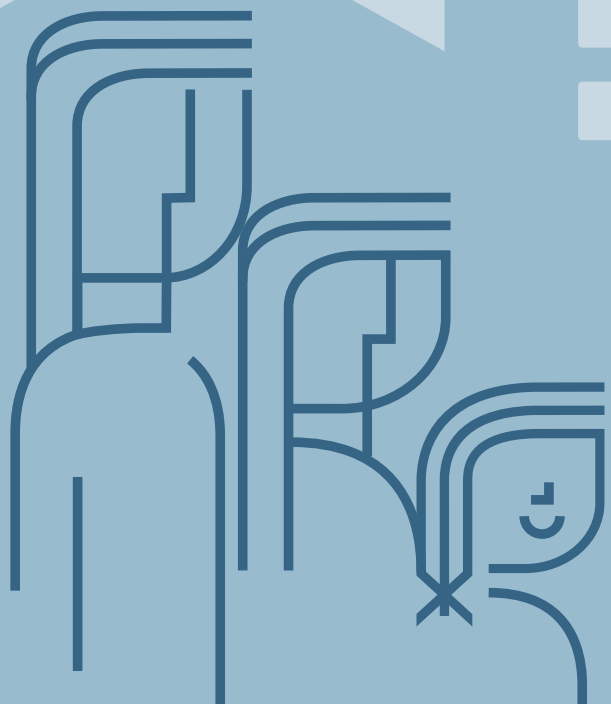


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# Social Democratic affordable housing good practices in Canada: the case of British Columbia

*The paper is part of the project titled  
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from around Europe.”*



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# Social Democratic affordable housing good practices in Canada: the case of British Columbia

Three brand-new high-rise towers joined the Vancouver skyline this year, part of a groundbreaking project that's redefining what's possible to create housing at scale in a city that's among the most impossibly unaffordable in the world<sup>1</sup>.

The Señákw' project the largest Indigenous-led housing development in Canadian history, and Canada's first large-scale net-zero carbon residential project. Located on Indigenous land and funded by Canada's federal housing agency, it's an example of an innovating housing project that was able to bypass restrictive local development rules to create significant density.

When it's completed, 9,000 people are expected to call Señákw' home in more than 6,200 market rental units and 1,200 affordable units across 11 towers, on 10.5 hectares of Squamish Nation land in downtown Vancouver. The project includes job training, culturally-significant art and design, and transit integration to reduce reliance on vehicles.

*"There are two sides to this story. It's learning the history for the Squamish people and bringing a presence back to the land for Squamish families. It's also economic reconciliation, so the power of partnering with First Nations in Canada to do large scale projects that benefits not just this nation but the broader community."* – Mindy Wight, CEO of the Squamish Nation's economic development organization, the Nch'kay Development Corporation<sup>2</sup>

Jordan Lechnitz, Friedrich-Ebert-Stiftung Canada



Rendering of the completed development, from Nch'kay West<sup>3</sup>

## Abstract

The province of British Columbia in Canada, whose social democratic government was first elected in 2017, has increased social housing to help those most in need, under challenging national conditions. Its land treaties with Indigenous people have led to innovative developments from First Nations. Measures to curb land and housing speculation have increased revenues but have not yet led to lower prices. Zoning and building code reforms, although influential and ambitious, have not yet resulted in substantive improvements to affordable market housing, largely due to municipal resistance. While the province has far to go on rental protections, social assistance, and social and health protections, elements of its approach have been transferred to other jurisdictions and are changing Canadian discourse on social housing.

<sup>1</sup> Cox, Wendell. Demographia International Housing Affordability, 2025 Edition. Accessed online at: [https://www.chapman.edu/communication/\\_files/Demographia-International-Housing-Affordability-2025-Edition.pdf](https://www.chapman.edu/communication/_files/Demographia-International-Housing-Affordability-2025-Edition.pdf)

<sup>2</sup> Zeidler, Maryse. CBC News, "Welcome to Señákw': A sneak peek inside Canada's largest Indigenous-led housing development," Feb 07, 2025. Accessed online at: <https://www.cbc.ca/news/canada/british-columbia/sen-%C3%A1%E1%B8%B5w-sneak-preview-1.7451499>

<sup>3</sup> Rendering from <https://senakw.com/project>

## Introduction

Canada's housing crisis is extreme, even by international standards:

- unsheltered homelessness doubled from 2020-22 during COVID (Infrastructure Canada, 2023) and has continued to rise since then (Donaldson et al, 2025)
- there is no major city in Canada where a full-time minimum wage worker can afford an average one-bedroom apartment (Macdonald & Tranjan, 2024),
- there is no major city in Canada where a median-income household can afford to buy a median-priced home, and several Canadian cities, including the most populous cities in B.C., are “impossibly affordable” for middle-class homeownership (Cox, 2025).

In this context, B.C.'s social democratic government has been a model for other Canadian provinces- and has influenced federal policy.

*There is no major city in Canada where a full-time minimum wage worker can afford an average one-bedroom apartment*

Social Democracy has a long history in Canada, but has been relatively unsuccessful politically at the national level (Whitehorn, 2015). Over the decades, the NDP has formed governments in six of Canada's 10 provinces<sup>4</sup>. British Columbia (B.C.) is the third most populous province in Canada, with 13.2% of the country's population. B.C.'s current NDP government was originally elected as a minority government in 2017, in part due to anxiety over increasing inequalities and a growing housing crisis (Angus Reid, 2017), before majority wins in 2020 and 2024.

In B.C., as in no other province over the past decade, there has been a systemic approach to overcoming barriers to the progressive realization of the right to adequate housing enshrined in Canadian law (Government of Canada, 2019a). Successes include land treaties with Indigenous nations and consequent urban development by these nations, and strengthening the nonmarket (social) housing sector. Partial successes include taking measures to curb housing and land speculation and supporting zoning and building code changes to enable municipal affordable housing targets. Outcomes in terms of supply, especially supply for the most vulnerable populations, are better than in other parts of Canada, while outcomes in terms of more affordable market supply are not yet evident. The limitations to B.C.'s successes

highlight areas where a social democratic approach can be intensified in Canada to fully realize the potential of these policies.

## Canada's Housing Crisis

To describe B.C.'s success, it is first necessary to briefly describe Canada's housing crisis and its roots in harmful political choices by all levels of government, especially over the past four decades. The neoliberal move towards financialization – extracting maximum profit from private sector housing – has been a common theme around the world (Lawson et al, 2024), but has hit Canada particularly hard when it comes to home prices (two-thirds of Canadian households are homeowners) and rents (one-third are renters) (Statistics Canada, 2022). Canada has tended to 'keep to the marketplace' when it comes to housing (Bacher, 1993). The federal government directly built 46,000 public homes during World War Two, representing 60 percent of housing production, but quickly sold them off after the war to focus on market sector homeownership (Suttor, 2016: 35). Similarly, the federal government supported the development of over 600,000 public, cooperative, and other non-profit options through long-term low interest loans during the 1970s and 1980s, an average of 14 percent of new home completions, before disastrously devolving responsibilities to provinces in the 1990s (St. Denis, 2022). Since the 1990s, the proportion of social housing has declined from 6.2% in 1991 to 4.1% in 2021, well below the OECD average (Segel-Brown, 2025). Even under the current ten-year *National Housing Strategy* (Government of Canada, 2018), with targets aimed at reducing homelessness and housing need, the annual proportion of social housing completions ranges from 2.3-3.3% (Canada Mortgage and Housing Corporation [CMHC] special data order, 2025 – see Table 1). Most federal financing has gone to unaffordable market rental homes (Blueprint, 2022). Net loss of affordable housing has been estimated at 15 homes lost – mostly to precipitous rent increases – for every new affordable home created from 2011 to 2021, with no signs of that trend abating (Pomeroy, 2022).

*Since the 1990s, the proportion of social housing has declined from 6.2% in 1991 to 4.1% in 2021*

<sup>4</sup> In Quebec, Canada's second most populous province, the nationalist Parti Québécois has also defined itself as a democratic socialist party (Whitehorn, 2015)

## Completed total and social homes in Canada and B.C. under the National Housing Strategy<sup>5</sup>

Table 1

	Cdn total	Cdn social	Cdn % social	B.C. total	B.C. total % Cdn total	B.C. social	B.C. % social
2018	186,475	4,218	2.3	37,030	19.9	1,130	3.1
2019	173,579	4,277	2.5	37,549	21.6	1,195	3.2
2020	187,157	4,390	2.3	38,677	20.7	1,920	5.0
2021	202,610	5,389	2.7	39,163	19.3	2,448	6.3
2022	197,655	6,088	3.1	34,892	17.7	2,537	7.3
2023	188,689	5,122	2.7	30,621	16.2	1,900	6.2
2024	210,543	6,887	3.3	35,578	16.9	2,796	7.9

Provinces have been unwilling to take on the federally downloaded responsibility for ensuring housing for all, with the exceptions of B.C. and Quebec<sup>6</sup>, virtually no social housing was constructed from 1991 to 2016 (Pomeroy et al, 2019). Moreover, provincial/ territorial welfare for low-income households is well below the poverty line in all provinces in Canada, including B.C., and shelter assistance is not enough to afford a room, let alone an apartment (Laidley & Oliveira, 2025). Along with an inadequate income safety net, health and social services for people with disabilities are grossly inadequate, with over 50,000 people on the waitlist for services for people with developmental disabilities in Ontario alone (Community Living Ontario, 2024). And tenant protection is very limited across Canada, with B.C. being particularly bad: more than one in 10 tenant households were evicted between 2016 and 2021, mostly so landlords could raise rents (Xuereb & Jones, 2023).

Municipal decisions have also harmed affordability, from exclusionary zoning and building codes, to approvals processes that can take up to three years, to excruciatingly high development taxes that make urban intensification uneconomic (Whitzman et al, 2024).

Although B.C., the third most populous province in Canada, has the highest rates of households in unaffordable housing (CMHC, 2024a), rates of homelessness are at least twice as high in Ontario, Canada's most populous province, as in B.C. (Dionne et al, 2023). As will be discussed below, B.C. is doing more than the rest of Canada in addressing homelessness, although its affordable housing production

is still completely inadequate to meet the needs of very low-, low-, moderate-, and median-income households<sup>7</sup> – in other words, most of its citizens.

### B.C.'s Housing Successes: Social and Indigenous-led Housing

In the past eight years, B.C. has:

- constructed more social housing, including a strong component of Indigenous-led housing, than the rest of Canada (see Table 1)
- implemented a consistent municipal housing need assessment system, and supported housing targets to meet these needs
- improved building codes and zoning to legalize less expensive housing where it was not previously allowed by municipalities

As Table 1 shows, B.C. had a better baseline of social housing construction at the onset of the current B.C. Government than the rest of Canada. This was due to decades of strong and coordinated advocacy by B.C.'s non-profit and cooperative housing sectors, who together with the market

<sup>5</sup> One issue in Canada is the terrible state of housing data. This graph shows completions 2018-22 for all cities >10,000 and 2023-24 all metropolitan areas [>100,000]. There is no data for regional and rural areas or for Indigenous reserves, and this table is from a special data order from Canada's housing agency, the Canada Mortgage and Housing Corporation.

<sup>6</sup> B.C. had NDP governments 1991 to 2001; while Quebec had Parti Quebecois governments 1994-2008 and 2012-14.

<sup>7</sup> Before the 1990s, Canada prioritized affordable housing programs for low and moderate-income households and used the standard definition of no more than 30% of pre-tax household income to denote affordability. Inspired by past Canadian practice and international good practice, the Housing Assessment Resource Tools (HART) project, which I advised, created five income categories, which have now been adopted for federally mandated Housing Need Assessment (HART, 2025; Government of Canada, 2025):

- Very Low Income households = 0-20% of Area Median Household Income (AMHI)
- Low-income: 21-50% AMHI
- Moderate-income: 51-80% AMHI
- Median-income: 81-120% AMHI
- Higher-income: 121% + AMHI

In this article, 'deeply affordable' homes refer to homes affordable to very low- and low-income individuals and households (Whitzman, 2024).



rental association Landlord B.C. developed an advocacy platform during the 2017 election (B.C. Rental Housing Coalition, 2017). This platform was then largely adopted by the new government, elected on an affordability platform (Province of B.C., 2018). As Table 1 also shows, social housing completions have more than doubled in B.C. over the past eight years, while they have continued to trail behind replacement rates in the rest of Canada. This is due to several factors, including:

- ambitious 10-year targets in B.C., including deeply affordable and supportive housing for people with disabilities (3,700 deeply affordable homes plus 2,500 supportive homes), transitional housing for women and children survivors of violence (1,500 homes), and student housing (5,000 homes); the federal government has no equivalent targets.
- dedicated multi-year funding for these deeply affordable homes; until 2024, the federal government had no equivalent multi-year funding.
- Use of innovative industrial construction techniques, which use replicable designs to improve speed and environmental efficiency.
- widespread use of free leased government land, including municipal and provincial land; until 2024, the federal government had no equivalent policy.

Four years into its mandate, the B.C. government was tracking well on some of its goals for deeply affordable homes: 5,700 student homes, and more than half of its deeply affordable homes had been constructed. However, it was lagging badly on supportive homes and transitional housing for women and children survivors of violence (Lee, 2022a). B.C. still underfunds health and social services in relation to supportive and transitional housing, especially for Indigenous-led providers, when up to 40% of homeless people in B.C. communities are Indigenous and up to 80% of Indigenous people live off reserves (Hawkins & Mema, 2023).



Image 1. Seákw' under construction, July 2025 (Seákw', 2025)

B.C.'s social housing expansion through new build was supplemented in 2023 by the Rental Protection Fund: \$500 million to purchase up to 2,000 market rental apartments at risk of losing affordability. In its first full year of operations, 1,550 rental homes in 35 properties with rents that average 44% below local market rates were purchased for management by local social housing providers. This represents more than half the multi-family apartment purchases made that year in the province (Rental Protection Fund, 2024).

Perhaps the most exciting development is For Indigenous By Indigenous projects, particularly important since so much homelessness in Canada is linked to the dispossession of Indigenous people from their land (Thistle, 2017). Under a previous NDP government in B.C., multilateral treaty settlements between First Nations, the province, and the federal government increased. In 2019, the same year the federal government passed legislation committing itself to the progressive realization of the right to adequate housing, B.C. and the federal government, together with many of B.C.'s First Nations, created an updated and rights-based treaty negotiation framework (Government of Canada, 2024b). The Squamish Nation had already succeeded, after decades of court battles, in winning back a third of the land ceded to them in the mid-19th century, in the middle of what is now the City of Vancouver. In 2019, the Nation voted to proceed with constructing 11 towers with 6,000 rental homes on its 10.5-acre site (Seákw', 2025). Because Seákw' is on Indigenous land, it has no need to conform to Vancouver's restrictive zoning rules, nor submit to its outmoded and undemocratic approvals process. Seákw' is now joined by two other large-scale Vancouver projects, Heather Lands and Jericho/ Iyálmexw/ ʔəyálməxw, being co-developed by the federal Canada Lands Company and a consortium of three First Nations: Musqueam, Squamish, and Tsleil-Waututh, who also are benefitting from ways to go through and above restrictive municipal zoning ordinances. These projects combine economic development, environmental sustainability, and reconciliation in ways hitherto unseen in Canada (Cyca, 2024).

## B.C.'s Partial Successes and Failures: Addressing Speculation and Enabling Market Affordable Housing

A critical component of B.C.'s "plan for a fairer housing market" was "stabilizing home prices" by taxing foreign buyers, increasing property transfer rate and school taxes for homes over \$3 million, and reducing the number of vacant homes held for purely speculative purposes, including short-term rental (Province of B.C., 2018). These anti-speculation tax measures have been politically popular, with public support in the 72-75% range.

An evaluation after four years (Lee, 2022b) found that they had been successful as revenue generation measures, with a total of \$1.6 billion from new taxes, and that almost

20,000 previously empty condominiums had entered the rental market in Vancouver. However, there was no discernible impact on house prices, and the condo rentals were not affordable. Supply of family-sized homes remains low in relation to need, and the financialization of the property market means that ownership prices in B.C. would need to decline by 75% to be affordable to the middle class (Cox, 2025), which may not be politically acceptable. Furthermore, additional revenues were not recycled into directly building affordable social housing, missing an opportunity for the government to acquire properties for social housing.

A more significant failure is in market affordability. Although B.C. has a disproportionate share of new builds across Canada (see Table 1), the quantum has been decreasing since 2021, and the costs of both new rental and ownership homes remain completely unaffordable to moderate and median-income households. An attempt to support market-affordable rental developers through low-rate financing, the Housing Hub, failed because market developers converted some new units to short-term rentals (DeRosa, 2024). In other words, subsidizing market developers to provide new affordable housing failed.

The B.C. government has now tried direct construction of public housing for the first time in decades. B.C. Builds uses a mix of mechanisms previously successful in Canada – government land acquisition, low-cost long-term financing, and sped up approvals processes – to create mixed-income and mixed-market housing, including developments led by First Nations. Launched in 2024 with \$2 billion in financing and a goal of 4,000 new homes in five years, it has currently awarded 11 contracts, mostly in regional B.C.. Its commitment to median housing is questionable: the household income required for an ‘affordable’ two-bedroom home is close to \$200,000, when the median household income in B.C. is \$76,000. There is only 20% set aside for ‘below market’ homes (Government of B.C., 2024a). This lack of affordability has created some cynicism about its ability to make significant affordability improvements in a context where one in four B.C. households live in unaffordable housing (Shaw, 2024).

B.C. municipalities have long had some of the most exclusionary zoning in Canada. In 2019, 80% of Vancouver’s residential land was zoned exclusively for single-family homes, the highest proportion of any major Canadian city, although laneway housing or secondary suites were allowed in some larger lots (Yang, 2019). In 2020, the province mandated standardized municipal housing need assessments, and in 2023, the province enacted legislation to require and enforce targets for an ever-increasing number of municipalities (40 by 2025) to take measures to ensure 75% of housing needs were met within five years. This includes sub-targets related to social housing. Municipalities are expected to report annually on progress, which includes improvements to zoning and approval times. Two wealthy municipalities, which were not moving to change single-family zoning, have been assigned

provincial ‘advisors’ to create new zoning by-laws (Vanderdean, 2025).

The province also introduced Small-Scale Multi-Unit Housing by-law changes. Single-family house zones are no longer allowed in any of B.C.’s 188 municipalities. Between 2 and 6 units are now allowed in the most restrictive zones, depending on the population of the municipality and the size of the lot. Higher density zoning is expected in areas near public transit (B.C. Government, 2024b). At the same time, the province amended the Building Code to allow single egress up to six storeys, which is expected to improve the viability of larger, more accessible units in small apartment buildings (B.C. Government, 2024c).

These kinds of bold moves have been celebrated across North America (e.g., Oleksiuk, 2024), but have not yet resulted in increased completions. Moffatt (2025) argues that new private development has lagged in B.C. because of provincial inaction on development taxes and approval speeds in B.C., which are, respectively, the highest and the slowest in Canada.

To summarize, the social democratic government in B.C. has succeeded in increasing the amount and proportion of the most-needed deeply affordable social housing, through both new build and acquisitions of older market rental properties. Through its process of Indigenous land claim settlements, it is enabling some of the most innovative urban developments in Canada.

Its attempts to improve market-affordable rental and ownership options, through enforcing municipal improvements to zoning and approval times, have not yet led to results at the provincial level. However, to be fair, even in the best-case scenario, it would take 2-3 years for these changes to be reflected in home completions, highlighting the political challenge of delivering quick results on housing affordability.

## Lessons for social democrats

Imitation is the sincerest form of flattery, and the new federal Liberal government has adopted a flattering number of B.C.’s policy mechanisms nationwide. Municipal requirements for zoning and approvals reform has been a condition for infrastructure funding through Canada’s federal Housing Accelerator Fund (CMHC, 2024), there are now requirements for standardized housing need assessments (Government of Canada, 2025), single-egress building code reform is progressing federally (Moffatt, 2025), the federal government has announced but not yet implemented a social housing acquisition fund and an industrial construction strategy (Government of Canada, 2024), and a Canada Builds Homes initiative that borrows heavily from B.C. Builds is in development (Liberal Party of Canada, 2025).

Having said that, municipal and provincial housing targets, let alone social housing sub-targets, have not been developed, nor has the kind of financing that would allow deeply affordable housing been incorporated into federal policy. The majority of Canada's 'affordable housing' money still goes to market housing that is not even affordable to median-income households, and basic accountability mechanisms such as housing costs for federally assisted projects and the number of housing completions across Canada are missing (Blueprint, 2022).

Internationally, the B.C.-NDP offers an example of a jurisdiction whose most successful interventions turn away from the neoliberal model so prevalent in Western countries: Europe, as well as the UK, the US, and Australasia. They suggest a suite of housing policies that might work across jurisdictions:

- Meaningful social housing targets (e.g., 20% of all housing stock), including a new generation of student and seniors' housing, backed up with low-cost, long-term financing to allow deep affordability within new mixed-income and mixed-use developments and a large-scale acquisition program (National Housing Council, 2024).
- In settler societies (the US, Australia, and New Zealand as well as Canada), a commitment to settling Indigenous land claims, especially in urban areas, and to encouraging the kinds of innovative Indigenous-led development that is transforming Vancouver and other B.C. cities (Cyca, 2024).
- Greater emphasis on zoning and building code reform that might enable both social and market affordability from a new generation of developers, encouraging small apartment buildings with large units near public transit (with no parking minimums), and allowing supportive housing and other forms of deeply affordable collective living everywhere (Taskforce on Housing and Climate, 2024).
- An emphasis on progressive taxation reform that allows municipalities to have a proportion of a new national wealth tax (or income tax) in return for abandoning development taxes in built-up areas of cities and regions and improving approvals and zoning. Taxation reform might also tackle the intergenerational inequalities that have led to impossibly unaffordable homeownership, including introducing the ability for municipalities to levy progressive property taxes (Hemingway 2023 and 2025).
- Tenant protection from evictions and precipitous rent increases, along with adequate income support and health and social services to prevent and respond to homelessness (Canadian Centre for Housing Rights, 2024)

These measures would require strong leadership from the national governments in developing and implementing rights-based multilateral agreements with municipalities and regions. It would require an acknowledgement that even with a greatly increased social housing sector and strong tenant protection measures, including acquisitions, there is still the need for market housing affordability enablers like zoning and building code reform, and approvals and development tax improvements

Although the B.C.-NDP has not gone far enough in many ways, they have shown enough innovative success in terms of creating and preserving affordable housing that they can and should be a model for social democrats.

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## About the Author



**Dr. Carolyn Whitzman** is a Senior Housing Researcher at the University of Toronto's School of Cities. She is the author of *Home Truths: Fixing Canada's Housing Crisis* (UB.C. Press, 2024).

## Social Democratic affordable housing good practices in Canada: the case of British Columbia



In the province of British Columbia in Canada, as in no other province over the past decade, there has been a systemic approach to overcoming barriers to the progressive realization of the right to adequate housing enshrined in Canadian law (Government of Canada, 2019a). Successes include land treaties with Indigenous nations and consequent urban development by these nations, and strengthening the nonmarket (social) housing sector.



The province of British Columbia in Canada has increased social housing to help those most in need, under challenging national conditions. Its land treaties with Indigenous people have led to innovative developments from First Nations. Measures to curb land and housing speculation have increased revenues but have not yet led to lower prices.



Internationally, the B.C.-NDP offers an example of a jurisdiction whose most successful interventions turn away from the neoliberal model so prevalent in Western countries: Europe, as well as the UK, the US, and Australasia. They suggest a suite of housing policies that might work across jurisdictions.

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