

# **BC Housing**

## **2021/22 – 2023/24 Service Plan**

**April 2021**



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## Board Chair's Accountability Statement



The 2021/22 – 2023/24 BC Housing Service Plan was prepared under the Board of Commissioners' direction in accordance with the *Budget Transparency and Accountability Act*. The plan is consistent with government's strategic priorities and fiscal plan. The Board is accountable for the contents of the plan, including what has been included in the plan and how it has been reported. The Board is responsible for the validity and reliability of the information included in the plan.

All significant assumptions, policy decisions, events and identified risks, as of April 2021 have been considered in preparing the plan. The performance measures presented are consistent with the *Budget Transparency and Accountability Act*, BC Housing's mandate and goals, and focus on aspects critical to the organization's performance. The targets in this plan have been determined based on an assessment of BC Housing's operating environment, forecast conditions, risk assessment and past performance.

A handwritten signature in black ink, appearing to read 'C. Doyle', written in a cursive style.

Cassie J. Doyle  
Board Chair

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## Strategic Direction and Alignment with Government Priorities

In 2021/22, British Columbians continue to face significant challenges as a result of the global COVID-19 pandemic. Recovering from the pandemic will require focused direction, strong alignment and ongoing engagement between public sector organizations and the Government of British Columbia. The government has identified five foundational principles that will inform each Crown agency's policies and programs and contribute to COVID recovery: putting people first, lasting and meaningful reconciliation, equity and anti-racism, a better future through fighting climate change and meeting our greenhouse gas commitments, and a strong, sustainable economy that works for everyone.

BC Housing's strategic framework for the 2021/22 to 2023/24 period has been changed to reflect the five foundational principles mentioned above.

In 2021/22, BC Housing will continue to work in partnership with the private, non-profit and co-operative housing sectors, provincial health authorities and ministries, other levels of government, Indigenous peoples and community groups to deliver affordable housing programs. New housing will continue to be created across the housing continuum, from supportive housing for the homeless to affordable rental and owner-purchased housing for middle-income British Columbians. In 2021/22, BC Housing will assist approximately 121,600 households across the province through a range of programs, initiatives and partnerships. Further information about BC Housing is provided in Appendix A, including our mandate to support consumer protections under the *Homeowner Protection Act*.

In line with implementing the Province's *Declaration on the Rights of Indigenous Peoples Act* (DRIPA) and delivering on our strategic direction and mandate, BC Housing is also committed to working in partnership with Indigenous peoples to embrace and implement the United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP) and the Truth and Reconciliation Commission of Canada (TRC): Calls to Action.

In addition to the priorities described above, our strategic direction is shaped by the [2021/22 Mandate Letter](#) provided by the Attorney General and Minister Responsible for Housing. Key direction in the Mandate Letter for 2021/22 includes continuing to implement BC Housing programs in Homes for B.C.: 30-Point Plan for Housing Affordability in British Columbia, supporting relevant ministries in the development and implementation of a homelessness strategy, delivering more affordable housing through HousingHub partnerships, as well as supporting relevant ministries to explore higher level supports than what is currently provided in supportive housing.

## Operating Environment

BC Housing continues to respond to public health and provincial state of emergencies declared for the COVID-19 global pandemic. These emergencies are concurrent with the opioid crisis and rising homelessness and present risks to achieving our performance targets. Our work to mitigate the risk and respond to the emergencies includes collaborating with the Ministry of Attorney General and Minister Responsible for Housing and other partner ministries on co-ordinated

policy and operational responses across the province, and collaborating on community-based activities with people with lived expertise, regional health authorities, municipal partners, Indigenous communities, and non-profit housing and service providers. Together we are identifying temporary and permanent accommodations where vulnerable individuals can receive health and social supports.

The pandemic increased awareness of risk trends identified as systemic inequities and marginalization, such as racism, ableism, sexism, homophobia and transphobia. Our revised performance plan includes addressing systemic discrimination and improving housing outcomes for everyone. BC Housing is embedding the principles of Equity, Diversity, Inclusion and Belonging (EDIB) in all our work; our new Office of EDIB will support this commitment. BC Housing will also engage independent experts to conduct an equity review of our work.

BC Housing is committed to Reconciliation with Indigenous peoples. As a landlord, employer and funder of affordable housing programs, BC Housing touches the lives of many Indigenous peoples. We recently commissioned a review of our commitment to the United Nations Declaration on the Rights of Indigenous Peoples and the Truth and Reconciliation Commission Calls to Action. That review produced the report *Reconciliation: Moving Forward Together*. With Indigenous communities and partners, we embrace this as an opportunity to continue to build good relations, implementing and operationalizing the recommendations of the report.

Climate change and extreme weather events remain key risk areas with impacts on the people we serve, our partners and staff, and our buildings. We continue to learn about the risks, including pandemic risk factors. We are applying and sharing our learning through research projects, updating our building standards, energy conservation programs and other initiatives. We are also developing a new sustainability and resiliency strategy that incorporates EDIB principles and aligns our work with the provincial *Climate Change Accountability Act* and CleanBC strategy.

British Columbia continues to see the trend of rising housing affordability pressures. Risks related to the cost of construction and average market rents are expected to keep increasing, while vacancy rates do not meet the demand for affordable housing. Our mitigations against the escalating costs of new housing developments and construction include project contingencies and procurement strategies. The Building BC programs and HousingHub will continue to add new affordable rental supply across the province.

The Building BC programs and HousingHub require a range of strategies to ensure the timely delivery of housing. These include supporting capacity-building in the social housing sector, and working with partners to ensure new housing projects move through the municipal approvals processes in a timely manner.

Existing affordable housing in British Columbia is aging and this trend means that many buildings require major repairs or possible site redevelopment. Through capital renewal funding we invest in existing housing to ensure good condition for current and future residents. Where redevelopment is needed, we are developing a strategic approach for tenant relocation to ensure our work is aligned with best practices.

## Performance Planning

### Goal 1: Improved housing outcomes for British Columbians

The wording for this goal has been changed since the previous Service Plan to reflect BC Housing's focus on achieving positive housing outcomes for our clients, tenants and partners. This goal brings together many areas where we have responsibilities, including increasing the supply of housing, providing opportunities for greater housing stability for people experiencing homelessness, as well as the work of the Licensing and Consumer Services branch in strengthening consumer protections for homebuyers and increasing the quality of residential construction.

Improved housing outcomes refer to the work we do to make a positive difference in people's lives. This work includes addressing youth homelessness and tent encampments for homeless people, delivering housing for Indigenous peoples, supporting greater housing affordability, making housing more accessible and achieving specific equity and social outcomes using GBA+ analysis. Improved housing outcomes also include aligning our work with the provincial CleanBC strategy, as well as promoting construction that is energy efficient, has low carbon emissions, and is good quality and durable.

#### **Objective 1.1: Increase the supply of secure, affordable and sustainable housing for people with low and moderate incomes through Building BC and HousingHub, and through providing rental assistance in the private market**

This objective has been changed since last year's Service Plan to combine the Building BC and HousingHub programs into a single objective, as well as to include rental assistance.

BC Housing implements a range of programs that deliver on provincial investments to create new affordable, social and supportive housing for low- to moderate-income households, including families, seniors, youth, people with disabilities, Indigenous peoples, those experiencing homelessness and at risk of homelessness, and women and children fleeing violence. This is carried out through [Building BC](#) programs such as the [Community Housing Fund](#), [Women's Transition Housing Fund](#), [Indigenous Housing Fund](#), and [Supportive Housing Fund](#). These programs will create more homes for households in B.C., including applicants waiting for housing on the Housing Registry.<sup>1</sup>

Through [HousingHub](#), BC Housing develops, facilitates, and supports partnerships across the housing sector to create market-based and affordable housing for middle-income households without the need for ongoing subsidies. HousingHub delivers affordable housing through the [Provincial Rental Supply](#) program and [Affordable Home Ownership Program](#). HousingHub works with a range of affordable housing partners including non-profit and co-op organizations, private developers, faith groups, property owners, federal and local governments, and Indigenous organizations. BC Housing will work closely with the Ministry of Attorney General and Minister

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<sup>1</sup> As of December 31, 2020, there were over 23,100 households on the Housing Registry.

Responsible for Housing and the Ministry of Finance to monitor, assess and track the progress of the successful implementation of the HousingHub program.

BC Housing also delivers rent supplements to low-income households in the private market through the [Shelter Aid for Elderly Renters](#) (SAFER) program, [Rental Assistance Program](#) (RAP) and [Canada-BC Housing Benefit](#) (CA-BC HB) program.

## Key Strategies

- Continue to deliver new housing supply through Building BC programs in partnership with non-profit, co-operative, community and Indigenous organizations.
- Deliver more affordable housing through HousingHub partnerships.
- Facilitate community dialogue and engagement to help advance social and supportive housing projects, supported by integrated research and engagement strategies.
- Continue to develop and implement emergency responses to the COVID-19 pandemic, such as temporary housing, in partnership with the Ministry of Attorney General and Minister Responsible for Housing and other partner ministries.
- Support the Ministry of Attorney General and Minister Responsible for Housing in the development and implementation of a homelessness strategy.
- Deliver and enhance take-up of the RAP and SAFER rent supplement programs.
- Provide rent assistance to identified priority groups with low incomes through the Canada – BC HB.
- Provide culturally-appropriate housing to recognize the over representation of Indigenous peoples within the homeless population, and further self-reliance within the Indigenous housing sector.
- Ensure effective management and maintenance of BC Housing’s directly managed housing stock including strategic redevelopment opportunities.
- Promote deeper social inclusion and integration of equity, sustainability, climate adaptation and resiliency into new housing design and construction.
- Develop and launch a new sustainability and resiliency strategy and implementation plan.
- Implement improvements to the *BC Rebate for Accessible Home Adaptations* program, previously known as the *Home Adaptations for Independence Program*, to help seniors and people with permanent disabilities or diminished abilities with the cost of making adaptations to their homes for independent living.

Performance Measures	2020/21 Forecast	2021/22 Target	2022/23 Target	2023/24 Target
1.1a Number of affordable and supportive housing units completed, including affordable rental and social housing (including HousingHub) <sup>1</sup>	3,500	4,500	3,000	3,000
1.1b Number of households receiving rental assistance in the private market <sup>2</sup>	37,200	37,700	40,300	41,000

<sup>1</sup>Data source: BC Housing’s Central Property System database. Programs reflected in measure 1.1a include: *Rapid Response to Homelessness, Affordable Rental Housing, Community Housing Fund, Indigenous Housing Fund,*



*Supportive Housing Fund, Women’s Transition Housing Fund, Homelessness Action Plan, Provincial Investment in Affordable Housing, Community Partnership Initiatives, Housing Endowment Fund, Housing Priority Initiatives, Investment in Affordable Housing, Provincial Rental Supply Affordable Home Ownership Program* and other provincial programs.

<sup>2</sup>Data source: BC Housing’s Subsidy Management and Assisted Rental Tool (SMART) database. Programs reflected in measure 1.1b include the *Shelter Aid for Elderly Renters* program, the *Rental Assistance Program* and the *Canada-BC Housing Benefit*.

## **Linking Performance Measure to Objective**

These measures describe BC Housing’s contribution towards creating and facilitating more affordable housing through provincial programs.

### **Discussion**

Measure 1.1a has been changed since last year’s Service Plan to include the number of HousingHub units completed. Last year’s Service Plan measure 1.2, “Number of new affordable housing project partnerships to facilitate new units initiated by the HousingHub” has been removed in this Service Plan, and Measure 1.1a now measures HousingHub units completed.

Measure 1.1a identifies the number of affordable and supportive housing units completed and ready for occupancy by residents, including units created through Building BC and HousingHub programs. Targets are based on the completion of new units created through acquisition or new construction. Following the restart of HousingHub following Budget 2021, the units completed target will be revised in the 2022/23 Service Plan to reflect the ramp up of HousingHub projects. Reporting of this measure in the 2021/22 Annual Report will include the number of units meeting a range of criteria related to the goal description, and can include affordability levels, accessibility, Indigenous housing, unit-type mix, and units designed to meet energy sustainability targets in BC Housing’s Design Guidelines and Construction Standards.

Measure 1.1b identifies the number of households receiving rental assistance in the private market. Targets for 1.1b are based on anticipated up-take for these rent assistance programs.

## **Objective 1.2: Provide opportunities for greater housing stability for people experiencing homelessness**

This is a new objective that focuses on housing stability as a key component to breaking the cycle of homelessness. Homelessness – including tent encampments, Indigenous homelessness, and youth homelessness – is a complex issue and there are a number of factors that may cause an individual to experience homelessness. These include structural factors (e.g., poverty, discrimination, lack of affordable housing, the impact of colonization on Indigenous peoples), individual/relationship factors (e.g., traumatic events, family violence and abuse, mental health issues, addiction issues, or other physical and health issues), and system failures that reinforce or perpetuate homelessness (e.g., historic and ongoing racism and other forms of discrimination, barriers to accessing public systems, transitioning out of child welfare programs, or discharging from hospitals or correctional institutions). One, or a combination of these factors can cause homelessness.

BC Housing will work with the Ministry of Attorney General and Minister Responsible for Housing to support the development and implementation of a provincial homelessness strategy. BC Housing also works in partnership with service providers and housing operators to ensure people achieve and maintain stable housing. For example, supportive housing is operated by non-profit housing societies that provide support services to people experiencing homelessness to help them maintain their housing. These support services can include 24/7 staffing, life skills training, employment preparation, meal programs and referrals to other community resources.

**Key Strategies**

- With the Ministry of Attorney General and Minister Responsible for Housing, health, and community partners, implement strategies to respond to and prevent homelessness, including youth homelessness and tent encampments for homeless people.
- Support the Ministry of Attorney General and Minister Responsible for Housing in their work with other ministries and partners to explore higher intensity supports than those currently provided in supportive housing.
- Support outreach and communication with people experiencing homelessness, including those living in encampments, in order to facilitate connecting individuals with appropriate housing options.

Performance Measure	2020/21 Baseline	2021/22 Target	2022/23 Target	2023/24 Target
1.2 Percentage of homeless individuals accessing housing who remain housed six months after placement <sup>1</sup>	80%	83%	85%	87%

<sup>1</sup>Data source: Homeless Individuals and Families Information Systems.

**Linking Performance Measure to Objective**

Measuring the percentage of homeless individuals accessing supportive housing and remaining housed six months after placement enables BC Housing to monitor and assess the performance outcomes of programs and initiatives intended to break the cycle of homelessness. The longer an individual is housed, the greater the likelihood they will remain housed.

**Discussion**

Measure 1.2 focuses on the number of individuals experiencing homelessness who have remained housed six months from the date in which they moved into their home. Only clients whose housing status can be verified at the six-month anniversary of being housed are included in this measure. Targets are set at 83 percent for 2021/22.

**Objective 1.3: Ensure buyers of new homes are protected through strengthening consumer protections and compliance with the *Homeowner Protection Act***

This objective focuses on BC Housing’s responsibility to strengthen consumer protection for buyers of new homes and to regulate the industry to improve the quality of residential construction.

**Key Strategies**

- Ensure that builders are qualified and upgrade their skills through a wide range of available continuing professional development.
- Continue to ensure that there is a fair playing field and protection for consumers by achieving a high level of compliance with mandatory licensing and home warranty insurance requirements.
- Work collaboratively with other industry regulators to monitor the home warranty insurance system in order to ensure efficacy, fairness, and better outcomes for consumers.
- Carry out technical research to mitigate construction risks and inform improvements to the quality of residential construction and support better outcomes for owners, residents, builders, and other industry stakeholders including insurers.

Performance Measure	2020/21 Forecast	2021/22 Target	2022/23 Target	2023/24 Target
1.3 Builders’ rating of the effectiveness of compliance efforts to monitor and enforce licensing and home warranty insurance requirements, and the owner-builder exemption regarding home warranty insurance <sup>1</sup>	80% or higher	80% or higher	80% or higher	80% or higher

<sup>1</sup>Data source: Annual Licensed Residential Builder Survey.

**Linking Performance Measure to Objective**

This is a measure of the overall health of the builder licensing, home warranty insurance and owner-builder authorization system, whereby compliance issues are dealt with quickly and effectively by the Licensing and Consumer Services branch. Assessment of performance is best done by industry participants (licensed residential builders) that operate their businesses within the regulatory framework.

**Discussion**

Targets are based on past trends, recognition that reducing instances of non-compliance continues to be an area for business improvement, and strategic initiatives underway to enhance compliance efforts each year over the three-year service planning period. The targets remain constant over the next three years as 80 percent or higher represents a good level of performance.

## **Goal 2: Strengthened BC Housing service programs and community housing sector capacity**

The wording for this goal has been changed since the previous Service Plan to reflect a more people-centred approach and to take into account BC Housing’s directly managed housing, the non-profit and co-op housing sector, and building the capacity of this sector.

While some social housing<sup>2</sup> is managed by BC Housing, the vast majority are managed by the non-profit and co-op housing sector. The non-profit and co-op housing sector has grown in both size and sophistication; its positive impacts in communities through the provision of affordable housing are considerable. In British Columbia, as well as nationally, a culture of innovation, social entrepreneurship and business transformation is emerging in the sector.

### **Objective 2.1: Support a people-centered approach to enhancing services for tenants with directly managed housing as well as within the broader social housing sector and marginalized communities**

This is a new objective since last year’s Service Plan and focuses on the ways in which programs and services are delivered such that they drive positive outcomes for tenants living in social housing. Work to support this objective is carried out by BC Housing as well as the non-profit and co-op housing sector, and it often includes tenant support services. For example, in BC Housing directly managed housing, tenants can access housing and health services, education and development opportunities for students, and participate in community gardens through the [\*People, Plants and Homes\*](#) program.

#### **Key Strategies**

- Guided by the principles of Equity, Diversity, Inclusion and Belonging, incorporate lessons learned during the pandemic response around the importance of food security, cultural and community supports.
- Develop and implement strategies to provide tenants with a greater voice in programs and initiatives that impact them.
- Develop a tenant relocation strategy to guide BC Housing and to support the community housing sector in carrying out tenant relocations due to renovations or redevelopment that safely support tenants, inform budgeting and deliver on BC Housing’s goals of asset renewal and increased affordable housing supply.

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<sup>2</sup>Social housing is defined as a housing development that government subsidizes and that either government, a non-profit, or co-op housing partner owns and/or operates. Community housing and social housing are used interchangeably. BC Housing directly manages 5,500 social housing units while the non-profit and co-op housing sector manage more than 63,000 social housing units.

Performance Measure	2020/21 Forecast	2021/22 Target	2022/23 Target	2023/24 Target
2.1 Percentage of clients reporting satisfaction with the quality and safety of their housing <sup>1</sup>	75% or higher	75% or higher	75% or higher	75% or higher

<sup>1</sup>Data source: BC Housing’s tenant engagement survey.

### Linking Performance Measure to Objective

This is a measure to determine whether BC Housing directly managed tenants are satisfied with their housing and receiving the services and support they need. Feedback from tenants living in BC Housing directly managed units is obtained through a survey that occurs every two years.

### Discussion

Results from the survey, which is conducted every two years by a third party, are analyzed by location and demographics to provide important insight into the experiences of tenants living in our directly managed buildings. The survey results are used to strengthen and improve the services available to tenants.

The measure reports on the percentage of tenants indicating that they are either “very satisfied” or “satisfied” with their overall housing situation. Future targets are set at 75 percent or higher.

### Objective 2.2: Collaborate and support our non-profit and co-operative housing partners to ensure long-term provision of social and affordable housing

This objective focuses on BC Housing’s collaboration and partnerships that increase sector capacity and accountability to drive positive outcomes for clients, tenants and partners. Specifically, there is ongoing collaboration and dialogue with the sector to identify current challenges, opportunities, new practices and processes to better support housing provider capacity. Work to support this objective is carried out sector-wide through partnerships with Housing Partnerships Canada and BC Non-Profit Housing Association, for example, as well as ongoing relationships with more than 800 housing providers across the province. These day-to-day relationships involve the development of new housing projects and the administration of operating agreements for existing housing, budget setting, financial and operational reviews.

### Key Strategies

- Collaborate with sector organizations, including the BC Non-Profit Housing Association (BCNPHA), Co-op Housing Federation of BC (CHF BC) and Aboriginal Housing Management Association (AHMA) to implement strategic initiatives, including training, education, research, and services to strengthen and support landlords and tenants.
- Implement findings from the review of BC Housing’s operational review process to support non-profit capacity and accountability.

- Develop and implement educational opportunities for BC Housing and the community housing sector to build understanding and competencies to adopt the principles of Equity, Diversity, Inclusion and Belonging.
- Support the sector with technology modernization and cybersecurity protections with services provided by BC Housing.

## Discussion

As the crown agency responsible for the delivery and administration of subsidized housing in the province, BC Housing has operating agreements with non-profit housing societies that give responsibility for policy establishment, financial administration and property management to the societies. To provide oversight, BC Housing carries out operational reviews on housing providers.

BC Housing is undertaking a review of the operational review process. The review will identify the strengths of the operational review process and areas for improvement, and will recommend an effective process to facilitate capacity building in the sector. The review was completed in 2020 and BC Housing will implement the findings of the review in 2021/22. A new performance measure will be created for 2022/23 to support the implementation.

Last year's measure for this objective, "Percentage of non-profit housing provider financial reviews carried out by BC Housing within five months from date of BC Housing receiving the financial review results from the non-profit housing provider" was an interim measure and has been removed as BC Housing is in the process of developing a new measure; the interim measure is no longer a good reflection of the objective.

## Objective 2.3: Improve the quality of existing social housing through new provincial investments

The wording for this objective has changed since last year's Service Plan for better clarity. This objective focuses on the capital renewal and long-term rehabilitation needs of more than 68,000 social housing units in B.C. and new provincial funding targeted for capital renewal of the existing social housing stock.

The average age of the social housing stock is approximately 35 years, and many buildings are approaching a time when major building components require replacement or repair. Therefore, while increasing the supply of housing is an important focus of the province and BC Housing, it is equally important that existing social housing be maintained to ensure it remains in good condition for current and future residents, to meet targets for GHG emission reductions, and to ensure that the public investment in the infrastructure is protected. To achieve these priorities, BC Housing works with housing providers to identify priority capital renewal projects, and provides funding for maintenance and rehabilitation through various programs.

## Key Strategies

- Deliver BC Housing programs that help improve the quality, sustainability, climate change adaptation and resiliency, life-safety and accessibility of existing social housing.

- Conduct research and education for the residential construction industry that supports the industry transformation towards sustainable, equitable and resilient building practices.
- Update and evolve the BC Housing’s Design Guidelines and Construction Standards on a regular basis in order to reflect best practices and improve livability for residents.

Performance Measure(s)	2020/21 Forecast	2021/22 Target	2022/23 Target	2023/24 Target
2.3 Facility Condition Index <sup>1</sup>	16% to 21%	16% to 21%	16% to 21%	16% to 21%

<sup>1</sup>Data source: Physical building condition assessments of building systems, sub-systems and components are tracked by BC Housing and used to calculate the Facility Condition Index (FCI). This index quantifies the physical condition of the social housing stock.

### Linking Performance Measure to Objective

The Facility Condition Index (FCI) is an indication of the condition of a building – a lower percentage corresponds to a better building condition. The FCI calculation is the cost of a building’s renewal and replacement needs divided by its replacement cost, expressed as a percentage. The FCI is used to assist with investment decisions and strategic directions regarding capital planning and rehabilitation budgets for social housing. Without adequate continued investment in the existing social housing stock, the FCI rises over time.

### Discussion

The FCI is calculated using a five-year projected average of the condition of the social housing stock. This approach is an industry standard and supports effective maintenance and rehabilitation planning. Increased provincial funding to preserve the existing social housing stock has allowed us to set targets at 16 to 21 percent over the three-year period, which is an acceptable service level for buildings and building conditions for tenants.

Targets also reflect a larger sampling of assessed units, growing to nearly 100 percent of the social housing stock. Planned maintenance and rehabilitation work over the three-year service plan period is factored into the target, as is available funding each year. On average, buildings in BC Housing’s directly managed portfolio are older than those in the non-profit housing sector.

### Goal 3: Strong Indigenous partnerships and relationships based on principles of Reconciliation

In line with the Province’s commitment to Reconciliation and implementation of the *Declarations of the Rights of Indigenous Peoples Act*, BC Housing works in partnership with Indigenous communities and organizations to help create more affordable housing and to increase self-reliance in the Indigenous housing sector. Recognizing the over-representation of Indigenous peoples within the homeless population and in housing that is not adequate nor affordable, these are two areas of focus for BC Housing.

In 2018/19, British Columbia became the first province in Canada to invest provincial housing funds in Indigenous communities including First Nations communities/on reserves and Treaty Nations through opportunities provided by Building BC programs and significant new levels of provincial housing investments. With this change BC Housing is developing new relationships



with First Nation communities and Indigenous peoples across the province to create affordable and supportive housing.

BC Housing is committed to ongoing dialogue with Indigenous partners to address the unique perspectives and needs of different Indigenous organizations and communities. BC Housing has begun the development of a Reconciliation Strategy as part of our commitment to work with the Ministry of Attorney General and Minister Responsible for Housing to adopt policies and practices based on the United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP) and the Calls to Action of the Truth and Reconciliation Commission (TRC) within our specific mandate and context.

### **Objective 3.1: Advance BC Housing’s relationship with Indigenous peoples and communities in British Columbia through Reconciliation**

BC Housing has been working with Indigenous partners to create affordable housing since the Commission was created over 50 years ago, with relationships evolving significantly over time. This objective reflects BC Housing’s changing role and how it can take further steps to help build capacity and self-reliance within the Indigenous housing sector and, through listening and learning from the sector, to build capacity within BC Housing and improve existing provincial housing programs and services can be improved. BC Housing engages widely with Indigenous communities and First Nations, the Aboriginal Housing Management Association (AHMA) and other Indigenous leadership organizations to help facilitate change.

The wording for this objective has been changed since last year’s Service Plan to better reflect BC Housing’s commitment to Reconciliation.

#### **Key Strategies**

- Develop a multi-year plan, considering short, medium and long-term recommendations arising from the Reconciliation: Moving Forward Together report, which will inform BC Housing’s Reconciliation strategy.
- Develop an engagement plan to prioritize discussions with Indigenous peoples, organizations and Nations to collaborate on program funding structures to ensure it fulfills DRIPA legislation in the context of BC Housing’s mandate.
- Develop an engagement plan to work with Indigenous Nations, communities and organizations to evolve BC Housing policies and practices based on principles of Reconciliation and decolonization.
- In collaboration with Indigenous partners, review and adapt program requirements, design standards and work pace to be culturally inclusive.
- Collaborate with Indigenous communities and First Nations to create housing options through Building BC programs.
- Collaborate with AHMA to increase affordable housing options, improve housing conditions and build a strong Indigenous housing sector.
- Leverage opportunities to advance employment, skills training and business development for Indigenous peoples through our programs and business activities.
- Improve housing conditions in First Nations communities / on reserves through partnerships in asset management, capital planning and homeowner education.



- Continue to deliver education and training sessions to BC Housing staff and partners on implementing UNDRIP and TRC recommendations.

Performance Measure	2020/21 Forecast	2021/22 Target	2022/23 Target	2023/24 Target
3.1 Progressive Aboriginal Relations (PAR) certification <sup>1</sup>	Gold	Gold (Recertification year)	Gold	Gold

<sup>1</sup>Data source: The Canadian Council for Aboriginal Business.

### Linking Performance Measure to Objective

Performance is measured through the Progressive Aboriginal Relations (PAR) Certification, whereby our broad range of initiatives and partnerships with Indigenous organizations are assessed by an independent third-party organization, the Canadian Council for Aboriginal Business (CCAB). CCAB assesses our commitment to the Indigenous sector in four areas: leadership; employment; business development; and community relationships. Assessment results are certified at a bronze, silver or gold level, depending on how the organization has demonstrated its performance. BC Housing is the only social housing provider in Canada to be certified under the PAR program. Carrying out initiatives to meet the PAR Certification assists BC Housing in advancing BC Housing’s relationship with Indigenous peoples and communities across the province.

### Discussion

Although the certification process occurs every three years, our work to promote stronger Indigenous partnerships is ongoing in all business areas and will be informed by the findings and recommendations from the Reconciliation: Moving Forward Together report. BC Housing’s current plans, initiatives and collaboration efforts support the goal of continual improvement each year. BC Housing’s Gold certification result demonstrates an active and ongoing commitment to supporting the Indigenous housing sector and our Indigenous housing partners. The next certification process will occur again in 2021. Benchmarking is conducted on a national level against other Canadian companies participating in the PAR Certification program.

### **Goal 4: Improved BC Housing service delivery through alignment with principles of Equity, Diversity, Inclusion and Belonging (EDIB), Reconciliation, sustainability and resiliency as well as lessons learned from the COVID-19 pandemic**

This is a new goal that seeks to drive changes in how we deliver on our services while addressing social and environmental injustices, reducing our negative contributions to global heating, managing impacts of the climate breakdown, and being better prepared to manage other risks, such as earthquakes and pandemics.

In order to achieve this goal, BC Housing must align our work with the principles of Equity, Diversity, Inclusion and Belonging (EDIB). BC Housing has created a new Office of Equity,

Diversity, Inclusion and Belonging (OEDIB) to lead change and advance work that applies a deep equity analysis to BC Housing’s business operations, programs, policies and strategies. The focus areas that fall under the OEDIB are Reconciliation, Gender-Based Analysis (GBA+), including accessibility, youth, seniors, 2SLGBTQIA+<sup>3</sup> and Indigenous, Black and People of Colour (IBPOC) as well as promoting anti-oppression and addressing ableism, racism and other systemic discriminations.

This is coordinated with the work underway to develop Reconciliation and sustainability strategies. BC Housing is also working with health authorities, non-profit housing partners, and local governments to analyze and apply lessons learned from the pandemic to improve our business practices and operations.

### **Objective 4.1: Achieve a high level of employee engagement**

This is a new objective in this Service Plan. BC Housing’s employees play a critical role in organizational performance. Employee engagement is a productivity indicator based on employee satisfaction and motivation. Promoting employee engagement fosters an environment of creativity, innovation, organizational excellence and improved service to our tenants and clients. A significant contributor to an engaged workforce is access to leadership, learning and growth opportunities, which serve to meet business objectives as well as the personal aspirations of employees. An engaged employee is one who is fully involved in, and enthusiastic about their work, and who will act in a way that will support the organization as a whole in meeting its goals and objectives. The engagement of BC Housing’s employees in the context of transformational cultural change has begun, e.g., integrating principles of EDIB and Reconciliation into our work and business practices. This work aligns with the Government of B.C.’s three-year diversity and inclusion strategy for the BC Public Service entitled “Where We All Belong”. It ensures the BC Public Service is reflective of our province and inclusive of Indigenous peoples, racialized communities, immigrants, persons with disabilities and the 2SLGBTQIA+ community.

### **Key Strategies**

- Development of the Office of Equity, Diversity, Inclusion and Belonging (OEDIB) as a means of leading branch collaboration, e.g., enhancing programs, policies and business practices to be in alignment with equity EDIB principles.
- Carryout an equity review of BC Housing’s corporate processes, policies and culture to assist with the creation of an equity strategy that will address long-standing inequities and allow BC Housing to measure the ways that systemic and structural barriers impact operations and service delivery.
- Support staff education on the principles and application of EDIB, Reconciliation and sustainability principles and goals into regular operations.
- Leverage data and technology as an asset to help staff drive business solutions. This will include expanding the scope of disaggregated data gathered for demographic analysis to better understand operational and service delivery impacts.

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<sup>3</sup> 2SLGBTQIA+ refers to the Two Spirit, Lesbian, Gay, Bisexual, Transgender, Queer (or Questioning), Intersex, Asexual, Plus community. Plus is inclusive of all other varying sexual orientation and gender identities.

- Enhance communications and engagement opportunities for employees with their colleagues, tenants, clients and the community housing sector.
- Transform into a digital organization to support increased internal process digitalization and improved online access to our programs and services.
- Reimagine work by continuing to enhance diverse work arrangements and focusing on how, when and where work is being done to support employee experience and well-being.

Performance Measure	2020/21 Forecast	2021/22 Target	2022/23 Target	2023/24 Target
4.1 Employee engagement index <sup>1</sup>	Top Quartile	Top Quartile	Top Quartile	Top Quartile

<sup>1</sup>Data source: BC Housing annual employee engagement survey.

### Linking Performance Measure to Objective

This measure is based on BC Housing’s annual staff survey by a third party that gathers feedback on different aspects of the work environment. The survey is designed to gauge the extent to which BC Housing has been successful in building a culture of employee engagement and to identify opportunities for improvement.

### Discussion

Results are benchmarked with other employers through the use of standard industry survey instruments. Targets are set at placing BC Housing in the top quartile of benchmarked employers to ensure that employee engagement continues to be an important focus within the organization and supported by the [People Strategy](#).

### Objective 4.2: Support provincial climate goals by actively contributing to low-carbon, healthy and future-proof housing

The wording of this objective has changed since last year’s Service Plan to better reflect BC Housing’s role in sustainability and resiliency.

BC Housing is committed to working towards improving the efficiency of social housing buildings, lowering utility costs, and reducing greenhouse gas pollution. We have a robust set of energy management programs and will continue to reduce our greenhouse gas emissions, as we have done so significantly in the last ten years. We detail our climate actions in the [Carbon Neutral Action Report](#) as required by the *Climate Change Accountability Act*.

In collaboration with the residential construction industry, non-profit housing sector, the utilities service providers and other partners, BC Housing engages in projects that support building innovation as well as low-carbon and resilient construction and renovation. BC Housing also offers many training and education programs to the construction industry and affordable housing providers that contribute to this objective. Under the *Homeowner Protection Act* mandate, we establish and maintain expertise in building science, conduct research and cooperate with other

organizations to establish best practices for building low-carbon energy efficient homes that meet BC Energy Step Code requirements.

Through our Research Centre we are also promoting housing that is designed and operated with occupants’ health in mind, including improving indoor air quality, eliminating toxic materials, designing buildings for better social interactions, considering access to natural light and nature.

A new sustainability and resiliency strategy is forthcoming this year. This is a result of the review of BC Housing’s *livegreen* sustainability strategy that was completed in 2019/20 in response to the provincial government’s new CleanBC plan, as well as it being the tenth year of the *livegreen* sustainability strategy. The review identified opportunities for BC Housing to help create sustainable and resilient communities through our business activities.

### Key Strategies

- Promote energy efficient, low-carbon and resilient approaches, and sustainability in affordable housing through our housing programs, including the adoption of the higher steps of the BC Energy Step Code.
- Support the improvement and preservation of existing social housing stock through energy retrofits and building envelope upgrades.
- Build capacity within the construction industry and the social housing sectors through research and education on integrating low-carbon, adaptive and resilient solutions into building design and renovation.
- Continue to be a leader in helping the building design and construction industry in its transformation towards sustainable, equitable, and resilient building practices, including the development and dissemination of training curricula for licensed builders about how to build homes that meet BC Energy Step Code requirements.
- Invest in technical projects in partnership with industry and all levels of government related to the quality and sustainability of residential construction.
- Develop and launch a new sustainability and resiliency strategy.

Performance Measure	2020/21 Forecast	2021/22 Target	2022/23 Target	2023/24 Target
4.2 Percent reduction in greenhouse gas emissions from 2010 levels <sup>1</sup>	Reduction of 25% to 30%	Reduction of 25% to 30%	Reduction of 30% to 35%	Reduction of 30% to 35%

<sup>1</sup>Data source: Provided directly from utility companies and compiled by an external consultant. In accordance with legislative requirements, the targets are based on a calendar year, e.g., forecast for 2020 are indicated in the 2020/21 column.

### Linking Performance Measure to Objective

This measure tracks our progress in reducing Greenhouse Gas (GHG) emissions and maintaining a carbon neutral status as required by the *Climate Change Accountability Act* (formerly the *Greenhouse Gas Reductions Target Act*). It includes emissions from the entire housing portfolio of buildings owned or leased by the Provincial Rental Housing Corporation, emissions from BC Housing fleet vehicles and office paper, and is aligned with provincial reporting

requirements. Detailed actions taken to meet this goal are described in the annual [Carbon Neutral Action Report](#).

## **Discussion**

Targets are set to achieve a 25 percent or more reduction in GHG emissions from the 2010 level (they are not cumulative). The targets take into account anticipated changes to the housing portfolio over the three-year Service Plan period. The baseline, which was calculated across the housing portfolio in 2010, has been maintained to compare our reductions.

## Financial Plan

### BC Housing's Summary Financial Outlook

(\$000)	2020/21 Forecast	2021/22 Budget	2022/23 Budget	2023/24 Budget
<b>Revenue</b>				
Provincial Contribution <sup>1</sup>	1,690,089	1,820,742	1,697,282	1,432,520
Federal Contribution	208,094	166,442	152,279	156,727
Tenant Rent	33,495	32,992	32,972	32,972
Other <sup>2</sup>	18,142	22,793	22,786	22,671
Portfolio Investment Income	(5,000)	4,000	4,000	4,000
<b>Total Revenue</b>	<b>1,944,820</b>	<b>2,046,969</b>	<b>1,909,319</b>	<b>1,648,890</b>
<b>Expenses</b>				
Grants	797,039	905,852	920,094	636,409
Housing Subsidies	672,662	742,036	638,509	647,304
Rental Assistance	267,028	155,615	166,250	176,776
Salaries and Labour	78,133	92,963	94,780	96,634
Operating Expenses	66,228	91,130	30,429	30,453
Building Maintenance	27,597	19,550	18,937	20,483
Office and Overhead	14,849	15,148	15,148	15,148
Utilities	9,947	9,941	10,187	10,441
Grants in lieu of Property Taxes	9,495	9,649	9,900	10,158
Research and Education	1,390	1,110	1,110	1,110
Interest Expense	452	3,975	3,975	3,975
<b>Total Expenses</b>	<b>1,944,820</b>	<b>2,046,969</b>	<b>1,909,319</b>	<b>1,648,890</b>
<b>Net Income</b>	-	-	-	-
<b>Total Liabilities</b>	1,388,363	1,151,342	1,483,553	1,226,321
<b>Capital Expenditures</b>	5,000	5,000	5,000	5,000
<b>Accumulated Surplus</b>	186,298	186,298	186,298	186,298

<sup>1</sup>2021/22 includes funding of \$1.151 billion provided directly by the provincial government to BC Housing, \$638.3 million from the *Housing Priority Initiatives Special Account*, \$12.9 million from the *Housing Endowment Fund*, and \$18.5 million from other partnering ministries/agencies.

<sup>2</sup>This includes revenues from other sources including builder licensing fees.

## Revenues

Over 97 percent of BC Housing's revenues are contributions received from the provincial and federal governments.

### ***Provincial Contributions***

In 2021/22, BC Housing is budgeting to recognize total provincial contributions of \$1.821 billion.

These contributions include \$1.150 billion provided directly by the provincial government to BC Housing, \$638.3 million from the *Housing Priority Initiatives (HPI) Special Account*, \$12.9 million from the *Housing Endowment Fund*, and \$18.5 million from other partnering ministries/agencies.

Of the \$1.151 billion directly provided by the provincial government, \$388.9 million will be invested in priority capital projects through Building BC and other capital programs; the remaining \$762.1 million is primarily for funding operating and support costs for a variety of housing programs and initiatives. Year over year, the operating and support subsidy to non-profit housing providers increases due to new funding for newly completed projects under the Building BC programs. Capital funding specifically for the *Supportive Housing Fund* and *Women's Transition Housing Fund* programs will remain high and peak at \$329.6 million in 2022/23, and capital renewal funding to address the aging provincially owned social housing stock will hold consistent at \$46.9 million annually.

*HPI Special Account* is budgeted to recognize \$638.3 million in 2021/22, \$622.6 million in 2022/23 and \$530.7 million in 2023/24. Each year, \$193.9 million of these funds will provide for ongoing operating and support costs for new and existing housing projects. A further \$335.9 million in 2021/22, \$428.7 million in 2022/23 and \$336.8 million in 2023/24 will fund capital grants to non-profit societies for new projects to increase the supply of affordable housing units throughout the province and for the maintenance and rehabilitation of their existing social housing stock. In 2021/22, *HPI Special Account* will also provide \$108.5 million for property acquisitions to facilitate efforts to move people indoors from encampments in Vancouver and Victoria.

### ***Federal Contributions***

In 2021/22, federal contributions are forecasted to be \$166.4 million, decreasing to \$156.7 million in 2022/23. This contribution includes funding for existing programs under the *Social Housing Agreement* and decreases when projects reach the end of their operating agreement. Also included in federal contribution is funding under the *CMHC-British Columbia Bilateral Agreement under the 2017 National Housing Strategy*, which provides \$51.3 million in 2021/22 for the *BC Priorities Housing Initiative*, the *Canada Community Housing Initiative* and the *Canada-BC Housing Benefit*. Funding under these programs increases to \$64.0 million in 2022/23 and \$76.5 million in 2023/24.



### ***Other Contributions***

The remaining revenues are from tenant rent, investment income and other sources including builder licensing fees. The Licensing and Consumer Services Branch of BC Housing is fully self-supported from the collection of builder licensing fees that are anticipated to generate approximately \$5.6 million in revenue annually. This revenue will fund costs associated with the licensing and home warranty insurance system, as well as technical research and education in residential construction and consumer protection.

### **Expenditures**

BC Housing's expenditures are largely comprised of grants, housing subsidies, rental assistance, administration costs, operational costs and building maintenance costs.

Grants and housing subsidies make up the majority of BC Housing's expenditures. Grants are one-time funding for new construction or renovation of subsidized housing. Housing subsidies are for ongoing operational and support costs and are provided to non-profit societies. This subsidy is expected to increase in future years as new projects under the Building BC programs and other initiatives complete construction and become operational.

Rental assistance helps eligible renters with monthly rent payments in the private market. Due to British Columbia's aging population and enhancements introduced to the program in 2018, it is expected that rental assistance under the *Shelter Aid for Elderly Renters* (SAFER) program will increase in future years. While the number of recipients of the SAFER program is growing, the *Rental Assistance Program* (RAP) which provides eligible low-income working families with cash assistance to help with their monthly rent payments, is expected to remain steady.

Administration costs are made up of salaries and labour paid to BC Housing employees, office and overhead costs incurred in administering the housing portfolio, as well as research and education costs. These costs are expected to increase as additional staff are required to deliver and administer new projects and programs.

Operational costs which include building operating expenses, utilities, and grants in lieu of property taxes show little change. Building maintenance costs are expected to remain constant annually. Slight increases are expected in utilities as well as grants in-lieu of property taxes.

### **Key Forecast Assumptions, Risks and Sensitivities**

The following assumptions have been used in the forecast:

- Provincial and federal contributions match existing approvals;
- Interest rates for mortgage take-outs and renewals are based on provincial Treasury Board forecasts;
- Rental assistance take-up is expected to increase;
- Construction activity for new builds and renovations will match planned schedules, which include anticipated construction delays; and
- Growing trades shortages and rising construction costs.

Risks and sensitivities considered:



- Future rate increases in electricity, natural gas, water and sewer and property taxes have been considered. Various measures, such as building energy retrofits and the bulk purchase of natural gas have been implemented to help offset this impact.
- Mortgage renewals are staggered and have longer terms in place to offset the risk of raising interest rates.

## Provincial Rental Housing Corporation

The net income projected for the Provincial Rental Housing Corporation (PRHC) is primarily the result of gain on sales generated from the sale and purchase of land and buildings.

### PRHC's Summary Financial Outlook

(\$000)	2020/21 Forecast	2021/22 Budget	2022/23 Budget	2023/24 Budget
<b>Net Income</b>	119,367	5,650	2,318	5,182

### Management's Perspective on the Financial Outlook

In response to the challenges presented by the COVID-19 pandemic and rising homelessness, several initiatives are underway to support the province's response to the pandemic and ensure accommodation for individuals experiencing or at risk of homelessness. In 2020/21, BC Housing secured temporary spaces across the province to support the province's homeless and vulnerable populations and provide resources and supports for housing providers to safely maintain services. Funding to support initiatives in response to COVID-19 will continue into the 2021/22 fiscal year. In addition, funding toward efforts to move people indoors from encampments in Vancouver and Victoria will continue in order to ensure vulnerable populations living in encampments are provided with the housing and shelter options that meet their needs.

The Rapid Housing Initiative was announced by the federal government in September 2020, providing capital funding through the Canada Mortgage and Housing Corporation to support the construction of modular housing and the conversion of non-residential buildings for affordable multi-unit housing. To support the funding proponents across the province, BC Housing has committed to partner with successful applicants to provide the necessary operating and support subsidy to enable 24/7 wrap-around services for people experiencing or at risk of homelessness.

Over the next three years BC Housing will also continue to make progress on building the homes that British Columbians need by investing \$1.6 billion towards the Building BC programs to construct new units. Operating funding will also be provided to ensure projects built under Building BC programs remain affordable and include support services for people who require them.

Amidst changing operating environment, BC Housing faces various challenges in developing various new initiatives while maintaining existing services. Construction costs have been rising for the last few years due to the heated construction market; as well, the impact of the COVID-19

pandemic has contributed to added cost pressures in the delivery of capital projects. The overall trend of increasing construction costs is expected to continue into future years which may negatively impact the affordability of newly constructed social housing projects. Measures such as fixed-price construction contracts and provision of additional equity into capital projects are in place in order to mitigate this risk.

There is also increased demand for financial assistance from non-profit housing providers to ensure projects remain viable and affordable. A number of factors are contributing to this trend, including increasing insurance premiums for non-profit housing providers, staffing and labour costs, and loss of rent revenue during the pandemic. New strategies are being explored to mitigate the risk from rising insurance premiums, and data is being collected to analyze the operational impact of the pandemic on non-profit housing providers.

Costs related to housing vulnerable populations and providing support services to clients are also increasing. As BC Housing works to provide dignified accommodations for vulnerable populations after the pandemic, financial pressures will continue to grow along with the increasing demand for more supportive housing options. BC Housing will continue to work with its partners to respond to changing market conditions in order to provide dignified housing accommodations for vulnerable populations and ensure continuity in service delivery after the pandemic.

## **Appendix A: Additional Information**

### **Corporate Governance**

BC Housing is accountable to the Minister Responsible for Housing through a Board of Commissioners appointed by the Lieutenant Governor in Council.

The Board of Commissioners oversees policy implementation and direction and, in cooperation with senior management, sets strategic direction. The Board also monitors BC Housing's performance based on the province's planning and reporting principles.

The Board delegates responsibility for the day-to-day leadership and management of BC Housing to the CEO. The "Governance" page on our website describes our accountability to government as well as profiles of the Board, its members and committees:

[www.bchousing.org/about/governance](http://www.bchousing.org/about/governance).

### **Organizational Overview**

BC Housing was created in 1967 to deliver on the provincial government's commitment to the development, management and administration of housing. Through the Licensing and Consumer Services Branch, BC Housing also has responsibilities related to licensing of residential builders, home warranty insurance, and research and education to improve the quality of residential construction and consumer protection.

Our role is to assist British Columbians in greatest need of affordable housing by providing options along the housing continuum. We work in partnership with the private and non-profit sectors, provincial health authorities and ministries, other levels of government and community groups to develop a range of housing options. Our partners have the expertise to identify the appropriate housing needs of their client groups and to deliver the support services needed for successful tenancies.

BC Housing has a Board of Commissioners that is responsible for corporate governance, and an organizational structure with six branches. The "About" page on our website provides more information on our organization: [www.bchousing.org/about](http://www.bchousing.org/about).