



AFFORDABLE AND SUPPORTIVE HOUSING DEVELOPMENT: AN INFORMATIONAL RESOURCE FOR CRD COMMUNITIES

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Affordable and Supportive Housing Development: An Informational Resource for CRD Communities

Pathways into homelessness are influenced by a wide range of factors, such that addressing this complex issue requires innovative and diverse solutions. Tackling homelessness demands collaboration across all levels of government, healthcare, the social services sector, and the involvement of each and every one of us.

The Alliance to End Homelessness in the Capital Region (AEHCR) started in 2008 as the Greater Victoria Coalition to End Homelessness (GVCEH) with a mission to end homelessness in the Capital Region. The AEHCR consists of local housing, health & social service providers, non-profit organizations, all levels of government, businesses, post-secondary institutions, the faith community, people with lived & living experiences of homelessness, and members of the general public. This diverse membership, referred to as the Alliance Partners, comes together to collectively address the needs of individuals experiencing homelessness in the Capital Region.

Our Vision:

A region, a province, and a country where everyone has a safe place to call home.

Our Mission:

To ensure experiences of homelessness in the Capital Region by 2030 are rare, brief, and non-recurring and that housing and supports are culturally adaptive, creative, caring, and person centered.

Indigenous Acknowledgement

The territory that we now refer to as the Capital Regional District has a long and storied history as the traditional territory of the Lkwungen (Lekwungen) and WSÁNEĆ peoples, and the Schian'exw (Beecher Bay), T'Sou-ke (Sooke), Elwha Klallam, and Makah First Nations.

We acknowledge and thank these peoples and communities for their continued stewardship, care, and leadership of these lands.

The disproportionate representation of unhoused, homeless, or precariously housed individuals from the Indigenous community points to deficiencies in the system to address the long-standing trauma.

The Alliance to End Homelessness in the Capital Region stands in solidarity with all the Nations to redress the colonial legacy that these lands and her people continue to endure.



About This Resource

The Office of the Federal Housing Advocate's 2023–2024 Annual Report to the Minister, titled *"Putting People First"* highlights, once again, the persistent lack of housing affordability and choice, particularly for marginalized groups across Canada, including those who are low-income, racialized communities, veterans, Indigenous peoples, 2SLGBTQQIA+, seniors, and others.

Disadvantaged groups continue to fall further behind, with many who are unhoused living in conditions that are either inadequate to their needs or unsafe, largely due to a lack of housing options. The Office of the Federal Housing Advocate states that investing in permanent, affordable non-market housing is crucial to resolving the housing crisis. A study conducted in collaboration with the office revealed just how significant the housing shortage truly is across Canada:

"4.3 million homes are needed for very low- and low-income households, 3.9 million for moderate- and median-income households, and 1.4 million for high-income households, resulting in an overall need of 9.6 million new homes by 2031" (Whitzman, 2023, p.5).

While the urgent need for more affordable housing across Canada is clear, numerous studies highlight community concerns and opposition to new developments, commonly referred to as NIMBYism (Not in My Backyard). This attitude complicates the search for suitable locations to address the housing crisis (Foster & Warren, 2021).

Non-market housing developers throughout the Capital Regional District (CRD) should not be alone in their efforts to secure community support for proposed projects; overcoming this challenge will require a collective effort from all of us.

This resource is designed to support conversations and encourage collaboration and dialogue in support of developing appropriate, safe, affordable housing throughout the region. As new research becomes available, this resource will be updated to reflect current knowledge and practice.

Topics

Public discussions about affordable housing frequently address the following topics:

- Affordability
- Human Rights
- Stigma
- Safety and Crime Rates
- Density, Traffic, and Infrastructure Strain
- Saturation
- Neighbourhood Character
- Property Values

Each of these concerns is addressed in this resource.



National Housing Strategy

On November 17, 2017, the Canadian government released Canada's first National Housing Strategy.

The National Housing Strategy is grounded in the principles of:

- Inclusion
- Accountability
- Participation
- Non- Discrimination

The National Housing Strategy (NHS) is considered to be a promising step forward in addressing housing issues across Canada. However, seven years into its 10-year timeline and with \$60.09 billion spent (Government of Canada, 2017), it has significantly underperformed. The strategy now appears outdated as the challenges faced in 2017 no longer align with the realities of 2024, and the current and future demand. The unhoused population continues to rise, and affordable housing remains scarce.

The NHS seems to primarily offer large loans to private developers through the Rental Construction Financing Initiative (RCF) (NHC, 2022). This initiative only requires developers to make 20% of their units "affordable"; defined as costing no more than 30% of the median gross income for families in that area (CMHC, n.d.). It is also important to note that the RCF calculates median gross income based on census families in that area, not households. Census families only include married or common-law couples and single-parent households, which in turn excludes single adults and roommate situations. Partially due to the nature of this definition, only about 3% of RCF units meet the affordability and suitability criteria for low-income households (NHC, 2022).

"The difference in median household income between those in census families and those who are not is substantial. In 2019, the median family household in Canada earned \$90,390 before-tax, while the median household not in a census family earned only \$31,150.34" (National Housing Council, 2022, pg.26).

The Rapid Housing Initiative (RHI), although one of the smaller NHS programs, has shown promise in addressing the needs of individuals facing homelessness and core housing need as all RHI units are targeted toward individuals with extreme housing needs, with rents capped at 30% or less of their income (National Housing Council, 2022).

Despite a variety of NHS programs, only a small percentage of all units created are accessible to individuals or families in **core housing need**; those living in housing that is unacceptable, insufficient, or beyond their means and are unable to find alternative options within their community. By 2027, an estimated 2.6 million households in Canada will be in core housing need (Office of the Parliamentary Budget Officer, 2024).



Affordability

Affordable Housing

Housing is seen as affordable if 30% or less of household gross income goes to paying housing costs¹ (BC Housing, n.d).

Table 1

Affordability Examples in BC's Capital Region (2024)

| Household Type and Income Source | Pre-tax Full Time Annual Income | Affordable Monthly Rent at 30% of Pre-tax Full Time Annual Income |
|---|---------------------------------|---|
| Single Person on Income Assistance ¹ | \$12,720 | \$318 |
| Single Person Earning Minimum Wage ² | \$33,508 (2024) | \$835 |
| Median Household Income ³ | \$60,800 (2021) | \$1520 |

1. Government of British Columbia. (2025). *On income assistance*. Government of British Columbia.

<https://www2.gov.bc.ca/gov/content/family-social-supports/income-assistance/on-assistance>

2. Government of British Columbia. (2025). *Minimum wage*. Government of British Columbia.

<https://www2.gov.bc.ca/gov/content/employment-business/employment-standards-advice/employment-standards/wages/minimum-wage>

3. Canadian Rental Housing Index. (2021). *A Snapshot of Renters in Division No. 21*. BC Non-Profit Housing Association.

https://www.rentalhousingindex.ca/en/#comp_cd

Victoria continues to see steady rent increases with the average rent reaching \$2,362 by the end of 2024, despite a dip in the overall Canadian rental market (Laurin, 2025). There are, however, housing programs based on varying housing income limits (HILs) designed to make rental housing more affordable for those who qualify (BC Housing, 2022). It is important to acknowledge that while these programs exist, affordable housing stock is limited. As a result, many often find themselves on waitlists for years before a suitable option becomes available.

Affordable housing programs covered in this resource:

- Supportive Housing Market
- Subsidized Housing
- Non-market Rental Housing

Supportive Housing

Supportive housing offers subsidized rentals (where rent is based on income) paired with on-site services for individuals at risk of or who are currently experiencing homelessness. This includes vulnerable groups such as those with mental health and substance use challenges and people with disabilities (BC Housing, n.d).

¹ Housing costs include electricity, water, and other municipal services.

Subsidized Housing

Subsidized housing provides long-term accommodation for low-income individuals, with rent calculated based on the household's annual income. Tenants pay 30% of their gross income, with a minimum rent set according to family size. (BC Housing, n.d).

Non-market Rent Housing

Non-market rent units are designed for moderate income individuals who do not meet the criteria for subsidized or supportive housing and need a more affordable housing option. These are usually only slightly lower than private market rentals but often called “affordable” units (BC Housing, n.d).

The Chestnut, managed by Cool-Aid, is an example of non-market rental housing, with rent rates varying by unit type. Studios range from \$500 to \$1,300, one-bedroom units start at \$1,500, and two-bedroom units begin at \$1,950, excluding utilities (Cool Aid, n.d). While these rates are significantly lower than the average rent for a one-bedroom unit in Victoria, financial challenges may still arise for households earning just above the \$57,000 annual income cap for subsidized housing eligibility (BC Housing, n.d).

Human Rights

Article 25.1 of the UN declaration highlights the importance of the right to a standard of living:

Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control (UDHR 1948, art.25).

Canadian Charter of Rights and Freedoms

Since its enactment in 1982, the Canadian Charter of Rights and Freedoms has been the foundation of human rights for Canadians. The Charter outlines seven key categories of human rights: fundamental freedoms, democratic rights, mobility rights, legal rights, equality rights, official language rights, and minority language educational rights (Canada,1982). In addition to the Charter, human rights protections are also provided through international, federal, provincial, and municipal law including the Canadian Bill of Rights (1960) and the Canadian Human Rights Act (1977).

While the Canadian Charter does not explicitly guarantee the right to housing, it does protect the right to life and security of the person, which some argue includes the right to shelter. While the government is not legally obligated to provide housing for everyone, the 2017 National Housing Strategy (NHS) acknowledges housing as a human right and emphasizes the importance of creating more policies to address housing shortages.



The B.C. Civil Liberties Association (BCCLA) is filing a lawsuit on behalf of the unhoused community, arguing that the denial of daytime shelter violates the Canadian Charter of Rights and Freedoms. Since the charter is intended to protect individuals from cruel treatment by the state, they believe that forcing people to move daily and confiscating their belongings infringes upon this fundamental right (Pawson, 2025).

BC Human Rights Code

While the Canadian Charter of Rights and Freedoms primarily focuses on constitutional rights and freedoms for all of Canada, the BC Human Rights Code (Government of BC, 2025, (1996 Version)) is centered on preventing discrimination. Specifically, the BC Human Rights Code safeguards individuals from discrimination in areas such as employment, services, and housing and can be amended by the provincial legislature to better address the needs of the province.

The BC Human Rights Code requires that municipal governments, including regional districts deliver housing services in a way that does not discriminate based on:

- Race
- Colour
- Ancestry
- Place of Origin
- Political Belief
- Religion
- Sex
- Indigenous Identity
- Marital Status
- Family Status
- Physical or Mental Disability
- Sexual Orientation
- Gender Identity or Expression
- Age

Rights in focus: Lived realities in B.C.

In August 2024, B.C.'s Human Rights Commissioner launched a report that takes a focused look at 10 key systems impacting human rights in British Columbia (British Columbia's Office of the Human Rights Commissioner, 2024). This report highlights significant inequities and injustices affecting B.C. residents, shows the current state of human rights in our province, and provides a baseline to monitor change over time. While there are different systems touched upon in this report, this resource focuses on the findings related to housing inequity.

Findings Highlights:

- The right to housing SHOULD guarantee access to acceptable housing for everyone. All levels of government are required to take action to fulfill this essential need, within the constraints of available resources. However, B.C. residents are currently experiencing the highest rate of unaffordable housing in Canada.
- Homelessness and encampments are increasing, with the 2023 homeless count revealing a 31% percent rise in individuals experiencing homelessness compared to 2020/21.
- Women are especially vulnerable to *hidden* homelessness, often seeking refuge in unsafe, inadequate, or exploitative housing rather than facing life on the streets.

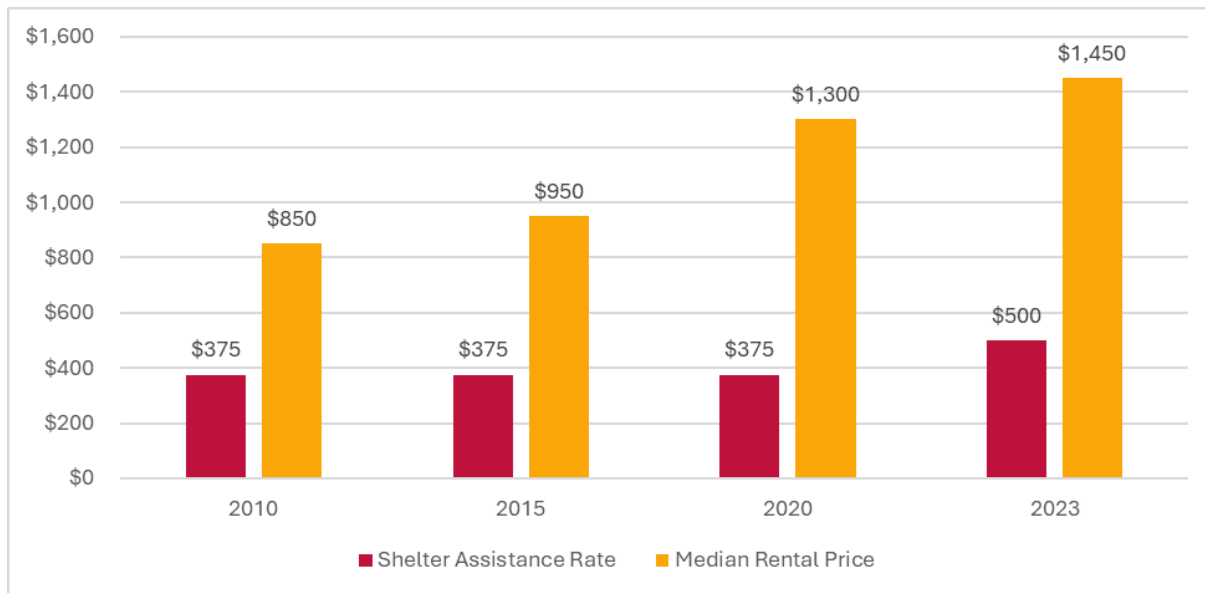


- The lack of affordable housing disproportionately impacts marginalized groups, including individuals with disabilities, Indigenous communities, and women, particularly those relying on income assistance.

As well, the report highlighted the considerable inequity between the amount of assistance an individual receives as compared to the cost of rent (see Figure 1). As can be seen, the median rental price steadily increased from almost two and one-thirds the shelter assistance rate in 2010 to almost three and one-half times the amount of assistance received in 2020. While the shelter assistance rate increased by 75% by 2023, the disparity between the median rental prices was still almost three times the amount of assistance received

Figure 1

Median Rent versus Shelter Assistance



Adapted from, (BC's Office of the Human Rights Commissioner, 2024, p.17).

United Nations Declaration on the Rights of Indigenous Peoples

Canada officially adopted the UN Declaration on the Rights of Indigenous Peoples (UNDRIP) in 2016. This legislation outlines the rights of Indigenous peoples worldwide and marks a step forward in renewing Canada's relationship with Indigenous communities to work towards reconciliation. An example of these rights follow.

Indigenous peoples have the right to protect traditional knowledge, conserve their environment, and restore health, including by limiting harmful activities on their lands.

Indigenous peoples have the right to develop their territories and must be consulted and give free, prior, and informed consent before projects that may affect them are approved.

Indigenous peoples have the right to define individual responsibilities to their communities.

United Nations (General Assembly). (2007). *Declaration on the Rights of Indigenous People*.

Stigma and Discrimination

Stigma

A pervasive stigma surrounds homelessness, with society often viewing unhoused individuals as inferior or less worthy, regardless of the complex circumstances that lead to their situation. This stigma is so engrained in society that many individuals on the verge of, or currently experiencing, homelessness feel ashamed to seek help.

A shift in mindset is needed to recognize that homelessness is not the fault of those experiencing it. Many are simply victims of the existing housing crisis, lacking the necessary supports and services to maintain stable housing. It is important to recognize that anyone can find themselves without housing; many are closer to this reality than one might think.

There are numerous ways individuals fall into homelessness, often stemming from individuals falling through the cracks of social systems and lacking the support they need. This includes youth transitioning out of government care, newcomers to Canada, and individuals discharged from hospitals or medical centers without proper planning. Others who may find themselves experiencing homelessness are victims of domestic violence, discrimination, mental illness or poverty. The factors contributing to homelessness are diverse and complex, often involving a combination of interconnected issues (Canadian Observatory on Homelessness, n.d).

Individuals with disabilities, mental health conditions, or substance use issues often face additional stigma. Some of these challenges may have existed prior to becoming unhoused, or develop or intensify as a result of coping with the harsh realities of living without stable housing (Grossman, 2020).

Stigmatizing individuals or groups based on assumptions, without understanding their unique circumstances, is a very harmful way of living. The unhoused community faces daily stigma, dehumanization, and neglect, all while making difficult decisions about where to sleep and find food—choices that often place them in dangerous situations. Although illegal, these negative attitudes often extend into policy, influencing housing decisions, and healthcare, affecting how people are treated and the support they receive. Without education into the realities of experiences of homelessness and humanizing homelessness, many only find evidence to reinforce their existing negative stereotypes.

Labels are difficult to remove.

Remember, these are real people with lives, families, and connections to the community, they deserve to be treated like it.

Discrimination

Discrimination occurs when the stigma associated with individuals or groups translates into actions. While unfair practices in housing services and selection, driven by stereotypes and stigma, is *illegal*, it still happens. Individuals with mental health conditions, substance use



challenges, or from specific racial backgrounds often face difficulties finding housing due to preconceived biases. Additionally, even those receiving a "livable wage" through government income subsidies are frequently overlooked and discriminated against in favor of individuals with stable jobs or dual incomes (Canada Mortgage and Housing Corporation, 2024).

Unconscious/ Implicit Bias

Unconscious bias refers to the way actions and decisions are influenced by implicit attitudes and stereotypes, often without being aware of it. These biases can be particularly damaging because they are harder to identify and subtly shape our perceptions and choices (Suveren, 2022). For example, someone might publicly advocate for universal access to housing yet unconsciously favor a luxury condo development over affordable housing units in their neighbourhood. This may be influenced by implicit concerns about the potential residents of those affordable housing units, despite their support for equal housing rights.

Unconscious biases can skew perceptions, making it challenging to assess people and situations with fairness and accuracy. It is crucial to consider whether each situation is approached with an open mind or influenced by stereotypes.

Challenging Stigma, Discrimination, and Unconscious Bias

One of the most effective ways to address stigma, discrimination, and unconscious bias is through education. The Pivot Legal Society’s report on Anti-Homelessness and Anti-Substance Use Stigma in British Columbia offers valuable insights, featuring firsthand accounts from individuals who are experiencing homelessness. These stories highlight the shared humanity of those on the streets and in poverty, a reminder that many are just one paycheck away from facing similar struggles (Pivot Legal Society, 2018). It is crucial to acknowledge each person's unique story and background and demonstrate compassion as well as offering the required supports. By recognizing the unhoused and those living in unsafe or inadequate conditions as victims of the housing crisis, we can reduce unconscious biases in housing practices and create a more empathetic and supportive communities.

How to Mitigate Unconscious Bias

| | |
|--|---|
| Acknowledgement and Mindfulness | Question your assumptions, stop and think, why do I think this way? |
| Take Time | Pause and take time to reflect before deciding. Impulsive choices often arise when we rush. |
| Perspective Taking | Consider how it would feel to be judged by someone who doesn't truly know you before making your decision. |
| Think of Counter Examples | Consider various possible outcomes of the situation, rather than relying on old ideas and beliefs just because they are familiar. |



| | |
|---------------|---|
| Expand | Surround yourself with diverse individuals and explore new experiences. |
| Learn | Explore different cultures and ways of life, read books about diverse groups of people, and broaden your understanding of others. |

Adapted from British Columbia Ombudsperson, n.d.

Safety and Crime

The argument that non-market, low-income housing leads to increased crime is a common worry among NIMBY (Not In My Backyard) advocates, often rooted in concerns about the types of residents who will move into their neighbourhoods. However, numerous studies have shown that crime rates generally do not rise around affordable housing developments (Balintec, 2023).

There have been limited studies examining the impact of affordable and non-market housing developments on crime. Of the few studies conducted, none have found a statistically significant link between low-income housing and crime rates. The location of the housing seems to be a more influential factor than the housing itself as neighbourhood characteristics, such as high density and existing poverty, play a significant role in crime levels. Low-income housing is often situated in areas already affected by high crime rates and entrenched poverty. However, when these neighbourhoods featured a mix of income levels, residents of low-income housing tended to be more successful (Pomeroy & Bissonnette, 2016).

Those who oppose affordable housing in their neighbourhoods need to recognize that their opposition may inadvertently contribute to higher crime rates in the city. When individuals are denied stable housing, they are often forced to take desperate measures to survive. Research shows that secure, stable housing not only improves health outcomes but also helps reduce crime and increase employment (Cohen, 2021). Supporting the development of affordable housing may help address the underlying factors that drive certain types of crime, ultimately creating a safer city for everyone.

The Link Between Crime and Homelessness

Individuals experiencing homelessness face higher arrest rates and more frequent interactions with law enforcement compared to the general population. Since many individuals spend a significant amount of time in public spaces, they often engage in behaviors typically reserved for the privacy of one's home, such as sleeping, using substances, or attending to basic needs like using the washroom. As a result, they face disproportionately high rates of police contact, tickets, citations, arrests, charges, and even jail time for these *quality-of-life* offenses, as well as minor property and drug-related offenses (McCarthy & Hagan, 2024).

It is important to recognize that while there is a connection between homelessness and higher crime rates, this relationship stems from the significant challenges faced by individuals without stable housing. Living in poverty and without secure shelter forces individuals to meet basic needs with limited resources, increasing their vulnerability. As a result, people experiencing homelessness are not only more likely to engage in criminal activities out of necessity, but are

also at a higher risk of becoming victims of crime. The absence of a safe and stable living environment exposes them to a range of dangers. (Reinhard, 2024).

Individuals from vulnerable groups, such as women, gender-diverse people, those with disabilities, and youth, are at a significantly higher risk of being victimized. Youth are especially vulnerable during a critical period of their lives when they should be focused on personal development and building social connections in a safe environment. According to Gaetz et al. "59.6% of homeless youth experienced violent victimization, compared to 7.6% of the public" (2016).

Density, Traffic, and Infrastructure Strain

Density


Residents often have significant concerns about the impact of high-density developments, such as apartment complexes, on their neighbourhoods. Trounstein (2023) examined views of residents in census defined metropolitan areas in the United States and found that many favour single-family homes as they believe that the introduction of apartments results in lower property values, higher crime rates, and a decline in school quality due to increased student enrollment, believing this made their neighbourhoods less desirable.

While increasing the number of units per acre can reduce land costs and make housing more affordable, on its own it's not a guarantee for creating affordable housing. Local governments must actively implement programs and provide concessions to ensure that higher-density developments remain accessible to those who need them most.

Traffic

There are often concerns that higher-density housing will result in greater road congestion. However, there's little evidence to support the idea that increasing housing density leads to increased congestion or longer travel times within neighbourhoods. While it may seem intuitive that more people lead to more cars on the road, urban areas with higher density typically offer more amenities and alternative transportation options, which may reduce the need for car use. The Council of Ministers Responsible for Transportation and Highway Safety (2020) report that having affordable multi-unit housing near job centers and urban amenities often reduces vehicle trips, as residents are more likely to walk, bike, or use public transit while development in suburban areas with less traffic may encourage more people to drive into the city, potentially increasing congestion. With higher-density housing there is an opportunity to expand public transportation and bus routes, while also encouraging the development of nearby amenities that benefit the entire community.

When considering affordability, affordable housing must also account for transportation costs and proximity to public transit. Those in lower-income households, when possible, tend to drive less and rely on public transportation to reduce the higher costs of housing, parking, and maintenance. A study on housing and transportation cost burdens in Metro Vancouver found that some low-income families were spending up to 67% of their monthly income on both



housing and transportation; 33% on housing and 34% on transportation (Metro Vancouver, 2015). This leaves many families with the difficult choice between more affordable housing farther from the city with limited public transit and higher transportation costs or higher housing prices within the city with better transit access.

Infrastructure Strain

High-density residential developments require less infrastructure than low-density housing, which reduces per capita costs and supports the expansion of public transportation and other amenities. According to Metro Vancouver Regional Planning “[t]he costs for onsite infrastructure / servicing for house vs. apartment developments are approximately five to nine times more expensive on a per capita basis” (2023, p.5). High-density residential developments also lead to lower costs on streets, water, and waste management such that the savings could be redirected to make housing more affordable for residents (Metro Vancouver Regional Planning, 2023).

When considering density developments, it is important to consider diversifying and incorporating these developments into neighbourhoods that may be only zoned for single family houses. This would allow for better utilization of public infrastructure that would benefit the entire neighbourhood, especially when aging systems need replacement. Additionally, residential development in existing areas with underutilized infrastructure helps save money for both taxpayers and new residents, as the infrastructure has already been paid for (Metro Vancouver Regional Planning, 2023).

Research also indicates that the cost of providing supportive and affordable housing is lower than the expenses associated with the health and public safety services required to address homelessness (BC Housing, 2022). Thus, by focusing on high-density development and supportive housing, communities can create a more sustainable, affordable, and efficient living environment for all residents.

Saturation

There is a common perception that social services, such as mental health services and shelter sites, should be concentrated in a downtown core area, where a significant portion of the unhoused community generally resides, and that these services should not be extended to other communities. This view often stems from the belief that homelessness is primarily a problem for a downtown core, leading some municipalities to resist providing services out of concern that the issue would spread to their own neighbourhoods (Fenlon, 2024).

As the housing and homelessness crises continue to escalate, more individuals are moving towards the downtown core to access these services and shelters, often facing unsafe conditions with unfamiliar people, in already overcrowded spaces and understaffed resources. This concentration to the downtown core pushes vulnerable individuals away from their communities.



The issue is further complicated by the growing number of complaints about outdoor sheltering in parks, with concerns that these shelters are ruining the parks and neighbourhoods they are in. However, there are currently few viable alternatives. Building housing takes time and substantial financial investment, often requiring non-market developments in other communities, which many object to. Meanwhile, shelters in the downtown core remain overcrowded and many are perceived as unsafe. As of recent estimates, there are 1,665 unhoused individuals in Victoria with 67.4% of them experiencing chronic homelessness, though this number is likely an undercount. (Community Social Planning Council of Greater Victoria, 2023).

Many people are concerned about the impact of individuals with mental health challenges and social service needs have on their communities. The lack of affordable housing, social services, and mental health support often leads to homelessness, forcing individuals to leave their communities in search of help. In reality, mental health challenges are much more common than many realize and the struggle to access these services, and the resulting mental health challenges, highlight the importance of community support for all individuals.

- By the time people reach the age of 40, it is estimated that 50% will have dealt with or developed a mental health issue.
- Annually, in British Columbia, between 19.6% and 26.2% of residents—about one million individuals—will experience mental illness.
- Around 84,000 children and youth in the province are diagnosed with a mental health disorder, but fewer than one-third of them receive the necessary care.
- Approximately 58,000 children lack the support they require, which could increase their likelihood of facing homelessness later in life.

Adapted from (Canadian Mental Health Association, n.d.)

Neighbourhood Character

Neighbourhood residents often express concerns that affordable housing may be constructed with lower-quality materials or that these developments could negatively impact the area, particularly in historic neighbourhoods. There is a fear that such projects may disrupt the neighbourhood's architectural style, reducing its charm and overall appeal. Many worry that the introduction of affordable housing could lead to a decline in property values or alter the social dynamics of the community (British Columbia Housing, 2019).

What Makes Affordable Housing “Affordable”?

Affordable housing isn't made affordable through the use of low-quality materials or poor construction; rather, from affordable financing options available to those constructing the buildings. The National Housing Strategy offers a variety of programs to facilitate this such as the Affordable Housing Fund, which provides funding through low-interest and forgivable loans or contributions to specific partner organizations. In return for lower construction costs developers are required to include a certain percentage of affordable units in their new builds,



with the exact percentage varying depending on the specific program (Canada Mortgage and Housing Corporation, n.d.).

Additionally, partnerships with non-profits, local governments, First Nations, and the private sector can play a key role in identifying underutilized land and securing funding to support these projects. The Federal Lands Initiative offers unused land at little or no cost to applicants who meet the criteria and whose proposals aim to develop suitable affordable housing (Canada Mortgage and Housing Corporation, 2024).

What is Neighbourhood Character?

Neighbourhood character refers to the unique identity of a residential area, including its distinct features and qualities that define its sense of place. This concept is a vital aspect of urban planning, as it encourages the celebration of each neighbourhood's individuality, contributing to a city that thrives on diversity and vibrancy. This is why non-market housing must meet the same standards as market housing, making it indistinguishable from other properties.

Affordable housing developers should seek input during the early stages of design to ensure smooth integration into the perspective neighbourhood. To support this, BC Housing has developed a toolkit for affordable housing developers, providing guidance on how to engage the community and create designs that respect and enhance the area's unique character (BC Housing, 2019).

What Makes a Strong Neighbourhood?

A former Vancouver chief city planner, Brent Toderian, provided a set of key factors that separate great neighbourhoods from merely good ones, emphasizing what truly makes a community stand out (Toderian, 2019).

Key Factors of a Great Neighbourhood

- 1. Accessibility**
Meets all the basic needs of residents within a short distance. Key services like grocery stores, parks, and community amenities should be easily reachable on foot or by bike.
- 2. Space for Movement and Health**
Encourage active living. Provide easy access to places for walking, recreation, and social gatherings, promoting physical health and mobility.
- 3. Diversity and Inclusion**
Embraces people from a variety of backgrounds and economic statuses. True diversity is celebrated, not just tolerated.
- 4. Green and Sustainable Design**
Designed to reduce its carbon footprint through features like walkability, bikeability, and energy-efficient infrastructure, which together reduce reliance on fossil fuels and lower emissions.



- **Unique Character and Identity**

Has a distinct personality that makes it memorable. Whether through its heritage, vibrant social scene, or unique features.

Adapted from Toderian, 2019.

Important Considerations

Ensuring community acceptance throughout both the development and operation phases is crucial for the successful integration of non-market housing into a neighbourhood. BC housing created a series of 5 guides that they consider a “tool kit” to help developers on how to gain the community’s acceptance of non-market housing (BC Housing, 2019). These guides include everything from building partnerships with government to how to address community concerns.

5 Key Design Considerations for Community Acceptance

- **Honoring Neighbourhood Character:** Design buildings to blend with the neighbourhood using compatible materials, spacing, and height limits.
- **Protect and Enhance Privacy and Security for Residents and Neighbours:** Enhance privacy and security by applying Crime Prevention Through Environmental Design (CPTED) principles, including setbacks, screening, lighting, and passive surveillance, all while maintaining a welcoming design.
- **Create On-Site Gathering Spaces for Residents:** Incorporate a variety of shared amenities, such as playgrounds, daycare, and communal spaces, into the site plan based on the needs of residents.
- **Community Features:** Incorporate community amenities, like cafes, community art, or retail spaces, into the building design to encourage engagement and provide work opportunities,
- **Parking:** Ensure adequate parking for residents, including vehicles, bicycles, and mobility aids, to prevent street congestion and minimize impact on neighbours

Adapted from British Columbia Housing, 2019.

Property Values

As housing prices and the cost of living continue to rise, many people fear that the introduction of affordable housing in their neighbourhoods will drive down property values. High property values not only provide financial benefits to homeowners but also signal a desirable neighbourhood, attracting businesses and investments. Many NIMBY (Not in My Backyard) attitudes stem from concerns about decreasing property values. However, NIMBYism is also influenced by zoning legislation in neighborhoods that are strictly designated for single-family detached homes, which prevents the development of projects like apartment complexes and affordable housing. This zoning may help maintain a more upscale feel in these areas by limiting higher-density housing options (Balintec, 2023).

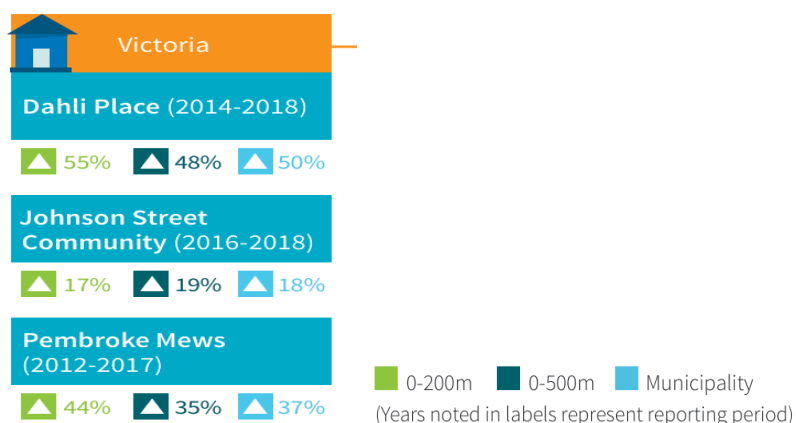


Does Property Value Increase?

In 2020, BC Housing released a report examining the impact of non-market housing on surrounding property values (BC Housing, 2020). The study revealed that property values near the case study sites were either comparable to, or higher than, those of similar properties in surrounding areas. This indicates that the development of non-market housing, including supportive or affordable rental units, does not have a negative impact on nearby residential property values and may, in some cases, lead to an increase.

Figure 2

Percentage Change in Median Assessed Values





* Percentage change shown is the median assessed values for five years post-opening for most common surrounding residential property types (BC Housing, 2020).

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