Bulletin

Inclusionary Affordable Housing: Below-Market Rental and Social Housing

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1 BACKGROUND AND CONTEXT

1.1 Application and Intent

This bulletin applies where inclusionary affordable housing (below-market rental housing or social housing) is required as a proportion of the overall residential component of a development as well as 100% social housing projects. Inclusionary affordable housing requirements are set out in the Zoning and Development By-law, Downtown Official Development Plan, Downtown Eastside/Oppenheimer Official Development Plan, and certain rezoning policies.

The intent of this bulletin is to summarize requirements from various Council-approved policies and zoning regulations. It contains information on requirements that vary depending on the applicable rezoning policy and/or zoning regulation, and type of required inclusionary affordable housing. This includes requirements for affordability (including proportion and rents), ownership, operating and reporting, occupant eligibility, legal agreements, as well as Development Cost Levy (DCL) waivers and exemptions, and cash in lieu options.

1.2 Policy and Regulatory Context

The City has used inclusionary affordable housing requirements, in combination with incentives, through area plans, rezoning policies, and zoning regulations to create social housing and below-market rental housing alongside market rental and ownership housing for more than three decades. Inclusionary housing requirements are one of the key tools used to achieve objectives set out in the Housing Vancouver Strategy and Housing Vancouver Three-

Year Action Plan: 2024-2026, the Housing Vancouver 10-Year Housing Targets 2024-2033 and to address the need for new housing as identified through the Housing Needs Report.

Between 2023 and 2025, the Province amended the Vancouver Charter to create new housing-enabling and development financing tools and requirements. This included changes to establish new inclusionary zoning authorities and requirements for achieving affordable housing. As part of the work to bring City by-laws into compliance, updates were made to how the City uses inclusionary zoning, effective June 30, 2026. These focused on updates to how existing requirements for below-market rental and social housing are regulated in the City's by-laws, including by introducing inclusionary zoning requirements in some district schedules to replace other tools that were utilized previously, including density bonusing. Further review of existing requirements for inclusionary affordable housing is underway and may result in future policy and regulatory amendments.

2 BELOW-MARKET RENTAL HOUSING

Below-market rental housing is a type of inclusionary affordable housing that is typically privately developed and owned but has permanently secured below-market rents and is occupied by households that meet maximum income and other eligibility requirements. This section summarizes the various requirements as well as the incentives available for development permit or rezoning applications containing below-market rental housing.

2.1 Below-Market Rental Affordability Requirements

Below-market rental housing affordability requirements, including the proportion of below-market rental units and the maximum rent requirements, are set out in various zoning district schedules, city-wide rezoning policies and local area plan policies, as summarized in Tables 1 and 2.

2.1.1 Floor Area and Units

The required proportion of below-market rental housing is calculated as a proportion of the total dwelling unit area in the development, measured from the inside of all outer walls of each dwelling unit. Projects under CD-1 zoning may have unique requirements specified, including how the required proportion of below-market rental housing is calculated.

The mix of below-market rental units must meet the applicable unit mix requirements (for units with 2 or more or 3 or more bedrooms) for the overall development as set out in the relevant policy and/or zoning regulations. Where the City's enhanced Tenant Relocation and Protection policies apply and there are tenants that are eligible for a right of first refusal to return to the new building at below-market rents (or their existing rent), applicants should also ensure the unit mix of the below-market rental units accommodates returning tenants, who are required to be offered a unit appropriate for their household size in accordance with the National

Occupancy Standard. If the mix of the below-market rental component does not accommodate returning tenants, it will be necessary to provide units from the market rental component to returning tenants at below-market (or existing) rents.

Table 1: Standard Zoning District Requirements for Below-Market Rental

Zoning District	Applicability	Floor Area Requirement	Rent Discount Rate*
R3-1, R3-2 and R3-3	Large corner sites or shallow sites seeking height/density per TOA Tier 3 (>2.7 FSR, up to 3.0 FSR and/or up to 8 storeys)	20%	10%
R4-1	Sites with existing rental	20%	20%
R5-1, R5-2, R5-3 and R5-4	Rental tenure development options, sites with existing rental	20%	20%
RR-2B	Large corner sites or shallow sites seeking height/density in TOA Tier 3 (>2.7 FSR, up to 3.0 FSR and/or up to 8 storeys)	20%	10%
RR-3B	All developments	20%	10%

*Refer to section 2.1.2 and Table 4 for information on how the discount rate is applied and current maximum rents.

Table 2: City-wide Rezoning Policy and Local Area Plan Requirements for Below-Market Rental

Policy	Applicability	Floor Area Requirement	Rent Discount Rate*
Below-Market Rental Housing Policy for Rezonings	Refer to Policy	20%	20%
Secured Rental Policy		20%	10%
Rezoning Policy for Sustainable Large Developments		10%	20%
Transit Oriented Areas Rezoning Policy		20%	10-20%

*Refer to section 2.1.2 and Table 4 for information on how the discount rate is applied and current maximum rents.

Table 3: Local Area Plan Requirements for Below-Market Rental

Policy	Applicability	Floor Area Requirement	Rent Discount Rate*
Broadway Plan	Refer to Plan Policies	20%	20%
Cambie Corridor Plan		20%-25%	10%
Grandview-Woodland Plan		20%	20%
Marpole Community Plan		20%	20%
Rupert and Renfrew Station Area Plan		20%	10-20%

*Refer to section 2.1.2 and Table 4 for information on how the discount rate is applied and current maximum rents.

2.1.2 Maximum Starting Rents

Maximum below-market rents are set based on a percentage discount to city-wide average market rents as published by the Canada Mortgage and Housing Corporation (CMHC) as part of the most recent Rental Market Report at the time of occupancy permit issuance. Table 4 summarizes the current standard applicable maximum average rents by unit type and applicable discount rate. In some cases, the discount rate and reference CMHC average market rents may differ from the standard requirements, including in certain sub-areas of the West End, as specified in Table 5.

Table 4: 2026 Maximum Average Below-Market Rents by Applicable Discount Rate

Unit Type	Maximum Below-Market Rents by Discount Rate	
	10%	20%
Studio	$1,535	$1,364
1 Bedroom	$1,674	$1,488
2 Bedroom	$2,381	$2,118
3+ Bedroom	$3,253	$2,891

Table 5: 2026 Maximum Average Below-Market Rents Under the West End Plan Rezoning Policy

Unit Type	CMHC Zone 2 – English Bay		CMHC Zone 3 - Downtown	
	20% Discount	50% Discount	20% Discount	50% Discount
Studio	$1,397	$873	$1,471	$920
1 Bedroom	$1,560	$975	$1,690	$1,056
2 Bedroom	$2,343	$1,465	$2,586	$1,617
3+ Bedroom	$3,110*	$1,944*	$4,065	$2,541

*Rents for 3-bedroom or larger units in English Bay are based on average rents from the 2024 CMHC Rental Market Report data due to data suppression in 2025.

2.1.3 Rent Increases

After initial occupancy, rent increases during a tenancy are limited to the maximum allowable increase set out by the province as per the Residential Tenancy Act. Between tenancies, the rent for a below-market rental unit may be re-indexed to the current CMHC average rent by unit type, applying the same discount rate as was secured at the time of occupancy permit issuance (e.g. minimum 10% or 20%). Different rent requirements may apply in some cases, as specified in the terms of the Housing Agreement.

2.2 Housing Agreement

Prior to development permit issuance, all market and below-market rental housing units must be secured for a term of 60 years or the life of the building, whichever is greater, through a housing agreement and any other legal mechanism deemed necessary by the Director of Legal Services and the Director of Planning. The housing agreement will secure the tenure and use of the market and below-market rental units, starting rent and rent increase requirements and will include a section 219 covenant prohibiting subdivision, stratification or separate sales.

2.3 Below-Market Rental Eligibility and Operational Requirements

Requirements for the operation of below-market rental units will be secured in the Housing Agreement.

2.3.1 Eligibility for Below-Market Rental Units

Eligibility requirements include:

- At the start of a new tenancy, gross household income cannot exceed 4 times the annual rent for the below-market rental unit (i.e. at least 25% of gross household income is spent on rent)
- For existing tenancies, household income gross household income cannot exceed 5 times the annual rent (i.e. at least 20% of gross household income is spent on rent)
- There should be at least one occupant per bedroom in the unit
- Occupants must have resided in British Columbia for the last 12 months
- Occupants must be Canadian citizens, permanent residents or sponsored refugees

Owners will verify renter eligibility for below-market rental units at the start of new tenancies and at least every 5 years thereafter. The City may also request additional re-verification of renter eligibility as part of compliance reviews.

If a household no longer qualifies for their below-market rental unit, the operator will issue a notice to end tenancy in accordance with the Residential Tenancy Act. The notice will take effect 6 months after the date of issuance.

Note: In order to support stability of tenure, the City may consider proposals that ensure that below-market rental units continue to serve targeted households over the long term while also addressing the impacts of displacement for tenants that no longer qualify. Subject to availability, owners should offer disqualified tenants an alternate below-market rental unit they do qualify for, or a market rental unit.

2.3.2 Tenant Relocation and Protection Policy Requirements and Considerations

For projects where the enhanced Tenant Relocation and Protection policies require that eligible tenants be provided with a right of first refusal to return at existing rents or below-market rents at a 20% discount to CMHC, whichever is lesser, returning tenants will not be required to meet the income requirements set out in section 2.3.1 in order to exercise their right of first refusal.

Where the standard Tenant Relocation and Protection Policy requirements apply and require that eligible tenants be provided with a right of first refusal to return with a 20% discount off starting market rents, returning tenants may be offered a below-market rental unit if they meet the requirements set out in section 2.3.1.

Refer to the Tenant Relocation and Protection Policy – Process and Requirements Bulletin for additional information.

2.3.3 Services or Facilities Provided at Additional Cost

Where services or facilities (e.g. utilities, parking, storage, common amenity facilities, etc.) are available to renters at an additional cost beyond base rent, they must be made available to occupants of below-market rental units and be provided at an equivalent or lower cost than they are to occupants of market rental units.

2.4 Reporting Requirements

Owners are required to provide an annual report to the City on the operation of below-market rental units. The report will be in a format deemed acceptable by the Director of Planning and designed to ensure that the City can confirm that the building is operating as agreed, and each report will be provided along with a notarized statutory declaration.

The annual report will include information on:

- Rents collected for below-market units
- Unit turnover and incomes of new qualified tenants
- Updated incomes for households who have occupied a below-market unit for 5 years

The City may audit the information provided in the report. Questions regarding operational and reporting requirements may be directed to the Housing Agreement Monitoring, Enforcement and Compliance team via housingagreement@vancouver.ca

2.5 Development Cost Levy (DCL) Waiver

100% rental buildings that meet City requirements and provide at least 20% of the residential floor area as below-market rental housing are eligible for a Class A (100%) DCL waiver of City-wide and Area-Specific DCLs. Utilities DCLs apply to all below-market rental projects.

For additional details on DCLs and waiver eligibility, refer to the Development Cost Levies Bulletin.

2.5.1 Starting Rents and Rent Increases

In general, rents for below-market units in projects qualifying for a Class A waiver must be at least 10% below the average city-wide market rents at initial occupancy and upon a change in tenancy, as provided in Table 4. However, different affordability requirements may apply per applicable policy or zoning regulations, or terms set out in an applicable Housing Agreement, and projects approved for rent relaxations under the Rental Development Relief Program will continue to be eligible for a Class A waiver. Maximum rents for that program are provided in section 2.6 of this bulletin.

Proposed starting rents are evaluated against the DCL maximum rents at the time of occupancy permit issuance.[1,2] See section 1.1.3 of this bulletin for rent increase requirements.

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[1] For rezoning applications that received Council approval prior to September 30, 2022 that were not subject to a CAC that request the DCL waiver at the development permit application stage, the maximum starting rents would be set at the time the ‘prior-to’ letter of approval is issued.

[2] Projects with a Housing Agreement that was enacted prior to October 4, 2023 are required to meet the maximum starting rents stipulated in the Housing Agreement, set either at public hearing or at the time the ‘prior-to’ letter of

2.6 Rental Development Relief Program

2.6.1 Starting Maximum Rents for Below-Market Rental Housing

Eligible projects approved under this time-limited program are provided permanent relaxation of affordability requirements for below-market rental housing units. The maximum starting rents at initial occupancy and upon turnover are set based on the city-wide average rents as per the data available with the most recent CMHC Rental Market Report, as provided in Table 6. Note these adjusted rents do not apply where tenants are exercising their right of first refusal as per enhanced requirements of the Tenant Relocation and Protection Policy, including under the Broadway Plan, Rupert and Renfrew Station Area Plan, Transit-Oriented Areas Rezoning Policy and in certain areas under the Grandview-Woodland Plan. Also note that, to be eligible for these adjusted rents, projects must comply with specified timeline requirements, such as obtaining Council approval by December 15, 2027, and obtaining a Stage 1 building permit within 24 months of receiving Council approvals.

For full details, please refer to the Rental Development Relief Program.

2.6.2 Development Cost Levy (DCL) Waiver Exception

Eligible projects approved under the Rental Development Relief Program will continue to be eligible for a Class A waiver of City-wide and Area-Specific DCLs for the residential floor area of the building.

Table 6: 2026 Maximum Below-Market Rents Under the Rental Development Relief Program

Unit Type	CMHC City-wide Average Rents*
Studio	$1,705
1 Bedroom	$1,860
2 Bedroom	$2,647
3+ Bedroom	$3,614

*Average city-wide market rents for all units in the City of Vancouver as published by CMHC in the 2025 Rental Market Survey Data Tables.

approval is issued. Those rents may continue to be increased by the allowable rent increases set out annually by the Provincial Residential Tenancy Branch for each full year from the time of approval of the applicant's request for the DCL waiver until initial occupancy.

3 SOCIAL HOUSING

Social housing is purpose-built rental or co-operative housing that is owned and operated by a non-profit, government agency or First Nation. In the Downtown Eastside, social housing may be leased and operated by a non-profit, government or First Nation. The City sets minimum affordability and household eligibility requirements that apply to social housing, and greater affordability is always targeted and is often achieved when senior government funding is committed, often later in the development process. In Vancouver, the term “inclusionary social housing” has typically been utilized to describe social housing that is developed by a private developer as part of a larger project that includes market housing and provided ‘turn-key’ to the City, and is then operated by a non-profit housing provider. Social housing is also developed and then owned and operated by other levels of government and/or non-profit organizations.

This section summarizes requirements as well as the incentives available for development permit applications or rezoning applications containing social housing.

3.1 Social Housing Affordability Requirements

Requirements for inclusionary social housing are set out in standard zoning district schedules, as summarized in Tables 6 and 8. Inclusionary social housing requirements are also included in multiple city-wide rezoning policies and local area plan policies, which are generally implemented through CD-1 rezonings.

3.1.1 Floor Area and Units

Inclusionary zoning requirements for social housing are calculated as a proportion of the total residential floor area in the development, as specified in the district schedule. Projects under CD-1 zoning may have unique requirements.

Inclusionary social housing must be provided in accordance with the Housing Design and Technical Guidelines, which set out specifications and requirements, including for social housing dwelling unit mix, unit size, indoor and outdoor amenities, circulation and access, program and office space, service areas, parking, landscaping, building systems and construction standards.

Table 7: Standard Zoning District Requirements for Inclusionary Social Housing

Zoning District	Applicability	Floor Area Requirement
R5-1, R5-2, R5-3	High-rise apartments and mixed-use residential buildings with strata tenure housing	20%
RM-5D	Multiple dwellings and mixed-use residential buildings over 2.2 FSR up to 7.0 FSR	20%
C-5A	Mixed-use residential buildings with strata tenure housing over 2.2 FSR up to 7.0 FSR	20%
C-6	Mixed-use residential buildings with strata tenure housing over 2.6 FSR up to 8.75 FSR	20%
FC-1	100% rental apartments or mixed-use residential buildings up to 11.0 FSR	20%*
FC-2	Sub-Area E – Mixed-use residential buildings with strata tenure housing over 3.0 FSR up to 6.5 FSR	50%
IC-3	Sub-Area A – mixed-use residential buildings with strata tenure housing over 3.0 FSR up to 4.0 FSR	20%
DD	Area C2 – Developments with strata tenure housing over 5.0 FSR up to 6.0 FSR	67%
	Areas L1, L2, M – Developments with strata tenure housing over 3.0 FSR up to 5.0 FSR, except on certain large corner and interior sites	67%
DEOD	100% rental apartments or mixed-use residential buildings up to 11.0 FSR	20%[1]

*20% of residential units instead of residential floor area

Table 8: City-Wide Rezoning Policy Requirements for Social Housing

Policy	Applicability	Floor Area Requirement
Rezoning Policy for Sustainable Large Developments	Refer to Policy	20%*
Transit Oriented Areas Rezoning Policy		20%

*In addition to 10% below market rental housing. Priority given to transfer of land over turn-key social housing

Table 9: Local Area Plan Policy Requirements for Social Housing

Policy	Applicability	Floor Area Requirement
Broadway Plan	Refer to Plan Policies	20%*
Cambie Corridor Plan		20%
Downtown Eastside Plan		20%-67%
False Creek Flats Plan		20%
Granville Street Plan		Replacement**
Grandview-Woodland Community Plan		20%
Marpole Community Plan		20%
Northeast False Creek		20%
West End Plan		20%*

*In some circumstances where existing rental housing is being redeveloped, the requirement is for the greater of 20% or replacement of the number of existing units

**Replacement of existing Single Room Occupancy units and social housing either on or off-site depending on policy area. Cash contribution option applicable per the Single Room Accommodation By-law.

3.1.2 100% Social Housing Projects

Projects where 100% of the residential floor area is developed as social housing may be developed in any zoning district that permits residential uses. To prioritize and encourage the delivery of new social housing and support significant investments from other levels of government and partner organizations, city-wide and local area plan policies support consideration of rezoning applications for 100% social housing projects. And the following zoning districts provide greater density for these projects than what's permitted for projects that include market housing:

- R3, R4 and R5 (all districts)
- RM-3A
- RM-4
- RR-2B
- FC-2

3.1.3 Maximum Rents and Occupancy Requirements

The Zoning and Development By-law sets minimum affordability requirements for social housing that are determined on the basis of the current Housing Income Limits as published by BC Housing or the current shelter component of income assistance. The aim is to achieve deeper affordability beyond the minimum requirements, which often achieved as senior government and other funding is committed during the development process. Table 10 summarizes the current Housing Income Limits, and applicable income assistance shelter allowances can be found on the provincial website.

City-wide outside of the Downtown Eastside, a minimum of 30% of social housing units must be occupied by households with incomes below the Housing Income Limits and the maximum rent must not exceed 30% of the gross income of the household occupying the unit.

Within the Downtown Eastside, a minimum of 20% of social housing units must be rented at or below the shelter component of income assistance, and an additional 10% of social housing units must be occupied by households with incomes below the Housing Income Limits and the maximum rent must not exceed 30% of the gross income of the household occupying the unit.

Table 10: 2026 Housing Income Limits and Maximum Rents

Unit Type	Current Housing Income Limit*	Maximum Rent
Studio	$58,000	$1,450
1 Bedroom	$58,000	$1,450
2 Bedroom	$72,000	$1,800
3 Bedroom	$86,000	$2,150
4+ Bedroom	$107,500	$2,687.50

*https://www.bchousing.org/sites/default/files/media/documents/Housing-Income-Limits-Dec-2025.pdf

3.2 Ownership and Delivery of Inclusionary Social Housing

Inclusionary social housing is required to be constructed to City specifications and upon completion, ownership is to be transferred to the City. In limited circumstances (e.g. for projects with First Nations involvement), the City may consider other ownership arrangements that comply with the requirements of the Zoning and Development By-law. Transfer of ownership to the City is not required for 100% social housing projects that are developed and owned by a non-profit, government or First Nation.

In the Downtown Eastside, for-profit developers also have the option to partner directly with a non-profit housing operator to either own the social housing outright or operate through a long-term lease (60+ years).

3.2.1 Construction and Transfer Agreement, Letter of Credit and Air Space Parcel

Prior to development permit issuance, the requirement to design, build and deliver the required social housing will be secured through legal agreements to the satisfaction of the Director of Legal Services and the Director of Planning. Applicants are required to provide the City with a letter of credit or other similar form of security in an amount equal to the estimated cost to develop and deliver the social housing.

Upon completion, applicants are required to transfer the required social housing to the City as an air space parcel, along with other applicable legal obligations, at a nominal cost.

3.3 Housing Agreement

Prior to development permit issuance, all social housing must be secured for a term of 60 years or the life of the building, whichever is greater, through a housing agreement and any other legal mechanism deemed necessary by the Director of Legal Services and the Director of Planning. The housing agreement will secure the tenure and use of the social housing and will include a section 219 covenant prohibiting the subdivision, stratification or separate sales.

3.4 DCL Exemption and Downtown Eastside Waiver

Subject to meeting City requirements, a social housing component of a development is exempt from City-wide, Area-Specific and Utilities DCLs.

In the Downtown Eastside, inclusionary social housing projects in the Downtown Eastside/Oppenheimer District and Thornton Park where the non-social housing component is required to be rental tenure are eligible for a Class A (100%) waiver of City-wide and Area-Specific DCLs, and the social housing component is exempt from DCLs. This includes where ownership of the inclusionary social housing component is transferred to the City or where it is leased by a non-profit or another level of government for at least 60 years.

3.5 Cash In Lieu of Inclusionary Social Housing

3.5.1 Cash In Lieu Option in Standard Zoning Districts

For some development options in certain zoning districts, applicants may elect to provide a cash in lieu payment instead of providing in-kind inclusionary social housing. The value of the cash in lieu payment is established in Schedule J of the Zoning and Development By-law and is determined on the basis of the residential floor area that would otherwise be required to be developed as social housing per the applicable zoning district regulations. Table 11 summarizes the cash in lieu rates, expressed on the total permitted residential FSR.

Table 11: Standard Zoning Districts with Option for Cash In Lieu of Inclusionary Social Housing

Zoning District	Applicability	Floor Area Requirement	Cash In Lieu Rate*
R1-1	Strata tenure multiple dwellings on large lots west of Ontario St.	5%	$296.00/m^2 ($27.50/ft^2)
RM-8A	Strata tenure townhouses, freehold rowhouses and mixed-use residential buildings on single large lots west of Ontario St.	8%	$473.60/m^2 ($44.00/ft^2)
FC-2	Sub-Area E – Mixed-use developments over 3.0 FSR up to 6.5 FSR where 100% of residential floor area is rental tenure, except where 30% below-market rental is provided	10%	$655.80/m^2 ($60/ft^2)
FSD	Strata tenure multiple dwellings, multiple conversion dwellings and infill on sites without protected heritage property	5%	$296.00/m^2 ($27.50/ft^2)

*****Expressed here for convenience as a rate on the total residential floor area counted in the calculation of FSR. Applicable rates are established based on an applicable capital cost applied to the area of in-kind social housing that would otherwise be required, as per Schedule J of the Zoning and Development By-law.

3.5.2 Cash In Lieu Option in the West End Plan

For CD-1 rezonings in certain parts of the Burrard Corridor sub-area of the West End Plan, an option to provide cash in lieu of social housing that would otherwise be required per the West End Rezoning Policy may be considered. The amount of the cash in lieu payment will be determined on a case by-case basis through the rezoning process.

3.5.3 In-Stream Rate Protection

Increases to inclusionary zoning cash in lieu rates will not apply to projects where a complete development permit application has been submitted and an associated application fee has been paid prior to the date of adjustment.

3.5.4 Timing of Cash In Lieu Payment

Cash in lieu payments are a condition of building permit issuance. For projects involving staged building permits, the cash in lieu payment must be made in full prior to the issuance of the first building permit (Stage 1, usually limited to excavation and shoring). For projects involving separate stages that are authorized by separate building permits, applicable cash in lieu payments must be made with respect to each building permit. There is no option to defer a cash in lieu payment.

3.5.5 Project Cancellation and Cash In Lieu Payment Refunds

Refunds of cash in lieu payments may be provided if the project is cancelled prior to any new construction being carried out. The applicant must contact their Project Coordinator and ask for the building permit to be cancelled and for a refund of building permit fees. The District Building Inspector will be asked to confirm that no work has been carried out and the building permit will be cancelled. Once it is confirmed that no new work has taken place and the building permit is cancelled, applicants can submit a request to the DCL Coordinator for a refund.

For more information on cash in lieu payments, contact: DCLCoordinator@vancouver.ca.