

2026

Capital Regional District Regional Housing Affordability Strategy

September 2026



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Executive Summary



Executive Summary

First developed in 2001, the *Regional Housing Affordability Strategy* (RHAS) has served as a framework for advancing housing affordability in the capital region for the past 25 years. The Strategy has been updated several times, most recently in 2018, to ensure its continued alignment with evolving housing trends and policies.

Building from previous iterations of the Strategy, this revised RHAS provides a foundation for prioritizing, expanding, and implementing the Capital Regional District's (CRD) policies, programs and initiatives related to housing. Outlined in this document are **three key priority areas**, with corresponding strategies and actions to guide the CRD's work towards facilitating affordable and accessible housing options across the spectrum:

- 1 Facilitate the Renewal and Development of Non-Market Rental Housing;**
- 2 Advance a Coordinated Regional Response to Homelessness; and**
- 3 Support Rural and Remote Housing Solutions.**

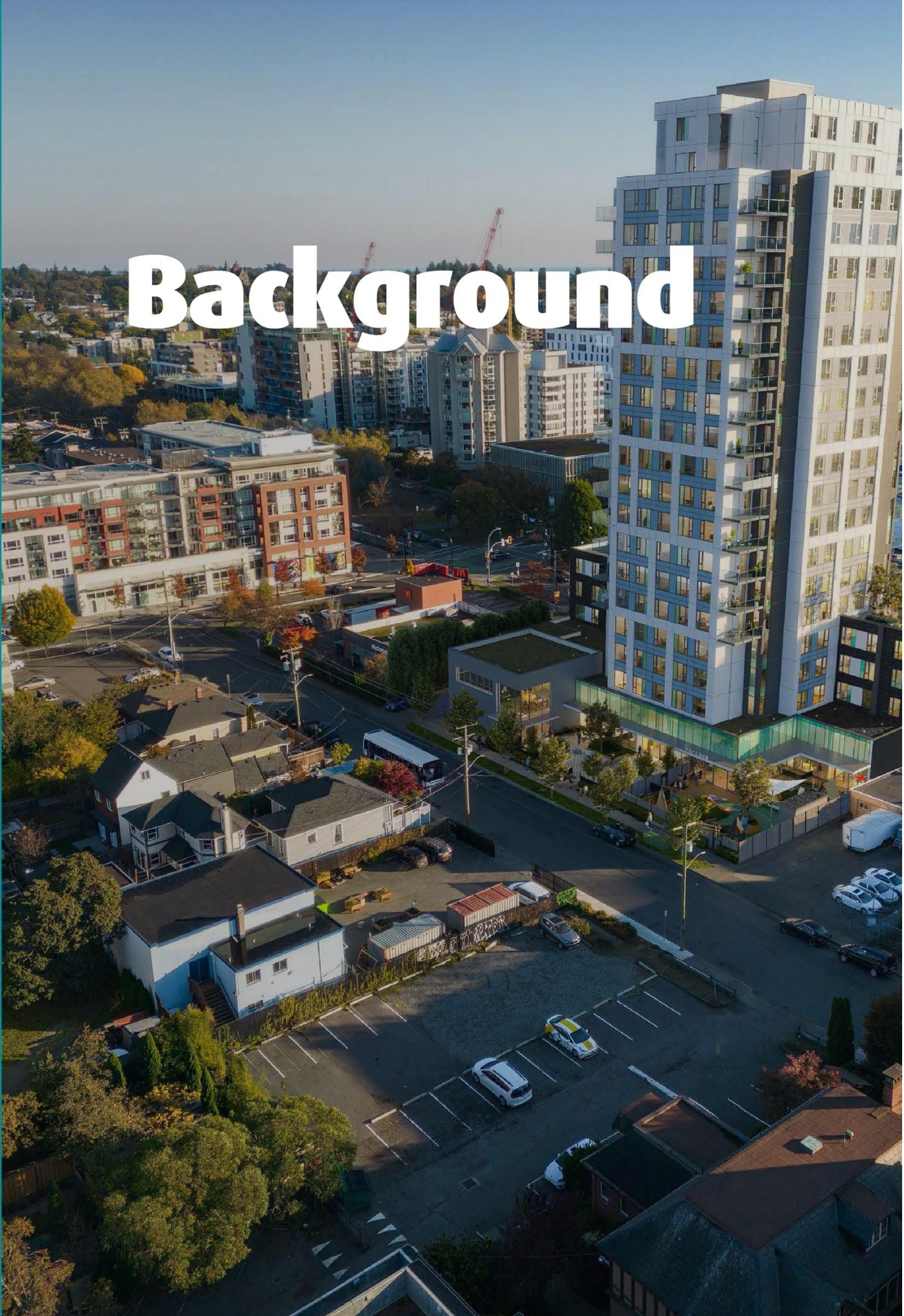
With a focus on these areas, the Strategy sets out a vision that aligns with the CRD Board's 2023–2026 priority to increase the supply of affordable, inclusive and adequate housing in the region:

“

Residents have access to affordable housing that enhances livability.

”

Background

An aerial photograph of a city neighborhood. In the foreground, there is a large, mostly empty asphalt parking lot with a few cars parked. To the left of the parking lot are several single-story houses with dark roofs. In the middle ground, there are several multi-story apartment buildings. One prominent building on the right is a tall, modern high-rise with a light-colored facade and many windows. To its left is a shorter, more colorful apartment building with red and white sections. Further back, more residential buildings are visible, along with some trees and a clear sky. The word "Background" is overlaid in large white letters across the center of the image.

Background

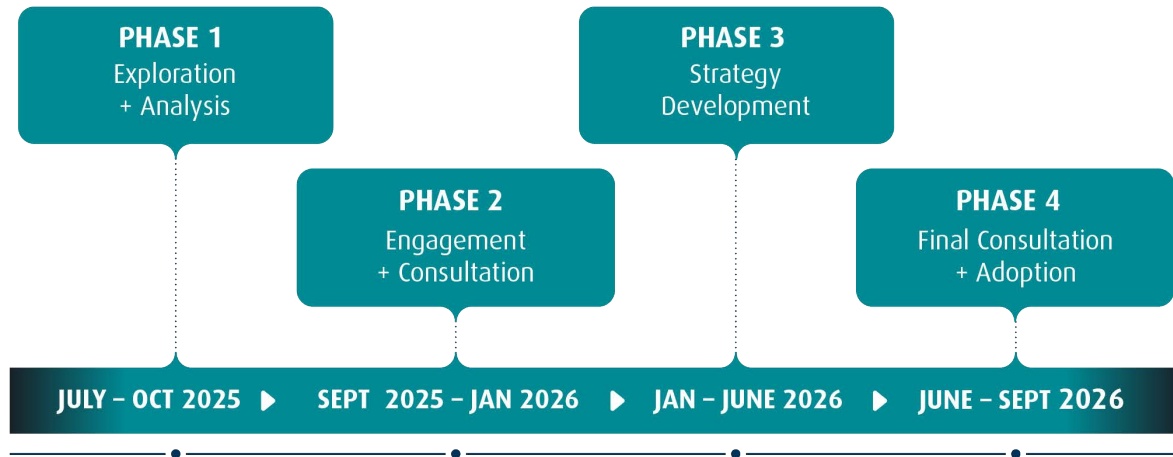
2018 Regional Housing Affordability Strategy

The 2018 RHAS established five goals, each supported by objectives and strategies, which have guided the CRD's efforts to address housing affordability challenges over the past eight years:

- 1** Build the right supply of housing across the spectrum;
- 2** Sustain a shared regional response to existing and emerging housing demand;
- 3** Protect and maintain existing non-market and market rental housing stock;
- 4** Develop and operationalize a regionally coordinated housing and homelessness response; and
- 5** Create community understanding and support for affordable housing developments.

Updating the 2026 Regional Housing Affordability Strategy

The revised 2026 RHAS is the culmination of a four-phased process involving background research, quantitative data analysis, and community engagement.



ENGAGEMENT PROCESS

The engagement process for the RHAS update involved interest-holders across the capital region, including:

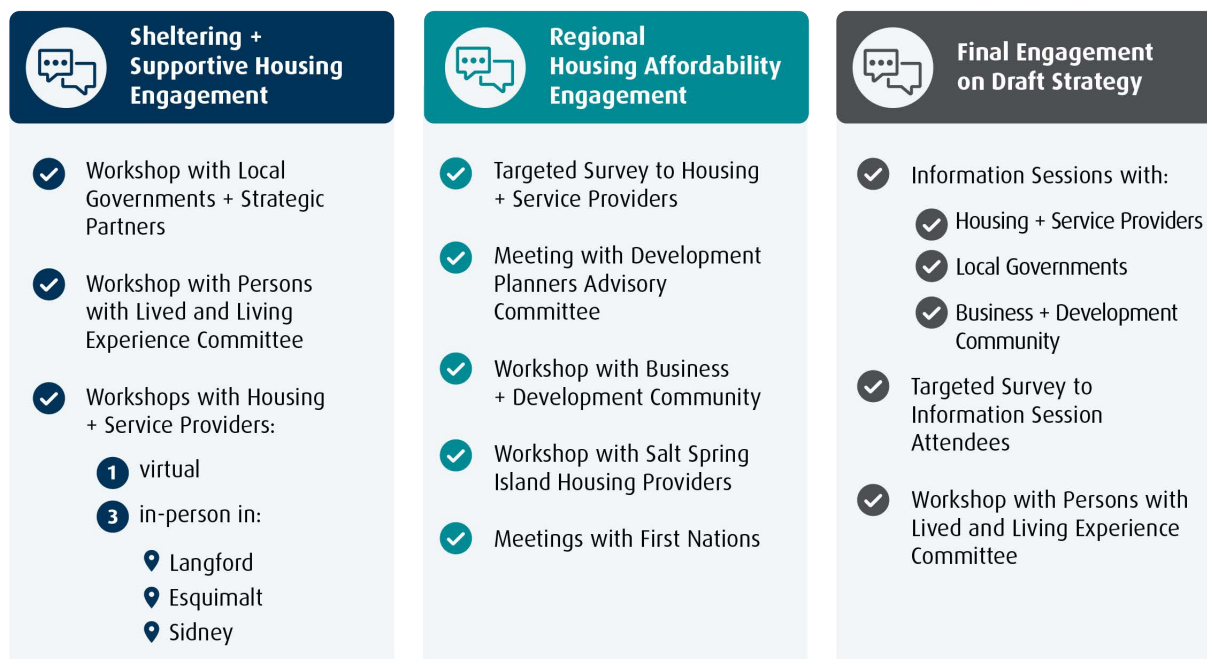
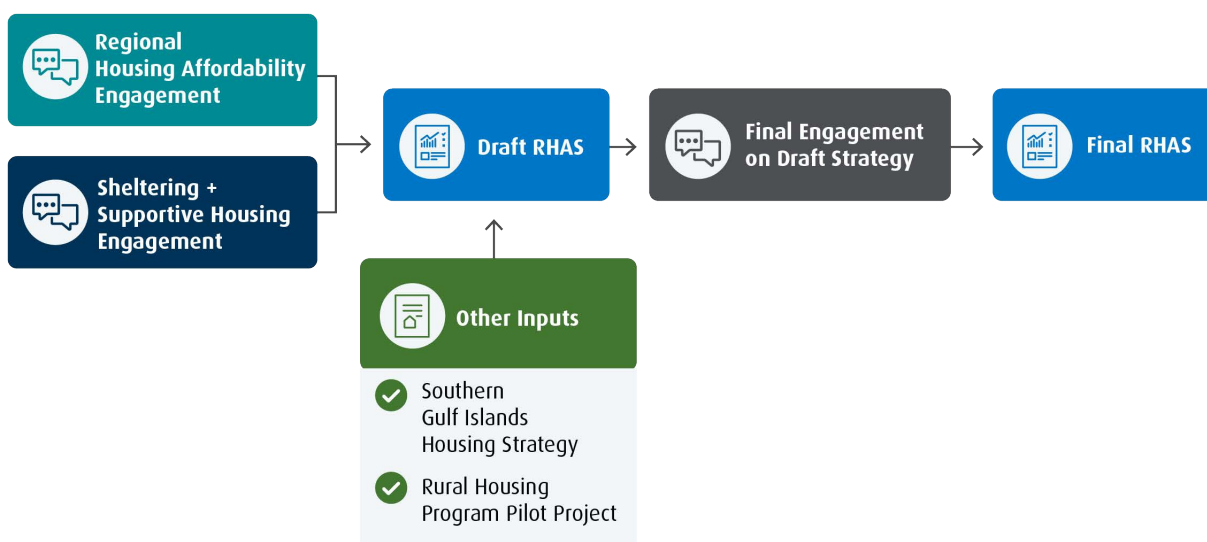
- Local First Nations governments;
- Local government staff;
- Social service and non-profit housing providers;
- People with lived and living experience of homelessness;
- Strategic partners from the provincial government;
- Island Health;
- Business associations; and
- Development sector representatives.

Engagement methods included **in-person and virtual workshops** with interest-holder groups, **virtual meetings** with First Nations governments and **targeted surveys**.

Meaningful engagement was central to developing a strategy that responds effectively to housing affordability challenges across the region. Input from engagement was summarized in “What We Heard” reports and directly informed the Strategy’s key priority areas, strategies and actions.

See [Appendix A](#) for a detailed summary of the engagement process and findings.

ENGAGEMENT AT A GLANCE



Regional Context



Regional Context

Policy + Legislative Context

The capital region's housing market and policy context have changed since 2018, reflecting the need for a revised RHAS grounded in current housing trends and realities. In recent years, the Provincial government has introduced several pieces of legislation advancing the priorities of the *Homes for People Action Plan*, significantly shifting British Columbia's planning and land use framework, including the *Housing Supply Act* (2023), *Bill 44* (2023), *Bill 46* (2023), *Bill 47* (2023), and *Bill 16* (2024).

This legislation has important implications for the CRD's member jurisdictions and their roles in facilitating the development of affordable housing across the region (see [Appendix B](#) for more detail).

The Capital Regional District's Role in Housing

With 13 member municipalities and three electoral areas, the CRD plays an important role in housing through its various programs, services, and initiatives. The CRD supports housing delivery and affordability by providing critical infrastructure and services, undertaking regional planning and growth management, and helping coordinate sustainable development across the region.

Through services such as drinking water and wastewater treatment, regulatory and development-support services, and transportation and environmental initiatives, the CRD helps create the conditions needed for housing development. The CRD also supports the development of non-market housing, monitors and analyzes housing trends and needs, and provides regional leadership on housing affordability and homelessness.

As the Community Entity for the federally-funded Reaching Home Program, the CRD is administering approximately \$27.9 million in funding between 2019 and 2028 to support local initiatives that prevent and reduce homelessness. Working in partnership with community organizations and other orders of

government, the CRD helps advance a more coordinated and effective response to homelessness and housing instability across the region.

The Capital Region Housing Corporation (CRHC) is a wholly-owned subsidiary of the CRD and operates more than 2,000 affordable rental homes across the capital region. Incorporated in 1982, the CRHC works to deliver affordable, attractive, inclusive, stable housing with the mission to develop and manage affordable housing within the capital region for low to moderate income households. In 2025, the CRHC Board initiated discussions on an ambitious vision for the next 20 years with CRHC 2045: “A Path to 5,000”. CRHC 2045 will guide the housing corporation toward the objective of providing up to 5,000 affordable rental homes to meet the needs of people living within the capital region by 2045. To achieve this vision, the CRHC is working to advance up to 2,000 net new rental homes between 2031 and 2045 subject to the availability of funding. In all it does, the CRHC values honesty, integrity, reliability, and openness. This includes working collaboratively with tenants, community partners, and stakeholders to create safe, vibrant, and accessible communities where tenants can feel a sense of pride and belonging.

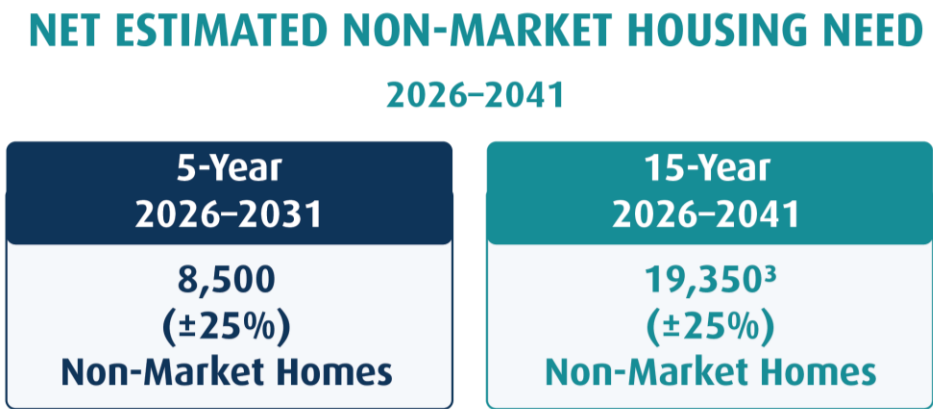
Collectively, these efforts contribute to the development of healthy, resilient communities that can meet the housing needs of current and future residents.

Affordable Housing Gap Analysis



Non-Market Housing Gap Analysis

To better understand regional housing needs and prioritize the use of limited resources, the Housing Needs Report Method (HNR Method) results for all member jurisdictions in the CRD have been assessed using the Housing Target Order (HTO) methodology¹ to estimate non-market housing need in the region. This establishes a non-market housing estimate starting from 2021 and recent non-market housing completions are compared to the estimate to understand how much need remains unmet.²



With at least 3,825 non-market homes currently under construction or delivered since 2021, an additional 6,175 to 10,800 (or 8,500 ±25%) non-market homes are needed by 2031.

Extrapolating the five-year estimate out to 2041 results in an estimated need for 14,625 – 24,100 (or 19,350 ±25%) homes after recent and anticipated completions.³

Non-market housing completions between 2021 and 2025 did not keep pace with the estimated need and the gap between the need and supply will continue to grow without intervention.⁴

1. The HNR Method and HTO methodology are new provincial approaches to estimate total long-range housing need and calculate municipal housing targets by housing type and tenure.

2. See the Non-Market Housing Gap Analysis Technical Memo for a detailed explanation of the analysis and results.

3. The HTO methodology was designed for five-year estimates and performs best over shorter timeframes, as underlying data loses accuracy over time. Assumptions used for the five-year estimate may differ significantly by the 2030s, and updates will be needed with each census release to maintain accuracy.

4. 32 to 46% of the 2026–2031 estimate is due to previously unmet needs from 2021–2025.

Income Distribution of Estimated Need (2021-2031)

Estimating non-market housing need involves comparing household type and incomes against local housing costs for the unit size they need (i.e. how many bedrooms are needed based on the number of people in a household and their relationships). To understand the need in more detail, it can be helpful to consider the results by income range and the resulting monthly rent those households could afford.

Table 1 summarizes the estimated non-market housing need for 2021 – 2031 by income range and bedroom count, and the associated rent range those households could afford without spending more than 30% of their before-tax income. Non-market unit completions since 2021 cannot be subtracted out of these 10-year totals because the price-point of completed units is unknown.

While the totals summarized below are higher than the remaining need after recent completions, it is important understand **most of the estimated need for non-market housing from 2021 onwards was for studios or 1-bedrooms with rents of no more than \$1,250 (approximately 69% of the need, or 7,025 - 9,975 units)**. This primarily represents the needs of single person households and couples.

Table 1: Estimated Non-Market Housing Need by Income Range and Affordable Rent Level, 2021-2031

Source: StatCan, Census of Population, 2016/2021, Capital Census Division; HART, BC HNR Calculator, Capital Region, 2021; BC Housing, Housing Income Limits, December 2025; consultant calculations

Unit Size	Household Income Range	Monthly Affordable Rent	Average Share of Non-Market Need ⁵	Lower Scenario	Upper Scenario
Studio or 1-Bedroom	Under \$50,000	\$1,250 or less	69%	7,025	9,975
2-Bedroom	\$50,000 – \$64,999	\$1,250 - \$1,625	13%	1,125	2,050
3-Bedroom	\$65,000 – \$81,999	\$1,625 - \$2,050	12%	1,175	1,800
4+Bedroom	\$82,000 – \$95,500	At least \$2,050	6%	675	800
Total Non-Market Housing Need				10,000	14,625

5. The average share of non-market need is the average share of need between the lower and upper scenarios.

Strategy



Strategy

Vision

Residents have access to affordable housing that enhances livability.

Priority Area 1: Facilitate the Renewal and Development of Non-Market Rental Housing

Since the last RHAS in 2018, the CRD has continued to play a strong leadership role in facilitating the development of non-market housing, particularly through the RHFP and CRHC. However, housing affordability remains a critical challenge for many households across the region. This priority area aims to leverage the CRD's existing expertise, networks and leadership to further expand the development of non-market rental housing, enhancing affordability across the region.

STRATEGIES

Strategy 1.1: Work with provincial and federal orders of government to access additional funding for the renewal and construction of non-market housing.

- **Action 1.1.1:** Launch a Housing Supply Partnership Program in partnership with CRHC, leveraging CRHC lands (approximately \$125 million) and up to \$80 million of the CRD's loan authorization to access additional funds from provincial and federal orders of government.
- **Action 1.1.2:** Work with existing working groups and roundtables (e.g. Development Planners Advisory Committee) to create an advocacy strategy that is reflective of regional priorities and responds to identified housing needs, informed by the Non-Market Housing Gap Analysis.

- **Action 1.1.3:** Advocate to provincial and federal orders of government for investment in updating, maintaining, or extending the lifecycle of affordable rental housing across the CRD.

Strategy 1.2: Facilitate partnerships amongst municipalities, the development industry, First Nations governments, non-profit housing operators, faith-based organizations and social service organizations to support the delivery of affordable housing.

- **Action 1.2.1:** Coordinate a roundtable discussion focused on building partnerships between non-profit housing organizations and local governments to support their ability to access funding for non-market housing development.

Strategy 1.3: Explore partnerships to deliver non-market housing in collaboration with First Nations governments and/or Indigenous organizations and businesses.

- **Action 1.3.1:** Continue to build relationships with Indigenous organizations across the CRD and First Nations communities to understand their housing needs and gaps.
-
- **Action 1.3.2:** Advocate to senior orders of government for increased and sustained funding to support affordable housing initiatives in partnership with First Nations communities.
-
- **Action 1.3.3:** Inform future housing partnerships with First Nations communities by assessing lessons learned from Songhees Nation's Rapid Housing Initiative (qʷɬaʔəléutxʷ).

Priority Area 2: Advance a Coordinated Regional Response to Homelessness

Addressing the needs of people experiencing homelessness requires a coordinated, regional approach with collaboration across sectors, communities and orders of governments. This priority area reflects the CRD's role in advancing regional efforts to respond to homelessness, increasing the homelessness-serving sector's capacity and supporting CRD members in meeting supportive housing and sheltering objectives. While the CRD can play a convening and supporting role, its authority to directly advance supportive housing and sheltering initiatives remains limited under existing service authorities and resources.

STRATEGIES

Strategy 2.1: Promote regional alignment and resourcing for supportive housing and sheltering objectives.

- **Action 2.1.1:** Advocate for a clear Provincial mandate outlining the roles and responsibilities of local governments in addressing homelessness, alongside proportional investment and resources aligned with Housing Target Orders.
-
- **Action 2.1.2:** Advance regional alignment across local governments, health partners, service providers, and other partners by establishing shared goals and priorities related to supportive housing and homelessness.

Strategy 2.2: Strengthen housing and service capacity and facilitate coordination across the homelessness-serving sector to support a more streamlined, efficient system.

- **Action 2.2.1:** Continue advancing the Alignment Project in partnership with BC Housing; Housing, Infrastructure, Communities Canada and the Ministry of Housing and Municipal Affairs to implement Coordinated Access and the Homeless Individuals and Families Information System.
-

- **Action 2.2.2:** Facilitate opportunities for collaboration amongst the homelessness-serving sector focused on strengthening regional coordination, mapping existing services, and identifying opportunities for system improvement, rooted in local data.
-

- **Action 2.2.3:** Explore a regional approach to siting shelters, supportive housing, and resources for people experiencing or at risk of homelessness.

Strategy 2.3: Enhance and align regional data systems to support the homelessness-serving sector's ability to monitor and evaluate services, programs and interventions.

- **Action 2.3.1:** Facilitate a streamlined regional approach to identifying and monitoring key regional indicators and long-term outcomes related to homelessness in partnership with BC Housing, Island Health, and First Nations partners.
-
- **Action 2.3.2:** Building on the CRD's role in advancing the Alignment Project, facilitate a working group with representatives from the homelessness-serving sector to explore how data on homelessness can be used to evaluate housing projects and related services and programs.
-

Priority Area 3: Support Rural + Remote Housing Solutions

Rural and remote areas within the CRD struggle with distinct challenges related to housing affordability, including a lack of housing options, environmental limits, servicing constraints, a complex regulatory environment, higher building costs and funding challenges. This priority area acknowledges that responding to housing affordability may look different in rural areas outside of the CRD's urban containment boundary, as housing solutions need to be tailored to be feasible within those unique contexts.

STRATEGIES

Strategy 3.1: Explore opportunities to leverage available funding and pursue partnerships to advance rural and remote housing initiatives.

- **Action 3.1.1:** Explore allocating up to \$5 million of the CRD's loan authorization to attract partnerships and additional funding for affordable housing in the region's rural and remote communities.
-
- **Action 3.1.2:** Evaluate outcomes of the Rural Housing Pilot Program to inform direction for future rural and remote housing programs and initiatives.

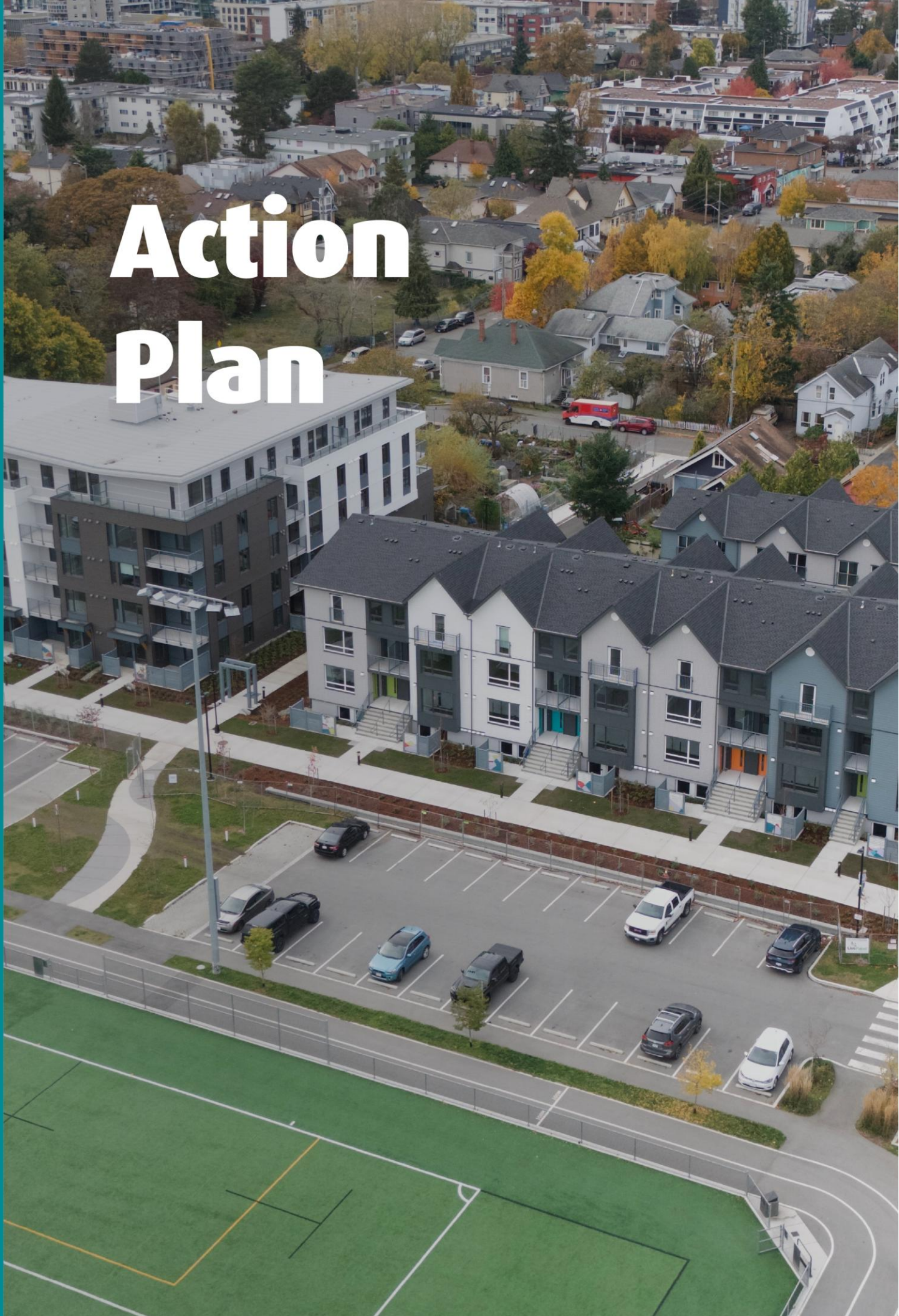
Strategy 3.2: Facilitate regional alignment with existing housing strategies for rural and remote communities within the CRD.

- **Action 3.2.1:** Explore opportunities to support the implementation of the Salt Spring Island Integrated Housing Strategy.
-
- **Action 3.2.2:** Continue advancing actions outlined in the Southern Gulf Islands Housing Strategy.

Strategy 3.3: Support ongoing efforts to advance housing affordability in rural and remote communities.

- **Action 3.3.1:** Advocate in support of funding applications to advance non-market housing in rural and remote communities within the CRD.
-
- **Action 3.3.2:** Use lessons learned from the Rural Housing Pilot Program to support housing development in rural and remote communities within the CRD through shared resources, information, and best practices.
-

Action Plan



Action Plan

Implementation Framework

TIMING		
SHORT-TERM 5 YEARS (2026 – 2031)	MEDIUM-TERM 5 – 15 YEARS (2032 – 2041)	LONG-TERM 15+ YEARS (2041+)

IMPLEMENTATION ROADMAP

Priority Area 1: Facilitate the Renewal and Development of Non-Market Rental Housing						
ACTIONS	TERM				POTENTIAL PARTNERS	INVESTMENT / RESOURCES
	SHORT	MEDIUM	LONG	ON-GOING		
Strategy 1.1: Work with provincial and federal orders of government to access additional funding for the renewal and construction of non-market housing.						
Action 1.1.1: Launch a Housing Supply Partnership Program in partnership with CRHC, leveraging CRHC lands and up to \$80 million of the CRD’s loan authorization to access additional funds from provincial and federal orders of government.		✓			Provincial & federal governments	CRD loan authorization (\$80m) CRHC lands Staff time
Action 1.1.2: Work with existing working groups and roundtables (e.g. Development Planners Advisory Committee) to create an advocacy strategy that is reflective of regional priorities and responds to identified housing needs, informed by the Non-Market Housing Gap Analysis.	✓				Development Planners Advisory Committee	Staff time
Action 1.1.3: Advocate to provincial and federal orders of government for investment in updating, maintaining, or extending the lifecycle of affordable rental housing across the CRD.	✓				Member municipalities Provincial & federal governments	Staff time

Priority Area 1: Facilitate the Renewal and Development of Non-Market Rental Housing

ACTIONS	TERM				POTENTIAL PARTNERS	INVESTMENT / RESOURCES
	SHORT	MEDIUM	LONG	ON-GOING		
Strategy 1.2: Facilitate partnerships amongst municipalities, the development industry, First Nations governments, non-profit housing operators, faith-based organizations and social service organizations to support the delivery of affordable housing.						
Action 1.2.1: Coordinate a roundtable discussion focused on building partnerships between non-profit housing organizations and local governments to support their ability to access funding for non-market housing development.					Member municipalities Non-profit housing providers	Staff time
Strategy 1.3: Explore partnerships to deliver non-market housing in collaboration with First Nations governments and/or Indigenous organizations and businesses.						
Action 1.3.1: Continue to build relationships with Indigenous organizations across the CRD and First Nations communities to understand their housing needs and gaps.					First Nations communities Indigenous organizations	Staff time
Action 1.3.2: Advocate to senior orders of government for increased and sustained funding to support affordable housing initiatives in partnership with First Nations communities.					First Nations communities Provincial & federal governments	Staff time
Action 1.3.3: Inform future housing partnerships with First Nations communities by assessing lessons learned from Songhees Nation’s Rapid Housing Initiative (q̓w̓ł̓aʔəléutx̓w̓).					First Nations communities Songhees Nation	Staff time

Priority Area 2: Advance a Coordinated Regional Response to Homelessness

ACTIONS	TERM				POTENTIAL PARTNERS	INVESTMENT / RESOURCES
	SHORT	MEDIUM	LONG	ON-GOING		
Strategy 2.1: Promote regional alignment and resourcing for supportive housing and sheltering objectives.						
Action 2.1.1: Advocate for a clear Provincial mandate outlining the roles and responsibilities of local governments in addressing homelessness, alongside proportional investment and resources aligned with Housing Target Orders.	✔				Member municipalities Provincial government	Staff time
Action 2.1.2: Advance regional alignment across local governments, health partners, service providers, and other partners by establishing shared goals and priorities related to supportive housing and homelessness.	✔				Member municipalities Homelessness-serving sector (housing and service providers, health partners, strategic partners)	Staff time
Strategy 2.2: Strengthen housing and service capacity and facilitate coordination across the homelessness-serving sector to support a more streamlined, efficient system.						
Action 2.2.1: Continue advancing the Alignment Project in partnership with BC Housing; Housing, Infrastructure, and Communities Canada; and the Ministry of Housing and Municipal Affairs to implement Coordinated Access and the Homeless Individuals and Families Information System.				✔	BC Housing Housing, Infrastructure, and Communities Canada Ministry of Housing and Municipal Affairs	Staff time

Priority Area 2: Advance a Coordinated Regional Response to Homelessness

ACTIONS	TERM				POTENTIAL PARTNERS	INVESTMENT / RESOURCES
	SHORT	MEDIUM	LONG	ON-GOING		
Action 2.2.2: Facilitate opportunities for collaboration amongst the homelessness-serving sector focused on strengthening regional coordination, mapping existing services, and identifying opportunities for system improvement, rooted in local data.		✓			Homelessness-serving sector (housing and service providers, health partners, strategic partners)	Staff time
Action 2.2.3: Explore a regional approach to siting shelters, supportive housing, and resources for people experiencing or at risk of homelessness.	✓				Member municipalities	Staff time

Strategy 2.3: Enhance and align regional data systems to support the homelessness-serving sector's ability to monitor and evaluate services, programs and interventions.

Action 2.3.1: Facilitate a streamlined regional approach to identifying and monitoring key regional indicators and long-term outcomes related to homelessness in partnership with BC Housing, Island Health, and First Nations partners.		✓			BC Housing Island Health First Nations communities	Staff time
Action 2.3.2: Building on the CRD's role in advancing the Alignment Project, facilitate a working group with representatives from the homelessness-serving sector to explore how data on homelessness can be used to evaluate housing projects and related services and programs.	✓				Homelessness-serving sector (housing and service providers, health partners, strategic partners)	Staff time

Priority Area 3: Support Rural + Remote Housing Solutions

ACTIONS	TERM				POTENTIAL PARTNERS	INVESTMENT / RESOURCES
	SHORT	MEDIUM	LONG	ON-GOING		
Strategy 3.1: Explore opportunities to leverage available funding and pursue partnerships to advance rural and remote housing initiatives.						
Action 3.1.1: Explore allocating up to \$5 million of the CRD’s loan authorization to attract partnerships and additional funding for affordable housing in the region’s rural and remote communities.		✓			Provincial & federal governments	CRD loan authorization (\$5m) Staff time
Action 3.1.2: Evaluate outcomes of the Rural Housing Pilot Program to inform direction for future rural and remote housing programs and initiatives.	✓				Rural Housing Pilot Project participants	Staff time
Strategy 3.2: Facilitate regional alignment with existing housing strategies for rural and remote communities within the CRD.						
Action 3.2.1: Explore opportunities to support the implementation of the Salt Spring Island Integrated Housing Strategy.	✓				Islands Trust Local Trust Committee Local Community Commission	Staff time
Action 3.2.2: Continue advancing actions outlined in the Southern Gulf Islands Housing Strategy.				✓	Islands Trust Local Trust Committee SGI Community Economic Sustainability Commission	Staff time

Priority Area 3: Support Rural + Remote Housing Solutions

ACTIONS	TERM				POTENTIAL PARTNERS	INVESTMENT / RESOURCES
	SHORT	MEDIUM	LONG	ON-GOING		
Strategy 3.3: Support ongoing efforts to advance housing affordability in rural and remote communities.						
Action 3.3.1: Advocate in support of funding applications to advance non-market housing in rural and remote communities within the CRD.					Housing providers Provincial & federal governments	Staff time
Action 3.3.2: Use lessons learned from the Rural Housing Pilot Program to support housing development in rural and remote communities within the CRD through shared resources, information, and best practices.					Rural Housing Pilot Project participants	Staff time

APPENDIX A

Engagement Summary

Engagement Summary:

What We Heard

Process

The engagement process for the RHAS Update involved interest-holders across the capital region, including local First Nations governments, local government staff, social service and non-profit housing providers, people with lived and living experience of homelessness, strategic partners from the provincial government, health partners, business associations and representatives from the development sector.

Engagement was conducted in two phases with distinct scopes:

PHASE 1: ENGAGEMENT ON HOUSING PRECARITY, SHELTERING AND SUPPORTIVE HOUSING

The initial phase of engagement focused on **housing precarity, sheltering and supportive housing**.

This phase of engagement took place from September to October 2025, involving:

- **Facilitated Workshops with the Homelessness-Serving Sector:**
 - Who: Representatives from social service and non-profit housing providers and individuals/groups with lived and living experience of homelessness.
 - How: **Three in-person facilitated workshops** (in Langford, Esquimalt and Sidney), **one virtual workshop** and **one dedicated in-person workshop** with the Persons with Lived and Living Experience Advisory Committee to ensure broad regional representation.
- **Workshop with Local Governments and Strategic Partners:**
 - Who: Local government staff and strategic partners.

- How: A **one-day in-person workshop**, including presentations from the CRD and BC Housing on the RHAS Update and the Alignment Project, a shared federal-provincial initiative related to homelessness.

Findings from Phase 1 identified broader concerns related to housing affordability across the region, which informed the scope and focus of Phase 2 engagement activities.

PHASE 2: ENGAGEMENT ON REGIONAL HOUSING AFFORDABILITY

The second phase of engagement focused more broadly on issues of regional housing affordability. This phase primarily occurred between October and December 2025, involving distinct **virtual workshops** with a diverse range of representatives from across the region, including:

- **Development Planning Advisory Committee:** A staff-level forum on development and planning in the capital region, consisting of development planners from CRD member jurisdictions;
- **Development and Business Sector Representatives:** Including developers, construction and development associations, chambers of commerce and business improvement areas; and
- **Salt Spring Island Housing Providers:** Including housing providers, non-profit and advocacy organizations, homeowners and elected officials.

Additionally, a **Regional Housing Affordability Survey** was distributed to all local government contacts and housing and service providers who were previously involved in Phase 1 of RHAS engagement.

FIRST NATIONS ENGAGEMENT

In Fall 2025, letter invitations were sent to 15 First Nations with reserve lands and communities within CRD's operational and service area. The letters invited their participation and outlined engagement opportunities associated with the RHAS update. Responses were received from five Nations.

Engagement occurred between November 2025 and January 2026 and involved **individual virtual meetings** with representatives from four First Nations.

In June 2026, the draft Strategy was shared with the five Nations who had responded to the initial letter, with an invitation to meet and/or provide written feedback. No responses were received.

FINAL ENGAGEMENT ON THE DRAFT STRATEGY

Virtual information sessions were held in June 2026 to share the draft Strategy and answer questions. The sessions were targeted towards interest-holder groups previously engaged, specifically representatives from the homelessness-serving sector, business and development community and local governments and strategic partners. Participants had the opportunity to comment on the draft Strategy and were invited to share more detailed feedback through a **virtual survey**.

Additionally, an **in-person information session** was held with the Persons with Lived and Living Experience Advisory Committee. Feedback was collected through a facilitated discussion format to support meaningful participation.

Sheltering and Supportive Housing Engagement Highlights

Participants underscored the need for a **more coordinated, streamlined, and responsive system of housing and services across the region**. Multiple intersecting housing gaps were identified, including **housing with wraparound and integrated supports, youth housing, affordable family housing, and housing for people at different stages of recovery and substance use**.

Engagement illuminated opportunities for the CRD to play a role in supporting a coordinated, regional response to homelessness, working with other orders of government to:

- Advocate for a clear Provincial mandate outlining the roles and responsibilities of local governments in addressing homelessness;
- Advance political alignment across local governments, service providers, and other partners through a "whole of region" approach that establishes shared goals and priorities and recognizes the interconnected nature of the region;

- Coordinate across the homelessness serving sector to break down service silos and support a more streamlined, efficient system; and
- Enhance and align regional data systems to support the homelessness serving sector's ability to evaluate outcomes, improve system navigation, and identify service gaps.

Feedback from this engagement was summarized in a ‘What We Heard’ report presented to the CRD Board in December 2025. **The “What We Heard” report identified three main roles where regional leadership is most needed in the development of a coordinated regional response to homelessness:**

- regional alignment;
- strengthening regional service and housing capacity; and
- enhancing regional information and data systems.



In March 2026, Capital Regional District staff followed up on immediate actions to support supportive housing and sheltering across the region, including a legal review of CRD authorities relevant to this initiative. The review found that both the CRD and Capital Regional Housing Corporation have limited authority to take near-term action. Expanding this role would likely require new or amended service authorities, along with additional staffing and resources.

Regional Housing Affordability Engagement Highlights

Representing a diverse set of interest-holders, participants often had diverging perspectives on key housing needs, recommended actions, and the CRD’s role in advancing housing affordability. However, throughout engagement, the need for **affordable rental housing was highlighted as a high priority**, with participants emphasizing the need for **additional funding from all levels of government**.

Other key needs, priorities, and issues highlighted by participants included:

- costs associated with and barriers to increasing housing supply;
- the need to harmonize policy requirements across the region where possible;
- the need for public education regarding policy and zoning changes aimed at improving housing affordability;
- the need for coordinated regional advocacy to senior levels of government; and
- interest from non-profit housing providers in building partnerships with local governments and the development industry to advance affordable housing development.

First Nations Engagement Highlights

Individual meetings were held with four Nations that expressed interest in RHAS engagement opportunities. **While specific feedback varied depending on the context of each Nation, key themes and issues emerged:**

- Housing challenges on-reserve include limited housing options with large waitlists, limited access to maintenance services, and inadequate housing conditions. These factors force many First Nations members to seek housing off-reserve, which can isolate them from their communities.
- First Nations members who are seeking housing off-reserve face significant barriers, including requirements for landlord references, racism and discrimination, strict eligibility criteria for non-market housing, and affordability challenges.
- There is a need to prioritize safe, affordable housing for First Nations members, especially on or near reserve lands to ensure tenants can access culturally significant resources and community.

Key housing priorities were highlighted, including:

- affordable units both on- and off-reserve;
- larger units that can accommodate extended family members and intergenerational living; and

- housing for elders and their caretakers.

All four Nations expressed interest in collaborating with the CRD on housing initiatives, including:

- exploring opportunities for affordable housing development;
- bridging knowledge gaps regarding on- and off-reserve housing systems; and
- prioritizing units for First Nations members in non-market housing developments.

Draft Strategy Final Engagement Highlights

Overall, the draft Priority Areas, Strategies and Actions were well-received by interest-holders, with most survey respondents indicating support across all the three priority areas. While specific comments varied, suggestions from both the survey and the information sessions informed final revisions to the Strategy.

APPENDIX B

Provincial Housing Legislation + Implications for Member Jurisdictions

Housing Targets

Enacted in 2023, the *Housing Supply Act* allows the Province to assign housing targets to specific municipalities⁵. Currently, ten CRD municipalities have published housing targets (see [Appendix C](#)).

Targets include breakdowns by unit size, tenure and affordability. If a municipality fails to meet or make progress toward its target, the Minister may appoint an advisor and/or issue a directive.

Small-Scale Multi-Unit Housing

In 2023, the Province introduced *Bill 44: Housing Statutes (Residential Development) Amendment Act*.

This legislation permits secondary suites province-wide in all single-detached residential zones, as well as small-scale multi-unit housing with three to four units in single-detached and duplex zones, and up to six units near frequent public transit.

Housing Needs Reports and Official Community Plan Updates

Bill 44 also introduced requirements for municipalities to update housing needs reports (HNRs) every five years, providing 20-year housing unit need estimates using a standardized methodology. Official community plans (OCPs) must also be updated every five years and zoning bylaws must be aligned with OCPs and HNRs to pre-zone land for the use and density needed to accommodate 20 years of housing demand. Additionally, the Bill aims to speed up housing development by removing public hearings for housing-focused developments that align with the OCP.

In 2020, the CRD supported member municipalities with their first HNRs and updates to regional context statements in their OCPs.

5. Housing targets cannot be set for regional districts or their electoral areas.

Housing Development Financing

In 2023, *Bill 46 – Housing Statutes (Development Financing) Amendment Act* expanded eligible infrastructure categories for development cost charge and granted municipalities the authority to collect funds for amenities from development through amenity cost charges.

Transit Oriented Development Areas

Bill 47 – Housing Statutes (Transit-Oriented Areas) Amendment Act, 2023 requires some local governments to designate transit-oriented development (TOD) areas and permit prescribed heights and densities. Within TOD Areas, off-street residential parking minimums are prohibited. The Province has identified 104 TOD Areas, seven of which are within the Capital Regional District (see Figure 1). Requirements vary by service level and local context.

Figure 1: Map of Transit-Oriented Development Areas within the Capital Regional District



Inclusionary Zoning

In 2024, the Province introduced *Bill 16 – Housing Statutes Amendment Act*, which grants local governments⁶ the authority to require a certain amount of affordable units in new housing developments. Local governments are required to undertake financial feasibility analysis and consultation to ensure Inclusionary Zoning Bylaws consider impacts on development viability.

Tenant Protection Authority

Also introduced by *Bill 16*, municipalities now have the authority to enact tenant protection bylaws that require additional supports for tenants at risk of displacement due to redevelopment. The City of Victoria’s Tenant Protection During Redevelopment Bylaw is one of the first adopted tenant protection bylaws in British Columbia.

Regional districts do not have the authority to enact tenant protection bylaws. However, regional districts can require development approval information in electoral areas on tenant impacts from redevelopment, allowing them to monitor development and displacement trends.

Transportation Demand Management

Bill 16 also expanded the range of site-specific works and services that local governments can require in new developments.

6. Inclusionary Zoning authorities do not apply to most of the Local Trust Committees of the Islands Trust.

APPENDIX C

Housing Targets for CRD Municipalities

Published Targets for Municipalities within the CRD

Housing targets include guidelines for the different types of units to support delivering the right type of housing in each community.

Municipality	Unit Targets*	Units by Bedroom Size			Units by Tenure		Rental Units by Market Rate		Supportive Rental Units (with on-site supports)
		Studio/1	2	3	Rental	Owner	Below-Market	Market	
City of Colwood	940	596	160	183	404	536	184	221	17
City of Langford	2,993	2,044	531	418	2,762	231	1,037	1,725	85
City of Victoria	4,902	3,365	801	736	3,483	1,419	1,798	1,685	102
District of Central Saanich	588	387	92	110	246	342	129	117	16
District of North Saanich	419	266	68	85	125	294	63	62	11
District of Oak Bay	664	446	100	118	246	418	141	104	20
District of Saanich	4,610	3,001	780	828	2,495	2,115	1,161	1,334	131
Town of Sidney	468	317	70	81	166	302	95	71	11
Town of View Royal	585	378	105	103	421	163	185	236	11
Township of Esquimalt	754	523	121	110	510	244	267	243	16
TOTAL TARGETS	16,923	*Breakdown totals may not reflect exact unit counts due to rounding.							

APPENDIX D

Housing Indicators Snapshot

Housing Affordability

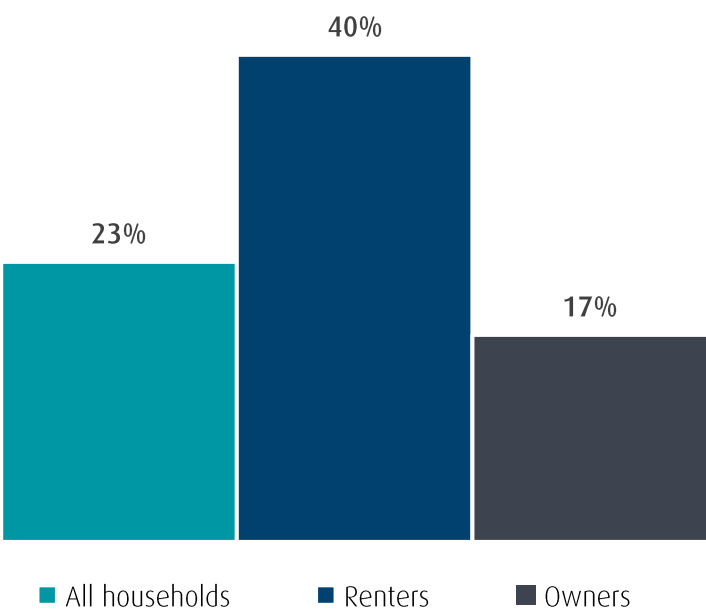
While progress has been made toward the objectives and strategies outlined in the 2018 RHAS, housing affordability in the capital region remains a critical challenge. Canada Mortgage and Housing Corporation’s *Fall 2024 Rental Market Report* found that Victoria has the second-most expensive rental market in Canada.

Housing affordability pressures impact households across the CRD and have implications for the region’s well-being and livability. This section provides a snapshot of housing affordability indicators in the capital region using the most recent data available from Statistics Canada and CMHC on the Victoria Census Metropolitan Area (CMA).

INCOME SPENT ON SHELTER COSTS

- According to 2021 Census data, most households (74%) in Victoria CMA are spending less than 30% of their income on shelter costs.
- However, affordability is not equal across tenure – renters are more likely to experience affordability issues, with 40% of tenant households spending over 30% of their income on shelter costs.

Figure 2: Victoria CMA Households Spending 30% + of Income on Shelter Costs
Source: Statistics Canada 2021 Census

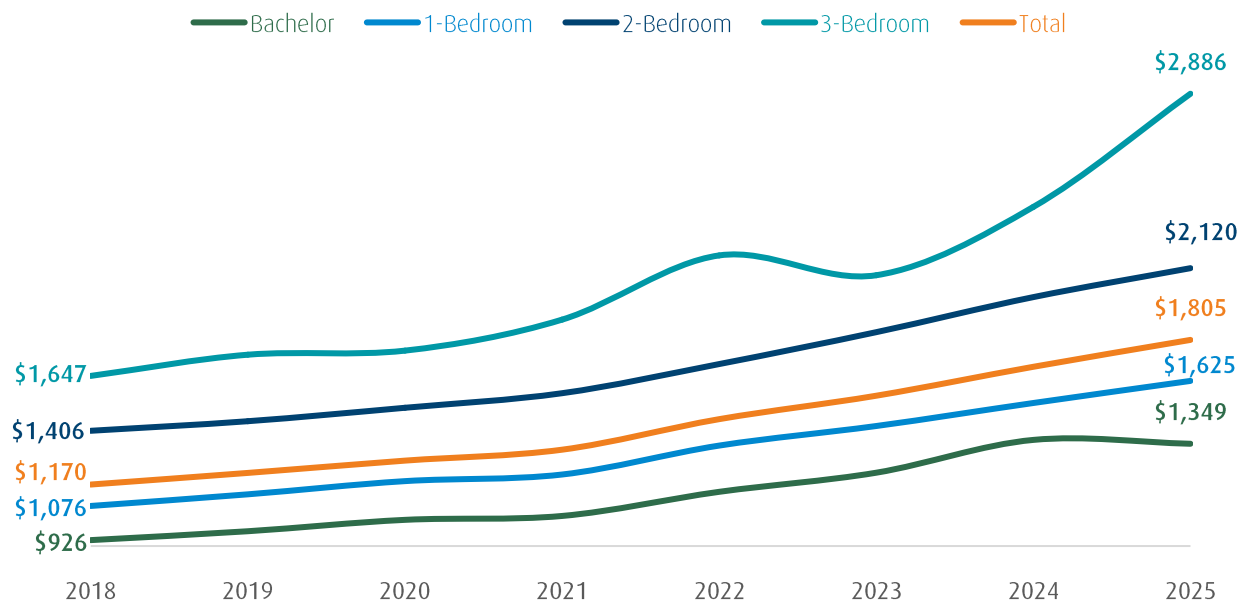


AVERAGE RENTS

- Average rents for most bedroom types have steadily increased since the 2018 RHAS.

Figure 3: Victoria Census Metropolitan Area Average Rents by Bedroom Type, 2018–2025

Source: CMHC Rental Market Survey Data



VACANCY RATES BY RENT RANGE

- The overall vacancy rate for Victoria CMA has improved since the 2018 RHAS, increasing from 1.2% in 2018 to 3.3% in 2025.
- However, the overall vacancy rate is being driven up by units priced at \$1,500+. Vacancies remain low (between 0% to 1.4%) for all other rent ranges. This suggests that renter households earning \$60,000 or less are still facing a very tight rental market for units they can afford.

Table 2: Victoria Census Metropolitan Area Vacancy Rates by Rent Range, 2025

Source: CMHC Rental Market Survey Data

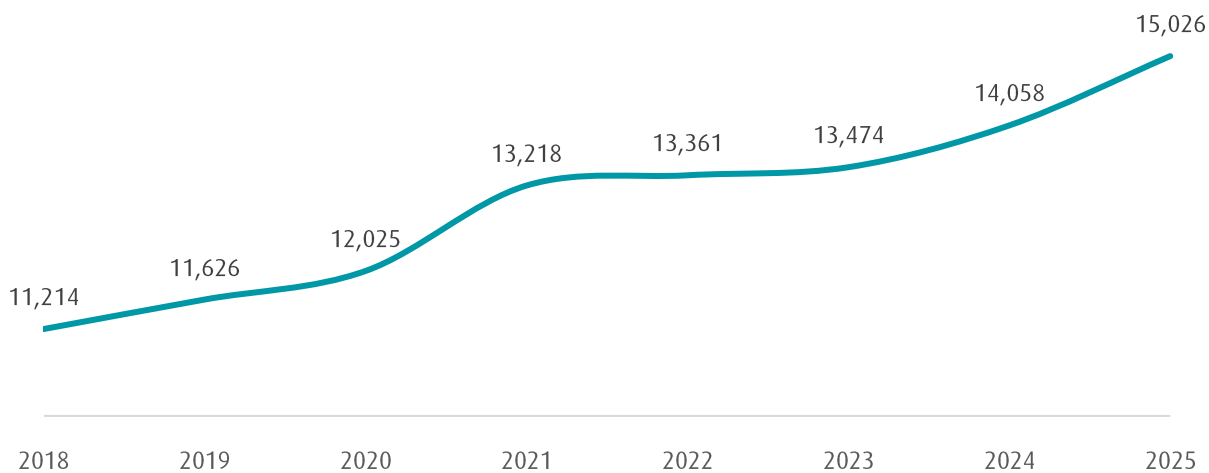
Rent Range	2025 Vacancy Rate
< \$750	0%
\$750 – \$999	1.4%
\$1,000 – \$1,249	1.4%
\$1,250 – \$1,499	0.8%
\$1,500+	4.5%

SUPPLY OF BC HOUSING NON-MARKET HOUSING

- Since the last RHAS Update, the CRD has seen a **steady increase in non-market housing units that have operating agreements with BC Housing**, from 11,214 units in 2018 to 15,026 units in 2025.

Figure 4: Non-Market BC Housing Units in the CRD, 2018–2025

Source: BC Housing Unit Count, 31 March 2018 to 31 March 2025⁷



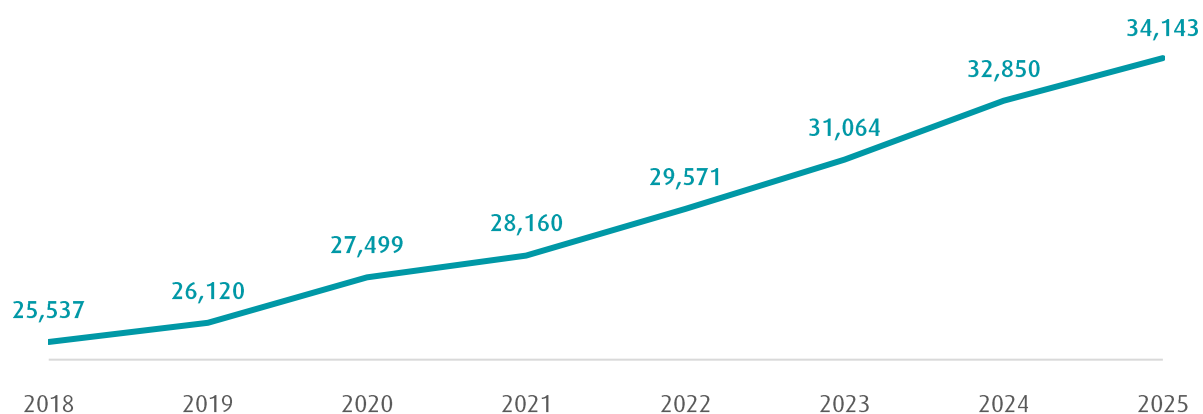
7. Only tracks units where BC Housing has a financial relationship; additional subsidized housing units may exist in the community.

PRIVATE MARKET RENTAL APARTMENT UNITS

- The number of private market rental units in Victoria CMA has grown steadily since 2018, from 25,537 market rental units in 2018 to 34,143 market rental units in 2025.

Figure 5: Victoria Census Metropolitan Area Number of Private Rental Units, 2018–2025

Source: CMHC Rental Market Survey Data

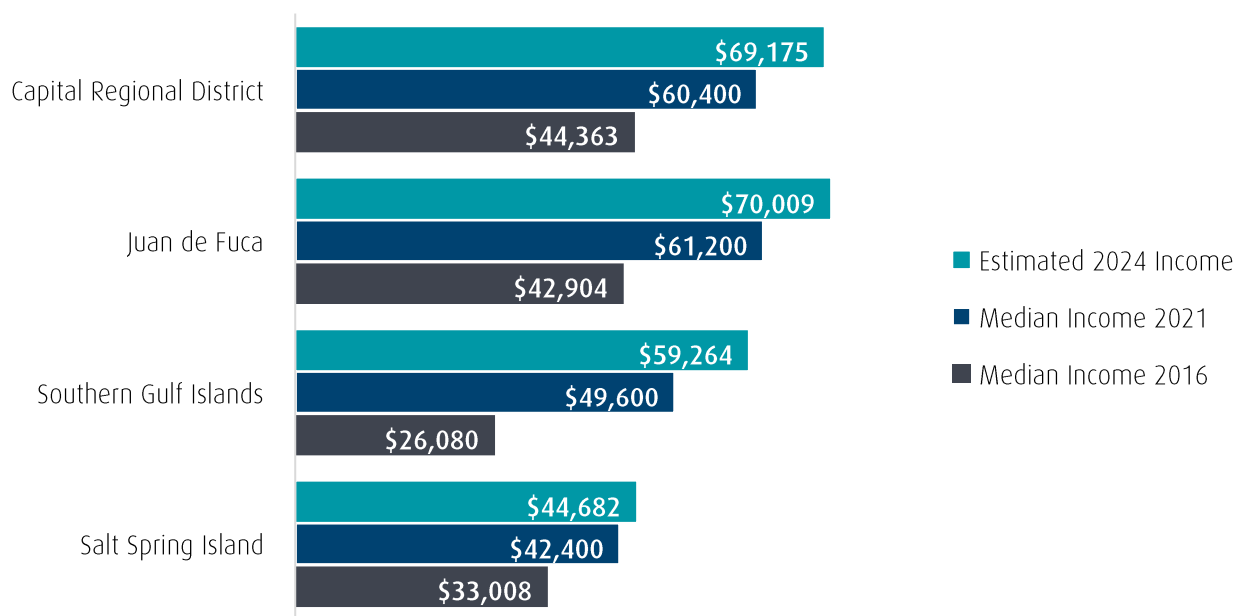


RENTER HOUSEHOLD INCOME IN RURAL AREAS

- Island renters tend to have lower incomes, on average, than renters elsewhere in the CRD.

Figure 6: Comparison of Renter Income and Estimated Income Across Rural CRD Areas, 2016, 2021, 2024

Source: CRD Rural Housing Pilot Project Analysis, Adapted from Statistics Canada, Census 2016 and 2021



Homelessness, Supportive Housing and Sheltering

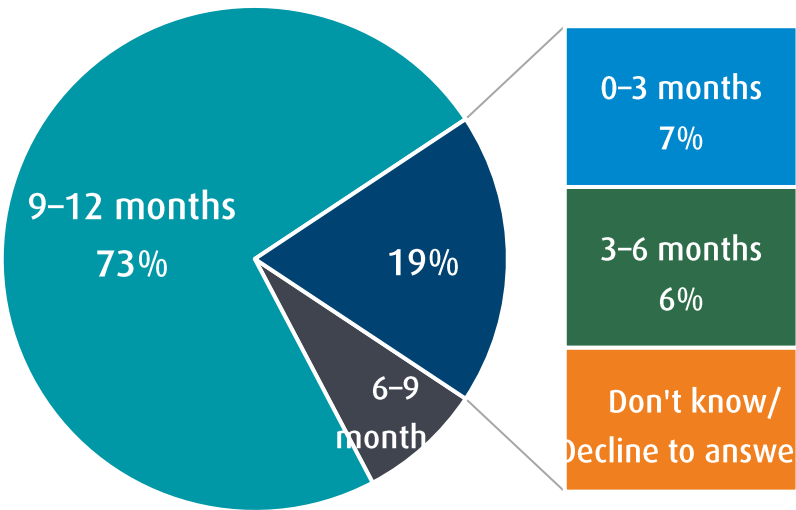
Homelessness is a complex issue influenced by overlapping housing, health, economic and systemic factors. As such, responses to homelessness are cross-sectoral, spanning housing, healthcare and social supports. As highlighted through engagement, the homelessness-serving sector in the capital region continues to experience service gaps and mounting pressures across supportive housing and sheltering systems. This section provides a snapshot of indicators related to homelessness and sheltering, based on data from the 2025 Point-in-Time Count and from BC Housing.

CHRONIC HOMELESSNESS

- A **growing share of Point-in-Time Count respondents are experiencing chronic homelessness**, defined as being homeless for more than six months in the past year.
- **Indigenous people continue to face disproportionately high rates of homelessness:** they comprise 5% of the region’s population but accounted for 29.7% of respondents to the 2025 Point-in-Time Count.⁸

Figure 9: 2025 Point-in-Time Responses: In total, how much time have you experienced homelessness over the past year?

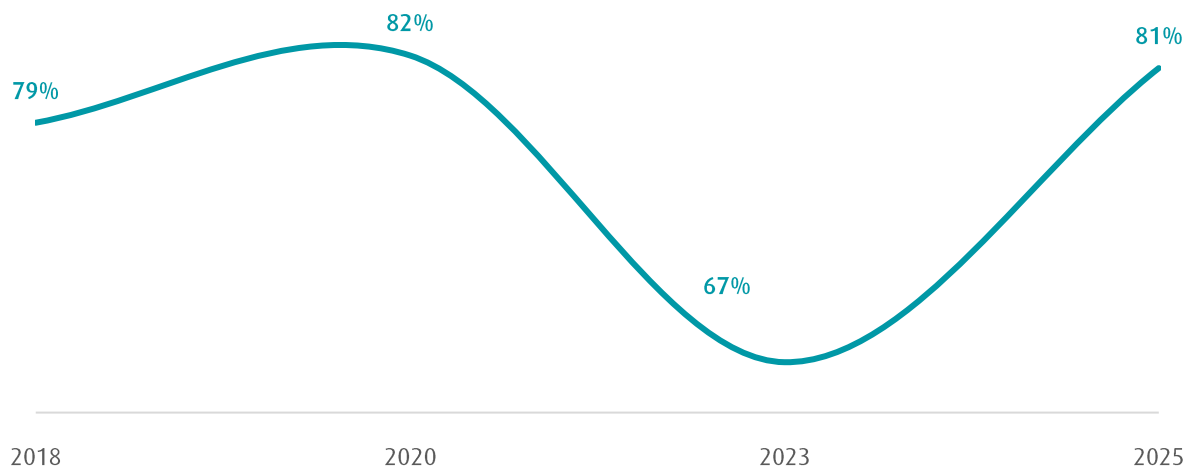
Source: Greater Victoria Point-in-Time Count 2025



8. Greater Victoria Point-in-Time Count, p. 24.

Figure 10: Percentage of Point-in-Time Respondents Experiencing Chronic Homelessness, 2018–2025

Source: Greater Victoria Point-in-Time Counts, 2020–2025

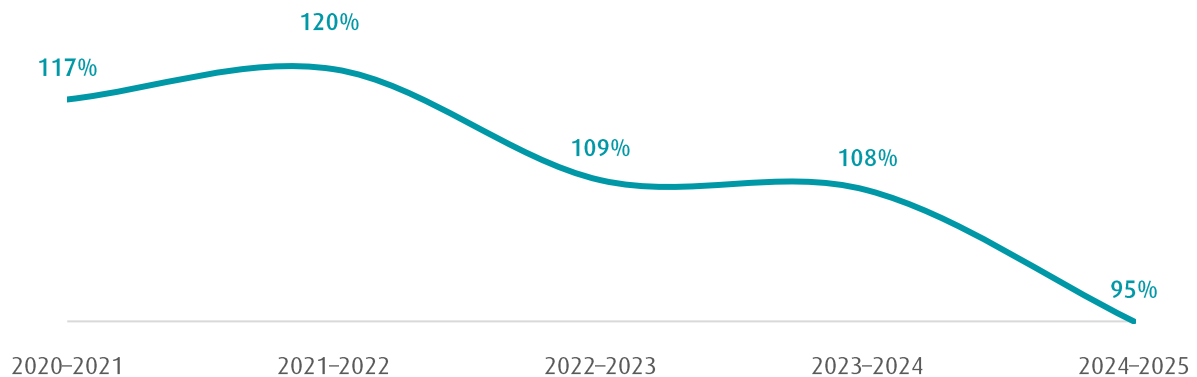


SHELTER OCCUPANCY

- BC Housing’s shelter occupancy remains high at 95%, despite decreasing in recent years.
- In the 2025 Point-in-Time Count, 64.9% of respondents reported using a shelter in the past year.

Figure 10: Occupancy Rate of Year-Round Shelter Programs in the CRD by Fiscal Year, 2020–2025

Source: BC Housing Homeless Individuals and Families Information System AN24 Report for November 1, 2020 to March 31, 2025; August 8, 2025 Snapshot^{9,10}



9. Includes only BC Housing-funded beds; shelters may have overflow beds not funded by BC Housing.

10. Fiscal Year 2020–2021 data only includes records from November 2020 onward. Earlier months are not available in the Homeless Individuals and Families Information System.

