## **GAINING MOMENTUM**

# Affordable Housing in the Fraser Valley 2009

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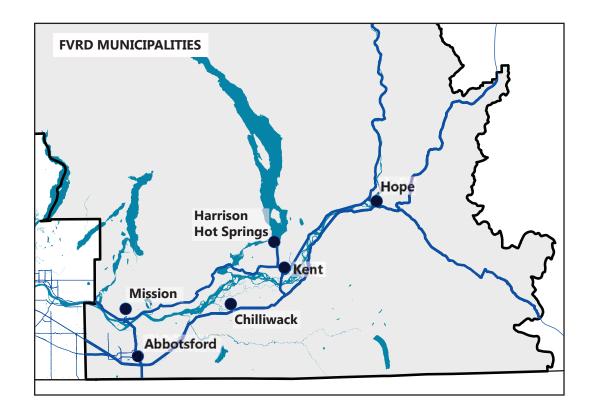


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Gratitude is also expressed towards the planning staff of all six municipalities in the region. Without their input the report would have been incomplete. Similarly, the input from various individuals working within various community based service agencies, staff from Fraser Health, Ministry of Children and Families, Ministry of Housing and Social Development, Corrections Services Canada, and BC Corrections Services added invaluable information in order to provide a reliable and more complete portrait of housing needs and service gaps.

Last but not least a word of thanks to the many individuals, including persons who were formerly homeless, and groups throughout the Fraser Valley Regional District who shared their insight, data and understanding of affordable housing needs and homelessness during community consultation sessions and personal interviews.

The Authors

#### **EXECUTIVE SUMMARY**

#### PROJECT PURPOSE

The purpose of this study was to determine the supply of and the need for affordable housing and support services.

#### **METHODOLOGY**

The methodology included a review of literature on social and affordable housing, interviews with staff at social housing organizations, analysis of publications from BC Statistics, Canada Mortgage and Housing Corporation, and Statistics Canada. Other sources consulted include BC Housing waiting lists, the 2004 & 2008 Fraser Valley Homelessness Studies, service provider waiting lists and case loads, Ministry of Housing and Social Development case loads, the 2005 Fraser Valley Affordable and Accessible Housing Study, and BC Real Estate data sets.

Community focus groups involving front line service providers were used to validate the inventory and to identify progress in social housing provision over the past four years and housing gaps that remain. Interviews with key stakeholders were used to verify the findings from the focus groups and to clarify any remaining questions with regard to housing needs at local level.

#### **DEFINITION**

#### Project Objectives

- Determine the amount of existing social housing stock
- Determine the need for affordable housing
- Provide an analysis of income levels, cost of market-based housing, percentage of household income spent on housing, levels of poverty
- Determine what community assets and resources are available, including corporate resources, and make recommendations to improve gaps in the housing continuum

For the purpose of this report, "affordable" or "social" housing refers to housing that is provided to lower-income households in need of below-market-rate housing. It includes housing which has value-added services like social supports and supervision. It may be publicly owned and funded, or publicly supported (either through capital or operating funds) under management by not-for-profit or co-operative societies. Included in this definition is a range facilities and programs such as emergency shelters, supported independent living contracts, and subsidized independent apartment units.

Policy tools to make housing affordable to low-income residents include rent supplements for market rental housing; units that cap household spending on rent at 30% of gross income; rent controls, and regulations that protect existing stock of rental housing or subsidize the development of new rental housing stock.

#### POSITIVE CHANGES SINCE 2004/2005

During 2004 and 2005, collaboration and dialogue about homelessness and affordable housing started to gain momentum in communities within the Fraser Valley Regional District. Instrumental in this change were:

- the 2004 homelessness count in six Fraser Valley communities
- the 2005 United Way of the Fraser Valley Community Development Conference, which identified the provision of affordable housing as a priority area
- a 2005 study of Affordable and Accessible Housing in the Upper Fraser Valley, culminating in the MCC/United Way report in 2006
- a growing concern from community-based front line service providers that more and more homeless individuals were asking for assistance and access to services
- the formation of the Fraser Valley Housing Network, an on-going inter-sectoral forum in which to exchange information
- the formation of the FVRD Mayors' Task Force on Homelessness and Affordable Housing
- inclusion of homelessness and affordable housing into policy and planning discussions and planning documents by planning staff of the Fraser Valley Regional District and member municipalities

This growing community collaboration engages regional and municipal politicians and planning staff, front line service providers, the business sector, the not-for-profit sector, aboriginal and Metis organizations, and faith communities. As a result, a number of changes have occurred regarding homelessness and the provisioning of affordable housing, including:

- noticeable improvements to some services available in communities
- a greater degree of community awareness of the social problem of homelessness and the lack of affordable housing in the Fraser Valley Regional District
- significant changes at the local political level, seen in a greater awareness and commitment among local politicians to work on this matter toward meaningful changes in local policy and regulations

#### **NEW FACILITIES**

Since the last report in 2005 the following facilities have been developed in Fraser Valley communities.

#### **ABBOTSFORD**

- Autumn House 4 units for 8 youth in transition to independent living
- Barb's Second Stage Transitional Housing 10 beds
- Creative Centre Society 8 supported independent living (SIL) contracts
- Cyrus Centre emergency shelter for youth 4 beds
- Joshua House 18 transitional beds for men
- Menno Terrace East 41 units of subsidized assisted living
- Penny's Place 5 beds for women coming off the streets
- Psalm 23 10 beds for women in recovery
- Spirit Bear Center 10 beds for youth in addictions recovery
- Solace House 10 second stage transitional beds for women
- Tabor Court 104 assisted living units
- Tony's Place 4 beds for men in recovery
- Warm Zone Drop-in centre for women

#### **MISSION**

- Barb's Second Stage Housing 10 beds for men in recovery
- Haven in the Hollow 20 single beds and 1 family unit; 30-day transitional programming
- Santa Rosa Place 12 second stage units for women
- Second Avenue Bridging 4 co-ed bridging beds
- Taulbut House 6 beds for mothers at risk through addictions and abuse

#### **CHILLIWACK**

- Phoenix Centre 4 beds for youth in transition to independent living
- Sanctuary of Safety 8 supported independent living units for adults with Fetal Alcohol Syndrome Disorder (FASD)

#### **HOPE**

Thunderbird Motel
 – 25 units for adults needing a supportive independent living environment

#### AFFORDABLE HOUSING PROJECTS IN PLANNING STAGES

The list below presents upcoming housing projects.

#### **ABBOTSFORD**

- Harmony Flex-Housing Project (11 independent family units with 11 basement suites)
- Women's Resource Society Housing Project (41 units for low income single mothers)
- Elizabeth Fry Society Proposed Rio Motel Project (22 units)
- Menno Home Primrose Facility 105 beds of assisted living)

#### **CHILLIWACK**

- Creative Center Society (33 units, 22 for adults with persistent mental illness and 11 for youth in transition)
- 15 Transitional beds by Ruth and Naomi's (proposed)
- Health Contact Center (9 independent and 26 street-to-home units)<sup>1</sup>

#### **MISSION**

- Cedar Valley Housing Society project (60 units of independent seniors housing)
- BC Housing purchased Grand Street Lodge, a long-term care home, for a future community residential facility yet to be announced

<sup>&</sup>lt;sup>1</sup> At the time of this report, the property for this proposed project has not been secured.

#### **HOPE**

Further improvements to the Thunderbird Motel project

#### **KENT**

- Cheam Village Assisted Living (50 units of assisted living for seniors, partially funded)
- New Seniors Development (27 units of independent seniors housing)

#### POLITICAL AND REGULATORY CHANGES SINCE 2004/2005

It is safe to say that homelessness and the need for affordable housing are on the agenda of all six local governments and the Executive of the Fraser Valley Regional District. All six of the region's municipalities either have or are developing affordable housing plans and/or strategies. At the municipal level, various regulatory or policy changes have been made or are being considered that will facilitate the development of affordable housing.

All six municipal governments recognize the reality of homelessness and lack of affordable housing. They realize that, although limited in what they can do, they should be part of the process of responding constructively and tangibly to this problem. Increasingly they see the importance of advocacy regarding this issue, and demonstrate improved understanding of their role and influence in this sphere.

#### CITY OF ABBOTSFORD

The City of Abbotsford has formed a Social Development Advisory Committee (ASDAC) that advises City Council on social development issues, including homelessness and affordable housing.

The City of Abbotsford has also included the need for affordable housing in its Official Community Plan, and is working to establish and develop an Affordable Housing Trust Fund.

#### DISTRICT OF MISSION

The District of Mission has established of a Social Development Commission and developed a comprehensive Social Development Plan through a process of extensive community consultation.

#### CITY OF CHILLIWACK

Council has approved an Affordable Housing Strategy that includes the establishment of a Housing Foundation and an Affordable Housing Reserve Fund. The City of Chilliwack has developed new rules for private sector developers, to facilitate smaller and more affordable units.

#### DISTRICT OF HOPE

In the District of Hope, the owner of the Thunderbird Motel has agreed to provide the motel on a monthly rental basis to clients of the Hope and Area Transition Society homeless outreach program. This partnership provides 25 affordable housing units with supportive services, for temporary and semi-permanent (2 years +) residence.

#### DISTRICT OF KENT AND VILLAGE OF HARRISON HOT SPRINGS

Through its Healthy Communities Committee, Agassiz-Harrison has established a Social Housing Committee and is focusing on housing services for youth.

The Official Community Plan of the Village of Harrison Hot Springs, adopted in 2007, makes reference to affordable housing and seniors housing facilities. To this end Council will encourage provision of affordable rental and special needs housing as part of new housing developments by the private sector, not-for-profit sector and agencies of Provincial and Federal Governments. The council also identified density bonusing as a means to encourage the development industry to incorporate affordable and special needs housing in their residential developments.

#### HOUSING AND SERVICE

#### HOUSING PRESSURE

Based on the evidence gathered, it is clear that the biggest housing pressure is in two areas:

- Long term and/or permanent supportive housing, including both social and health supports, for people with persistent multiple barriers and for adults and youth who are transitioning to independent living.
- 2. Affordable housing options, (both rental and ownership), for working families, single parent families and seniors who can live independently and who are able to pay not more than 30% of gross income on housing.

It is evident from the research that an acute and widespread need for affordable housing is present across the communities of the Fraser Valley Regional District. Based on evidence regarding income levels, the cost of marker housing (both rental and ownership), and the needs of residents with various challenges and barriers to community life, it is clear that more affordable housing across the housing spectrum is needed.

Thousands of households are in "core housing need". Causal factors include the current inadequate inventory of affordable housing stock, the market demand for real estate, low minimum wage, low income assistance and disability allowances and in many instances inadequate EI coverage.

This need for affordable housing is felt among a broad range of residents including single parents, seniors on fixed low income, persons in recovery, recent permanent residents, refugee claimants, homeless persons, persons living with mental, physical, or emotional disabilities who need permanent supportive housing, and people on income assistance.

It is apparent that the entire region needs affordable housing. It is further evident that community based responses to homelessness should continue to "manage" homelessness including providing emergency shelter beds, food and clothing to street entrenched homeless persons, etc. However, in the interest of reducing homelessness it is imperative to invest more resources in permanent housing such as permanent supportive housing and independent affordable rental housing. Long-term supportive housing and affordable and stable rental tenancy must form the basis of any local strategy to reduce homelessness and improve housing affordability.

In order to design and implement an effective community based response to these areas of housing pressure additional assessments are necessary to determine more accurately housing needs of specific vulnerable populations. By means of such supplementary research a more comprehensive and detailed picture can be presented of affordable housing needs among for example seniors on low income, people with physical, emotional or mental disabilities, homeless men 45/50+ years of age on income assistance or with no income, women, youth, etc.

#### REGIONAL COORDINATION

Given the fact that resources are always finite, coordinated planning and implementation strategies become imperative. Such a coordinated approach among Fraser Valley municipalities should ideally be based on the notion of "housing first" (e.g., immediately providing homeless people with permanent housing accompanied by appropriate treatment and support, without a conditional, transitional phase).

Although improvement can be reported with regard to local coordination, there is still room for improvement, especially in co-ordination of policy, practice and programs in communities and at all levels of governance. This co-ordination and integration can result in improved service continuums, reduction in duplication, better distribution of funding, and improved program sustainability. Especially effective would be a standard practice of seeking direct input of those most affected by policies, plans and designs – including people that are homeless or at risk of homelessness.

As part of such coordination it makes sense, at a regional level, to continue with regular homeless counts and monitor the impact of local housing plans and identify unmet needs on the housing and service continuum. In keeping with the Terms of Reference of the Mayors' Task Force on Homelessness and Affordable Housing, the Regional District Planning Department could co-ordinate development and implementation of a monitoring process with established baseline data, against which progress can be measured.

#### AVAILABLE POLICY TOOLS AND APPROACHES

In the Fraser Valley, municipalities have neither the resources nor the tax base to provide housing directly. However, various policy tools and approaches can be used to facilitate its development. They include direct fiscal measures, regulatory tools, and ongoing education and advocacy. Many of these are already used by municipalities in the Fraser Valley.

However, it is recommended that municipalities co-ordinate and align their strategies, policies, tools, and approached as much as possible, to make it easier for developers and service providers to provide and manage affordable housing. An example includes the synchronization of policies, regulations and by-laws that govern recovery houses and boarding houses.

#### LOBBY THE FEDERAL GOVERNMENT

The current piecemeal funding approach to "manage" homelessness is not financially prudent and does not contribute to program sustainability. What is needed is a national housing strategy and sustained investment in social infrastructure. Canada is the only G8 country that does not have a national housing strategy. Such a strategy should provide a public policy environment that includes incentives and mechanisms that will make it possible for both the for-profit and not-for-profit sectors to invest through creative partnership in the provisioning and management of affordable housing. Such measures can play an important role in stimulating local and regional economies, provide jobs and improve local tax bases.

It is recommended that the Fraser Valley Regional District Executive undertake joint advocacy and action with the Federation of Canadian Municipalities (FCM), the Union of BC Municipalities (UBCM), and the Canadian Housing and Renewal Association in their call for a National Action Plan on Housing and Homelessness.

#### 1. INTRODUCTION

#### PROJECT PURPOSE

A survey of homelessness in the Fraser Valley Regional District was completed in the spring of 2008<sup>2</sup>. At that time, regional and municipal planning staff called for an update on the supply of and need for affordable housing and support services.

The purpose of this study was to determine the availability of social housing and support services in order to avoid unnecessary duplication of services and to identify gaps in the housing continuum.

The project was carried out at the community level, on an inclusive and consultative basis.

#### **METHODOLOGY**

#### **Project Objectives**

Determine the amount of existing social housing stock

Determine the need for affordable housing

Provide an analysis of income levels, cost of market-based housing, percentage of household income spent on housing, levels of poverty

Determine what community assets and resources are available, including corporate resources, and make recommendations to improve gaps in the housing continuum

The research process included a review of relevant literature on social and affordable housing and publications and data sets from BC Statistics, Canada Mortgage and Housing Corporation, the Ministry of Housing and Social Development (including BC Housing), the BC Real Estate Board, and Statistics Canada. Other publications consulted include the 2004 and 2008 Fraser Valley Homelessness reports. Interviews were then conducted with staff at not-for-profit housing organizations to compile an inventory of affordable housing organizations and related support services.

Community focus groups involving front line service providers were used to validate the inventory and to identify progress in social housing provision over the past four years and housing gaps that remain.

These conversations were followed by interviews with key stakeholders, to verify the findings from the focus groups and to clarify any remaining questions with regard to housing needs at local level.

<sup>&</sup>lt;sup>2</sup> The 2008 FVRD Survey of Homelessness was the second survey of this nature in the Fraser Valley. The first homelessness survey in the Fraser Valley was conducted in 2004. For more detail see Van Wyk R, Van Wyk A and Bullock N, 2008.

#### Definition

In this report, "affordable" or "social" housing refers to housing that is provided to lower-income households in need of below-market-rate housing. It includes housing which has value-added services like social supports and supervision. It may be publicly owned and funded, or publicly supported (either through capital or operating funds) under management by not-for-profit or co-operative societies. Included in this definition is a range of facilities and programs such as emergency shelters, supported independent living contracts, and subsidized independent rental apartment units.

Policy tools to make housing affordable to low-income residents include rent supplements for market rental housing; units that cap household spending on rent at 30% of gross income; rent controls, and regulations that protect existing stock of rental housing or subsidize the development of new rental housing stock.

#### 2. POSITIVE DEVELOPMENTS SINCE 2004/2005

#### GROWING COLLABORATION

During 2004 and 2005, collaboration and dialogue about homelessness and affordable housing started to gain momentum in communities in the Fraser Valley Regional District. The following were instrumental in gaining this momentum:

- the 2004 homelessness count in six Fraser Valley communities
- the 2005 United Way of the Fraser Valley Community Development Conference, which identified the provision of affordable housing as a priority area
- a 2005 study of Affordable and Accessible Housing in the Upper Fraser Valley, culminating in the MCC/United Way report in 2006<sup>3</sup>
- a growing concern from community-based front line service providers that more and more homeless individuals were asking for assistance and access to services
- the formation of the Fraser Valley Housing Network<sup>4</sup>, an on-going inter-sectoral forum in which to exchange information, collaboration, and advocacy regarding social housing
- the formation of the FVRD Mayors' Task Force on Homelessness and Affordable Housing
- inclusion of homelessness and affordable housing into policy and planning discussions and planning documents by planning staff of the Fraser Valley Regional District and member municipalities

This growing community collaboration now engages regional and municipal politicians and planning staff, front line service providers, the business sector, the not-for-profit sector, aboriginal and Metis organizations, and faith communities. As a result, some positive changes have occurred regarding homelessness and the provisioning of social/affordable housing, such as:

noticeable improvements to some services available in communities

<sup>&</sup>lt;sup>3</sup> This study was commissioned by the Mennonite Central Committee of BC and the United Way of the Fraser Valley. The study culminated in a report, "Affordable and Accessible Housing in the Upper Fraser Valley: Issues and Opportunities" by S. Guthrie, 2006.

<sup>&</sup>lt;sup>4</sup> See Appendix C for more information on activities, events and achievements logged by the Fraser Valley Housing Network Coordinator, Gail Franklin.

- a greater degree of community awareness of the social problem of homelessness and the lack of affordable housing that faces every one of the six communities in the Fraser Valley
- significant changes at the local political level, seen in a greater awareness and commitment among local politicians to work toward meaningful changes in local policy and regulations

#### CHANGES IN SERVICE

There have been improvements in emergency shelter, cold/wet weather beds, extreme weather shelter response, and outreach services in most FVRD communities. Improvements to youth emergency shelter and housing have been made in Abbotsford, as well as more and better housing options for women and their children fleeing abuse in Abbotsford and Mission. Although some facilities have closed in the last year, it is encouraging to know that there are new developments in process.

However, significant challenges remain in the areas of mental health and addictions services and housing options for people released from provincial and federal penitentiaries.

#### **EMERGENCY SHELTERS**

One of the most significant changes since 2005 is the approach to emergency shelters, as well as the management of cold/wet weather strategies for the homeless and those in need. The number of shelter beds has increased from 25 to 36 in Abbotsford with an additional 100+ extreme weather beds available if needed in. In Mission shelter beds increased from 14 to 30 in Mission with an additional 4 beds and 1 family unit available under extreme weather. Abbotsford, Mission and Hope now run Extreme Weather Shelter protocols funded by BC Housing.

Shelters now operate 24/7 and offer additional support services with a stronger emphasis on outreach and case management. The Salvation Army shelter in Abbotsford, in particular, now takes a more holistic and integrated approach that will likely demonstrate improved results for both the homeless population and the community.

Homelessness Outreach Programs funded by BC Housing have been implemented in Abbotsford, Mission, Chilliwack and Hope. This increase in service levels has resulted in people being better connected with housing and support services.

The Cold/Wet Weather shelter strategies have also improved in terms of flexibility and their ability to respond to community need with more beds being available and with better coordination among service providers and caring community groups.

#### YOUTH

Emergency beds and support services for youth in Abbotsford have increased through the establishment of the Cyrus Centre, which has expanded its drop-in program to include four emergency beds for youth.

The Spirit Bear Centre is a 10-bed, 2-year transition program in Abbotsford that serves young women, primarily of aboriginal origin, who need a supportive environment to overcome conditions underlying drug addiction.

Mission Community Services briefly opened a four-bed youth transition house on donated City property, but was forced to close in 2009 because of a lack of funding.

Chilliwack Community Services Society (CCS) opened Phoenix House, a privately donated fourplex which is now providing a supported independent living environment for youth in transition. CCS is working in partnership with the Creative Centre Society to construct a 33-unit residence, of which 11 will be dedicated to youth in transition. Unfortunately, the 2 bed youth safe house that operated out of the Salvation Army shelter in Chilliwack has now closed.

#### WOMEN

Housing and support services for women (including women involved in the sex trade) have also increased, especially in Abbotsford and Mission, through the efforts of the Women's Resource Society of the Fraser Valley (WRSFV). WRSFV now manages transition houses in both communities, as well as several long-term residences. The Warm Zone, a downtown drop-in centre for street-entrenched women, opened in March 2009. Construction will begin in 2010 on the WRSFV's 41-bed residence for women and their children in Abbotsford, with capital and operating funds supplied by BC Housing and land provided by the City of Abbotsford.

The Elizabeth Fry Society has also opened a drop-in centre for women in Abbotsford, and is currently working on a proposed plan to convert a local motel into a 90-day transitional residence for women.

#### MENTAL HEALTH AND ADDICTIONS

Over the years, many people in drug addiction concurrent with brain or mental health disorders have approached the Fraser Health Authority (FHA), only to be told that they must be "clean" to receive a mental health assessment, or free of their mental health issues to receive addictions counseling. Recently, FHA has developed protocols to address patients with concurrent disorders so as to remove this "catch-22" requirement.

Unfortunately, FHA continues to experience severe budget shortfalls, resulting in the curtailment of numerous programs for broader social health, and a perceived lack of progress with regard to the implementation of protocols to respond to patients with concurrent disorders.

During 2008 and 2009, FHA staff developed a mental health housing strategy with considerable input from service providers throughout the region, but to date it has not been implemented. The Withdrawal Management Unit (detoxification centre) at the Chilliwack General Hospital was closed leaving no detoxification facility in this region east of Surrey. The Adolescent Psychiatric unit of the new Regional Hospital and Cancer Centre in Abbotsford has also been closed. On a brighter note, in November 2009 FHA hired a skilled mental health outreach worker for the Abbotsford area.

#### OFFENDERS INTEGRATING INTO THE COMMUNITY

The Correctional Services of Canada (CSC) has increased the number of Private Home Placement contracts (PHP) for persons released from federal incarceration. However, in the Provincial corrections system the current discharge planning procedure is based simply on a discharge plan written by the inmate. The absence of support as provided by CSC, coupled with the lack of affordable housing options available to released persons continue to contribute to a high degree of recidivism, homelessness, and demand for emergency services, all at continued public expense.

#### **NEW FACILITIES**

Since the last report in 2005 the following facilities have been developed in FVRD communities.

#### **ABBOTSFORD**

- Autumn House 4 units for 8 youth in transition to independent living
- Barb's Second Stage Transitional Housing 10 beds
- Creative Centre Society 8 supported independent living (SIL) contracts
- Cyrus Centre emergency shelter for youth 4 beds
- Joshua House 18 transitional beds for men
- Menno Terrace East 41 units of subsidized assisted living
- Penny's Place 5 beds for women coming off the streets
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- Solace House 10 second stage transitional beds for women
- Tabor Court 104 assisted living units
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#### **MISSION**

- Barb's Second Stage Housing 10 beds for men in recovery
- Haven in the Hollow 20 single beds and 1 family unit; 30-day transitional programming
- Santa Rosa Place 12 second stage units for women
- Second Avenue Bridging 4 co-ed bridging beds
- Taulbut House 6 beds for mothers at risk through addictions and abuse

#### **CHILLIWACK**

- Phoenix Centre 4 beds for youth in transition to independent living
- Sanctuary of Safety 8 units of supported independent living for adults with Fetal Alcohol Syndrome Disorder (FASD)

#### **HOPE**

Thunderbird Motel
 – 25 units for adults needing a supportive independent living environment

#### KENT

Through its Healthy Communities Committee, Agassiz-Harrison has established a Social Housing Committee and is focusing on housing services for youth.

#### **CLOSURES**

The following facilities have closed since the last report in 2005. It is important to indicate that although closures of these facilities led to a loss in bed space, some recovery facilities that have been closed were poorly managed. In these cases it has been better to have the facilities closed than to allow them to continue to run to the detriment of tenants. It is very important to note that Ebenezer Home does not fall into this category and it has closed for different reasons related to legally required upgrades that were too costly.<sup>5</sup>

<sup>&</sup>lt;sup>5</sup> Ebenezer Home has served its clients and the community of Abbotsford well. The facility has been bought by Mennonite Benevolent Society.

#### **ABBOTSFORD**

- Epiphany House 7 bed group home for adults with various needs
- Lacy's Place 18 bed recovery and treatment for women
- Paul's Place 30 beds for men in recovery
- Rose's Place 6 beds for men in recovery
- Ebenezer Home 91 beds for seniors

#### **CHILLIWACK**

- Ann Davis Second Stage Housing 14 beds for women in recovery
- Salvation Army Youth Shelter 2 beds

#### AFFORDABLE HOUSING PROJECTS IN PLANNING STAGES

The list below presents upcoming housing projects:

#### **ABBOTSFORD**

- Harmony Flex-Housing Project (11 independent family units with 11 basement suites)
- Women's Resource Society Housing Project (41 units for low income single mothers)
- Elizabeth Fry Society Proposed Rio Motel Project (22 units)
- Menno Home Primrose Facility 105 beds of assisted living)

#### **CHILLIWACK**

- Creative Center Society (33 units, 22 for adults with persistent mental illness and 11 for youth in transition)
- 15 Transitional beds by Ruth and Naomi's (proposed)
- Health Contact Center (9 independent and 26 street-to-home units)<sup>6</sup>

<sup>&</sup>lt;sup>6</sup> At the time of this report, the property for this proposed project has not been secured.

#### MISSION

- Cedar Valley Housing Society project (60 units of independent seniors housing)
- BC Housing purchased Grand Street Lodge, a long-term care home, for a future community residential facility yet to be announced

#### **HOPE**

Further improvements to the Thunderbird Motel project

#### **KENT**

- Cheam Village Assisted Living (50 units of assisted living for seniors, partially funded)
- New Seniors Development (27 units of independent seniors housing)

#### 3. POLITICAL AND REGULATORY CHANGES SINCE 2004/2005

It is safe to say that homelessness and the need for affordable/social housing are on the agenda of all six local governments and the Executive of the Fraser Valley Regional District. All six of the region's municipalities either have or are developing affordable housing plans and/or strategies. At the municipal level, various regulatory or policy changes have been made or are being considered that will facilitate the development of affordable/social housing.

All six municipal governments recognize the reality of homelessness and lack of affordable housing in the FVRD. They realize that they should be part of the process of responding constructively and tangibly to this social problem. Increasingly they see the importance of advocacy in relation to this issue, and demonstrate improved understanding of their role and influence in this sphere.

Although limited in their tax base and resources such as land and buildings to contribute directly, municipalities do understand their role in joining the voices speaking out about the need for affordable housing. They also understand the fact that the voice of municipal governments adds legitimacy to community efforts and makes for a better chance that the region's communities will be heard in Victoria and Ottawa.

#### CITY OF ABBOTSFORD

The City of Abbotsford has formed a Social Development Advisory Committee (ASDAC) that advises City Council on social development issues, including homelessness and affordable housing.

ASDAC convenes a community working group on homelessness and housing, which has offered important assistance on a variety of policy and regulatory changes. Among these are new City regulations for recovery houses, based on the issuance of a business license under specific conditions. This approach has dramatically reduced the number of neighbourhood complaints without a significant loss of low-income housing.<sup>7</sup>

In addition, the City of Abbotsford has included the need for affordable housing in its Official Community Plan, and is working to establish and develop an Affordable Housing Trust Fund.

The City has taken the following specific steps in relation to the issue of affordable housing:

Broadened the definition of "community service use" in the zoning bylaw to include emergency shelters in the majority of commercial zones.

<sup>&</sup>lt;sup>7</sup> These new regulations resulted in better managed recovery houses and the closure of those houses that couldn't or were not willing to meet the standards of care and attendance required by the new regulations and as expected by the community.

- Used its mobile home park relocation policy to influence a developer to offer better relocation packages, including higher buyouts than the policy required.
- Implemented a voluntary density bonus program to generate money for the Affordable Housing Fund.
- Signed a Memorandum of Understanding with BC Housing, through which a 41 unit apartment building for women and children is being constructed on city land.
- Continues to work with BC Housing to bring a second apartment building to Abbotsford for men
  who are homeless.
- Regulated supportive recovery houses through business licenses and the implementation of a Housing Agreement. There are now 10 approved Supportive Recovery Homes in Abbotsford.
- Approved a flex-housing project consisting of 11 townhouses (20% below market) on land that the City provided at a substantial discount. Each flexibly-designed townhouse includes a ground level suite intended as a mortgage helper. This project is a partnership involving financial institutions, government agencies and the development community.
- Developed Strata Conversion and Manufactured Home Redevelopment policies to protect existing rental stock and keep units affordable.
- Implemented a policy to authorize secondary suites in most areas of the city.
- Is considering conditions under which to relax parking requirements, to reduce development costs.
- Is refining a policy which will further define and provide criteria by which to authorize boarding houses.

#### CITY OF MISSION

The City of Mission has established a Social Development Commission and developed a comprehensive Social Development Plan through a process of extensive community consultation.

In its response to the need for affordable housing the City of Mission has taken the following additional steps:

- Struck a working group on affordable housing as part of the community's engagement in the Social Development Plan. This group is meeting regularly with municipal planners to develop and provide informed community input to the district's affordable housing strategy.
- Adopted a zoning bylaw that allows for smaller lots and secondary dwellings such as coach houses, garden cottages, etc.
- Passed business-licensing regulations regarding recovery houses, similar to those in Abbotsford.
- Supported the zoning of the Haven in the Hollow, a 20-bed transitional shelter, which is now operating at full capacity.

- Amended land use policy and regulations to recognize supportive recovery houses as an affordable housing use.
- Established a Strata Conversion Policy linked to official CMHC vacancy rates in order to protect existing rental stock.
- Implemented a policy in which certain zones allow for proposed new secondary suites. The policy encourages homeowners of unauthorized suites to legalize their use.

#### CITY OF CHILLIWACK

Council has approved an Affordable Housing Strategy that includes the establishment of a Housing Foundation and an Affordable Housing Reserve Fund. The City of Chilliwack has developed new rules for private sector developers, to facilitate smaller and more affordable units. It has taken the following additional steps to support the provision of affordable housing:

- Held a community forum on developing a co-ordinated approach to the community's most critical social issues.
- Recognized the need for affordable housing as one of its three major social concerns, and established a Mayor's Committee on Housing to address related issues.
- Introduced and supported the development of rental suites through a zoning amendment.
- Waived development cost charges (DCCs) and permit fees for a 33-unit supportive housing project by Chilliwack Community Services and the Creative Centre Society.
- Supported multi-family rezoning applications consistent with the Official Community Plan.
- Adopted a small-unit DCC rate for apartments less than 550 sq. ft.
- Approved a new zone to support small-unit, affordable apartment projects with reductions in parking requirements and rezoned two sites.
- Considering new comprehensive development zoning to allow secondary suites and coach houses as part of the rental stock.

#### DISTRICT OF HOPE

In the District of Hope, the owner of the Thunderbird Motel has agreed to provide the motel on a monthly rental basis to clients of the Hope & Area Transition Society homeless outreach program. This partnership will provide 25 affordable housing units with supportive services, for temporary and semi-permanent (2 years +) residence.

The District is developing the following additional initiatives:

- A bylaw to allow secondary suites within new homes.
- A new zoning bylaw for Council's consideration in winter 2010. This may address recovery houses, boarding houses, and secondary suites.

#### DISTRICT OF KENT

The Cheam Village Assisted Living Care Centre is being planned for the District of Kent. This facility will offer 50 units for seniors, some of which will be publicly funded. However, the need for programs and services for youth -- ages 15 -24 -- has grown.

Through its Healthy Communities Committee, Agassiz-Harrison has established a Social Housing Committee and is focusing on housing services for youth.

#### VILLAGE OF HARRISON HOT SPRINGS

The Official Community Plan of the Village of Harrison Hot Springs, adopted in 2007, makes reference to affordable housing and seniors housing facilities. To this end Council will encourage provision of affordable rental and special needs housing as part of new housing developments by the private sector, not-for-profit sector and agencies of Provincial and Federal Governments. The council also identified density bonusing as a means to encourage the development industry to incorporate affordable and special needs housing in their residential developments.

#### 4. HOUSING AFFORDABILITY

#### THE RISING COST OF HOUSING

The Fraser Valley enjoys a thriving economy, thanks to its agricultural productivity, resource extraction operations, transportation and industrial infrastructure, and proximity to the United States and Vancouver.<sup>8</sup> Economic development, in part, brings more people to the Fraser Valley, and increases the demand for housing.

In the last 30 years, house prices in the Fraser Valley have increased dramatically. In the early 1980's the sale price of detached homes averaged less than \$100,000 per dwelling in Southern BC (Fraser Valley Real Estate Board [FVREB], 2009). Rapid growth in the housing market in recent years has led to a jump in prices. Many new detached homes in Southern BC now cost over \$500,000 (FVREB, 2009).

The economic recession of 2008-09 caused a significant increase in unemployment and a real estate slowdown that led to a downward adjustment of housing prices in 2009. The impact of this recession on homeowners has 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.

The economic slowdown has not translated into a prolonged housing market decline, at least in the lower mainland, with sales rebounding strongly in the second half of 2009. This has been attributed to record low interest rates and pent-up demand of first-time buyers who had been priced out of the market in previous years. The month of October 2009 saw an increase in both the number of housing sales and average house price. Sales in BC were up 115% from the same month a year earlier. While slightly lagging the Metro Vancouver market recovery (CMHC), Fraser Valley sales totaled 1,583 in October 2009, representing a 120% increase from October 2008. Average prices are up almost 8%, to \$445,637, compared to the same month a year ago<sup>9</sup>.

While communities in the FVRD have, on average, maintained a more affordable housing market than adjacent communities in Metro Vancouver, the FVRD is experiencing increasing prices, putting upward pressure on housing costs and contributing to declining affordability. It is also important to view things from a national perspective where, in comparison to housing costs in other parts of Canada, the Valley is still one of the most expensive housing markets in the country.

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<sup>&</sup>lt;sup>8</sup> Fraser Basin Council, 2009

<sup>&</sup>lt;sup>9</sup> Vancouver Sun, November 18, 2009

#### **TENURE**

In 2006 there were 90,800 private households in the Fraser Valley Regional District (Statistics Canada, 2006 Census), of which 75% were owned. The high rate of home ownership provides some insight into the housing market in the Fraser Valley. In comparison to other parts of the lower mainland, home ownership is significantly higher in the Fraser Valley. This high level of ownership reflects lower housing prices in the Valley as compared to the Metro Vancouver core. In the City of Vancouver, for example, only 51% of homes are owned.

Home ownership is increasingly difficult to achieve in the lower mainland, especially single family new construction. For 2009, the average price of absorbed new single family homes in the lower mainland was \$540,000 in the Abbotsford Census Metropolitan Area (CMA) and \$905,000 in the Vancouver CMA (CMHC). When even households with good incomes are facing affordability challenges it emphasizes the extreme challenges faced by households with moderate to low incomes.

**TABLE** 1 – Home ownership in the Fraser Valley Regional District

	Owner Households (#)	Owner Households (%)	Renter Households (#)	Renter Households (%)
Fraser Valley	67,650	75%	23,150	25%
Abbotsford	31,070	72%	11,790	28%
Chilliwack	19,835	75%	6,565	25%
Mission	9,250	76%	2,865	24%
Hope	1,940	73%	700	27%
Kent	1,475	80%	375	20%
Harrison Hot Springs	580	82%	125	18%

Source: Statistics Canada, 2006 Census

Approximately 25% of households in the FVRD rent. In addition to purpose-built rental apartments and townhouses, a significant portion of the rental market in the Valley is made up of private rentals, such as condominium units, single family homes and secondary suites. CMHC's analysis for the Abbotsford CMA indicates that rents in the secondary rental market are consistent with the traditional rental market.

The rental market provides access to a broad range of housing types, from high-end condos and single family homes to more affordable apartment units and secondary suites for households with more modest incomes. While the rental market does provide more affordable options for housing, the fact that more renters face affordability challenges than owners indicates a need to ensure an adequate supply of affordable and appropriate rental housing in the region.

Tables 2 & 3 provide more detail regarding rental vacancy rates and average rental cost in the Abbotsford CMA and the Chilliwack Census Agglomeration.

Table 2 – CA and CMA Vacancy and Rental Rates 2007-2009

		Vacancy Rates (%)			Rental Rates (\$)		
		Abbotsford CMA	Chilliwack CA	Vancouver CMA	Abbotsford CMA	Chilliwack CA	Vancouver CMA
Bachelor	April 07	0.0	Na	0.8	493	na	722
	April 08	0.0	3.5	0.3	524	479	736
	April 09	4.3	4.2	0.7	544	490	755
1 Bedroom	April 07	0.8	Na	0.8	594	na	837
	April 08	2.6	2.0	0.7	628	583	857
	April 09	4.7	7.2	1.9	639	605	935
2 Bedroom	April 07	0.5	Na	0.8	700	na	1051
	April 08	2.3	1.9	1.5	775	726	1,071
	April 09	5.0	5.3	2.1	778	748	1,154
3 Bedroom +	April 07	0.0	Na	**	875	na	1,494
	April 08	**	0.0	0.5	818	741	1,223
	April 09	0.0	3.2	**	826	758	1,268
Total	April 07	0.6	Na	1.1	649	na	881
	April 08	2.4	2.0	0.9	699	647	904
	April 09	4.8	6.2	1.9	706	666	982

Source: CMHC Rental Market Report BC Highlights (April)

CMA = Census Metropolitan Area, CA = Census Agglomeration

na = not available

Table 3 – Abbotsford CMA – Secondary Rental Market Average Rents

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

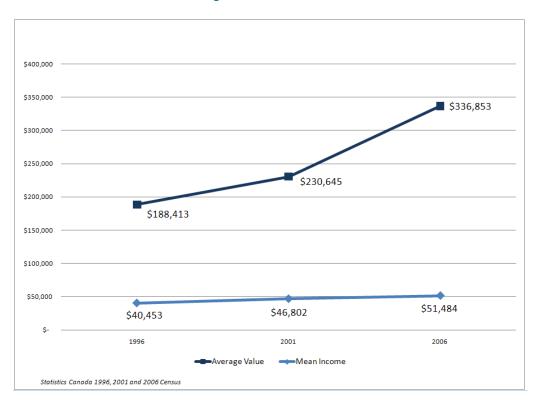
Source: CMHC, October 2008

#### PRICE-TO-INCOME DISPARITY

Over the last ten years the cost of housing in this region has risen to the extent that it has become unaffordable for an increasing number of individuals and households. This rise in housing prices has not been met with an increase in the minimum wage rate or benefits rate. The provincially-set minimum wage has remained stagnant, leading to an increasing number of people living in poverty without the financial ability to find affordable housing. The Canadian Center for Policy Alternatives reports that real wages went through a 20-year period of stagnation from 1981 to 2004, and have not yet risen to meet the cost of living. This incongruity means that housing affordability is difficult, if not impossible, to reach for individuals working for minimum wage (Murray & Mackenzie, 2007).

Chart 1, below, depicts the increasing disparity between average house prices and the stagnant median incomes of Fraser Valley residents. The value of dwellings in relation to income has increased substantially, accelerating in the last five years, as reflected in the relationship between dwelling values and median household income. While this represents an increase in equity for current owners, it also represents a drop in affordability for those looking for housing. Year-end 2009 CMHC market analysis indicates that average house prices will continue to rise, albeit at a slightly slower pace over the next year.

#### Chart 1 - Median Income to Dwelling Value



24%

22%

20%

20%

20%

18%

14%

14%

1996

2001

2006

Statistics Canada 1996, 2001 and 2006 Census

Chart 2 – Median Annual Income as Percent of Dwelling Value

#### MORTGAGE VS. RENT

There is more to home ownership than merely mortgage and rent costs, but it is useful to consider the point at which mortgage payments are more affordable than rent. The difference between the cost of rent and mortgage can be enough to prevent purchase.

Statistics Canada (2006) data show that monthly mortgage payments are often more than monthly rental costs within the Valley (see Table 4 below).

TABLE 4 – Monthly Mortgage and Rent Payments

	Fraser Valley	Abbotsford	Chilliwack	Mission	Hope	Kent
Avg. value of dwelling	\$336,853	\$358,684	\$300,515	\$375,836	\$228,001	\$296,079
Avg. monthly cost to own	\$1,012	\$1,125	\$996	\$1,254	\$550	\$651
Avg. monthly cost to rent	\$700	\$700	\$701	\$700	\$683	\$565

Statistics Canada, 2006 Census

In the Fraser Valley the cost of ownership is between approximately \$100 and \$500 greater than the cost of renting, except in Hope where it is actually less expensive to be paying a mortgage.

#### AFFORDABLE HOUSING

In general, households spending greater than 30% of their income on housing (and associated costs) are deemed to be facing affordability challenges. Significant affordability challenges are faced by those who spend over 50% of their income on housing costs. 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 (see Table 8). 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 low vacancy rates and unaffordable 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 have increased somewhat, but rental rates have remained high.

Home ownership provides a benefit both to the individual household and to the broader society. It offers permanence to low-income households and lends financial and physical stability to household members, thus enriching the community at large. Home ownership is also widely recognized in Canada as a means to grow equity. It is thus an important pillar in a societal strategy to develop and maintain a middle class, with its attendant societal cohesion and stability.<sup>10</sup>

From this standpoint it is in society's best interest to put in place policies that can assist low-income households to own their own homes. Nevertheless, the financial barriers are often so great that ownership for low-income households is not possible without significant public intervention. As discussed previously, even households with higher than average incomes face challenges, leaving low and moderate income households with few ownership options.

#### SHELTER-TO-INCOME DISPARITY (STIR)

The shelter-to-income-ratio (STIR) is used by CMHC 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

<sup>&</sup>lt;sup>10</sup> This stabilizing effect of the middle class is widely recognized in social sciences in general and more specifically within the disciplines of economics, political sociology and political science.

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.

Table 5 Average STIR and Income of Households in Core Housing Need

	Average STIR	Average Income
	IN Core Need	IN Core Need
Fraser Valley	50.1	\$20,679
Abbotsford CY	50.0	\$21,845
Chilliwack CY	51.6	\$17,630
Mission DM	51.1	\$22,459
Hope DM	50.9	\$16,671
Kent DM	48.4	\$17,607
Harrison Hot Springs VL	48.5	\$24,332

STIR = shelter-cost to income ratio

Source: CMHC (2006 census based housing indicators and data)

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 (CMHC, 2009).

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 (see Table 6). Although housing in the Fraser Valley is more affordable than in other parts of the Lower Mainland, based on these measures, a significant number of households in the region are in core housing need.

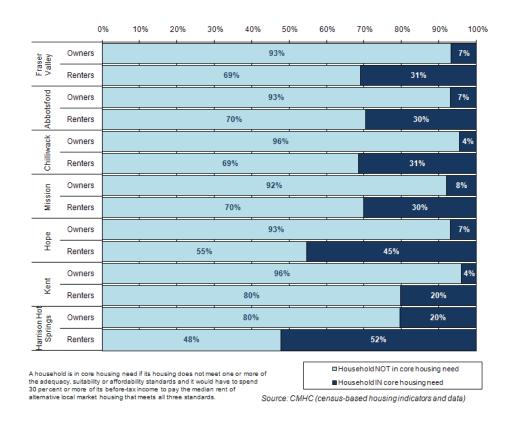
Table 6 - 2006 Core Housing Need

Community	Tenure	Total Households	# NOT in core need	# IN core need	% NOT in core need	% IN core need
Fraser Valley	Total	87,055	76,055	11,000	87%	13%
	Owners	65,685	61,285	4,400	93%	7%
	Renters	21,370	14,770	6,600	69%	31%
Abbotsford	Total	41,060	35,760	5,300	87%	13%
	Owners	30,190	28,110	2,080	93%	7%
	Renters	10,875	7,655	3,220	70%	30%
Chilliwack	Total	25,485	22,695	2,790	89%	11%
	Owners	19,370	18,500	870	96%	4%
	Renters	6,120	4,195	1,925	69%	31%
Mission	Total	11,525	10,030	1,495	87%	13%
	Owners	8,915	8,205	710	92%	8%
	Renters	2,610	1,825	785	70%	30%
Норе	Total	2,540	2,125	415	84%	16%
	Owners	1,010	1,780	130	93%	7%
	Renters	640	350	290	55%	45%
Kent	Total	1,800	1,665	135	93%	8%
	Owners	1,420	1,365	55	96%	4%
	Renters	370	295	75	80%	20%
Harrison Hot	Total	660	490	170	74%	26%
Springs	Owners	540	430	110	80%	20%
	Renters	115	55	60	48%	52%

Source: CMHC (2006 census based housing indicators and data)

The difference between households in core need and those not in core need is more clearly defined when one looks at the average shelter-to-income ratio of each group. The STIR of households in core housing need is 50%. This means that on average, households in core housing need spend 50% of their income on housing. In contrast, households not in core housing need spend on average only 19.8% of their income on housing (Fraser Valley Regional District, 2009).

Table 7 – FVRD Households in Core Housing Need by Tenure



Depending on the choice of 30 or 50 percent of pre-tax household income as a proxy for affordability, the number of households in housing need in the study area is either 25,390 based on 30% (see Table 8) or 10,550 based on 50% (see Table 9).

TABLE 8 – Households spending +30% income on housing costs

	Owr	ner Househo	olds	Renter Households			
	Total Households	≥ 30% spent on housing (#)	≥ 30% spent on housing (%)	Total Households	≥ 30% spent on housing (#)	≥ 30% spent on housing (%)	
Abbotsford	31,070	7,870	25.3%	11,790	4,965	42.1%	
Chilliwack	19,835	4,145	20.9%	6,565	3,200	48.7%	
Mission	9,250	2,630	28.4%	2,865	1,350	47.1%	
Норе	1,940	365	18.8%	700	440	62.9%	
Kent	1,475	305	20.7%	375	120	32.0%	
Total	63,570	15,315	24.1%	22 295	10,075	45.2%	

Statistics Canada, 2006 Census

TABLE 9 – Households spending +50% income on housing costs

	Owner Households			Renter Households		
	Total Households	≥ 50% spent on housing (#)	≥ 50% spent on housing (%)	Total Households	≥ 50% spent on housing (#)	≥ 50% spent on housing (%)
Abbotsford	31,070	2,945	9.5%	11,790	2,400	20.4%
Chilliwack	19,835	1,390	7.0%	6,565	1,535	23.4%
Mission	9,250	1,025	11.1%	2,865	745	26.0%
Норе	1,940	140	7.2%	700	195	27.9%
Kent	1,475	120	8.1%	375	60	16.0%
Total	63,570	5,620	8.8%	22,295	4,935	22.1%

Statistics Canada, 2006 Census

The extent of this problem becomes more visible when projected population growth and income forecasts are factored into the equation. To address the issue of a growing number of households spending 50% or more on housing, the FVRD estimates the need for affordable housing in the region for the period 2006 – 2036 at 8,110 units<sup>11</sup>. Using 2006 as the base year this translates into a need for 270 units to be built per year that are affordable for lower- and middle-income households. If one takes into account the estimated 11,591 existing (2006) households spending 50% or more of their income on housing, the demand increases substantially to 19,700 units, or 656 units per year. This need for affordable housing becomes substantially greater if spending more than 30% of gross income on housing is used as the proxy for affordability.

While this challenge may be viewed as a depressing prospect, it can be seen in hopeful terms as well. If public investment in such housing were realized in partnership with both the not-for-profit and for-profit sectors, it would represent a significant economic stimulus to the regional economy. At the same time it would also provide the housing stability needed to manage rising social costs, encourage healthy community environments, and sustain valuable human capital.

<sup>&</sup>lt;sup>11</sup> This number excludes First Nation Communities

# 5. HOMELESSNESS

Homelessness is one of the most severe manifestations of poverty, and one of the most visible consequences of unaffordable housing. The causes of homelessness are varied and interconnected. They include such factors as the high and increasing cost of housing; low income brought on in part through low minimum wage rates; job losses; and the increase in single-parent families. Other factors at play include relational breakdown, addictions, varying levels of mental and/or physical ability, victimization, abuse, and violence.

People who are homeless present a further need for social/affordable housing. This group includes the "hidden homeless" who live temporarily with others. Homelessness is visible among people that use emergency shelter services or that "live rough" in places not intended for habitation, including makeshift temporary shelters.

In March 2008, 465 people were counted as homeless in the FVRD. This number is made up of 235 in Abbotsford; 100 in Mission; 98 in Chilliwack; 12 in Agassiz-Harrison; 20 in Hope; and 0 in Boston Bar-North Bend (see Table 6).

Table 10 - Number of respondents surveyed per community

Community	2008 #	2008 %
Abbotsford	235	50.5
Mission	100	21.5
Chilliwack	98	21.1
Agassiz-Harrison	12	2.6
Норе	20	4.3
Total	465	100.0

Results of the 2008 FVRD survey indicate that homelessness in the Upper Fraser Valley has increased 13% since 2004. In 2008, 465 homeless persons were counted in comparison with 411 in 2004. It should be noted that the number of 465 homeless persons is in all probability an undercount and therefore the percentage increase in reality probably exceeds 13%.

It is also informative to take into account the number of people being contacted through the Homeless Outreach Program, a program funded by the Ministry of Housing and Social Development and implemented by the Salvation Army since 2006 in Abbotsford and Chilliwack. Salvation Army records show that from April 2006 to March 2008:

- In Abbotsford, 277 persons were "housed in their own place" 208 persons were "housed in treatment centers," and 140 were "housed in recovery homes," for a total of 625 persons.
- In Chilliwack, the Salvation Army "housed" 242 persons.

It could be argued that there is a strong probability that without this intervention, many more individuals would have remained homeless on the streets and would certainly have caused the increase in the number of homeless people in the FVRD to be substantially higher.

## **RECOVERY HOUSES**

Residents of recovery houses, often awaiting or leaving formal recovery programs add further pressure to the need for affordable housing. Although not included in the official 2008 survey number of 465 absolutely homeless people, it is important to acknowledge the precarious nature of this type of housing.

During the 2008 Homelessness survey a voluntary count of recovery house residents on the day of the survey yielded the following result:

Table 11 – Number of Recovery House Residents

# Recovery House Residents				
Abbotsford	112			
Mission	49			
Chilliwack	20			
Total	181			

Of those residents in recovery houses in Abbotsford who returned a questionnaire, 68 reported that they do not have a place of their own where they pay rent, while 28 indicated that they do. It is probably fair to state that many of the persons leaving recovery houses remain at high risk of becoming absolutely homeless in the absence of an adequate supply of affordable housing.

## CORRECTIONAL INSTITUTIONS

Another contextual factor with regard to homelessness and the need for affordable housing in communities within the Fraser Valley Regional District is the presence of federal Corrections facilities in the area. Of the 1,809 inmates incarcerated in the Pacific Region<sup>12,</sup> 1,679 are based at the following institutions, all situated in the Upper Fraser Valley:

- Ferndale in Mission (Minimum security) 140 inmates
- Fraser Valley Institution in Abbotsford (Multi-level security) 46 female inmates
- Kent Institution in Agassiz (Maximum security) 253 inmates
- Kwikwexwelhp in Harrison Mills (Minimum security) 44 inmates
- Matsqui in Abbotsford (Medium security) 320 inmates
- Mission in Mission (Medium security) 282 inmates
- Mountain Institution in Agassiz (Medium security) 457 inmates
- Pacific Institution in Abbotsford (Multi-level security) 137 inmates

According to Correctional Services of Canada (CSC), a total of 964 inmates were released from Lower Mainland institutions between January 1, 2007 and September 12, 2008. This translates into an average of 48 persons released per month over a 20 month period.

Between 25 and 30 applications are processed per month by CSC for welfare support from the Ministry of Housing and Social Development for inmates soon to be released from the federal Correctional facilities in the Fraser Valley. <sup>13</sup> This translates into between 300 and 360 persons per year applying for welfare support. Of these, about 90% (270-324 persons) qualify for support from the Ministry of Housing and Social Development.

The implication of this in the context of homelessness and lack of affordable housing is that annually between 270 and 324 additional persons look for affordable housing in communities where affordable and accessible housing options are very limited.

<sup>13</sup> Information based on email correspondence on September 18, 2008, with Stacey Corriveau, Director, Fraser Valley Centre for Social Enterprise and Manager, Community Economic Development, Community Futures Corporation, South Fraser, Abbotsford, BC, and email correspondence from Correctional Services Canada dated October 1, 2008.

<sup>&</sup>lt;sup>12</sup> The Pacific Region refers to institutions on Vancouver Island, i.e. Victoria and institutions on the Lower Mainland, specifically the Fraser Valley.

Service providers throughout the region concur that without a home it is difficult, if not impossible, to be successful in training or employment, and that a lack of employment increases a released offender's likelihood to re-offend. The resulting public cost appears to make publicly-supported housing construction and management an attractive economic option.<sup>14</sup>

There is a wide variety of typologies of responsiveness to homelessness, ranging in degree from homelessness prevention to emergency shelter to independent housing. Each typology requires different funding and management resources and serves different client needs. The goal of communities, governments and service providers should be to provide the right type of service to clients fitting their long and short term needs.

Responding constructively to homelessness and affordable housing requires on-going collaboration and innovation, and it must continue to be part of the work done by community development leadership that informs our community development plans and programs. It should remain within our collective community conscience as something that needs ongoing attention and resourcing in the interest of safe, healthy and vibrant communities.

<sup>&</sup>lt;sup>14</sup> Stacey Corriveau, Director, Fraser Valley Centre for Social Enterprise and Manager, Community Economic Development, Community Futures Corporation, South Fraser, Abbotsford, BC, cites data that suggests the following annual savings to the taxpayer for every person who does not reoffend: Maximum security \$121,294; Medium security \$80,545; Minimum security \$83,297 and Women's Facilities \$166,830.

## 6. HOUSING NEEDS IDENTIFIED BY COMMUNITY SERVICE AGENCIES

Front-line service providers in the six communities of the Fraser Valley Regional District know at first hand the consequences of lack of affordable housing and the complex nature of homelessness. Based on the current experience of service providers, the following housing needs have been identified in each community.

# **ABBOTSFORD**

- Low-barrier, permanent housing with integrated supportive services, for social service clients of various needs, including mental health consumers that complete their stay at licensed facilities.
- Low-income rental housing (60 80 units) with integrated supportive services, for persons with permanent multiple barriers (PPMB).
- Detoxification and treatment facility for youth and adults. Detoxification and treatment should be integrated and should be provided with low barriers to entry.
- Seniors' housing. At present, seniors are the fastest-growing group of new users to the Abbotsford Food Bank. Some struggle alone with disabilities and chronic health issues. A number of these are known to live in housing that is structurally sub-standard or in deplorable conditions of maintenance, without adequate supportive care.
- Housing for youth in transition to independent living.
- Permanent housing for women who leave transition houses, persons released from incarceration, and those who graduate from treatment facilities.
- A low-barrier emergency shelter that does not require abstinence for eligibility.
- Additional supportive recovery houses for adults in transition.
- Strong, revolving affordable housing fund.
- Women's only emergency shelter.
- Centrally coordinated and flexible outreach program and contact centre that can assess chronically homeless and at risk populations and refer and connect them with community based services and facilitate the provisioning of sustained social support.

# **MISSION**

Permanent supportive housing, beyond transitional housing, (40 – 60 units) for persons with persistent multiple barriers e.g. mental health issues, brain injury or disorders, and/or addictions, concurrent disorders, etc.

- More transitional supportive housing for persons with persistent multiple barriers (PPMB), mental health clients and those dealing with addictions. Service providers estimate that 20 units for women and 40 units for men could be immediately and permanently filled.
- Rental units that have a BC Housing subsidy and social/health supports from Fraser Health Authority.
- Portable rental subsidy that follows a family rather than remaining attached to a specific residence. The cost of running transitional houses for families is greater than the cost of providing a portable rental subsidy.
- Independent subsidized rental housing (2 4 bedroom units) for single-parent families.
- Affordable market rental units for people who want to move out of transitional housing.
- An emergency shelter for women only, as their needs are not well met in a co-ed environment.
- Detoxification and treatment center(s).
- A youth shelter.
- Supportive employment opportunities. Many service agency clients are unable to work full time, but could work part time at supportive, supervised employment provided through social enterprises, etc.

## **CHILLIWACK**

- Clean, safe and affordable rental housing of all types, for the entire at-risk population. Most notably this include people on disability incomes; women and children fleeing from abusive relationships; households paying 50% or more of their income on rent; and people with concurrent mental health issues and addictions. Additional transitional and supportive housing is needed for those with mental illness and addictions-related challenges.
- Outreach service for released offenders and inmates serving in community corrections.
- Permanent, supportive independent housing with adequate supportive services to provide appropriately structured and relational care with adequate supportive services to help stabilize people in permanent housing. Many clients with multiple barriers (i.e. addiction, mental health problems, criminal tendencies, etc.) cannot be housed permanently without supportive programming.
- Detoxification beds for youth.
- Establishment of a Housing Foundation with three top priorities i.e. housing for women and children fleeing abusive relationships; housing for individuals under 60 for which no subsidies currently exist; and housing for individuals with dual diagnosis.

## AGASSIZ-HARRISON

- Affordable market rental housing for all incomes, including affordable housing for working families and lone-parent families.
- Housing for youth in transition to independent living
- Permanent supportive housing for adults living with persistent mental disorders.

# **HOPE**

- Long-term permanent supportive housing (5 10 units) for people with mental health issues or concurrent disorders, addictions, multiple barriers or serious behavioural issues including fetal alcohol syndrome disorder (FASD).
- Programmed supportive housing for youth. A residential setting with 15 beds is needed for stabilization and recovery after detoxification and drug addiction, and for those at risk, who need a stable environment and strong relational support. The facility should offer a continuum of services under one roof for a target population of mixed needs.
- Supportive group home for youth transitioning to independent living. A facility with at least 5 beds for youth needing stability and structure in their progress toward independence.
- Programmed supportive housing for adults. Stabilization and support for people with a variety of needs, including transition from rehabilitation programs. 25 beds needed in addition to the newly-opened Thunderbird project, which also has 25 units.

## BOSTON BAR/ NORTH BEND

- Supportive long term/ permanent affordable housing for people with mental health issues.
- Affordable rental housing for those on disability allowance who can live independently.
- Low-income rental housing in general for families.

# 7. CONCLUSIONS AND RECOMMENDATIONS

#### HOUSING AND SERVICE

Across the communities of the Fraser Valley Regional District there is an acute need for affordable housing among a broad range of residents including single parents, seniors on fixed low income, persons in recovery, recent permanent residents and refugee claimants, homeless persons, individuals living with mental, physical, or emotional disabilities, and persons on income assistance<sup>15</sup>, and others.

It is apparent that the entire region needs affordable housing. It is further evident that community based responses to homelessness should continue to "manage" homelessness including providing emergency shelter beds, food and clothing to street entrenched homeless persons, etc. However, in the interest of reducing homelessness it is imperative to invest more resources in permanent housing such as permanent supportive housing and independent affordable rental housing. Long-term supportive housing and affordable and stable rental tenancy must form the basis of any local strategy to reduce homelessness and improve housing affordability.

## HOUSING PRESSURE

Based on the evidence gathered through this study it is clear that there is pressure in two areas:

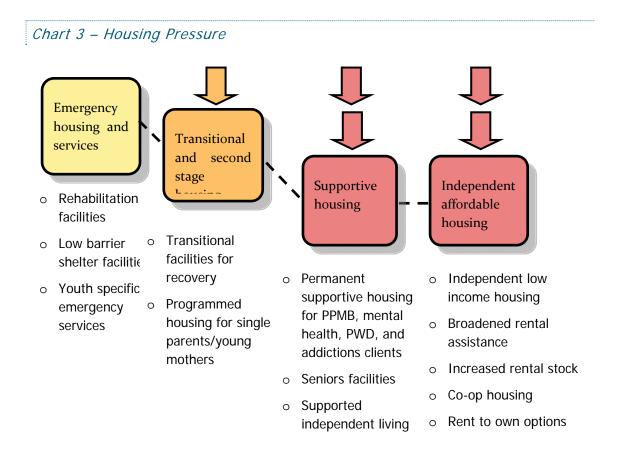
- Long term and/or permanent supportive housing that includes social and health supports for people with persistent multiple barriers and for adults and youth who are transitioning to independent living.
- 2. Affordable housing options, both rental and ownership, for working families, single parent families and seniors who can live independently and who are able to pay not more than 30% of gross income on housing.

In order to design and implement an effective community based response to these areas of housing pressure additional assessments are necessary to determine more accurately housing needs of specific vulnerable populations. By means of such supplementary research a more comprehensive and detailed picture can be presented of affordable housing needs among for example seniors on low income, people with physical, emotional or mental disabilities, homeless men 45/50+ years of age on income assistance or with no income, women, youth, etc.

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<sup>&</sup>lt;sup>15</sup> The number of people on Income Assistance in the Fraser Valley stood at 38,520 in July 2009. This represents a 19.5% increase over the number of 32,220 in July 2008. In Chilliwack and Hope the number over the same period rose from 3,065 to 3,718 or by 21.3%. Communication from the Ministry of Housing and Social Development, Chilliwack Office, BC

Chart # 3 below offers a visual representation of where the most pressing housing needs lie.



## HOUSING FOR WORKING FAMILIES AND WORKING SINGLES

Working individuals and working families are in need of affordable housing options. Options not provided by the for profit housing sector. Thousands of households are in "core housing need" (see page 34). <sup>16</sup> Causal factors include the current inadequate inventory of affordable housing stock, the market demand for real estate, low minimum wage, income assistance, and disability allowance and in many instances inadequate EI coverage.

Without proper affordable housing, families bounce between unaffordable apartments, shelters, transition facilities, and relatives' homes, all the while facing new challenges to health, education, employment and family cohesion, brought on by stress and instability. These crises bear heavy and unnecessary costs to individuals and communities.

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<sup>&</sup>lt;sup>16</sup> A household is in core housing need if its housing does not meet one or more of the adequacy, sustainability or affordability standards and it would have to spend 30 percent or more of its before-tax income to pay the median rent of alternative local market housing that meets all three standards.

## HOUSING PLUS SUPPORTIVE SERVICES

In addition to the need for affordable non-market housing options for working families, single parent families and seniors, there are also many residents of this region who are not able to live on their own, and need ongoing health and/or social care that are integrated with their housing arrangements. Transition and rehabilitation for people recovering from addictions require safe living spaces where new habits and career skills can be developed.

Transition facilities are also needed for women fleeing abuse, and for young mothers leaving addiction and learning parenting skills. Furthermore, group homes are important for people with persistent disabilities and those coming out of addiction.

All of these forms of housing combine shelter and support service provision. There is a broad need for these alternative forms of housing, which the private sector does not provide.

#### **DETOXIFICATION FACILITIES**

An accessible detoxification facility is needed so that motivated individuals are able to enter treatment immediately when they are ready. This would also involve the removal of perceived or real barriers from existing detoxification centers. For example it is recognized by service provider staff that some boundaries should exist, but the policy of requiring 72 hours of sobriety is perhaps too difficult for some individuals to get through.

To be optimally effective, detoxification programs and treatment facilities must work hand in hand. The transition from detoxification to treatment must be seamless. It would also be helpful for treatment facilities to be able to provide secondary, long-term housing to continually support recovered addictions clients.

Detoxification and treatment facilities are required that specifically allow women with children. Some mothers are unwilling to leave their children in care while they undergo treatment, and the fear of having their children removed can become a barrier to enrolling for treatment.

With the recent closure of the Chilliwack Hospital Withdrawal Management Unit, Fraser Health currently offers no detoxification facility east of Surrey. <sup>17</sup> However, Fraser Health is currently in process of developing a mobile withdrawal management program consisting of "home detoxification" and "day detoxification" that will include treatment for clients experiencing severe withdrawal. This program is very much still in development/ conceptual phase. <sup>18</sup>

<sup>&</sup>lt;sup>17</sup> The closure of the Chilliwack Hospital Withdrawal Management Unit was based on Fraser Health's assessment that the facility was under-utilized.

<sup>&</sup>lt;sup>18</sup> At the time of this report it was not clear when the mobile detoxification program will be implemented. There is a perception that this mobile program will be more cost-effective than the Hospital Withdrawal Management Unit.

## SHELTER ACCESS

Many of the women's beds in current shelters are not regularly filled. It may be tempting to say that they are not needed, but this is not necessarily the case. Many homeless women do not feel safe in "co-ed" shelters. Also, current shelter management protocol discriminates against women. Curfews stop women in the sex trade from being able to access shelters after working. More women would use shelters if there were no curfews, and if some shelters were designated for women only.

#### INTEGRATED CASE MANAGEMENT

In relation to the desperate need for supportive housing for people living with severe mental health issues or concurrent disorders, it is strongly recommended that a system of integrated case management be implemented for the chronically homeless population.

At present, despite recent policy changes in this region, referrals between mental health and addictions services often fall short of fully recognizing and addressing the multiple health-related issues presented. Clients commonly bounce from one service contact to another, and do not build the supportive and trusting personal relationships that are instrumental in developing personal stability. Leadership, policy and procedural changes are needed to ensure that outreach workers, service providers and administrative officials are working together and allowing clients to build lasting relationships with their outreach workers, other professionals and people who provide care and support.

## TRANSIENT CLIENTS

Integrated case management can be particularly useful in developing service plans for transient clients. Transient people are "falling through the cracks" as they migrate up and down the Fraser Valley. The current system does not recognize or support people whose addresses change from, for instance, Surrey to Langley to Hope and back within a year.

#### MENTAL HEALTH AND CONCURRENT DISORDERS

Community stakeholders repeatedly expressed the view that, many years after the fact, communities are still living with the results of de-institutionalizing people with severe mental health issues, without providing suitable alternative community based support.

The resources and housing currently provided by regional stakeholders is insufficient to support people in this region with mental illness, addictions, and concurrent disorders. Although Fraser Health's Mental Health Homeless strategy is well conceived (and, as such, widely supported by service providers), it is discouragingly under-funded.

In particular, capacity must be improved to address the needs of people with concurrent disorders in this region. This population falls through the proverbial cracks as it does not fit the current health policy, funding or training framework for identification, assessment, diagnosis and supportive care.

People experiencing drug addiction and concurrent mental health issues and/or brain disorders need a continuous relationship with care providers that are willing and able to operate outside the normal office environment. This client group is unable to attend appointments consistently, and requires a time-and-place-flexible approach if support is to be effective. The facilities and services provided for this clientele must be managed with an expectation of behavioural issues, and patience toward them. Developmental issues (e.g. FASD, etc.) and acquired brain injury are frequently part of the profile of this group. Given finite resources, this integrated service should be co-ordinated regionally. Institutionalization may be appropriate for some people now living unsupported in the region.

## PROVIDE CO-ORDINATED ACCESS TO SERVICES

Local co-ordination of services has markedly improved in municipalities and among service providers as evidenced by:

- the Abbotsford Social Development Advisory Committee;
- Mission's Social Development Commission and its Social Development plan;
- Chilliwack's Health and Social Development Network;
- Healthy Communities Coordination Committees in Agassiz-Harrison, Hope, and Boston Bar/North Bend;
- The Fraser Valley Housing Network, which provides a means for cross-sectoral dialogue throughout the region;<sup>19</sup>
- Improved communication between church groups and other community service programs in Abbotsford and Mission;
- Extreme Weather shelter protocols with community partners and volunteers in Abbotsford, Mission and Hope;
- "Homeless Connect" service events in Abbotsford and Mission, involving many service providers and volunteers in organizing and providing hospitality and services;
- Provision of mental health and probation workers directly in the local offices of the Ministry of Housing and Social Development;

<sup>&</sup>lt;sup>19</sup> See Appendix C for more information about the Fraser Valley Housing Network

• The FVRD Mayors' Task Force on Homelessness and Affordable Housing, with its mandates to improve regional planning information, inform the public, and support the development of funding for social housing projects in this region.

However, in every community, people at risk urgently need convenient access to information, assessment and referral to various co-ordinated services coupled with on-going social and emotional support. The need for and promise of this this type of co-ordinated "one-stop" service has been demonstrated by two successive, once a year, events in Abbotsford (Abbotsford Connect) and Mission (Mission Connect) as part of the annual Homelessness Action Week. Access to multiple services can be provided in some cases through co-ordinated outreach. In larger communities outreach could augment integrated service facilities, such as the health contact centre proposed in Chilliwack. This type of approach to coordination, assessment and referral coupled with on-going social and emotional support should be available on an ongoing basis at community level.

#### SUPPORT AND PROMOTE STABLE RENTAL TENANCY

Creating stable rental tenancy can be extremely difficult when both landlords and tenants neglect to use good practices to maintain their housing. Substandard housing and management is relative common within local "affordable markets". Likewise, poor tenant behaviour has turned many an accommodating landlord against accepting another marginalized tenant.

Other jurisdictions have found solutions in various forms. Supportive tenant services, tenancy skills education, and landlord-tenant mediation by a third party have all had success.

In the Fraser Valley Regional District, several initiatives are being undertaken by community partnerships. These would certainly benefit from the (non-financial) support of the Regional District and its municipal governments. Such initiatives include:

- The BC Apartment Owners and Managers Association and the BC Residential Tenancy Branch have collaborated on public workshops hosted by Abbotsford and Chilliwack Community Services, to train landlords in successful rental management practices. Regular workshops are now anticipated in several FVRD communities.
- Plans for a pilot Rent Bank have been developed with community services providers in all six FVRD communities. A Rent Bank provides a one-time loan to tenants who face eviction because of rental arrears and do not qualify for other financial assistance. The intake process would seek to identify the deeper causes of the applicants' financial troubles, and refer to appropriate services.
  - Funding is now being identified for a two-year demonstration project, which will work in conjunction with small rent banks in Surrey and Prince George to offer structural and operational information to the Province of BC. Province-wide Rent Banks are funded by the governments of Ontario and Alberta.
- A not-for-profit society has been designed and proposed, to attract property owners to rent existing unused accommodation to marginalized tenants. It would offer strong incentives to landlords such as guaranteed payment of rent; repair of damage; formal agreements for

supportive services to tenants; property management coaching to landlords, and matching of tenants with landlords. In this way, the proposed HomeBase Housing Society would generate positive promotional evidence and "word of mouth" to develop a strong base of socially-minded landlords.

- HomeBase is seeking operational funding from the Province of BC, with the intention of running a two-year pilot project in Abbotsford and other FVRD communities where secondary suites are authorized.
- Municipal standards of maintenance of rental residences may be enacted and enforced. The Province of BC provides a model from which to develop municipal standards of maintenance.<sup>20</sup>
- Other ideas in discussion include a housing registry to provide a one-stop resource for information on housing options available in the Fraser Valley. By offering benefits in exchange for the advantage of registering as a landlord, a registry might also help to encourage standards of maintenance.

## INCREASE THE SCOPE OF RENTAL SUPPLEMENTS

To encourage uptake of the rental supplement program, the assistance threshold should be reviewed to determine whether it is a realistic threshold given local housing costs. Rent supplements should be expanded to include single persons whose income is below an approved threshold for single working persons or persons on inadequate disability allowances.

# POLICY AND PRACTICE

# INTEGRATE AND ALIGN POLICIES AND PRACTICES

Although we can report improvement with regard to local coordination, there is still room for improvement, especially in co-ordination of policy, practice and programs in communities and at all levels of governance.

Co-ordination and integration can result in improved service continuums, reduction in duplication, better distribution of funding, and improved program sustainability. Especially effective would be a standard practice of seeking direct input from those most affected by policies, plans and designs - including people that are homeless or at risk of homelessness.

<sup>&</sup>lt;sup>20</sup> More information available at http://www.housing.gov.bc.ca/housing/publications/sample.html.

#### MORE CO-ORDINATION OF MUNICIPAL POLICIES

By aligning their strategies, policies, tools and approaches as much as possible, municipalities can also make it easier for developers and service providers to provide and manage affordable housing. A case in point is the co-ordination of policies, regulations and by-laws governing recovery houses and boarding houses.

#### RESPONSIVE MUNICIPAL TOOLS AND STRATEGIES

Although local governments are in many ways constrained in their ability to respond to the need for market rental housing, local regulatory powers can offer some effective solutions without additional municipal expense. New possibilities may result from flexibility in regard to variations in forms of tenure, design, construction and zoning.

#### MORE FLEXIBLE DENSITY REQUIREMENTS

For instance, local governments might find value in reviewing municipal density calculations for residential construction. Rather than insisting on a rigid maximum number of housing units per hectare, municipalities could consider both the number and the size of units allowed. Careful oversight of a larger number of smaller units in a development could offer the developer an opportunity for profit of which there are few in the current rental housing market. Other effects would be an increase in urban density in designated areas; more "starter" and low-income accommodation; and lower prices of both purchase and rental units in such developments.

#### COMMUNITY SUPPORT FOR DENSITY

In Abbotsford density bonusing regulations encourage developers to offer a small percentage of their units at below-market rates. These provisions might become more attractive if actively supported by not-for-profit organizations offering housing management services for these units under Good Neighbour Agreements.

#### WALKABLE COMMUNITIES

Local government can also make a significant impact by supporting the development of walkable neighbourhoods. It could be argued that mixed-income, mixed-use neighbourhoods with walkable access to transit and amenities can support a great variety of residents in their housing needs. They also support the social and economic diversity needed to generate innovative, interesting and successful small businesses, which in turn play a critical role in their local economies. By strongly encouraging this type of development, therefore, a local government can benefit its community in many ways.

One way to serve this purpose is by creating, amending and enforcing regulations to encourage developers to build in areas designated for greater density, and to discourage them from building elsewhere.

#### REGIONAL COORDINATION, DATA GATHERING AND MONITORING

Given the fact that resources are always finite, coordinated planning and implementation strategies become imperative. Such a coordinated approach among Fraser Valley municipalities should ideally be based on the notion of "housing first" (e.g., immediately providing homeless people with permanent housing accompanied by appropriate treatment and support, without a conditional, transitional phase).

As part of such coordination it makes sense, at a regional level, to continue with regular homeless counts and monitor the impact of local housing plans and identify unmet needs on the housing and service continuum.

In keeping with the Terms of Reference of the Mayors' Task Force on Homelessness and Affordable Housing, the Regional District Planning Department could co-ordinate development and implementation of a monitoring process with established baseline data, against which progress can be measured.

This process could focus on:

- housing supply number of housing starts; number of ownership starts; number of rental housing starts; households in core housing need - number paying 30% and 50% on housing
- increase in inventory of non-market housing
- number of households on waiting lists for non-market housing
- number of households receiving income assistance
- affordability gap average reported rents across unit types; affordability gap based on the median income for renter households; affordability gap based on shelter allowance provided under income assistance; inventory of units renting for \$610/month SAFER ceiling; and units renting for \$900-\$940/month (RAP ceiling; inventory of units affordable to households receiving income assistance
- take-up of provincial rental assistance programs number of households/individuals receiving SAFER, RAP, and SIL
- capacity within the emergency shelter system number of homeless individuals identified through homeless counts; number of emergency shelter beds available; percentage of nights that the emergency shelter beds are full.

The data from the above process could be used to publish a housing report on a regular basis, i.e. once per two or four years.

## PROVINCIAL SERVICE MANDATES

A cross-sectoral forum is needed through which the provincial government can be engaged in dialogue with regard to the mandates for provincially-legislated organizations.

Provincial service mandates could usefully be both loosened and integrated, to allow services to a wider range of clients. A case in point is the mandate of Community Living British Columbia (CLBC). CLBC currently funds group homes and other long-term supportive placements for some people with chronic health issues and very challenging behaviours.

Specifically, CLBC is currently mandated to assist those with lifelong brain disorders resulting in IQ's lower than 80. Clients are assessed by CLBC's registered psychologists. However, under this mandate, CLBC cannot assist those with an IQ higher than 80; adults with undiagnosed trauma; or adults with trauma or disabilities that have been unaddressed from childhood. These issues are frequently seen among the chronically homeless population.

The general types of service provided by the CLBC are well suited to the needs of a more broadly defined clientele. Expanding its mandate would allow the organization to partner with other groups to offer housing and services to more clients.

A cross-sectoral dialogue to explore such issues could produce a helpful exchange of views and information for all participants.

#### FEDERAL ATTENTION AND SUPPORT

The federal government has been slow to recognize issues related to the need for affordable housing in this region. Although Metro Vancouver routinely receives annual funding of at least \$14 million, based on its participation in the Sustainable Community Partnerships Initiative, the need for capital and operational funding in adjacent communities in the Fraser Valley Regional District has been virtually ignored. Instead, these and BC's many other needy communities must compete annually for a fraction of a "Rural Outreach" fund worth a total of approximately \$1 million.

The ongoing piecemeal funding approach focusing mostly on emergency sheltering and other initiatives to 'manage" homelessness is not financially prudent and undermines the effectiveness and sustainability of promising, creative and innovative programs created locally through partnerships. Partnerships that include local governments, not-for-profit enterprises and for-profit enterprises, designed to provide affordable, supportive and long-term housing options to low-income and/or multi-barriered persons and families.

What is needed instead is a national housing strategy that includes policies on infrastructure investment that protect and maintain existing rental stock, provide incentives to invest in affordable housing, including rental units, and support a vigorous renewal of co-operative and other social housing programs. Canada is the only G8 country without such a national housing strategy. What is missing to date is the political will to provide the policy framework that can encourage investment in affordable housing. Such measures can play an important role in stimulating local and regional economies, provide jobs and improve local tax bases.

It is strongly recommended that the Fraser Valley Regional District Executive works with the Federation of Canadian Municipalities (FCM), the Union of BC Municipalities (UBCM), and the Canadian Housing and Renewal Association, and other major NGO agencies, in their call for a National Action Plan on Housing and Homelessness.

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# APPENDIX A – SOCIAL HOUSING INVENTORIES

NOTE: Inventories for all communities are available under separate cover.

# APPENDIX B - INVENTORIES OF SERVICES

NOTE: Inventories for all communities are available under separate cover.

# APPENDIX C - FRASER VALLEY HOUSING NETWORK

The Fraser Valley Housing Network, which began to form in earnest in 2005, has been an effective clearinghouse for information between all sectors. It is not a non-profit society, but a stakeholders' network for all groups with a common concern for affordable housing in the region. About 60 organizations from all FVRD communities have attended its meetings, and others continue to come forward.

The network began at a workshop on affordable housing, convened at the 2004 Regional Conference of the United Way of the Fraser Valley.

The participants represented a wide variety of municipalities, backgrounds and social interests.

In their diversity they saw an exciting opportunity to discover resources and allies. They agreed to continue their discussions and to invite other voices.

The FVHN has continued to grow and develop since then. Its participants now include:

- community leaders
- local businesses
- non-profit organizations
- faith groups
- financial institutions
- aboriginal groups
- community service consumers
- staff of local, regional, provincial, and federal government agencies, and
- elected leaders from all levels of government.

#### CO-ORDINATION

At first the group enlisted a community volunteer to convene, facilitate and record meetings, as all of the participants had administrative responsibilities, and were working "from the side of the desk" on housing issues. The work quickly grew into a full-time position as more community interests became involved and the tasks of co-ordination became more complex.

The network is now co-ordinated by the same volunteer, now a full-time contractor, whose position is funded by various community partners. Since 2005 these have included BC Housing (2005-2010), and from time to time the Government of Canada, Fraser Health Authority, Coast Capital Savings Credit

Union, Vancity, the United Way of the Fraser Valley, the Abbotsford Community Foundation, and the District of Mission. Funding contracts are managed by the United Way of the Fraser Valley.

The FVHN has provided a stable and friendly forum in which to explore issues, resources and collaborative responses from a variety of perspectives. Once action is decided, it is pursued only by those with the greatest interest and resources for the job at hand. This informal, task-focussed approach attracts like-minded "doers" and keeps the energy high for achieving agreed goals.

In the process, many valuable alliances and initiatives have formed, enriching the region's capacity to address its social needs. Although the network's common goal is to see good housing for everyone in the region, the spin-off benefits of this ongoing conversation have affected responses to other social concerns.