strategy →		• Reduces the cost of a new development, while more closely reflecting the parking needs of non-profit housing tenants • Reduces upfront financial for non-profit housing providers • Allows new affordable housing developments to add sustainability features without compromising the number of units or break-even rent rates
Provide feebates for energy-efficient affordable housing Go to strategy →		• Reduces financial barrier for non-profit housing providers • Allows new affordable housing developments to add sustainability features without compromising the number of units or break-even rent rates
Provide exemptions to non-profit housing providers so that they are not required to build beyond BC Housing Guidelines Go to strategy →		• Enables providers to build new housing when there is a lack of dedicated funding to achieve advanced step code requirements • Building to BC Housing Guidelines will ensure sustainability features do not impact the competitiveness of the funding proposal
Ensure municipal affordable housing reserve funds energy-efficiency and environmental features Go to strategy →		• Municipalities' housing reserves funding reflect their sustainability goals • Reduces financial barrier for non-profit housing providers

If you are considering: **Renovation codes beyond the provincial building code requirements**

Challenges experienced by non-profit housing providers and tenants:

- Retrofits triggering broader or more extensive renovation requirements as per renovation codes
- Increased project scope, timelines, and costs when retrofits trigger more extensive renovation requirements

Here are some ways to mitigate the challenges for non-profit housing providers and tenants:

Mitigation Strategy	Scenario	Benefit
Establish an expedited permitting stream for low-impact retrofits Go to strategy →		• Reduces cost shocks when renovation requirements are triggered • Protects tenant safety while minimizing administrative burden • Helps non-profit housing providers complete sustainability upgrades affordably
Create targeted retrofit exemptions Go to strategy →		• Allows low-impact energy retrofits to proceed without triggering full building upgrades • Helps non-profit housing provider complete sustainability upgrades affordably
Offer a pre-application retrofit advisory service Go to strategy →		• Technical guidance before permit submission can identify potential triggers early and explore design alternatives • Helps non-profit housing providers complete sustainability upgrades affordably
Create a retrofit trigger guidance document Go to strategy →		• Ensures providers are informed on what potential renovations may be triggered due to certain retrofits • Predictability helps housing providers plan for increased renovation costs

If you are considering: **Fire safety codes beyond the provincial building code requirements**

Challenges experienced by non-profit housing providers and tenants:

- Additional capital and compliance costs layered onto retrofit projects
- Retrofits can trigger broader fire safety or site requirements, increasing project scope, timelines, and costs

Here are some ways to mitigate the challenges for non-profit housing providers and tenants:

Mitigation Strategy	Scenario	Benefit
Offer local FireSmart grants or rebates for non-profit housing Go to strategy →		• Reduces cost shocks when FireSmart requirements are triggered • Protects tenant safety while minimizing administrative burden • Helps non-profits complete climate adaptation upgrades affordably
Offer a pre-application retrofit advisory service Go to strategy →		• Technical guidance before permit submission can identify potential fire safety upgrades early • Predictability helps housing providers plan for increased costs
Create a retrofit trigger guidance document Go to strategy →		• Ensures providers are informed on what potential fire safety measures may be triggered due to certain retrofits • Predictability helps housing providers plan for increased costs

Appendix 1: Local Government Sustainability Policy Summaries

BC Energy Step Code

The BC Energy Step Code is a provincial policy that sets minimum energy efficiency requirements for municipalities in BC. These requirements are grouped into steps, with the minimum step rising every few years to guide the industry towards net-zero energy ready buildings by 2032. Municipal codes can compliment or exceed requirements in the BC Energy Step Code.

BC Net Zero Step Code

The BC Zero Carbon Step Code sets a mandatory timeline to achieve zero operational carbon in new buildings by 2030 by requiring or incentivizing low-carbon energy sources for heating, hot water, and cooking. Municipalities can complement or exceed requirements in the Zero Carbon Step Code, which gives local governments authority to directly regulate emissions in new constructions.

Renovation Codes

Renovation codes place requirements on retrofits to ensure minimum safety, health and accessibility standards and clarify which aspects need development permits. Municipalities must base their local bylaws on the provincial BC Building Code, which sets the minimum legal standard, but can enact building bylaws that include requirements beyond the provincial minimum, such as modernizing protocols or improving safety measures.

Fire Smart Codes

Fire smart bylaws generally require housing development in at-risk zones to be built with fire-resilient materials, maintain vegetative buffer zones, restrict planting of highly flammable vegetation, and/or have rooftop sprinklers.

Appendix 2: Methodology

This toolkit was informed by:

- A comprehensive literature review of resources for local governments in BC on energy-efficient buildings, and affordable housing.
- A survey for non-profit housing tenants, providing an opportunity for tenants to share their lived experiences of energy-efficiency and sustainability upgrades.
- Interviews with 6 housing societies and one non-profit housing association and municipal staff from two BC municipalities on the effects sustainability policies have on non-profit housing providers.
- Two advisory committee meetings featuring two municipal councillors, three non-profit housing providers and two BCNPHA staff who provided feedback prior to toolkit development.

In total we consulted with two city councillors, 9 non-profit housing provider staff, 51 tenants and two municipal staff members to inform the challenges and recommendations addressed in this toolkit.

To help build an understanding of how climate and energy efficiency policies impact tenants, a survey was conducted with 51 tenants that have lived experience of the implementation of climate and energy efficiency policies within their building. Respondents represented a range of ages, lived primarily in Kelowna and several Vancouver neighbourhoods, and lived in buildings that had sustainability features such as heat pumps, new windows, upgraded doors, insulation improvements, or water-saving devices.