



Regional Snapshot Series: Housing
Housing Demand and Affordability
in the Fraser Valley Regional District



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The Fraser Valley Regional District is comprised of 6 member municipalities and 7 electoral areas:



A GROWING REGION

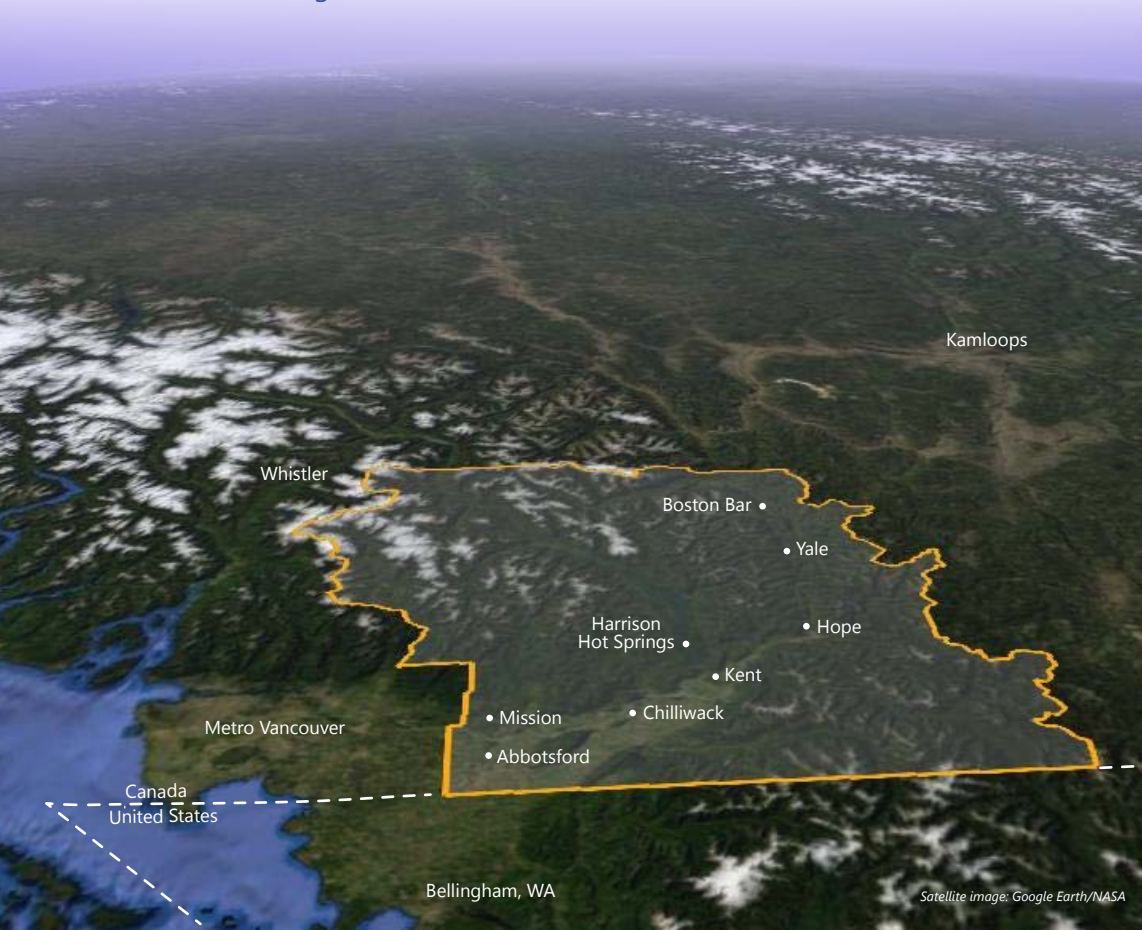
HIGH DEMAND FOR HOUSING

Affordability is a key factor for housing in the region

The Fraser Valley Regional District (FVRD) is comprised of six member municipalities and seven electoral areas and features a variety of diverse landscapes, from small rural hamlets to the fifth largest city in British Columbia. Traditionally farming and resource-based communities, an increasing population and a diversifying economy have accelerated growth in the region over the past several decades. Along with this growth, demand for housing has expanded, influenced as well by the region's proximity to Metro Vancouver, one of the most expensive areas for housing in Canada. While communities in the FVRD have, on average, maintained a more affordable housing market than adjacent communities in Metro Vancouver, the FVRD has also experienced increasing prices, putting upward pressure on housing costs and contributing to declining affordability, especially in urbanized areas.

One of the key goals of the FVRD's Regional Growth Strategy is to develop a network of economically, environmentally and socially sustainable communities. Housing that meets the needs of residents is an important component of a sustainable community, and individual municipalities are taking action to address housing affordability and related challenges within their respective communities.

Fraser Valley Regional District
and surrounding area



CHOICES FOR OUR FUTURE: our regional growth strategy

A limited land base, geographic constraints, and a growing population are all factors that affect the affordability and accessibility of housing for residents in the Fraser Valley Regional District. *Choices for Our Future*, the FVRD's regional growth strategy adopted in 2004, supports the development of a wide range of housing types that provide choice to the region's residents while supporting the land-use and transportation policies of communities in the region. The FVRD supports an ongoing dialogue to address issues of housing affordability in the region, building communities where everyone has a home.

"The regional growth strategy supports ... a wide range of affordable and accessible housing types."

- Choices for our Future



FROM SUBURBAN TO URBAN

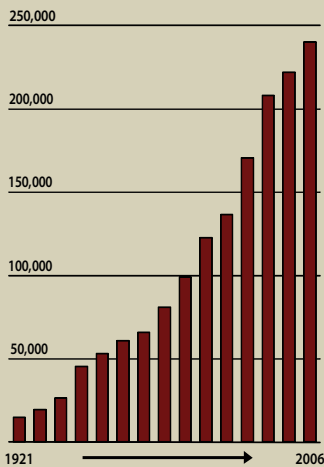
THE CHANGING FACE OF HOUSING

High growth areas are moving toward more dense housing types

Since the 1960's, municipalities in the FVRD have experienced significant growth, with the population increasing almost 300% over the past four decades. Constrained by local geography and the Agricultural Land Reserve, this population growth is leading to the development of a broad range of housing types and densities in the region's urban centres.

New housing in the urban centres is shifting from mainly single family to multi-family homes. This trend has become increasingly apparent in the last few years, with multi-family making up the bulk of building permits issued. Census data also indicate that the highest growth category over the past decade has been the "Apartment, duplex" category, which includes single family homes with secondary suites. Although existing single family homes are still the predominant housing type in the region, a significant share of these homes may contain a multi-family component.

With limited land supply and significant environmental and topographic constraints, single family development is becoming increasingly costly. According to the Canada Mortgage and Housing Corporation (CMHC), the average sales price for new construction has increased to a median of \$517,950 in the Abbotsford Census Metropolitan Area (CMA) and \$470,000 in the Chilliwack Census Agglomeration (CA), well above the means of more modest income earners. Increased housing costs for single family homes have led to higher demand for multi-family housing in the form of apartments, townhouses, lane housing and secondary suites.



Population Growth in FVRD Municipalities, 1921 - 2006

Source: BC Stats

Absorbed New Single Detached Units - Provincial CAs and CMAs Year-end 2008

	Total	Median Price (\$)	Average Price (\$)
Abbotsford CMA	376	\$ 517,950	\$ 548,363
Chilliwack CA	312	\$ 470,000	\$ 478,848
Vancouver CMA	3,348	\$ 700,000	\$ 904,239
Victoria CMA	723	\$ 599,900	\$ 676,701
Kelowna CMA	868	\$ 599,900	\$ 716,494
Kamloops CA	332	\$ 429,453	\$ 453,738
Vernon CA	232	\$ 596,750	\$ 628,927
Nanaimo CA	404	\$ 449,900	\$ 490,614

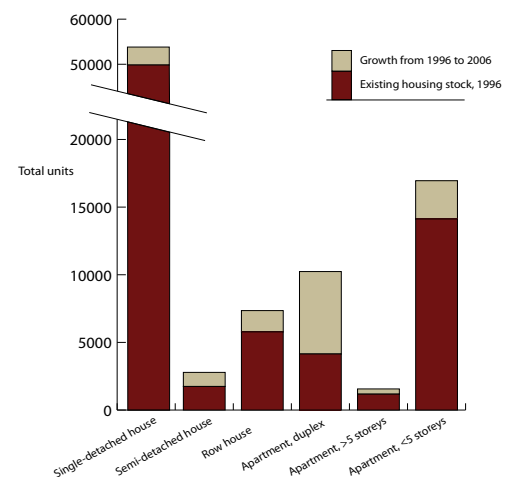
Source: CMHC Market Absorption Survey

"Achieve a high quality of life that is enhanced by a safe and attractive built environment."

- Choices for our Future

Change in FVRD Housing Stock by Type, 1996 - 2006

Source: Statistics Canada



INCOME & HOUSING COSTS IN THE REGIONAL DISTRICT

Prices have risen with incomes over the past decade

Over the past decade, incomes steadily rose in the Fraser Valley. At the same time, housing costs, both in terms of rents and house prices, also increased substantially. Even with a booming economy, not all residents benefitted from these increases. While the incidence of low income declined, it did so at a slower pace than income growth.

According to Statistics Canada, housing affordability in BC had been increasing since 1996, mirroring the economic recovery after the last recession in the early 1990's. It is important to consider however, that the most recent affordability data is based on the 2006 Census, in the midst of a robust economy.

More recently the economy has suffered one of the most sudden and severe contractions since the 1930's and current conditions and demand estimates may underestimate housing affordability challenges, at least in the short-term. Unemployment has shifted from multi-decade low numbers in 2007 to highs not seen for more than a decade. Between April 2008 and April 2009, the number of Employment Insurance beneficiaries increased by 132% in the Abbotsford CMA and 164% in the Chilliwack CA (Statistics Canada, Employment Insurance Statistics, June 2009).

The impacts of this recession on homeowners have been significant. According to a November 2009 study by RBC Economics Research and the Canadian Bankers Association, mortgages in arrears have more than doubled in British Columbia between 2008 and 2009, and RBC expects these numbers to continue climbing until the economic recovery is well established, perhaps later in 2010.

2005 Household Income in the FVRD

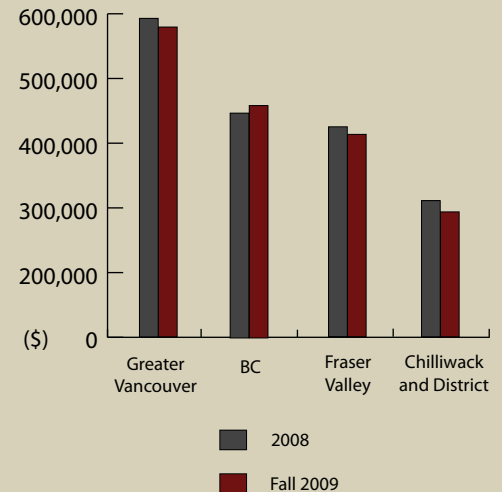
	Average hh income	Median hh Income
FVRD	\$62,838	\$51,484
Abbotsford	\$66,247	\$53,908
Chilliwack	\$61,392	\$50,890
Mission	\$65,306	\$56,717
Hope	\$52,758	\$41,493
Kent	\$53,502	\$45,560
Harrison Hot Springs	\$48,503	\$40,313

Source: Statistics Canada - 2006 Census

This sort of economic shift is quite drastic, and while the economy is starting to show signs of recovery in late 2009, economists are predicting that it will take time for the recovery to influence employment growth, which generally lags economic recovery. Even with the recent economic turmoil, housing prices rebounded sharply since their bottom in March 2009, creating renewed pressure on housing affordability.

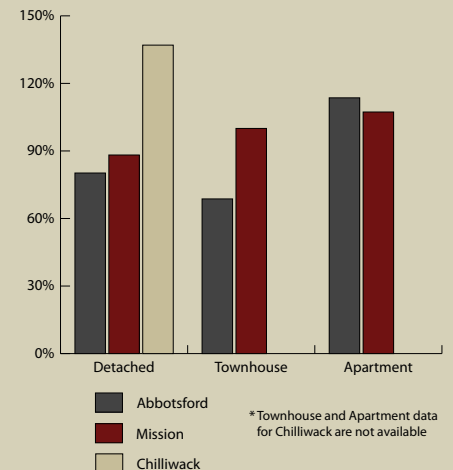
Average MLS® Housing Price (all types)

Source: BC Real Estate Association



% Price Change (2003-2008)

Source: Fraser Valley Real Estate Board
Chilliwack and District Real Estate Board



HOUSING TENURE

RENTERS FACE GREATER HOUSING CHALLENGES

A greater proportion of renters than owners spend more than 50% of income on housing

The majority of households in the region spend less than 30% of their income on housing expenses. This in part reflects the higher propensity for home ownership and comparatively more affordable housing supply in the FVRD than in other parts of the Lower Mainland. Looking closer at the data however, clear differences exist between owners and renters, with renters having more affordability challenges than owners.

The greatest affordability challenges affect those who spend over 50% of their income on housing costs. At this level, some sort of housing assistance is required to secure appropriate housing. For the FVRD as a whole, 22% of renter and 9% of owner households spend more than 50% of their income on housing costs such as rent, mortgage and other major payments. This group of households may be considered the most 'at risk' in terms of housing security.

Of particular concern are renter households, which face the challenges of vacancy rates and affordable rents. Vacancy rates tend to fluctuate with economic activity. In recent years vacancy rates have been below 2%, making it difficult for low income renters to find appropriate housing. With the economic downturn and a fairly large supply of new units on the market, overall vacancy rates are increasing, but rental rates are still high.

In addition to purpose-built rental buildings, a significant portion of the rental market is made up of private rentals, such as condominium units, single family homes and secondary suites. CMHC analysis for the Abbotsford CMA indicates that rents in the secondary rental market are consistent with the traditional rental market.

CA and CMA Vacancy Rates (%) 2007 to 2009

		April	Abbotsford CMA	Chilliwack CA	Vancouver CMA
Total	2007		0.6	n/a	1.1
	2008		2.4	2.0	0.9
	2009		4.8	6.2	1.9

Source: CMHC, April 2009

CA and CMA Rental Rates (\$) 2007 to 2009

		April	Abbotsford CMA	Chilliwack CA	Vancouver CMA
Total	2007		\$649	n/a	\$881
	2008		\$699	\$647	\$904
	2009		\$706	\$666	\$982

Source: CMHC, April 2009

Abbotsford CMA Secondary Rental Market Average Rents (\$)

	Total	
	2007	2008
Single Family	\$982	\$1,033
Semi-detached, Row and Duplex	\$820	\$923
Other-primary accessory suites	\$696	\$689
Total	\$840	\$910

Source: CMHC, October 2008

Residential Units - Tenure

Location	Total	% Owned	% Rental
Langley City	33,335	86.0%	14.0%
North Vancouver City	29,750	81.6%	18.4%
Pitt Meadows	5,820	81.4%	18.6%
Delta	33,555	81.3%	18.7%
Maple Ridge	24,935	80.7%	19.3%
Greater Vancouver A	1,940	79.9%	20.1%
Kent	1,940	79.9%	20.1%
Port Coquitlam	18,705	79.7%	20.3%
Port Moody	10,130	79.1%	20.8%
West Vancouver	16,840	76.8%	23.2%
Mission	12,185	76.4%	23.6%
Richmond	61,435	76.3%	23.7%
Chilliwack	26,860	75.3%	24.7%
Surrey	131,140	75.2%	24.8%
Coquitlam	41,240	74.9%	25.1%
Hope	2,655	73.4%	26.7%
Abbotsford	43,565	72.7%	27.3%
White Rock	9,515	66.3%	33.7%
Burnaby	78,030	61.5%	38.5%
Langley	10,570	60.7%	39.3%
North Vancouver, Dis.	21,345	53.9%	46.1%
New Westminster	27,045	53.8%	46.2%
Vancouver	253,385	48.1%	51.9%

Statistics Canada, 2006 Census

Households Spending 50% or More of Income on Housing

	% of all Households	
	Renter	Owner
FVRD	22%	9%
Abbotsford	20%	9%
Chilliwack	23%	7%
Mission	26%	11%
Hope	28%	7%
Kent	16%	8%
Harrison Hot Springs	24%	15%

Statistics Canada, 2006 Census

AFFORDABILITY

CORE HOUSING NEED IN THE FVRD

Housing is relatively affordable in the Fraser Valley but not everyone benefits

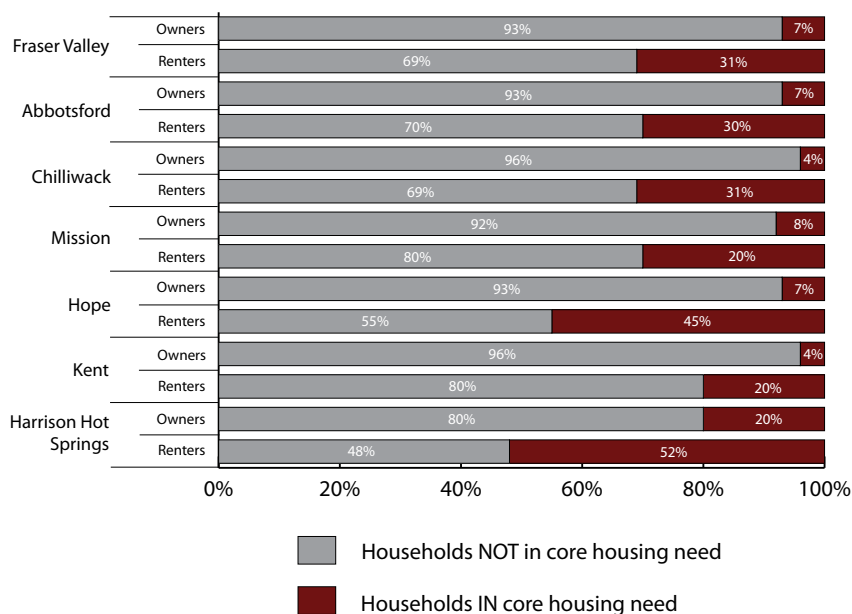
The Vancouver metropolitan area is one of the most expensive housing markets in Canada and people of modest income face significant challenges in finding affordable, suitable and adequate housing. In comparison to Metro Vancouver, housing is relatively affordable in the Fraser Valley, but CMHC analysis reveals that even with a less expensive housing market, lower income households face challenges.

The shelter-to-income-ratio (STIR) is used as a basis for determining affordability. STIR takes into account owner shelter costs including mortgage payments, property taxes, condominium fees, and utility payments (for heating fuel, water and electricity). Households spending greater than 30% of their income on housing are considered to be at a housing affordability threshold. However, the 30% threshold alone does not necessarily represent households in core need of housing. Some households choose to spend a higher percentage of their income on shelter, but have sufficient income to be able to afford suitable and adequate housing for less than 30% of their incomes in their community.

CMHC's "Core Housing Need" indicator goes beyond the STIR test. CMHC classifies households as being in core housing need when, in addition to spending more than 30% of their household income on housing, households cannot afford suitable and adequate housing in their community. Approximately 13%, or 11,000 households in the FVRD are in core housing need. Of those households, 60% are renters, representing approximately 6,600 households.

2006 Households in Core Housing Need by Tenure

Source: CMHC (census based housing indicators and data)



Core Housing Need

A household is in **core housing need** if its housing does not meet one or more of the adequacy, suitability or affordability standards and it would have to spend 30 per cent or more of its before-tax income to pay the median rent of alternative local market housing that meets all three standards. (CMHC)

Adequacy, Suitability and Affordability standards

CMHC defines a dwelling as **ACCEPTABLE** when it is:

ADEQUATE in condition, requiring no major repairs

SUITABLE in size - providing enough bedrooms for the household size and composition according to the National Occupancy Standard (NOS)

AFFORDABLE, costing less than 30% of total before-tax household income

2006 Average Shelter to Income Ratio (STIR)

Figures represent proportion of before-tax income devoted to shelter costs

	Households NOT in core need	Households IN core need
Fraser Valley	19.8	50.1
Abbotsford	20.0	50.0
Chilliwack	19.8	51.6
Mission	21.4	51.1
Hope	17.7	50.9
Kent	18.7	48.4
Harrison Hot Springs	14.1	48.5

STIR = shelter-cost to income ratio

Source: CMHC (census based housing indicators and data)

2006 Average Shelter Costs of Households in Core Housing Need

	Average Shelter Costs
Fraser Valley	\$811
Abbotsford	\$852
Chilliwack	\$722
Mission	\$893
Hope	\$658
Kent	\$709
Harrison Hot Springs	\$929

Source: CMHC (census based housing indicators and data)

HOUSING DEMAND

HOUSING AFFORDABILITY CHALLENGES IN THE FUTURE

2006 Current Affordable Housing Demand

	Total households spending 50% or more of income on housing	
	Renters	Owners
FVRD	5,204	6,387
Abbotsford	2,384	2,858
Chilliwack	1,525	1,416
Mission	747	1,024
Hope	199	137
Kent	62	124
Harrison Hot Springs	30	87

Statistics Canada, 2006 Census

Population growth and changing demographics will influence future housing demands

Predicting future housing demand can be difficult, especially at a time of economic uncertainty and demographic change. Within the next twenty years the largest portion of the baby boom generation will have turned 65, driving demand for different types of housing. At the same time, the region's population will remain, on average, relatively young, providing continued demand for family-oriented housing.

The estimates on this page provide an indication of long-term housing demand within the region over the next thirty years, and potential demand for affordable housing for those spending greater than 50% of their household income on housing. The 50% level is used in these estimates as it reflects the average STIR of households identified as being in Core Housing Need.

The demand estimates presented here are only one view of a possible future, but provide an indication of the magnitude of ongoing housing affordability challenges in this region. These estimates may form the basis of discussions with senior levels of government with regard to future regional housing needs.

Projected Housing Demand in the FVRD, 2006 to 2036

	Rental Units				Owned Units			
	Total new units per year 06 to 36	Total affordable new units per year 06 to 36	% requiring affordable units (50%+ on housing)	Total new affordable between 06 and 36	Total new units per year 06 to 36	Total affordable new owned per year 06 to 36	% requiring affordable units (50%+ on housing)	Total new affordable between 06 and 36
FVRD	552	121	22%	3,641	1,655	149	9%	4,469
Abbotsford	278	56	20%	1,668	741	67	9%	2,000
Chilliwack	155	36	23%	1,067	472	33	7%	991
Mission	67	17	26%	523	217	24	11%	716
Hope	17	5	28%	139	45	3	7%	96
Kent	9	1	16%	44	36	3	8%	87
Harrison Hot Springs	3	1	24%	21	14	2	15%	61

Source: FVRD Regional Planning

HOUSING THOSE IN NEED

SUPPORTIVE LIVING OPTIONS

Providing a positive environment for recovery

The line dividing those with adequate shelter and those who are at risk of homelessness is often very fine. A variety of factors can contribute to a person losing their home, and affordability can be exacerbated by personal and social challenges. Helping those who are at risk is therefore not only strictly a housing issue, but requires a holistic approach, providing support in all areas of an individual's life. Below are the stories of four people in the Fraser Valley who have received assistance from supportive housing within their communities.



A qualified auto mechanic, Jerry slipped and fell at work, and received a severe concussion that injured his brain. After surgery he was discharged to the care of his family in Hope, where he stayed for a year. Family issues caused him to look for an independent but supportive living arrangement. Through the outreach worker at the Hope and Area Transition Society, he found a room at the Thunderbird Motel. He continues to live there, where he volunteers as a handyman and a mentor to new residents. Jerry looks forward to helping the new Thunderbird project to develop its social amenities and garden, and to new prospects of employment as his recovery continues.



Raised in an alcoholic family, Jen began using drugs in her early teens, and became a familiar face to the RCMP. She found a therapeutic community environment during one of her many periods of incarceration, and gradually began to take positive steps for herself. After more recovery at Abbotsford's Solace House, she found independent housing and began to volunteer for the Comfort Zone, the precursor to the Warm Zone women's drop-in centre, run by the Women's Resource Society of the Fraser Valley. She now works as the live-in house facilitator for Penny's Place, a home for Abbotsford's street-entrenched women. She is working toward a degree in social work at the University of the Fraser Valley.



After two years of living outside in Vancouver, Pamela remembered her promise to herself, to get over the disasters that had brought her to the streets. She began to seek out healthy connections, and by stages found a home in an Abbotsford church community. Five years later, Pam is married to the man she met and cared for on the streets. Both have been free of addictions for three years, and they have a new baby. Pam has been promoted in her job as a security guard. She volunteers for her church, and works to house people at risk in Abbotsford.



John's multiple addictions began in his early teens and led to a long period of street homelessness. As an adult he developed severe health issues that required months of hospitalization. While in hospital he was visited by a social worker that began to make the connections he needed. He was admitted to an addictions treatment centre, which helped him to overcome some of his troubles. He returned to stay with family members for a time, and began to connect with community service groups. Then a local landlord invited him into a suite, where he still resides.

He now sits on the board of the Mission Friendship Centre Society, and volunteers with the Union Gospel Mission and the Extreme Weather shelter program. He enjoys a loving and supportive relationship with the woman he hopes to marry soon.

Fraser Valley Regional Homeless Count

In 2008 a regional homeless count was organized by a committee of municipal and regional staff and service organizations in the FVRD. The count was carried out the night of March 10th and day of March 11th by more than 100 volunteers, trained by municipal community service departments. This large collection of volunteers and organizations was able to carry out the project smoothly and rapidly thanks to four years of sustained collaboration through the Fraser Valley Housing Network.

The 24-hour snapshot count found 465 individuals homeless in the Upper Fraser Valley. This number is an increase of 54 individuals over the 2004 count data, for an increase of 13%. These counts show that homelessness remains an ongoing issue that requires regionally-based solutions.

Source: Mennonite Central Committee

2004-2008 Fraser Valley Homeless Counts

	2004	2008	Change	% Change
Abbotsford	226	235	9	4%
Mission	75	100	25	33%
Chilliwack	87	98	11	13%
Agassiz-Harrison	1	12	11	1100%
Hope	19	20	1	5%
Boston Bar	3	0	-3	-100%
Total	411	465	54	13%

BEYOND AFFORDABLE HOUSING SOLUTIONS FOR THE FRASER VALLEY

City of Abbotsford Supportive Recovery House Policy

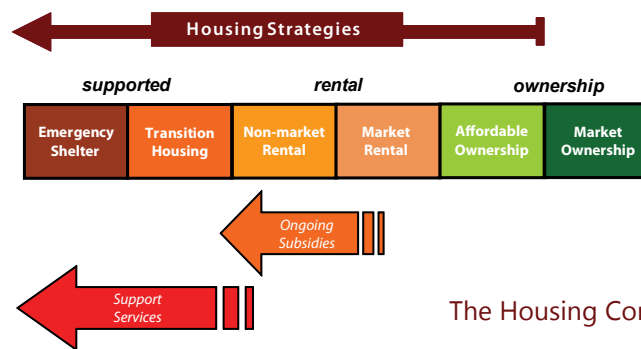
The City of Abbotsford shares the regional challenge of providing supportive and affordable housing for marginalized persons recovering from drug and alcohol addictions. In 2001, supportive recovery homes were exempted from Provincial licensing. This led to a proliferation of over 40 unregulated and poorly managed recovery homes in Abbotsford. Residents were subject to sub-standard living conditions and insecure tenure, while neighbourhoods were often subject to criminal behaviours, open drug abuse and related issues.

Recognizing the need for affordable and supportive housing balanced against neighbourhood concerns, the City undertook a Supportive Recovery Policy Review. In 2007, Council amended the Zoning Bylaw, permitting Supportive Recovery Use in all urban single family residential zones, limited to ten residents, and subject to a Housing Agreement and business license conditions. In June 2008, Council approved 11 Housing Agreements to allow well-managed homes to operate legally.

Over a year later, the policy implementation has been a success. Neighbourhood opposition has largely disappeared around approved homes. Unscrupulous operators have downsized or closed homes. The Supportive Recovery Use Policy is an example for other local governments on how to support and encourage operators to improve housing and care for vulnerable clients while addressing neighbourhood concerns.

Community responses across the Housing Continuum

Municipalities are engaged in developing their own housing strategies to address a range of needs across the housing continuum. These needs range from ensuring the supply of a broad range of housing types and preserving rental stock, to providing emergency shelter options for those most in need. These pages provide some recent examples of both municipal and service provider initiatives that are providing housing options for those at risk in the Fraser Valley.



The Housing Continuum

Shelter and Supportive Independent Housing | The Salvation Army, Abbotsford

The Salvation Army opened its **Centre of Hope** in Abbotsford for men and women in need in 2005. The Centre's extensive amenities and services include up to twenty emergency shelter beds, hot showers, meals, laundry facilities, clothing and furniture.

In 2008 the Salvation Army extended its term of support and advocacy to clients registered in its supportive programs to a 24/7 model. Additional social services are provided by case workers, outreach workers, an activities co-ordinator and a full-time parish nurse.

The Centre also provides fourteen supportive independent living units for men. These are rented for up to one year to people who will benefit from the regular support of their peers and support staff while they work towards living independently. In each cluster of suites, tenants have private quarters, but share a common kitchen and living area with three or four others. They live independently, but are supported by staff and each other, and hold one another accountable.



The Thunderbird | Hope & Area Transition Society

The Thunderbird supportive housing project opened in Hope in November 2009. It provides 25 single-room occupancy (SRO) short or long-term rental units for people with barriers in the form of drug/alcohol addiction, mental health diagnosis, and limited life/social skill development. The Thunderbird's supportive community environment is facilitated by a skilled Homeless Outreach worker, employed by the Hope & Area Transition Society. It includes a Resident Committee, peer mentorship, and programs to encourage social connections and community contribution.



The project originated as a concept shared by the owner of the Thunderbird Motel and the Hope & Area Transition Society. Supporting partnerships are currently being developed with the District of Hope and provincial agencies, as well as the private sector, community volunteers, and non-profit organizations.

Haven in the Hollow | Mission Community Services

Mission Community Services opened a year-round shelter at the end of July 2009 for men, women and families in need of immediate and safe accommodation. Haven in the Hollow provides fifteen beds for men, five for women, a room for disabled with wheelchair access, washroom and shower for people with mobility problems, and space for a family of five. The Haven is open 24 hours a day, 7 days a week. It offers three meals a day based on Canada Food Guide, plus two snack times, and shower and laundry facilities.



Staff members are on site at all times. They provide Case Management which includes: gateway support services, referring clients to specialized services including counseling, drug and alcohol treatment, and job training. The Shelter uses a client centred approach and also provides advocacy. Staff link clients to more stable and permanent forms of housing and supports. Haven in the Hollow is operated with funding from BC Housing. It has been running at close to full capacity since it opened.

Women's Resource Society of the Fraser Valley | Abbotsford & Mission

For decades the WRSFV has operated transitional houses in Mission and Abbotsford for women and their children fleeing abuse. Its more recent initiatives help women to create a safe and nurturing community and to rebuild their lives following addiction, violence and street life. WRSFV owns and operates Taulbot House in Mission, a supervised environment for four to six women at risk, often with their babies. Its Santa Rosa apartments provide 15 rental suites to women, some with children.

In Abbotsford, construction will soon begin on a 41-unit "second-stage" residence for women and their children. This project evolved out of a partnership between the City of Abbotsford, the Province of BC and WRSFV, and will provide supportive and affordable housing options for those most in need. Also in Abbotsford, the Warm Zone drop-in centre opened early in 2009. It now serves over 90 individual street-entrenched women per month, providing a safe place to talk, eat, and seek help. "Penny's Place" is a landmark step into the "Housing First" approach, accommodating a small number of seriously ill and street-entrenched sex workers in a safe and supportive environment.

Creative Centre Society Chilliwack Community Services

The Creative Centre Society and Chilliwack Community Services are partners in a project that will provide 33 housing units to disadvantaged people in Chilliwack. The four-storey building is now under construction. The partners will share 2000 square feet of office and program space on the main floor. Eleven units (each about 350 square feet in area) will be available to youth making the transition to independent living. The top two floors will provide 22 units for people with severe and persistent mental illnesses, who are able to live in the community with support.

The project will incorporate legacy housing from the Vancouver Olympic Committee. Structures used as athletes' accommodations in Whistler will be dismantled and reassembled at the Chilliwack site. The City of Chilliwack has agreed to forgo development cost charges and taxes on this property, which represents a contribution of one million dollars over a period of twenty years. This is an important factor in making this development affordable to its residents.



Design concept
Creative Centre | Chilliwack Community Services Building

Regional Snapshot Series: Housing

Housing Demand and Affordability in the Fraser Valley Regional District

December 2009



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The Regional Snapshot Series for the Fraser Valley Regional District is designed to provide the public with greater insight into the forces which are shaping growth and change in the region today. For a full list of documents currently available in the series, please visit us on the web at: www.fvrd.bc.ca