

Frequently Asked Questions

Regional Housing Affordability Strategy

Capital Regional District | September 2026

It has been eight years since the last RHAS, why so long for an update?

The timing of the 2026 Regional Housing Affordability Strategy (RHAS) takes into account the changing landscape in housing programs to strategically place the CRD to capitalize on new opportunities as they emerge.

There have been many accomplishments related to the 2018 RHAS including adding nearly 1,000 new homes to the region between 2019 and 2026 through the Capital Regional Housing Corporation (CRHC), with an additional 1150 affordable rental homes currently under development. Many of these units were realized through funding programs which have ended, such as the Rapid Housing Initiative or the Regional Housing Trust Fund, or which are nearing their sunset, such as the Regional Housing First Program.

Can you explain the role of the CRD and the CRHC in developing housing strategies and how they align with the goals and objectives of the provincial Ministry of Housing?

The CRD's Regional Housing Division is responsible for creating safe, suitable housing solutions to meet the needs of low and moderate-income individuals and families across the region. This includes developing and operating non-market housing through its wholly owned subsidiary the Capital Regional Housing Corporation (CRHC), creating plans, policies, and programs for housing affordability, and producing research and data analysis to support effective planning at the regional and local level.

The CRD works closely with other orders of government, including provincial and federal agencies to align efforts wherever possible.

Is there perhaps redundancy created between the Ministry of Housing and the CRD?

The CRD and CRHC play a unique role within the local housing sector. From an urban context, the CRD supports housing delivery and affordability through provision of critical infrastructure, undertaking regional planning and growth management. This is especially evident as the local government for three Electoral areas, whose context is highlighted in the 2026 RHAS through priority area 3.

Additionally, the CRHC supports development and operations of housing, an organizational and local lens that is not captured in the work of the Ministry of Housing. The CRHC operates more than 2,000 affordable units across

the capital region and has an ambitious vision of reaching 5,000 homes over the next 20 years. This necessitates a local strategy to support the CRD and CRHC's role within the housing sector.

Does the CRD consider the input from other organizations in the housing space and how do those considerations make their way into the strategy?

There was extensive engagement conducted with local non-profit housing providers, people with lived and living experience of homelessness, local government staff, BC Housing staff, First Nations and other strategic partners. This included workshops with the development and business sector, and rural partners.

A detailed engagement summary can be found in Appendix A in the 2026 RHAS and the priority areas, strategies and actions elevate the feedback received during engagement sessions.

Have there been concrete results since the 2018 RHAS, and if so, what has been accomplished?

Key accomplishments related to the 2018 RHAS include:

- 1,000 new homes in the region between 2019 and 2026 through the Capital Region Housing Corporation (CRHC), with an additional 1150 affordable rental homes currently under development.
- Launching the Rural Housing Pilot Project on the Southern Gulf Island and Salt Spring Island.
- Supporting member municipalities with their first housing needs reports in 2020 and with updates to regional context statements in their Official Community Plans.
- Delivering 266 units of affordable housing at the provincial shelter rates through the Regional Housing First Program.
- Administering \$24.4M of Rapid Housing Initiative funding to support the development of 136 supportive homes for vulnerable populations.
- Providing ongoing service funding to the Aboriginal Coalition to End Homelessness and the Alliance to End Homelessness in the Capital Region.
- Leading Point-in-Time Counts in 2018, 2020, 2023 and 2025 to provide the public with data on homelessness across the region.

Has the housing and homeless environment changed over the last eight years – is the community better off, or is the environment still one requiring significant resources and attention?

The homelessness and social services sector has faced several significant challenges since 2018 related to the COVID 19 pandemic and the toxic drug crisis. These emergency situations have impacted vulnerable populations drastically, requiring adaptation by both service providers and funders. The CRD is working with local partners to address these challenges through its administration of the Reaching Home Program as well as through the Alignment Project, a partnership between communities and BC Housing to improve regional coordination and data related to homelessness.

The housing sector, including development of affordable housing, has faced a changing landscape related to inflation and the COVID-19 pandemic. With the sunset of the Regional Housing Trust Fund and Regional Housing First Program, the local funding landscape continues to evolve as the CRD looks ahead to priority area 2 in the 2026 RHAS and leveraging its borrowing authority to partner with other levels of government on the development of new affordable housing.

As the community entity for Reaching Home funds, the CRD is responsible for the Point in Time Count (PiT). Considering the number of people the PiT Count identifies as homeless, are the provincial housing targets for supportive housing low?

The 2026 RHAS relies on a regional gap analysis to identify not only the number of affordable homes needed, but also rents they need to be at to be most impactful. While vacancy rates have climbed overall, they remain low for units renting under \$1,500 a month. The analysis included in the 2026 RHAS and the accompanying technical memo were informed by the most recent census data which was conducted in 2021. As new data emerges the CRD will need to evaluate its path towards maximizing impact.

The PiT count data is a snapshot of the experiences of homelessness locally, and not a reliable indicator of how much homelessness has increased or decreased across a community. Its value relies in the knowledge collection of the people experiencing homelessness, both their service needs and demographics. It is through these reports that local decision makers can understand some of the changing dynamics, including recent findings such as increases to the proportion of individuals sheltering outside or the increasing number of older adults experiencing homelessness for the first time. The PiT Count survey is now being conducted every three years and continues to provide important local context on these experiences which are currently not captured in other ways.

Given the CRD's role in identifying individuals experiencing homelessness and developing systems to identify and track those in need, and the CRHC's role in building and operating housing, does the CRD advocate for the types of housing that best meet the needs of these individuals?

The CRD and CRHC are well positioned to advocate for, and identify partnerships in support of, vulnerable individuals related to the development of affordable housing. Homelessness is a complex issue influenced by overlapping housing, health, economic and systemic factors that cannot be addressed without cross sectoral collaboration. While the CRD and CRHC's role within housing does not extend to service provision of people experiencing homelessness, the CRD is well positioned to work on policy, strengthen partnerships, improve data and analysis, all of which can enhance the local system of care and housing affordability.

Should the CRD become more involved in centrally coordinating and delivering housing programs? Are there limitations to what the CRD is able to do in the housing space?

The CRD has limited legal authority to provide direct service provision. Its existing role is limited to policy, planning and delivery of programs, including administration of funding. The CRD has addressed this in the past through its support of organizations such as the Alliance to End Homelessness in the Capital Region and the Aboriginal Coalition to End Homelessness, both of which have had annual funding through the CRD.

With the Board's endorsement of the 2026 RHAS, what implications does this have for the CRD and CRHC in the short, medium and long term?

Much of the short-term work identified in the 2026 RHAS is underway and will continue under existing resourcing and partnerships. The 2026 RHAS was developed with consideration of current resourcing, as well as existing roles and responsibilities.

Through the 2027 Board priority planning there will be an opportunity to discuss the implications of medium- and long-term investments, including the CRD's borrowing authority of \$85M

Why does Rural Housing as a priority get \$5M out of the \$85M available under the CRD's loan authority?

Utilizing the latest census data, CRD staff compared the population living in the Electoral Areas with that of the rest of the region. Based on this analysis, CRD staff recommend allocating \$5 million of the \$85 million loan authority for Land Bank and Housing proportionally to the Electoral Areas.