FVRD ELECTORAL AREAS

ELECTORAL AREAS HOUSING NEEDS REPORT

Fraser Valley Regional District

March 2021

Fraser Valley Regional District

CITY SPACES

The Fraser Valley Regional District (FVRD) received funding from the Union of BC Municipalities to complete this Housing Needs Report for the FVRD's Electoral Areas.

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Part 1: FVRD Electoral Areas Housing Needs Report

Introduction

Purpose of a Housing Needs Report

This Housing Needs Report (HNR) provides an understanding of the populations most challenged to afford suitable and adequate housing in the Fraser Valley Regional District's (FVRD) Electoral Areas. As of April 2019, local governments are required to collect data, analyze trends, and present reports that describe current and anticipated housing needs. This HNR fulfills the legislative requirements set out in the *Local Government Act* (mainly Part 14) and Housing Needs Report Regulation.

Quantitative data highlighted in this report are summarized in Appendix 1.1: FVRD Electoral Areas Indicators. Research sources include the 2006 and 2016 Canada Census; 2011 National Household Survey; Canada Mortgage and Housing Corporation (CMHC); BC Stats; BC Housing; Fraser Valley Real Estate Board; Chilliwack and District Real Estate Board; BC Assessment; and the Fraser Valley Regional District.

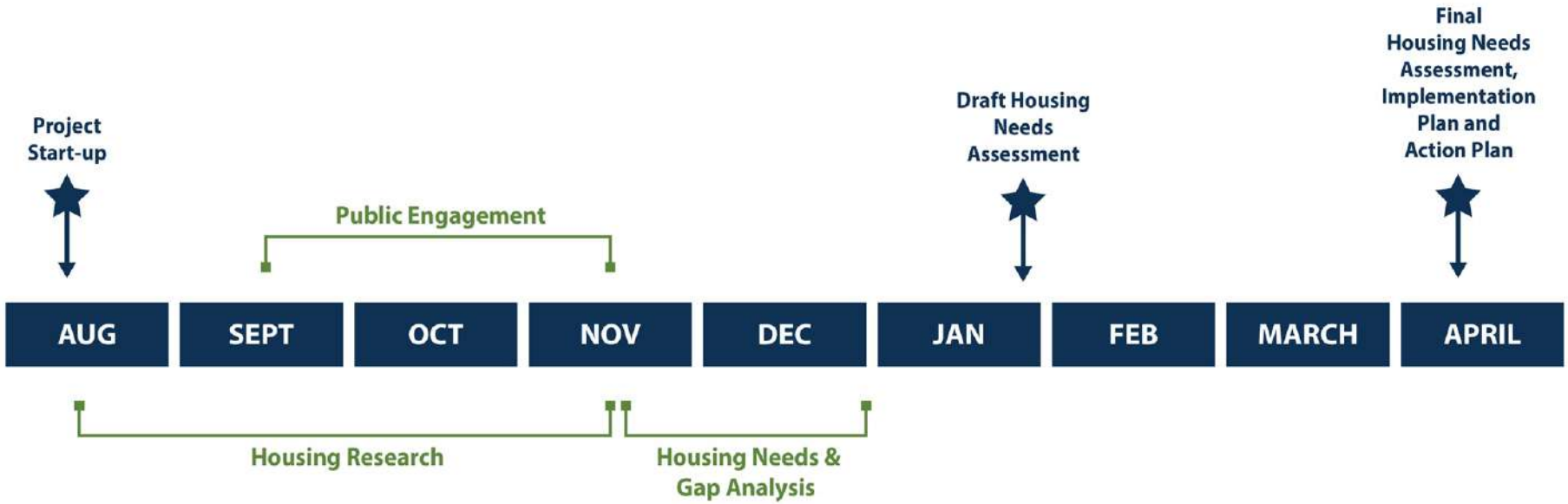
Further to the quantitative data collection, in Fall 2020, there were opportunities for stakeholders and the public to provide their insights and comments on housing in the FVRD's Electoral Areas. Stakeholder consultation was completed with representatives from social service organizations, non-profit housing providers, developers, realtors, and local government. In addition to stakeholder consultation, the public was engaged through a housing needs survey. These opportunities provided the project team with valuable feedback that has helped to inform key findings identified in the report.

Process Overview

The project timeline spans nine months, as indicated in Figure 1. Initial project stages focused on data analysis and public engagement. With the COVID-19 global pandemic, engagement activities were conducted virtually and are summarized in additional detail in Appendix 1.2: Engagement Summary Report. In September 2020, two focus groups were held with community associations and representatives from the development community. These discussions focused on a range of matters related to housing and provided project team members with a greater understanding of specific issues and inter-related factors that have contributed to housing needs and gaps in the FVRD's Electoral Areas. To augment the feedback provided in the virtual focus groups, eight stakeholder interviews were completed to better understand the housing situation in the FVRD's Electoral Areas and a Housing Needs Survey was also made available to Electoral Area residents and promoted through the FVRD's social media channels and advertisements at local destinations.

Winter 2020/2021 provided an opportunity to review key findings from public engagement, while cross-referencing housing data that had been compiled in initial project stages to determine housing needs, gaps, and regional trends. Based on this analysis, the project team developed an Implementation and Action Plan to outline important next steps to address housing-related issues across the FVRD's Electoral Areas.

Figure 1: Project Timeline



Housing Network

The Housing Network, illustrated in Figure 2, is a concept that demonstrates the full range of types and tenures of housing, including seasonal shelters and home ownership. As an illustration, the Network has two purposes — to provide readers with an "at-a-glance" look at the different kinds of housing that comprise a complete community and as a tool to identify gaps in the housing market. The Network has been envisioned to supplement the concept of a Housing Continuum, as the linear nature of a continuum may assume upward mobility is desirable. The Network reflects the diversity of choice that is needed to support changing life circumstances; households can move around the Network as needed — there is no determined pathway and no desired end goal.

Figure 2: Housing Network

Complete and healthy communities have diverse housing options that include market and non-market options.

NON-MARKET HOUSING

The non-market part of the Network includes emergency accommodation (shelters and safe houses for women and children fleeing violence), and transitional and supportive housing; all of which represent temporary and less stable housing situations. These housing forms typically include the greatest level of support services and require the most public funding. In the FVRD's Electoral Areas, individuals in crisis (e.g., experiencing homelessness, fleeing abuse) would need to access services in the FVRD's nearby urban centres (i.e., Abbotsford, Chilliwack, Hope, and Mission) where emergency shelters, safe houses, and transitional housing are located. For some of the more remote Electoral Areas, it can be difficult for low-income individuals to access services as there are limited public transportation options in the rural Fraser Valley.

Initial government funding or innovative funding mechanisms are required to build and construct non-market rental units. These units provide rental options for those who are spending 30% or more of their income on average rent. Unlike emergency accommodation, or supportive and transitional housing, additional support services are not required for non-market rental units and less public subsidy is required for ongoing maintenance of these units. **In 2020, there were only two units of non-market housing units administered by BC Housing in the FVRD's Electoral Areas.**[1]

MARKET HOUSING

On the market side of the Network, rent supplements form a bridge between non-market and market housing, with government assistance provided to individuals renting in the private market. **In 2020, there were 42 rent supplements provided to seniors and families in the private market.** The remaining tenures include rental and ownership housing forms available through the private market without any public subsidy.

Given that the majority of housing in the FVRD's Electoral Areas is comprised of single-detached dwellings and movable dwellings[2], there is limited housing diversity and choice. With an aging population, residents who may wish to downsize to smaller properties with less maintenance and yardwork have few options. Additionally, the age of housing in the Electoral Areas varies significantly, and in certain Electoral Areas, such as Electoral Areas A and B, a significant portion of the housing was constructed before 1980 and is likely not accessible for aging residents. Single-level ground-oriented housing options such as carriage homes and garden suites can help to facilitate aging-in-place for older residents living in the FVRD's Electoral Areas.

The majority of households in the Electoral Areas are homeowners (83%) and there is limited rental market information available as CMHC does not provide data for the unincorporated communities in the FVRD's Electoral Areas. In many of the Electoral Areas, renter households are

[1] These units were classified under the "transitional supported and assisted living" category. It is also important to note there may be other non-market housing units in the FVRD's Electoral Areas that do not have an agreement with BC Housing in-place.

[2] The category 'movable dwelling' includes mobile homes and other movable dwellings such as houseboats, recreational vehicles and railroad cars.

disproportionately experiencing core housing need, meaning their housing does not meet one or more of the adequacy, suitability, or affordability standards and acceptable alternative housing would cost 30% or more of before-tax income. With rising home prices across the Fraser Valley fueled in part by low interest rates and in response to the COVID-19 pandemic, there may be increased demand for rental housing as moderate- and low-income households are no longer able to afford homeownership. Moving forward, it will be important to monitor population growth and real estate trends, while encouraging eligible households to access rent supplements to help close the affordability gap.

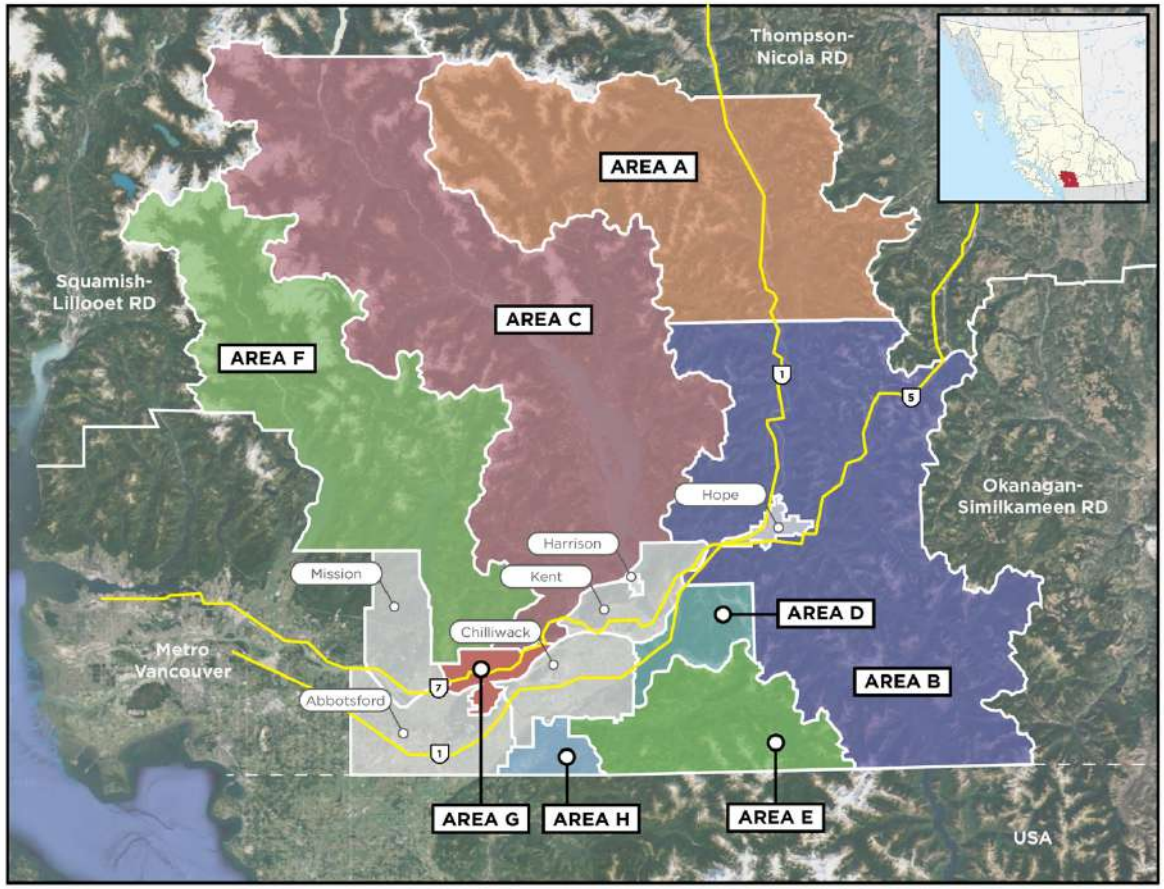
FVRD Electoral Areas Context

Location

The FVRD's Electoral Areas include all of the unincorporated communities on the north and south sides of the Fraser River, reaching up beyond the Nahatlatch River in the north and extending down to the U.S. border in the south. The FVRD also borders the regional districts of Metro Vancouver and Squamish-Lillooet in the west and Thompson-Nicola and Okanagan-Similkameen in the east. The FVRD's Electoral Areas encompass the following communities:

- **Electoral Area A:** Boston Bar, North Bend, Canyon Alpine
- **Electoral Area B:** Yale, Choate, Dogwood Valley, Emory Creek, Laidlaw, Othello, Ruby Creek, Spuzzum, Sunshine Valley
- **Electoral Area C:** Hemlock Valley, Harrison Mills, Lake Errock and Morris Valley.
- **Electoral Area D:** Popkum, Bridal Falls
- **Electoral Area E:** Chilliwack River Valley
- **Electoral Area F:** McConnell Creek, Hatzic Prairie
- **Electoral Area G:** Nicomen Island, Deroche, Dewdney, Hatzic Island
- **Electoral Area H:** Cultus Lake, Columbia Valley, Lindell Beach

Figure 3: FVRD Electoral Areas Context Map



History

Indigenous Peoples have inhabited the Fraser Valley for roughly 10,000 years[3]. In Stó:lō communities, the connection to this place is said to date to time immemorial. Indigenous Peoples in the Fraser Valley numbered in the tens of thousands in the 17th century.[4] The extensive network of rivers, lakes and mountain ridges in the region were critical, providing a communication and transportation network between communities that ranged from the Pacific Ocean to the interior of British Columbia. To this day, the Fraser River plays a significant role in Indigenous Culture, providing an important connection to the spiritual world, and a place to practice cultural traditions.

Near the end of the 18th century, with the arrival of European settlers, Indigenous Peoples were exposed to smallpox, the first viral epidemic to reach Indigenous communities. Historians have estimated that nearly two-thirds of the Indigenous population in the Fraser Valley was lost in less than six weeks[5].

Today there are 30 Bands in the region, representing three broad language groups – Nlaka'pamux, Stó:lō/Coast Salish, and Stl'alt'imc[6]. A number of these communities operate independently, while others manage services and programs through regional tribal councils, and other types of self-defined organizational structures and authorities.

The Fraser Valley Regional District (FVRD) was created in 1995 by the amalgamation of Central Fraser Valley, Dewdney-Alouette, and Fraser Cheam Regional Districts. Today, the Fraser Valley Regional District consists of eight unincorporated Electoral Areas as well as the municipalities of Abbotsford, Chilliwack, Harrison Hot Springs, Hope, Kent, and Mission. The diverse communities in the FVRD represent very different urban and rural environments – from the fifth largest city in British Columbia to many rural hamlets that have experienced population decline in recent years. While the focus of this study is on the FVRD's Electoral Areas, it is important to note the overall regional context, in that the FVRD is experiencing rapid growth, as the third most populous regional district in British Columbia. Given the FVRD's proximity to Metro Vancouver, growth pressures and affordability challenges are high priority items.

The Electoral Areas contain diverse communities with distinct challenges and local nuances. Certain regional patterns are evident, yet the individuality of each Electoral Area is a significant feature of the FVRD's character and history. From summer and winter recreation destinations to communities known for their involvement in the Fraser Canyon Gold Rush, the history of this region is diverse. Appendices 2 - 8 explore the specific context and particular history of each Electoral Area in greater detail.

[3] A Stó:lō-Coast Salish Historical Atlas (2001), 16
[4] Ibid, 18
[5] Ibid, 30
[6] First Peoples' Language Map of B.C. (maps.fplcc.ca/)

Existing Housing Policy Framework

The Fraser Valley Regional District is in the process of completing an update to its Regional Growth Strategy. Until the new document is adopted, the 2004 Regional Growth Strategy: Choices for our Future outlines the relevant policy framework for the region. The growth management goals applicable to this study are summarized below:

- *Support Official Community Plans policies that encourage infill, redevelopment, densification and mixed use as a means of creating more compact development patterns. (Action 3.1)*
- *Consider the feasibility of establishing a region-wide land supply tracking system to ensure that adequate supplies of land are available to support long-term community and economic growth. (Action 3.4)*
- Sustainable communities that strive for self-sufficiency are characterized by: availability of a wide range of affordable and accessible housing types. (Growth Management Goal #4 - Background)
- *Consider establishing a regional mechanism to monitor and address housing affordability on a regional basis. (Action 4.5)*

The forthcoming Regional Growth Strategy builds upon the policies established in the Choice for our Future plan. Draft RGS policies applicable to this study are contained within Section 4.0 – Community Building - of the RGS Update and are summarized below:

- To create compact, complete communities that strengthen urban cores, maintain rural character and offer choice and affordability in housing. (Goal)
- *Ensure housing choice and affordability: Work with local governments, Indigenous governments, and stakeholders to monitor and address housing affordability at a regional level. (Action 4.4a)*
- *Ensure housing choice and affordability: Ensure housing choice for residents of all ages, ability, and incomes by promoting innovation and diversity, and by encouraging the application of Provincial Adaptable Standards for new housing developments. (Action 4.4b)*
- *Ensure housing choice and affordability: Work with local governments to complete housing needs reports as per S.582.2 of the Local Government Act. (Action 4.4c)*
- *Ensure housing choice and affordability: Support proposals for new residential development which provide a component of seniors housing, affordable housing, special needs housing, and the use of adaptive housing construction methods. (Action 4.4d)*
- *Ensure housing choice and affordability: Continue working with community partners and other levels of government to address homelessness. (Action 4.4e)*

- *Ensure housing choice and affordability: Advocate for increased Federal and Provincial action to address homelessness, mental health, and addictions issues in the region. (Action 4.4f)*
- *Ensure housing choice and affordability: Promote home energy conservation and the use of energy efficiency measures as a means of reducing housing costs. (Action 4.4g)*

Additional housing initiatives under the purview of the Fraser Valley Regional District include the homeless count and survey completed across the region. These reports provide a valuable understanding of current context in many of the FVRD's communities and across the region as a whole. The FVRD also compiles social and affordable housing inventories for each member municipality which provides a thorough understanding of the non-market housing options available in the region.

AGRICULTURE LAND RESERVE (ALR)

Given a large proportion of the FVRD's Electoral Areas falls within the ALR, the corresponding regulatory framework is summarized as well. The ALR is a provincial land-use zone where agriculture is the priority use. The Agricultural Land Reserve Use Regulation identifies use of ALR land. ALR landowners who wish to pursue other uses or to subdivide their property must make an application under the Agricultural Land Commission Act and secure approval from the Agricultural Land Commission. Pertinent residential regulations are summarized below.

- The total floor area for a principal residence in the ALR is limited to 500m^2. Additional residences require approval by the ALC with the exception of manufactured homes which may be placed in the ALR subject to certain requirements. The Ministry of Agriculture is considering allowing farmland owners to build a small, secondary residence on their property without getting permission from the ALC. There are technical concerns where residences are added to farm buildings, such as fire hazard, building code, and biosecurity concerns.
- Beyond regulations, the typical geography of the ALR presents potential additional challenges. Lands classified as ALR are often located within historical lowland floodplains, or areas with geotechnical challenges, potentially limiting the diversity of feasible development within these areas. Areas with the highest quality soils are often prone to past or present-day flooding. These challenges could limit development further than the restrictions contained in the Agricultural Land Reserve Use Regulations. Potential impacts could include limitations in constructing basements, or challenges related to servicing capacity, groundwater levels, flooding, or slope stability.

Key Findings

FVRD Electoral Areas Housing Situation

The following section contains select data sets that inform the key summary statements regarding housing need and corresponding analysis. These high-level trends build from the information contained in Appendix 1.1: FVRD Electoral Areas Indicators, which is a comprehensive summary of data related to demographics, employment, and housing.[7]

DEMOGRAPHIC TRENDS

» **Between 2006 to 2016, the FVRD's Electoral Areas experienced minimal population growth, with an annual growth rate of 0.1%,** while the FVRD grew significantly, at an annual rate of 1.5%. BC grew at an annual rate of 1.3% between 2006 to 2016, meaning the FVRD's growth was above the provincial rate.

» **The typical FVRD Electoral Area resident is older than in the FVRD** – in 2016, median age was 41.2 in the FVRD and above that in each of the FVRD's Electoral Areas. Median age was the highest in Electoral Area A (57.6) and the lowest in Electoral Area D (42.7).

[7] It is important to note the limitations associated with the 2011 National Household Survey (NHS) data. Due to the voluntary nature of the NHS, there is a possibility of non-response bias if those who chose not to respond to the survey are systematically different than those who did respond. Caution must be used when comparing NHS estimates to the 2006 long form census information because it is impossible to determine with certainty whether differences are due to actual changes in the population or due to non-response bias. Trends in low income estimates from the NHS compared to estimates from previous censuses show markedly different trends than those derived from other surveys and administrative data sources. Therefore, low-income data from the NHS should be used with caution and comparisons to previous census data should not be made.

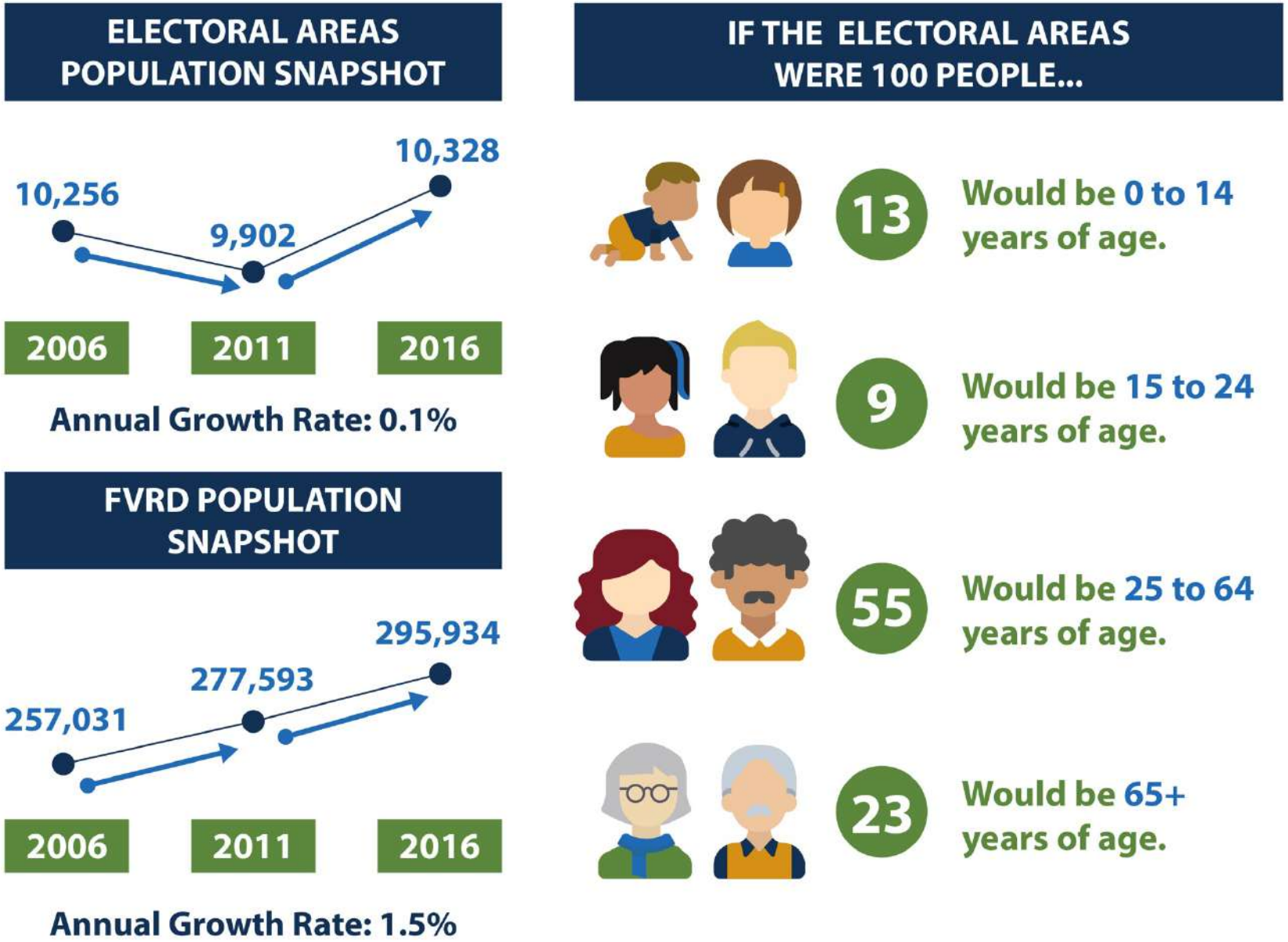
Figure 4: Median Age, FVRD Electoral Areas (2016)

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population

- The proportion of the population aged 24 years and under was smaller in the FVRD's Electoral Areas (22%) compared to the FVRD (30%), while the proportion of the population aged 65 years and above was higher in the FVRD's Electoral Areas (23%) than in the FVRD (18%).
- **Looking forward, the number of residents is projected to increase by 766 people (or 6.3%) between 2021 and 2026**. Over the next twenty years, the population is anticipated to increase by 2,960 people (or 24.5%). While this is a marked increase when compared to the growth trends between 2006 and 2016, this anticipated increase in population is derived from trends at the regional district level, which are not necessarily indicative of local growth patterns and nuances.[8]
- **Household size in the FVRD's Electoral Areas is comprised of smaller households when compared to the region as a whole, which may be reflective of the higher proportion of seniors** as older residents are more likely to live alone than younger residents in their family-formation years. Since 2006, **household size has remained relatively constant**. These trends are important factors to consider when determining anticipated units by bedroom type, as smaller homes (i.e., fewer bedrooms) may be more suitable for local households.

[8] Detailed projections at the Electoral Area level are not available through BC Statistics. To provide an estimate of anticipated population for the FVRD's Electoral Areas, a proportional split was applied to the BC Statistics projection for the FVRD based on 2016 Census data for each Electoral Area as compared to the FVRD.

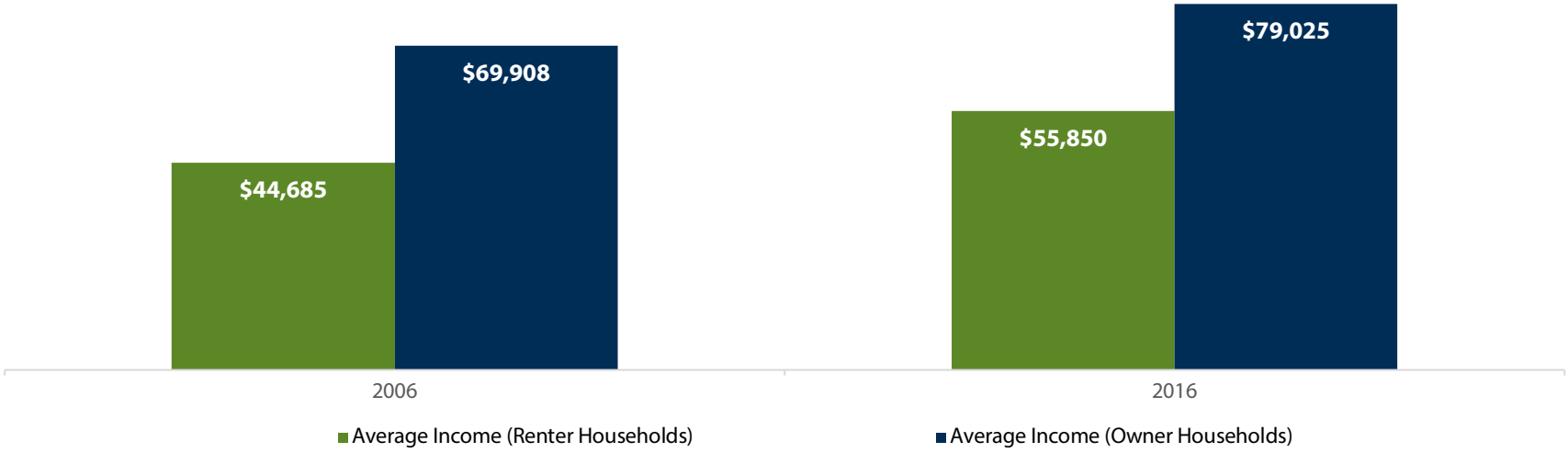
Figure 5: FVRD Electoral Areas Demographic Snapshot



INCOME DATA

- **The average income of all households has increased by 14% from 2006 and 2016** – from $65,653 in 2006 to $74,972 in 2016. Average household income in the FVRD's Electoral Areas is below that of the regional average household income ($83,983).
- **The average income of owner households has increased by 13% from 2006 to 2016** – from $69,908 to $79,025. Average owner household income is below that of the regional average owner household income ($95,704).
- **The average income of renter households has increased by 25% from 2006 to 2016** – from $44,685 to $55,850. Median renter household income is above that of the regional average renter household income ($52,193).
- **On average, residents of the FVRD's Electoral Areas have lower incomes than the regional average incomes**, meaning their ability to afford shelter costs can be limited and there may be more demand for non-market housing options.

Figure 6: Average Household Income, FVRD Electoral Areas (2006, 2016)



Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population

LABOUR FORCE DATA

» **There is a smaller proportion of FVRD Electoral Area residents part of the labour force as compared to the FVRD.** This is likely related, in part, to population aging: median age in the Electoral Areas is higher than the median age in the FVRD. Older residents are more likely to be retired and not part of the labour force. With a higher proportion of older residents who are not working, Electoral Area residents may be challenged to afford shelter costs, however the proportion of Electoral Area residents spending more than 30% of their income on shelter costs is slightly below the regional average (21% as compared to 23%).

Table 1: Labour Force Statistics

	FVRD Electoral Areas	FVRD
Population Aged 15 Years+ in the Labour Force	4,960	149,170
% of Population in Labour Force	58.1%	63.4%
Unemployment Rate	6.0%	6.7%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

» **The majority of FVRD Electoral Area residents who are part of the labour force commute to a different census subdivision[9] for work**. Many residents commute to the FVRD's urban centres, particularly residents of Electoral Areas located close to Chilliwack. Survey respondents reflect this dynamic, as a larger proportion of respondents (38% or 180 people) do not work and live in the same Electoral Area. Although respondents were divided as to whether they want to work and live in the same Electoral Area, a significant portion of respondents (33% or 50 people) indicated a lack of jobs is preventing them from working and living in the same Electoral Area.

» For Electoral Area residents who are part of the labour force, the **industries with the highest number of workers include the construction sector, agriculture, forestry, fishing and hunting, and retail trade**.

[9] Census subdivision is the general term for municipalities (as determined by provincial/territorial legislation) or areas treated as municipal equivalents for statistical purposes (e.g., Indian reserves, Indian settlements, and unorganized territories such as Electoral Areas).

RENTAL HOUSING INDICATORS

» **There is no CMHC information available for the FVRD's Electoral Areas**. A market scan was completed in January 2021 and found only limited listings.[10] The majority of households in the FVRD's Electoral Areas are owners (83%), which reflects feedback received from the survey, as 72% of respondents, or 351 people described their residency in the FVRD as year-round homeowners.

» **The proportion of renters in the Electoral Areas has remained relatively constant between 2006 and 2016**, **at 17% of households**. There are less renter households on a per capita basis in the Electoral Areas when compared to the region overall, as 27% of FVRD households are renters. Within the Electoral Areas, there are certain nuances – in Electoral Area G, 30% of households are renters, which likely reflects Electoral Area G's proximity to Mission, where there is a higher proportion of renter households. In Electoral Areas C, D, and E, 8% of households were renters, the lowest proportion across the FVRD's Electoral Areas.

» **Given the lack of available data, it is difficult to determine average rental costs across the FVRD's Electoral Areas**. In certain communities, like Hemlock Valley and Cultus Lake, there is significant demand for short-term rentals which stakeholders specify has impacted the availability of long-term rental housing and resulted in increased prices for short-term stays.

HOMEOWNERSHIP INDICATORS

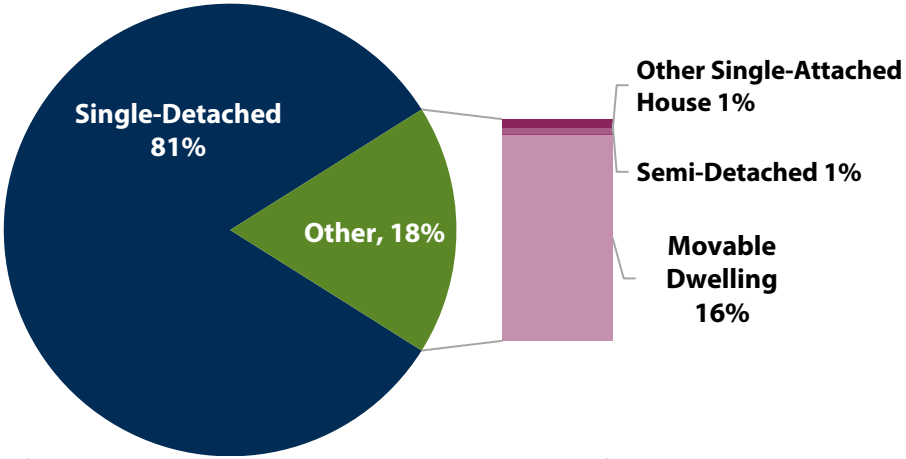
» As per 2016 Census data, **the median value of dwellings in the FVRD's Electoral Areas was generally lower than that of the median across the region ($438,797), with the exception of Electoral Areas D ($598,037), F ($499,880), and H ($470,450).** While this may be indicative of more affordable housing, the proportion of Electoral Area households in core housing need was only slightly higher than the proportion seen across the region (13% compared to 12%).

» **The majority of housing in the Electoral Areas comprises two structure types** – **single-detached dwellings and movable dwellings**, as seen in Figure 7 below. With only 4,375 housing units in the Electoral Areas, there is limited diversity in the housing stock. This is also reflected in survey responses, as 80% of respondents (389 people) specified their home is a single-detached house, with trailer or mobile home chosen by 7% of respondents (32 people). For older residents, this may pose challenges as there are few accessible options and single-detached homes typically require more maintenance and yard work.

» As per FVRD building permit data, there has been 535 building permits provided for new single-detached homes, 51 building permits for mobile homes, and 111 building permits for cottages between 2010 and 2020. Stakeholders specified available lots in vacation communities are selling quickly, which is indicative of the number building permits provided for cottages.

[10] The rental market scan was completed using typical classified advertisement websites such as Craigslist and Kijiji.

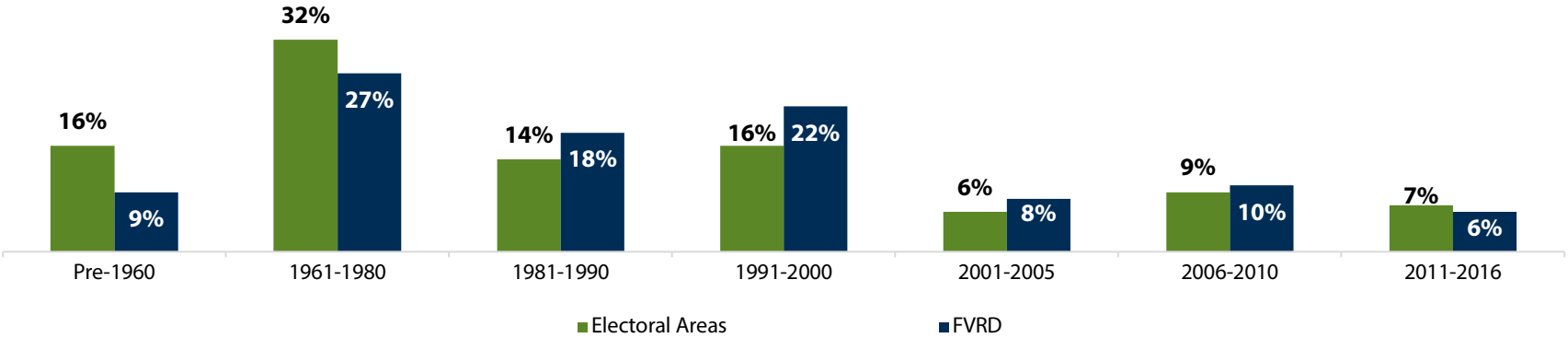
Figure 7: Housing by Structure Type, FVRD Electoral Areas (2016)



Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

» **A larger proportion of housing in the Electoral Areas was built before 1980 when compared to the region as a whole (48% compared to 36%).** That trend continued for the next several decades – in the 1980s, 1990s, and early 2000s, there was a smaller proportion of housing constructed in the Electoral Areas when compared to the FVRD overall. Between 2011 and 2016, however, that pattern shifted as a larger proportion of housing was constructed in the Electoral Areas (7%) compared to the FVRD overall (6%). This is likely related to growth in particular regions, as Electoral Areas B, C, D, G, and H saw an increase in population between 2011 and 2016.

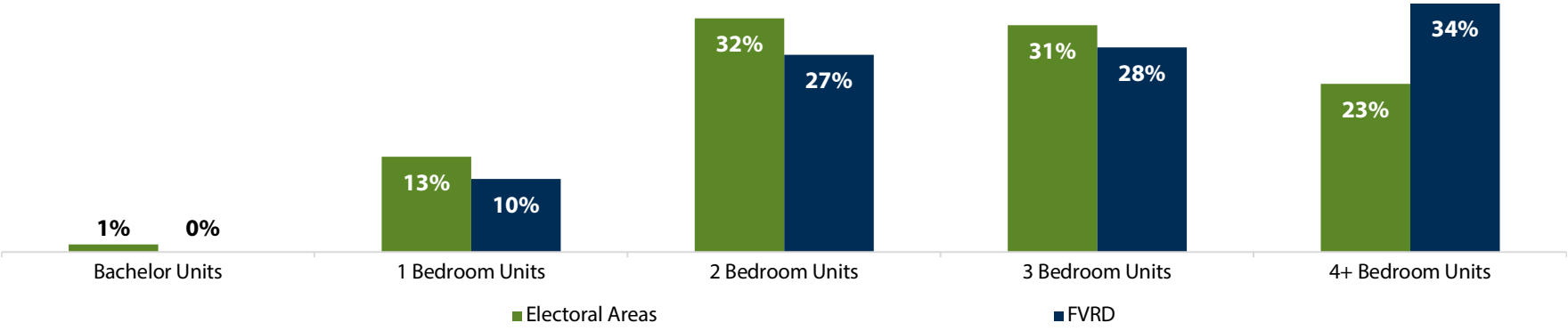
Figure 8: Housing by Date Built, FVRD Electoral Areas (2016)



Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

» While the proportion of smaller units (1- and 2- bedrooms) is larger in the Electoral Areas than in the FVRD, it is interesting to note **72% of households are comprised of one or two people, while 46% of the housing stock is comprised of bachelor, 1-, and 2-bedroom units.** This suggests there may be a mismatch between what is available and what is desirable, particularly given the aging population and the likelihood downsizing seniors will be looking for smaller units.

Figure 9: Housing Composition by Size, FVRD Electoral Areas (2016)



Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

NON-MARKET HOUSING INDICATORS

» **There are two non-market housing units administered by BC Housing in the FVRD's Electoral Areas.[11] BC Housing administers two rent supplement programs, of which there were a total of 42 recipients in the Electoral Areas as of March 2020.**

> The Rent Assistance Program (RAP) provides eligible low-income, working families with cash assistance to help with their monthly rent payments in the private market.

> The Shelter Aid for Elderly Renters (SAFER) program helps make rents affordable for BC seniors with low to moderate incomes. SAFER provides monthly cash payments to subsidize rents for eligible BC residents who are age 60 or over and who pay rent for their homes.

[11] There may be other non-market housing units in the Electoral Areas that do not have an agreement with BC Housing in-place. The two units of non-market housing are located in Electoral Area F and are classified as transitional supported and assisted living which includes supportive seniors housing, special needs housing, or housing for women and children fleeing violence.

- **There is non-market housing available in Abbotsford, Chilliwack, Hope, and Mission.** If residents were to re-locate to these municipalities, they would be able to access non-market housing administered by BC Housing, should it be available. It is important to note recent price increases in Chilliwack and other urban centres in the FVRD will have likely knock-on effects for lower-income households. With very limited rental vacancies, residents are "dropping out of the bottom of the housing ladder"[12] and experiencing evictions with renovations and demolitions. For rural residents trying to access non-market housing in the FVRD's urban centres, demand exceeds supply and BC Housing's waiting list for non-market housing is significant.
- The 2020 report on homelessness in the FVRD documents the process of the Point-in-Time count and survey conducted over a 24-hour period, March 3 and 4, 2020, in the communities of Abbotsford, Mission, Chilliwack, Agassiz-Harrison, Hope, and Boston Bar. **Results indicate there were 895 people counted as experiencing homelessness in the FVRD at this snapshot in time**, inclusive of Abbotsford, Mission, Chilliwack, Agassiz-Harrison, Hope, and Boston Bar, which represents an increase of 289 people from the 2017 homelessness count. Additional survey findings are summarized below:
  - More than half (58%) of the surveyed individuals indicated that affordable/suitable housing would help to end homelessness.
  - Two hundred and eighty-seven (287) of the 895 surveyed individuals reported mental illness and four hundred and forty (440) of 895 respondents reported addiction.
  - Two hundred respondents or 33% of people experiencing homelessness in Fraser Valley communities identified as First Nations or someone with North American Indigenous Ancestry.
  - The largest age group of people experiencing homelessness in the FVRD are those between the ages of 30 to 39 years old, while the actual number of people 60 years and older experiencing homelessness more than doubled from 44 in 2017 to 92 in 2020.
- Feedback from service providers indicated that while there are instances of people experiencing homelessness in areas outside of the FVRD's urban centres, the more common issue is rural residents experiencing housing precarity, which could mean living in a unit that's in a state of disrepair, or living in a unit that's overcrowded or unaffordable.
- Feedback from engagement indicates there are growing instances of homeless encampments on Crown land, which would be considered within the provincial jurisdiction to address, not something within the purview of the FVRD Board.

[12] Stakeholder Interview, October 2020

ANTICIPATED HOUSING UNITS

» The anticipated housing units for the Electoral Areas are provided below. As per Table 2, **the population is anticipated to increase to 12,864 people by the year 2026. An estimated 5,418 households will require housing, an increase of 1,020 households from 2016.**[13]

» It is important to recognize the distinction between private dwellings occupied by usual residents[14] versus private dwellings, which may be unoccupied or occupied by foreign residents and/or by temporarily present persons (i.e., students, temporary foreign workers). In most municipalities, there are more private dwellings than private dwellings occupied by usual residents. **As of 2016, there was a total of 4,398 private dwellings occupied by usual residents and a total of 6,431 private dwellings in the FVRD's Electoral Areas.**

Table 2: Anticipated Number of People & Households, FVRD Electoral Areas (2016 to 2026)

	2016	2018	2020	2022	2024	2026	Change 2016-2026
Total Number of People	10,328	11,607	11,970	12,242	12,553	12,864	+2,536
Total Households	4,398[15]	4,905	5,025	5,150	5,284	5,418	+1,020
Average Household Size	2.35	2.37	2.38	2.38	2.38	2.37	+0.02

Source: BC Statistics

» **The anticipated number of housing units required in the FVRD's Electoral Areas by the year 2026 is 5,418.** As there are currently 6,431 private dwellings in the Electoral Areas, **there appears to be sufficient supply to accommodate anticipated population growth**. This assumes all dwellings will be occupied by usual residents, but in 2016, 32% of dwellings were not. Several of the Electoral Area communities are popular vacation destinations and recreation areas. These second properties would have been vacant at the time of census enumeration and marked as unoccupied, regardless of their occupation as vacation properties during the year. Additionally, with many active farm operations in the FVRD's Electoral Areas, dwellings occupied by temporary residents (i.e., temporary foreign workers) would not be considered as occupied by usual residents, contributing to the gap between what is available and what is occupied by temporary residents or occupied for short periods of time as a vacation property.

[13] Detailed projections at the Electoral Area level are not available through BC Statistics. To provide an estimate of anticipated population for Electoral Area A, a proportional split was applied to the BC Statistics projection for the FVRD based on 2016 Census data for Electoral Area A as compared to the FVRD.
[14] The number of private dwellings occupied by usual residents is equal to the number of private households.
[15] This refers to the number of private dwellings occupied by usual residents, which is equal to the number of private households.

» **Assuming a similar proportion of dwellings continue to not be occupied by usual residents, the unit shortfall in 2026 could be 1,020 units**. It is also important to consider that some of the private dwellings may be unoccupied due to poor condition and suitability and may not suit the needs of local residents. Looking to 2041, the population is anticipated to increase to 15,058 people. An estimated 6,044 households will require housing, an increase of 626 households from 2026.[16]

HOUSING UNIT PROJECTIONS BY BEDROOM TYPE

» Housing unit projections are further analyzed by bedroom type, as per the legislative requirements. Given the limited number of housing units in the FVRD's Electoral Areas, **it is unlikely the proportion of units by bedroom type will change significantly over the next five years.** Table 3 maintains the 2016 Census distribution of units by bedroom type.

Table 3: Housing Units Required by Bedroom Type (Anticipated), FVRD Electoral Areas

Unit Size	2016 (#)	2016 (%)	Total Units				
			2021	2026	2031	2036	2041
0-Bedroom	40	0.9%	46	49	50	52	55
1-Bedroom	565	12.9%	655	697	702	741	778
2-Bedroom	1,410	32.1%	1,634	1,740	1,751	1,850	1,941
3-Bedroom	1,380	31.4%	1,599	1,703	1,714	1,811	1,900
4+Bedroom	995	22.7%	1,153	1,228	1,235	1,306	1,370
Total	**4,390**[17]	**100%**	**5,087**	**5,418**	**5,451**	**5,760**	**6,044**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population

[16] Detailed projections at the Electoral Area level are not available through BC Statistics. To provide an estimate of anticipated population for the Electoral Areas, a proportional split was applied to the BC Statistics projection for the FVRD based on 2016 Census data for each Electoral Area as compared to the FVRD.

[17] The number of housing units by bedroom type differs from the number of private households because of the discrepancies between total population tabulations (collected by 100% of the population) and the 25% sample data collected through the long form census. Certain indicators, such as housing units by bedroom type, are only collected for a 25% sample of the population in private households. The results are then weighted to represent the total population. Given the total number of households has been collected by 100% of the population, this has resulted in a data discrepancy between these two indicators. The proportion of units by bedroom type has been applied to the anticipated household numbers, which are derived using the 2016 private household data.

HOUSEHOLDS IN CORE HOUSING NEED

» For the purposes of this report, **core housing need**[18] is used to help us understand how well housing needs are being met. The following section provides an explanation of the metrics that comprise core housing need.

» The following tables demonstrate **renters are consistently faring worse than homeowners on all housing standards**. The difference between the proportion of renter households in the FVRD's Electoral Areas not meeting particular housing standards and the proportion of owner households across the FVRD's Electoral Areas not meeting particular housing standards is quite significant, particularly with regard to adequacy and affordability. This reflects a similar trend at the regional level where renters are experiencing housing challenges at greater rates than homeowners. Overall, the proportion of households not meeting the affordability and adequacy standards has remained the same since 2006. For suitability, there has been an improvement over time.

» When compared to regional averages, the **adequacy of dwellings in the Electoral Areas is concerning**. With older housing, the quality of the housing has suffered and is likely indicative of an income and affordability issue as households aren't able to complete the necessary home improvements.

Table 4: Affordability – Households Spending 30%+ of Income on Shelter Costs, FVRD Electoral Areas (2006 to 2016)

Core Housing Need: Affordability	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	795	21%	635	17%	825	21%	22,640	23%
Renter	265	30%	120	24%	245	35%	10,110	38%
Owner	540	18%	490	15%	575	17%	12,525	17%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population

» **The proportion of households below the affordability standard**[19] **was slightly lower in the Electoral Areas when compared to the FVRD**. There has been little change to the proportion of households not meeting the affordability standard since 2006 – the proportion of renter households has worsened slightly while the proportion of owner households not able to afford their housing has improved slightly.

» Feedback from the housing needs survey distributed to FVRD residents demonstrates a majority of respondents consider their housing to be very affordable (25%, 124 respondents) or somewhat affordable (52%, 255 respondents). Given 21% of FVRD Electoral Area residents are

[18] Statistics Canada specifies, "A household is said to be in 'core housing need' if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards)." Extreme core housing need has the same meaning as core housing need except that the household has shelter costs for housing that are more than 50% of total before-tax household income.
[19] Affordable housing has shelter costs equal to less than 30% of total before-tax household income.

not meeting the affordability standard, the survey responses appear to be reflective of affordability challenges as 20% of survey respondents indicated their housing to be "somewhat unaffordable" or "very unaffordable".

» Survey participants were also asked if they have enough money left over for basic needs after paying shelter costs (i.e., for renters - rent and utilities; for homeowners - mortgage payments, taxes, utilities and regular maintenance costs). The proportion of homeowners who indicated that they do have enough money remaining every month (69%, 286 respondents) was more than double the proportion of renters who indicated they have enough money remaining every month (33%, 30 respondents). This suggests renters may be experiencing particular affordability challenges when compared to homeowners, as is demonstrated by the higher proportion of renter households below the affordability standard.

Table 5: Adequacy – Households in Dwellings Requiring Major Repairs, FVRD Electoral Areas (2006 to 2016)

Core Housing Need: Adequacy	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	380	10%	215	6%	400	10%	5,220	5%
Renter	90	10%	10	2%	115	17%	2,015	8%
Owner	290	10%	185	6%	300	9%	3,200	4%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population

» The proportion of households below the adequacy standard[20] was higher in the Electoral Areas when compared to the FVRD. For comparison purposes, 6.3% of dwellings in BC are in need of major repair. **The proportion of Electoral Area residents living in houses requiring major repair is double the regional average.** Dwelling unit condition is an important indicator of the health and viability of a community. Repair and maintenance of dwellings is one of the most important and challenging elements for private households and non-profit or government operated social housing sites. Repair and maintenance usually account for a large expenditure of household income, and a significant percentage of homes in need of major repair may indicate an income and affordability issue. Given that 10% of housing is already in need of repair, it is important to define strategies to incentivize or facilitate renovation.

[20] Adequate housing is reported by their residents as not requiring any major repairs. Major repairs include defective plumbing or electrical wiring, or structural repairs to walls, floors, or ceilings.

Table 6: Suitability – Households in Overcrowded Dwellings, FVRD Electoral Areas (2006 to 2016)

Core Housing Need: Suitability	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	195	5%	175	5%	140	3%	4,645	5%
Renter	65	7%	30	6%	40	6%	2,595	10%
Owner	130	4%	120	4%	95	3%	2,050	3%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population

» **The proportion of households below the suitability standard[21] was lower in the Electoral Areas**, meaning FVRD Electoral Area households are able to find housing with enough bedrooms for the size and composition of their households at a higher rate than residents across the FVRD.

Table 7: Households in Core Housing Need, FVRD Electoral Areas (2006 to 2016)

Core Housing Need	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	690	18%	385	10%	520	13%	12,325	12%
Renter	250	41%	65	13%	195	27%	7,940	30%
Owner	435	13%	275	9%	320	10%	4,385	6%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population

» **The proportion of Electoral Area households in core housing need is slightly above the proportion of FVRD households in core housing need.** This suggests there is a similar proportion of Electoral Area households who do not live in acceptable housing (does not meet one or more of the adequacy, suitability, or affordability standards) and acceptable alternative housing would cost 30% or more of before-tax income as compared to households across the FVRD. While certain Electoral Areas are experiencing core housing need at rates greater than or less than the FVRD overall, the trend across the Electoral Areas is close to consistent with the FVRD averages.

» Responses from survey participants demonstrate a majority of FVRD residents would describe their current housing situation as "very stable and secure" (70%, 345 respondents) or "fairly stable and secure" (22%, 108 respondents). While over 500 households in the FVRD's Electoral

[21] Suitable housing has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements.

Areas are in core housing need, the majority of households are not, which is reflected in the survey question responses related to current housing situation.

Table 8: Households in Extreme Core Housing Need, FVRD Electoral Areas (2006 to 2016)

Extreme Core Housing Need	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	250	6%	150	4%	230	6%	5,505	6%
Renter	115	19%	0	0%	95	13%	3,475	13%
Owner	145	4%	55	2%	135	4%	2,025	3%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population

» **The proportion of Electoral Area households in extreme core housing need is consistent with the regional average**. Since 2006, the proportion of households in extreme core housing need has remained unchanged, with the exception of renter households who are now experiencing extreme core housing need at a lower rate (13% as compared to 19%) than they were in 2006. As with core housing need, renters are particularly challenged to afford suitable and adequate housing, reflecting the pattern seen across the FVRD.

Affordability Snapshots

In order to augment the quantitative data available through Statistics Canada, an affordability analysis "snapshot" has been completed for eight different household types. These household types were determined based on stakeholder consultation and discussion with FVRD staff. Each example illustrates a different housing experience and highlights the diverse challenges that may be experienced when trying to secure affordable, suitable, and adequate housing. This analysis includes examples that relate to rental housing and homeownership.

The relative affordability of housing in a community is determined by the relationship between average **shelter costs** (rent or monthly mortgage) and **household income**.[22]

What are shelter costs?

- For renters, shelter costs include rent and utilities.
- In order to qualify for a mortgage, a gross debt service formula is used to determine a household's ability to afford homeownership and meet debt obligations, which takes into account mortgage payments (principal and interest), property taxes, condominium/strata fees (if any), and heating costs.
- Housing is one factor in the overall cost of living for individuals and families; other factors include the cost of groceries, transportation, and child care.

[22] Affordability in this section uses two different measurements:

- For rental housing, the CMHC standard is used, which indicates that housing is considered unaffordable when a household spends 30% or more of its gross income on shelter costs; and
- In order to qualify for a mortgage, banking institutions or mortgage brokers typically require a Gross Debt Service Ratio (GDS) of no more than 32%, meaning that household total monthly housing costs, such as mortgage payments, property taxes and heating costs, should be no more than 32% of gross monthly income.

HOUSEHOLD #1 – RETIRED COUPLE

Seniors are a growing demographic in the FVRD's Electoral Areas, particularly in areas where former industries have declined and there has been limited population growth over the last several years. This scenario examines a retired senior couple in Boston Bar who are looking to downsize. They currently own a three-bedroom detached home and are keen to find a smaller option that will allow them to stay in the Fraser Canyon.

- Given current real estate listings, they would be able to list their home for $250,000, however, it may be difficult for them to find an interested buyer as there are limited employment opportunities in Electoral Area A.
- There are very few smaller homes available for purchase in Boston Bar – with the majority of the housing comprised of larger, detached homes, available supply is not suited to what this older couple is interested in purchasing. Additionally, many of the homes are in need of major repair and this couple would like to move somewhere with minimal maintenance and required repairs.
- If the couple are able to find an interested buyer, they will likely need to relocate to Hope to find a smaller home. Should they sell their home for $250,000, they would like to retain $75,000 in savings to use for travel and other expenses. This would leave them with $175,000 to use toward housing costs for the next twenty years, or $730 available per month to put towards the cost of rent and utilities.

- Assuming minimal rent increases over time, this would be a difficult situation for this couple given rents in Hope appear to range from $1000-$1800 and there is minimal availability.
- This couple could potentially downsize into a manufactured or mobile home, which has a sale price of approximately $161,560 given current real estate listings.[23] This would leave them with more savings to enjoy their lifestyle, travel, and take care of their comfort needs as they age. A key challenge for this couple would be to find a mobile home in good condition with accessible features to support them age-in-place as their mobility needs may change over time.

[23]This represents an average sale price of mobile homes in Hope as of March 2021 real estate listings and is subject to change and fluctuation.

HOUSEHOLD #2 – SINGLE SENIOR

Single seniors in the FVRD's Electoral Areas are particularly challenged to find acceptable housing that meets their needs. Given the age of housing in certain Electoral Areas, limited multi-unit development, and the predominance of larger, detached homes, seniors looking for accessible and affordable housing have few options. This is particularly concerning for single seniors on fixed incomes as there are no non-market seniors housing developments in the FVRD's Electoral Areas. This scenario examines a low-income single senior living in Sunshine Valley who is currently renting a small cabin and struggling to make ends meet.

- This senior has recently received notice her landlord intends to move into her rental unit, so she must find alternate accommodation, but is unsure of where she will go next. Her rent was becoming increasingly expensive, and she would like to find an affordable and accessible rental in the community. Stakeholders indicated there are limited affordable rental options in Sunshine Valley as the majority of the available rental housing is used for short-term rentals.
- For older residents looking to leave the community, it is difficult to find interested buyers given the lack of services and amenities. This senior has had recent health issues and is worried she won't be able to access the care she needs if she stays in Sunshine Valley. She does not have a car and feels increasingly isolated and anxious about her ability to age-in-place.
- With an annual lifetime pension of $20,261[24], she is able to afford $506 toward shelter costs if she were to spend 30% of her income on rent.

[24] Canadian Retirement Calculator. She was a homemaker and did not contribute to the Canada Pension Plan. Her total income is based on the Old Age Security pension, the Guaranteed Income Supplement, and her savings.

- She is eligible for a rent supplement through the BC Housing SAFER program but can't find a suitable rental option in Sunshine Valley.
- She has begun to look into moving elsewhere but will need assistance with moving expenses and coordination and has no nearby family members to assist her with this process. She would like to find a subsidized accessible unit in a community where services and amenities are located in walking distance from her home. Ideally, she would like to stay in the Fraser Valley and is curious about the possibility of finding a more affordable rental option in Hope.

Table 9: Household #2 – Before-Tax Income Analysis

	Old Age Security	Guaranteed Income Supplement	Savings[25]	Total
Annual	$7,384	$11,040	$1,837	$20,261
Monthly	$615	$920	$153	$1,688

Source: Canadian Retirement Calculator, BC Housing SAFER Calculator

Table 10: Household #2 – Rental Affordability Analysis

Annual Before-Tax Income	Monthly Before-Tax Income	Available for Rent (30% of income)	Available for Rent (50% of income)	SAFER Rent Supplement
$20,261	$1,688	$506	$844	$241

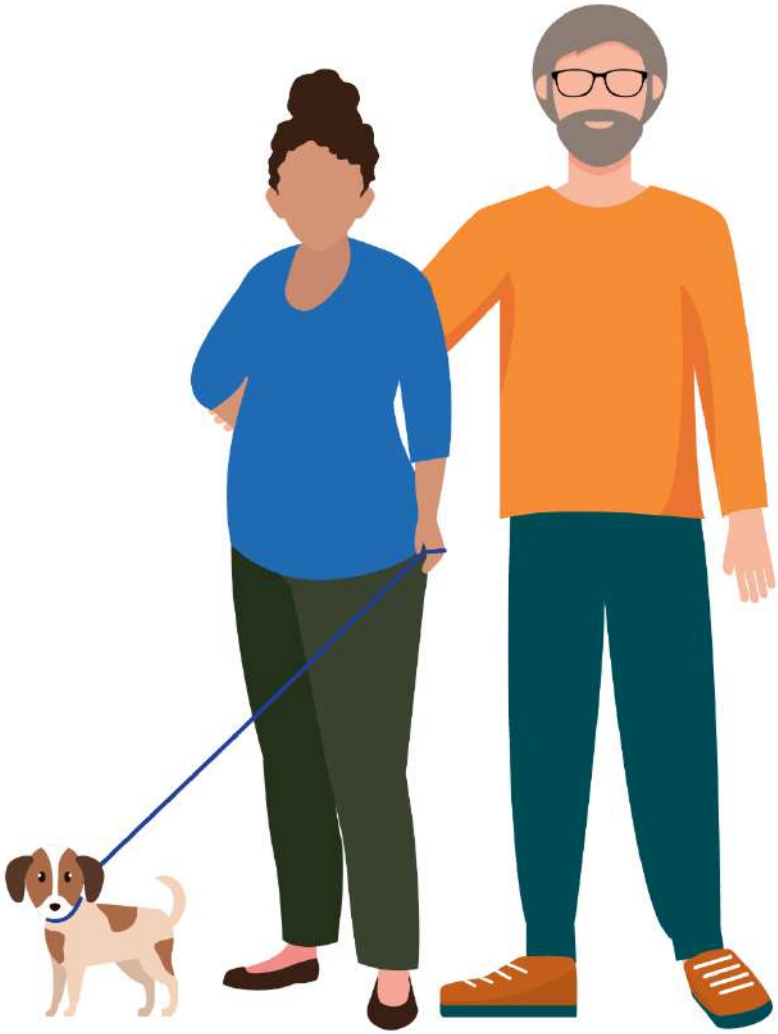
Source: Canadian Retirement Calculator, BC Housing SAFER Calculator

[25] $30,000 in TFSA, drawing down until 85 years old.

HOUSEHOLD #3 – DOWNSIZING RETIREES

For older residents living in Metro Vancouver and the Fraser Valley's urban centres, certain Electoral Area communities are appealing retirement destinations. Hemlock Valley in particular offers a peaceful, recreational lifestyle and stakeholders indicated retirees are increasingly interested in relocating to this mountain community. With resort expansion plans underway, it will be important to plan for growth strategically and accommodate seasonal workers and retirees alike. This scenario examines a recently retired couple interested in moving to Hemlock Valley from Chilliwack.

- Given current real estate listings, they would be able to sell their two-bedroom detached home in Chilliwack for $661,300[26]. Being mortgage-free at the time of the sale, this senior couple plans to allocate equity as follows:
  - Retained retirement savings: $150,000
  - Assist grandchild with down payment for their first home: $15,000
  - Allocate towards purchasing: $495,000
- There are limited options available for purchase in Hemlock Valley as the community is relatively small. With growing demand in recent years, inventory is low and new development is anticipated to occur as the resort expansion plans unfold in earnest.



[26] Chilliwack and District Real Estate Board, benchmark price for single-detached homes as of January 2021 for Chilliwack and District

- This couple would like a smaller unit – ideally a townhouse or apartment located close to the ski hill. Current real estate listings include several lots available for purchase, one townhouse, and one larger detached home. The townhouse is listed for $430,000 which would be within their budget and affordable for this retiree couple.
- It is challenging to access this community in the winter as Hemlock Valley Road, a former logging road which has experienced washouts in recent years, is the only way into the community. As this couple would like to remain in Hemlock Valley in their later retirement years, they are concerned that the lack of local services and amenities and challenging road conditions will limit their ability to safely age-in-place. Feedback from stakeholders referenced the community's isolation and associated challenges in accessing healthcare – in the summer months, it can take up to 1.5 hours to get an ambulance into the community and emergency medical events would rely on helicopters.
- For residents leaving urban centres in Metro Vancouver and the Fraser Valley for rural communities, it is important to recognize the trade-offs that arise. Many of the smaller communities within the FVRD's Electoral Areas have limited services, making it very difficult to safely age-in-place. While certain communities such as Hemlock Valley may experience growth and the associated services and amenities that come with population expansion, it is important to recognize retirement in rural locations can be challenging given the isolation and lack of services.
- This couple can afford a townhouse in Hemlock Valley with remaining equity from the sale of their home to be used toward travel, household expenses, and support for their grandchildren. The appeal of the outdoor lifestyle and rural setting is paramount; however, they are concerned that the community's isolation will be challenging to navigate as they continue to age.

HOUSEHOLD #4 – FARM WORKER

The Fraser Valley is known for its strong agricultural sector, with many farms located in the FVRD's Electoral Areas. Farm workers include temporary foreign workers and local residents alike. Stakeholders referenced concerns with the quality of on-farm housing which is indicative of the higher proportion of homes in need of major repair in the FVRD's Electoral Areas as compared to the FVRD overall. Farm workers would typically comprise renter households and the required maintenance and upkeep on such units would be the responsibility of landlords. This scenario examines a young woman working at a livestock farm in Hatzic looking for rental housing. This person does not have a car, so it will be important to find housing close to the farm in Hatzic or ensure that her employer can provide transport to the farm.

- Based on median wage data, the specialized livestock worker would earn $21.94 an hour, or an annual income of $45,635.[27] Using the 30% of income affordability threshold, the farm worker would have $1,141 per month to spend on rent and utilities. With limited rental options in Hatzic[28], it is likely that the farm worker will need to explore rental options in Mission.
- The vacancy rate in Mission has been less than 1% for the last two years – as of October 2020, there was 0.8% availability in the purpose-built rental market. Should they be able to find an available unit, average prices for a one-bedroom unit totaled $750 as of October 2020. With a total budget of $1,141 to spend on rent and utilities, average rental prices are manageable. It is also possible that the farm worker may try and live with roommates – the average price of a two-bedroom unit was $909 as of October 2020, leaving the farm worker to pay $455 on a monthly basis.

[27] Government of Canada, Job Bank
[28] A market scan in March 2021 revealed one rental listing for a two-bedroom home at $1,400

- The farm worker will rely on her employer to provide transportation, which is typically for many farmworker contractors. Alternatively, the farm worker is interested in carpooling with someone else living in Mission to have greater flexibility.
- This farm worker can afford to live in Mission and work in Hatzic, should they be able to find an available rental unit. Transportation challenges will likely be the biggest barrier to accessing employment.

Table 11: Household #4 – Rental Affordability Analysis

Annual Before-Tax Income	Monthly Before-Tax Income	Available for Rent (30% of income)	Available for Rent (50% of income)	Average Rent 1-Bedroom Apartment
$34,320	$2,860	$858	$1,430	$750

Source: Government of Canada, Job Bank

HOUSEHOLD #5 – CAMPGROUND WORKER

Cultus Lake and Lindell Beach are increasingly popular recreation and vacation destinations for Lower Mainland residents. Feedback from the housing survey demonstrates this growth in popularity has created challenges with additional demand, particularly with the influx of short-term rental properties. Respondents referenced rising congestion and servicing limitations as key challenges. This scenario explores a campground worker looking for rental housing in Cultus Lake.

- Based on median wage data, the campground worker would earn $14.60 an hour, or an annual income of $30,368. Using the 30% of income affordability threshold, the campground worker would have $759 per month to spend on rent and utilities. With limited rental options in Cultus Lake[29], it is difficult for the campground worker to live and work in Cultus Lake. Additionally, their job is typically only available from May to September when rental housing is under significant demand from recreational users and vacationers.
- With limited rental housing available in Cultus Lake, the campground worker is struggling to find a place to live in proximity to work. Many of her co-workers are facing similar challenges – the campground director is exploring staff-dedicated housing for employees as there are so few purpose-built rental options in Cultus Lake.
- The campground worker is considering living in Chilliwack and commuting into Cultus Lake with co-workers. There is some availability in Chilliwack's purpose-built rental housing – as of October 2020, the vacancy rate was 1.5% which suggests the campground worker should be able to find available units.

[29] A market scan in March 2021 revealed one rental listing for a two-bedroom home at $1,400

- While availability may not be a significant issue, the average rent of a 1-bedroom unit in Chilliwack is $855, which would require the campground worker to spend more than 30% of her income on shelter costs. The campground worker would like to find a roommate to lower her shelter costs, as the average price of a two-bedroom rental unit is $1,103, or $552 per person.[30]
- To make this scenario work, the campground worker will need to ensure she can access a vehicle and contribute to expenses such as gas. Congestion into Cultus Lake in the summer months can be quite significant and she worries about getting to work on time, given there is only one road into the community and a seasonal transit route. She is hopeful year-round public transportation will eventually be an option.

[30] It is important to note CMHC rental data does not always reflect market value for rentals since significant portions of the rental stock may be within the secondary rental market (i.e., rented basement suites and condominiums) and not captured within CMHC's Rental Market Survey.

HOUSEHOLD #6 – SINGLE PERSON EXPERIENCING HOMELESSNESS

Feedback from engagement indicates there has been increasing incidences of people experiencing homelessness in the Chilliwack River Valley. In rural settings, it is more typical for persons experiencing homelessness to be "hidden" – e.g., couch surfing, camping off forest service roads, living in vehicles or sub-standard trailers. With rising home prices in many of the Fraser Valley's urban centres, there is a likely knock-on effect as individuals formerly living in lower-cost rental housing are no longer able to afford their rents and experience homelessness. This scenario examines a middle-aged person sleeping in their trailer south of Chilliwack.

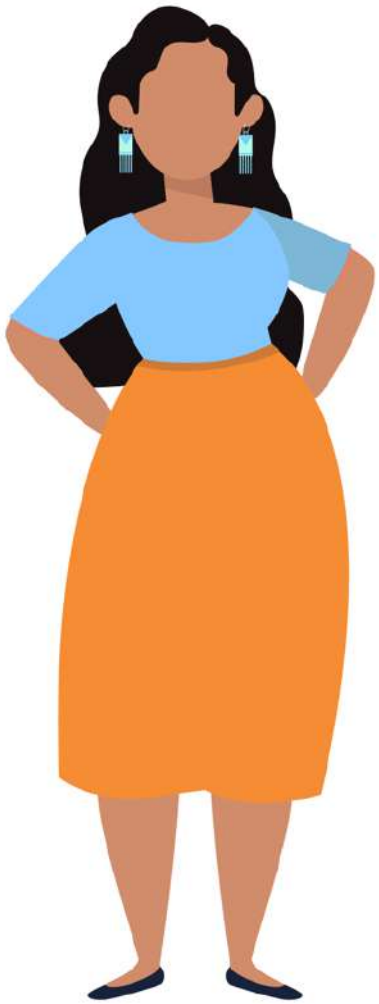
- The FVRD conducted a Point-in-Time Homeless Count in 2020 which indicates the number of people experiencing homelessness is increasing, from 606 persons in 2017 to 895 in 2020. This middle-aged person was working part-time as a grocery store cashier, earning $14.60 an hour or $15,184 annually. Using the 30% of income affordability threshold, the grocery store cashier would have $380 per month to spend on rent and utilities. He had previously been living with roommates and was spending $400 on rent. The grocery store clerk was recently evicted as the landlord's son wanted to move into the unit. With no affordable rental options, he is sleeping in his trailer in the Chilliwack River Valley.
- The grocery store cashier is living in substandard housing, as his trailer is not hooked up to water or sewer services. Stakeholders indicated there are increasing reports of boondocking in campgrounds and parks, which is a health and safety issue. Safe and acceptable housing requires access to infrastructure, and while these requirements can be circumvented through informal trailer use, it is not possible to support long-term tenancy without access to water and sewer services.

» The grocery store cashier would like to access a rent supplement or a subsidized housing unit. BC Housing's homeless rent supplements are available for people 19 years and older who are at immediate risk of homelessness, which would apply in this situation. There are no non-market housing units in Electoral Area E; however, the grocery store cashier would like to return to Chilliwack to be closer to his job. While there are non-market housing units in Chilliwack, many of these units come with significant waiting lists and a rent supplement may be an easier method to ensure secure tenure.

HOUSEHOLD #7 – SINGLE PERSON MOVING BACK TO TRADITIONAL TERRITORY

There are 30 Bands in the Fraser Valley Regional District, representing three broad language groups (Nlaka'pamux, Stó:lō/Coast Salish, and Stl'alt'imc). Feedback from engagement with First Nations indicates there is limited on-reserve housing in certain communities, which is challenging for Band members who would like to live on-reserve or in traditional territory. This scenario explores a middle-aged person living in Vancouver who would like to return to live in her traditional territory.

- This person left her community to attend UBC and has lived in Vancouver for many years, working as a teacher. She is getting close to retirement and would like to move back to her traditional territory. She knows there is limited on-reserve housing available but is interested in exploring culturally safe housing that incorporates an Indigenous worldview and is supportive of intergenerational housing models, as she has several nieces and nephews who would visit often.
- She is struggling to find options that meet her needs. It appears there are limited options above and beyond living on-reserve and is disappointed to learn that other culturally safe housing forms have yet to be explored. She is keen to work with her Nation and the FVRD to explore possible partnerships with the non-profit sector to construct a new culturally safe housing project.



HOUSEHOLD #8 – YOUNG FAMILY

Across the FVRD's Electoral Areas, there are communities that have experienced consistent population growth since the late 1990s, such as Electoral Area D (Popkum and Bridal Falls). For young families interested in raising children in a more suburban setting, Popkum is a highly desirable residential neighbourhood only 15 minutes from downtown Chilliwack. This scenario explores a young family who are currently renting in Chilliwack and interested in purchasing a three-bedroom home in Popkum.

- This couple has a two-year-old and are planning to have another baby in the next year or two. One parent is currently working as a lawyer and the other parent works as a police officer. Based on median wage data, the lawyer would earn an annual income of $119,309 and the police officer would earn an annual income of $89,440, for a combined income of $208,749.
- The benchmark price of a detached home in Popkum was $846,300 as of January 2021. The couple recently inherited money as the wife's father passed away, which allows them to put down 30% for the down payment.
- This couple would be able to afford a home with a purchase price of $856,875, based on an interest rate of 2.24% and a 30-year amortization period. Shelter costs would include monthly mortgage payments of $3,209, approximately $2,915 in annual property taxes and $200 per month in utilities and heating.
- The majority of dwellings in Electoral Area D are single-detached homes and while the benchmark price is close to $850,000, there are many larger properties selling for more than $1 million.

- As Popkum continues to grow, the majority of future development will continue in West Popkum, with undeveloped lands designated for expanded residential development.
- This higher-income couple can afford homeownership in Popkum as their salaries exceed median wages and they were able to access an inheritance to assist with the down payment. For middle-income households without significant savings, it will be difficult to afford homeownership in Electoral Area D.

Table 12: Household #4 – Homeownership Affordability Analysis

Annual Before-Tax Income	Monthly Before-Tax Income	Maximum Mortgage	Monthly Mortgage Payment	Purchase Price with 30% Down	Median Price: Single-Detached Home
$208,749	$17,396	$599,813	$3,209	$856,875	$846,300

Source: Government of Canada, Job Bank; Chilliwack and District Real Estate Board

Key Areas of Local Need

Housing Needs Summary Statements

Based on an analysis of data summarized in Appendix 1.1 and feedback from public engagement, the following summary statements describe the current and anticipated needs for the groups listed below:

AFFORDABLE HOUSING

Housing is not affordable for many residents of the FVRD's Electoral Areas, with 21% of households spending more than 30% of their income on shelter costs consistently since 2006. While this is a slightly smaller proportion compared to the FVRD average in 2016, the consistent share of the population not able to afford their housing indicates a clear unaddressed need. Certain Electoral Areas, such as Area A, are experiencing affordability challenges to a greater degree, with 29% of households spending more than 30% of their income on shelter costs. Conversely, other areas such as Areas C, D, and H are experiencing affordability challenges to a lesser degree (15%, 16%, and 16%, respectively). Across the Electoral Areas, renter households are experiencing affordability challenges to a greater degree than homeowners – 35% of renter households are spending more than 30% of their income on shelter costs compared to 17% of homeowners. With an aging population, there is likely a greater reliance on fixed incomes to support housing costs, creating a gap between what is available and what is affordable.

Simultaneously, the adequacy of dwellings in the FVRD's Electoral Areas is cause for concern, with double the proportion of households in the Electoral Areas living in homes in need of major repair when compared to the region overall. Given that repair and maintenance usually account for a large expenditure of household income, a significant percentage of homes in need of major repair may indicate an income and affordability issue.

With rising home prices in the Fraser Valley, affordability challenges in the Electoral Areas are likely to intensify. Both the Fraser Valley Real Estate Board and the Chilliwack and District Real Estate Board reported record-setting sales and price increases in early 2021 and these trends seem likely to continue. For households that may have previously been able to afford the down payment of an entry-level home in Chilliwack or Abbotsford, recent price increases may have them looking for lower-cost housing options in the FVRD's Electoral Areas. Moderate-income income households that rely on lower-cost housing options outside of the FVRD's urban centres may be staying in their older, more affordable units longer, which limits the ability of lower-income households to access lower-priced units. It will be important to monitor real estate trends in the Fraser Valley into later 2021 to understand the implications of recent increases in sales and prices.

RENTAL HOUSING

Renters are particularly challenged to afford suitable and adequate housing in the FVRD's Electoral Areas, with 27% of renter households in core housing need, compared to 10% of owner households. There are limited purpose-built rental options in the FVRD's Electoral Areas and while certain Electoral Areas have a sizable proportion of renter households, available options primarily comprise secondary market rental housing. With secondary market rentals, there is greater risk of displacement when owners decide to sell or when family members move into the rented unit. Purpose-built rental housing offers greater security of tenure.

Housing adequacy is an issue across the FVRD's Electoral Areas, particularly for renter households, which is challenging as renter households rely on landlords to make the necessary repairs. As of 2016, the proportion of renter households in dwellings in need of major repair is close to double the proportion of owner households in dwellings in need of major repair, suggesting renovations and improvements are needed to improve the condition of older rental housing. BC Housing rent supplement programs may also assist households who are unable to afford average rental costs and communication campaigns to increase awareness of these programs are worthy of further consideration.

SPECIAL NEEDS HOUSING

Special needs housing, or housing with support services, is typically intended to house youth or adults with mental and/or physical disabilities. **There are two non-market housing units administered by BC Housing in the FVRD's Electoral Areas**[31]. It is assumed that people requiring housing with support services would need to access housing in the FVRD's urban centres, such as Chilliwack, Hope, Mission, and Abbotsford.

HOUSING FOR SENIORS

The FVRD's Electoral Areas have minimal housing diversity – just over 80% of the housing stock is comprised of single-detached dwellings as compared to 52% across the region as a whole. For seniors looking to downsize and stay in the community, there are limited options. Additionally, close to half of the housing in the FVRD's Electoral Areas was constructed before 1980 and may not be accessible for older residents. There are very limited housing options with support services – seniors who need assistance with daily living may be required to relocate to the FVRD's urban centres.

Feedback from consultation referenced the challenges seniors in the FVRD's Electoral Areas are encountering in trying to access health services. Many communities are relatively isolated and larger hospitals and medical clinics are only accessible by car – and require highway driving. In planning for age-friendly communities, it is important to consider the need for accessible housing and social supports that can facilitate aging-

[31] There may be other non-market housing units in the Electoral Areas that do not have an agreement with BC Housing in-place. The two units of non-market housing are located in Electoral Area F and are classified as transitional supported and assisted living which includes supportive seniors housing, special needs housing, or housing for women and children fleeing violence.

in-place. While accessible, single-level housing options in good condition is required to safely house older residents, the proximity of community services and amenities is also important to consider. As seniors continue to age, driving may become more difficult, which highlights the importance of creating walkable neighbourhoods where retail, health care and social services are located close to residential areas.

HOUSING FOR FAMILIES

Across the FVRD's Electoral Areas, there are distinct patterns emerging relating to growth and demand. Housing for families is closely tied to employment opportunities, and in several of the FVRD's Electoral Areas, there are few local jobs available as previously dominant industries have experienced decline. For Electoral Areas that have experienced an increase in population between 2011 and 2016 (Electoral Areas B, C, D, G, and H), there are a variety of possible factors driving growth, primarily related to the appeal of certain Electoral Area communities (Sunshine Valley, Hemlock Valley, Cultus Lake, Lindell Beach) as locations where a peaceful, recreational lifestyle is celebrated and easily accessible. Popkum and Bridal Falls in Electoral Area D have also experienced growth given the emergence of Popkum as a desirable suburban residential neighbourhood just outside of Chilliwack.

For families interested in moving to the FVRD's Electoral Areas, recent price increases may be prohibitive in certain communities. In other communities, housing may not be suitable for young families given the age and state of repair. Renovations and modifications are likely needed, however a holistic approach to regional economic development and transportation will help to ensure there is strategic and sustainable growth in some of the region's more isolated communities.

With recent price increases across the Fraser Valley and in Chilliwack in particular, it will be important to continue to monitor real estate data and consider lower-cost housing options in some of the Electoral Areas close to urban centres, such as ground-oriented multi-unit development and secondary dwellings. Townhouses, duplexes, and carriage houses can be suitable for entry-level homeownership and can provide options for seniors looking to downsize from larger single detached homes.

SHELTER FOR PEOPLE EXPERIENCING HOMELESSNESS AND HOUSING FOR PEOPLE AT-RISK OF HOMELESSNESS

There is limited data available regarding persons experiencing homelessness in the FVRD's Electoral Areas. Given the proximity of certain Electoral Areas to urban centres in the Fraser Valley, it is likely people experiencing homelessness or housing instability will access services in Chilliwack, Mission, Abbotsford, or Hope. Outreach programs can help to facilitate these connections to ensure Electoral Area residents are able to access services and meet their needs.

Feedback from consultation indicates there are growing incidences of people experiencing homelessness in the FVRD's Electoral Areas – tent encampments on Crown land are more and more commonplace, particularly along the Fraser River and in the Chilliwack River Valley. In rural communities with more extreme summers and winters, it can be more typical for persons experiencing homelessness to be "hidden" – e.g., couch surfing, camping off forest service roads, living in vehicles or sub-standard trailers. Stakeholders emphasized campgrounds are increasingly used for long-term accommodation and while trailers can sometimes be hooked up to water and sewer services, long-term trailer use in areas without access to infrastructure can create health and safety concerns. With very little non-market housing in the FVRD's Electoral Areas, residents rely on rent supplements to close the gap between what is available and what is affordable.

» Women and children fleeing violence represent a particular population group in need of safe accommodation, including emergency shelter (i.e., transition house) or longer-term second-stage housing. Feedback from consultation indicates women seeking safe accommodation in smaller communities can experience barriers in accessing services given the difficulty in keeping housing confidential. A coordinated approach to address this issue is explored in the Implementation & Action Plan.

HOUSING FOR INDIGENOUS HOUSEHOLDS

There is a need to provide culturally safe housing options for Indigenous households in the FVRD's Electoral Areas. This includes affordable housing, rental housing, seniors housing, housing for families, special needs housing, and shelter for people experiencing homelessness. Across these housing needs, it is important to consider how to deliver housing options that meet the needs of Indigenous households in particular, including intergenerational housing models. Close collaboration with First Nations communities can help to determine what culturally safe housing options are needed for particular communities, both on- and off-reserve. Recent provincial funding initiatives, such as the Indigenous Housing Fund, are geared toward the provision of social housing for projects on and off-nation reserves.

Housing Supply Gaps & Related Issues

Based on an analysis of data in this report, the following housing gaps have been identified:

- **Non-Market Rental Housing:** Based on core housing need data, renter households are challenged to afford shelter costs. There is a gap between what is available and what is affordable to renter households in the FVRD's Electoral Areas. Rent supplements may help to bridge this gap as a non-market rental housing project is unlikely to be viable in smaller Fraser Valley communities. Given the challenges with constructing new rental housing projects away from services and amenities, this supply gap may be addressed in coordination with FVRD member municipalities, as new non-market housing projects in more urban centres, such as Chilliwack, Hope, Abbotsford, and Mission, may be able to absorb potential migration of Electoral Area residents unable to find housing that meets their needs.
    - **Culturally Safe Housing:** Indigenous households are in need of additional culturally safe housing options, including intergenerational housing models. Additional housing options on- and off-reserve can help to ensure Indigenous people can return to and remain in traditional territory, which was a desire expressed by particular First Nations communities during engagement.
    - **Transition Housing for Women and Children Fleeing Violence:** Safe accommodation is needed for women and children fleeing violence in the FVRD's Electoral Areas. While it can be challenging for women fleeing violence to access shelter services or second-stage housing in smaller communities, a coordinated approach across the FVRD's Electoral Areas, and in partnership with member municipalities, may help to address concerns of confidentiality.
- **Housing Adequacy:** The adequacy, or quality, of housing in the FVRD's Electoral Areas is far below regional averages. With lower median incomes and significant repairs required in 10% of the Electoral Area's housing stock, it will be challenging for residents to make the necessary improvements. Home improvement assistance programs can help low-income seniors and people with disabilities finance home modifications and the BC Seniors' Home Renovation Tax Credit is also available to assist seniors with the cost of certain permanent home renovations. This is explored in further detail in the Implementation & Action Plan.
- **Accessible Housing:** Given the proportion of seniors in the Electoral Areas and the age of the existing housing, there is a need for more accessible housing to enable independent living for seniors. As Electoral Area residents continue to age in coming years, it will be important to renovate units to accommodate changes in life stages and accessibility needs. Currently the predominant housing form in the Electoral Areas is single-detached homes. To enable aging-in-place, these houses will require retrofits. Adaptable housing standards or guidelines warrant further consideration to ensure new development is accessible and can accommodate changes in life stages and abilities over time. This is explored in further detail in the Implementation & Action Plan.

- **Secondary and Accessory Dwellings:** Stakeholders and survey respondents expressed a desire ifor increased opportunities to create smaller, secondary dwelling units on their properties. This opportunity was related to several interconnected issues and concerns: housing affordability, lack of rental housing, aging in place, downsizing, and multi-generational households. Secondary or accessory dwellings could help address these gaps.
    - Opportunities for smaller dwellings created through infill development could help diversify housing options, both in price and type. Some older residents indicated interest in constructing a secondary dwelling so that they might downsize into the smaller unit and have their children's families reside in their former primary residence. This is driven by a lack of affordable entry-level home ownership options and limited smaller units for downsizing seniors. Secondary dwellings also offer an opportunity to enhance rental housing stock incrementally, without requiring a larger multi-unit development, which could be challenging to develop due to servicing constraints and community preferences for a rural form and character.
- **Ground-Oriented Multi-Unit Development:** With increasing home prices throughout the Fraser Valley, a greater diversity of building types is needed to provide additional lower-cost housing options for entry-level homebuyers (e.g., young families, singles). With a need to provide community amenities (e.g., retail opportunities, recreation services, healthcare), in conjunction with new residential development, mixed-use development is also recommended to address anticipated need in high growth areas. Infill housing, such as carriage homes, duplexes, triplexes, fourplexes, and townhouses, can provide additional housing options and choice for local residents with minimal impact on the existing character of certain Electoral Area communities.
- **Purpose-Built Short-Term Rental Accommodation:** Within the FVRD's Electoral Areas, certain communities experience significant seasonal activity, such as Cultus Lake and Hemlock Valley. Stakeholders referenced the need to construct purpose-built short-term rental accommodation to accommodate visitors to these areas. Currently, landowners are increasingly using short-term rental platforms to rent their properties on a nightly basis, which has contributed to minimal rental vacancies for longer term accommodation. Dedicated short-term rental housing can help to alleviate this pressure. In addition to recreation and vacation demand, many communities in the FVRD's Electoral Areas support agricultural operations and there is a need for purpose-built short-term rental accommodation for farm workers, including temporary foreign workers. With limited public transportation options, it can be difficult for farm workers to commute to work from the FVRD's larger urban centres where there is more rental housing available.
- **Transportation & Employment:** There are limited local employment opportunities in certain Electoral Areas and residents can be relatively isolated from the FVRD's urban centres. Feedback from stakeholders expressed the need to coordinate housing, employment, and transportation initiatives as it can be difficult for residents living in the FVRD's Electoral Areas to access jobs. A regional transportation and economic development strategy may be worthy of further consideration, as indicated in the Implementation & Action Plan.

Part 2: FVRD Electoral Areas Implementation & Action Plan

Addressing Housing Needs & Gaps

The FVRD is currently completing an update to its Regional Growth Strategy (RGS). Given the most recent housing needs report must be considered as part of the RGS update, the key findings contained within this report can help to inform the RGS policy development process. While the FVRD will not be able to address all the housing gaps identified in this Housing Needs Report on its own, targeted efforts to fill gaps, informed by research to maximize impact, could have a significant effect in addressing the housing needs of FVRD residents. The FVRD has completed important studies and reports, including the Social and Affordable Housing Inventories and the Homelessness Count and Survey Report; however, additional tools and a combination of approaches are needed to keep pace with the changing housing needs in the region. As a starting point, high-level policy and regulatory directions have been suggested, each requiring evaluation and testing. In short, there are five major categories of practice or implementation when the FVRD considers next steps:

Table 13: Five Primary Areas of Implementation

Policy Measures	Clear, consistently applied policies express the FVRD's commitment to both market and non-market housing. Policies include land use designations as well as the housing typologies and tenures supported in a community. Policy measures include Official Community Plans.
Regulatory Measures	Effective use of regulatory powers encourages the private market to build housing that is affordable for moderate income households and supports non-profit housing providers with moving through development procedures. Regulatory measures include Electoral Area Zoning Bylaws.
Financial Measures	Strategic, proactive use of FVRD resources can help support the capital development and operation of affordable housing. Wide-ranging, financial measures can include land contributions, waived fees, in-kind time, and cash investments (e.g. grants).
Partnerships	Collaboration with Indigenous governments, business & non-profit sectors, provincial agencies, and community organizations will lead to creative solutions of existing and emerging housing issues.
Awareness + Advocacy	Information sessions can help improve community understanding of affordable housing; ongoing advocacy to senior government for funding and program support helps facilitate affordable housing at the local level.

Who Does What?

There are many factors that have contributed to the current housing situation that are outside the influence of local governments. While the Electoral Area Directors, Electoral Area Services Committee, and FVRD Board play an important role in facilitating development and community change, they cannot immediately or independently address every housing need and issue. In order to successfully address housing needs and gaps, there is an implicit assumption that other partners and groups will need to participate, and in some instances lead initiatives. Education and awareness are critical to success with all partners including private market developers, non-profit housing providers, senior government, and other agencies.

FEDERAL GOVERNMENT

The federal government provides mortgage insurance to homeowners through the Canada Mortgage and Housing Corporation (CMHC) and sets the rules and requirements for government backed mortgage insurance. They also implement a variety of programs, including the provision of capital funding and operational assistance for non-market housing. The release of the National Housing Strategy in 2017 and recent funding announcements demonstrate a renewed commitment towards housing and homelessness by the Canadian government.

PROVINCIAL GOVERNMENT

The legislated responsibility for housing falls on the provincial government. As such, much of the legislation that impacts land use and housing is under provincial jurisdiction. In addition to a directly managed portfolio, the Province also provides funding and support to non-profits to build and operate emergency shelters and safe houses as well as transitional, supported and independent non-market housing. It also funds several rent supplement programs to assist lower income individuals and households to access market housing. Recent announcements by the provincial government will lead to the introduction of a number of new tools and regulations and is expected to contribute to the creation of a large number of rental and affordable housing units in BC in the coming decade.

REGIONAL GOVERNMENT

Regional governments provide a general framework for growth and land use in the region, often with an emphasis on concentrating growth in the urban centres. The FVRD is currently in the process of updating their Regional Growth Strategy which will provide an overarching planning framework for coordinating the activities of local governments and the Provincial government, particularly around issues related to transit, housing, parks, economic development and environmental issues. This Housing Needs Report, and the individual Housing Needs Reports for each Electoral Area, will provide the basis for housing policies within Electoral Area Official Community Plans. In response to increasing homelessness and housing affordability concerns, local governments in the region are already engaged in developing housing strategies to

address a range of housing needs. The FVRD has supported these efforts by undertaking homelessness counts and social housing inventories over the last decade.

Given the communities in the FVRD's Electoral Areas are unincorporated, the Regional Board plays a key role related to subdivision and development control, servicing decisions, and policy approaches. The FVRD is responsible for governance, administration and services for the eight Electoral Areas, each represented on the Regional Board by a locally elected director.

MUNICIPALITIES

Municipalities are the agents responsible for land use decisions and development approvals that lead to the housing forms that make up their communities. Municipalities have a critical role to play in approving development and creating policies and strategies that target local housing conditions and increasingly, municipalities are playing a more active role in providing and facilitating affordable housing. This may include fiscal measures, such as the use of municipal land, direct funding, and relief from approval fees and charges; policies and regulations that support the development of affordable housing; education, advocacy and research on local affordability issues; and, occasionally, the direct provision of affordable housing either through a civic department or agency, such as a municipal housing authority.

PRIVATE SECTOR

This sector includes landowners, developers, builders, investors, and landlords, and is responsible for the development, construction, and management of a range of housing forms and tenures, including ownership and rental. The private sector has been increasingly involved in the supply of rental housing, with a large proportion of rental housing comprising of secondary suites and rented condominiums.

NON-PROFIT SECTOR

The non-profit housing sector creates and manages housing units that rent at low-end or below market rates and may include support services (e.g., life skills, employment training). The sector includes community-based nonprofit organizations that typically receive some form of financial assistance from other levels of government to enable them to offer affordable rents.

Considerations

The following section identifies key considerations based on the housing needs and gaps identified through this study. It is important to note that while this study is specific to the Electoral Areas, certain recommendations could involve the FVRD's member municipalities as a regional approach is likely to be the most successful in achieving housing outcomes. In terms of next steps, the FVRD may consider developing a Regional Housing Strategy that identifies and prioritizes actions to address regional housing gaps. As part of this process, a policy review exercise to explore tools and vet applicability and viability should be undertaken.

The FVRD's overarching policy framework contained within the Regional Growth Strategy provides high-level direction related to affordable housing. Detailed policies specific to Electoral Areas are located within each respective jurisdictions' Official Community Plan. These policies can articulate a commitment to providing housing choice and options for local residents and can address housing gaps, as further examined below. Based on the identified housing needs and gaps outlined in this report, the following actions can help to augment the FVRD's existing housing policies while providing new areas for policy development, regulatory changes, partnerships, and communication initiatives.

Policy Directions

» **Adaptable housing policy:** Adaptable housing policies and associated bylaws could help to provide accessible housing options for older Electoral Area residents to age-in-place and remain within their communities. The inclusion of adaptable housing in the FVRD Electoral Areas housing stock is a proactive means of planning for an aging population, while also allowing individuals with mobility challenges to live comfortably in their homes. Adaptable housing features can include barrier-free/adaptable showers; wider doors, stairs and hallways; reinforced walls and stairwells; among other features.

What is adaptable housing?

» Adaptable housing is an approach to residential design and construction in which homes can be modified at minimal cost to occupants' changing needs over time. These units provide greater flexibility and allow residents to age-in-place.

» Accessible housing refers to dwelling units that include features, amenities, or products to better meet the needs of people with a range of physical abilities.

- **Electoral Area Official Community Plans:** Official Community Plans provide a framework for land use and housing supply and are required to include policies for the provision of affordable, rental, and special needs housing. Several of the Electoral Areas Official Community Plans are dated and do not include the references to housing policies as required by the *Local Government Act*. As these documents are reviewed, it will be important to examine the existing land use framework and include housing-related policies where appropriate. The particular policy framework in each Electoral Area will be distinct and specific to local context. In certain Electoral Areas, it will be important to support and encourage a mix of housing forms, such as ground-oriented multi-unit development, while other Electoral Areas with limited rental housing will benefit from policies to encourage rental development. The findings from each Electoral Area Housing Needs Report will provide the requisite context to support the development of tailored housing policies.
- **Economic development strategy:** There are limited local employment opportunities in certain Electoral Areas and residents can be relatively isolated from the FVRD's urban centres. Feedback from stakeholders expressed the need to coordinate housing, employment, and transportation initiatives as it can be difficult for residents living in the FVRD's Electoral Areas to access jobs. The Regional Growth Strategy provides regional strategic policy direction related to transportation and the Ministry of Transportation is currently leading a Fraser Valley Land Use and Transportation Study. In addition, the FVRD has recently completed a Clean Economy Study to better understand the existing capacity and competitive strengths related to the Fraser Valley region's clean economy. This existing and emerging policy framework can be further expanded upon with the exploration of an economic development strategy for the FVRD's Electoral Areas. With a decline in economic activity in particular Electoral Areas, a re-examination of traditional economic sectors can help to facilitate changes and create economic prosperity. This action represents a partnership opportunity with First Nations as coordination of new economic development can help to create more jobs and growth across the FVRD's Electoral Areas, supporting complete, sustainable communities. While FVRD Regional Planning does not have an economic development role, there is an opportunity to explore the formation of alternate service delivery through new models.

Example: Shuswap Economic Development Society

- In 2021, Shuswap Economic Development Society will be converting to a new method of delivering its services with the establishment of a non-profit economic development society for the Shuswap region. Currently, Shuswap Economic Development is administered and operated within the Columbia Shuswap Regional District (CSRD), in conjunction with Shuswap Tourism.
- Recently, the CSRD Board decided to move forward with the creation of an arm's length, non-profit society to deliver economic development services to the Shuswap sub-region. A full-time Economic Development Manager will be hired to manage the day-today activities of the Society under the direction of its Board.

Regulatory Directions

- **Secondary dwellings:** The FVRD recently completed a Secondary Dwellings study and consultation process. The Secondary Dwellings Policy adopted by the Board supports an approach that will amend the zoning bylaw to allow secondary dwellings under certain circumstances. Secondary dwellings, including secondary suites and detached accessory dwelling units, can provide an additional source of affordable rental housing for Electoral Area residents, as well as providing housing options for older residents to age-in-place. With a desire for additional ground-oriented housing forms, single-level detached accessory dwelling units can be designed to meet accessibility standards and accommodate residents in different life stages with varying mobility limitations.
- **Electoral Area Zoning Bylaws:** Zoning Bylaws are key implementation tools for housing policy. They establish permitted uses and the framework for built form. The majority of the Electoral Areas have Zoning Bylaws in place; however, there are notable gaps with sections of Electoral Area A and Electoral Area B (i.e., Sunshine Valley) without Zoning Bylaws in place. Housing adequacy is already cause for concern in many of the FVRD's Electoral Areas, and without zoning and building inspection, the conditions of housing can worsen over time.
- **Standards of maintenance bylaw:** A standards of maintenance bylaw provides local governments with powers to enforce basic levels of maintenance and safety for rental accommodation (both purpose-built rentals, as well as units rented through the secondary rental market such as rented single detached homes). These regulations address inadequate living conditions, such as housing that contains mold, insufficient insultation, no heating, faulty wiring and plumbing, or poorly secured locks. Local governments have the authority to issue warnings and fines to property owners not complying regulations. In the FVRD's Electoral Areas, introducing and enforcing standards of maintenance for rental housing in poor condition can help protect tenants against sub-standard housing. It is important to note that the enforcement of this bylaw may result in costly upgrades to property owners, which may unintentionally cause other issues such as 'reno-victions'. The *Residential Tenancy Act* requires landlords to give tenants four months' notice in the event the landlord plans to do major construction or renovations or repairs that require the unit to be empty. When a landlord ends a tenancy for landlord's use of property or to do major construction or extensive renovations or repairs, the landlord must give the tenant the equivalent of one month's rent on or before the effective date of the landlord's notice. This is true even if the tenant pays rent for the last month. Working closely with property owners in a constructive way can help identify win-win solutions.
- **Short-term rental regulations:** In certain Electoral Area communities (e.g., Sunshine Valley, Hemlock Valley, Cultus Lake, Lindell Beach), the growth of vacation homes and short-term rentals has made it increasingly difficult for residents to secure long-term rental housing and associated challenges with rising congestion and infrastructure and servicing demands have been difficult to manage. In order to both

ensure rental housing is available for long-term residents and provide the option for residents to earn additional income with short-term rentals, regulations can provide greater clarity and consistency for local homeowners.

Example: Sunshine Coast Regional District Bed and Breakfast and Short Term Rental Accommodation Regulations

- On October 8, 2020 the Sunshine Coast Regional District (SCRD) Board adopted zoning bylaw amendments with respect to regulations for bed and breakfast and short-term rental accommodation.
- The zoning bylaws define Bed and Breakfast as "the use of buildings or properties for transient accommodation provided for commercial purposes, auxiliary to the residential use of the property, and occupied by the same occupants(s) for not more than 30 consecutive days, but specifically excludes accommodation provided in a campground, a sleeping unit, a motel, a housekeeping unit, a lodge, a hotel or a resort hotel". If a short-term rental accommodation fits the definition of Bed and Breakfast, and no matter how is it advertised, it is considered a bed and breakfast and it is subject to regulations for Bed and Breakfast of the zoning bylaws.
- The bylaw specifies that a bed and breakfast shall be operated by an operator who resides on the property, removing the possibility of offsite operators. Additionally, in the majority of zoning districts within the SCRD, the provisions allow for two bedrooms, with two occupants per bedroom.

Partnerships

- **Coordination with senior levels of government on homelessness:** With increasing incidences of FVRD Electoral Area residents experiencing homelessness, there is a need for additional coordination with the Province. Given that many Electoral Areas contain significant portions of Crown land, there has been jurisdictional challenges with recent tent encampments. In order to address housing precarity and health and safety concerns associated with encampments, a coordinated response from all levels of government is needed. While the FVRD currently supports municipal homelessness efforts for coordinating homelessness survey counts and providing data on social housing, further senior government involvement is needed to address homelessness on Crown lands. A provincial Homelessness Strategy for Crown lands can provide specific direction related to people experiencing homelessness in the FVRD's Electoral Areas, including additional outreach programming, homelessness rent supplements, and the construction of new affordable housing projects.

- **Collaboration with First Nations:** With 30 Bands in the region, there are many opportunities to work government-to-government and address housing needs for Indigenous communities. Feedback from consultation referenced the challenges Indigenous people can experience in accessing culturally safe housing options both on- and off-reserve. Intergenerational housing models warrant further consideration and recent funding initiatives from the federal and provincial governments present strategic opportunities to address this need.

Example: Kikékyelc: A Place of Belonging

- Kikékyelc is a culturally safe, fully supported, 31 unit condo style development that houses Indigenous youth between the ages of 16 & 27, along with Indigenous Elders. The project was developed as a response to the over representation of Indigenous youth who had aged out of foster care and into dire situations including homelessness, addictions, poverty and unemployment.

- **Regional housing corporation**: Explore the creation of a regional housing corporation to develop and manage affordable housing to meet the needs of people living within the FVRD. Both Metro Vancouver and the Capital Regional District have established housing corporations to provide low- and moderate-income households with safe and affordable housing. While these housing corporations were created as a result of downloading from the federal government many years ago, there is still an opportunity to explore a regional housing corporation in the Fraser Valley. Statistics Canada population estimates show the FVRD has continued to grow since 2016, and as the third most populated regional district in BC, a bold move to consider establishing a regional housing corporation is warranted. This corporation would likely be a subsidiary of the Fraser Valley Regional District and would require coordination with the FVRD's member municipalities and additional funding for new staff positions to assist with administration and management.
- **Collaboration with Fraser Health:** Many of the FVRD's Electoral Areas have aging populations who will require health care services in coming years. Currently, Electoral Area residents must travel to the FVRD's urban centres to receive care which can be challenging given the isolation of certain communities and a lack of transit services. For older residents retiring to rural communities in the Fraser Valley, the lack of services is a significant trade-off that must be considered prior to moving. It will be important to monitor population growth and advocate to Fraser Health for increased health services for rural residents, such as mobile clinics.

- **Additional staff capacity:** With no housing-focused staff, it is difficult for the FVRD to manage housing-related projects, including policy development and regulatory initiatives. Additional provincial funding would allow the FVRD to hire additional staff to work specifically on housing issues.

Example: Metro Vancouver Housing Corporation (MVHC) & Capital Region Housing Corporation (CRHC)

- Metro Vancouver Housing is committed to providing a range of affordable housing to meet diverse needs throughout the region. The portfolio is spread across 49 sites in 11 municipalities and includes 3,400 units, over 80% of which is two- or three-bedroom homes.
- As the largest social housing provider in the capital region, the CRHC delivers affordable, attractive, inclusive, sustainable housing. The primary activities of the CRHC are the day-to-day management of housing, providing property management services, and providing services who live in 49 housing complexes across seven municipalities.

- **Identify partner agencies to explore non-market housing projects**: Most affordable housing projects are not achieved in isolation, but rather in collaboration with many organizations. Typically, local governments are not the main proponent of an affordable housing project but can assist and accelerate a project in many ways including in-kind support and donating land. This helps 'stack' the financial contributions to make the capital investment into housing financially viable. Local governments have the opportunity to enter into partnering agreements with organizations in order to address existing and future community needs. This can include partnerships to build or regenerate housing. Potential partners include: local non-profit housing providers and community-based organizations, private developers (that agree to housing agreements), BC Housing, CMHC, and Fraser Health Authority.
    - **Transition housing for women and children fleeing violence**: Feedback from consultation indicated there is a need for safe, temporary, 24/7 shelter for women leaving abusive relationships. In smaller communities, in can be difficult for women to access shelter services due to embarrassment, lack of confidentiality, and stigma. When examining this issue across the FVRD's Electoral Areas, there may be an opportunity to establish a network of safe houses which can provide options for women fleeing violence. A network approach allows for women to access services in nearby communities, away from their home, which can provide greater anonymity and an increased sense of safety.

Awareness & Advocacy

- **Community Housing-related Information:** Through its existing channels of communication, the FVRD can assist other levels of government distribute information and housing and tax programs, helping to raise awareness and increase residents' access to potential grants, loans and other benefits. Examples of programs that can be promoted include:
  - **BC Housing Rent Supplement Programs:** Funds to help low income working families, seniors and those in need of a housing adaptation to live safely and independently.
  - **Home Renovation Tax Credit for Seniors and Persons with Disabilities:** The provincial tax credit assists eligible individuals 65 and over and persons with disabilities with the cost of certain permanent home renovations to improve accessibility or be more functional or mobile at home.
  - **Home Owner Grant for People with Disabilities:** This grant reduces the amount of property taxes paid each year on a principal residence.
  - **Federation of Canadian Municipalities (FCM) Green Municipal Fund:** FCM provides grants and loans to support the construction of new affordable housing projects to a higher performance standard. Eligible applicants include Canadian local governments and non-profit, mission-driven affordable housing providers, including cooperatives.

Next Steps

The housing needs and gaps in the FVRD's Electoral Areas are nuanced and dependent on local context. Across the Electoral Areas, certain trends emerge related to the age of housing stock and the need for renovations and improvements given the proportion of households living in dwellings in need of major repair. With older residents and an aging population, it will be important to ensure a variety of options are available for seniors, including accessible housing to facilitate aging-in-place and housing with support services, which may be concentrated in the FVRD's urban centres. Renter households in the FVRD's Electoral Areas are struggling to find affordable housing and additional communication related to BC Housing's rent supplement programs may be warranted to ensure residents are aware of available assistance programs. With a housing stock primarily comprised of single-detached dwellings, additional housing diversity should be encouraged to support housing options and choice, particularly for downsizing seniors and entry-level home buyers. Secondary dwellings can help to fill the need for additional rental housing and can allow for gentle intensification while preserving the character of certain rural communities.

While certain patterns emerge when analyzing the Electoral Areas overall, it is also clear each Electoral Area has distinct housing needs and gaps. The resort context specific to Sunshine Valley, Hemlock Valley, Cultus Lake, and Lindell Beach has created particular housing needs and gaps related to the short-term rental market and growing vacation property dynamic. In Electoral Area G, a similar need presents for purpose-built short-stay rental accommodation, yet for a distinct population group – farm workers. These examples illustrate the range of circumstances present in the FVRD's Electoral Areas and the subsequent Appendices describe the context and challenges particular to each Electoral Area.

The impact of COVID-19 on the real estate market is ongoing and it will be important to continue to monitor trends in the FVRD's urban centres as the pandemic continues to unfold. The first two months of 2021 have seen significant price increases and anecdotally, much of this increase has been driven by residents of Metro Vancouver relocating to the Fraser Valley where they can afford larger units at lower prices. It is important to note that while COVID-19 has likely exacerbated this phenomenon, housing affordability issues in Metro Vancouver were affecting affordability in the FVRD prior to the pandemic. This has created a knock-on effect for existing Fraser Valley residents who may no longer be able to afford home ownership, creating additional pressure on the rental market. With emerging growth pressures, the FVRD's Electoral Areas are experiencing new levels of planning complexity, triggering the need for more resources, capacity, policy, infrastructure, and investment.

As the FVRD's Electoral Areas navigate these housing challenges, it will be important to employ a coordinated approach to address housing needs and gaps, as partnerships, policy and regulatory changes, and development approvals will help to advance housing affordability, accessibility, and sustainability in the FVRD's Electoral Areas.

APPENDIX 1.1:

FVRD ELECTORAL AREAS INDICATORS

Please Note: The data provided in the Appendix 1.1 tables below describe values for all the Electoral Areas (A - H) combined and excludes values from the member municipalities. The "*2016 (FVRD)*" rows and/or columns within the tables are for comparison and include the member municipalities **and** all Electoral Areas.

The values presented herein are not directly provided by Statistics Canada and have been re-calculated by summing up the provided values for each individual Electoral Area. Due to the random rounding processes applied by Statistics Canada, slight variations may be introduced by the summing process (particularly relating to category totals). Median values cannot be re-calculated without the full data set and have been excluded from Appendix 1.1; however, new averages have been provided.

2011 National Household Survey: It is important to note the limitations of 2011 National Household Survey (NHS) data. Due to the voluntary nature of the NHS, there is a possibility of non-response bias if those who chose not to respond to the survey are systematically different than those who did respond. Caution must be used when comparing NHS estimates to the 2006 long form census information because it is impossible to determine with certainty whether differences are due to actual changes in the population or due to non-response bias. Trends in low income estimates from the NHS compared to estimates from previous censuses show markedly different trends than those derived from other surveys and administrative data sources. Therefore, low-income data from the NHS should be used with caution and comparisons to previous census data should not be made.

Table 14: Population Change, FVRD Electoral Areas (2006 - 2016)

Community	2006 Population	2011 Population	2016 Population	Growth, 2006-2016	Percent Change, 2006-2016	Annual Growth Rate
FVRD Electoral Areas	10,256	9,902	10,328	72	0.7%	0.1%
FVRD	257,031	277,593	295,934	38,903	15.1%	1.5%
BC	4,113,487	4,400,057	4,648,055	534,568	13.0%	1.3%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 15: Average and Median Age, FVRD Electoral Areas (2006 - 2016)

Year	Average Age	Median Age
2006	41.5	-
2011	45.2	-
2016	46.1	-
2016 (FVRD)	40.9	41.2

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population

Table 16: Households, FVRD Electoral Areas (2006 - 2016)

FVRD Electoral Areas	2006	2011	2016	2016 (FVRD)
Total Number of Households	4,250	4,095	4,390	108,390
Average Household Size	2.4	2.3	2.2	2.7

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population

Table 17: Age Group Distribution, FVRD Electoral Areas (2006 - 2016)

Age Group	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
0 to 14	1,655	16%	1,385	14%	1,345	13%	53,540	18%
15 to 19	580	6%	630	6%	475	5%	17,990	6%
20 to 24	420	4%	410	4%	445	4%	17,730	6%
25 to 64	5,850	57%	5,690	58%	5,690	55%	153,370	52%
65 to 84	1,555	15%	1,655	17%	2,165	21%	46,245	16%
85+	135	1%	125	1%	185	2%	7,050	2%
Total	**10,195**	**100%**	**9,895**	**100%**	**10,305**	**100%**	**295,925**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 18: Mobility, FVRD Electoral Areas (2006 - 2016)

Mobility Status	2006	2011	2016	2016 (FVRD)
Movers	1,410	805	1,380	44,145
Non-movers	8,620	8,550	8,435	241,290
Migrants	890	570	910	20,390

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 19: Household Size Distribution, FVRD Electoral Areas, (2006 - 2016)

Household Size	2006		2011		2016		2016 (FVRD)
	#	%	#	%	#	%	%
1 person	1,195	28%	1,115	28%	1,325	30%	25%
2 people	1,700	40%	1,805	45%	1,820	41%	35%
3 people	535	13%	520	13%	530	12%	14%
4 people	465	11%	335	8%	425	10%	14%
5+ people	370	9%	255	6%	295	7%	13%
Total	**4,265**	**100%**	**4,030**	**100%**	**4,395**	**100%**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population

Table 20: Housing Tenure, FVRD Electoral Areas (2006 - 2016)

Housing Tenure	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Renter	715	17%	530	13%	760	17%	28,895	27%
Owner	3,530	83%	3,535	87%	3,650	83%	79,250	73%
Total	**4,245**	**100%**	**4,065**	**100%**	**4,410**	**100%**	**108,390**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population

Table 21: Renter Households in Subsidized Housing, FVRD Electoral Areas (2016)

Community	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
FVRD Electoral Areas	0	0%	35	7%	50	7%	2,735	9%

Source: Statistics Canada, 2016 Census of Population

Table 22: Average and Median Household Income, FVRD Electoral Areas (2006 - 2016)

All Households	2006	2011	2016	2016 (FVRD)
Average Income	$65,653	$72,823	$74,972	$83,983
Median Income	-	-	-	$69,425

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population

Table 23: Average and Median Renter Household Income, FVRD Electoral Areas (2006 - 2016)

Renter Households	2006	2011	2016	2016 (FVRD)
Average Income	$44,685	$62,124	$55,850	$52,193
Median Income	-	-	-	$42,889

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population

Table 24: Owner Household Income, FVRD Electoral Areas (2006 - 2016)

Owner Households	2006	2011	2016	2016 (FVRD)
Average Income	$69,908	$74,727	$79,025	$95,704
Median Income	-	-	-	$81,807

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population

Table 25: Number of Households in Specified Income Brackets, FVRD Electoral Areas (2006 - 2016)

Note: low values may have been suppressed to zero (0) to maintain confidentiality. As a result, category values may not sum up to the total for each year.

All Households	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Under $ 5,000	180	4%	75	2%	130	3%	1,660	2%
$5,000 to $9,999	120	3%	35	1%	95	2%	1,310	1%
$10,000 to $14,999	140	3%	30	1%	155	3%	2,960	3%
$15,000 to $19,999	185	4%	110	3%	235	5%	4,485	4%
$20,000 to $24,999	270	6%	95	3%	190	4%	4,755	4%
$25,000 to $29,999	195	5%	125	4%	230	5%	4,420	4%
$30,000 to $34,999	230	5%	120	4%	225	5%	4,750	4%
$35,000 to $39,999	200	5%	160	5%	235	5%	4,720	4%
$40,000 to $44,999	220	5%	285	8%	200	5%	4,500	4%
$45,000 to $49,999	220	5%	125	4%	200	5%	4,605	4%
$50,000 to $59,999	380	9%	415	12%	305	7%	8,490	8%
$60,000 to $69,999	295	7%	405	12%	300	7%	7,950	7%
$70,000 to $79,999	340	8%	305	9%	270	6%	7,560	7%
$80,000 to $89,999	220	5%	300	9%	300	7%	7,095	7%
$90,000 to $99,999	205	5%	150	4%	245	6%	6,255	6%
$100,000 to $124,999	355	8%	295	9%	410	9%	12,355	11%
$125,000 to $149,999	215	5%	120	4%	260	6%	7,690	7%
$150,000 to $199,999	230	5%	100	3%	270	6%	7,735	7%
$200,000 and over	65	2%	130	4%	180	4%	5,105	5%
Total	**4,265**		**4,090**		**4,435**		**108,395**	

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population

Table 26: Number of Renter Households in Specified Income Brackets, FVRD Electoral Areas (2006 - 2016)

Note: low values may have been suppressed to zero (0) to maintain confidentiality. As a result, category values may not sum up to the total for each year.

Renter Households	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Under $ 5,000	50	7%	0	0%	20	3%	910	3%
$5,000 to $9,999	50	7%	0	0%	20	3%	765	3%
$10,000 to $14,999	90	13%	0	0%	70	9%	1,935	7%
$15,000 to $19,999	40	6%	0	0%	55	7%	2,360	8%
$20,000 to $24,999	45	6%	0	0%	45	6%	2,210	8%
$25,000 to $29,999	45	6%	0	0%	60	8%	1,960	7%
$30,000 to $34,999	45	6%	20	50%	40	5%	1,805	6%
$35,000 to $39,999	35	5%	0	0%	45	6%	1,675	6%
$40,000 to $44,999	40	6%	20	50%	20	3%	1,590	6%
$45,000 to $49,999	40	6%	0	0%	35	5%	1,490	5%
$50,000 to $59,999	75	10%	0	0%	35	5%	2,585	9%
$60,000 to $69,999	20	3%	0	0%	50	7%	2,285	8%
$70,000 to $79,999	10	1%	0	0%	40	5%	1,820	6%
$80,000 to $89,999	35	5%	0	0%	60	8%	1,385	5%
$90,000 to $99,999	25	3%	0	0%	50	7%	1,025	4%
$100,000 to $124,999	55	8%	0	0%	50	7%	1,630	6%
$125,000 to $149,999	0	0%	0	0%	20	3%	780	3%
$150,000 to $199,999	20	3%	0	0%	30	4%	490	2%
$200,000 and over	0	0%	0	0%	0	0%	220	1%
Total	**720**		**530**		**745**		**28,895**	

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population

Table 27: Number of Owner Households in Specified Income Bracket, FVRD Electoral Areas (2016)

Note: low values may have been suppressed to zero (0) to maintain confidentiality. As a result, category values may not sum up to the total for each year.

Owner Households	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Under $ 5,000	140	4%	50	2%	100	3%	720	1%
$5,000 to $9,999	65	2%	35	1%	65	2%	530	1%
$10,000 to $14,999	55	2%	30	1%	95	3%	1,015	1%
$15,000 to $19,999	130	4%	105	4%	180	5%	2,100	3%
$20,000 to $24,999	225	6%	85	3%	120	3%	2,530	3%
$25,000 to $29,999	155	4%	115	4%	165	5%	2,450	3%
$30,000 to $34,999	180	5%	105	4%	185	5%	2,935	4%
$35,000 to $39,999	175	5%	135	5%	200	5%	3,020	4%
$40,000 to $44,999	170	5%	245	9%	170	5%	2,895	4%
$45,000 to $49,999	185	5%	70	2%	175	5%	3,110	4%
$50,000 to $59,999	310	9%	370	13%	270	7%	5,880	7%
$60,000 to $69,999	275	8%	260	9%	260	7%	5,655	7%
$70,000 to $79,999	320	9%	255	9%	230	6%	5,740	7%
$80,000 to $89,999	180	5%	295	10%	230	6%	5,700	7%
$90,000 to $99,999	160	5%	125	4%	215	6%	5,225	7%
$100,000 to $124,999	310	9%	255	9%	360	10%	10,710	14%
$125,000 to $149,999	215	6%	110	4%	230	6%	6,905	9%
$150,000 to $199,999	210	6%	80	3%	235	6%	7,240	9%
$200,000 and over	65	2%	85	3%	170	5%	4,885	6%
Total	**3,525**		**3,525**		**3,655**		**79,250**	

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population

Economic Sectors and Labour Force

Table 28: Total Number of Workers, FVRD Electoral Areas (2006 - 2016)

Community	2006	2011	2016
FVRD Electoral Areas	5,335	4,770	4,960

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 29: Unemployment Rate and Participation Rate, FVRD Electoral Areas (2006 - 2016)

	2006	2011	2016	2016 (FVRD)
Unemployment Rate (%)	5.5%	5.4%	6.0%	6.7%
Participation Rate (%)	63.5%	59.2%	58.1%	63.4%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 30: Commuting Destination, FVRD Electoral Areas (2016)

Area	Within Census Subdivision	To Different Census Subdivision	To Different Census Subdivision	To Another Province/Territory
FVRD Electoral Areas	445	1,935	730	0
2016 (FVRD)	57,730	19,055	25,555	575

Source: Statistics Canada, 2016 Census of Population

Table 31: Number of Workers by Industry, FVRD Electoral Areas, (2006 - 2016)

Industry	2006	2011	2016	2016 (FVRD)
	#	#	#	#
Agriculture, forestry, fishing and hunting	650	375	555	9,700
Mining, quarrying, and oil and gas extraction	30	0	30	815
Utilities	25	0	40	500
Construction	510	635	625	15,600
Manufacturing	565	270	350	13,565
Wholesale trade	85	220	175	5,275
Retail trade	490	385	590	16,395
Transportation and warehousing	265	370	255	9,920
Information and cultural industries	105	30	60	1,865
Finance and insurance	125	115	70	3,815
Real estate and rental and leasing	85	35	60	2,290
Professional, scientific and technical services	270	240	245	6,465
Management of companies and enterprises	0	0	0	210
Administrative and support, waste management and remediation services	270	105	275	7,065
Educational services	310	300	310	9,340
Health care and social assistance	355	375	430	15,395
Arts, entertainment and recreation	125	50	75	2,085
Accommodation and food services	410	170	355	10,825
Other services (except public administration)	305	150	210	7,650
Public administration	270	145	190	7,640
Total	**5,285**	**4,685**	**4,875**	**146,425**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population

Housing Units

Table 32: Total Number of Housing Units, FVRD Electoral Areas (2016)

Housing Units	2016
Total private dwellings	6,431
Private dwellings occupied by usual residents	4,398

Source: Statistics Canada, 2016 Census of Population

Table 33: Number and Percentage Breakdown by Date Built, FVRD Electoral Areas (2016)

Date Built	2016		2016 (FVRD)
	#	%	%
Pre-1960	715	16%	9%
1961-1980	1,425	32%	27%
1981-1990	600	14%	18%
1991-2000	715	16%	22%
2001-2005	270	6%	8%
2006-2010	380	9%	10%
2011-2016	300	7%	6%
Total	**4,405**	**100%**	**100%**

Source: Statistics Canada, 2016 Census of Population

Table 34: Subsidized Housing Units, FVRD Electoral Areas (2016)[32]

2020		Transitional Supported and Assisted Living			Independent Social Housing	
		Supportive Seniors	Special Needs	Women & Children Fleeing Violence	Low Income Families	Low Income Seniors
Electoral Area F[33]		2			0	
FVRD	Sub-Totals	448	384	142	549	348
	Total	974			897	

Source: BC Housing. Research and Corporate Planning Dept. Unit Count Reporting Model, March 31, 2020

Table 35: Breakdown by Structural Type of Units, FVRD Electoral Areas (2016)

Housing Mix	2016		2016 (FVRD)	
	#	%	#	%
Single-Detached	3,560	81%	56,540	52%
Semi-Detached	30	1%	3,160	3%
Row House	15	0.3%	10,240	9%
Apartment or Flat in a Duplex	15	0.3%	14,175	13%
Apartment with fewer than 5 storeys	10	0.2%	20,500	19%
Apartment with 5 or more storeys	0	0%	1,335	1%
Other Single-Attached House	25	1%	120	0%
Movable Dwelling	720	16%	2,320	2%
Total	**4,375**		**108,390**	

Source: Statistics Canada, 2016 Census of Population

[32] Only Electoral Area F has subsidized housing units.
[33] Only category totals are available for Electoral Area F – these units are not necessarily special needs units, but units within the transitional supported and assisted living category.

Table 36: Housing Composition by Size, FVRD Electoral Areas (2016)

Housing Mix	2016
Bachelor Units (0 bedrooms)	40
1 Bedroom Units	565
2 Bedroom Units	1,410
3 Bedroom Units	1,380
4+ Bedroom Units	995

Source: Statistics Canada, 2016 Census of Population

Table 37: Completed Demolition Permits by Structural Type, FVRD Electoral Areas (2010-2020)

Housing Type	Single Detached	Mobile Home	Cabin	Unknown Structure
	#	#	#	#
2020	13	9	0	5
2019	16	3	0	3
2018	6	10	1	0
2017	5	5	0	3
2016	5	3	0	2
2015	5	2	0	3
2014	5	4	0	2
2013	17	3	1	3
2012	5	5	1	0
2011	3	2	0	1
2010	2	2	0	1
Total	**82**	**48**	**3**	**23**

Source: FVRD Permit Data (2010 – 2020)

Table 38: Completed Building Permits by Structural Type, FVRD Electoral Areas (2010-2020)

Housing Type	Single Detached	Mobile Home	Cottage	Unknown Structure
	#	#	#	#
2020	48	5	0	0
2019	120	8	0	0
2018	105	9	1	0
2017	83	11	2	0
2016	47	5	8	0
2015	32	2	20	3
2014	26	1	10	0
2013	18	1	11	0
2012	16	0	3	0
2011	26	5	39	0
2010	14	4	17	0
Total	**535**	**51**	**111**	**3**

Source: FVRD Permit Data (2010 – 2020)

Table 39: Registered New Homes by Date Built, FVRD Electoral Areas (2016-2018)

Housing Type	2016	2017	2018
	#	#	#
Single Detached	61	106	88
Multi-Unit Homes	0	4	23
Rental	0	23	4

Source: BC Housing New Homes Registry (2016 – 2018)

Housing Values

Table 40: Assessed Values by Structure Type, FVRD Electoral Areas (2020)

Structure Type	Count # Average Assessed Value $
Single Detached	2,780	$612,506
Strata-Lot Residence (Condominium)	141	$185,787
Residential Dwelling W/ Suite	163	$404,929
Duplex, Non-Strata	24	$98,804
Duplex, Strata Side by Side	16	$170,063
Manufactured Home (Within Manufactured Home Park)	543	$79,138
Manufactured Home (Not in Manufactured Home Park)	427	$277,824
Row Housing (Single Unit Ownership)	63	$194,156
Seasonal Dwelling	967	$391,505
Triplex	2	$98,000
2 Acres or More (Single Detached / Duplex)	909	$691,462
2 Acres or More (Seasonal)	52	$401,534
2 Acres or More (Manufactured Home)	89	$645,835
Stores and Living Quarters	9	$78,733
Total	**6,185**	**$494,791**

Source: Ministry of Municipal Affairs - Housing Values (2020)

Table 41: Assessed Values by Unit Size, FVRD Electoral Areas (2020)

Structure Type	Count # 	Average Assessed Value $
1 bed	325	$356,845
2 bed	2,468	$362,754
3 Bed	1,918	$627,039
4 bed	852	$609,382
5 bed	322	$626,222
6 bed	139	$588,581
7 Bed	47	$469,251
8 bed	29	$310,824
9 bed	44	$186,170
10 bed	12	$129,100
11 bed	6	$33,417
13 bed	4	$144,100
15 Bed	4	$35,025
16 Bed	12	$107,625
17 Bed	3	$234,333
Total	**6,185**	**$494,791**

Source: Ministry of Municipal Affairs - Housing Values (2020)

Table 42: Sales Values by Structure Type, FVRD Electoral Areas (2020)

Structure Type	Count #	Average Assessed Value $
Single Detached	153	$705,158
Strata-Lot Residence (Condominium)	10	$734,988
Residential Dwelling with Suite	5	$836,980
Duplex, Strata Side by Side	1	$537,000
Manufactured Home (Within Manufactured Home Park)	41	$115,544
Manufactured Home (Not in Manufactured Home Park)	21	$282,895
Row Housing (Single Unit Ownership)	3	$255,833
Seasonal Dwelling	21	$518,376
2 Acres or More (Single Detached / Duplex)	28	$832,941
2 Acres or More (Seasonal Dwelling)	1	$595,000
2 Acres or More (Manufactured Home)	3	$692,333
Total	**287**	**$586,365**

Source: Ministry of Municipal Affairs - Housing Values (2020)

Table 43: Sales Values by Unit Size, FVRD Electoral Areas (2020)

Structure Type	Count #	Average Assessed Value $
1 bed	8	$366,125
2 bed	127	$424,502
3 Bed	89	$693,984
4 bed	42	$732,398
5 bed	16	$875,359
6 bed	3	$1,163,333
7 Bed	1	$860,000
10 Bed	1	$565,000
Total	**287**	**$586,365**

Source: Ministry of Municipal Affairs - Housing Values (2020)

Anticipated Population

Table 44: Anticipated Population, Households, Average Household Size; FVRD Electoral Areas (2021 to 2026)

	2021	2022	2023	2024	2025	2026	Growth 2021-2026	Percent Change 2021-2026	Annual Growth Rate
Population	12,098	12,242	12,396	12,553	12,709	12,864	+766	6.3%	1.3%
Households	5,087	5,150	5,217	5,284	5,351	5,418	+331	6.5%	1.3%
Average Household Size	2.38	2.38	2.38	2.38	2.38	2.37	-0.01	-	-

Source: BC Statistics

Table 45: Anticipated Number of People & Households, FVRD Electoral Areas (2021 to 2041)

	2021	2031	2041	Change 2021-2041
Total Number of People	12,098	13,622	15,058	+2,960
Total Households	4,816	5,451	6,044	+1,228
Average Household Size	2.38	2.50	2.49	+0.11

Source: BC Statistics

Table 46: Anticipated Age Group Distribution, FVRD Electoral Areas (2026)

Age Group	2026	
	#	%
0 to 14	1,679	13.1%
15 to 19	593	4.6%
20 to 24	556	4.3%
25 to 64	7,103	55.2%
65 to 84	2,703	21.0%
85+	231	1.8%
Total	**12,864**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

APPENDIX 1.2:

ENGAGEMENT SUMMARY REPORT

APPENDIX 1.2: ENGAGEMENT SUMMARY REPORT

March 2021

CITY SPACES

Fraser Valley Regional District

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Appendix A – Survey Responses

Appendix B – Mural Responses

Introduction

In August 2020, the Fraser Valley Regional District (FVRD) engaged CitySpaces Consulting (CitySpaces) to conduct a Housing Needs Report (HNR), with separate housing needs assessments for each of the FVRD's eight electoral areas. As of April 16, 2019, local governments are required to collect data, analyze trends, and present reports that describe current and anticipated housing needs. This HNR fulfills the legislative requirements outlined in the *Local Government Act* (mainly Part 14) and Housing Needs Report Regulation for the FVRD's Electoral Areas. It should be noted that the region's municipalities have, or are, separately developing their own HNR's per the legislative requirements.

As part of this process, quantitative information is summarized in the Appendices of the Housing Needs Report. Research sources include 2006, 2011, and 2016 Canada Census data; Canada Mortgage and Housing Corporation (CMHC); BC Stats; BC Housing; Fraser Valley Real Estate Board; Chilliwack and District Real Estate Board; BC Assessment; and the Fraser Valley Regional District.

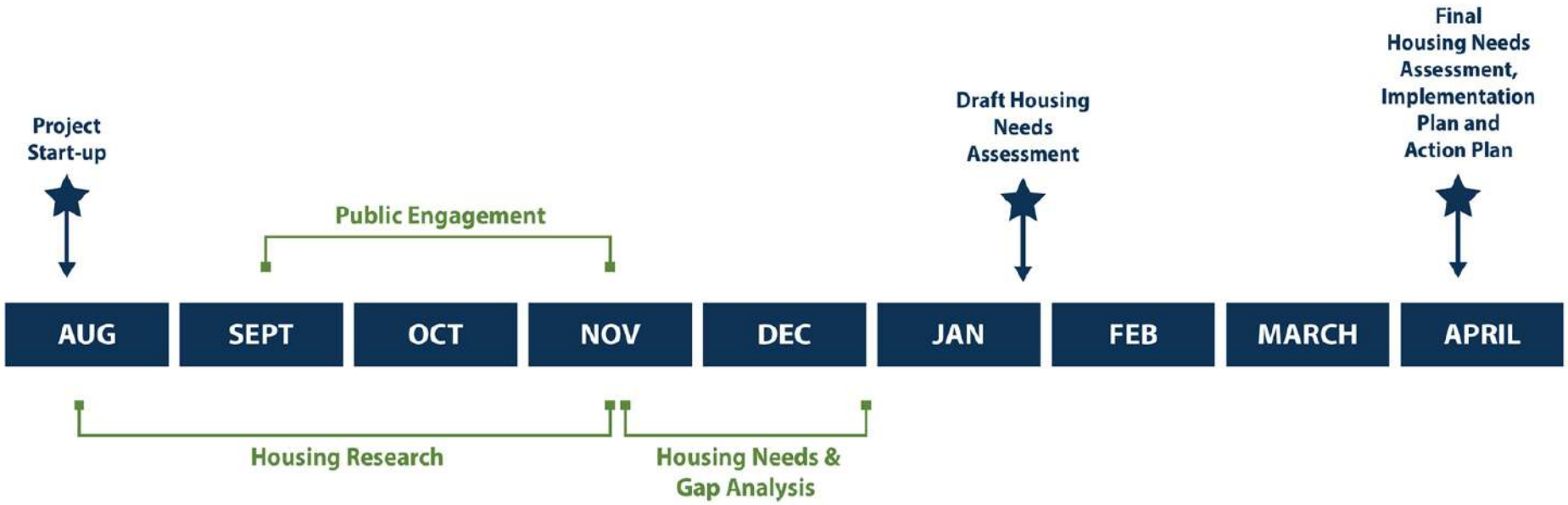
Further to the quantitative data collection, in Fall 2020 there were opportunities for stakeholders and the public to provide their insights and comments on housing in the FVRD's Electoral Areas. In an ordinary scenario, the engagement process would have involved multiple in-person events. With gathering limitations and physical distancing requirements related to the COVID-19 public health emergency, engagement events were held virtually, in adherence with provincial health orders.

Under normal circumstances, it can be challenging to engage with residents of the rural communities in the FVRD's Electoral Areas. COVID-19 was a complicating factor, as agencies, organizations, and local and Indigenous governments were focused on emergency services and were unable to participate in engagement activities. In particular, the lack of consultation with Indigenous communities is a gap in this report and future updates will need to ensure meaningful consultation occurs with Indigenous communities. Additionally, attendance at the community associations focus groups featured heavy representation from Electoral Area C, with no involvement or limited participation from agencies in other Electoral Areas.

The project team was able to complete additional stakeholder consultation with social service organizations, non-profit housing providers, developers, realtors, and local government representatives. In addition to stakeholder consultation, the public was engaged through an online housing needs survey. Over 490 responses to the survey were received; however, there were limited or no responses from certain Electoral Areas. Moving forward, it will be important to design a consultation process that provides opportunities for engagement in a representative sample of the FVRD's Electoral Area communities. While certain gaps in the engagement process are apparent, the consultation activities that did occur provided the project team with valuable feedback that has helped to inform key findings identified in the report.

This report summarizes the outcomes of the community engagement process. The engagement activities included a housing needs survey, virtual workshops with representatives from local government and community associations, discussions with Indigenous communities, and key stakeholder interviews with representatives from the development sector and member municipalities. The findings from these activities will help to inform future projects and policy development.

Figure 1: Project Timeline



Consultation Activities

Communications and Awareness

The Fraser Valley Regional District's website and social media channels were the primary virtual tools used to inform the public about the FVRD Electoral Areas Housing Needs Report and to provide opportunities to engage with the project team. Project updates and invitations to complete the Housing Needs Survey were posted to the FVRD's website and social media channels. The FVRD's Twitter, Facebook, and Instagram pages are platforms with wide-reaching coverage and proved to be useful communication channels during the engagement process. In addition to virtual communications, posters advertising the project and Housing Needs Survey were posted at key community hubs, transfer stations, and regional parks. These advertisements helped to augment the virtual engagement to ensure the project was promoted using a variety of communication methods.

Housing Needs Survey

The project team developed a Housing Needs Survey to understand housing needs and gaps as perceived by FVRD Electoral Area residents. This survey was developed using the SurveyMonkey online platform and was available to residents for six weeks. Two VISA gift cards were offered to respondents to incentivize participation.

The survey primarily comprised multiple-choice questions, as well as open-ended prompts. In total, 21 questions were included in the survey. FVRD staff promoted the survey using materials prepared by CitySpaces – Twitter, Facebook, and website posts helped to ensure residents were aware of the survey. Social service agencies and focus group attendees shared the survey link with their networks to increase participation.

In total, **494 responses** were received from a diversity of survey participants. Certain Electoral Areas had more responses than others – the Electoral Areas with the highest number of respondents include Electoral Area H (134 respondents), Electoral Area E (71 respondents), Electoral Area C (40 respondents), and Electoral Area F (38 respondents). There were limited responses from residents living in Electoral Area B (22 respondents), Electoral Area D (18 respondents), and Electoral Area G (16 respondents), with no responses from residents living in Electoral Area A. Close to a quarter of respondents (112 people) live in the FVRD's member municipalities and 4.7% of respondents (22 people) live outside the Fraser Valley. Given the limited response rate from certain Electoral Areas, it will be important to consider different engagement strategies in subsequent updates to the Housing Needs Report. **Appendix A: Survey Responses** contains a detailed summary of feedback received from the survey.

Virtual Focus Groups

The project team organized two virtual workshops with different stakeholder groups to learn more about housing needs and gaps from those with local experience in the FVRD's member municipalities and the Fraser Valley's non-profit sector.

- On September 22nd, 2020, a virtual workshop was hosted for representatives from local government. This session was attended by staff from the FVRD, the Village of Harrison Hot Springs, and the District of Hope. Participants provided their thoughts on housing needs in the FVRD, what is missing, and what is needed to make housing work for FVRD residents. This session focused on the need for more seniors' housing and seasonal rental accommodation. The digital whiteboard responses are presented in **Appendix B: Mural Responses**.
- On September 22nd, 2020, a virtual workshop was hosted for community associations in the FVRD's Electoral Areas. Those who were able to attend this session were predominantly working or living in Electoral Area C, with some representation from Electoral Area B. Given this consultation phase took place during COVID-19, it is likely the community associations that did not respond to the invitation were occupied with emergency services and other tasks related to the public health emergency. This session focused on recent growth and associated challenges with increased demand for short-term rentals, as well as the need for seniors' housing. The digital whiteboard responses are presented in **Appendix B: Mural Responses**.

Discussions with Indigenous Communities

The project team invited First Nations organizations and governments to provide their input on housing in the FVRD's Electoral Areas. Given this consultation phase took place during COVID-19, it is likely the Indigenous organizations and governments that did not respond to the invitation were occupied with emergency services and other tasks related to the public health emergency. Future updates to the Housing Needs Report would benefit from more engagement and discussion with the diverse Indigenous communities in the Fraser Valley.

The project team was able to connect with Chief and Council at Spuzzum First Nation and the CEO of Leq'a':mel First Nation Development Corporation who provided further context around housing gaps and challenges in Indigenous communities.

Stakeholder Interviews

The project team invited multiple community organizations, agencies, realtors, developers and other diverse stakeholder to engage in a telephone interview. The majority of initial invitations went unanswered and follow-up messages and phone calls were placed to try and connect with different groups and people across the FVRD's Electoral Areas. Given this consultation phase took place during COVID-19, it is likely many groups and individuals were occupied with the ongoing challenges of navigating a global pandemic and were unable to participate in an interview focused on housing in the FVRD's Electoral Areas.

While the response rate was lower than anticipated, CitySpaces was able to complete six stakeholder interviews to learn more from member municipalities, non-profit organizations, developers, and realtors about housing need and gaps in the FVRD's Electoral Areas.

NON-PROFIT ORGANIZATIONS

While the organizations (Fraser House Society, Chilliwack Community Services, and Pacific Community Resources Society) are based in the FVRD's urban centres, their clientele extends throughout the FVRD and staff were able to share their perspective on housing challenges for rural Fraser Valley residents.

DEVELOPMENT SECTOR

One local developer and one local realtor helped the consultant team to understand some of the nuances in housing growth and demand in the FVRD's Electoral Areas since the COVID-19 pandemic began in March 2020.

MEMBER MUNICIPALITIES

The project team connected with the District of Mission to learn more about housing issues in their community, with key takeaways that may be useful for the FVRD Electoral Area context.

What We Heard

Housing Needs Survey

HIGHLIGHTS

- The majority of respondents live in and own single-detached homes.
- Affordability is impacted by tenure – a greater proportion of homeowner respondents indicated their housing to be affordable when compared to renter respondents.
- Respondents are very concerned about the cost of ownership and housing suitability[1].
- Of potential considerations to evaluate when choosing where to rent or buy a home, *type of housing* (e.g., house, apartment, townhouse) and *housing features* (e.g., no stairs, outdoor space, secondary suite) were ranked as "important" by the greatest number of respondents.
- There is variety in what respondent households are able to afford for monthly rent or mortgage payments.
- The largest proportion of respondents were between the ages of 55 and 74, had lived in the FVRD for more than 20 years, and identified their demographic group as *family* or *senior living independently*.
- A greater proportion of respondents found it to be "somewhat challenging" or "very challenging" as compared to "somewhat easy" or "very easy" to find housing that meets their needs (56% of respondents or 228 people vs. 44% of respondents or 178 people).

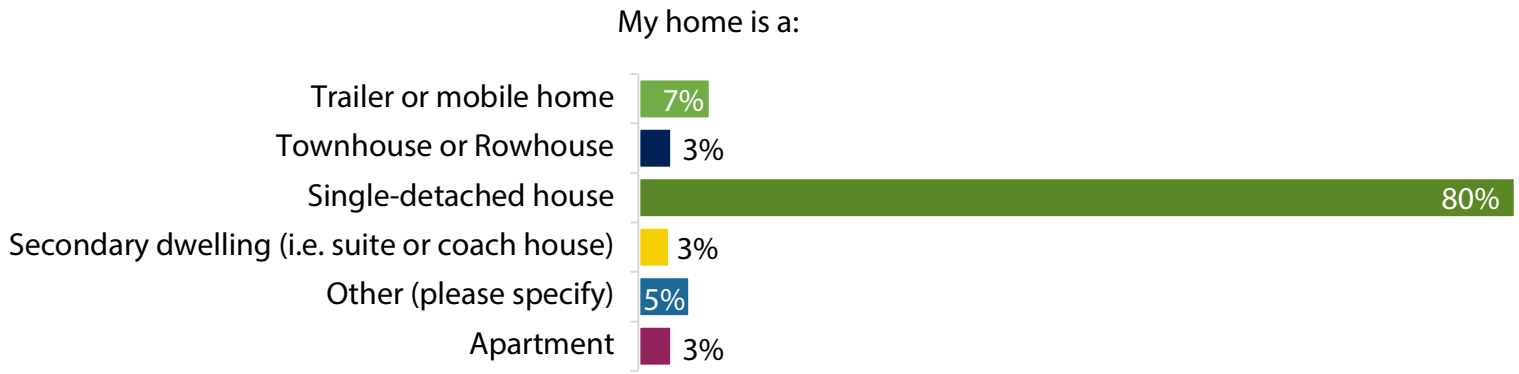
[1] Suitable housing has enough bedrooms and space for the size of your family/household.

KEY FINDINGS

The following charts and graphs summarize feedback received and form the basis for further analysis.

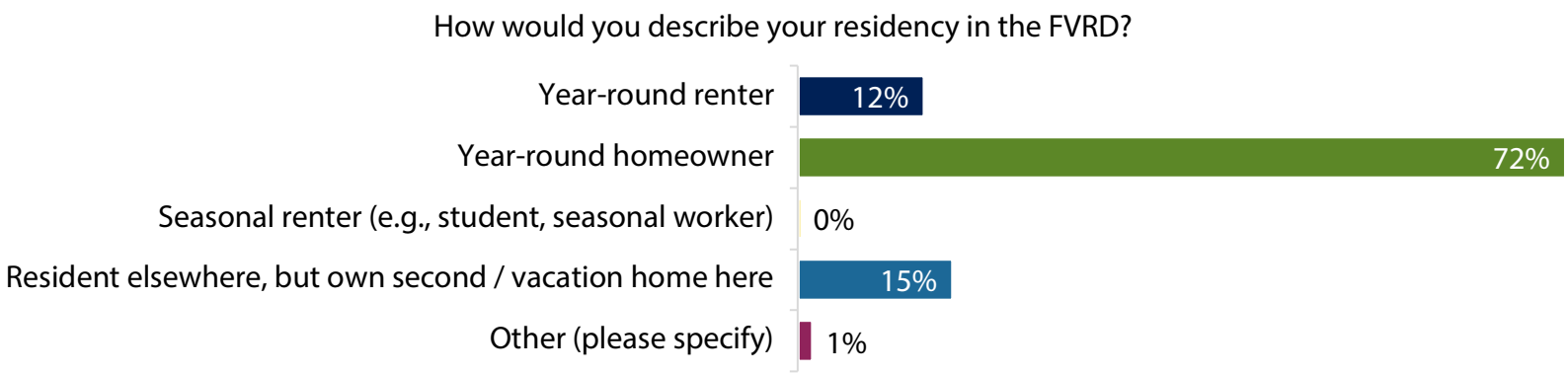
Housing Typology

Of the identified dwelling types, 80% of respondents (389 people) live in a single-detached house.



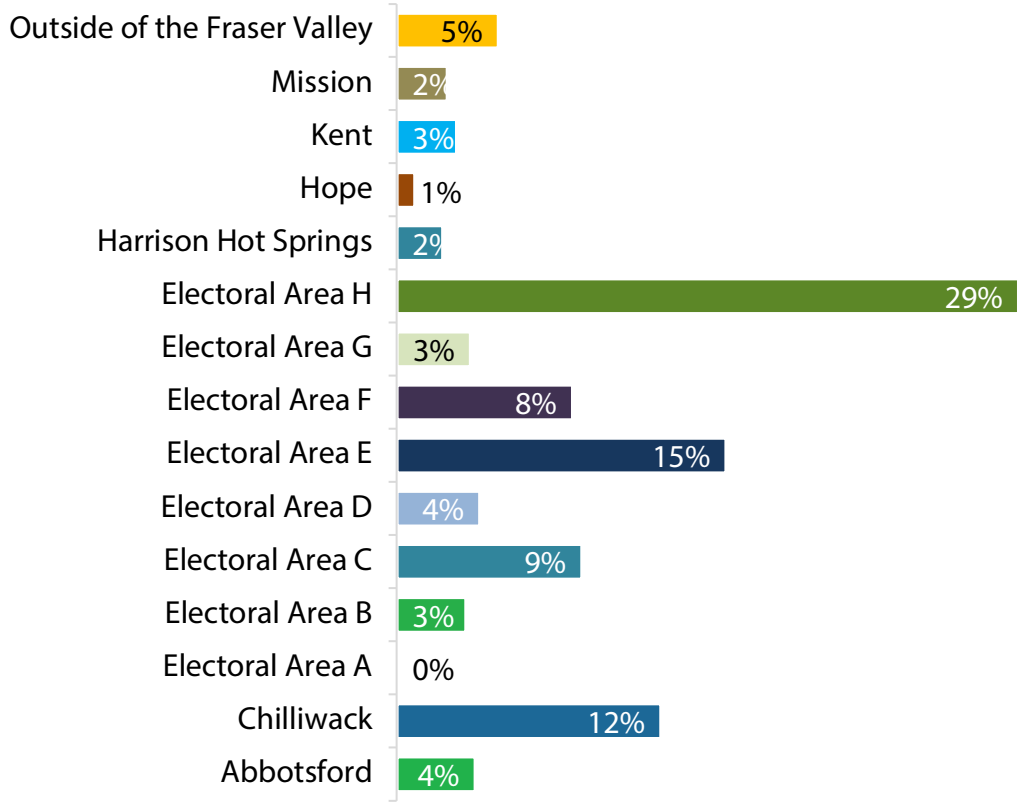
Residency in the FVRD

The majority of respondents (72% or 351 people) were year-round homeowners.



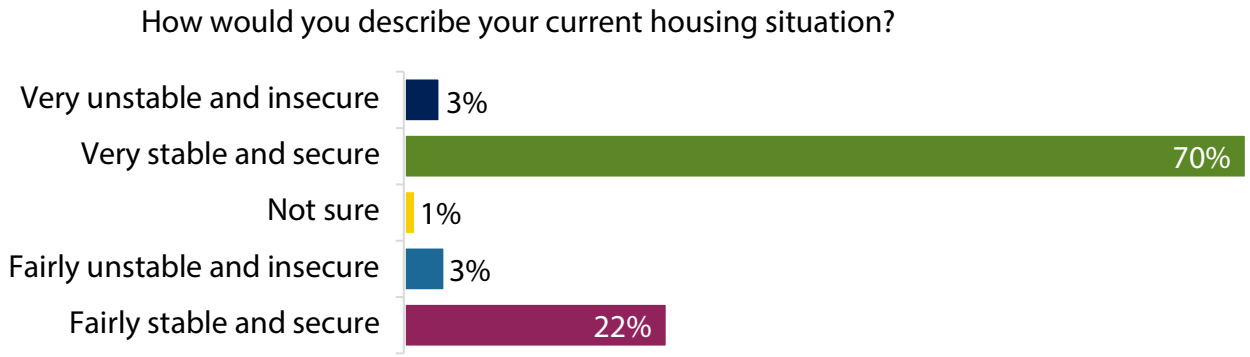
The largest proportion of survey respondents lived in Electoral Area H (29%), with smaller proportions in Electoral Area E (15%) and Chilliwack (12%). The survey was widely advertised using the FVRD's website and social media channels and posters advertising the project and Housing Needs Survey were posted at key community hubs, transfer stations, and regional parks. It is likely ongoing challenges related to COVID-19 limited residents' ability to participate; however, engagement in some the FVRD's remote communities can be challenging under normal circumstances. Given the lack of responses from certain Electoral Areas (i.e., Electoral Area G, Electoral Area D, Electoral Area B, and Electoral Area A), it will be important to consider different engagement strategies in subsequent updates to the Housing Needs Report.

Which area or community do you live in?



Housing Stability Pre-COVID

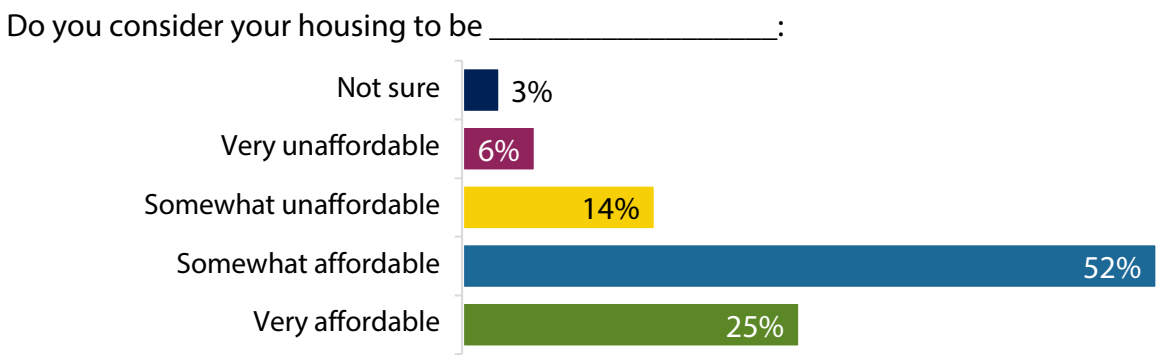
The majority of respondents (70% or 345 people) described their current housing situation as very stable and secure.



Housing Affordability

» A majority of respondents considered their housing to be affordable – 255 people (52% of respondents) indicated their housing is "somewhat affordable" and 124 people (25% of respondents) indicated their housing was "very affordable". The proportion of respondents who found their housing to be unaffordable was smaller – 71 people (14% of respondents) indicated their housing was "somewhat unaffordable", and 27 people (6% of respondents) indicated their housing was "very unaffordable".

» Affordability is impacted by tenure – a greater proportion of homeowner respondents indicated their housing to be affordable when compared to renter respondents. For respondents that identified as homeowners, 291 people (83% of respondents) indicated their housing is "very affordable" or "somewhat affordable" while for respondents that identified as renters, 34 people (59% of respondents) indicated their housing is "very affordable" or "somewhat affordable".



Renter Affordability

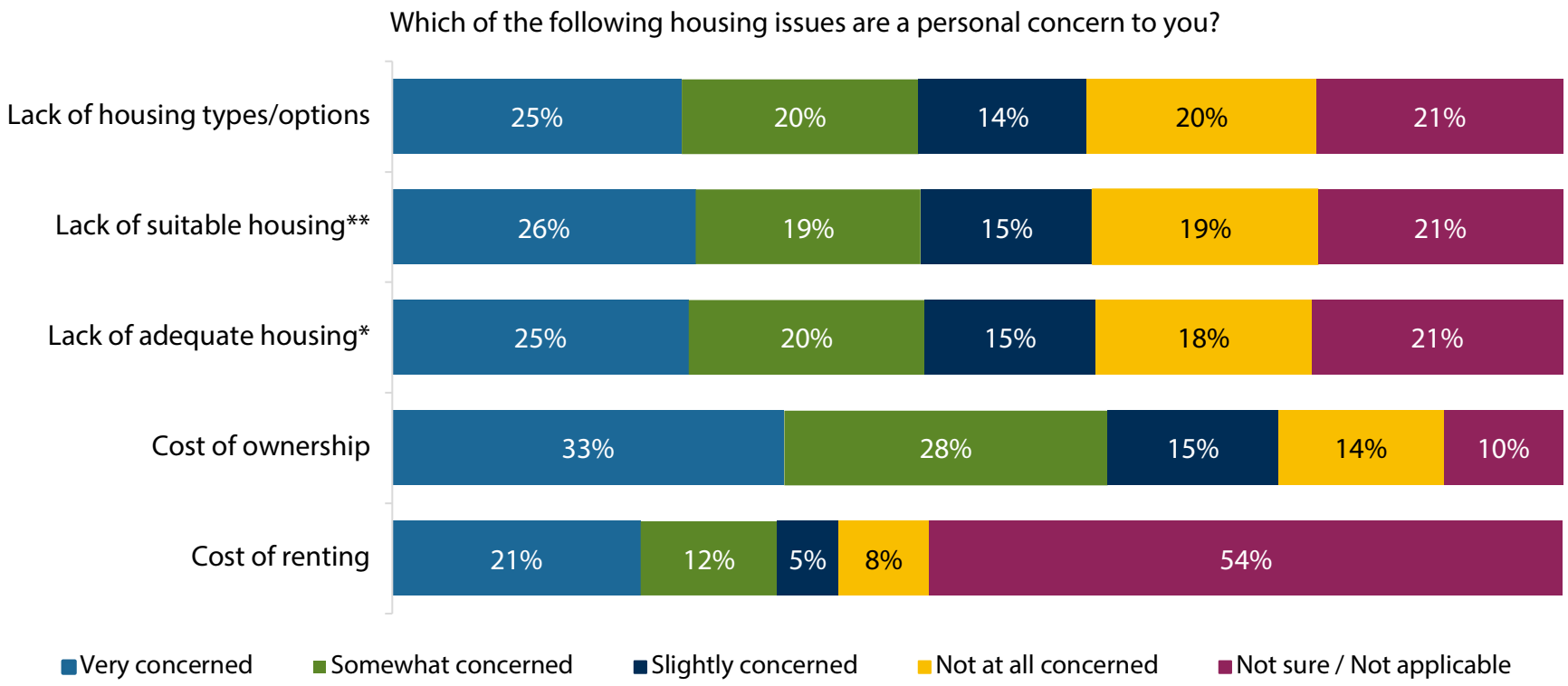
Respondents were asked if, after paying rent and utilities, they could afford other basic needs. This question was applicable to 91 respondents – of those respondents, the majority are struggling to cover basic needs, as 67% of respondents or 61 people indicated "some months they have enough money left over to cover basic needs, and other months they don't have enough money" or "no, after paying rent and utilities, they do not have enough money left for other basic needs, including food, clothing, and transportation".

Homeowner Affordability

Respondents were asked if, after paying their mortgage and other taxes and utilities, they could afford other basic needs. This question was applicable to 412 respondents – of those respondents, the majority of respondents (69% or 286 people) have enough money left over each month for other basic needs.

Housing Concerns

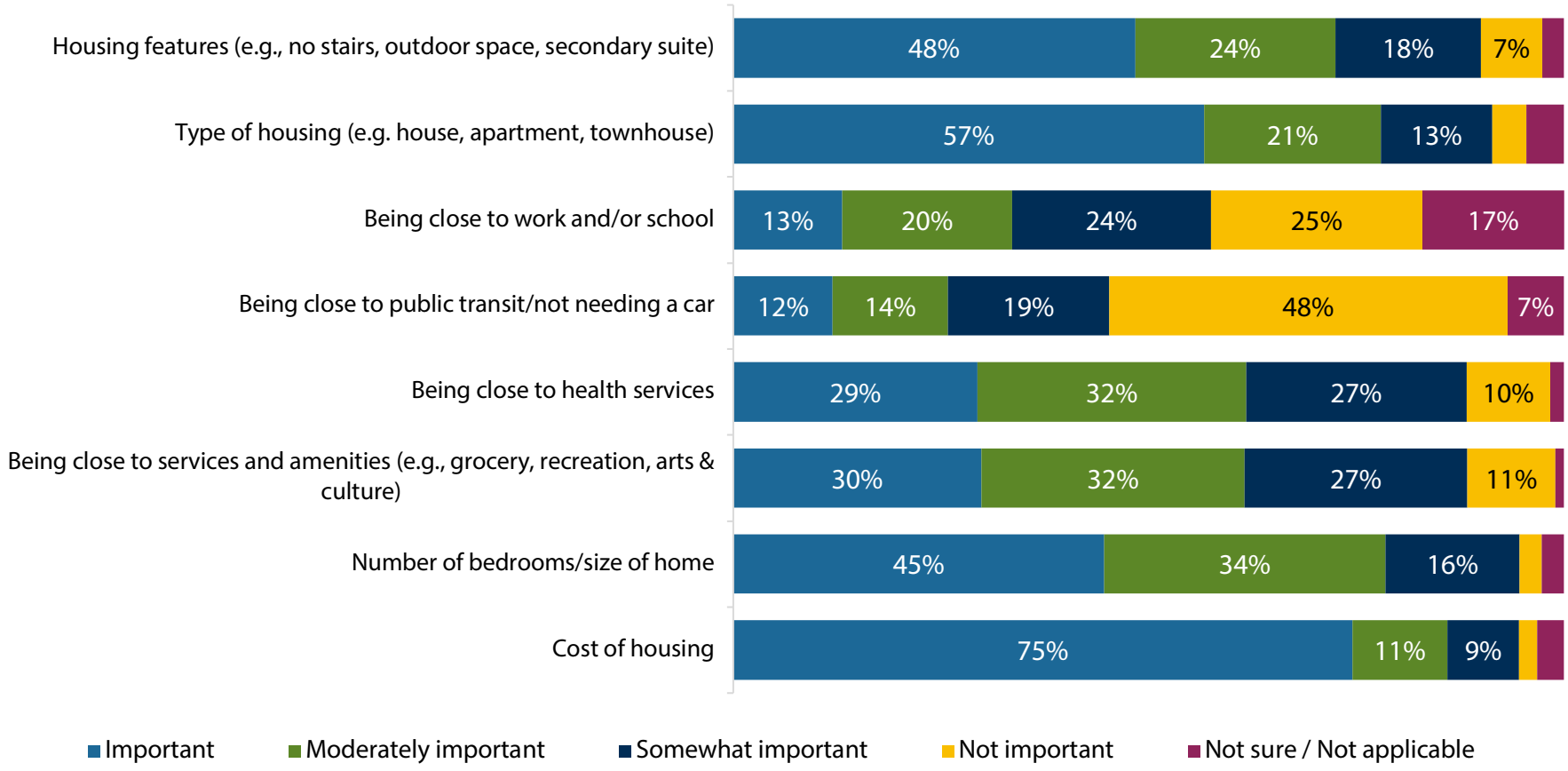
Respondents were asked to identify and rank housing issues that are of personal concern. Of the issues listed, the greatest number of respondents were "very concerned" about the *cost of ownership* and a *lack of suitable housing* (161 respondents and 120 respondents, respectively).


Which of the following housing issues are a personal concern to you?
Lack of housing types/options
25%
20%
14%
20%
21%
Lack of suitable housing**
26%
19%
15%
19%
21%
Lack of adequate housing*
25%
20%
15%
18%
21%
Cost of ownership
33%
28%
15%
14%
10%
Cost of renting
21%
12%
5%
8%
54%
Very concerned
Somewhat concerned
Slightly concerned
Not at all concerned
Not sure / Not applicable

Housing Considerations

» Respondents were asked to identify and rank housing the most important considerations when choosing where to rent or buy a home. Of the considerations listed, *cost of housing*, *type of housing* (e.g., house, apartment, townhouse) and *housing features* (e.g., no stairs, outdoor space, secondary suite) were ranked as "important" by the greatest number of respondents (345 respondents, 275 respondents, 237 respondents, and 63 respondents, respectively).

For you, what are the most important considerations when choosing where to rent or buy a home?



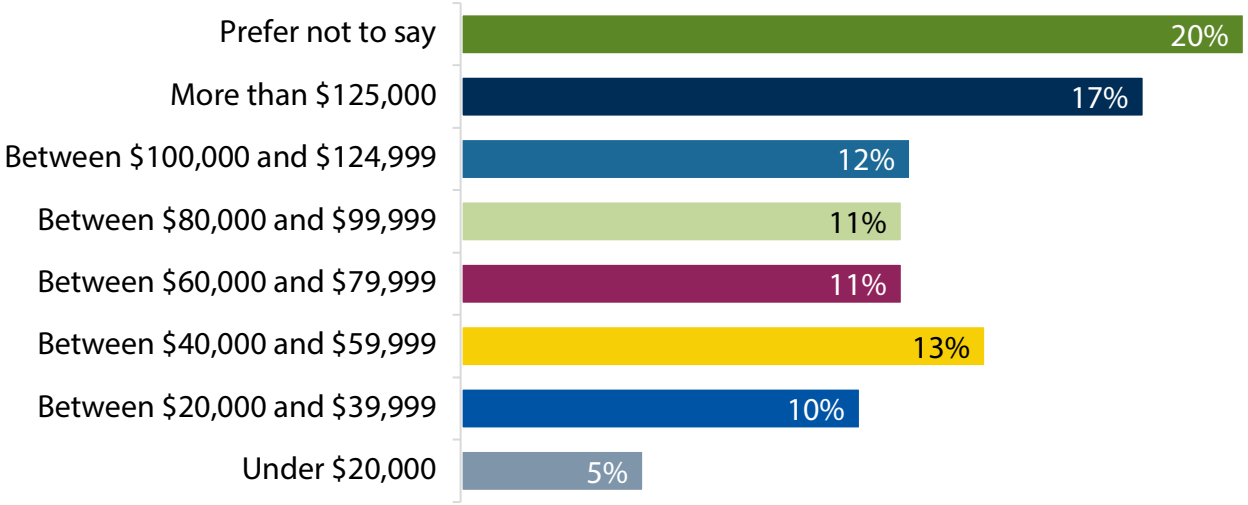
Employment & Housing

- Respondents were somewhat divided in their responses regarding where they want to live and work – 35% of respondents (116 respondents) indicated they *do not want* to work and live in the same Electoral Area, while 34% of respondents (112 people) indicated they *do want* to live and work in the same Electoral Area.
- The largest proportion of respondents work outside of the Fraser Valley (27% of respondents, or 69 people) and in Chilliwack (26% of respondents, or 68 people). While few respondents worked in the FVRD's Electoral Areas overall, 8% of respondents (20 people) worked in Electoral Area H.
- When asked what is preventing respondents from living and working in the same Electoral Area, the majority of respondents indicated this question was not applicable as they are retired. For those respondents for whom this question was applicable, the largest proportion of respondents (33% or 50 people) indicated *lack of jobs* prevents them from working and living in the same Electoral Area.

Household Characteristics

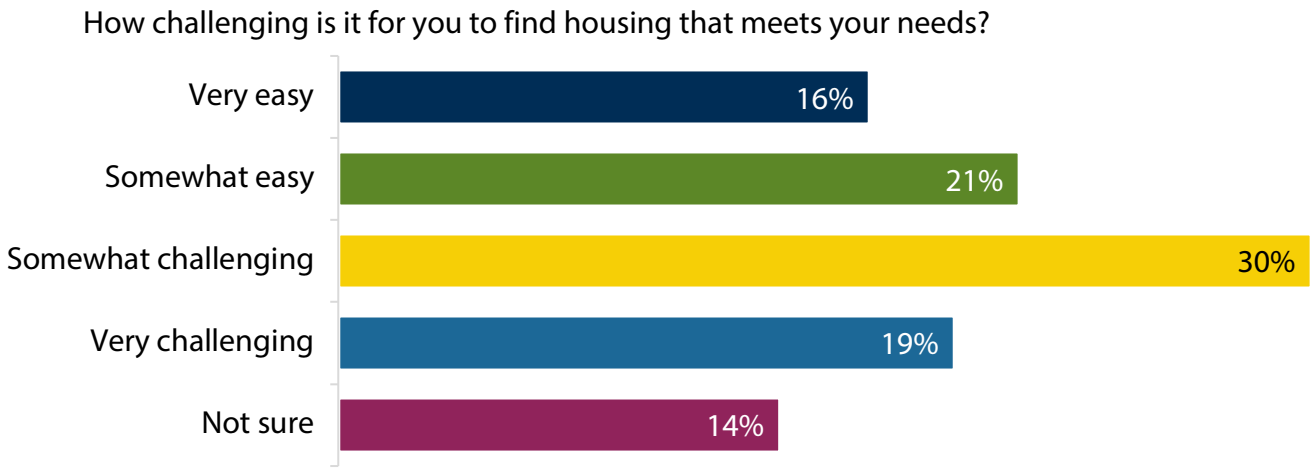
- When asked to identify the demographic group that best represents current circumstances, the largest number of respondents specified *family* (53% of respondents or 259 people) – or *senior living independently* (27% of respondents or 131 people).
- The largest proportion of respondents live in Electoral Area H (29% of respondents, 134 people), followed by Electoral Area E (15% of respondents or 71 people).
- The largest proportion of respondents have lived in the region for more than 20 years (32% of respondents, 151 people).
- The majority of respondents were between the ages of 55 and 74, with 28% of respondents (132 people) between the ages of 55 to 64 and 27% of respondents (126 people) between the ages of 65 and 74. Older seniors (aged 75+) and young adults (ages 25 to 34) comprised a smaller proportion of respondents, at 7% of respondents or 35 people, and 6% of respondents or 29 people, respectively.
- Prior to the COVID-19 pandemic, the largest proportion of respondents were working full-time (41% of respondents or 193 people) or fully retired (32% of respondents or 150 people).
- There is a great degree of diversity among respondent households' annual incomes as indicated in the figure below

Prior to the COVID-19 pandemic, what was your household's approximate annual income?



Housing Needs & Gaps

» When asked how challenging it is for respondents to find housing that meets their needs, respondents were somewhat divided in their answers. The largest proportion of respondents (30% of respondents or 140 people) indicated it is "somewhat challenging", followed by 21% of respondents (101 people) indicating it is "somewhat easy". Smaller proportions of respondents found it "very easy" or "very challenging" to find housing that meets their needs – with 16% of respondents (77 people) specifying it is "very easy" and 19% of respondents (88 people) specifying it is "very challenging".



Qualitative Responses

» Respondents were asked if the COVID-19 pandemic has impacted their housing situation. The majority of respondents (69% or 247 people) specified the pandemic has not impacted their housing situation. For those respondents where the pandemic did impact their housing situation, it was primarily because of employment loss related to COVID-19 which has created affordability challenges. Several respondents also indicated they have had older children return home for a variety of reasons. Certain respondents also referenced the challenges they have experienced working from home.

» Respondents were also asked if they had any other comments about the current housing situation in the FVRD. Three major themes were identified in the qualitative responses, as further detailed below:

AFFORDABLE HOUSING

- This theme includes comments that focused on the cost of housing in the FVRD and the inability of many households to afford these costs. Respondents indicated rental housing, seniors' housing, and entry-level homeownership are not affordable to FVRD residents.
- This theme also includes comments pertaining to short-term rentals, particularly in the Lindell Beach area, as identified by respondents.
  There was a desire expressed by respondents for regulations and a general review of the approach taken with short-term rental properties.

DIVERSITY OF HOUSING

- This theme includes comments related to the various types of housing and amenities respondents would like to see more of in the FVRD, including seniors' housing, housing for seasonal workers, supportive housing for people experiencing homelessness, and family-friendly housing.
- Respondents specified an interest in more single-detached homes, condominiums/apartments, mobile home parks, townhouses, duplexes, secondary dwellings, and co-ops. Several comments emphasized the importance of secondary residences for family members, particularly on larger acreages.
- Respondents also emphasized the importance of locating housing close to services and amenities, public transit, and work/school.

TRANSPORTATION & SERVICING

This theme includes comments made regarding new development in the FVRD and the need to balance new development with adequate infrastructure, including roads, sewer, and water. Several comments expressed concern that the small-town and rural character of certain communities is changing with additional density and growth.

REPRESENTATIVE SAMPLE OF COMMENTS

- "Concerns about short-term rentals that have been occurring at Lindell Beach in contravention of the bylaw"
- "Very concerned about the amount of development in the Columbia Valley and the inadequate road access (1 road in and out)."
- "There is a need for different housing options. From multifamily to zoning for smaller houses on smaller lots as well as tiny homes or mobile home parks that are strata titled etc."
- "Near homeless and absolute homeless are being pushed out of a market by landlords arbitrarily raising rents. More attention needs to be paid to provision of affordable market housing without arbitrary rent adjustments."
- "New developments continue to be built in area H without adequate infrastructure to support it; first responders, the road, water etc."
- "There is very little available for options for affordable housing available. The current market is flooded with overpriced suites (such as 2000 for a top floor of a house). The waitlist for BC housing is 3+ years for those who are working full time but make a wage. BC housing should be offering better rental subsidies instead of building full areas that are all low income and should also look into proper scales and rental demands. So much needs to be changed, and it needs to begin right away."
- Would like to build a suite in our house so we can stay after retirement. Would love to stay but once retirement starts the income drops and we are forced to leave."
- "Need to protect the rural areas urban areas are being over-developed! Density too high. Traffic terrible"
- "Secondary dwellings should be the priority policy that the FVRD is working on and completed in a timely manner. People are looking for more housing options in the area and want to rent out their homes and suites legally."
- "With the high cost of housing many people are not able to purchase a home and rentals are at a minimum and young families are having difficulty purchasing a home without income suite."
- "We need broadband connectivity throughout Area F. Cable internet, DSL, 5G or ideally a fibre optic network will help families with remote work and children doing school online."
- "We live in our motorhome because we have no choice. We can't afford a regular apt. I am disabled and not able to work. We need affordable housing!"

Member Municipalities Virtual Workshop

This virtual workshop was attended by staff from the FVRD and regional member municipalities (Village of Harrison Hot Springs and the District of Hope). The digital whiteboard responses from this session are presented in **Appendix B: Mural Responses.**

The virtual workshop provided a chance for the project team to share preliminary project findings. Respondents were asked to provide feedback on who needs housing in the FVRD's Electoral Areas, what kinds and forms of housing are missing in the FVRD's Electoral Areas, and what is needed to provide more housing to suit resident preferences. Feedback received is summarized in more detail below.

HIGHLIGHTS

- There is a significant need for seniors' housing (including seniors' rental housing), rental housing, and housing for seasonal workers, particularly 1- and 2-bedroom units.
- The availability of particular forms of housing is worth noting, but in certain areas, it is the condition of the existing housing that is concerning. For seniors on fixed incomes, it can be difficult to afford the required maintenance costs.
- It is important to understand the re-districting that has occurred with Electoral Area E and H.
- There are challenges associated with people living in campgrounds as a form of permanent housing. Outside of designated campgrounds, informal homeless camps have been established adjacent to urban areas and are difficult to address from a legal perspective as they are typically on Crown land, which would be within the provincial purview as opposed to the FVRD's jurisdiction.
- Secondary suites are increasingly important both as rental helpers and a housing form that is suitable for aging relatives.
- There are very diverse needs across the Electoral Areas, related to the distinct local economic conditions.
- Smaller communities in the FVRD remain an attractive option for young families migrating from Metro Vancouver and other more urban areas in the Fraser Valley.
- Across the Electoral Areas, the lack of infrastructure can act as a constraint to new development.
- There is no zoning in certain Electoral Areas, which is challenging from an implementation and monitoring perspective.
- The FVRD lacks capacity to address housing-related concerns – additional funding for more staff is needed, as well as collaboration with partner agencies.

Community Associations Virtual Workshop

A diversity of representatives from community associations in the FVRD's Electoral Areas were invited to attend a virtual workshop to discuss housing needs and gaps. Those who were able to attend this session were predominantly working or living in Electoral Area C, with some representation from Electoral Area B. Given this consultation phase took place during COVID-19, it is likely the community associations that did not respond to the invitation were occupied with emergency services and other tasks related to the public health emergency. The digital whiteboard responses from this session are presented in **Appendix B: Mural Responses**.

The virtual workshop provided a chance for the project team to share preliminary project findings. Respondents were asked to provide feedback on who needs housing in the FVRD's Electoral Areas, what kinds and forms of housing are missing in the FVRD's Electoral Areas, and what is needed to provide more housing to suit resident preferences. Feedback received is summarized in more detail below.

HIGHLIGHTS

- Recent growth has been quite significant in Hemlock Valley, particularly with people re-locating from urban centres as a result of COVID-19 and because Electoral Area C is not subject to the speculation tax. Respondents emphasized the appeal of outdoor recreation opportunities at Sasquatch Mountain Resort.
- Infrastructure is an important component of new development – additional water and sewer capacity is likely needed to support new growth in Electoral Area C.
- There have been significant increases in the cost of single-detached properties and the nightly rate for short-term rentals.
- With no zoning or building permits in Sunshine Valley (Electoral Area B), there is limited oversight to ensure new development adheres to building standards.
- Additional community amenities and health services are needed to support long-term investment and growth.
- Access issues are challenging – with one road in and out of the community, weather events can isolate local residents.
- The appeal of Electoral Area C is closely tied to outdoor amenities and access to recreation opportunities.
- Additional affordable housing is needed to support low-income residents.
- Smaller homes and additional rental housing would help to ensure seniors can age-in-place and downsize from larger houses.

Discussions with Indigenous Communities

Feedback received during workshops was supplemented with interviews to learn more about housing gaps and needs in Indigenous communities within the Fraser Valley Regional District. Interviews were conducted with Chief and Council at Spuzzum First Nation and the CEO of Leq'a':mel First Nation. These discussions provided further context around housing gaps and challenges in Indigenous communities.

HIGHLIGHTS

- The existing housing on reserve is deteriorating and there is a need for new housing and renovations to address major repairs.
- Band members would like to move back to reserve and to traditional territory, but with limited housing available, it is challenging to accommodate new residents.
- Infrastructure updates are also required to support new development. Current septic systems fail continually.
- There has been an increase in marginalized populations and people experiencing homelessness in the community. With people living on forest service roads, there are health and safety issues that need to be addressed.
- Partnerships are needed to address complex housing challenges and implementation is integral to ensure change happens in a timely manner.
- For members looking to move back to reserve or traditional territory, there are limited local employment opportunities to support community growth. For residents interested in accessing work in other FVRD communities, transportation can be a significant barrier as public transportation is not widely available.
- For aging residents, the lack of health-related services is a major gap as people must travel to Mission or Abbotsford for any serious medical issues.
- New community building initiatives present an opportunity for Indigenous development corporations. Partnerships are also needed to bring forward change and there is the possibility of exploring new housing construction in proximity to Highway 1, along the Fraser River.

Key Stakeholder Interviews

Feedback received during workshops was supplemented with stakeholder interviews to learn more about housing gaps and needs in the FVRD's Electoral Areas.

NON-PROFIT ORGANIZATIONS

Stakeholder interviews were completed with Fraser House Society, Chilliwack Community Services, and Pacific Community Resources Society. While these organizations are based in the FVRD's urban centres, their clientele extends throughout the FVRD and staff were able to share their perspective on housing challenges for rural Fraser Valley residents.

HIGHLIGHTS

- In recent years, affordability challenges have increased with rising housing costs. Residents are moving away from urban centres into rural communities – more transient individuals are living close to the FVRD's cities and towns.
- With limited support services in the FVRD's Electoral Areas, people in need of assistance travel to the FVRD's urban centres. This is not always possible due to transportation limitations. There is unmet need as service providers are not aware of the challenges some people are experiencing due to their isolated living situations.
- Campgrounds are increasingly home to long-term residents, which has resulted in health and safety concerns.
- There is increasing income polarization among FVRD residents, particularly evident with farm owners and seasonal workers living in poverty.
- People living with addiction issues and mental health challenges need additional support services. Currently, some harm reduction support is provided in Hope and Boston Bar, as well as an Indigenous outreach worker, but more substantial supports are available further away, in Chilliwack.
- There is a large population of institutionalized people, particularly people leaving incarceration. For these individuals, already subject to significant shame and stigma, reintegration can be particularly challenging given the cost of housing.
- Homelessness has increased significantly in some of the FVRD's urban centres, which likely relates to an increase in persons experiencing homelessness in the FVRD's Electoral Areas. Rural homelessness may be less visible as often times people are living in substandard housing, couch-surfing, or are at-risk of experiencing homelessness.
- For people living in poverty in rural locations, employment is the major barrier. Few jobs are available locally and many residents can't afford a vehicle and the costs associated with maintenance and gas.

DEVELOPMENT SECTOR

Stakeholder interviews were completed with one local developer and one local realtor to understand some of the nuances in housing growth and demand in the FVRD's Electoral Areas since the COVID-19 pandemic began in March 2020.

HIGHLIGHTS

- There has been significant growth in Hemlock Valley, Lake Errock, and other communities in Electoral Area C, driven by people retiring and moving from Metro Vancouver to a more rural setting. The migration trend has accelerated due to COVID-19.
- Short-term rentals are more lucrative and appealing for homeowners, as there is less wear-and-tear on rental units used on a short-term basis. Consequently, there are close to no longer term rental properties available, which has impacted recruitment and retention as local employers (e.g., Sasquatch Mountain Resort) are not able to house their staff.
- Homeownership prices have doubled in the last three years, driven by downsizing seniors from the Fraser Valley's urban centres and Metro Vancouver.
- Single-detached homes, including cabins, predominate new supply in many Electoral Area C communities. As the population continues to age and more seniors re-locate to this area for retirement, there is a need to consider accessible housing forms to enable seniors to age-in-place, such as apartments and garden suites.
- To accommodate older residents and provide more housing options on larger properties, secondary suites (e.g., basement suites, detached garden suites) warrant further consideration. There was interest in new regulations surrounding these forms of construction, particularly to legalize secondary suites.

MEMBER MUNICIPALITIES

An interview with the District of Mission was completed to learn more about housing issues in their community and key takeaways that may be useful for the FVRD Electoral Area context. Given Mission recently completed their Housing Needs Report, District staff were able to share lessons learned from their experience compiling data and identifying housing needs and gaps.

HIGHLIGHTS

- The cost of housing has increased significantly in Mission, which has led to lower-income residents moving into the FVRD's rural communities and commuting significant distances for work.
- As Metro Vancouver residents look for more affordable housing in communities like Mission, there is a knock-on effect with middle-income Mission residents being pushed out of the homeownership market and accessing more affordable rentals. Low-income residents then have limited options and struggle to find acceptable housing in Mission and may move to rural communities in search of affordable housing options.
- Partnerships are key to delivering affordable housing and Mission has begun several new projects in recent years with the assistance of BC Housing. There are many vulnerable residents in the Fraser Valley, particularly given the proximity of provincial jails and hospitals. As people reintegrate following incarceration or hospitalization, housing with supports is imperative. A coordinated regional approach to address this need is essential to ensure housing outcomes are successful.

In Closing

The intent of this report is to provide the Fraser Valley Regional District with an overview of the comments received from stakeholders participating in the Housing Needs Survey, virtual workshops, and key stakeholder interviews. This Engagement Summary Report, combined with quantitative data included in the Housing Needs Report's Appendices A-I, has been used to inform the key findings identified in the Housing Needs Report.

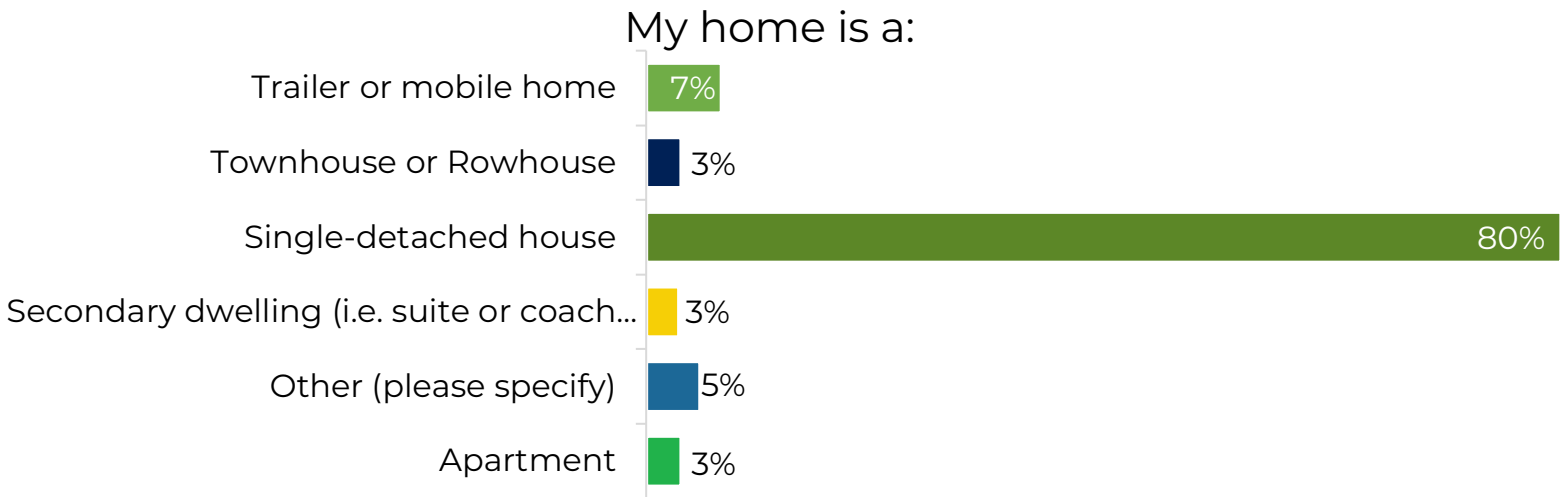
APPENDIX A

Survey Responses

APPENDIX A:

SURVEY RESULTS

Question 1

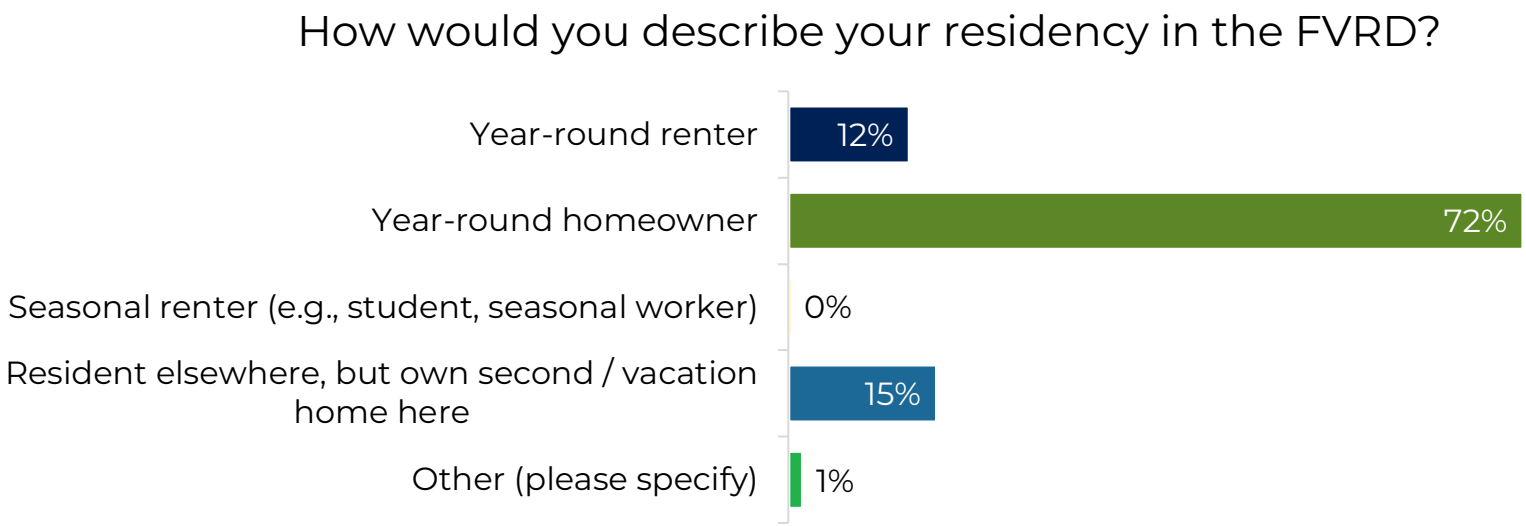


Question 1: Other (please specify)
Summer cabin
Vacation home - single-detached
Cottage/recreational property
Family cabin
Duplex
I lost my apartment so I'm couch surfing
tiny carriage home
Condo. Just recently advised Apartment is rented Condo is owned, don't know if you need to know that info.
Condominium
pickup truck
mobile home
Cabin-2 rooms,200 sq.ft...very small.
Condo
Motel

Question 1: Other (please specify)
Cabin
Farm
duplex
modular home
Duplex
is a 5th wheel now, will be a Single - detached next year
Duplex
Duplex

Question 1: My home is a _____		
Answer Choices	Responses	
Apartment	3%	15
Other (please specify)	5%	23
Secondary dwelling (i.e. suite or coach house)	3%	14
Single-detached house	80%	389
Townhouse or Rowhouse	3%	15
Trailer or mobile home	7%	32
	Answered	488
	Skipped	6

Question 2



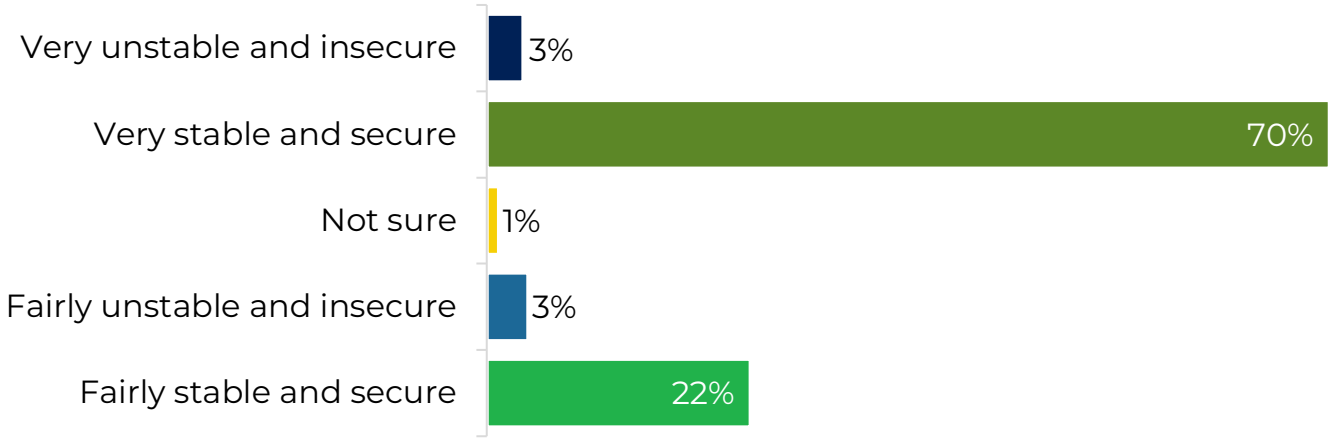
Question 2: Other (please specify)
Non-resident but own a vacation home in the region
Recreational
Live in parents' home
mobile
Only housing I can afford
Divide time equally between two properties
Live with my elderly parents in their home as a semi caregiver

Question 2: How would you describe your residency in the FVRD?		
Answer Choices	Responses	
Other (please specify)	1%	7
Resident elsewhere, but own second / vacation home here	15%	71

Question 2: How would you describe your residency in the FVRD?		
Answer Choices	**Responses**	
Seasonal renter (e.g., student, seasonal worker)	0%	2
Year-round homeowner	72%	351
Year-round renter	12%	58
	Answered	489
	Skipped	5

Question 3

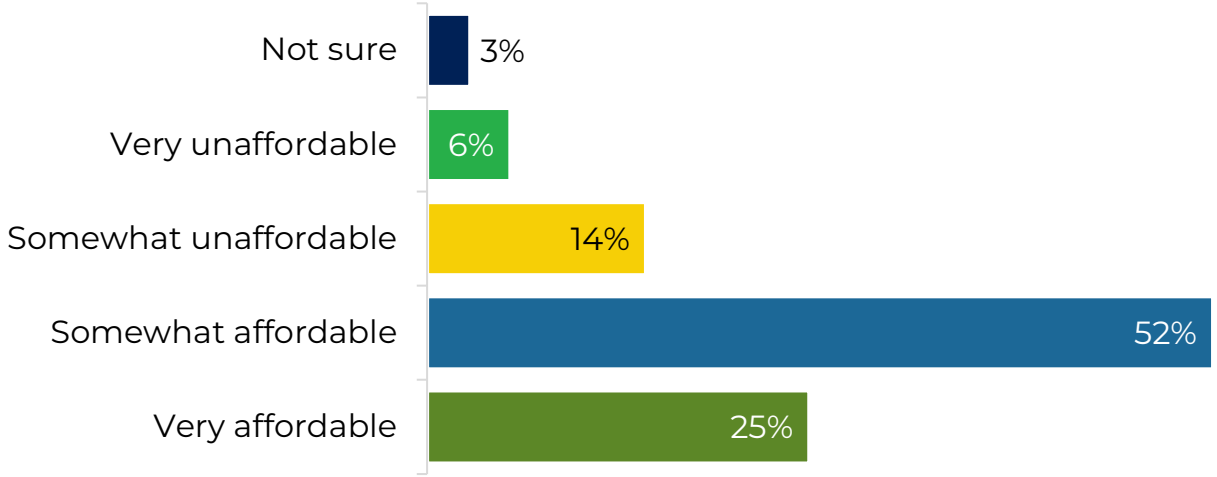
How would you describe your current housing situation?



Question 3: How would you describe your current housing situation?		
Answer Choices	**Responses**	
Fairly stable and secure	22%	108
Fairly unstable and insecure	3%	17
Not sure	1%	5
Very stable and secure	70%	345
Very unstable and insecure	3%	15
	Answered	490
	Skipped	4

Question 4

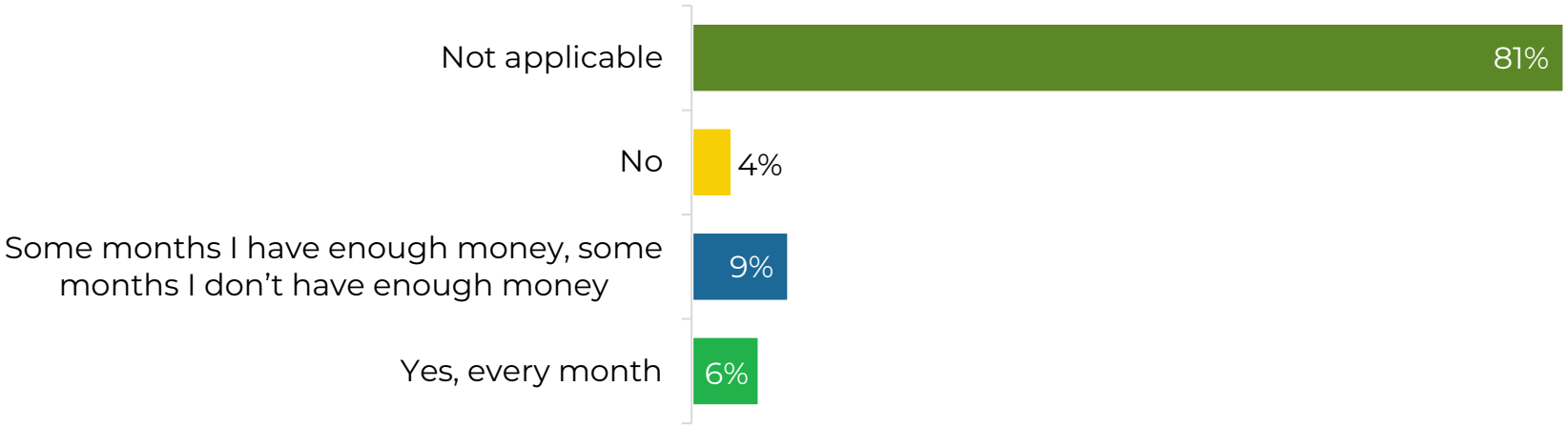
Do you consider your housing to be _____:



Question 4: Do you consider your housing to be _____:		
Answer Choices	Responses	
Very affordable	25%	124
Somewhat affordable	52%	255
Somewhat unaffordable	14%	71
Very unaffordable	6%	27
Not sure	3%	14
	Answered	491
	Skipped	3

Question 5

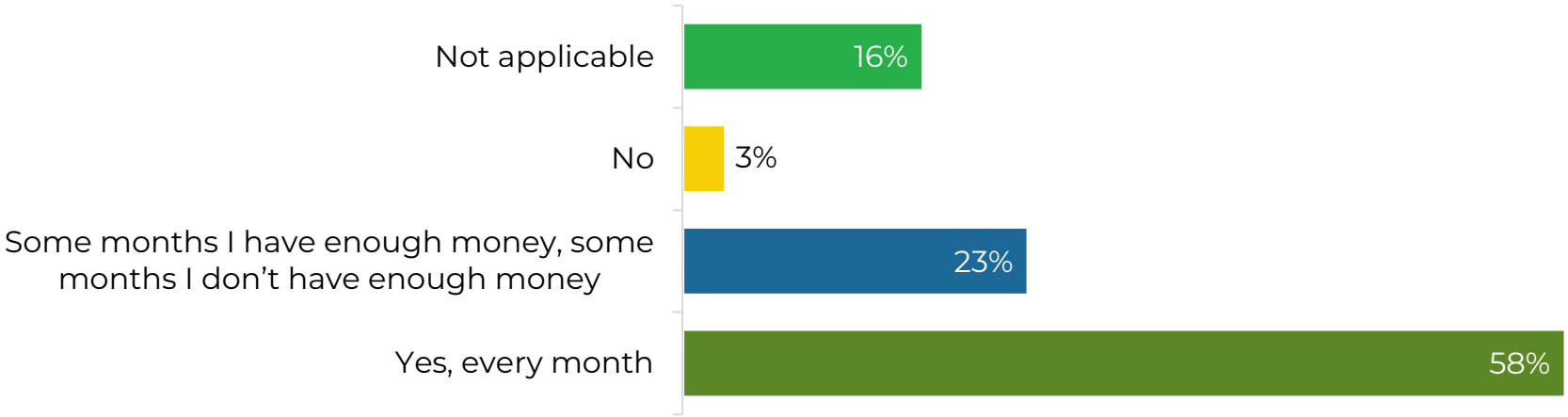
If you are a renter, thinking of your own situation, after paying your rent each month, and any utilities not included in your rent, do you have enough money left for other basic needs, including food, clothing, and transportation?



Question 5: If you are a renter, thinking of your own situation, after paying your rent each month, and any utilities not included in your rent, do you have enough money left for other basic needs, including food, clothing, and transportation?		
Answer Choices	**Responses**	
Yes, every month	6%	30
Some months I have enough money, some months I don't have enough money	9%	43
No	4%	18
Not applicable	81%	385
	Answered	476
	Skipped	18

Question 6

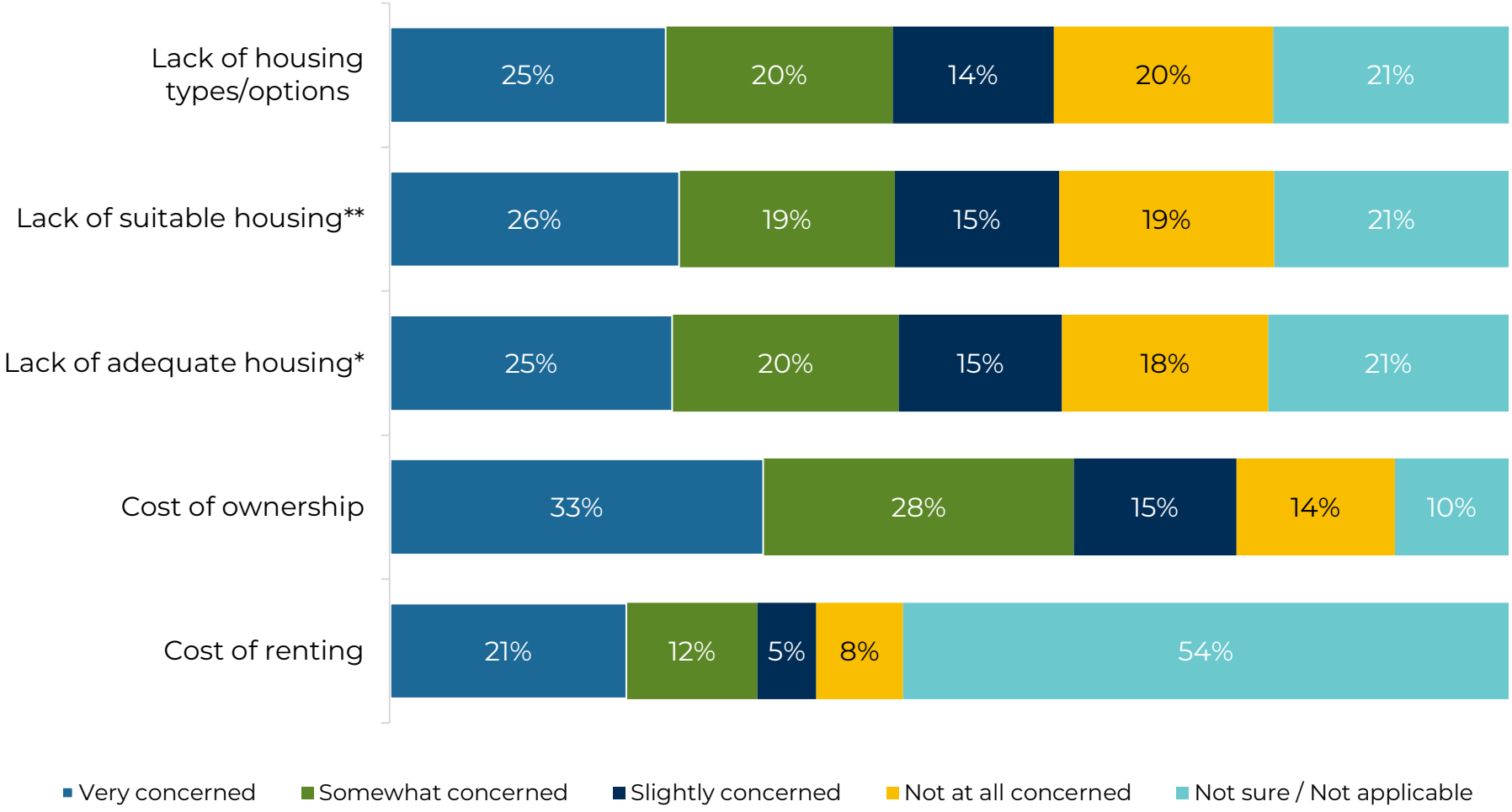
If you are a homeowner, thinking of your own situation, after paying mortgage payments, taxes, utilities, and regular maintenance costs, do you have enough money left over each month for other basic needs, including food, clothing, and transportation?



Question 6: If you are a homeowner, thinking of your own situation, after paying mortgage payments, taxes, utilities, and regular maintenance costs, do you have enough money left over each month for other basic needs, including food, clothing, and transportation?		
Answer Choices	**Responses**	
Yes, every month	58%	286
Some months I have enough money, some months I don't have enough money	23%	112
No	3%	14
Not applicable	16%	78
	Answered	490
	Skipped	4

Question 7

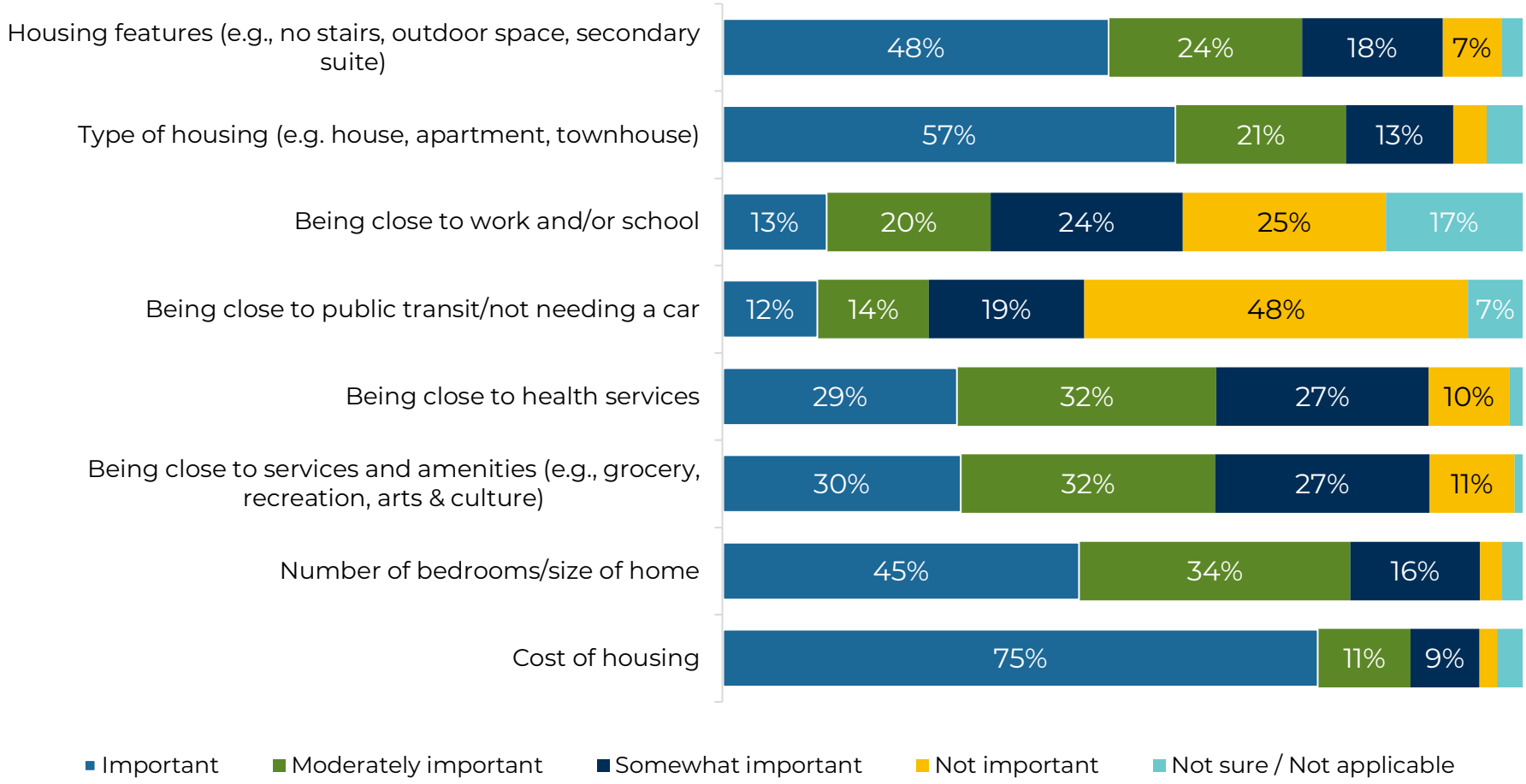
Which of the following housing issues are a personal concern to you?



Question 7: Which of the following housing issues are a personal concern to you?						
	Very concerned	Somewhat concerned	Slightly concerned	Not at all concerned	Not sure / Not applicable	Total
Cost of renting	93	51	23	34	237	438
Cost of ownership	161	133	70	68	49	481
Lack of adequate housing*	118	94	68	86	100	466
Lack of suitable housing**	120	89	68	89	97	463
Lack of housing types/options	115	94	67	91	98	465
					Answered	491
					Skipped	3

Question 8

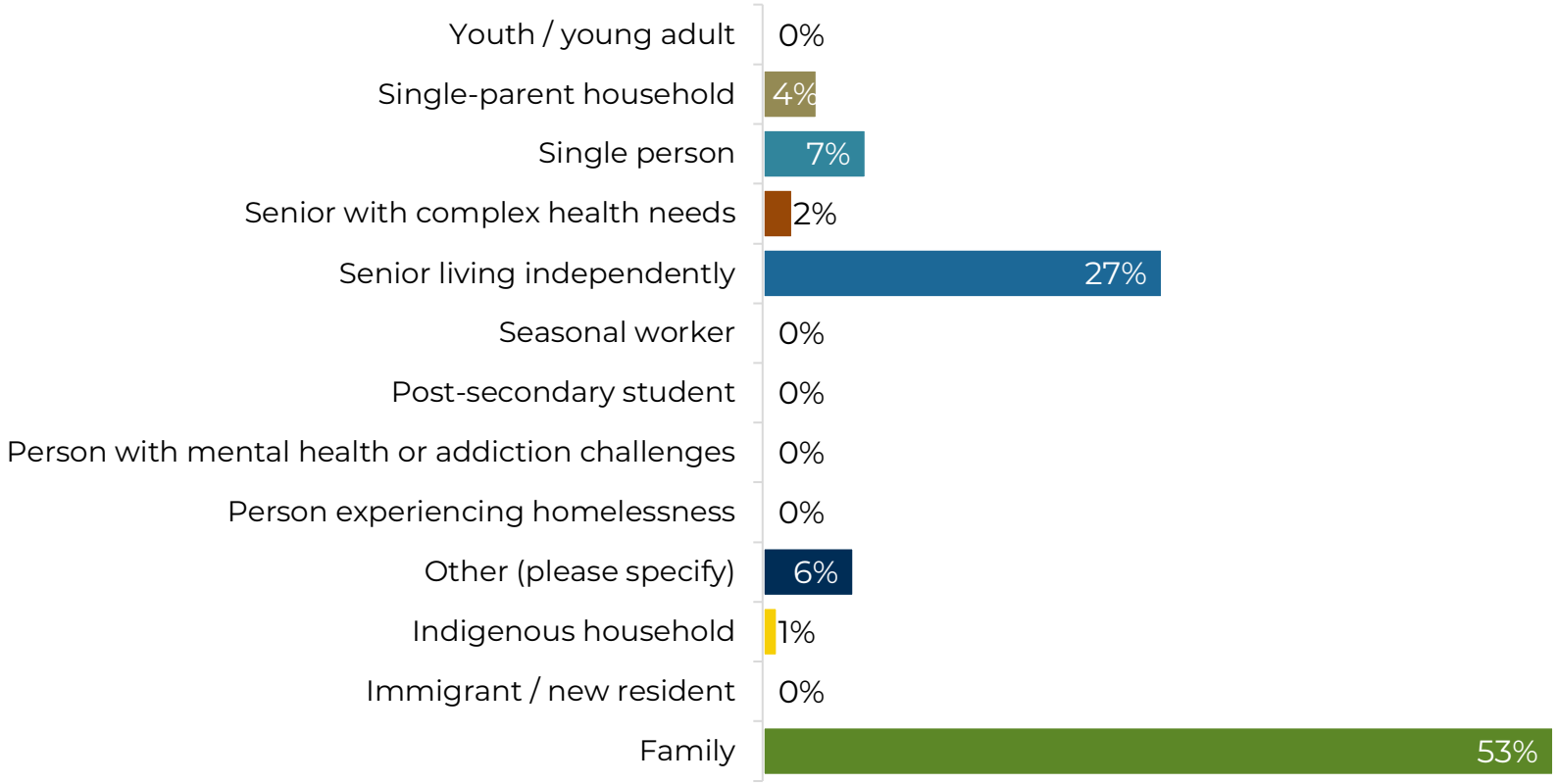
For you, what are the most important considerations when choosing where to rent or buy a home?



Question 8: For you, what are the most important considerations when choosing where to rent or buy a home?						
	Important	Moderately important	Somewhat important	Not important	Not sure / Not applicable	Total
Cost of housing	345	53	40	10	15	463
Number of bedrooms/size of home	218	165	79	13	13	488
Being close to services and amenities (e.g., grocery, recreation, arts & culture)	146	155	131	52	5	489
Being close to health services	143	157	129	49	8	486
Being close to public transit/not needing a car	58	67	94	232	33	484
Being close to work and/or school	63	98	115	122	82	480
Type of housing (e.g. house, apartment, townhouse)	275	103	65	20	22	485
Housing features (e.g., no stairs, outdoor space, secondary suite)	237	118	86	36	13	490
					Answered	492
					Skipped	2

Question 9

Please identify the demographic group that best represents your current circumstances.

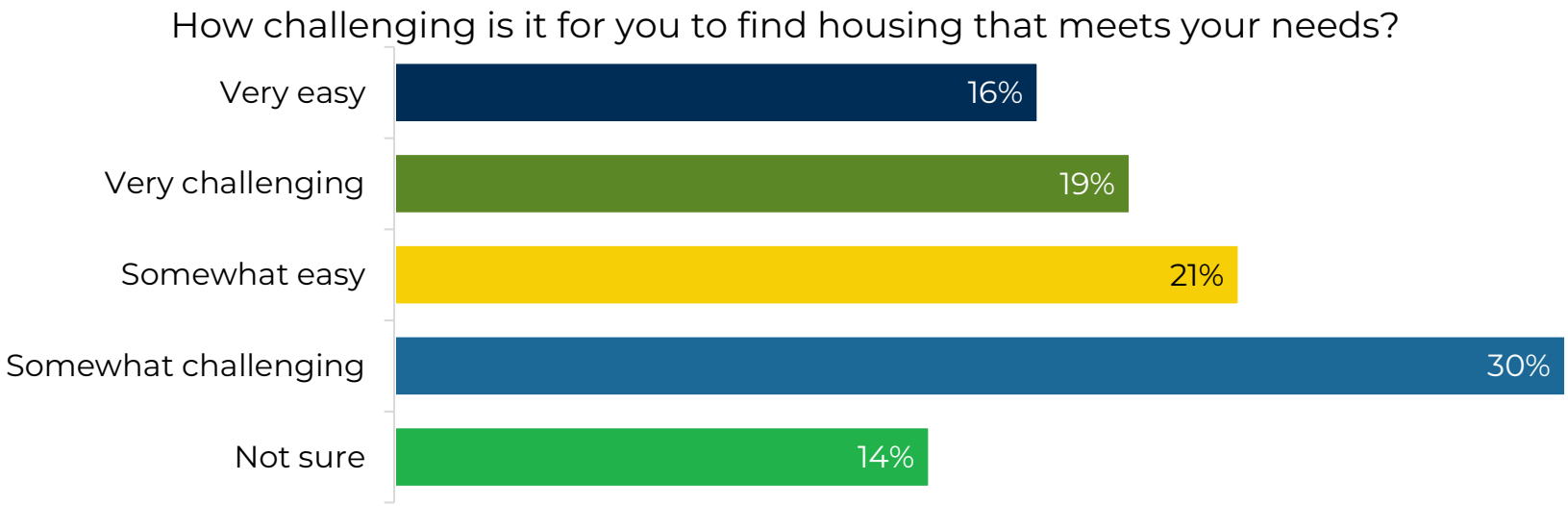


Question 9: Other (please specify)
Mature couple, one retired one not
Childless Couple Not by Choice
2 married adults with 1 single occupant in suite
Two residents retired
Widow Retired w/adult child at home still

Question 9: Other (please specify)
Retired couple
Married couple with adult child who cannot afford to move out
Single person living with friend
Retired couple
single person with disability (not a senior)
Young adult with complex health needs supported by husband
couple
Living with my long term partner
1 professional adult with senior disabled parent
Couple no kids
Semi retired senior
Empty Nester
2 seniors living independently
Single parent with adult child at home
Senior couple with some health issues
Over 60 and 65 yrs(couple). Senior must work to pay bills pensions not enough.
Senior Couple
Empty nester
No
Couple with grown children not at home
Empty nesters
married senior couple
2 seniors living independently
Two families in a single unit home
family with a senior

Question 9: Please identify the demographic group that best represents your current circumstances.		
Answer Choices	**Responses**	
Family	53%	259
Immigrant / new resident	0%	0
Indigenous household	1%	5
Other (please specify)	6%	30
Person experiencing homelessness	0%	0
Person with mental health or addiction challenges	0%	1
Post-secondary student	0%	1
Seasonal worker	0%	0
Senior living independently	27%	131
Senior with complex health needs	2%	10
Single person	7%	34
Single-parent household	4%	18
Youth / young adult	0%	1
	Answered	490
	Skipped	4

Question 10

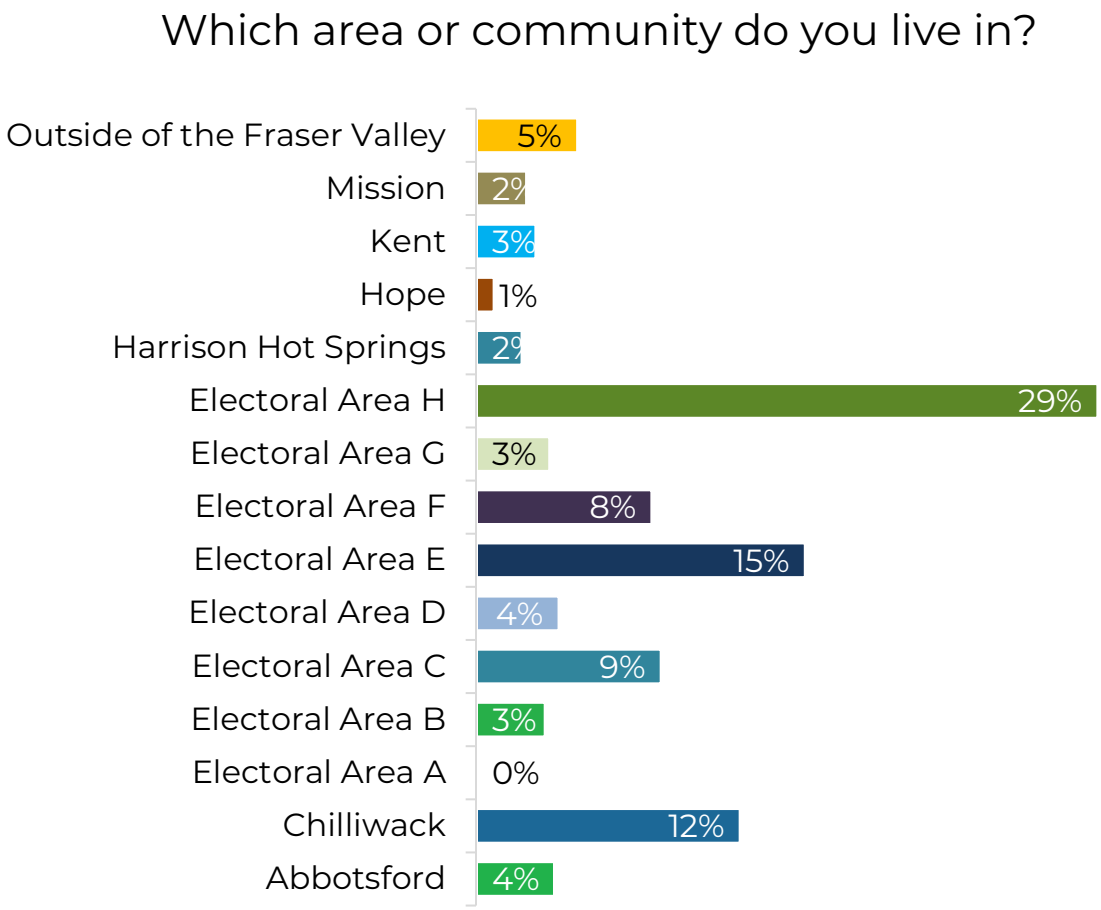


Question 10: Other (please specify)
Have had stable housing for over 30 years
We own our home. Not looking to move for 5 years
Have home - not looking for a new home
Own home
I have the home I need
Have a house, don't need to move
Not looking for housing
Farmer who wants to stay on my land
I have no desire to move, I love where I live
if I was looking to rent it would be very hard to find something affordable with no stairs, reason why at 68 I am still working
Been in same place 8 years because I can't afford to live anywhere else
N/a
I own my home so not looking but I know many younger people who are
Affordability

Question 10: Other (please specify)
Single dad with five kids
work location is so widespread to avoid long day commutes i stay in vehicle between sites. Would only need home on days off. Can't afford.
Have been looking for 4 yrs,have to move to Agassiz to BC Housing unit
Near impossible
Not looking for housing
we need to be able to put two mobile homes on our ten acres. Can't afford to build a home right away and need a secondary dwelling that's affordable
Not applicable to me
Been here 16 years haven't had to deal with looking for another dwelling
Need room for large family events, need small one half to one acre for home garden
Own
own our property
If we sold we couldn’t afford to go elsewhere
We own our home.
In house
We were able to find what we were looking for
I own my mobile home
I have well trained pets and they are a problem when renting
Not looking to replace my home yet
Not applicable
been here 5 years - not looking elsewhere
living in original family home
10 years ago affordability led us to mission/Fvrd area f
Not looking at other housing
Wanting to downsize to rancher
We bought a home to be close to nature and sacrificed the comfort of individual bedrooms and multiple bathrooms. The biggest challenge is Broadband Internet Access
in the future we will need a smaller, senior type bungalow
I own my home.
Not looking for a new place yet, maybe in 10-15 years
Need better care for mother who lives with me as she can’t afford to live on her own

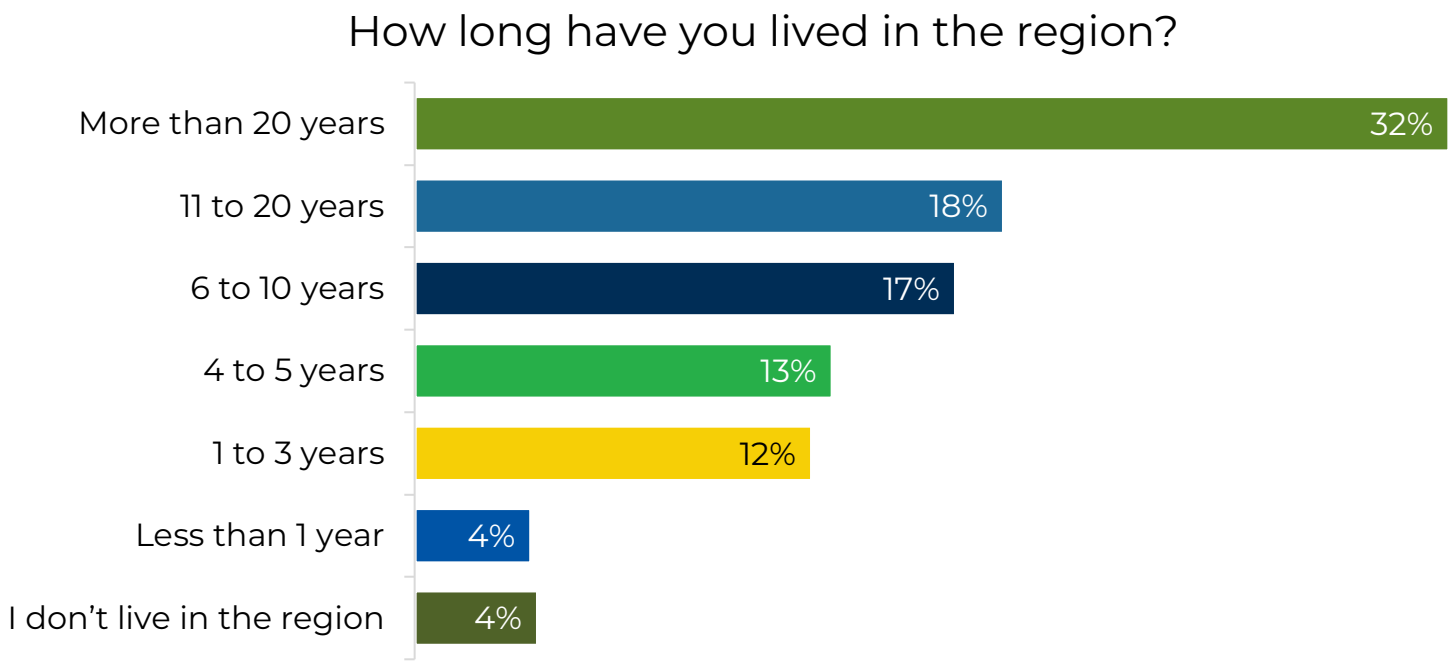
Question 10: How challenging is it for you to find housing that meets your needs?											
	Very easy		Somewhat easy		Somewhat challenging		Very challenging		Not sure		Total
Answered	16.38%	77	21.49%	101	29.79%	140	18.72%	88	13.62%	64	470
Other (please specify)											43
										Answered	470
										Skipped	24

Question 11


Which area or community do you live in?
Outside of the Fraser Valley
5%
Mission
2%
Kent
3%
Hope
1%
Harrison Hot Springs
2%
Electoral Area H
29%
Electoral Area G
3%
Electoral Area F
8%
Electoral Area E
15%
Electoral Area D
4%
Electoral Area C
9%
Electoral Area B
3%
Electoral Area A
0%
Chilliwack
12%
Abbotsford
4%

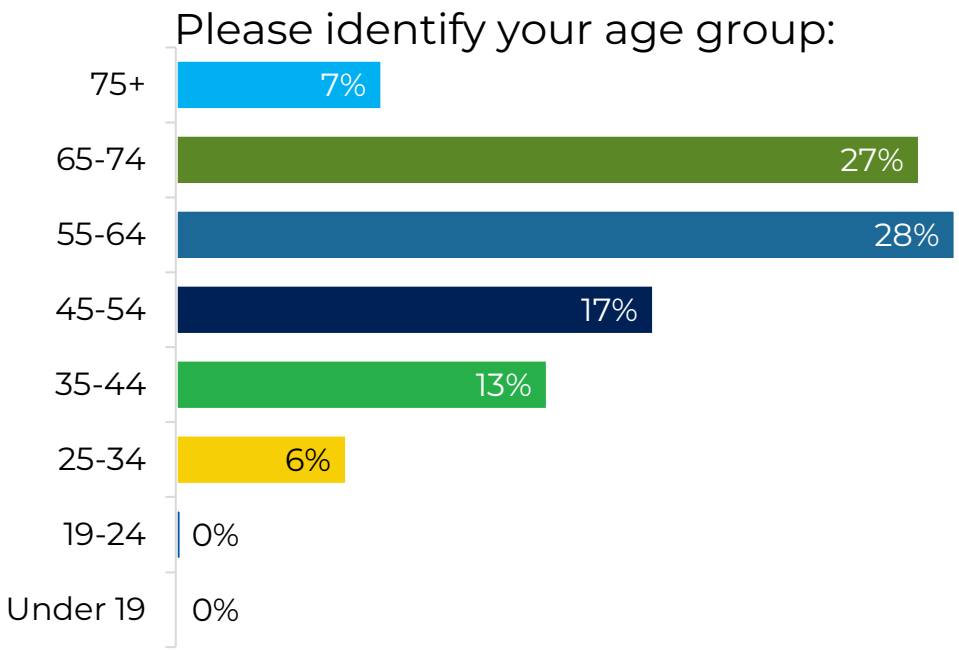
Question 11: Which area or community do you live in?		
Answer Choices	Responses	
Abbotsford	4%	17
Chilliwack	12%	57
Electoral Area A	0%	0
Electoral Area B	3%	15
Electoral Area C	9%	40
Electoral Area D	4%	18
Electoral Area E	15%	71
Electoral Area F	8%	38
Electoral Area G	3%	16
Electoral Area H	29%	134
Harrison Hot Springs	2%	10
Hope	1%	4
Kent	3%	13
Mission	2%	11
Outside of the Fraser Valley	5%	22
	Answered	466
	Skipped	28

Question 12



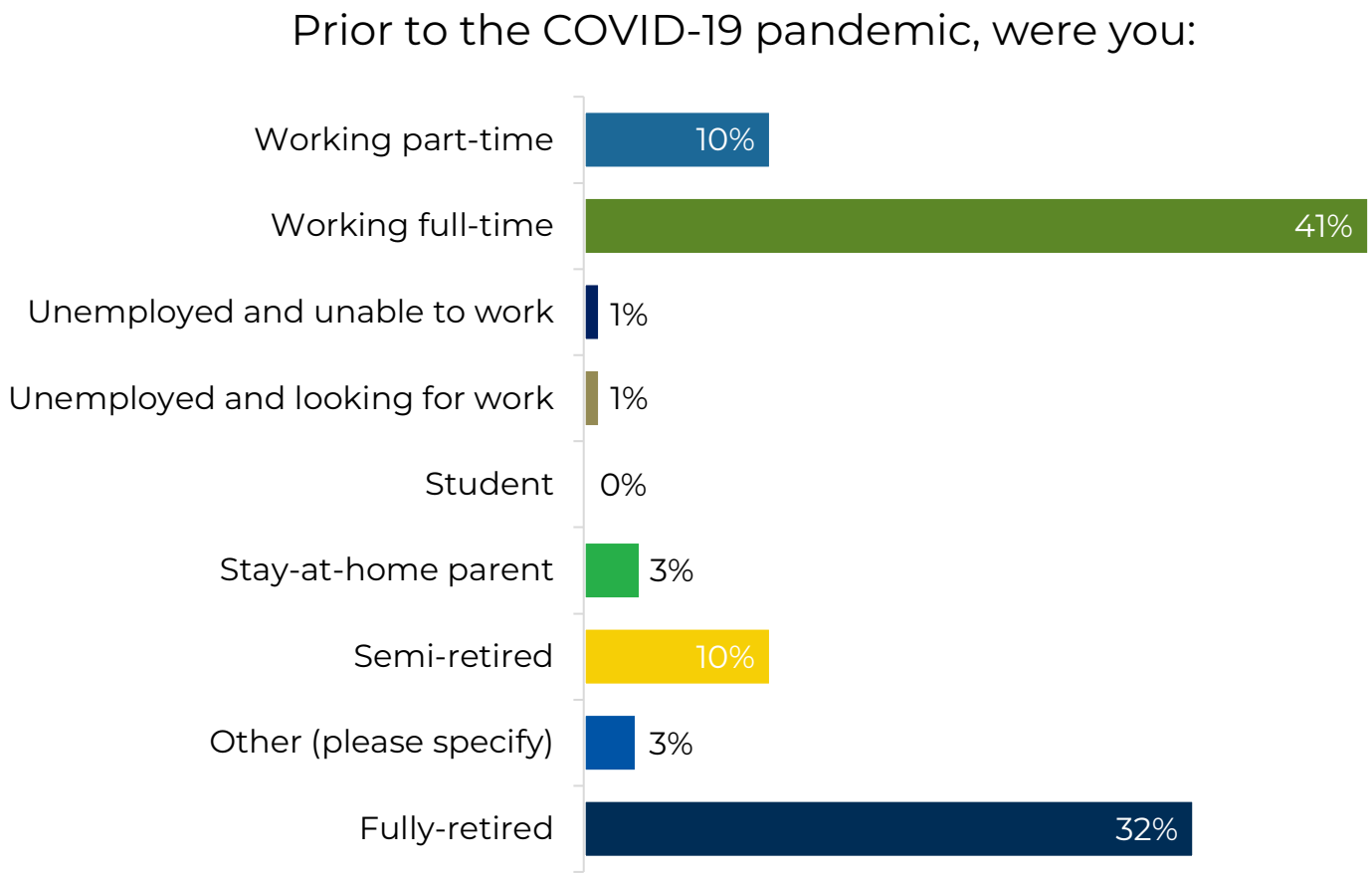
Question 12: How long have you lived in the region?		
Answer Choices	Responses	
I don't live in the region	4%	18
Less than 1 year	4%	17
1 to 3 years	12%	58
4 to 5 years	13%	61
6 to 10 years	17%	79
11 to 20 years	18%	86
More than 20 years	32%	151
	Answered	470
	Skipped	24

Question 13



Question 13: Please identify your age group:		
Answer Choices	Responses	
Under 19	0%	0
19-24	0%	1
25-34	6%	29
35-44	13%	63
45-54	17%	81
55-64	28%	132
65-74	27%	126
75+	7%	35
	Answered	467
	Skipped	27

Question 14

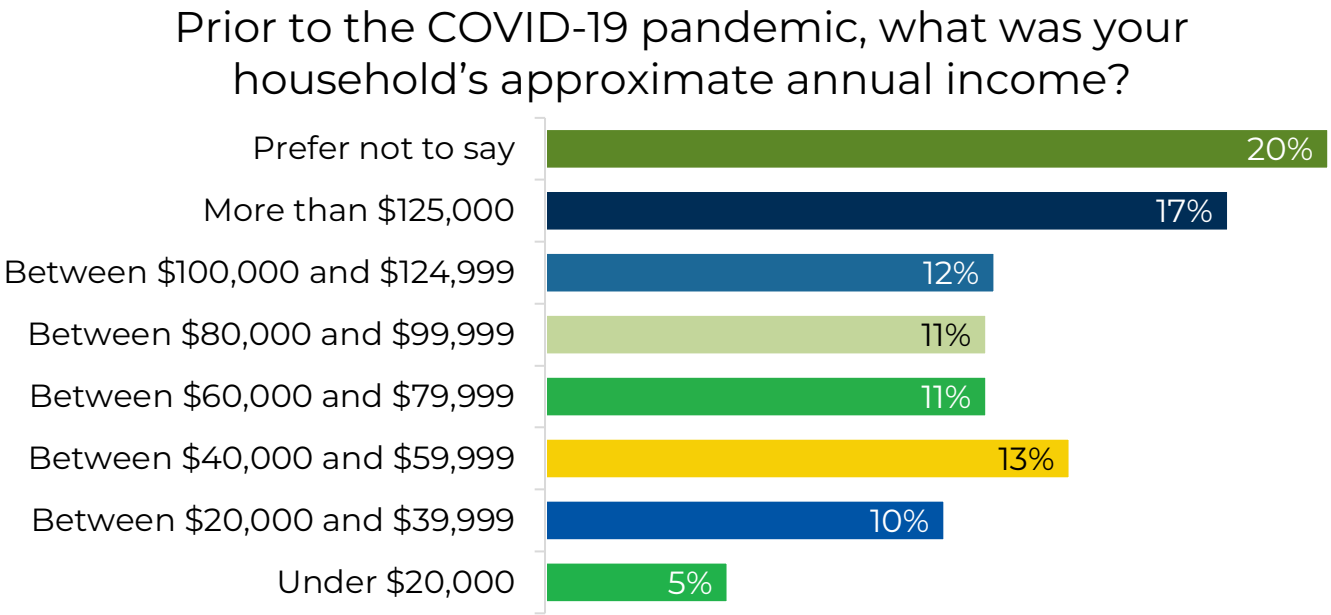


Question 14: Other (please specify)
casual work
On leave due to health issues
Self employed
Disabled
Retired and farming .

Question 14: Other (please specify)
Self employed
Disability
Self-employed and part time
Disability - not worked full time since 2018
Deemed essential working full time throughout
Self-employed
self-employed artisan
Self employed

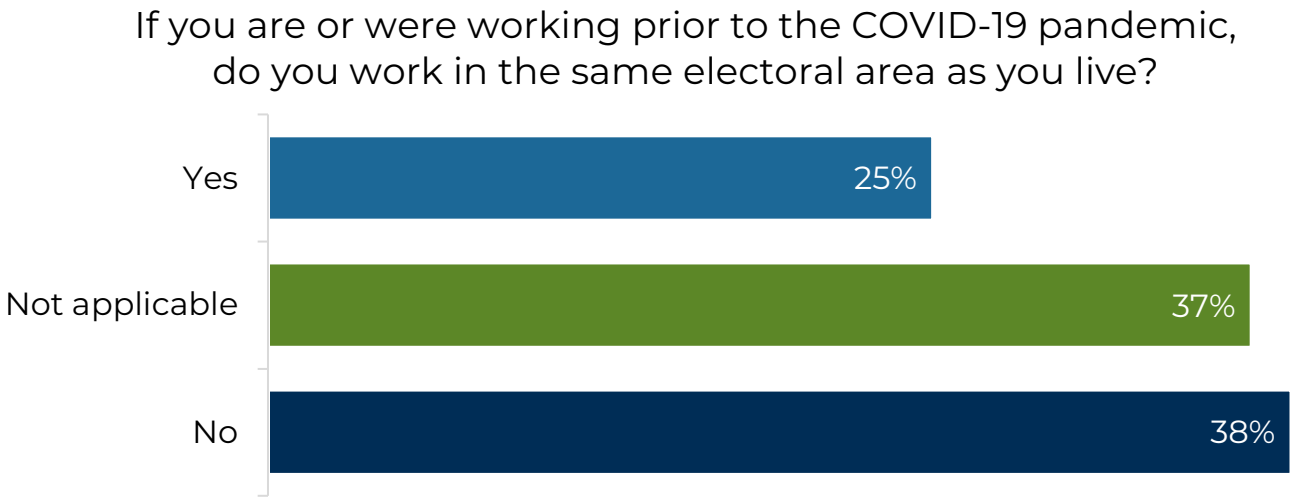
Question 14: Prior to the COVID-19 pandemic, were you:		
Answer Choices	Responses	
Fully-retired	32%	150
Other (please specify)	3%	13
Semi-retired	10%	46
Stay-at-home parent	3%	14
Student	0%	0
Unemployed and looking for work	1%	4
Unemployed and unable to work	1%	4
Working full-time	41%	193
Working part-time	10%	46
	Answered	470
	Skipped	24

Question 15



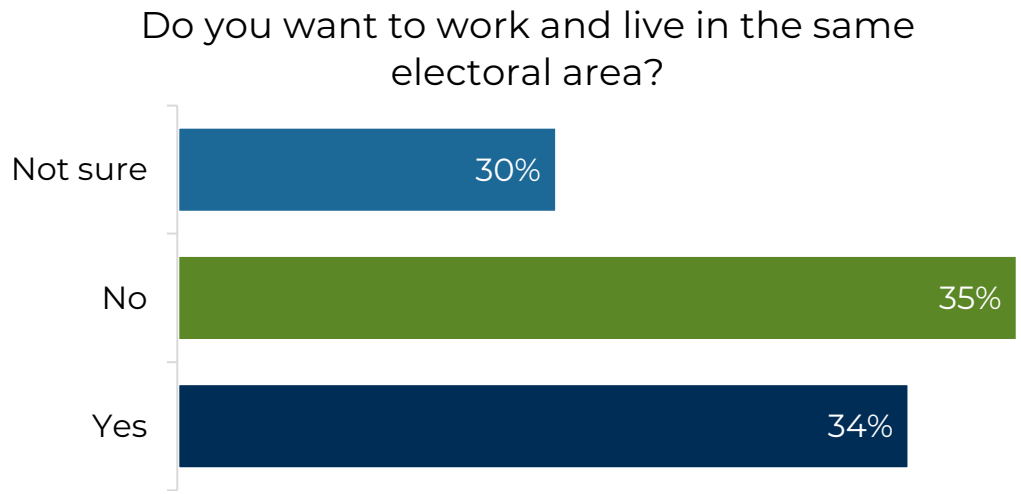
Question 15: Prior to the COVID-19 pandemic, what was your household's approximate annual income?		
Answer Choices	**Responses**	
Under $20,000	5%	22
Between $20,000 and $39,999	10%	48
Between $40,000 and $59,999	13%	63
Between $60,000 and $79,999	11%	53
Between $80,000 and $99,999	11%	53
Between $100,000 and $124,999	12%	54
More than $125,000	17%	82
Prefer not to say	20%	94
	Answered	469
	Skipped	25

Question 16



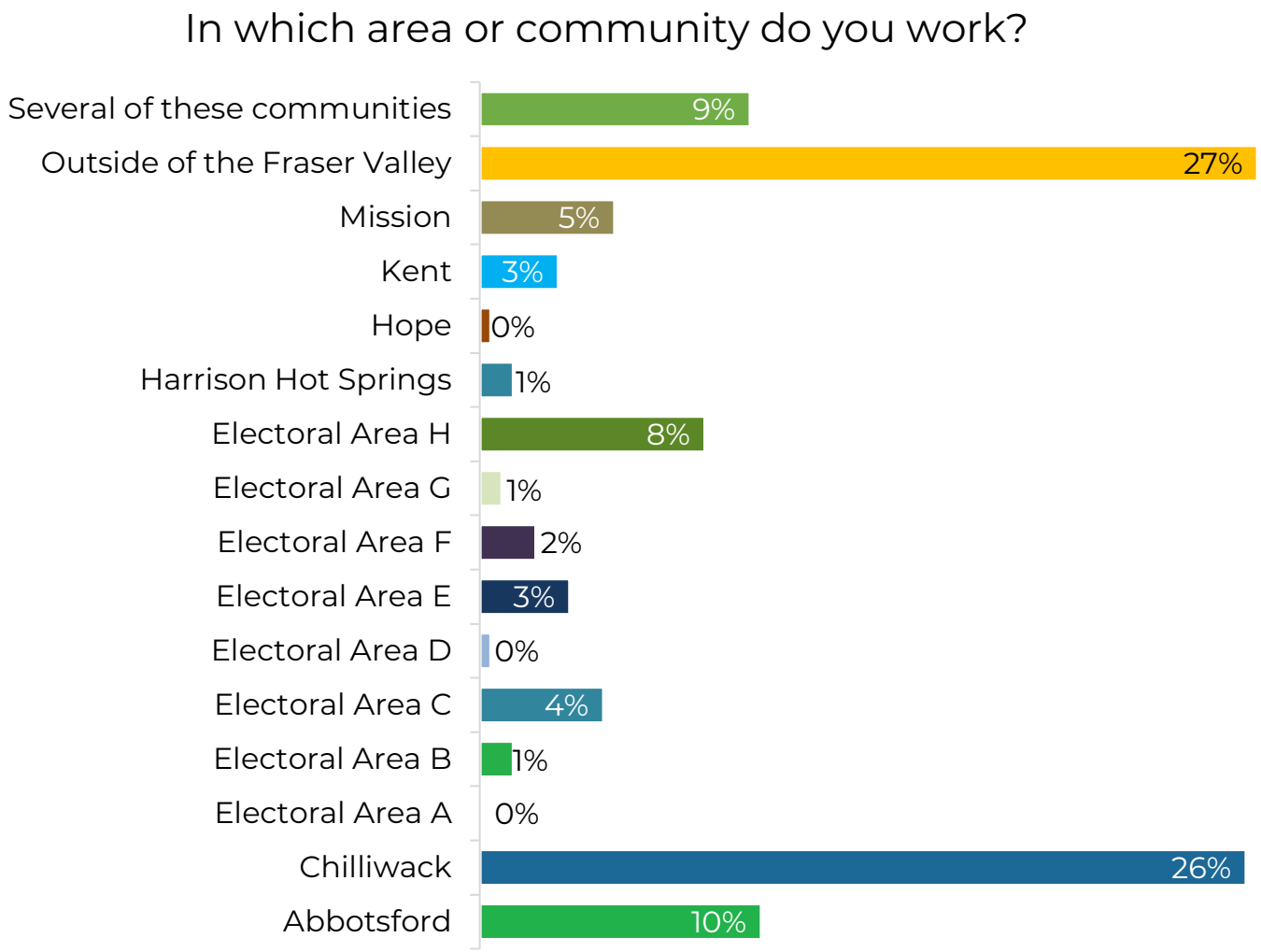
Question 16: If you are or were working prior to the COVID-19 pandemic, do you work in the same electoral area as you live?		
Answer Choices	**Responses**	
No	38%	180
Not applicable	37%	173
Yes	25%	117
	Answered	470
	Skipped	24

Question 17



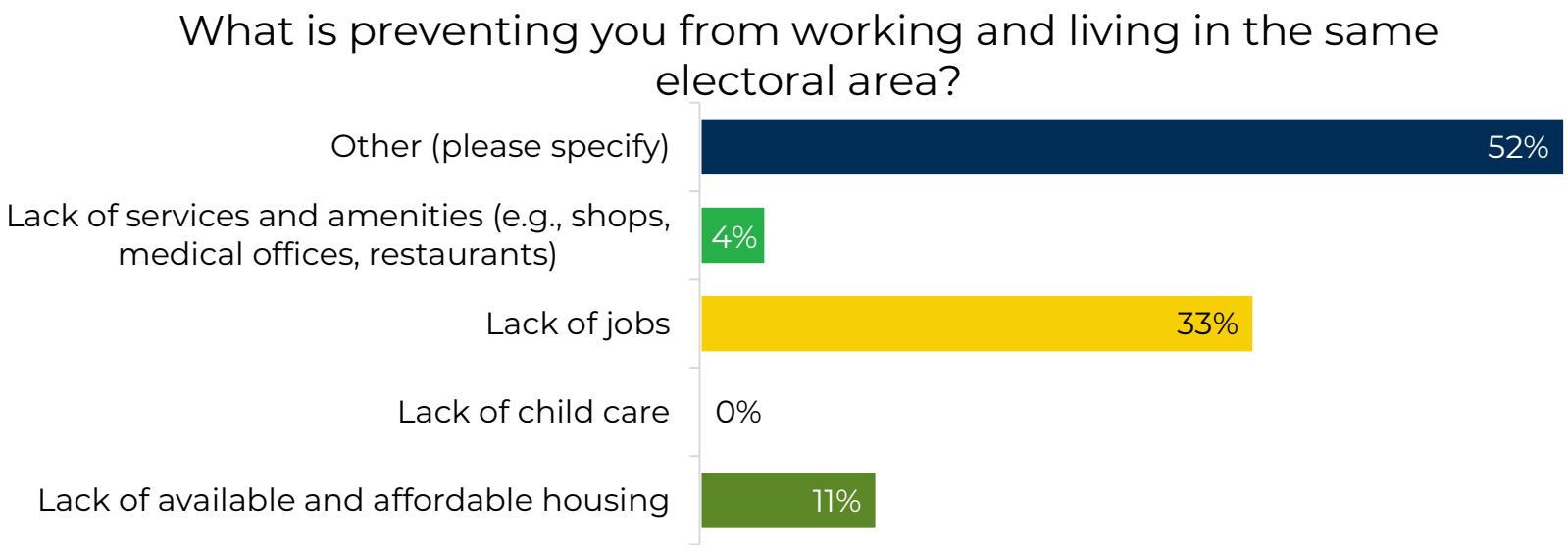
Question 17: Do you want to work and live in the same electoral area?		
Answer Choices	Responses	
Yes	34.25%	112
No	35.47%	116
Not sure	30.28%	99
	Answered	327
	Skipped	167

Question 18


In which area or community do you work?
Several of these communities
9%
Outside of the Fraser Valley
27%
Mission
5%
Kent
3%
Hope
0%
Harrison Hot Springs
1%
Electoral Area H
8%
Electoral Area G
1%
Electoral Area F
2%
Electoral Area E
3%
Electoral Area D
0%
Electoral Area C
4%
Electoral Area B
1%
Electoral Area A
0%
Chilliwack
26%
Abbotsford
10%

Question 18: In which area or community do you work?		
Answer Choices	Responses	
Abbotsford	10%	25
Chilliwack	26%	68
Electoral Area A	0%	0
Electoral Area B	1%	3
Electoral Area C	4%	11
Electoral Area D	0%	1
Electoral Area E	3%	8
Electoral Area F	2%	5
Electoral Area G	1%	2
Electoral Area H	8%	20
Harrison Hot Springs	1%	3
Hope	0%	1
Kent	3%	7
Mission	5%	12
Outside of the Fraser Valley	27%	69
Several of these communities	9%	24
	Answered	259
	Skipped	235

Question 19



Question 19: Other (please specify)
We are retired seniors
we are retired and our vacation home is in electoral H
Not applicable
Retired
Retired
Retired
Retired
retired
Retired
Traffic
Retired
Retired
Working in Langley before moving to area H

Question 19: Other (please specify)
Retired I used to volunteer at school
Retired
Retired
Retired
Nothing I have a home a vehicle and live near where I "work" (volunteer)
Available and affordable housing, and Jobs - should be able to select more than one.
Retired
Retired
suitable housing on disability income
Retired
N/A - retired
All the film and tv work in accounting is in Metro Vancouver
Retired
Semi retired
Fully retired
work at home
Lack of farming profitability
Retired
retired
I'm retired.
Disabled
Nothing
I am retired
retired
retired
Retired
Retired
Retired
nothing
retired

Question 19: Other (please specify)
n/a
Drive to work
Retired
Retired
Retired
retired now
retired
Retired
Retired
Lack of suitable industrial area
retired
retired
Don’t work, just live
Stay at home parent
retired and living where I want
Retired
Retired
I'm retired
I'm retired
retired already stated!
retired
I work at home in Area E and in Chilliwack
retired.do not work
retired/ not applicable
I am retired
Retired
Not looking for work. Retired
not working now
Retired
N/A

Question 19: Other (please specify)
Retired
Lack of viable jobs in rural areas
retired
retired
Internet

Question 19: What is preventing you from working and living in the same electoral area?		
Answer Choices	Responses	
Lack of available and affordable housing	10.67%	16
Lack of child care	0.00%	0
Lack of jobs	33.33%	50
Lack of services and amenities (e.g., shops, medical offices, restaurants)	4.00%	6
Other (please specify)	52.00%	78
	Answered	150
	Skipped	344

APPENDIX B

Mural Responses

September 22, 2020 - FVRD Municipalities and Interdepartmental Staff

FVRD Housing Needs Worksheet

Our Current Housing Situation

Current Housing Situation

high seasonal occupation in some Areas

Adjacencies to urban centres a challenge - eg Chilliwack River Valley but likely other areas

mobile home parks - which have own challenges, including uncertain tenure in some cases. and at risk of redevelopment (Same applies in municipalities)

Challenges: The diverse needs within every electoral area are different and may need a different approach in terms of best practices for assessing housing needs and creating goals for future needs. Also the complexity of the mix of ALR land and lack of infrastructure plays a role in the types of housing that can be provided in certain areas.

less flexibility in rural areas with lack of servicing

Less desire for more intensive housing in rural areas so less flexibility

HHS- Seasonal workers need affordable rental (they often make min. wage)

Diverse economies - some high income, others low income and high unemployment

The desire to age in place is growing and with this, requests for the accomodation of secondary dwellings and suites

HHS - limited opportunity for secondary suites due to high floodplain (no basements here)

HHS - many people actually live in campgrounds (trailers) year round

Housing in the FVRD

Tell us one word to describe housing in the FVRD's Electoral Areas.

Diverse

Vast

lower desnity

complex

HHS- critical need for approxmiately 45 1-2 bdrm units

HHS - older demographic requiring small high density rentals

Our Housing Needs

WHO

Tell us who needs housing in the FVRD.

What challenges do they face?

HHS - Growing families are looking for single family dwellings of 3-4 bdrms

HHS- Seniors need affordable rental

Who: Young families migrating out from Vancouver or FV. Seniors or other individuals on a fixed income. The challenge is currently that the rental market is over inflated and affordable housing is not available to the individuals who need it most

Worker housing on farms

HHS - Seasonal workers in the hospitality need affordable short term rental

Older residents who's housing is in poor repair and need help with maintenance, maybe

Middle income housing needs - not just about people at risk of homelessness.

need to consider the housing continuum

Rental housing and employee housing in high tourism areas

WOW

Tell us what would make housing work in the FVRD.

Partner Agencies!

agree with need for partner agencies - FVRD does not have housing function

comunity buy-in for need for affordable housing - NIMBY can be strong in some EAs

provincial funding support for RDs to hire housing focussed staff

Funding

Purpose built rentals

Incentive for developers

densification

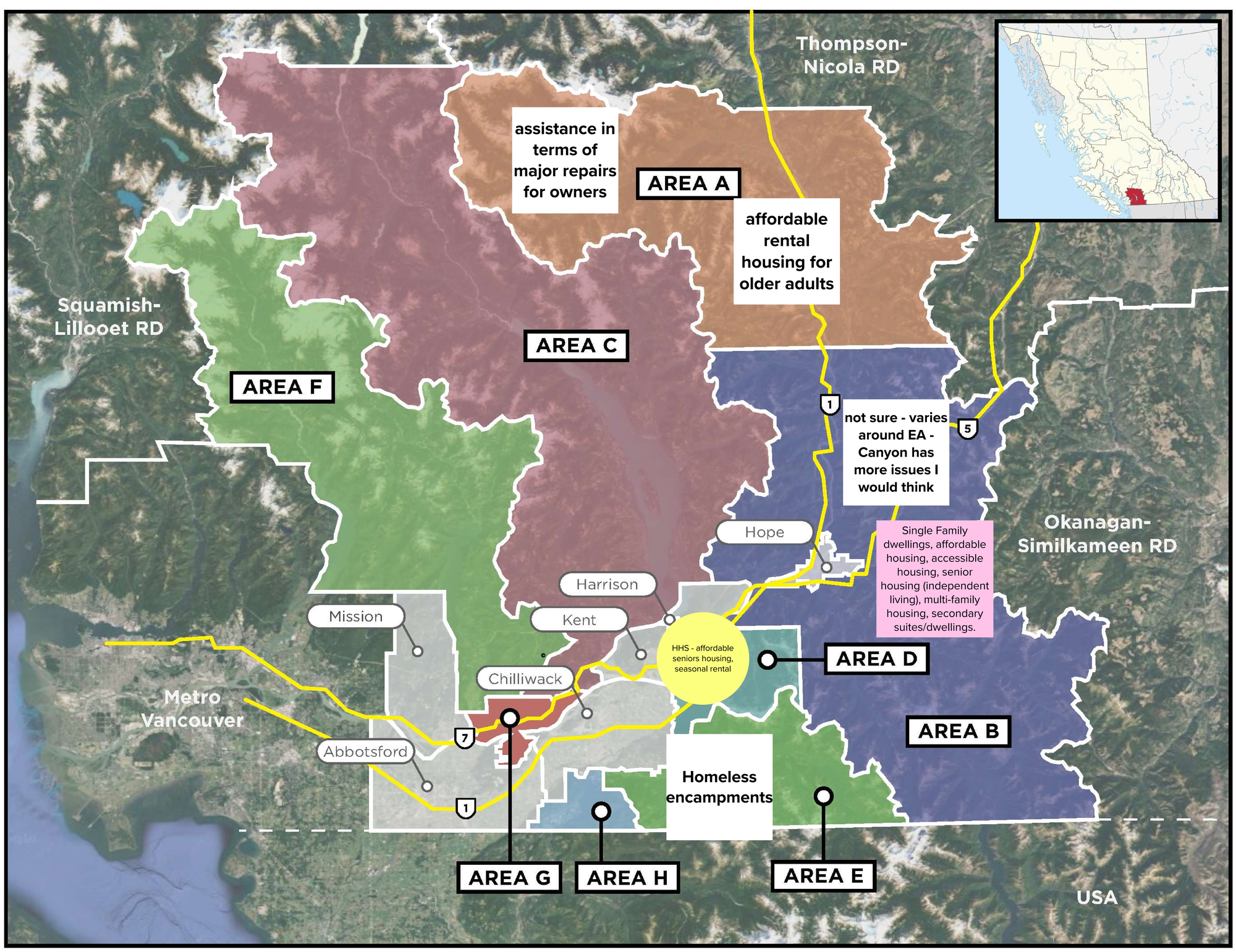
subsidized housing

Incentives for developers to build adaptive / affordable housing.

Exemptions or a streamlined Development Permit process to make it quicker and easier for developers

WHAT & WHERE

Tell us what kinds of housing are needed where!



September 22, 2020 - FVRD Non-Profits and Service Providers

FVRD Housing Needs Worksheet

Our Current Housing Situation

Fast

thoughtful?

Stable?

community assets

OCP

enviromental integrity

key trends: growth, renovation, licensing, private developers, citizen groups

The current housing is being run by one developer who owns the majority of land. Increasing land prices and encouraging airbnbs (Sunshine Valley)

Housing in the FVRD

Tell us one word to describe housing in the FVRD's Electoral Areas.

Poor

growth

Essential

Our Housing Needs

Tell us who needs housing in the FVRD

WHO

What challenges do they face?

Young people

high cost of living

visitors, resort employees, mixed use, low price per month

Young families are having difficulty in obtaining housing on a permanent basis. there is NO long term rentals available, again Air BnB is the "quick money" resource that is promoted in SSV. Older residents are now putting their homes up for sale as there is very little if any support systems in place and to receive services people must travel 16Km down the mountain into Hope to receive groceries, health etc. IF the Road is OPEN

Adequate employment

WOW

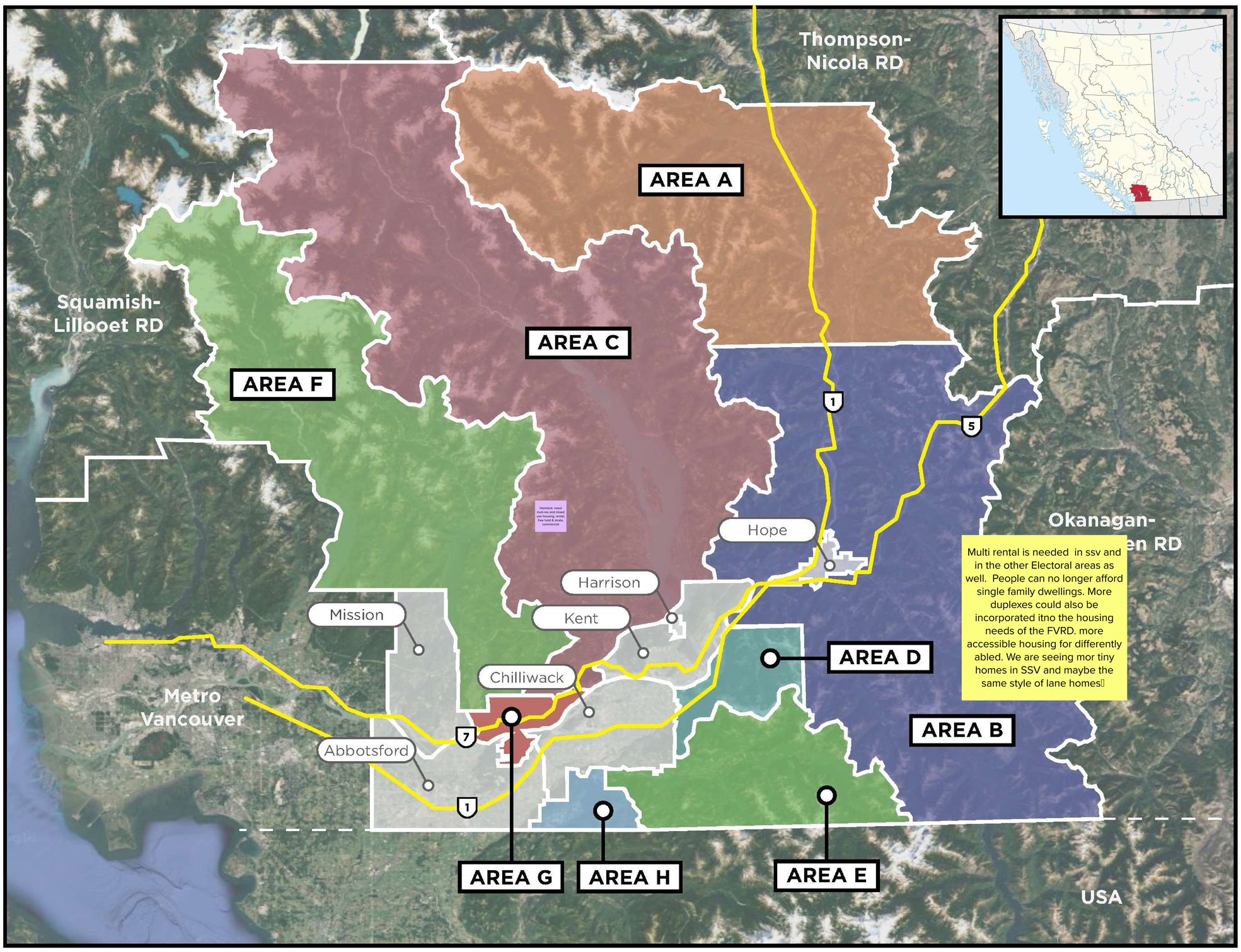
Tell us what would make housing work in the FVRD.

Changing or adding zoning to a community. Brining in non-profits to assist managing units, creating incentives for builders, developers to invest in community, reduction of tazes to encourage alternate living structures ie, "container style low cost housing" etc. Creating partnerships.

transportation, affordability, managed services, healthcare, infrastructue, connectivity, access and egress of neighbourhoods,

WHAT & WHERE

Tell us what kinds of housing are needed where!



Fraser Valley Regional District

CITY SPACES

APPENDIX 2:

ELECTORAL AREA A HOUSING NEEDS REPORT

ELECTORAL AREA A

APPENDIX 2: ELECTORAL AREA A HOUSING NEEDS REPORT

Fraser Valley Regional District

Fraser Valley Regional District

March 2021

CITY SPACES

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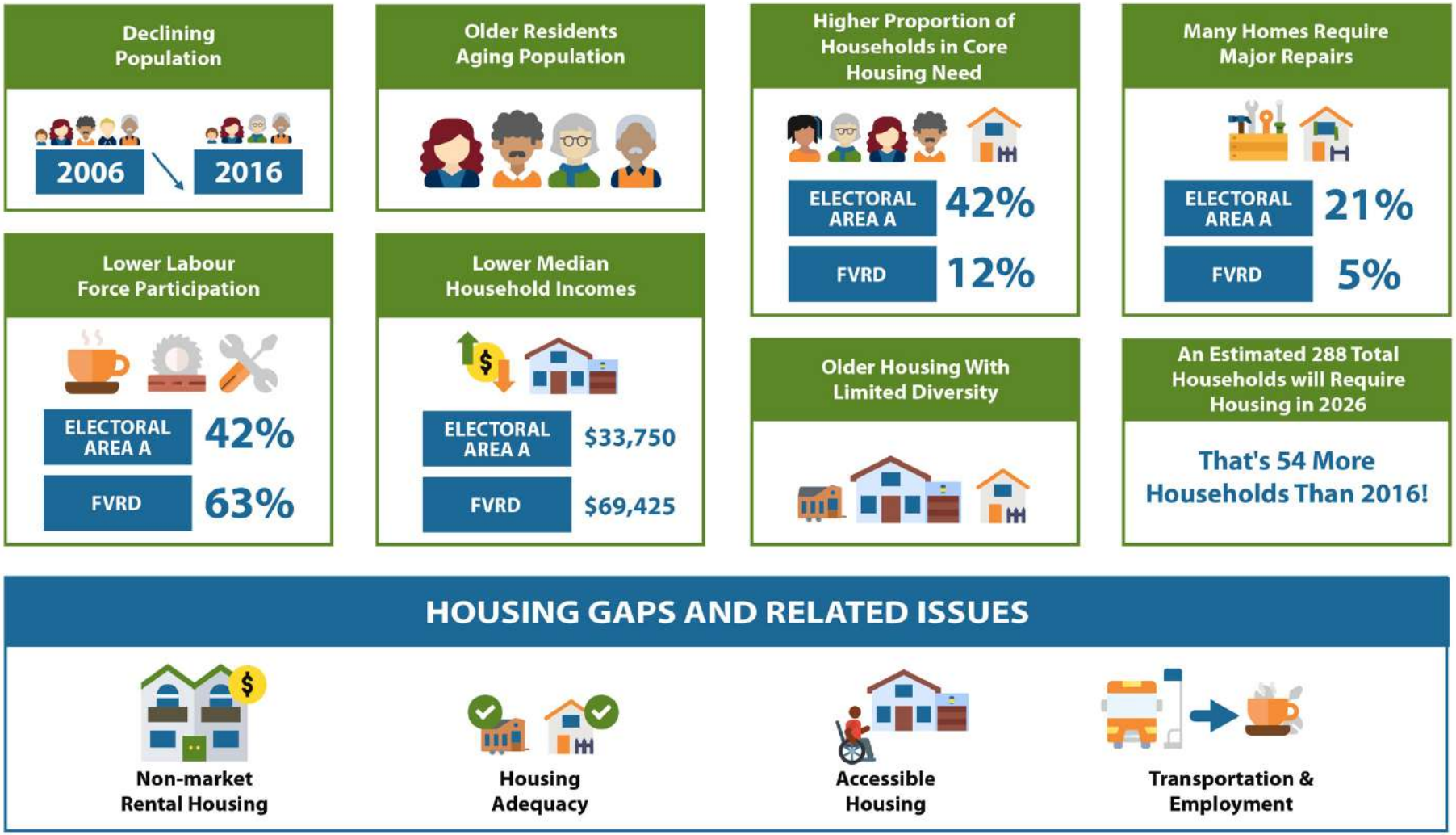
Executive Summary

Figure 1: Electoral Area A – At a Glance



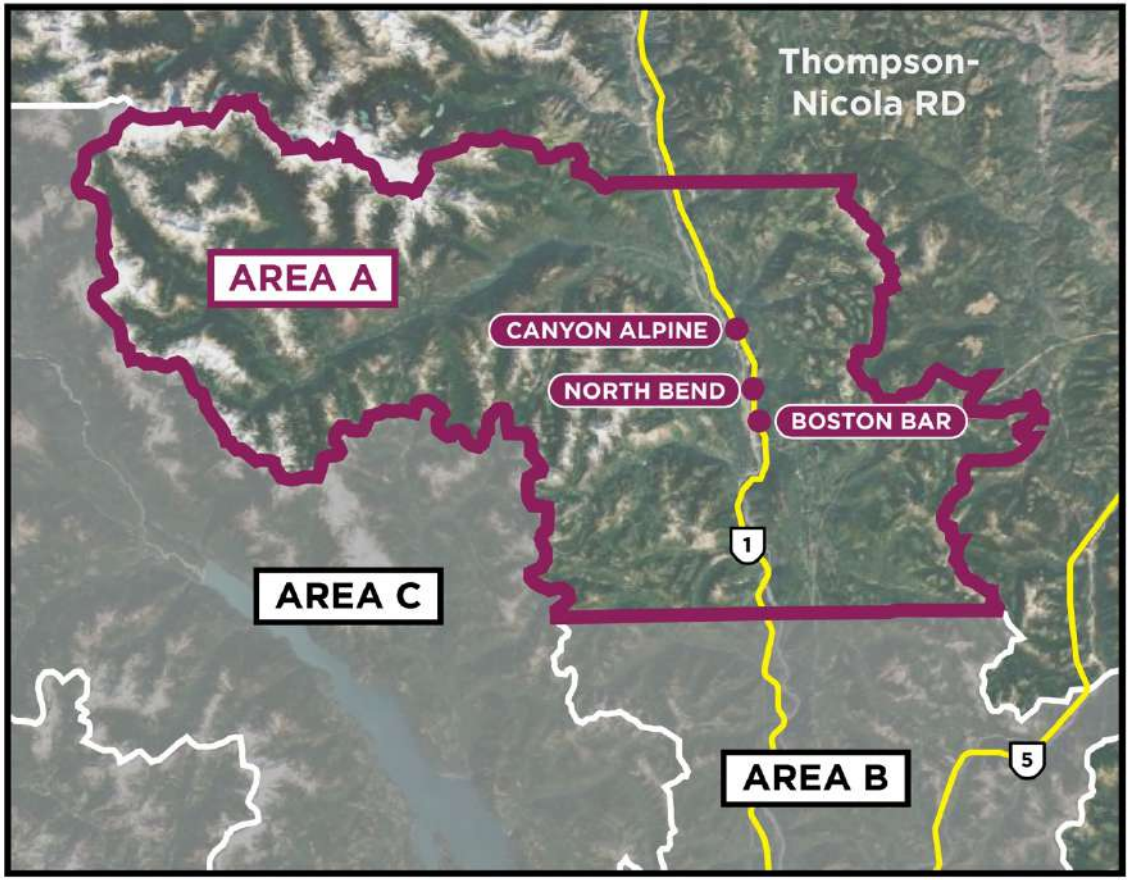
Electoral Area A Context

Location

Electoral Area A is the northeastern-most area in the Fraser Valley Regional District. It is bounded by the Thompson Nicola Regional District to the north and east, Electoral Area B to the south, and Electoral Area C to the west. This area is part of the Fraser Canyon and has a climate reflective of that geography, with hot summers and cold winters. Highway 1 transects this Electoral Area, connecting the Lower Mainland to the interior and northern regions of the province.

Electoral Area A is 2,329 square kilometres and sparsely inhabited – the population density per square kilometre is 0.2. Electoral Area A encompasses the communities of Boston Bar, North Bend, and Canyon Alpine. The canyon environment is picturesque, particularly with the proximity of the Fraser River, mountains, and adjacent railways.

Figure 2: Electoral Area A Context Map



History

The Nlaka'pamux lived in the central Fraser Canyon area at least 3,500 years ago and relied on the Fraser River as a transportation corridor and food source (e.g., salmon).[1] European settlement began with the Fraser River gold rush in 1858. Boston Bar and Yankee Flats or Yankee Town (later renamed to North Bend) were occupied by hundreds of miners, many of whom were previously involved with the California gold rush. The name "Boston Bar" is derived from the geographic features associated with the location of the town, as a "bar" is a gold-bearing sandbar or sandy riverbank.[2] The Nlaka'pamux referred to the Americans as "Boston men", which served as the inspiration behind the name Boston Bar, which is still used today. Following the Fraser River gold rush, Boston Bar developed into a major stopping place on the Cariboo Wagon Road for miners and suppliers en route to Barkerville.[3]

North Bend began as a significant divisional point for the railway between the coast and the Rocky Mountains and prospered for many decades before changes in the operation of the railway led to population decline. While North Bend and Boston Bar are adjacent communities, separated by the Fraser River, their growth patterns are distinctive of two different industries – North Bend developed as a railway town, while Boston Bar was closely linked to the forestry industry and local lumber mill. Forestry remained a major part of the local economy for many years.

In recent history, reductions in railway and forestry operations have eroded the local labour base, which has led to population decline and impacted the local economy. Additionally, the removal of tolls on the Coquihalla reduced the amount of pass-through traffic which in the past would have frequented roadside services in the canyon. While somewhat dated, the OCP (1994) specifies, "*There is a high proportion of transient population and rental accommodation*". There is no substantial commercial or retail development in this Electoral Area, and with a very limited tax base, it is difficult to maintain services and provide amenities for local residents. The 1994 OCP focused on encouraging a stable and diversified local economy, yet the past few decades have seen additional population decline and limited economic development.

Existing Housing Policy Framework

Electoral Area A's Official Community Plan (OCP) was adopted in 1994. Local context has changed considerably since that time, particularly as a result of population loss. The OCP includes a background report which was used to develop a land use framework and associated policies. The report relies on population data from 1986 when the estimated community area population totaled 876 residents. As of 2016, Electoral Area A's population has reduced by more than 50% - from 876 residents to 405 residents in 2016.

[1] Electoral Area A Official Community Plan.
[2] Ibid.
[3] Ibid.

There are limited references to housing within the OCP. While affordable housing and rental housing are mentioned, there are no references to special needs housing included in the policy document. As per the *Local Government Act*, section 473, an Official Community Plan must include policies about affordable housing, rental housing, and special needs housing. This Housing Needs Report will serve as an important reference for FVRD staff when updating their OCP and will ensure a new document is informed by the latest available housing needs information.

The existing OCP policies are summarized below:

» *The Plan should provide increased opportunities for housing and affordable home ownership so as to encourage more permanent residency in the community (Plan Objective).*

» *Pursuant to section 945 (2.1) of the Municipal Act, the Board intends, with community co-operation, to undertake a pro-active program to ensure an adequate supply of affordable and rental housing in the Plan area. This program involves the purchase, subdivision, and redevelopment of the Marathon lands in North Bend. Based on past and projected future growth patterns these lands, if developed at appropriate densities as indicated in this Plan, will provide a suitable and adequate land base for new housing beyond the life of the current Plan (Policy 9.5).*

Key Findings

Electoral Area A Housing Situation

The following section contains select data sets that inform the key summary statements regarding housing need and corresponding analysis. These high-level trends build from the information contained in Appendix 2.1: Electoral Area A Indicators, which is a comprehensive summary of data related to demographics, employment, and housing.[4]

DEMOGRAPHIC TRENDS

» **Between 2006 to 2016, Electoral Area A experienced population decline, with an annual growth rate of -1.5%,** while the FVRD grew significantly, at an annual rate of 1.5%. BC grew at an annual rate of 1.3% between 2006 to 2016, meaning the FVRD's growth was above the provincial rate.

» **The typical Electoral Area A resident is 16 years older than in the FVRD** – in 2016, median age was 57.6 in Electoral Area A and 41.2 in the FVRD. The proportion of the population aged 24 years and under was much smaller in Electoral Area A (13%) compared to the FVRD (30%), while the proportion of the population aged 65 years and above was much higher in Electoral Area A (30%) than in the FVRD (18%).

» **Looking forward, the number of residents is projected to increase by 30 people (or 6.3%) between 2021 and 2026**. Over the next twenty years, the population is anticipated to increase by 116 people (or 24.5%). While this is a marked increase when compared to the growth trends between 2006 and 2016, this anticipated increase in population is derived from trends at the regional district level, which are not necessarily indicative of local growth patterns and nuances.[5]

» **Household size in Electoral Area A comprises smaller households**, which may be reflective of the higher proportion of seniors as older residents are more likely to live alone than younger residents in their family-formation years. Since 2006, the proportion of 1-person households has increased. These trends are important factors to consider when determining anticipated units by bedroom type, as smaller homes (i.e., fewer bedrooms) may be more suitable for local households.

---

[4] It is important to note the limitations associated with the 2011 National Household Survey (NHS) data. Due to the voluntary nature of the NHS, there is a possibility of non-response bias if those who chose not to respond to the survey are systematically different than those who did respond. Caution must be used when comparing NHS estimates to the 2006 long form census information because it is impossible to determine with certainty whether differences are due to actual changes in the population or due to non-response bias. Trends in low income estimates from the NHS compared to estimates from previous censuses show markedly different trends than those derived from other surveys and administrative data sources. Therefore, low-income data from the NHS should be used with caution and comparisons to previous census data should not be made.

[5] Detailed projections at the Electoral Area level are not available through BC Statistics. To provide an estimate of anticipated population for Electoral Area A, a proportional split was applied to the BC Statistics projection for the FVRD based on 2016 Census data for Electoral Area A as compared to the FVRD.

Figure 3: Electoral Area A Demographic Snapshot

AREA A POPULATION SNAPSHOT

MEDIAN AGE

AREA A	56.8 YEARS
FVRD	41.2 YEARS

IF ELECTORAL AREA A WAS 100 PEOPLE...

10 Would be 0 to 14 years of age.

4 Would be 15 to 24 years of age.

56 Would be 25 to 64 years of age.

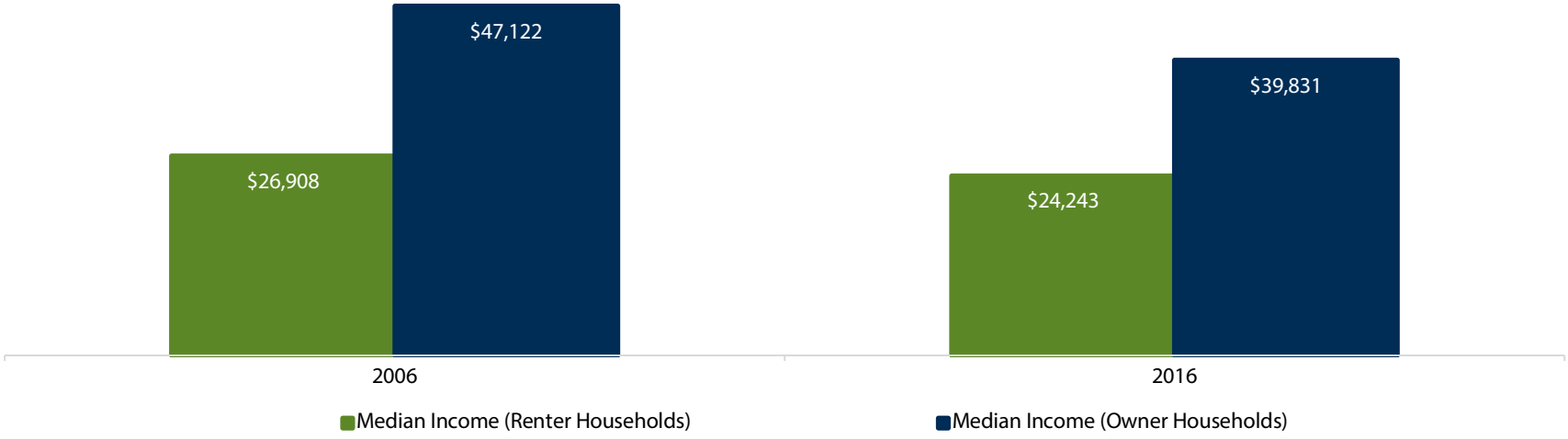
30 Would be 65+ years of age.

* Detailed projections at the Electoral Area level are not available through BC Statistics. To provide an estimate of anticipated population for Electoral Area A, a proportional split was applied to the BC Statistics projection for the FVRD based on 2016 Census data for Electoral Area A as compared to the FVRD.

INCOME DATA

- **The median income of all households has declined by 20% from 2006 and 2016** – from $42,220 in 2006 to $33,750 in 2016. Median household income in Electoral Area A is less than half of the regional median household income ($69,425).
- **The median income of owner households has declined by 15% from 2006 to 2016** – from $47,122 to $39,831. Median owner household income is less than half of the regional median owner household income ($81,807).
- **The median income of renter households has declined by 10% from 2006 to 2016** – from $26,908 to $24,243. Median renter household income is slightly more than half of the regional median renter household income ($42,889).
- **Residents of Electoral Area A have considerably lower incomes than the regional median incomes**, meaning their ability to afford shelter costs is limited and there may be more demand for non-market housing options.

Figure 4: Median Household Income, Electoral Area A (2016)



Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

LABOUR FORCE DATA

» **There is a smaller proportion of Electoral Area A residents who are part of the labour force as compared to the FVRD.** This is likely related, in part, to population aging: the median age in Electoral Area A (57.6) is higher than the median age in the FVRD (41.2). Older residents are more likely to be retired and not part of the labour force. With a higher proportion of older residents who are not working, Electoral Area A residents may be challenged to afford shelter costs, particularly given the sizeable proportion of residents who are renters (26%).

Table 1: Labour Force Statistics

	Electoral Area A	FVRD
Population Aged 15 Years+ in the Labour Force	170	149,170
Unemployment Rate	29.4%	6.7%
% of Population in Labour Force	42.0%	63.4%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

» **The majority of those in Electoral Area A's labour force work within Electoral Area A** – which is distinct from the other Electoral Areas within the FVRD. Given Electoral Area A is the northeastern-most area in the FVRD, it is further away from urban centres, such as Chilliwack, where many of the residents of other Electoral Areas work on a daily basis.

» For Electoral Area A residents who are part of the labour force, the industries with the highest number of workers include the **construction sector, transportation and warehousing, and accommodation and food services.**

RENTAL HOUSING INDICATORS

» **There is no CMHC information available for Electoral Area A**. A market scan was completed in January 2021 and found only one rental listing in Boston Bar, North Bend, and Canyon Alpine.[6]

» **As per 2016 Census data, median monthly shelter costs for rented dwellings in Electoral Area A totaled $610** as compared to $877 across the FVRD. Rental housing is less costly in Electoral Area A when compared to shelter costs for rented dwellings across the region.

» **The proportion of renters in Electoral Area A has increased overall between 2006 and 2016**, **from 11% to 27% of households**; however, since 2011, the proportion of renters decreased from 33% to 27% of households. This proportional change is distinct from trends at the Regional District level which experienced an increase from 24% to 27% between 2011 and 2016. As of 2016, 27% of households in both Electoral Area A and the FVRD are renters.

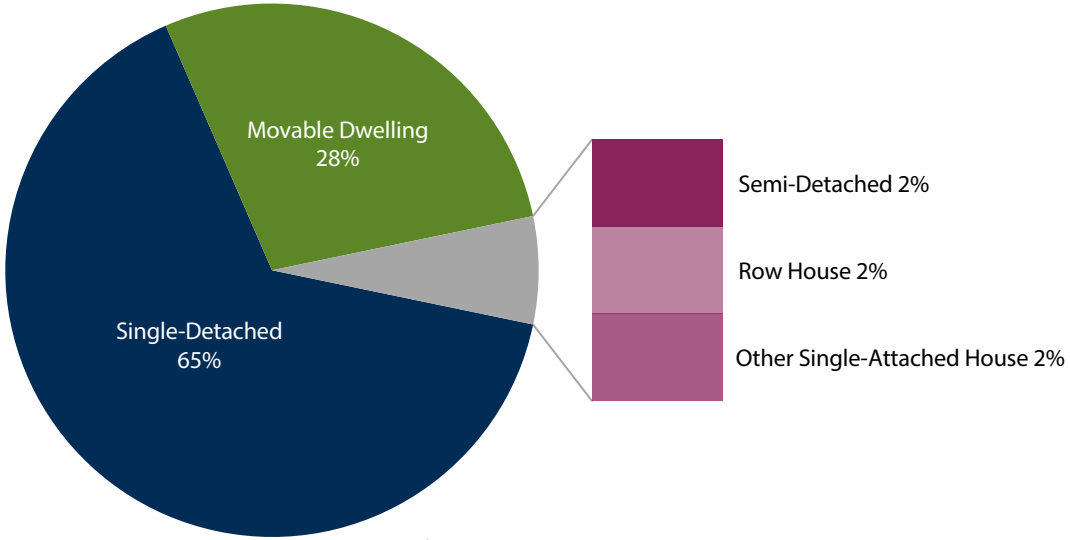
[6] The rental market scan was completed using typical classified advertisement websites such as Craigslist and Kijiji.

HOMEOWNERSHIP INDICATORS

- As per 2016 Census data, the average value of dwellings in Electoral Area A totaled $182,009 as compared to $476,293 across the region. **The value of dwellings in Electoral Area A is lower when compared to the value of dwellings across the region.** While this may be indicative of more affordable housing, the proportion of households in Electoral Area A in core housing need is higher than the proportion seen across the region.
- **Since 2016, the average value of dwellings has decreased slightly, when comparing 2016 Census data and 2020 assessment information.**[7] As of 2020, the average assessed value of a single-detached dwelling totaled $179,174, as compared to an average resale value of $112,190.
- **The majority of housing in Electoral Area A comprises two structure types** – single-detached dwellings and movable dwellings[8], as seen in Figure 5 below. With only 234 housing units in Electoral Area A, there is limited diversity in the housing stock. For older residents, this may pose challenges as there are few accessible options and single-detached homes typically require more maintenance and yard work. As of 2016, 74% of households experienced activity limitations always, often, or sometimes, which suggests there are many households who are challenged to perform the activities of daily living as a result of physical, mental, or other health-related conditions.
- As per FVRD building permit data, there has been **limited construction of new housing in Electoral Area A** in recent years, with only two new builds completed between 2010 and 2020.

[7] The average dwelling value included in the census is based on owner estimates and refers to the dollar amount expected by the owner if their dwelling was sold rather than direct assessment values from BC Assessment.
[8] The category 'movable dwelling' includes mobile homes and other movable dwellings such as houseboats, recreational vehicles and railroad cars.

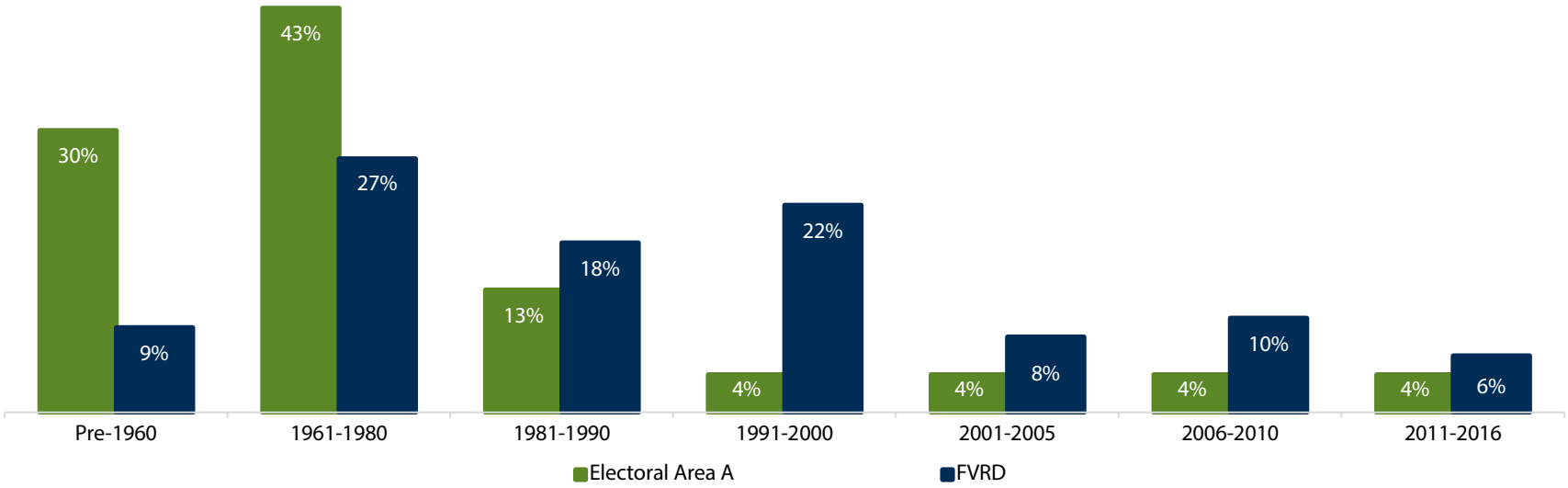
Figure 5: Housing by Structure Type, Electoral Area A (2016)



Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

» **The majority of housing in Electoral Area A was built before 1980 –** there has been limited new construction in recent years, which is reflective of the decline in population. This is distinct from the trends at the regional level – in the FVRD, only 9% of housing was built pre-1960, compared to 30% of the housing in Electoral Area A. The age of housing in Electoral Area A is closely connected to industry – with the railway and forestry no longer major employment sources, fewer people are living in Electoral Area A and building new homes.

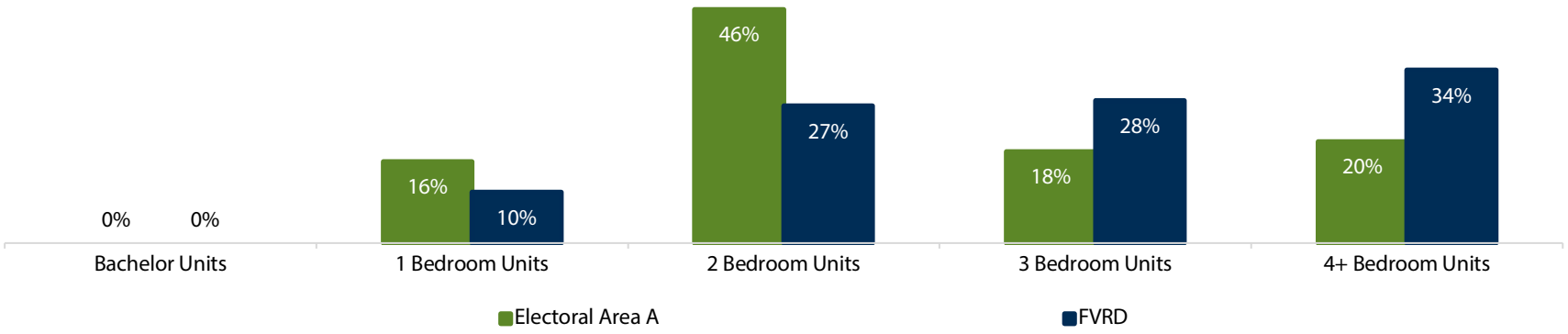
Figure 6: Housing by Date Built, Electoral Area A (2016)



Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

» While the proportion of smaller units (1- and 2- bedrooms) is larger in Electoral Area A than in the FVRD, it is interesting to note **84% of the housing stock in Electoral Area A is comprised of 2+ bedrooms, while 51% of households are comprised of one person**. This suggests there may be a mismatch between what is available and what is desirable, particularly given the aging population and the likelihood downsizing seniors will be looking for smaller units.

Figure 7: Housing Composition by Size, Electoral Area A (2016)



Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

NON-MARKET HOUSING INDICATORS

- There are no non-market housing units administered by BC Housing in Electoral Area A.[9] BC Housing administers two rent supplement programs, of which there were a total of four recipients in Electoral Area A as of March 2020.
- The Rent Assistance Program (RAP) provides eligible low-income, working families with cash assistance to help with their monthly rent payments in the private market.
- The Shelter Aid for Elderly Renters (SAFER) program helps make rents affordable for BC seniors with low to moderate incomes. SAFER provides monthly cash payments to subsidize rents for eligible BC residents who are age 60 or over and who pay rent for their homes.
- **The closest non-market housing to Fraser Canyon residents is located in Hope, 65 kilometres south of Boston Bar.** If residents were to re-locate to this municipality, or other urban centres in the FVRD, they would be able to access non-market housing administered by BC Housing. As of March 2020, Hope had a total of 21 homeless housed units[10], 20 homeless shelter units, 12 units of supportive seniors' housing, 8 units for women and children fleeing family violence, and 38 low-income seniors' units.[11]

[9] There may be other non-market housing units in Electoral Area A that do not have an agreement with BC Housing in-place.
[10] Housing for clients who are at the risk of homelessness, or formerly homeless for a period of at least 30 days and up to two or three years. This type of housing includes the provision of on- or off-site support services to help the clients move towards independence and self-sufficiency
[11] The 2020 report on homelessness indicates there were 36 shelter beds in Hope, which translates to 28 shelter beds and 8 women's transition house beds. The higher number may be due to a difference in methodology between BC Housing and the report authors, as beds are distinct from units.

- The 2020 report on homelessness in the FVRD documents the process of the Point-in-Time count and survey conducted over a 24-hour period, March 3 and 4, 2020, in the communities of Abbotsford, Mission, Chilliwack, Agassiz-Harrison, Hope, and Boston Bar. **Results indicate there were 78 people counted as experiencing homelessness in eastern Fraser Valley communities at this snapshot in time**, inclusive of Hope, Boston Bar/North Bend, and Agassiz-Harrison, which represents an increase of 30 people from the 2017 homelessness count. Additional survey findings are summarized below:
  - More than half (61%) of the surveyed individuals indicated that lower rent would help to end homelessness.
  - Twenty-three (23) of the 78 surveyed individuals reported mental illness and twenty-two (22) of 78 respondents reported addiction.
  - Eleven individuals or 14% of people experiencing homelessness in eastern Fraser Valley communities identified as First Nations or someone with North American Indigenous Ancestry.
  - The majority of people experiencing homelessness in the eastern Fraser Valley communities are seniors or will be seniors within this decade.

ANTICIPATED HOUSING UNITS

- The anticipated housing units for Electoral Area A are provided below. As per Table 2, the population is anticipated to increase to 504 people by the year 2026. An estimated 288 households will require housing, an increase of 54 households from 2016.[12]
- It is important to recognize the distinction between private dwellings occupied by usual residents[13] versus private dwellings, which may be unoccupied or occupied by foreign residents and/or by temporarily present persons (i.e., students, temporary foreign workers). In most municipalities, there are more private dwellings than private dwellings occupied by usual residents. **As of 2016, there was a total of 234 private dwellings occupied by usual residents and a total of 316 private dwellings in Electoral Area A.**

[12] Detailed projections at the Electoral Area level are not available through BC Statistics. To provide an estimate of anticipated population for Electoral Area A, a proportional split was applied to the BC Statistics projection for the FVRD based on 2016 Census data for Electoral Area A as compared to the FVRD.
[13] The number of private dwellings occupied by usual residents is equal to the number of private households.

Table 2: Anticipated Number of People & Households, Electoral Area A (2016 to 2026)

	2016	2018	2020	2022	2024	2026	Change 2016-2026
Total Number of People	405	455	469	480	492	504	+99
Total Households	234[14]	261	267	274	281	288	+54
Average Household Size	1.73	1.74	1.76	1.75	1.75	1.75	+0.02

Source: BC Statistics

- The anticipated number of housing units required in Electoral Area A by the year 2026 is 288. Given there are currently 316 housing units in Electoral Area A, **it appears there is sufficient supply to accommodate the anticipated population growth**. However, **the condition and suitability of the existing housing may not suit the needs of local residents**.
- Additional factors must be examined to understand how housing in Electoral Area A may change over time. The housing in Electoral Area A is aging; 76% of units were constructed before 1980, and as of 2016, 21% of units are in need of major repair. With older housing, there is the possibility that units will be renovated or demolished to make way for new development.
- It is also important to ensure housing meets the needs of local residents. Currently, the majority of the units in Electoral Area A comprise larger single-detached dwellings, while households are smaller. **For seniors looking to downsize, there are limited accessible housing options**. As the population continues to age, it is likely new development or retrofits to existing housing will be needed to provide residents with housing choice.
- Looking to 2041, the population is anticipated to increase to 590 people. An estimated 340 households will require housing, an increase of 52 households from 2026.[15]

[14] This refers to the number of private dwellings occupied by usual residents, which is equal to the number of private households.
[15] Detailed projections at the Electoral Area level are not available through BC Statistics. To provide an estimate of anticipated population for Electoral Area A, a proportional split was applied to the BC Statistics projection for the FVRD based on 2016 Census data for Electoral Area A as compared to the FVRD.

HOUSING UNIT PROJECTIONS BY BEDROOM TYPE

» Housing unit projections are further analyzed by bedroom type, as per the legislative requirements. Given the limited number of housing units in Electoral Area A, **it is unlikely the proportion of units by bedroom type will change significantly over the next five years.** Table 3 maintains the 2016 Census distribution of units by bedroom type.

Table 3: Housing Units Required by Bedroom Type (Anticipated), Electoral Area A

Unit Size	2016 (#)	2016 (%)	Total Units				
			2021	2026	2031	2036	2041
0-Bedroom	0	0%	0	0	0	0	0
1-Bedroom	40	16%	43	46	49	52	54
2-Bedroom	115	46%	125	132	141	149	156
3-Bedroom	45	18%	49	52	55	58	61
4+Bedroom	50	20%	54	58	61	65	68
Total	**250**[16]	**100%**	**271**	**288**	**306**	**324**	**340**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

HOUSEHOLDS IN CORE HOUSING NEED

» For the purposes of this report, **core housing need**[17] is used to help us understand how well housing needs are being met. The following section provides an explanation of the metrics that comprise core housing need.

» The following tables demonstrate **renters are consistently faring worse than homeowners on all housing standards**. The difference between the proportion of households in Electoral Area A not meeting particular housing standards and the proportion of households across the FVRD not meeting particular housing standards is quite significant, particularly with regard to adequacy and core housing need.

[16] The number of housing units by bedroom type differs from the number of private households because of the discrepancies between total population tabulations (collected by 100% of the population) and the 25% sample data collected through the long form census. Certain indicators, such as housing units by bedroom type, are only collected for a 25% sample of the population in private households. The results are then weighted to represent the total population. Given the total number of households has been collected by 100% of the population, this has resulted in a data discrepancy between these two indicators. The proportion of units by bedroom type has been applied to the anticipated household numbers, which are derived using the 2016 private household data.

[17] Statistics Canada specifies, "A household is said to be in 'core housing need' if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards)." Extreme core housing need has the same meaning as core housing need except that the household has shelter costs for housing that are more than 50% of total before-tax household income.

In 2016, **42% of households in Electoral Area A were in core housing need**, as compared to 12% of households in the FVRD. Overall, affordability and adequacy have worsened since 2006, with larger proportions of households not meeting that particular standard. For suitability, there has been an improvement over time, particularly for renter households.

» When compared to provincial averages, the **adequacy of dwellings in Electoral Area A is of major concern**. With older housing and limited reinvestment in the community, the quality of the housing has suffered and is likely indicative of an income and affordability issue as households aren't able to complete the necessary home improvements.

Table 4: Affordability - Households Spending 30%+ of Income on Shelter Costs, Electoral Area A (2006 to 2016)

Core Housing Need: Affordability	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	60	28%	45	20%	70	29%	22,640	23%
Renter	10	40%	30	40%	35	54%	10,110	38%
Owner	50	26%	0	0%	40	23%	12,525	17%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

» The proportion of households below the affordability standard[18] was higher in Electoral Area A when compared to the FVRD, particular for renter households.

Table 5: Adequacy - Households in Dwellings Requiring Major Repairs, Electoral Area A (2006 to 2016)

Core Housing Need: Adequacy	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	40	19%	20	9%	50	21%	5,220	5%
Renter	0	0%	0	0%	20	31%	2,015	8%
Owner	35	18%	10	7%	30	17%	3,200	4%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

» The proportion of households below the adequacy standard[19] was higher in Electoral Area A when compared to the FVRD, particularly for renter households. For comparison purposes, 6.3% of dwellings in BC are in need of major repair. **The proportion of Electoral Area A houses in need of major repair is more than double the provincial average.** Dwelling unit condition is an important indicator of the

[18] Affordable housing has shelter costs equal to less than 30% of total before-tax household income.
[19] Adequate housing is reported by their residents as not requiring any major repairs. Major repairs include defective plumbing or electrical wiring, or structural repairs to walls, floors, or ceilings.

health and viability of a community. Repair and maintenance of dwellings is one of the most important and challenging elements for private households and non-profit or government operated social housing sites. Repair and maintenance usually account for a large expenditure of household income, and a significant percentage of homes in need of major repair may indicate an income and affordability issue. Given that 17% of housing is already in need of repair, it is important to define strategies to incentivize or facilitate renovation.

Table 6: Suitability – Households in Overcrowded Dwellings, Electoral Area A (2006 to 2016)

Core Housing Need: Suitability	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	10	5%	0	0%	0	0%	4,645	5%
Renter	10	40%	0	0%	10	15%	2,595	10%
Owner	0	0%	0	0%	0	0%	2,050	3%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

» The proportion of households below the suitability standard[20] was higher in Electoral Area A for renter households, meaning renter households are particularly challenged to find housing with enough bedrooms for the size and composition of their households.

Table 7: Households in Core Housing Need, Electoral Area A (2006 to 2016)

Core Housing Need	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	75	34%	70	32%	100	42%	12,325	12%
Renter	10	50%	55	69%	50	71%	7,940	30%
Owner	70	36%	0	0%	55	31%	4,385	6%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

» The proportion of Electoral Area A households in core housing need is significant – as of 2016, there were 50 renter households and 55 owner households in core housing need, meaning there are currently 100 households that do not live in acceptable housing (does not meet one or more of the adequacy, suitability, or affordability standards) and acceptable alternative housing would cost 30% or more of before-tax income. **The proportion of Electoral Area A households in core housing need is more than three times the regional average**

[20] Suitable housing has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements.

overall - and more than five times for owner households specifically. This demonstrates owners in Electoral Area A are particularly challenged to afford suitable and adequate housing when compared to owners across the region.

Table 8: Households in Extreme Core Housing Need, Electoral Area A (2006 to 2016)

Extreme Core Housing Need	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	10	5%	35	16%	35	15%	5,505	6%
Renter	0	0%	0	0%	10	14%	3,475	13%
Owner	10	5%	0	0%	25	14%	2,025	3%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

» **The proportion of Electoral Area A households in extreme core housing need is more than double the regional average**; however, a comparison of 2011 and 2016 Census data demonstrates the proportion of households in extreme core housing need has improved slightly over time, from 16% to 15% of all households. As with core housing need, owners are particularly challenged to afford suitable and adequate housing when compared to owners across the region. **The proportion of Electoral Area A owner households in extreme core housing need is more than four times the regional average for owner households.**

Key Areas of Local Need

Housing Needs Summary Statements

Based on an analysis of data summarized in Appendix 2.1 and feedback from public engagement, the following summary statements describe the current and anticipated needs for the groups listed below:

AFFORDABLE HOUSING

Housing is not affordable for many Electoral Area A residents, with nearly a third of households spending 30% or more of their income on shelter costs. While it may be interpreted that lower shelter costs and median dwelling values in Electoral Area A would result in greater levels of affordability, median income data demonstrates households in Electoral Area A are earning less than the regional averages. The cost of housing is out-of-reach when considering local incomes – particularly with the understanding that the population is aging and there is a lower level of labour force participation than seen across the region. With a growing proportion of older residents, there is likely a reliance on pensions to support shelter costs and this has created a gap between what is available and what is affordable to Electoral Area A residents.

RENTAL HOUSING

Renter households are particularly challenged to afford suitable and adequate housing in Electoral Area A. Given that 27% of local residents are renters, there is cause for concern that 71% of these renter households are in core housing need – significantly higher than the regional average of 30%. With an older housing stock, buildings are falling into a state of disrepair and renter households in particular are living in substandard homes. Additionally, over half of the renter households in Electoral Area A are spending more than 30% of their income on shelter costs. BC Housing rent supplement programs may help to close this gap; however, renovations and improvements are also likely required to improve the condition of older rental housing.

SPECIAL NEEDS HOUSING

Special needs housing, or housing with support services, is typically intended to house youth or adults with mental and/or physical disabilities. There are no non-market special needs housing units in Electoral Area A. It is assumed that people requiring housing with support services would need to access housing in the FVRD's urban centres, such as Hope and Chilliwack.

HOUSING FOR SENIORS

Electoral Area A has minimal housing diversity – nearly two-thirds of the housing stock is single-detached dwellings. For seniors looking to downsize and stay in the community, there are limited options. Additionally, the majority of housing in the community was constructed before 1980 and may not be accessible for older residents. There is also no housing with support services in Electoral Area A – seniors who need assistance with daily living may be required to relocate to the FVRD's urban centres. There are some services available to seniors in the community, including the Fraser Canyon Better at Home Program[21], which operates in partnership with Care Transit in Hope. This program provides weekly shuttle bus transportation from Boston Bar to Hope and to Chilliwack on alternate weeks. These services are an important component of a healthy, age-friendly community; however, accessible housing and housing with support services are also needed to accommodate residents at different life stages.

HOUSING FOR FAMILIES

With limited local employment opportunities, **Electoral Area A has experienced population loss in recent years and the proportion of children, youth, young adults, and middle-aged adults has decreased while the proportion of older residents has increased**. It is likely these trends will continue, unless new employment opportunities should arise in Fraser Canyon. While the majority of the housing stock is family-friendly (2+ bedrooms), it is aging and in need of major repair. For families who may consider moving to Electoral Area A, housing renovations and modifications will likely be required to ensure units are suitable for new households.

SHELTER FOR PEOPLE EXPERIENCING HOMELESSNESS AND HOUSING FOR PEOPLE AT-RISK OF HOMELESSNESS

There is limited data available regarding persons experiencing homelessness in Electoral Area A. In rural communities with more extreme summer and winters, it is more typical for persons experiencing homelessness to be "hidden" – e.g., couch surfing, camping off forest service roads, living in vehicles or sub-standard trailers. **Service providers working in the FVRD's urban centres emphasized there are many low-income individuals who are either experiencing or at-risk of experiencing homelessness in the FVRD's Electoral Areas**. Transportation can be a major barrier for these individuals, as services for persons experiencing homelessness available in Hope and Chilliwack are not readily accessible to residents living in Fraser Canyon.

[21] The Better at Home Program is a B.C. government-funded program administered by the United Way of the Lower Mainland to help seniors with day-to-day, non-medical tasks to facilitate independent living. The services included are transportation, light housekeeping, and minor home maintenance. Depending on the level of income, some seniors may qualify for 50-100% subsidy.

Housing Supply Gaps & Related Issues

Based on an analysis of data in this report, the following housing gaps have been identified:

- **Non-Market Rental Housing:** Based on core housing need data, renter households are challenged to afford shelter costs. This is further demonstrated by median income data – renter households earning a median income of $24,243 can afford $606 in monthly shelter costs at 30% of before-tax income. In 2016, median monthly shelter costs for rented dwellings in Electoral Area A totaled $610. Median income means that half of renter households in Electoral Area A are earning less than $24,243 and would be unable to afford median shelter costs. There is a gap between what is available and what is affordable to renter households in Electoral Area A. Rent supplements may help to bridge this gap as a non-market rental housing project is unlikely to be viable in an area far from other services, with a declining population. Given the challenges with constructing new rental housing projects away from services and amenities, this supply gap may be addressed in coordination with FVRD member municipalities, as new non-market housing projects in more urban centres, such as Hope, may be able to absorb potential migration of Electoral Area A residents unable to find housing that meets their needs.
- **Housing Adequacy:** The adequacy, or quality, of housing in Electoral Area A is far below regional averages. With lower median incomes and significant repairs required in 21% of Electoral Area A's housing stock, it will be challenging for residents to make the necessary improvements. Home improvement assistance programs can help low-income seniors and people with disabilities finance home modifications and the BC Seniors' Home Renovation Tax Credit is also available to assist seniors with the cost of certain permanent home renovations. This is explored in further detail in the Implementation & Action Plan.
- **Accessible Housing:** Given the proportion of seniors in Electoral Area A and the age of the existing housing, there is a need for more accessible housing to enable independent living for seniors. As Electoral Area A's population continues to age in coming years, it will be important to renovate units to accommodate changes in life stages and accessibility needs. Currently the predominant housing form in Electoral Area A is single-detached homes. To enable aging-in-place, these houses will require retrofits. Adaptable housing standards or guidelines warrant further consideration to ensure new development is accessible and can accommodate changes in life stages and abilities over time. This is explored in further detail in the Implementation & Action Plan.
- **Transportation & Employment:** There are limited local employment opportunities in Electoral Area A and residents are relatively isolated from the FVRD's urban centres. Feedback from stakeholders expressed the need to coordinate housing, employment, and transportation initiatives as it can be difficult for residents living in the FVRD's Electoral Areas to access jobs. A regional transportation and economic development strategy may be worthy of further consideration, as indicated in the Implementation & Action Plan.

Closing Comments

Electoral Area A's housing needs are closely linked to its trajectory as a railroad and forestry town. Population decline is related to changes in railway and forestry operations which have eroded the local labour base. With fewer local jobs, demand for new housing has decreased and there has been limited growth in Electoral Area A in recent years. Local residents are getting older and lack the support services that are required to facilitate aging-in-place. The majority of housing in Electoral Area A was built before 1980 and there is minimal diversity in the housing stock – for downsizing seniors, there are limited options.

Median income data and core housing need information demonstrate households are specifically challenged to afford suitable and adequate housing in Electoral Area A. Renovations are likely required to address the need for repairs – but many households are not financially capable of taking on larger maintenance projects. There is a need to explore more affordable housing options, particularly for renter households, which may include rent supplements.

As Electoral Area A navigates these housing challenges, it will be important to employ a coordinated approach to address housing needs and gaps, as partnerships, policy and regulatory changes, and development approvals will help to advance housing affordability, accessibility, and sustainability in the FVRD's Electoral Areas.

APPENDIX 2.1:

ELECTORAL AREA A INDICATORS

2011 National Household Survey: It is important to note the limitations of 2011 National Household Survey (NHS) data. Due to the voluntary nature of the NHS, there is a possibility of non-response bias if those who chose not to respond to the survey are systematically different than those who did respond. Caution must be used when comparing NHS estimates to the 2006 long form census information because it is impossible to determine with certainty whether differences are due to actual changes in the population or due to non-response bias. Trends in low income estimates from the NHS compared to estimates from previous censuses show markedly different trends than those derived from other surveys and administrative data sources. Therefore, low-income data from the NHS should be used with caution and comparisons to previous census data should not be made.

Table 9: Population Change, Electoral Area A (2006 to 2016)

Community	2006 Population	2011 Population	2016 Population	Growth, 2006-2016	Percent Change, 2006-2016	Annual Growth Rate
Electoral Area A	478	442	405	-73	-15.3%	-1.5%
FVRD	257,031	277,593	295,934	38,903	15.1%	1.5%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 10: Average and Median Age, Electoral Area A (2006 to 2016)

Year	Average Age	Median Age
2006	41.4	43.4
2011	52.0	54.1
2016	52.7	57.6
2016 (FVRD)	40.9	41.2

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 11: Age Group Distribution, Electoral Area A (2006 to 2016)

Age Group	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
0 to 14	60	13%	40	8%	40	10%	53,540	18%
15 to 19	25	5%	25	5%	10	2%	17,990	6%
20 to 24	10	2%	20	4%	5	1%	17,730	6%
25 to 64	295	63%	265	55%	225	56%	153,370	52%
65 to 84	75	16%	135	28%	115	28%	46,245	16%
85+	0	0%	0	0%	10	2%	7,050	2%
Total	**465**	**100%**	**485**	**100%**	**405**	**100%**	**295,925**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 12: Mobility, Electoral Area A (2006 to 2016)

Mobility Status	2006	2011	2016	2016 (FVRD)
Movers	65	55	75	44,145
Non-movers	410	365	365	241,290
Migrants	65	55	50	20,390

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 13: Households, Electoral Area A (2006 to 2016)

Electoral Area A	2006	2011	2016	2016 (FVRD)
Total Number of Households	235	230	235	108,390
Average Household Size	2.0	1.9	1.7	2.7

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 14: Household Size Distribution, Electoral Area A (2006 to 2016)

Household Size	2006		2011		2016		2016 (FVRD)
	#	%	#	%	#	%	%
1 person	85	37%	105	45%	120	51%	25%
2 people	90	39%	85	36%	80	34%	35%
3 people	35	15%	20	9%	20	9%	14%
4 people	20	9%	10	4%	10	4%	14%
5+ people	0	0%	15	6%	5	2%	13%
Total	**230**	**100%**	**235**	**100%**	**255**	**100%**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 15: Housing Tenure, Electoral Area A (2006 to 2016)

Housing Tenure	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Renter	25	11%	75	33%	70	27%	28,895	27%
Owner	210	89%	150	67%	185	73%	79,250	73%
Total	235	100%	225	100%	255	100%	108,390	100%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 16: Renter Households in Subsidized Housing, Electoral Area A (2016)

Community	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Fraser Valley A	0	0%	35	47%	0	0%	2,735	9%

Source: Statistics Canada, 2016 Census of Population

Table 17: Average and Median Household Income, Electoral Area A (2006 to 2016)

All Households	2006	2011	2016	2016 (FVRD)
Average Income	$48,281	$43,418	$40,636	$83,983
Median Income	$42,220	$44,804	$33,750	$69,425

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 18: Number of Households in Specified Income Brackets, Electoral Area A (2006 to 2016)

Please note: low values may have been suppressed to zero (0) to maintain confidentiality. As a result, category values may not sum up to the total for each year.

All Households	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Under $ 5,000	10	4%	0	0%	10	4%	1,660	2%
$5,000 to $9,999	20	8%	0	0%	15	6%	1,310	1%
$10,000 to $14,999	15	6%	0	0%	25	10%	2,960	3%
$15,000 to $19,999	20	8%	0	0%	20	8%	4,485	4%
$20,000 to $24,999	20	8%	0	0%	25	10%	4,755	4%
$25,000 to $29,999	15	6%	0	0%	20	8%	4,420	4%
$30,000 to $34,999	0	0%	0	0%	10	4%	4,750	4%
$35,000 to $39,999	0	0%	0	0%	10	4%	4,720	4%
$40,000 to $44,999	25	10%	65	28%	20	8%	4,500	4%
$45,000 to $49,999	0	0%	25	11%	0	0%	4,605	4%
$50,000 to $59,999	25	10%	25	11%	20	8%	8,490	8%
$60,000 to $69,999	10	4%	0	0%	15	6%	7,950	7%
$70,000 to $79,999	15	6%	0	0%	20	8%	7,560	7%
$80,000 to $89,999	20	8%	0	0%	15	6%	7,095	7%
$90,000 to $99,999	25	10%	0	0%	0	0%	6,255	6%
$100,000 to $124,999	10	4%	0	0%	10	4%	12,355	11%
$125,000 to $149,999	0	0%	0	0%	10	4%	7,690	7%
$150,000 to $199,999	0	0%	0	0%	0	0%	7,735	7%
$200,000 and over	0	0%	0	0%	0	0%	5,105	5%
Total	**230**		**230**		**250**		**108,395**	

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 19: Average and Median Renter Household Income, Electoral Area A (2006 to 2016)

Renter Households	2006	2011	2016	2016 (FVRD)
Average Income	$38,089	$29,987	$35,720	$52,193
Median Income	$26,908	$22,793	$24,243	$42,889

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 20: Owner Household Income, Electoral Area A (2006 to 2016)

Owner Households	2006	2011	2016	2016 (FVRD)
Average Income	$49,434	$50,563	$42,416	$95,704
Median Income	$47,122	$44,970	$39,831	$81,807

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 21: Number of Renter Households in Specified Income Brackets, Electoral Area A (2006 - 2016)

Please note: low values may have been suppressed to zero (0) to maintain confidentiality. As a result, category values may not sum up to the total for each year.

Renter Households	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Under $ 5,000	0	0%	0	0%	0	0%	910	3%
$5,000 to $9,999	0	0%	0	0%	0	0%	765	3%
$10,000 to $14,999	10	40%	0	0%	15	23%	1,935	7%
$15,000 to $19,999	0	0%	0	0%	10	15%	2,360	8%
$20,000 to $24,999	0	0%	0	0%	10	15%	2,210	8%
$25,000 to $29,999	10	40%	0	0%	0	0%	1,960	7%
$30,000 to $34,999	0	0%	0	0%	10	15%	1,805	6%
$35,000 to $39,999	0	0%	0	0%	0	0%	1,675	6%
$40,000 to $44,999	0	0%	0	0%	0	0%	1,590	6%
$45,000 to $49,999	0	0%	0	0%	0	0%	1,490	5%
$50,000 to $59,999	0	0%	0	0%	0	0%	2,585	9%
$60,000 to $69,999	0	0%	0	0%	0	0%	2,285	8%
$70,000 to $79,999	0	0%	0	0%	10	15%	1,820	6%
$80,000 to $89,999	0	0%	0	0%	0	0%	1,385	5%
$90,000 to $99,999	0	0%	0	0%	0	0%	1,025	4%
$100,000 to $124,999	0	0%	0	0%	0	0%	1,630	6%
$125,000 to $149,999	0	0%	0	0%	0	0%	780	3%
$150,000 to $199,999	0	0%	0	0%	0	0%	490	2%
$200,000 and over	0	0%	0	0%	0	0%	220	1%
Total	**25**		**75**		**65**		**28,895**	

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 22: Number of Owner Households in Specified Income Bracket, Electoral Area A (2016)

Please note: low values may have been suppressed to zero (0) to maintain confidentiality. As a result, category values may not sum up to the total for each year.

Owner Households	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Under $ 5,000	10	5%	0	0%	10	5%	720	1%
$5,000 to $9,999	20	9%	0	0%	15	8%	530	1%
$10,000 to $14,999	10	5%	0	0%	10	5%	1,015	1%
$15,000 to $19,999	15	7%	0	0%	10	5%	2,100	3%
$20,000 to $24,999	20	9%	0	0%	10	5%	2,530	3%
$25,000 to $29,999	10	5%	0	0%	15	8%	2,450	3%
$30,000 to $34,999	0	0%	0	0%	10	5%	2,935	4%
$35,000 to $39,999	10	5%	0	0%	10	5%	3,020	4%
$40,000 to $44,999	20	9%	60	41%	20	11%	2,895	4%
$45,000 to $49,999	0	0%	0	0%	0	0%	3,110	4%
$50,000 to $59,999	30	14%	15	10%	15	8%	5,880	7%
$60,000 to $69,999	10	5%	0	0%	15	8%	5,655	7%
$70,000 to $79,999	20	9%	0	0%	10	5%	5,740	7%
$80,000 to $89,999	15	7%	0	0%	10	5%	5,700	7%
$90,000 to $99,999	20	9%	0	0%	0	0%	5,225	7%
$100,000 to $124,999	10	5%	0	0%	10	5%	10,710	14%
$125,000 to $149,999	0	0%	0	0%	0	0%	6,905	9%
$150,000 to $199,999	0	0%	0	0%	0	0%	7,240	9%
$200,000 and over	0	0%	0	0%	0	0%	4,885	6%
Total	**215**		**145**		**185**		**79,250**	

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Economic Sectors and Labour Force

Table 23: Total Number of Workers, Electoral Area A (2006 to 2016)

Community	2006	2011	2016
Electoral Area A	240	175	170

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 24: Unemployment Rate and Participation Rate, Electoral Area A (2006 to 2016)

Electoral Area A	2006	2011	2016	2016 (FVRD)
Unemployment Rate	18.8%	11.4%	29.4%	6.7%
Participation Rate	58.5%	43.8%	42.0%	63.4%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 25: Commuting Destination, Electoral Area A (2016)

Area	Within Census Subdivision	To Different Census Subdivision Within Census Division of Residence	To Different Census Subdivision and Census Division Within Province of Residence	To Another Province/Territory
Electoral Area A	55	10	10	0
FVRD	57,730	19,055	25,555	575

Source: Statistics Canada, 2016 Census of Population

Table 26: Number of Workers by Industry, Fraser Valley Regional District, (2006 to 2016)

Note: low values may have been suppressed to zero (0) to maintain confidentiality. As a result, category values may not sum up to the total for each year.

Industry	2006 #	2011 #	2016 #
Agriculture, forestry, fishing and hunting	15	0	10
Mining, quarrying, and oil and gas extraction	20	0	0
Utilities	0	0	0
Construction	10	0	20
Manufacturing	20	0	10
Wholesale trade	0	0	10
Retail trade	30	0	10
Transportation and warehousing	20	50	30
Information and cultural industries	0	0	10
Finance and insurance	0	0	0
Real estate and rental and leasing	0	0	0
Professional, scientific and technical services	0	0	0
Management of companies and enterprises	0	0	0
Administrative and support, waste management and remediation services	0	35	15
Educational services	40	0	10
Health care and social assistance	0	0	10
Arts, entertainment and recreation	10	0	10
Accommodation and food services	25	20	20
Other services (except public administration)	15	0	10
Public administration	30	0	0
Total	**240**	**170**	**160**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Housing Units

Table 27: Total Number of Housing Units, Electoral Area A (2016)

Housing Units	2016
Total private dwellings	316
Private dwellings occupied by usual residents	234

Source: Statistics Canada, 2016 Census of Population

Table 28: Breakdown by Structural Type of Units, Electoral Area A (2016)

Housing Mix	2016		2016 (FVRD)	
	#	%	#	%
Single-Detached	150	62%	56,540	52%
Semi-Detached	5	0%	3,160	3%
Row House	5	0%	10,240	9%
Apartment or Flat in a Duplex	0	0%	14,175	13%
Apartment with fewer than 5 storeys	5	0%	20,500	19%
Apartment with 5 or more storeys	0	0%	1,335	1%
Other Single-Attached House	5	0%	120	0%
Movable Dwelling	65	38%	2,320	2%
Total	**235**	**100%**	**108,390**	**100%**

Source: Statistics Canada, 2016 Census of Population

Table 29: Housing Composition by Size, Electoral Area A (2016)

Housing Mix	2016
Bachelor Units (0 bedrooms)	0
1 Bedroom Units	40
2 Bedroom Units	115
3 Bedroom Units	45
4+ Bedroom Units	50

Source: Statistics Canada, 2016 Census of Population

Table 30: Number and Percentage Breakdown by Date Built, Electoral Area A (2016)

Date Built	2016		2016 (FVRD)
	#	%	%
Pre-1960	80	30%	9%
1961-1980	115	43%	27%
1981-1990	35	13%	18%
1991-2000	10	4%	22%
2001-2005	10	4%	8%
2006-2010	10	4%	10%
2011-2016	10	4%	6%
Total	**270**	**100%**	**100%**

Source: Statistics Canada, 2016 Census of Population

Table 31: Demolition Permit by Structural Type, Electoral Area A (2010-2020)

Year	Mobile Home (#)
2017	2
2018	2
Total	**4**

Source: FVRD Permit Data (2010-2020)

Table 32: Building Permit by Structural Type, Electoral Area A (2010-2020)

Year	Mobile Home (#)	Single-Detached (#)
2011	1	0
2017	0	1
Total	**1**	**1**

Source: FVRD Permit Data (2010-2020)

Housing Values

Table 33: Assessed Values by Structure Type, Electoral Area A (2020)

Structure Type	Number of Units # $	Average Assessed Value $
Single Detached	109	$179,174
Residential Dwelling W/ Suite	4	$35,025
Duplex, Non-Strata	13	$27,162
Manufactured Home (Within Manufactured Home Park)	50	$18,594
Manufactured Home (Not in Manufactured Home Park)	15	$69,507
Seasonal Dwelling	41	$69,976
2 Acres or More (Single Detached / Duplex)	57	$113,105
2 Acres or More (Seasonal)	12	$81,592
2 Acres or More (Manufactured Home)	3	$105,800
Stores and Living Quarters	6	$57,417
Total	**310**	**$106,298**

Source: Ministry of Municipal Affairs - Housing Values (2006-2020)

Table 34: Sales Values by Structure Type, Electoral Area A (2020)

Structure Type	Count # $	Average Sales Value $
Single Detached	1	$112,190
Manufactured Home (Within Manufactured Home Park)	1	$3,000
Seasonal Dwelling	1	$205,000
2 Acres or More (Single Detached / Duplex)	2	$1,290,000
Total	**5**	**$322,038**

Source: Ministry of Municipal Affairs - Housing Values (2020)

Table 35: Assessed Values by Unit Size, Electoral Area A (2020)

Structure Type	Number of Units #	Average Assessed Value $
1 bed	32	$88,153
2 bed	122	$66,347
3 Bed	23	$351,539
4 bed	50	$126,274
5 bed	29	$111,628
6 bed	13	$108,931
8 bed	6	$124,450
9 bed	13	$38,385
10 bed	8	$102,775
11 bed	6	$33,417
13 bed	4	$144,100
15 bed	4	$35,025
Total	**310**	**$106,298**

Source: Ministry of Municipal Affairs - Housing Values (2006-2020)

Table 36: Sales Values by Unit Size, Electoral Area A (2020)

Structure Type	Count #	Average Sales Value $
1 Bed	1	$205,000
2 Bed	2	$364,000
4 Bed	1	$112,190
10 Bed	1	$565,000
Total	**5**	**$322,038**

Source: Ministry of Municipal Affairs - Housing Values (2020)

Anticipated Population

Table 37: Anticipated Population, Households, Average Household Size; Electoral Area A (2021 to 2026)

	2021	2022	2023	2024	2025	2026	Growth 2021-2026	Percent Change 2021-2026	Annual Growth Rate
Population	474	480	486	492	498	504	30	6.33%	1.27%
Households	271	274	278	281	285	288	+17	6.27%	1.25%
Average Household Size	1.75	1.75	1.75	1.75	1.75	1.75	-	-	-

Source: BC Statistics

Table 38: Anticipated Number of People & Households, Electoral Area A (2021 to 2041)

	2021	2031	2041	Change 2021-2041
Total Number of People	474	534	590	+116
Total Households	271	306	340	+69
Average Household Size	1.75	1.75	1.74	-0.01

Source: BC Statistics

Table 39: Anticipated Age Group Distribution, Electoral Area A (2026)

Age Group	2026	
	#	%
0 to 14	50	10%
15 to 19	12	2%
20 to 24	6	1%
25 to 64	280	56%
65 to 84	143	28%
85+	12	2%
Total	**504**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

APPENDIX 2.2:

ELECTORAL AREA A HOUSING NEEDS REPORT SUMMARY FORM

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: ELECTORAL AREA A

REGIONAL DISTRICT: FRASER VALLEY REGIONAL DISTRICT

DATE OF REPORT COMPLETION: FEBRUARY 2021 **(MONTH/YYYY)**

PART 1: KEY INDICATORS & INFORMATION

Instructions: please complete the fields below with the most recent data, as available.

LOCATION	
	Neighbouring municipalities and electoral areas: Electoral Areas B, and C
	Neighbouring First Nations: There are three Cultural Regions in the FVRD - Nlaka'pamux, Stó:lō/Coast Salish, and Stl'alt'imc and over 30 bands.

POPULATION				
Population: 405 (2016) / 474 (2021 - estimate)		**Change since** 2016 :	17.1 %	
***Projected* population in 5 years:** 504 (2026)		**Projected change:**	6.3 %	2021 - 2026
Number of households: 235 (2016) / 271 (2021 - estimate)		**Change since** 2016 :	15.7 %	
***Projected* number of households in 5 years:** 288 (2026)		**Projected change:**	6.5 %	2021 - 2026
Average household size: 1.7 (2016)				
***Projected* average household size in 5 years:** 1.75 (2026)				
Median age (local): 57.6	**Median age (RD):** 41.2	**Median age (BC):** 43.0		
Projected median age in 5 years: 57.6				
Seniors 65+ (local): 31 %	**Seniors 65+ (RD):** 18 %	**Seniors 65+ (BC):** 18 %		
***Projected* seniors 65+ in 5 years:** 31 %				
Owner households: 73 %	**Renter households:** 27 %			
Renter households in subsidized housing: 0 %				

INCOME	Median household income	Local	Regional District	BC
	All households	$ 33,750	$ 69,425	$ 69,979
	Renter households	$ 24,243	$ 42,889	$ 45,848
	Owner households	$ 39,831	$ 81,807	$ 84,333

ECONOMY		
	Participation rate: 42 %	**Unemployment rate:** 29.4 %
	Major local industries: TRANSPORTATION AND WAREHOUSING (30), ACCOMMODATION AND FOOD SERVICES (20), CONSTRUCTION (20)	

HOUSING		
	Median assessed housing values: $ 106,298 (AVERAGE)	**Median housing sale price: $** 322,038 (AVERAGE)
	Median monthly rent: $ N/A	**Rental vacancy rate:** N/A %
	Housing units - total: 316	**Housing units – subsidized:** 0
	Annual registered new homes - total: N/A	**Annual registered new homes - rental:** N/A
	Households below *affordability* standards (spending 30%+ of income on shelter): 29 %	
	Households below *adequacy* standards (in dwellings requiring major repairs): 21 %	
	Households below *suitability* standards (in overcrowded dwellings): 0 %	

Briefly summarize the following:

1. **Housing policies in local official community plans and regional growth strategies (if applicable):**

   Electoral Area A's Official Community Plan (OCP) was adopted in 1994. Local context has changed considerably since that time, particularly as a result of population loss. There are limited references to housing within the OCP. While affordable housing and rental housing are mentioned there are no references to special needs housing included in the policy document.

2. **Any community consultation undertaken during development of the housing needs report:**

   In Fall 2020, there were opportunities for stakeholders and the public to provide their insights and comments on housing in the FVRD's Electoral Areas. Stakeholder consultation was completed with representatives from social service organizations, non-profit housing providers, developers, realtors, and local government representatives. In addition to stakeholder consultation, the public was engaged through an online housing needs survey.

3. **Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).**

   The FVRD hosted a virtual workshop for representatives from local government. The session was attended by staff from the FVRD, the Village of Harrison Hot Springs, and the District of Hope. The District of Mission was unable to attend this session and the project team followed up directly with a stakeholder interview.

4. **Any consultation undertaken with First Nations:**

   Discussions with Chief and Council at Spuzzum First Nation and the CEO of Leq'a':mel First Nation Development Corporation provided further context around housing gaps and challenges in Indigenous communities. Many First Nation communities were navigating challenges related to COVID-19 and did not respond to consultation invitations.

PART 2: KEY FINDINGS

Table 1: Estimated number of units needed, by type (# of bedrooms)

	Currently (2021)	Anticipated (5 years)
0 bedrooms (bachelor)	0	0
1 bedroom	43	46
2 bedrooms	125	132
3+ bedrooms	103	110
Total	271	288

Comments:

An additional 17 units will be needed by 2026. It is unlikely the proportion of units by bedroom type will change significantly over the next five years. The current unit by bedroom type values presented above are ***unit projections for 2021*** based on the 2016 census of the population and the BC Statistics population projections, and may not be fully representative of on-the-ground unit totals. Updated census data will be available in the forthcoming 2021 census of the population.

Table 2: Households in Core Housing Need	2006		2011		2016	
	#	%	#	%	#	%
All households in planning area	235	100	230	100	235	100
Of which are in core housing need	75	34%	70	32%	100	42%
Of which are owner households	70	36%	0	0%	55	31%
Of which are renter households	10	50%	55	69%	50	71%

Comments:

The proportion of Electoral Area A households in core housing need is more than three times the regional average overall - and more than five times for owner households specifically.

Table 3: Households in *Extreme* Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
All households in planning area	235	100	230	100	235	100
Of which are in extreme core housing need	10	5%	35	16%	35	15%
Of which are owner households	10	5%	0	0%	25	14%
Of which are renter households	0	0%	0	0%	10	14%

Comments:

The proportion of Electoral Area A households in extreme core housing need is more than double the regional average. The proportion of Electoral Area A owner households in extreme core housing need is more than four times the regional average for owner households.

Briefly summarize current and anticipated needs for each of the following:

1. **Affordable housing:**

   Housing is not affordable for many Electoral Area A residents, with nearly a third of households spending 30% or more of their income on shelter costs.

2. **Rental housing:**

   Renter households are particularly challenged to afford suitable and adequate housing in Electoral Area A. Given that 27% of local residents are renters, there is cause for concern that 71% of these renter households are in core housing need – significantly higher than the regional average of 30%.

3. **Special needs housing:**

   There are no non-market special needs housing units in Electoral Area A. It is assumed that people requiring housing with support services would need to access housing in the FVRD's urban centres, such as Hope and Chilliwack.

4. **Housing for seniors:**

   Electoral Area A has minimal housing diversity – nearly two-thirds of the housing stock is single detached dwellings. For seniors looking to downsize and stay in the community, there are limited options.

5. **Housing for families:**

   Electoral Area A has experienced population loss in recent years and the proportion of children, youth, young adults, and middle-aged adults has decreased. For families who may consider moving to Electoral Area A, housing renovations and modifications will likely be required to ensure units are are suitable for new households.

6. **Shelters for people experiencing homelessness and housing for people at risk of homelessness:**

   Service providers working in the FVRD's urban centres emphasized there are many low income individuals who are either experiencing or at risk of experiencing homelessness in the FVRD's Electoral Areas. There is limited data available regarding persons experiencing homelessness in Electoral Area A.

7. **Any other population groups with specific housing needs identified in the report:**

   N/A

Were there any other key issues identified through the process of developing your housing needs report?

-Housing supply gaps and related issues recognize that non-market rental housing, housing adequacy, accessible housing, and transportation and employment are currently lacking and require policy frameworks.
-Electoral Area A's housing needs are closely linked to its trajectory as a railroad and forestry town. Population decline is related to changes in railway and forestry operations which have eroded the local labour base.
-Median income data and core housing need information demonstrate households are specifically challenged to afford suitable and adequate housing in Electoral Area A.

CITY SPACES

Fraser Valley Regional District

APPENDIX 3:

ELECTORAL AREA B HOUSING NEEDS REPORT

ELECTORAL AREA B

APPENDIX 3: ELECTORAL AREA B HOUSING NEEDS REPORT

Fraser Valley Regional District

Fraser Valley Regional District

March 2021

CITY SPACES

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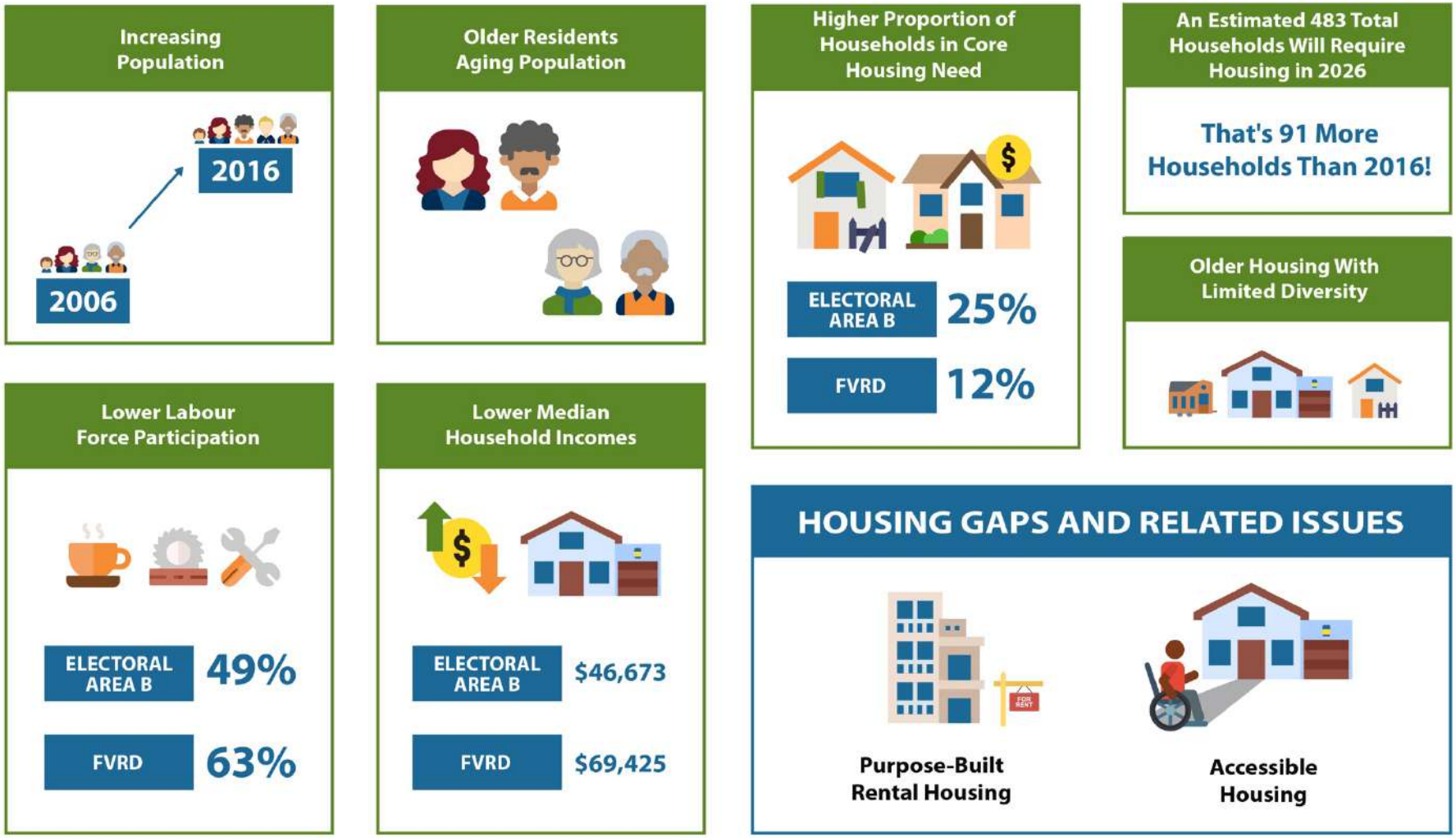
Executive Summary

Figure 1: Electoral Area B – At a Glance



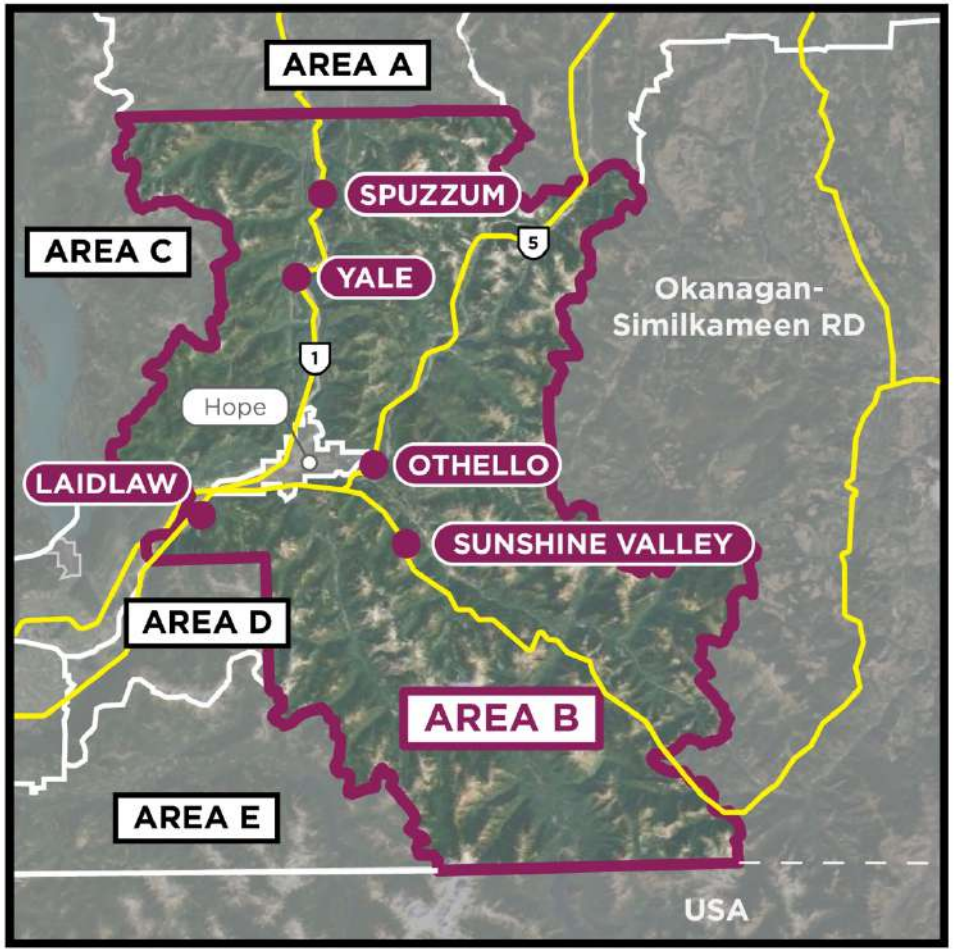
Electoral Area B Context

Location

Electoral Area B is the southeastern-most area in the Fraser Valley Regional District. It is bounded by Electoral Area A and the Thompson Regional District to the north; the Regional District of Okanagan-Similkameen to the east; the US border to the south; and Electoral Areas C, D, and E, and the District of Kent to the west. The history of this area, and of many communities in the Fraser Valley Regional District, is closely tied to the Upper Sto:lo Coast Salish people who occupied a territory extending from the lower Fraser Valley to middle of the Fraser Canyon.

Electoral Area B is 3,119 square kilometres and sparsely inhabited – the population density per square kilometre is 2.1. Electoral Area B encompasses the communities of Yale, Choate, Dogwood Valley, Emory Creek, Laidlaw, Othello, Ruby Creek, Spuzzum, and Sunshine Valley. This area marks the transition between coastal BC and the interior with provincial parks framing the Electoral Area's eastern and southern boundaries.

Figure 2: Electoral Area B Context Map



History

The Upper Sto:lo First Nations of the Coast Salish people have traditionally occupied villages and fishing sites along the Fraser River. In the early 1800s, the fur trade led to new routes through the Fraser Canyon; however, European settlement began in earnest with the Gold Rush of 1858.[1] Similar to Boston Bar and other outposts along the shores of the Fraser, the towns of Yale and Emory Creek prospered as people immigrated to the Fraser Canyon in search of economic opportunity. This pattern continued with the construction of the Canadian Pacific Railway during 1880-85 and later with the development of the Trans-Canada Highway. The railway, highway, and resource extraction industries supported local residents and maintained an active community presence in the towns of Yale, Emory Creek, and Choate for many years. As with other industry-based towns, the population of settlements in Electoral Area B has fluctuated with the economic cycle of resource development.

In recent years, communities in Electoral Area B have relied on the accommodation and food service industry associated with trucking and commuter traffic along Highway 1. With the construction of the Coquihalla route, through-traffic has declined yet there is a continued community presence in the smaller settlements along the Fraser River.

Existing Housing Policy Framework

There are two Official Community Plans (OCPs) that pertain to Electoral Area B. The OCP for Yale, Emory Creek, Dogwood Valley, and Choate was adopted in 1998, meaning much of the information included is out-of-date. The other OCP that is applicable to Electoral Area B contains direction for the unincorporated areas near Hope, including Laidlaw, Flood, Silver Creek, Kawkawa Lake, Othello, Landstrom Road, Ross Road and Lake of the Woods. This OCP was adopted in 1986, meaning much of the information included is out-of-date.

However, certain trends remain – as of 1986, there was a significant supply of vacant village and rural residential land with at least 240 vacant urban single-family residential lots in Silver Creek and Kawkawa Lake, and as of 1998, there were 49 vacant properties in Yale and 26 vacant properties in Emory Creek/Dogwood Valley/Choate with potential for settlement. As per 2016 Census data for Electoral Area B, there were fewer private dwellings occupied by usual residents when compared to the total number of private dwellings, which are likely vacant units or vacation properties. This suggests the pattern of vacant properties has continued to present day, and is likely a reflection of the changing community dynamics where previous population growth resulted in the development of many housing units that are now vacant.

While Electoral Area B has seen an increase in population between 2006 and 2016, historic growth patterns in each of the OCP areas show distinct population trends. The Yale, Emory Creek, Dogwood Valley, and Choate Plan area experienced a moderate increase in the number of people between 1986 and 1996. Both the 1996 estimated figure and the Canada Census enumeration figure indicate an increase in population

[1] Background Report, Official Community Plan – Yale, Emory Creek, Dogwood Valley & Choate

since 1986 following many earlier years of decline.[2] The OCP does note that population can increase significantly during the summer months, since some properties are used as seasonal residences and church camps.[3] Between 1971 and 1981, average population growth in Laidlaw, Flood, Silver Creek, Kawkawa Lake, Othello, Landstrom Road, Ross Road and Lake of the Woods was significant, at a 3.6% annual rate of increase. The Plan does note some of this increase may be attributable to mobile homes owned by temporary highway construction workers. These distinct growth patterns are important to recognize when understanding current population trends.

Both the OCP for Yale, Emory Creek, Dogwood Valley, and Choate and the OCP for Laidlaw, Flood, Silver Creek, Kawkawa Lake, Othello, Landstrom Road, Ross Road and Lake of the Woods contains references to housing stock and developable land, yet there are no housing-specific policies. As per the *Local Government Act*, section 473, an Official Community Plan must include policies about affordable housing, rental housing, and special needs housing. This Housing Needs Report will serve as an important reference for FVRD staff when updating these OCPs and will ensure a new document is informed by the latest available housing needs information.

Local Context

Electoral Area B is home to several distinct communities which collectively contribute to the diverse character of this Electoral Area. Each area is profiled in further detail below:

- **Spuzzum**: This unincorporated place is located on the Trans-Canada Highway, approximately 50 kilometres north of Hope. As of 2016, the population of Spuzzum was 22 people. Spuzzum First Nation is also the name of the local band government, who are part of the Nlaka'pamux group. Their offices and community hall and most housing are located between the Canadian Pacific Railway tracks and the Fraser River. Their Indian Reserves, all included within the community area of Spuzzum, are Spuzzum Indian Reserve No. 1, Spuzzum Indian Reserve No. 1A, and Spuzzum Indian Reserve No. 7.
- **Yale**: This unincorporated place is located on the Fraser River and is generally considered to be the dividing line between the Coast and Interior regions of British Columbia. As of 2016, the population of Yale was 143 people. Most of today's population are members of the self-governing Yale First Nation. The town was founded in 1848 by the Hudson's Bay Company as Fort Yale and experienced growth and prosperity through the gold rush period. Today, the Yale Museum remains as a marker of this historical context and several businesses are located along the highway, including stores, restaurants, a few motels, as well as a gas station.
- **Othello**: Othello is located approximately seven kilometres east of Hope and is known for its outdoor recreation opportunities, including the Othello Tunnels in the Coquihalla Canyon Provincial Park and the Othello Tunnels Campground & RV Park.

[2] Official Community Plan – Yale, Emory Creek, Dogwood Valley & Choate
[3] Ibid.

- **Laidlaw**: This unincorporated place is relatively removed from the other communities in Electoral Area B. Approximately 16 kilometres west of Hope, Laidlaw is located on the Trans-Canada Highway. As of 2016, the population of Laidlaw was 219 people. This area is predominantly comprised of rural acreages and active agricultural operations.
- **Sunshine Valley**: This unincorporated place is located on the Crowsnest Highway between Hope and the entrance to Manning Park in the Cascade Mountains of British Columbia. As of 2016, the population of Sunshine Valley was 177 people. Feedback from stakeholders indicated the area is primarily a vacation destination, with cabins, tiny homes, and RV parks providing short-term rental options. This is reflected in Census data – as of 2016, there were 344 dwellings in Sunshine Valley and 88 dwellings occupied by usual residents, meaning approximately 256 dwellings were likely vacant, or temporarily vacant and primarily used as vacation homes, at the time of Census enumeration.

Key Findings

Electoral Area B Housing Situation

The following section contains select data sets that inform the key summary statements regarding housing need and corresponding analysis. These high-level trends build from the information contained in Appendix 3.1: Electoral Area B Indicators, which is a comprehensive summary of data related to demographics, employment, and housing.[4]

DEMOGRAPHIC TRENDS

- **Between 2006 to 2016, Electoral Area B experienced population growth, with an annual growth rate of 1.5%**, consistent with the FVRD's regional annual growth rate of 1.5%. BC grew at an annual rate of 1.3% between 2006 to 2016, meaning Electoral Area B's growth was above the provincial rate.
- **The typical Electoral Area B resident is 15 years older than in the FVRD**. In 2016, median age was 56.0 in Electoral Area B and 41.2 in the FVRD. The proportion of the population aged 24 years and under was much smaller in Electoral Area B (16%) compared to the FVRD (30%), while the proportion of the population aged 65 years and above was much higher in Electoral Area B (29%) than in the FVRD (18%).
- **Looking forward, the number of residents is projected to increase by 68 people (or 6.3%) between 2021 and 2026**. Over the next twenty years, the population is anticipated to increase by 116 people (or 24.5%). While this is slightly below growth trends between 2006 and 2016, this anticipated increase in population is derived from trends at the regional district level, which are not necessarily indicative of local growth patterns and nuances.[5]
- **Household size in Electoral Area B comprises smaller households, which may be reflective of the higher proportion of seniors** as older residents are more likely to live alone than younger residents in their family-formation years. This trend is important to consider when determining anticipated units by bedroom type, as smaller homes (i.e., fewer bedrooms) may be more suitable for local households.

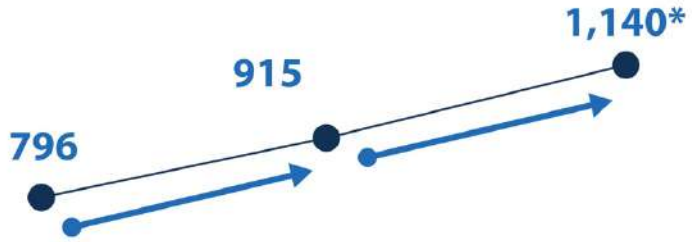
---

[4] It is important to note the limitations associated with the 2011 National Household Survey (NHS) data. Due to the voluntary nature of the NHS, there is a possibility of non-response bias if those who chose not to respond to the survey are systematically different than those who did respond. Caution must be used when comparing NHS estimates to the 2006 long form census information because it is impossible to determine with certainty whether differences are due to actual changes in the population or due to non-response bias. Trends in low income estimates from the NHS compared to estimates from previous censuses show markedly different trends than those derived from other surveys and administrative data sources. Therefore, low-income data from the NHS should be used with caution and comparisons to previous census data should not be made.

[5] Detailed projections at the Electoral Area level are not available through BC Statistics. To provide an estimate of anticipated population for Electoral Area B, a proportional split was applied to the BC Statistics projection for the FVRD based on 2016 Census data for Electoral Area B as compared to the FVRD.

Figure 3: Electoral Area B Demographic Snapshot

AREA B POPULATION SNAPSHOT



MEDIAN AGE

AREA B	56.2 YEARS
FVRD	41.2 YEARS

IF ELECTORAL AREA B WAS 100 PEOPLE...

10 Would be 0 to 14 years of age.

7 Would be 15 to 24 years of age.

54 Would be 25 to 64 years of age.

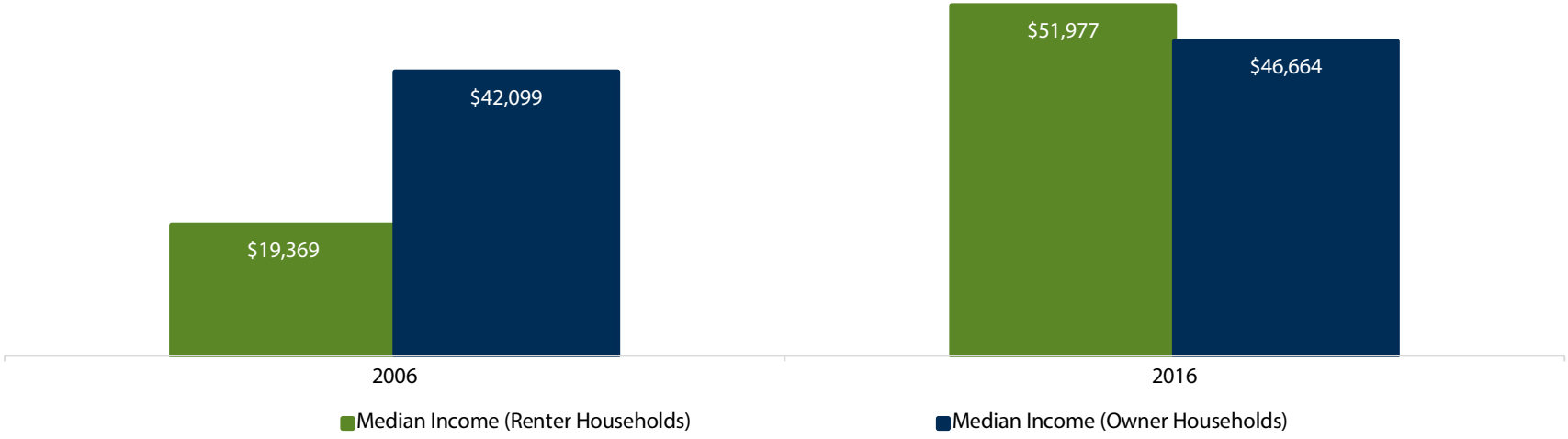
29 Would be 65+ years of age.

* Detailed projections at the Electoral Area level are not available through BC Statistics. To provide an estimate of anticipated population for Electoral Area B, a proportional split was applied to the BC Statistics projection for the FVRD based on 2016 Census data for Electoral Area B as compared to the FVRD.

INCOME DATA

- **The median income of all households has increased by 28% from 2006 and 2016** – from $36,501 in 2006 to $46,673 in 2016. Median household income in Electoral Area B is lower than the regional median household income ($69,425).
- **The median income of owner households has increased by 11% from 2006 to 2016** – from $42,099 to $46,664. Median owner household income is slightly above half of the regional median owner household income ($81,807).
- **The median income of renter households has increased by 168% from 2006 to 2016** – from $19,369 to $51,977. Median renter household income is above the regional median renter household income ($42,889).
- **Residents of Electoral Area B have lower incomes than the regional median incomes**, with the exception of renter households who are earning significantly more than they were in 2011.

Figure 4: Median Household Income, Electoral Area B (2016)



Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data.

LABOUR FORCE DATA

There is a smaller proportion of Electoral Area B residents part of the labour force as compared to the FVRD. This is likely related, in part, to population aging: the median age in Electoral Area B (56.0) is higher than the median age in the FVRD (41.2). Older residents are more likely to be retired and not part of the labour force. While there is a higher proportion of older residents not working in Electoral Area B, the proportion of Electoral Area B renter and owner households that do not meet the affordability requirement is close to consistent with the rate across the FVRD, meaning Electoral Area B residents are not particularly challenged to afford shelter costs.

Table 1: Labour Force Statistics

Community	Electoral Area B	FVRD
Population Aged 15 Years+ in the Labour Force	335	149,170
% of Population in Labour Force	48.9%	63.4%
Unemployment Rate	6.0%	6.7%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population.

- **The majority of those in Electoral Area B's labour force work in Hope** – which reflects the close geographical relationship between Hope and Electoral Area B, as indicated in Figure 1.
- For Electoral Area B residents part of the labour force, the industries with the highest number of workers include the retail industry, construction sector, agriculture, forestry, fishing and hunting, and educational services.

RENTAL HOUSING INDICATORS

- **There is no CMHC information available for Electoral Area B**. A market scan was completed in January 2021 and found only three rental listings in Hope, with no listings for the smaller communities in Electoral Area B.[6]
- **As per 2016 Census data, median monthly shelter costs for rented dwellings in Electoral Area B totaled $652** as compared to $877 across the FVRD. Rental housing is less costly in Electoral Area B when compared to shelter costs for rented dwellings across the region.
- **The proportion of renters in Electoral Area B has increased overall between 2006 and 2016, from 15% to 22% of households**, which reflects the regional trend toward a higher proportion of renter households. As of 2016, 27% of households in the FVRD are renters.

[6] The rental market scan was completed using typical classified advertisement websites such as Craigslist and Kijiji.

HOMEOWNERSHIP INDICATORS

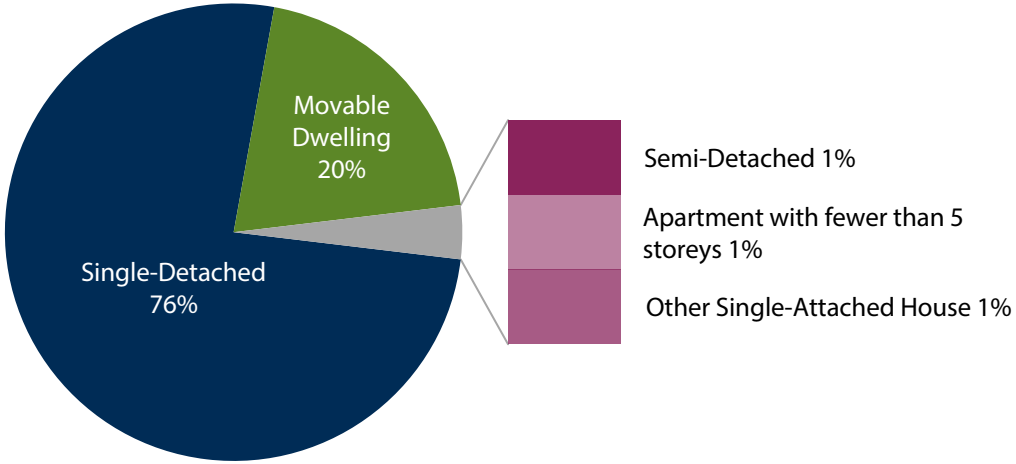
» As per 2016 Census data, the average value of dwellings in Electoral Area B totaled $331,149 as compared to $476,293 across the region. The value of dwellings in Electoral Area B is lower when compared to the value of dwellings across the region. While this may be indicative of more affordable housing, the proportion of households in Electoral Area B in core housing need is comparable to the proportion seen across the region.

» **Since 2016, the average value of dwellings has decreased, when comparing 2016 Census data and 2020 assessment information**.[7] As of 2020, the average assessed value of a single-detached dwelling totaled $278,000, as compared to an average resale value of $338,750.[8] With resale prices higher than assessed values, demand may be driving higher re-sale prices. Feedback received from consultation emphasized recent increases in sales prices, particularly in Sunshine Valley. Stakeholders indicated homes that were previously selling for $165,000-$200,000 are now listed for $500,000 and available lots that were priced at $90,000 two years ago are now listed for $200,000. According to stakeholder feedback, there has been an increase in recreational demand, which has led to higher sale prices as more people look to purchase second homes in the area.

» **The majority of housing in Electoral Area B comprises two structure types – single-detached dwellings and movable dwellings**[9], as seen in Figure 5 below. With only 392 housing units in Electoral Area B, there is limited diversity in the housing stock. For older residents, this may pose challenges as there are few accessible options and single-detached homes typically require more maintenance and yard work.

[7] The average dwelling value included in the census is based on owner estimates and refers to the dollar amount expected by the owner if their dwelling was sold rather than direct assessment values from BC Assessment.
[8] Ministry of Municipal Affairs, BC Assessment, Housing Values (2020).
[9] The category 'movable dwelling' includes mobile homes and other movable dwellings such as houseboats, recreational vehicles and railroad cars.

Figure 5: Housing by Structure Type, Electoral Area B (2016)

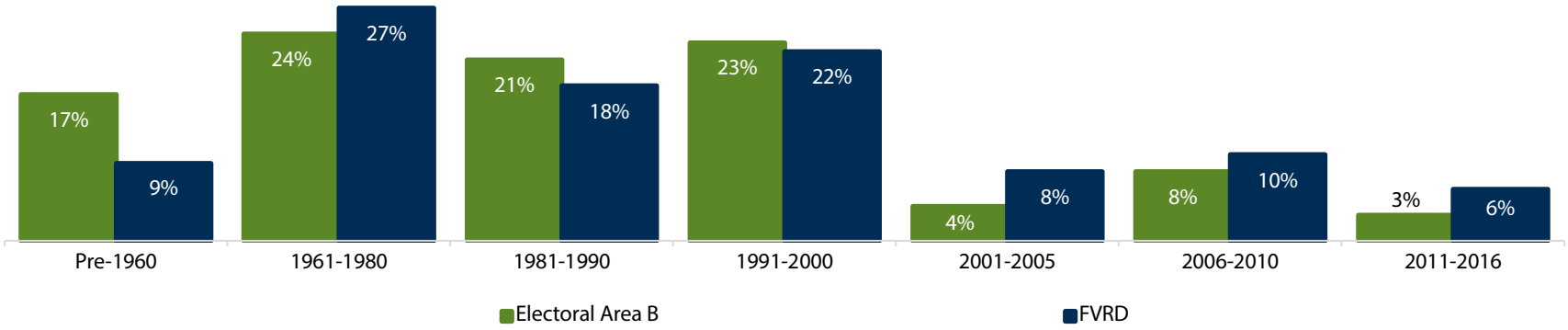


Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population.

» As per FVRD building permit data, there has been **limited construction of new housing in Electoral Area B** in recent years, with only 13 new builds completed between 2010 and 2020. However, this data may not be indicative of the extent of new construction as the FVRD does not provide building permits for dwellings in Sunshine Valley, as there is no zoning or OCP in place for the Sunshine Valley community.

» Housing in Electoral Area B is older than the region overall with a larger proportion built before 1960 and a smaller proportion built between 2001 and 2016. Based on the age of housing by date built in Electoral Area B, 3% of homes were built between 2011 and 2016, aligning with population growth experienced during that time period.

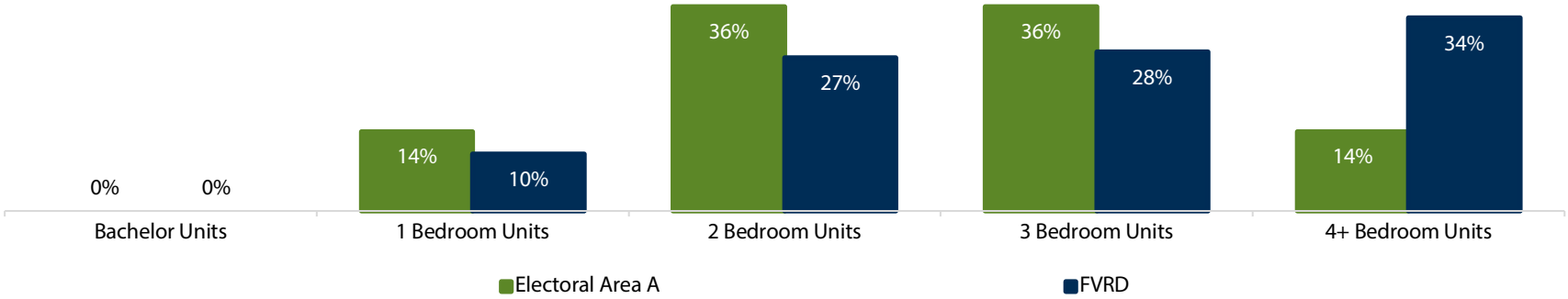
Figure 6: Housing by Date Built, Electoral Area B (2016)



Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population.

» The majority of the housing stock in Electoral Area B comprises two- and three-bedroom units, with a larger proportion of 1-bedroom units and a smaller proportion of 4+ bedroom units when compared to the region overall. **Given 78% of households comprise one person or two people, the housing stock is reflective of household sizes**. This is likely reflective of the newer housing stock – since 2006, households in Electoral Area B have comprised mainly one person or two people, meaning there is little demand for larger 4+ bedroom units.

Figure 7: Housing Composition by Size, Electoral Area B (2016)



Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population.

NON-MARKET HOUSING INDICATORS

- There are no non-market housing units administered by BC Housing in Electoral Area B.[10] BC Housing administers two rent supplement programs, with a total of two recipients in Electoral Area B as of March 2020.
  - The Rent Assistance Program (RAP) provides eligible low-income, working families with cash assistance to help with their monthly rent payments in the private market.
  - The Shelter Aid for Elderly Renters (SAFER) program helps make rents affordable for BC seniors with low to moderate incomes. SAFER provides monthly cash payments to subsidize rents for eligible BC residents who are age 60 or over and who pay rent for their homes.
- **The closest non-market housing to Electoral Area B is located in Hope.** If residents were to relocate to this municipality, or other urban centres, in the FVRD, they would be able to access non-market housing administered by BC Housing. As of March 2020, Hope had a total of 21 homeless housed units[11], 20 homeless shelter units, 12 units of supportive seniors' housing, 8 units for women and children fleeing family violence, and 38 low-income seniors' units.[12]
- The 2020 report on homelessness in the FVRD documents the process of the Point-in-Time count and survey conducted over a 24-hour period, March 3 and 4, 2020, in the communities of Abbotsford, Mission, Chilliwack, Agassiz-Harrison, Hope, and Boston Bar. **Results indicate there were 78 people counted as experiencing homelessness in eastern Fraser Valley communities at this snapshot in time**, inclusive of Hope, Boston Bar/North Bend, and Agassiz-Harrison, which represents an increase of 30 people from the 2017 homelessness count. Additional survey findings include:
  - More than half (61%) of the surveyed individuals indicated that lower rent would help to end homelessness;
  - Twenty-three (23) of the 78 surveyed individuals reported mental illness and twenty-two (22) of 78 respondents reported addiction;
  - Eleven individuals or 14% of people experiencing homelessness in eastern Fraser Valley communities identified as First Nations or someone with North American Indigenous Ancestry; and
  - The majority of people experiencing homelessness in the eastern Fraser Valley communities are seniors or will be seniors within this decade.

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[10] There may be other non-market housing units in Electoral Area B that do not have an agreement with BC Housing in-place.
[11] Housing for clients at the risk of homelessness or formerly homeless for a period of at least 30 days and up to two or three years. This type of housing includes the provision of on- or off-site support services to help the clients move towards independence and self-sufficiency.
[12] The 2020 report on homelessness indicates there were 36 shelter beds in Hope, which translates to 28 shelter beds and 8 women's transition house beds. The higher number may be due to a difference in methodology between BC Housing and the report authors, as beds are distinct from units.

ANTICIPATED HOUSING UNITS

» The anticipated housing units for Electoral Area B are provided below. As per Table 2, the population is anticipated to increase to 1,140 people by the year 2026. An estimated 483 households will require housing, an increase of 91 households from 2016.[13]

» It is important to recognize the distinction between private dwellings occupied by usual residents[14] versus private dwellings, which may be unoccupied, vacation properties, or occupied by foreign residents and/or by temporarily present persons (i.e., students, temporary foreign workers). In most municipalities, there are more private dwellings than private dwellings occupied by usual residents. **As of 2016, there were a total of 392 private dwellings occupied by usual residents and 726 private dwellings in Electoral Area B, meaning that there were approximately 330 unoccupied units (i.e., vacant units or vacation properties) or units occupied by foreign residents and/or temporarily present persons (i.e., students, temporary foreign workers).** Feedback received from stakeholders referenced the growing appeal of certain Electoral Area B communities, particularly Sunshine Valley, as vacation destinations, and highlighted that with COVID-19, there has been an increase in the number of Lower Mainland and Fraser Valley residents investing in second properties. Stakeholders indicated that the majority of Sunshine Valley residents are recreational users, with approximately a quarter of the population living in the Valley full-time. Given vacation homes are not usually occupied full-time, this trend may also be a contributing factor to the difference between private dwellings and private dwellings occupied by usual residents.

Table 2: Anticipated Number of People & Households, Electoral Area B (2016 to 2026)

	2016	2018	2020	2022	2024	2026	Change 2016-2026
Total Number of People	915	1,028	1,060	1,085	1,112	1,140	+225
Total Households	392[15]	437	448	459	471	483	+91
Average Household Size	2.33	2.35	2.37	2.36	2.36	2.36	+0.03

Source: BC Statistics.

» **The anticipated number of housing units required in Electoral Area B by the year 2026 is 483.** While there are currently 726 housing units in Electoral Area B, feedback from consultation specified many of the properties in Electoral Area B are vacation homes and thus may

[13] Detailed projections at the Electoral Area level are not available through BC Statistics. To provide an estimate of anticipated population for Electoral Area B, a proportional split was applied to the BC Statistics projection for the FVRD based on 2016 Census data for Electoral Area B as compared to the FVRD.
[14] The number of private dwellings occupied by usual residents is equal to the number of private households.
[15] This refers to the number of private dwellings occupied by usual residents, which is equal to the number of private households.

have been counted as unoccupied dwellings on the day of Census enumeration. **Assuming a similar proportion of dwellings continue to not be occupied by usual residents, the unit shortfall in 2026 could be 91 units.**

» **Housing adequacy is relatively consistent with regional trends**, with 7% of units in need of major repair as compared to 5% across the region. The existing supply appears to be in relatively good condition and will likely not require substantive improvements to meet the needs of new residents.

» Looking to 2041, the population is anticipated to increase to 1,334 people. An estimated 569 households will require housing, an increase of 86 households from 2026.[16]

HOUSING UNIT PROJECTIONS BY BEDROOM TYPE

» Housing unit projections are further analyzed by bedroom type, as per the legislative requirements. Given the limited number of housing units in Electoral Area B, **it is unlikely the proportion of units by bedroom type will change significantly over the next five years.** Table 3 maintains the 2016 Census distribution of units by bedroom type.

Table 3: Housing Units Required by Bedroom Type (Anticipated), Electoral Area B

Unit Size	2016 (#)	2016 (%)	Total Units				
			2021	2026	2031	2036	2041
0-Bedroom	0	0%	0	0	0	0	0
1-Bedroom	50	14%	61	65	69	73	77
2-Bedroom	135	36%	165	176	187	198	208
3-Bedroom	135	36%	165	176	187	198	208
4+Bedroom	50	14%	61	65	69	73	77
Total	**370[17]**	**100%**	**453**	**483**	**513**	**542**	**569**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data.

[16] Detailed projections at the Electoral Area level are not available through BC Statistics. To provide an estimate of anticipated population for Electoral Area B, a proportional split was applied to the BC Statistics projection for the FVRD based on 2016 Census data for Electoral Area B as compared to the FVRD.

[17] Number of housing units by bedroom type differs from number of private households because of the discrepancies between total population tabulations (collected by 100% of the population) and the 25% sample data collected through the long form census. Certain indicators, such as housing units by bedroom type, are only collected for a 25% sample of the population in private households. The results are then weighted to represent the total population. Given the total number of households has been collected by 100% of the population, this has resulted in a data discrepancy between these two indicators. The proportion of units by bedroom type has been applied to the anticipated household numbers, which are derived using the 2016 private household data.

HOUSEHOLDS IN CORE HOUSING NEED

» For the purposes of this report, **core housing need**[18] helps to understand how well housing needs are being met. The following section provides an explanation of the metrics that comprise core housing need.

» The following tables demonstrate **renters are consistently faring worse than homeowners on all housing standards**. The proportion of households in Electoral Area B not meeting particular housing standards is close to consistent with the proportion of households across the FVRD not meeting particular housing standards, with the exception of core housing need. In 2016, **25% of households in Electoral Area B were in core housing need**, as compared to 12% of households in the FVRD. Overall, affordability and adequacy have improved since 2006, while suitability and affordability have slightly worsened.

» When compared to provincial averages, the proportion of Electoral Area B households in core housing need is cause for concern; however, the trend over time is positive, particularly with regard to the improved adequacy of dwellings. Renters are still experiencing affordability challenges at a disproportionate rate than homeowners, as is demonstrated by the proportion of renter households experiencing extreme core housing need.

Table 4: Affordability - Households Spending 30%+ of Income on Shelter Costs, Electoral Area B (2006 to 2016)

Core Housing Need: Affordability	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	70	22%	35	12%	85	24%	22,640	23%
Renter	10	18%	0	0%	30	38%	10,110	38%
Owner	60	22%	30	11%	50	19%	12,525	17%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data.

» The proportion of households below the affordability standard[19] was slightly higher in Electoral Area B when compared to the FVRD, as a higher proportion of owner households in Electoral Area B were spending 30% of their income on shelter costs.

[18] Statistics Canada specifies "A household is said to be in 'core housing need' if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards)." Extreme core housing need has the same meaning as core housing need except that the household has shelter costs for housing that are more than 50% of total before-tax household income.
[19] Affordable housing has shelter costs equal to less than 30% of total before-tax household income.

Table 5: Adequacy - Households in Dwellings Requiring Major Repairs, Electoral Area B (2006 to 2016)

Core Housing Need: Adequacy	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	55	17%	65	22%	25	7%	5,220	5%
Renter	10	18%	0	0%	10	13%	2,015	8%
Owner	55	20%	60	21%	25	9%	3,200	4%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data.

» The proportion of households below the adequacy standard[20] was slightly higher in Electoral Area B when compared to the FVRD. For comparison purposes, 6.3% of dwellings in BC are in need of major repair.

Table 6: Suitability – Households in Overcrowded Dwellings, Electoral Area B (2006 to 2016)

Core Housing Need: Suitability	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	20	6%	0	0%	25	7%	4,645	5%
Renter	10	18%	0	0%	10	13%	2,595	10%
Owner	10	4%	0	0%	10	4%	2,050	3%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

» The proportion of households below the suitability standard[21] was slightly higher in Electoral Area B, as a larger proportion of renter households are living in overcrowded dwellings. Renter households are particularly challenged to find housing with enough bedrooms for the size and composition of their households.

[20] Adequate housing is reported by their residents as not requiring any major repairs. Major repairs include defective plumbing or electrical wiring, or structural repairs to walls, floors, or ceilings.
[21] Suitable housing has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements.

Table 7: Households in Core Housing Need, Electoral Area B (2006 to 2016)

Core Housing Need	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	115	35%	95	33%	90	25%	12,325	12%
Renter	20	40%	0	0%	40	47%	4,385	30%
Owner	95	35%	90	32%	45	16%	7,940	30%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data.

» The proportion of Electoral Area B households in core housing need is significant – as of 2016, there were 40 renter households and 45 owner households in core housing need, meaning there are currently 90[22] households that do not live in acceptable housing (does not meet one or more of the adequacy, suitability, or affordability standards) and acceptable alternative housing would cost 30% or more of before-tax income. **The proportion of Electoral Area B households in core housing need is more than double the regional average overall.** Both renters and owners in Electoral Area B are challenged to afford suitable and adequate housing when compared to renters and owners across the region.

Table 8: Households in Extreme Core Housing Need, Electoral Area B (2006 to 2016)

Extreme Core Housing Need	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	25	8%	25	9%	30	8%	5,505	6%
Renter	0	0%	0	0%	15	18%	3,475	13%
Owner	20	7%	0	0%	15	5%	2,025	3%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data.

» **The proportion of Electoral Area B households in extreme core housing need is slightly higher than the regional average**; however, a comparison of 2011 and 2016 Census data demonstrates the proportion of households in extreme core housing need has improved slightly over time, from 9% to 8% of all households. A larger proportion of renters in Electoral Area B are challenged to afford suitable and adequate housing when compared to renters across the region, suggesting renters in Electoral Area B are experiencing particular issues with the affordability of rental units.

[22] Numbers may not sum due to Census rounding.

Key Areas of Local Need

Housing Needs Summary Statements

Based on an analysis of data summarized in Appendix 3.1 and feedback from public engagement, the following summary statements describe the current and anticipated needs for the groups listed.

AFFORDABLE HOUSING

The majority of Electoral Area B households are spending less than 30% of their before-tax income on shelter costs, which is consistent with regional level trends. However, across the region and in Electoral Area B, close to 40% of renter households are spending more than 30% of their income on shelter costs, which demonstrates renters are particularly challenged to find affordable housing. Given median incomes of renter households in Electoral Area B are higher than those across the region, it is concerning a large proportion of renter households continue to experience affordability challenges and may reflect trends in the rental market. Feedback received from consultation indicates the price of rental housing in Sunshine Valley has increased substantially in the last 18 months, driven by demand for short-term rentals and younger residents relocating to the Valley because of the nearby recreation opportunities and outdoor amenities. Additional feedback from Spuzzum First Nation focused on the quality of housing stock – while affordability is a major concern, the Nation has limited housing and the existing housing is deteriorating, meaning members interested in moving back to traditional territory cannot do so.

RENTAL HOUSING

Renter households are particularly challenged to afford suitable and adequate housing in Electoral Area B. Given that 22% of local residents are renters, there is cause for concern that 47% of these renter households are in core housing need – higher than the regional average of 30%. Since 2006, the proportion of renters living in inadequate and not suitable dwellings has decreased, while the proportion of renters living in unaffordable housing has increased. As per feedback received during consultation, this is likely related to increasing demand for short-term rentals, causing rental prices to rise. Given Sunshine Valley's draw as a vacation destination, many homeowners opt for short-term rentals – with on-season nightly rates of close to $200 (as indicated by stakeholders). This leaves few options for residents looking for longer-term rental options and a desire from community members to see additional purpose-built rental buildings. As seniors look to downsize from larger properties, accessible, single-storey rental units will be important to facilitate aging-in-place.

SPECIAL NEEDS HOUSING

Special needs housing, or housing with support services, is typically intended to house youth or adults with mental and/or physical disabilities. There are no non-market special needs housing units in Electoral Area B. It is assumed that people requiring housing with support services would need to access housing in the FVRD's urban centres, such as Hope and Chilliwack.

HOUSING FOR SENIORS

Electoral Area B has minimal housing diversity – over three-quarters of the housing stock is single-detached dwellings and 20% is movable dwellings, which are not always accessible for residents with mobility limitations. For seniors looking to downsize and stay in the community, there are limited options. There is also no housing with support services in Electoral Area B – seniors requiring assistance with daily living may be required to relocate to the FVRD's urban centres. Feedback from consultation emphasized the need for additional services to support rural residents, particularly older households with health concerns. There are some services available to seniors in the community, including the Fraser Canyon Better at Home Program[23], which operates in partnership with Care Transit in Hope. This program provides weekly shuttle bus transportation from Boston Bar to Hope and Chilliwack on alternate weeks. These services are an important component of a healthy, age-friendly community; however, accessible housing and housing with support services are also needed to accommodate residents at different life stages.

HOUSING FOR FAMILIES

Electoral Area B continues to experience population growth, likely given its proximity to Hope, as there are few local employment opportunities. **With available housing units and the appeal of a rural lifestyle close to outdoor amenities, younger people have been relocating to Sunshine Valley**. The relative appeal of certain Electoral Area B communities as recreation destinations has created additional demand for short-term rentals, impacting the cost of rental housing. With more short-term residents, it will be important to monitor community cohesion and consider the associated services and amenities that may be warranted should population growth continue. The majority of the housing stock is family-friendly (2+ bedrooms) and in good condition, meaning families considering moving to Electoral Area B would have options for adequate and suitable dwellings.

[23] The Better at Home Program is a B.C. government-funded program administered by the United Way of the Lower Mainland to help seniors with day-to-day, non-medial tasks to facilitate independent living. The services include transportation, light housekeeping, and minor home maintenance. Depending on the level of income, some seniors may qualify for 50-100% subsidy.

SHELTER FOR PEOPLE EXPERIENCING HOMELESSNESS AND HOUSING FOR PEOPLE AT-RISK OF HOMELESSNESS

There is limited data available regarding persons experiencing homelessness in Electoral Area B. In rural communities with more extreme summer and winters, it is more typical for persons experiencing homelessness to be "hidden" – e.g., couch surfing, camping off forest service roads, living in vehicles or sub-standard trailers. **Feedback received from Spuzzum First Nation indicates there has been increasing incidences of people living along the Fraser River in tents and recreational vehicles**. This presents a public health challenge and coordination is needed among the various levels of government to provide solutions for people experiencing homelessness. Transportation can be a major barrier for these individuals, as services for persons experiencing homelessness available in Hope and Chilliwack are not readily accessible to residents living in Electoral Area B.

Housing Supply Gaps & Related Issues

Based on an analysis of data in this report, the following housing gaps have been identified:

» **Purpose-Built Rental Housing:** Based on core housing need data, renter households are challenged to afford shelter costs. Median income data demonstrates renter households earning a median income of $51,977 can afford $1,299 in monthly shelter costs at 30% of before-tax income. In 2016, median monthly shelter costs for rented dwellings in Electoral Area B totaled $652, which suggests many renter households should be able to afford rental housing. However, feedback received during consultation indicates the price of rental housing has increased in recent months, creating a gap between what is available and what is affordable. While the cost of rental housing is of increasing concern, the feedback received during consultation focused on rental housing supply and the limited number of available units, particularly given recent interest in short-term rentals. With an increasing proportion of renter households and continued population growth, it is likely additional rental housing will be needed to address demand. Given the challenges with constructing new rental housing projects away from services and amenities, this supply gap may be addressed in coordination with FVRD member municipalities, as new purpose-built rental housing projects in more urban centres, such as Hope, may be able to absorb potential migration of Electoral Area B residents unable to find housing that meets their needs.

» **Accessible Housing:** Given the proportion of seniors in Electoral Area B and the limited diversity of the existing housing stock, there is a need for more accessible housing to enable independent living for seniors. As Electoral Area B's population continues to age, it will be important to renovate older units to accommodate changes in life stages and accessibility needs. Currently the predominant housing form in Electoral Area B is single-detached homes. To enable aging-in-place, these houses will require retrofits.

- **Lack of Zoning & Building Inspections in Sunshine Valley:** With no zoning or OCP in place for Sunshine Valley, the FVRD has little control over land use in this community. Feedback from stakeholders has indicated there is substantial demand for vacation properties and short-term rentals in this area and with more demand, additional growth is likely to occur. As new development comes forward, it will be important to monitor this growth with building permits and a corresponding land use framework (i.e. OCP and zoning bylaw).
- **Transportation & Employment:** There are limited local employment opportunities in Electoral Area B and residents are relatively isolated from the FVRD's urban centres. Feedback from stakeholders expressed the need to coordinate housing, employment, and transportation initiatives as it can be difficult for residents living in the FVRD's Electoral Areas to access jobs. The Regional Growth Strategy provides regional strategic policy direction related to transportation and the Ministry of Transportation is currently leading a Fraser Valley Land Use and Transportation Study. This existing and emerging policy framework can be further expanded upon with the exploration of an economic development strategy for the FVRD's Electoral Areas, as indicated in the Implementation & Action Plan.

Closing Comments

Electoral Area B's housing needs are closely associated with its proximity to Hope and appeal as a recreation destination for outdoor enthusiasts. Recent population growth is related to migration of younger people from urban centres in search of more affordable housing and small-town character. The difference between private dwellings occupied by usual residents and private dwellings suggests there are vacant units available for those interested in moving to Electoral Area B communities. Simultaneously, long-term residents are aging and with limited local services available, it will be difficult to accommodate aging-in-place. Electoral Area B's housing stock is in relatively good condition, yet the majority of units are single-detached and movable dwellings, which are not always accessible for older residents.

Core housing need information demonstrates renter households in particular are challenged to afford suitable and adequate housing in Electoral Area B. It is important to note the suitability and adequacy of dwellings has improved over time, yet affordability has worsened, even while median incomes have risen. Based on feedback from consultation, it appears demand for short-term rental units may be driving demand for rental housing, contributing to higher rents. This will be important to monitor to ensure there are affordable rental options for local residents.

As Electoral Area B navigates these housing challenges, it will be important to employ a coordinated approach to address housing needs and gaps, as partnerships, policy and regulatory changes, and development approvals will help to advance housing affordability, accessibility, and sustainability in the FVRD's Electoral Areas.

APPENDIX 3.1:

ELECTORAL AREA B INDICATORS

2011 National Household Survey: It is important to note the limitations of 2011 National Household Survey (NHS) data. Due to the voluntary nature of the NHS, there is a possibility of non-response bias if those who chose not to respond to the survey are systematically different than those who did respond. Caution must be used when comparing NHS estimates to the 2006 long form census information because it is impossible to determine with certainty whether differences are due to actual changes in the population or due to non-response bias. Trends in low income estimates from the NHS compared to estimates from previous censuses show markedly different trends than those derived from other surveys and administrative data sources. Therefore, low-income data from the NHS should be used with caution and comparisons to previous census data should not be made.

Table 9: Population Change, Electoral Area B (2006 - 2016)

Community	2006 Population	2011 Population	2016 Population	Growth, 2006-2016	Percent Change, 2006-2016	Annual Growth Rate
Electoral Area B	796	721	915	119	14.9%	1.5%
FVRD	257,031	277,593	295,934	38,903	15.1%	1.5%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 10: Average and Median Age, Electoral Area B (2006 - 2016)

Year	Average Age	Median Age
2006	45.3	48.7
2011	51.2	56.4
2016	51.5	56.0
2016 (FVRD)	40.9	41.2

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 11: Age Group Distribution, Electoral Area B (2006 - 2016)

Age Group	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
0 to 14	115	14%	95	13%	85	9%	53,540	18%
15 to 19	40	5%	30	4%	35	4%	17,990	6%
20 to 24	15	2%	15	2%	30	3%	17,730	6%
25 to 64	450	57%	420	57%	495	54%	153,370	52%
65 to 84	160	20%	170	23%	215	24%	46,245	16%
85+	15	2%	5	1%	50	5%	7,050	2%
Total	**795**	**100%**	**735**	**100%**	**910**	**100%**	**295,925**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 12: Mobility, Electoral Area B (2006 - 2016)

Mobility Status	2006	2011	2016	2016 (FVRD)
Movers	165	60	130	44,145
Non-movers	600	625	630	241,290
Migrants	155	55	50	20,390

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 13: Households, Electoral Area B (2006 - 2016)

Electoral Area B	2006	2011	2016	2016 (FVRD)
Total Number of Households	370	330	370	108,390
Average Household Size	2.1	2.1	2.0	2.7

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 14: Household Size Distribution, Electoral Area B, (2006 - 2016)

Household Size	2006		2011		2016		2016 (FVRD)
	#	%	#	%	#	%	%
1 person	135	36%	120	36%	150	38%	25%
2 people	150	40%	150	45%	155	40%	35%
3 people	50	13%	30	9%	40	10%	14%
4 people	10	3%	20	6%	25	6%	14%
5+ people	30	8%	15	4%	20	5%	13%
Total	**375**	**100%**	**335**	**100%**	**390**	**100%**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 15: Housing Tenure, Electoral Area B (2006 - 2016)

Housing Tenure	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Renter	55	15%	15	5%	80	22%	28,895	27%
Owner	315	85%	310	94%	290	78%	79,250	73%
Total	**370**	**100%**	**330**	**100%**	**370**	**100%**	**108,390**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 16: Renter Households in Subsidized Housing, Electoral Area B (2016)

Community	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Electoral Area B	0	0%	0	0%	10	13%	2,735	9%

Source: Statistics Canada, 2016 Census of Population

Table 17: Average and Median Household Income, Electoral Area B (2006 - 2016)

All Households	2006	2011	2016	2016 (FVRD)
Average Income	$48,543	$62,455	$60,056	$83,983
Median Income	$36,501	$42,546	$46,673	$69,425

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 18: Average and Median Renter Household Income, Electoral Area B (2006 - 2016)

Renter Households	2006	2011	2016	2016 (FVRD)
Average Income	$22,313	$11,063	$59,088	$52,193
Median Income	$19,369	$11,013	$51,977	$42,889

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 19: Owner Household Income, Electoral Area B (2006 - 2016)

Owner Households	2006	2011	2016	2016 (FVRD)
Average Income	$53,416	$64,821	$60,324	$95,704
Median Income	$42,099	$45,902	$46,664	$81,807

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 20: Number of Households in Specified Income Brackets, Electoral Area B (2006 - 2016)

Note: low values may have been suppressed to zero (0) to maintain confidentiality. As a result, category values may not sum up to the total for each year.

All Households	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Under $ 5,000	30	8%	0	0%	10	3%	1,660	2%
$5,000 to $9,999	15	4%	0	0%	10	3%	1,310	1%
$10,000 to $14,999	20	5%	0	0%	25	7%	2,960	3%
$15,000 to $19,999	15	4%	20	6%	15	4%	4,485	4%
$20,000 to $24,999	15	4%	0	0%	45	12%	4,755	4%
$25,000 to $29,999	15	4%	0	0%	40	11%	4,420	4%
$30,000 to $34,999	45	12%	40	12%	20	5%	4,750	4%
$35,000 to $39,999	30	8%	0	0%	0	0%	4,720	4%
$40,000 to $44,999	40	11%	30	9%	25	7%	4,500	4%
$45,000 to $49,999	25	7%	20	6%	15	4%	4,605	4%
$50,000 to $59,999	10	3%	15	5%	40	11%	8,490	8%
$60,000 to $69,999	25	7%	35	11%	15	4%	7,950	7%
$70,000 to $79,999	25	7%	0	0%	15	4%	7,560	7%
$80,000 to $89,999	15	4%	0	0%	30	8%	7,095	7%
$90,000 to $99,999	10	3%	0	0%	20	5%	6,255	6%
$100,000 to $124,999	20	5%	0	0%	20	5%	12,355	11%
$125,000 to $149,999	0	0%	0	0%	20	5%	7,690	7%
$150,000 to $199,999	20	5%	0	0%	10	3%	7,735	7%
$200,000 and over	0	0%	0	0%	10	3%	5,105	5%
Total	**370**		**330**		**375**		**108,395**	

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 21: Number of Renter Households in Specified Income Brackets, Electoral Area B (2006 - 2016)

Renter Households	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Under $ 5,000	10	17%	0	0%	0	0%	910	3%
$5,000 to $9,999	10	17%	0	0%	0	0%	765	3%
$10,000 to $14,999	10	17%	0	0%	15	19%	1,935	7%
$15,000 to $19,999	0	0%	0	0%	0	0%	2,360	8%
$20,000 to $24,999	0	0%	0	0%	10	13%	2,210	8%
$25,000 to $29,999	0	0%	0	0%	15	19%	1,960	7%
$30,000 to $34,999	0	0%	0	0%	0	0%	1,805	6%
$35,000 to $39,999	0	0%	0	0%	0	0%	1,675	6%
$40,000 to $44,999	20	33%	0	0%	0	0%	1,590	6%
$45,000 to $49,999	0	0%	0	0%	0	0%	1,490	5%
$50,000 to $59,999	0	0%	0	0%	0	0%	2,585	9%
$60,000 to $69,999	0	0%	0	0%	10	13%	2,285	8%
$70,000 to $79,999	0	0%	0	0%	0	0%	1,820	6%
$80,000 to $89,999	0	0%	0	0%	15	19%	1,385	5%
$90,000 to $99,999	0	0%	0	0%	0	0%	1,025	4%
$100,000 to $124,999	0	0%	0	0%	0	0%	1,630	6%
$125,000 to $149,999	0	0%	0	0%	10	13%	780	3%
$150,000 to $199,999	0	0%	0	0%	0	0%	490	2%
$200,000 and over	0	0%	0	0%	0	0%	220	1%
Total	**60**		**15**		**80**		**28,895**	

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 22: Number of Owner Households in Specified Income Bracket, Electoral Area B (2016)

Owner Households	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Under $ 5,000	25	8%	0	0%	10	3%	720	1%
$5,000 to $9,999	0	0%	0	0%	10	3%	530	1%
$10,000 to $14,999	10	3%	0	0%	10	3%	1,015	1%
$15,000 to $19,999	0	0%	20	6%	20	7%	2,100	3%
$20,000 to $24,999	15	5%	0	0%	35	12%	2,530	3%
$25,000 to $29,999	15	5%	0	0%	25	9%	2,450	3%
$30,000 to $34,999	45	15%	40	13%	20	7%	2,935	4%
$35,000 to $39,999	30	10%	0	0%	0	0%	3,020	4%
$40,000 to $44,999	20	6%	25	8%	25	9%	2,895	4%
$45,000 to $49,999	25	8%	20	6%	15	5%	3,110	4%
$50,000 to $59,999	10	3%	10	3%	30	10%	5,880	7%
$60,000 to $69,999	30	10%	35	11%	15	5%	5,655	7%
$70,000 to $79,999	25	8%	0	0%	10	3%	5,740	7%
$80,000 to $89,999	15	5%	0	0%	10	3%	5,700	7%
$90,000 to $99,999	0	0%	0	0%	20	7%	5,225	7%
$100,000 to $124,999	20	6%	0	0%	15	5%	10,710	14%
$125,000 to $149,999	0	0%	0	0%	10	3%	6,905	9%
$150,000 to $199,999	20	6%	0	0%	10	3%	7,240	9%
$200,000 and over	0	0%	0	0%	10	3%	4,885	6%
Total	**310**		**310**		**290**		**79,250**	

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Economic Sectors and Labour Force

Table 23: Total Number of Workers, Electoral Area B (2006 - 2016)

Community	2006	2011	2016
Electoral Area B	365	280	335

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 24: Unemployment Rate and Participation Rate, Electoral Area B (2006 - 2016)

	2006	2011	2016	2016 (FVRD)
Unemployment Rate	5.5%	0.0%	6.0%	6.7%
Participation Rate	55.3%	44.1%	48.9%	63.4%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 25: Commuting Destination, Electoral Area B (2016)

Area	Within Census Subdivision	To Different Census Subdivision	To Different Census Subdivision	To Another Province/Territory
Electoral Area B	30	110	45	0
FVRD	57,730	19,055	25,555	575

Source: Statistics Canada, 2016 Census of Population

Table 26: Number of Workers by Industry, Electoral Area B (2006 - 2016)

Industry	2006 #	2011 #	2016 #
Agriculture, forestry, fishing and hunting	40	0	35
Mining, quarrying, and oil and gas extraction	10	0	0
Utilities	0	0	0
Construction	15	0	35
Manufacturing	0	0	15
Wholesale trade	0	0	0
Retail trade	70	40	50
Transportation and warehousing	15	35	25
Information and cultural industries	0	0	0
Finance and insurance	0	0	0
Real estate and rental and leasing	15	0	0
Professional, scientific and technical services	10	30	10
Management of companies and enterprises	0	0	0
Administrative and support, waste management and remediation services	15	0	25
Educational services	10	0	35
Health care and social assistance	20	0	10
Arts, entertainment and recreation	25	0	0
Accommodation and food services	45	0	30
Other services (except public administration)	35	0	30
Public administration	30	0	15
Total	**365**	**285**	**335**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Housing Units

Table 27: Total Number of Housing Units, Electoral Area B 2016)

Housing Units	2016
Total private dwellings	796
Private dwellings occupied by usual residents	392

Source: Statistics Canada, 2016 Census of Population

Table 28: Breakdown by Structural Type of Units, Electoral Area B (2016)

Housing Mix	2016		2016 (FVRD)	
	#	%	#	%
Single-Detached	300	76%	56,540	52%
Semi-Detached	5	1%	3,160	3%
Row House	0	0%	10,240	9%
Apartment or Flat in a Duplex	0	0%	14,175	13%
Apartment with fewer than 5 storeys	5	1%	20,500	19%
Apartment with 5 or more storeys	0	0%	1,335	1%
Other Single-Attached House	5	1%	120	0%
Movable Dwelling	80	20%	2,320	2%
Total	**395**	**100%**	**108,390**	**100%**

Source: Statistics Canada, 2016 Census of Population

Table 29: Housing Composition by Size, Electoral Area B 2016)

Housing Mix	2016
Bachelor Units (0 bedrooms)	0
1 Bedroom Units	50
2 Bedroom Units	135
3 Bedroom Units	135
4+ Bedroom Units	50

Source: Statistics Canada, 2016 Census of Population

Table 30: Number and Percentage Breakdown by Date Built, Electoral Area B (2016)

Date Built	2016		2016 (FVRD)
	#	%	%
Pre-1960	65	17%	9%
1961-1980	90	24%	27%
1981-1990	80	21%	18%
1991-2000	85	23%	22%
2001-2005	15	4%	8%
2006-2010	30	8%	10%
2011-2016	10	3%	6%
Total	**375**	**100%**	**100%**

Source: Statistics Canada, 2016 Census of Population

Table 31: Completed Demolition Permit by Structural Type, Electoral Area B (2010-2020)

Housing Type	Single Detached	Mobile Home
	#	#
2018	0	1
2012	1	1
2010	0	1
Total	**1**	**3**

Source: FVRD Permit Data (2010 – 2020)

Table 32: Completed Building Permits by Structural Type, Electoral Area B (2010-2020)

Housing Type	Single Detached #	Mobile Home #
2020	2	1
2019	2	0
2018	1	0
2016	1	1
2015	2	1
2011	1	1
Total	**9**	**4**

Source: FVRD Permit Data (2010 – 2020)

Housing Values

Table 33: Assessed Values by Structure Type, Electoral Area B (2020)

Structure Type	Count #	Average Assessed Value $
Single Detached	234	$278,000
Residential Dwelling W/ Suite	10	$197,700
Manufactured Home (Within Manufactured Home Park)	13	$67,908
Manufactured Home (Not in Manufactured Home Park)	42	$132,505
Seasonal Dwelling	136	$219,376
Triplex	2	$98,000
2 Acres or More (Single Detached / Duplex)	97	$398,535
2 Acres or More (Seasonal)	16	$118,763
2 Acres or More (Manufactured Home)	16	$390,688
Stores and Living Quarters	3	$121,367
Total	**569**	**$264,818**

Source: Ministry of Municipal Affairs - Housing Values (2020)

Table 34: Assessed Values by Unit Size, Electoral Area B (2020)

Structure Type	Count # Average Assessed Value $
1 bed	37	$228,149
2 bed	214	$248,559
3 Bed	202	$283,877
4 bed	51	$326,810
5 bed	20	$313,785
6 bed	14	$313,793
7 bed	10	$143,470
8 bed	18	$123,956
17 Bed	3	$234,333
Total	**569**	**$264,818**

Source: Ministry of Municipal Affairs - Housing Values (2020)

Table 35: Sales Values by Structure Type, Electoral Area B (2020)

Structure Type	Count # Average Sales Value $
Single detached	4	$338,750
Manufactured Home (Within Manufactured Home Park)	3	$139,167
Manufactured Home (Not in Manufactured Home Park)	1	$249,000
Seasonal Dwelling	3	$253,333
2 Acres or More (Single Family Dwelling, Duplex)	1	$600,000
Total	**12**	**$281,792**

Source: Ministry of Municipal Affairs - Housing Values (2020)

Table 36: Sales Values by Unit Size, Electoral Area B (2020)

Structure Type	Count #	Average Sales Value $
1 bed	1	$205,000
2 bed	2	$364,000
3 Bed	1	$112,190
Total	**5**	**$322,038**

Source: Ministry of Municipal Affairs - Housing Values (2020)

Anticipated Population

Table 37: Anticipated Population, Households, Average Household Size; Electoral Area B (2021 to 2026)

	2021	2022	2023	2024	2025	2026	Growth 2021-2026	Percent Change 2021-2026	Annual Growth Rate
Population	1,072	1,085	1,098	1,112	1,126	1,140	+68	6.33%	1.27%
Households	453	459	465	471	477	483	+30	6.51%	1.30%
Average Household Size	2.37	2.36	2.36	2.36	2.36	2.36	-0.01	-	-

Source: BC Statistics

Table 38: Anticipated Number of People & Households, Electoral Area B (2021 to 2041)

	2021	2031	2041	Change 2021-2041
Total Number of People	1,072	1,207	1,272	+200
Total Households	453	513	569	+116
Average Household Size	2.37	2.35	2.24	-0.13

Source: BC Statistics

Table 39: Anticipated Age Group Distribution, Electoral Area B (2026)

Age Group	2026	
	#	%
0 to 14	106	9.3%
15 to 19	44	3.8%
20 to 24	38	3.3%
25 to 64	620	54.4%
65 to 84	269	23.6%
85+	63	5.5%
Total	**1,140**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

APPENDIX 3.2:

ELECTORAL AREA B HOUSING NEEDS REPORT SUMMARY FORM

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: ELECTORAL AREA B

REGIONAL DISTRICT: FRASER VALLEY REGIONAL DISTRICT

DATE OF REPORT COMPLETION: FEBRUARY 2021 **(MONTH/YYYY)**

PART 1: KEY INDICATORS & INFORMATION

Instructions: please complete the fields below with the most recent data, as available.

LOCATION	
	Neighbouring municipalities and electoral areas: Electoral Areas A, C, D and E, the District of Kent, and the Town of Hope
	Neighbouring First Nations: There are three Cultural Regions in the FVRD - Nlaka'pamux, Stó:lō/Coast Salish, and Stl'alt'imc and over 30 bands.

POPULATION				
Population: 915 (2016) / 1,072 (2021- estimate)		**Change since** 2016 :	17.1 %	
***Projected* population in 5 years:** 1,140 (2026)		**Projected change:**	6.3 %	2021 - 2026
Number of households: 370 (2016) / 453 (2021- estimate)		**Change since** 2016 :	15.7 %	
***Projected* number of households in 5 years:** 483 (2026)		**Projected change:**	6.5 %	2021 - 2026
Average household size: 2.0 (2016)				
***Projected* average household size in 5 years:** 2.36 (2026)				
Median age (local): 56.0	**Median age (RD):** 41.2	**Median age (BC):** 43.0		
Projected median age in 5 years: 56.0				
Seniors 65+ (local): 29 %	**Seniors 65+ (RD):** 18 %	**Seniors 65+ (BC):** 18 %		
***Projected* seniors 65+ in 5 years:** 29 %				
Owner households: 78 %	**Renter households:** 22 %			
Renter households in subsidized housing: 13 %				

INCOME	Median household income	Local	Regional District	BC
	All households	$ 46,673	$ 69,425	$ 69,979
	Renter households	$ 51,977	$ 42,889	$ 45,848
	Owner households	$ 46,664	$ 81,807	$ 84,333

ECONOMY		
	Participation rate: 48.9 %	**Unemployment rate:** 6.0 %
	Major local industries: RETAIL TRADE (50), CONSTRUCTION (35), AGRICULTURE, FORESTRY, FISHING AND HUNTING (35), EDUCATIONAL SERVICES (35)	

HOUSING		
	Median assessed housing values: $ 264,818 (AVERAGE)	**Median housing sale price: $** 281,792 (AVERAGE)
	Median monthly rent: $ N/A	**Rental vacancy rate:** N/A %
	Housing units - total: 796	**Housing units – subsidized:** 10
	Annual registered new homes - total: N/A	**Annual registered new homes - rental:** N/A
	Households below *affordability* standards (spending 30%+ of income on shelter): 24 %	
	Households below *adequacy* standards (in dwellings requiring major repairs): 7 %	
	Households below *suitability* standards (in overcrowded dwellings): 7 %	

Briefly summarize the following:

1. **Housing policies in local official community plans and regional growth strategies (if applicable):**

   Electoral Area B's Official Community Plan (OCP) was adopted in 1998, meaning much of the information included is out-of-date. The OCP contains references to housing stock and developable land, yet there are no housing-specific policies.

2. **Any community consultation undertaken during development of the housing needs report:**

   In Fall 2020, there were opportunities for stakeholders and the public to provide their insights and comments on housing in the FVRD's Electoral Areas. Stakeholder consultation was completed with representatives from social service organizations, non-profit housing providers, developers, realtors, and local government representatives. In addition to stakeholder consultation, the public was engaged through an online housing needs survey.

3. **Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).**

   The FVRD hosted a virtual workshop for representatives from local government. The session was attended by staff from the FVRD, the Village of Harrison Hot Springs, and the District of Hope. The District of Mission was unable to attend this session and the project team followed up directly with a stakeholder interview.

4. **Any consultation undertaken with First Nations:**

   Discussions with Chief and Council at Spuzzum First Nation and the CEO of Leq'a':mel First Nation Development Corporation provided further context around housing gaps and challenges in Indigenous communities. Many First Nation communities were navigating challenges related to COVID-19 and did not respond to consultation invitations.

PART 2: KEY FINDINGS

Table 1: Estimated number of units needed, by type (# of bedrooms)

	Currently (2021)	**Anticipated (5 years)**
0 bedrooms (bachelor)	0	0
1 bedroom	61	65
2 bedrooms	165	176
3+ bedrooms	226	241
Total	452	482

Comments:

An additional 30 units will be needed in 2026. It is unlikely the proportion of units by bedroom type will change significantly over the next five years.The current unit by bedroom type values presented above are ***unit projections for 2021*** based on the 2016 census of the population and the BC Statistics population projections, and may not be fully representative of on-the-ground unit totals. Updated census data will be available in the forthcoming 2021 census of the population.

Table 2: Households in Core Housing Need	**2006**		**2011**		**2016**	
	#	**%**	**#**	**%**	**#**	**%**
All households in planning area	370	100	330	100	370	100
Of which are in core housing need	115	35%	95	33%	90	25%
Of which are owner households	95	35%	90	32%	45	16%
Of which are renter households	20	40%	0	0%	40	47%

Comments:

The proportion of Electoral Area B households in core housing need is more than double the regional average overall. Both renters and owners in Electoral Area B are challenged to afford suitable and adequate housing when compared to renters and owners across the region.

Table 3: Households in *Extreme* Core Housing Need

	2006		**2011**		**2016**	
	#	**%**	**#**	**%**	**#**	**%**
All households in planning area	370	100	330	100	370	100
Of which are in extreme core housing need	25	8%	25	9%	30	8%
Of which are owner households	20	7%	0	0%	15	5%
Of which are renter households	0	0%	0	0%	15	8%

Comments:

A larger proportion of renters in Electoral Area B are challenged to afford suitable and adequate housing when compared to renters across the region, suggesting renters in Electoral Area B are experiencing particular issues with the affordability of rental units.

Briefly summarize current and anticipated needs for each of the following:

1. **Affordable housing:**

   The majority of Electoral Area B households are spending less than 30% of their before-tax income on shelter costs, which is consistent with regional level trends. However, across the region and in Electoral Area B, close to 40% of renter households are spending more than 30% of their income on shelter costs.

2. **Rental housing:**

   There is no CMHC information available for Electoral Area B. The proportion of renters in Electoral Area B has increased overall between 2006 and 2016, from 15% to 22% of households.

3. **Special needs housing:**

   There are no non-market special needs housing units in Electoral Area B. It is assumed that people requiring housing with support services would need to access housing in the FVRD's urban centres, such as Hope and Chilliwack.

4. **Housing for seniors:**

   Electoral Area B has minimal housing diversity – over three-quarters of the housing stock is single-detached dwellings. For seniors looking to downsize and stay in the community, there are limited options. There is also no housing with support services in Electoral Area B.

5. **Housing for families:**

   The majority of the housing stock is family-friendly (2+ bedrooms) and in good condition, meaning families considering moving to Electoral Area B would have options for adequate and suitable dwellings.

6. **Shelters for people experiencing homelessness and housing for people at risk of homelessness:**

   Feedback received from Spuzzum First Nation indicates there has been increasing incidences of people living along the Fraser River in tents and recreational vehicles.

7. **Any other population groups with specific housing needs identified in the report:**

   N/A

Were there any other key issues identified through the process of developing your housing needs report?

-Housing supply gaps and related issues recognize that purpose-built rental housing, accessible housing, and transportation and employment are currently lacking and require policy framework.
-Limited local employment opportunities in Electoral Area B and residents are relatively isolated from FVRD's urban centres.
-Core housing need information demonstrates renter households in particular are challenged to afford suitable and adequate housing in Electoral Area B.

CITY SPACES

Fraser Valley Regional District

APPENDIX 4:

ELECTORAL AREA C HOUSING NEEDS REPORT

ELECTORAL AREA C

APPENDIX 4: ELECTORAL AREA C HOUSING NEEDS REPORT

Fraser Valley Regional District

March 2021

Fraser Valley Regional District

CITY SPACES

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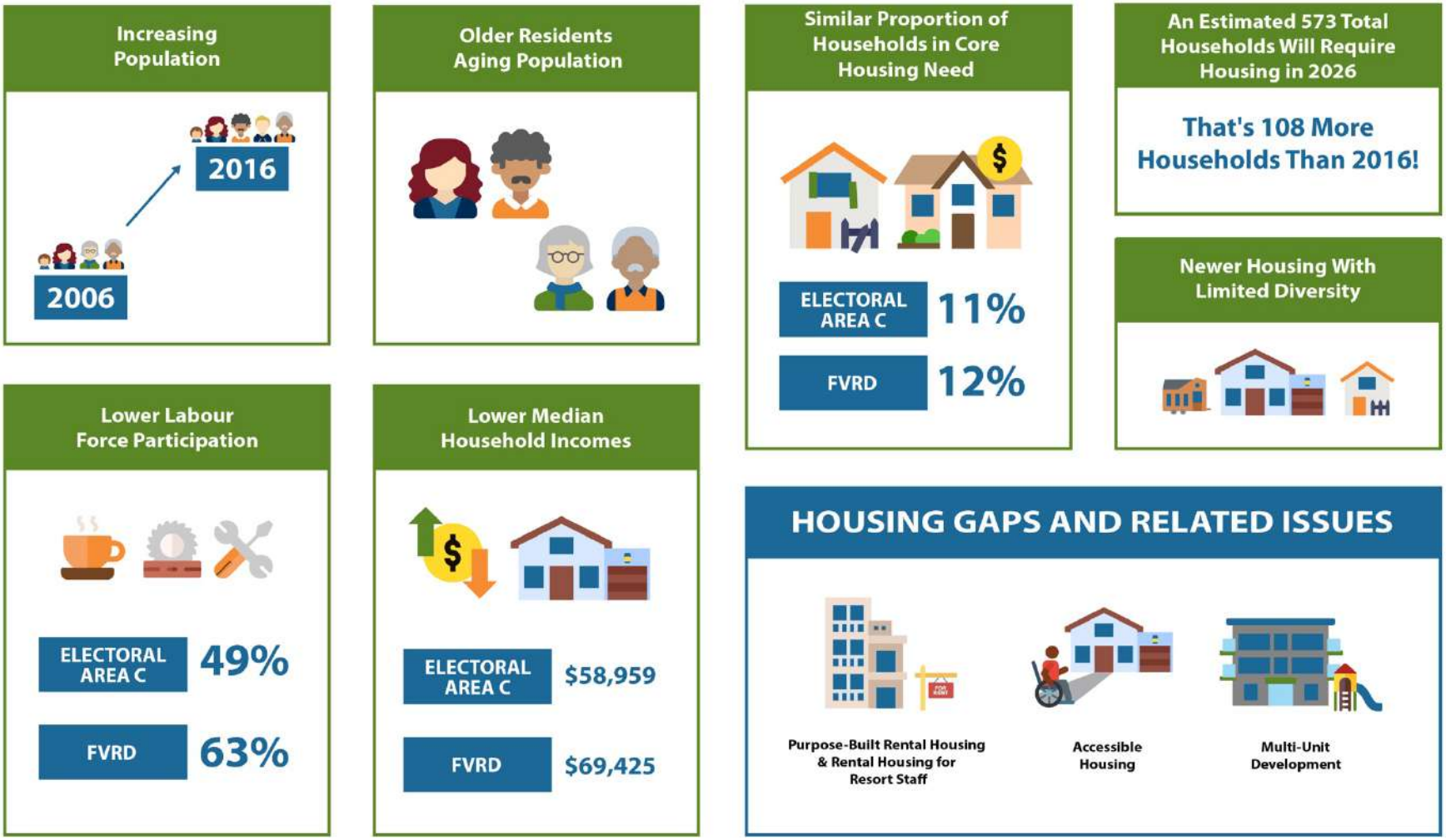
Executive Summary

Figure 1: Electoral Area C – Key Findings



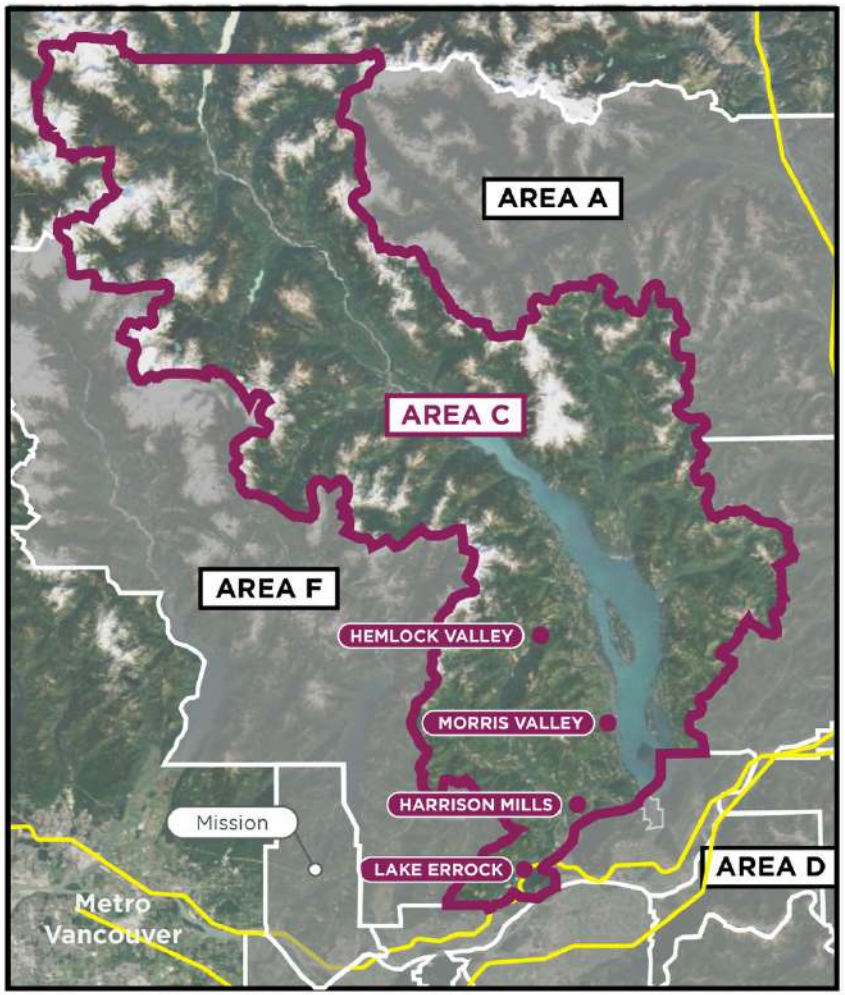
Electoral Area C Context

Location

Electoral Area C is the largest Electoral Area in the Fraser Valley Regional District. It is bounded by the Thompson Nicola Regional District and the Squamish-Lillooet Regional District to the north; Electoral Areas A and B to the east; the District of Kent and Electoral Area G to the south; and Electoral Area F and the Squamish-Lillooet Regional District to the west. This area is referred to as Sasquatch Country, given the long and rich history of the Sasquatch in the Sts'ailes Traditional Territory. The word Sasquatch is an anglicized pronounciation of Sa:sq'ets, a Sts'ailes word, which tells a story of how Sasquatch is the primary caretaker who watches over the land.

Electoral Area C is 3,938 square kilometres and sparsely inhabited – the population density per square kilometre is 1.8. Electoral Area C encompasses the communities of Hemlock Valley, Harrison Mills, Lake Errock and Morris Valley.

Figure 2: Electoral Area C Context Map



History

Electoral Area C contains two distinct community areas – one of which is closely tied to resort development with Sasquatch Mountain Resort in Hemlock Valley, while the communities of Morris Valley, Harrison Mills, and Lake Errock reflect a pattern of resource-development seen in other FVRD Electoral Areas. These development patterns are explored in further detail below.

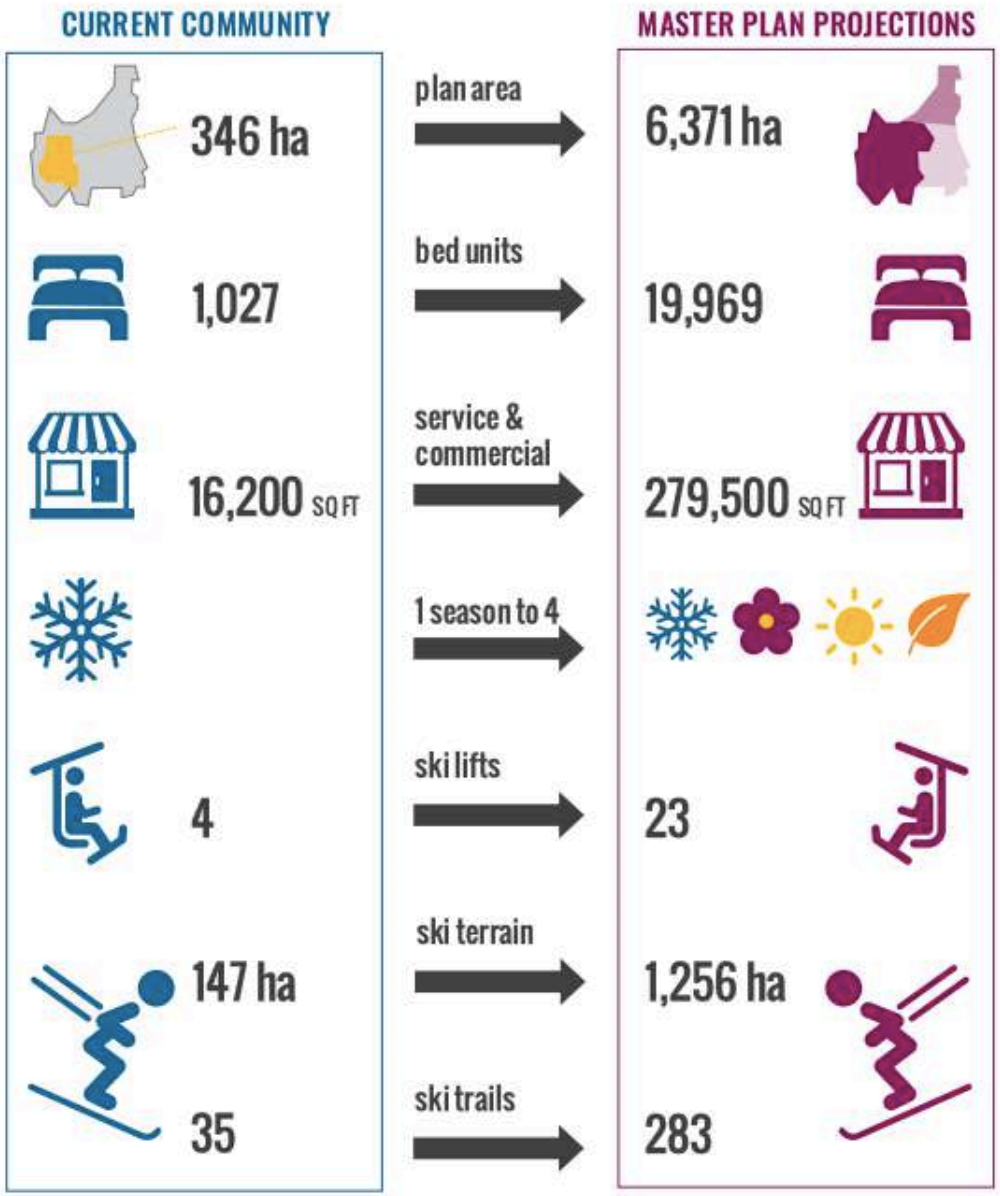
HEMLOCK VALLEY

The settlement of Hemlock Valley, like many other communities in the Fraser Valley, began with the forestry industry. Following the Second World War, a strong lumber market developed in the Lower Mainland, which supported logging operations in Hemlock Valley. After this early industrial history, Hemlock Valley was established as a public skiing destination with Hemlock Valley Resort opening in 1969 as a destination resort community. The resort initially hosted 30-40 families in its first year of operation, relying on a single rope-tow lift and an old school bus equipped with a wood-burning stove serving as the ski-lodge.

Major improvements to the ski resort began in the early 1970s when negotiations to establish a lease area took place between Hemlock Valley Resort and the provincial government. This lease enabled the expansion of the ski resort and further road improvements created a connection from Harrison Mills to the ski resort (now Hemlock Valley Road). These infrastructure improvements allowed the Ministry of Transportation and Infrastructure (MOTI) to designate the road as a public highway and MOTI has since maintained responsibility for road improvements and general maintenance. General expansion continued through the 1970s and the majority of the resort's current infrastructure and residential development dates to 1976-1981.

The resort was purchased by the Berezan Group in 2006, which marked a turning point as the new owners have since embarked on a significant expansion plan. An All-Seasons Resort Master Plan outlining proposed development and expansion was prepared by the Berezan Group and approved by the Province in 2016. As a result of these expansion plans, the FVRD has embarked on a process to update the existing Official Community Plan (OCP). Over the course of the 60-year plan, it is anticipated full-build out will be significant, as is seen in the summary image on the following page.

Figure 3: Electoral Hemlock Valley – Projected Growth



MORRIS VALLEY, HARRISON MILLS, LAKE ERROCK

Similar to Hemlock Valley, the settlement of other Electoral Area C communities was closely tied to the forestry industry. Harrison Mills in particular began as a sawmill town, with its strategic location close to the Fraser River and eventual Canadian Pacific Railway (CPR). The construction of the railway acted as a catalyst and other areas began to see development, such as Morris Valley and Lake Errock.

Harrison Mills was primarily a mill town for many years until the decline of the Fraser Valley's forestry industry. The town has since re-positioned itself as a tourism destination, with heritage buildings and striking natural amenities.

Both Lake Errock and Morris Valley followed a similar trajectory of development linked to the forestry industry. The emergence of Lake Errock as a residential community began in the 1960s when the first subdivision was constructed close to the lake.

With small year-round populations, there are limited commercial services or retail opportunities in these Electoral Area C communities.

Existing Housing Policy Framework

There are two OCPs in effect for different communities in Electoral Area C – the Hemlock Valley OCP was adopted in 2000 and the Morris Valley, Harrison Mills, Lake Errock OCP was adopted in 1998. The relevant policies from each OCP are summarized below:

HEMLOCK VALLEY OCP

It should be noted that the Hemlock Valley OCP is currently being updated and the policies summarized below reflect the former land use planning document. This update was initiated because the Province approved an All-Seasons Master Plan which proposes to significantly expand the current resort base on Crown lands through a five-phase development.

The majority of the housing-related policies are located in *Section 4.1 – Cottage Residential Area*. The purpose of the Cottage Residential Area designation is to encourage orderly growth of residential areas in the OCP area. The primary intent of the Cottage Residential Area is to encourage high-quality residential development that is visually attractive and properly serviced. The Cottage Residential designation includes areas that are already developed at various densities. It is expected that the existing Cottage Residential Area lands will provide sufficient vacant land for new development during the life span of this Plan. The Plan encourages the development of the existing lots to their full potential in the long-term. Relevant policies are extracted as follows:

- Sufficient accommodation is provided for within the community to meet the demand from the ski hill and local commercial development (4.1.1).
- The Cottage Residential designation area should not be expanded until the Province has approved a ski area master plan for Hemlock Valley. In addition, residential designation within the Plan area should not be expanded until issues related to road access, servicing and land use and environmental constraints are addressed (4.1.2).
- The different housing demand of the community for permanent, semi-permanent and seasonal residents in the community be met by a variety of housing types and innovative housing approaches (4.1.3).
- Auxiliary residential accommodation as a source of residential accommodation be supported and encouraged (4.1.4).

There are no references to affordable housing, rental housing, and special needs housing. As per the *Local Government Act*, section 473, an OCP must include policies about affordable housing, rental housing, and special needs housing. This Housing Needs Report will serve as an important reference for FVRD staff when updating the Hemlock Valley OCP and will ensure a new document is informed by the latest available housing needs information.

MORRIS VALLEY, HARRISON MILLS, LAKE ERROCK OCP

The area designations and policies in Section 4 of the Plan encourage the maintenance of the rural character of the area, development of full services in resort residential areas, preservation of environmentally sensitive areas, and development in areas safe from hazardous conditions. There are limited housing-related policies located in Section 3.3 – Residential Land Use.

- Single family residential uses shall be permitted in all designations with the exception of the Park designation. These uses include single-family dwellings and mobile homes constructed on a foundation which meets the National Building Code standards. In commercial zones, new residential uses will be allowed only as an accessory use to an established commercial use.
- The Official Community Plan for Harrison Mills, Morris Valley, and Lake Errock makes no provision for mobile home parks or multi-family residential dwellings to be located within the Plan area. However, the Resort Residential designation is supportive of uses similar to these, such as Campground Holiday Parks.

There are no references to affordable housing, rental housing, and special needs housing. As per the *Local Government Act*, section 473, an OCP must include policies about affordable housing, rental housing, and special needs housing. This Housing Needs Report will serve as an important reference for FVRD staff when updating this OCP and will ensure a new document is informed by the latest available housing needs information.

Local Context

Electoral Area C is home to several distinct communities which collectively contribute to the diverse character of this Electoral Area. Each area is profiled in further detail below:

- **Hemlock Valley**: This unincorporated place, home to Sasquatch Mountain Resort, is a small ski resort town located in the Douglas Range near Chehalis, between Mission and Agassiz. As of 2016, the population of Hemlock Valley was 48 people. Feedback from stakeholders indicated the area is primarily a vacation destination, given the proximity of the ski resort. This is reflected in Census data – as of 2016, there were 182 dwellings in Sunshine Valley and 27 dwellings occupied by usual residents, meaning approximately 155 dwellings were likely vacant, or temporarily vacant and primarily used as vacation homes, at the time of Census enumeration.
- **Harrison Mills**: This unincorporated place is an agricultural farming and tourism-based community close to the District of Kent and west of Agassiz. Harrison Mills is home to the British Columbia Heritage Kilby Museum and Campground. As of 2016, the population of Harrison Mills was 484 people.
- **Lake Errock**: This unincorporated place is located on the northwest shore of Lake Errock, east of Harrison Mills. It is situated alongside Highway 7 and the tracks of the Canadian Pacific Railway between Deroche and Chehalis. As of 2016, the population of Lake Errock was 425 people.
- **Morris Valley**: This community is located along the western edge of Harrison Lake, close to the estuary and east of Weaver Lake. Morris Valley Road runs north/south alongside Harrison Lake, providing access to homes and recreation properties in this area.

Key Findings

Electoral Area C Housing Situation

The following section contains select data sets that inform the key summary statements regarding housing need and corresponding analysis. These high-level trends build from the information contained in Appendix 4.1: Electoral Area C Indicators, which is a comprehensive summary of data related to demographics, employment, and housing.[1]

DEMOGRAPHIC TRENDS

» **Between 2006 to 2016, Electoral Area C experienced population growth, with an annual growth rate of 0.7%**, below the FVRD's regional annual growth rate of 1.5%. BC grew at an annual rate of 1.3% between 2006 to 2016, meaning the Electoral Area C's growth was below the provincial rate.

» **The typical Electoral Area C resident is 15 years older than in the FVRD** – in 2016, median age was 55.7 in Electoral Area C and 41.2 in the FVRD. The proportion of the population aged 24 years and under was much smaller in Electoral Area C (12%) compared to the FVRD (30%), while the proportion of the population aged 65 years and above was much higher in Electoral Area C (29%) than in the FVRD (18%).

» **Looking forward, the number of residents is projected to increase by 76 people (or 6.3%) between 2021 and 2026**. Over the next twenty years, the population is anticipated to increase by 293 people (or 24.5%). While this is slightly below growth trends between 2006 and 2016, this anticipated increase in population is derived from trends at the regional district level, which are not necessarily indicative of local growth patterns and nuances.[2]

» **Household size in Electoral Area C comprises smaller households, which may be reflective of the higher proportion of seniors** as older residents are more likely to live alone than younger residents in their family-formation years. This trend is an important factor to consider when determining anticipated units by bedroom type, as smaller homes (i.e., fewer bedrooms) may be more suitable for local households.

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[1] It is important to note the limitations associated with the 2011 National Household Survey (NHS) data. Due to the voluntary nature of the NHS, there is a possibility of non-response bias if those who chose not to respond to the survey are systematically different than those who did respond. Caution must be used when comparing NHS estimates to the 2006 long form census information because it is impossible to determine with certainty whether differences are due to actual changes in the population or due to non-response bias. Trends in low income estimates from the NHS compared to estimates from previous censuses show markedly different trends than those derived from other surveys and administrative data sources. Therefore, low-income data from the NHS should be used with caution and comparisons to previous census data should not be made.

[2] Detailed projections at the Electoral Area level are not available through BC Statistics. To provide an estimate of anticipated population for Electoral Area C, a proportional split was applied to the BC Statistics projection for the FVRD based on 2016 Census data for Electoral Area C as compared to the FVRD.

Figure 4: Electoral Area C Demographic Snapshot

AREA C POPULATION SNAPSHOT

MEDIAN AGE

AREA C	55.7 YEARS
FVRD	41.2 YEARS

IF ELECTORAL AREA C WAS 100 PEOPLE...

8 Would be 0 to 14 years of age.

5 Would be 15 to 24 years of age.

58 Would be 25 to 64 years of age.

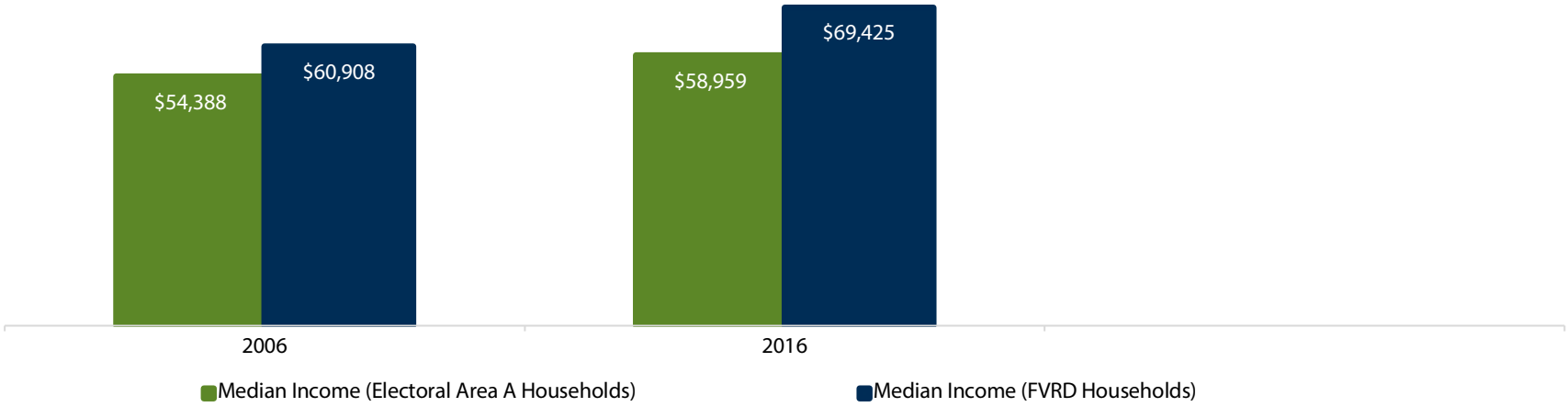
29 Would be 65+ years of age.

* Detailed projections at the Electoral Area level are not available through BC Statistics. To provide an estimate of anticipated population for Electoral Area C, a proportional split was applied to the BC Statistics projection for the FVRD based on 2016 Census data for Electoral Area C as compared to the FVRD.

INCOME DATA

- **The median income of all households has increased by 8% from 2006 and 2016** – from $54,388 in 2006 to $58,959 in 2016. Median household income in Electoral Area C is lower than the regional median household income ($69,425).
- **The median income of owner households has increased by 2% from 2006 to 2016** – from $59,891 to $60,857. Median owner household income is below the regional median owner household income ($81,807).
- **The median income of renter households is not available for 2016.**[3]
- **Residents of Electoral Area C have lower incomes than the regional median incomes**, with the exception of renter households who are earning significantly more than they were in 2011.

Figure 5: Median Household Income, Electoral Area C & FVRD (2006-2016)



Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data.

[3] With only 35 renter households in Electoral Area C as of 2016, many of the indicators related to rental housing have been suppressed to maintain confidentiality.

LABOUR FORCE DATA

» **There is a smaller proportion of Electoral Area C residents part of the labour force as compared to the FVRD.** This is likely related, in part, to population aging: the median age in Electoral Area C (55.7) is higher than the median age in the FVRD (41.2). Older residents are more likely to be retired and not part of the labour force. With a higher proportion of older residents not working, Electoral Area C residents may be challenged to afford shelter costs, however the proportion of households spending more than 30% of their income on shelter costs is lower in Electoral Area C (15%) when compared to the FVRD (23%). Older residents may also be able to rely on savings and typically have lower household expenses than younger families with children.

Table 1: Labour Force Statistics

Community	Electoral Area C	FVRD
Population Aged 15 Years+ in the Labour Force	405	149,170
% of Population in Labour Force	49.4%	63.4%
Unemployment Rate	6.2%	6.7%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population.

» **The majority of those in Electoral Area C's labour force work outside of the Electoral Area** in nearby urban centres such as Abbotsford, Chilliwack, and Mission, which reflects the pattern in other Electoral Areas, where working residents commute out of the Electoral Area on a daily basis.

» For Electoral Area C residents part of the labour force, the industries with the highest number of workers include the **retail industry** and the **construction sector.**

RENTAL HOUSING INDICATORS

» **There is no CMHC information available for Electoral Area C**. A market scan was completed in February 2021 and found no rental listings for the smaller communities in Electoral Area C.[4] Given there are only 35 renter households in Electoral Area C, there is very limited information available with regard to rental housing indicators, as particular datasets are also suppressed at the Census level.

» **The proportion of renters in Electoral Area C has decreased overall between 2006 and 2016**, **from 20% to 8% of households**, which is distinct from the regional trend toward a higher proportion of renter households. As of 2016, 27% of households in the FVRD were renters.

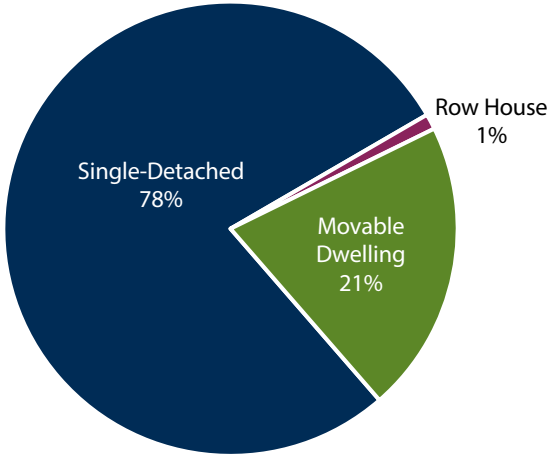
[4] The rental market scan was completed using typical classified advertisement websites such as Craigslist and Kijiji.

HOMEOWNERSHIP INDICATORS

- As per 2016 Census data, the median value of dwellings in Electoral Area C totaled $383,755 as compared to $438,797 across the region. **The value of dwellings in Electoral Area C is lower when compared to the value of dwellings across the region**. While this may be indicative of more lower cost housing, the proportion of households in Electoral Area C in core housing need is comparable to the proportion seen across the region.
- **Since 2016, housing prices have increased, when comparing 2016 Census data and 2020 assessment information.** As of 2020, the average assessed value of a single-detached dwelling totaled $524,248, as compared to an average resale value of $602,701. With resale prices higher than assessed values, demand may be driving higher re-sale prices. Feedback received from consultation emphasized recent increases in sales prices – particularly in the communities of Hemlock Valley and Lake Errock. Stakeholders indicated prospective buyers are looking to leave urban centres and purchase homes with additional space in proximity to nature. This trend has likely accelerated due to COVID-19 and the increasing flexibility with working from home arrangements.
- **The majority of housing in Electoral Area C comprises two structure types** – **single-detached dwellings and movable dwellings**[5], as seen in Figure 5 below. With only 465 housing units in Electoral Area C, there is limited diversity in the housing stock. For older residents, this may pose challenges as there are few accessible options and single-detached homes typically require more maintenance and yard work.
- As per FVRD building permit data, there has been **moderate construction of new housing in Electoral Area C** in recent years, with 137 new builds completed between 2010 and 2020.

[5] The category 'movable dwelling' includes mobile homes and other movable dwellings such as houseboats, recreational vehicles and railroad cars.

Figure 6: Housing by Structure Type, Electoral Area C (2016)



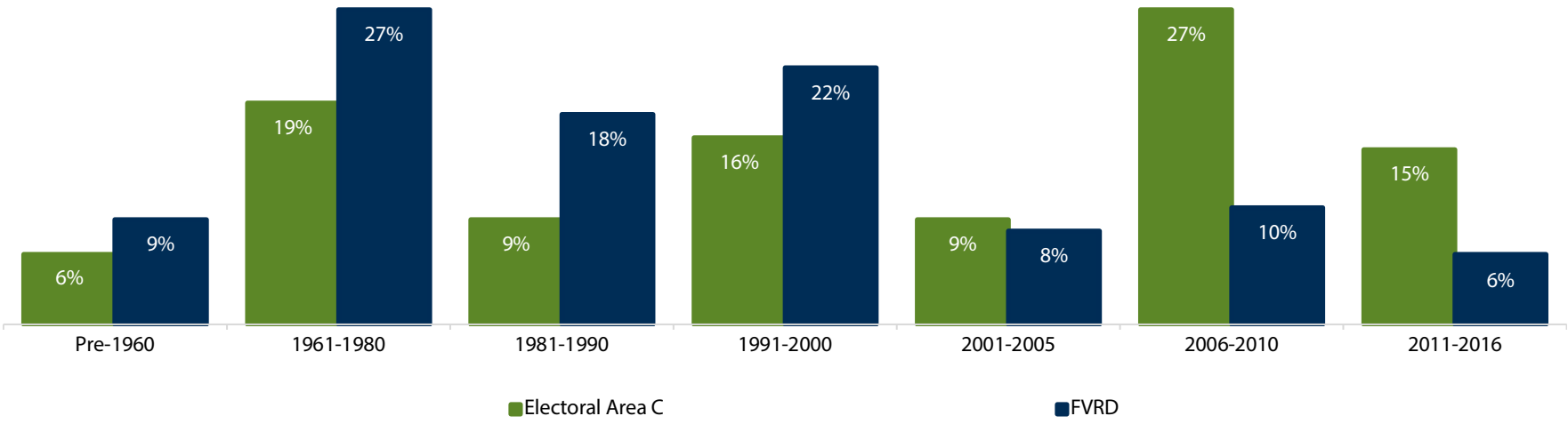
Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population.

» **When compared to the region overall, the housing stock in Electoral Area C is newer – a larger proportion was constructed between 2001-2016 in Electoral Area C than in the FVRD (50% compared to 24%).** While the average annual growth rate in Electoral Area C was below that of the region, it appears there has been sufficient demand to warrant new construction. This is re-enforced by feedback received during consultation – Hemlock Valley in particular has seen an increase in development in recent years as more people are interested in

Lacey Construction Ltd, 2019
Hemlock Valley Ski Cabin

purchasing vacation properties in areas not covered by the provincial speculation tax. Available lots are selling quickly and larger, more luxurious cabins are in high demand.

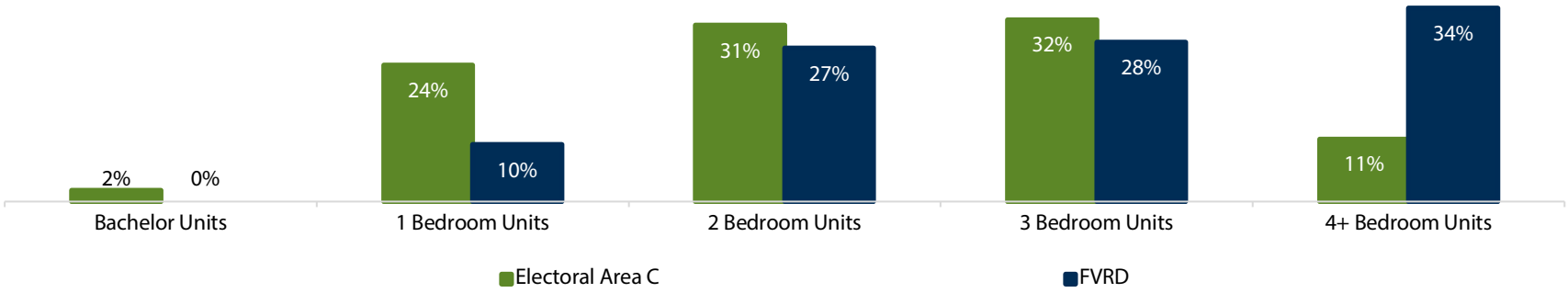
Figure 7: Housing by Date Built, Electoral Area C (2016)



Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population.

» The majority of the housing stock in Electoral Area C comprises 2- and 3-bedroom units, with a larger proportion of 1-bedroom units and a smaller proportion of 4+bedroom units when compared to the region overall. **Given 82% of households comprise one person or two people, the housing stock is reflective of household sizes**. This is likely reflective of the newer housing stock – since 2006, households in Electoral Area C have comprised mainly one person or two people, meaning there is little demand for larger 4+bedroom units.

Figure 8: Housing Composition by Size, Electoral Area C (2016)



Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population.

NON-MARKET HOUSING INDICATORS

» There are no non-market housing units administered by BC Housing in Electoral Area C.[6] BC Housing administers two rent supplement programs, with a total of two recipients in Electoral Area C as of March 2020.

> The Rent Assistance Program (RAP) provides eligible low-income, working families with cash assistance to help with their monthly rent payments in the private market.

> The Shelter Aid for Elderly Renters (SAFER) program helps make rents affordable for BC seniors with low to moderate incomes. SAFER provides monthly cash payments to subsidize rents for eligible BC residents age 60 or over whom pay rent for their homes.

» **The closest non-market housing to Electoral Area C is located in Chilliwack.** If residents were to relocate to this municipality, or other urban centres in the FVRD, they would be able to access non-market housing administered by BC Housing. As of March 2020, Chilliwack had a total of 182 homeless housed units[7], 83 homeless shelter units, 100 units of supportive seniors' housing, 71 special needs units, 52 units for women and children fleeing family violence, 26 low-income seniors' units, and 224 low-income families units.

» The 2020 report on homelessness in the FVRD documents the process of the Point-in-Time count and survey conducted over a 24-hour period, March 3 and 4, 2020, in the communities of Abbotsford, Mission, Chilliwack, Agassiz-Harrison, Hope, and Boston Bar.

[6] There may be other non-market housing units in Electoral Area C that do not have an agreement with BC Housing in-place.
[7] Housing for clients at the risk of homelessness or formerly homeless for a period of at least 30 days and up to two or three years. This type of housing includes the provision of on- or off-site support services to help the clients move towards independence and self-sufficiency.

- **Results indicate there were 306 people counted as experiencing homelessness in Chilliwack at this snapshot in time**, which represents an increase of 85 people from the 2017 homelessness count.[8] Additional survey findings include:
  - More than half (54%) of the surveyed individuals indicated that lower rent would help to end homelessness;
  - One hundred and forty-four (144) of the 306 surveyed individuals reported addiction and ninety-two (92) of 306 respondents reported mental illness;
  - Seventy-five individuals or 38% of people counted as experiencing homelessness in Chilliwack identified as First Nations or someone with North American Indigenous Ancestry; and
  - The people counted as experiencing homelessness in Chilliwack represent all age groups – with just over half (54%) of respondents 39 and under and the remaining proportion captured in the 39 years and above category. It is important to note that those 50 and older represent 28% of people counted as experiencing homelessness.

ANTICIPATED HOUSING UNITS

- Table 2 provides anticipated housing units for Electoral Area C. The population is anticipated to increase to 1,274 people by the year 2026. An estimated 573 households will require housing, an increase of 108 households from 2016.[9]

  It is important to recognize the distinction between private dwellings occupied by usual residents[10] versus private dwellings, which may be unoccupied, vacation properties, or occupied by foreign residents and/or by temporarily present persons (i.e., students, temporary foreign workers). In most municipalities, there are more private dwellings than private dwellings occupied by usual residents. **As of 2016, there were a total of 465 private dwellings occupied by usual residents and 929 private dwellings in Electoral Area C, meaning that there were approximately 460 unoccupied units (i.e., vacant units or vacation properties) or units occupied by foreign residents and/or temporarily present persons (i.e., students, temporary foreign workers).**

- Feedback received from stakeholders referenced the growing appeal of many Electoral Area C communities as vacation destinations, and highlighted that with COVID-19, there has been an increase in the number of Lower Mainland and Fraser Valley residents investing in second properties. Given vacation homes are not usually occupied full-time, this trend may also be a contributing factor to the difference between private dwellings and private dwellings occupied by usual residents.

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[8] While Area C was part of the Point-in-Time count, most of the numbers provided in the 2020 report on homelessness are specific to the cities and towns within the Fraser Valley.
[9] Detailed projections at the Electoral Area level are not available through BC Statistics. To provide an estimate of anticipated population for Electoral Area C, a proportional split was applied to the BC Statistics projection for the FVRD based on 2016 Census data for Electoral Area C as compared to the FVRD.
[10] The number of private dwellings occupied by usual residents is equal to the number of private households.

Table 2: Anticipated Number of People & Households, Electoral Area C (2016 to 2026)

	2016	2018	2020	2022	2024	2026	Change 2016-2026
Total Number of People	1,023	1,150	1,186	1,213	1,243	1,274	+251
Total Households	465[11]	519	531	545	559	573	+108
Average Household Size	2.20	2.22	2.23	2.23	2.22	2.22	+0.02

Source: BC Statistics.

- The anticipated number of housing units required in Electoral Area C by the year 2026 is 573. While there are currently 929 housing units in Electoral Area C, feedback from consultation specified many of the properties in Electoral Area C are vacation homes and thus may have been counted as unoccupied dwellings on the day of Census enumeration. **Assuming a similar proportion of dwellings continue to not be occupied by usual residents, the unit shortfall in 2026 could be 108 units.** With over half (52%) of the housing constructed between 2001 and 2016, the housing stock is newer and likely reflective of local resident's needs.
- **Housing adequacy is relatively consistent with regional trends**, with 3% of units in need of major repair as compared to 5% across the region. The existing supply appears to be in relatively good condition and will likely not require substantive improvements to meet the needs of new residents.
- Looking to 2041, the population is anticipated to increase to 1,491 people. An estimated 675 households will require housing, an increase of 102 households from 2026.[12]

HOUSING UNIT PROJECTIONS BY BEDROOM TYPE

- Housing unit projections are further analyzed by bedroom type, as per the legislative requirements. Given the limited number of housing units in Electoral Area C, **it is unlikely the proportion of units by bedroom type will change significantly over the next five years.** Table 3 maintains the 2016 Census distribution of units by bedroom type.

[11] This refers to the number of private dwellings occupied by usual residents, which is equal to the number of private households.

[12] Detailed projections at the Electoral Area level are not available through BC Statistics. To provide an estimate of anticipated population for Electoral Area C, a proportional split was applied to the BC Statistics projection for the FVRD based on 2016 Census data for Electoral Area C as compared to the FVRD.

» It is also important to recognize this scenario was developed using 2016 Census information and anticipated growth was determined by applying a proportional split to the BC Statistics projection for the FVRD. Should the resort master plans proceed in earnest, anticipated housing units will need to be re-visited based on the Master Plan projection of 19,969 bed units.

Table 3: Housing Units Required by Bedroom Type (Anticipated), Electoral Area C

Unit Size	2016 (#)	2016 (%)	Total Units				
			2021	2026	2031	2036	2041
0-Bedroom	10	2.1%	11	12	13	14	14
1-Bedroom	115	24.5%	132	140	149	157	165
2-Bedroom	145	30.9%	166	177	188	198	208
3-Bedroom	150	31.9%	172	183	194	205	215
4+Bedroom	50	10.6%	57	61	65	68	72
Total	**470**[13]	**100%**	**538**	**573**	**609**	**643**	**675**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data.

HOUSEHOLDS IN CORE HOUSING NEED

» For the purposes of this report, **core housing need**[14] helps to understand how well housing needs are being met. The following section provides an explanation of the metrics that comprise core housing need.

» The following tables demonstrate **renters are consistently faring worse than homeowners on all housing standards**, with the exception of suitability as renter-specific information for that housing standard has been suppressed to protect confidentiality. The proportion of households in Electoral Area C not meeting particular housing standards is lower than the proportion of households across the FVRD not meeting particular housing standards, which suggests residents of Electoral Area C are managing to find appropriate housing at greater rates than residents across the region. In 2016, **11% of households in Electoral Area C were in core housing need**, as compared to 12% of households in the FVRD. Overall, affordability and adequacy have improved since 2006, while suitability has slightly worsened. Renters are

[13] The number of housing units by bedroom type differs from the number of private households because of the discrepancies between total population tabulations (collected by 100% of the population) and the 25% sample data collected through the long form census. Certain indicators, such as housing units by bedroom type, are only collected for a 25% sample of the population in private households. The results are then weighted to represent the total population. Given the total number of households has been collected by 100% of the population, this has resulted in a data discrepancy between these two indicators. The proportion of units by bedroom type has been applied to the anticipated household numbers, which are derived using the 2016 private household data.

[14] Statistics Canada specifies "A household is said to be in 'core housing need' if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards)." Extreme core housing need has the same meaning as core housing need except that the household has shelter costs for housing that are more than 50% of total before-tax household income.

still experiencing affordability challenges at a disproportionate rate than homeowners, as is demonstrated by the proportion of renter households experiencing extreme core housing need.

Table 4: Affordability - Households Spending 30%+ of Income on Shelter Costs, Electoral Area C (2006 to 2016)

Core Housing Need: Affordability	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	105	24%	35	9%	65	15%	22,640	23%
Renter	50	63%	0	0%	15	43%	10,110	38%
Owner	60	17%	30	8%	45	11%	12,525	17%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data.

» The proportion of households below the affordability standard[15] was lower in Electoral Area C when compared to the FVRD, as a smaller proportion of owner households in Electoral Area C were spending 30% of their income on shelter costs.

Table 5: Adequacy - Households in Dwellings Requiring Major Repairs, Electoral Area C (2006 to 2016)

Core Housing Need: Adequacy	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	40	9%	0	0%	15	3%	5,220	5%
Renter	25	31%	0	0%	10	29%	2,015	8%
Owner	15	4%	0	0%	10	2%	3,200	4%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data.

» The proportion of households below the adequacy standard[16] was lower in Electoral Area C when compared to the FVRD, with the exception of renter households. For comparison purposes, 6.3% of dwellings in BC are in need of major repair.

[15] Affordable housing has shelter costs equal to less than 30% of total before-tax household income.
[16] Adequate housing is reported by their residents as not requiring any major repairs. Major repairs include defective plumbing or electrical wiring, or structural repairs to walls, floors, or ceilings.

Table 6: Suitability – Households in Overcrowded Dwellings, Electoral Area C (2006 to 2016)

Core Housing Need: Suitability	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	10	2%	0	0%	15	3%	4,645	5%
Renter	0	0%	0	0%	0	0%	2,595	10%
Owner	15	4%	0	0%	10	2%	2,050	3%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

» The proportion of households below the suitability standard[17] was lower in Electoral Area C when compared to the regional average. While Table 7 specifies 0% of renter households are below the suitability standard. there are very few renter households in Electoral Area C and low values may have been suppressed to zero (0) to maintain confidentiality.

Table 7: Households in Core Housing Need, Electoral Area C (2006 to 2016)

Core Housing Need	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	95	22%	70	19%	50	11%	12,325	12%
Renter	55	73%	0	0%	15	43%	4,385	30%
Owner	40	11%	65	18%	35	9%	7,940	30%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data.

» As of 2016, there were 15 renter households and 35 owner households in core housing need, meaning there are currently 50[18] households that do not live in acceptable housing (does not meet one or more of the adequacy, suitability, or affordability standards) and acceptable alternative housing would cost 30% or more of before-tax income. **The proportion of Electoral Area C households in core housing need is slightly below the regional average overall, with the exception of renter households.** Renters in Electoral Area C are challenged to afford suitable and adequate housing when compared to renters across the region.

[17] Suitable housing has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements.
[18] Numbers may not sum due to Census rounding.

Table 8: Households in Extreme Core Housing Need, Electoral Area C (2006 to 2016)

Extreme Core Housing Need	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	35	8%	0	0%	20	4%	5,505	6%
Renter	15	20%	0	0%	10	29%	3,475	13%
Owner	25	7%	0	0%	10	2%	2,025	3%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data.

» **The proportion of Electoral Area C households in extreme core housing need is slightly below the regional average** and the proportion of households in extreme core housing need has improved between 2006 and 2016, from 8% to 4% of all households. A larger proportion of renters in Electoral Area C are challenged to afford suitable and adequate housing when compared to renters across the region, suggesting renters in Electoral Area C are experiencing particular issues with the affordability of rental units.

Key Areas of Local Need

The following statements have been determined using 2016 Census information and feedback from community engagement. Given that anticipated growth was determined by applying a proportional split to the BC Statistics projection for the FVRD, these statements reflect a status quo planning scenario of low to moderate growth. Should the resort expansion plans proceed in earnest, housing needs will likely change due to growth pressures and different demographic patterns. As Housing Needs Reports must be completed every five years, it will be important to monitor the resort expansion progress and resulting impacts on growth management, housing needs, and gaps.

Housing Needs Summary Statements

Based on an analysis of data summarized in Appendix 4.1 and feedback from public engagement, the following summary statements describe the current and anticipated needs for the groups listed.

AFFORDABLE HOUSING

The proportion of Electoral Area C residents spending more than 30% of their before-tax income on shelter costs is less than that of the region overall, with the exception of renter households. With only 35 renter households in Electoral Area C, several of the relevant Census datasets have been suppressed, yet it is important to note that 29% of Electoral Area C renter households are living in inadequate dwellings, more than three times the rate of Electoral Area C owners. Feedback from engagement emphasized the significant price increases that have occurred in Electoral Area C's housing market in recent years – both in Hemlock Valley and Lake Errock, prices have risen substantially and are no longer affordable when compared to median incomes. As is summarized in Figure 2, there is substantial growth projected for Hemlock Valley and many stakeholders emphasized the need to plan for that growth sustainably, specifically through the provision of affordable rental options. Currently, the only affordable housing is located in mobile home parks where pad rental prices have been increasing and existing infrastructure is in need of repair. Additional feedback from Leq'a:mel Development Corporation highlighted the interrelated nature of housing, employment, and transportation. A coordinated approach to growth is imperative as additional affordable housing options without sustainable employment opportunities would be difficult to maintain.

RENTAL HOUSING

Renter households are particularly challenged to afford suitable and adequate housing in Electoral Area C. While current renters are facing challenges in existing rental housing, feedback from engagement highlighted the need for additional purpose-built rental housing to accommodate those unable to find long-term rental options. Given Hemlock Valley's draw as a vacation destination, many homeowners opt for

short-term rentals – with on-season nightly rates of close to $400 (as indicated by stakeholders), short-term rentals are an appealing option. This leaves few options for residents looking for longer-term rental options, such as resort staff and construction workers. Looking ahead, as Sasquatch Mountain Resort embarks on its substantial expansion program, there will be a need for dedicated resort staff rental housing.

The existing rental housing in Electoral Area C is predominantly located in mobile home parks. Feedback received from stakeholders emphasized many long-term mobile home park residents are older residents on fixed-incomes, unable to meet rising pad rental costs. These residents are particularly vulnerable given the lack of existing services and community supports, such as health care. The Leq'a:mel Health Centre is located in Deroche, otherwise residents would be required to coordinate transportation to hospitals in Mission or Abbotsford. The vulnerability of renter households is increasing and a specific focus is needed to ensure necessary community services are accessible.

SPECIAL NEEDS HOUSING

Special needs housing, or housing with support services, is typically intended to house youth or adults with mental and/or physical disabilities. There are no non-market special needs housing units in Electoral Area C. It is assumed that people requiring housing with support services would need to access housing in the FVRD's urban centres, such as Chilliwack and Abbotsford.

HOUSING FOR SENIORS

Electoral Area C has minimal housing diversity – over half of the housing stock is single-detached dwellings and 35% is movable dwellings, which are not always accessible for residents with mobility limitations. For seniors looking to downsize and stay in the community, there are limited options. There is also no housing with support services in Electoral Area C – seniors requiring assistance with daily living may be required to relocate to the FVRD's urban centres. Feedback from consultation emphasized the need for additional services to support rural residents, particularly older households with health concerns.

Feedback from stakeholders in Hemlock Valley emphasized the need for additional housing diversity to facilitate aging-in-place, such as multi-unit development. Single-level apartment units can be a viable option for downsizing seniors and new development with a variety of bedroom types can also accommodate first-time home buyers, such as young families. With an aging population, it will be important to consider access to services, particularly given the remote nature of some of the Electoral Area C communities. Hemlock Valley Road is the only way into Hemlock Valley and washouts in previous years have highlighted the community's vulnerability to extreme weather events, given its isolation. Existing infrastructure is also aging, and recent boil-water advisories and water pressure issues demonstrate new growth must consider the existing servicing issues and required infrastructure upgrades. With a growing proportion of seniors, it will be important to consider how to deliver health services in a safe and accessible manner.

HOUSING FOR FAMILIES

Electoral Area C continues to experience population growth which is likely to increase given the expansion plans underway at Sasquatch Mountain Resort. Feedback from engagement highlighted the need to consider housing in conjunction with employment and transportation. Currently, there are limited local employment opportunities, and if population does continue to increase, it will be important to prioritize community amenities, retail, social services, and possible commercial uses to support population growth. Hemlock Valley, Lake Errock, and Harrison Mills are predominantly residential areas inhabited by older residents, many of whom are retired, or who have purchased a second home in the area as a vacation property and are close to retirement.

For families interested in moving to the area, recent price increases may be prohibitive – feedback from engagement specified that prices in Hemlock Valley have doubled in the last three years and a three-bedroom detached home is now selling for $800,000. A similar story presents in Lake Errock, where stakeholders indicated one-bedroom A-frame cabins are now selling for $830,000.[19] Stakeholders indicated demand has accelerated with COVID-19 as people are increasingly capable of working remotely and have prioritized larger homes close to outdoor amenities. With this trend underway, multi-unit development is increasingly important as a lower-price point option for entry-level homebuyers.

SHELTER FOR PEOPLE EXPERIENCING HOMELESSNESS AND HOUSING FOR PEOPLE AT-RISK OF HOMELESSNESS

There is limited data available regarding persons experiencing homelessness in Electoral Area C. In rural communities with more extreme summer and winters, it is more typical for persons experiencing homelessness to be "hidden" – e.g., couch surfing, camping off forest service roads, living in vehicles or sub-standard trailers. **Feedback received from Leq'a:mel Nation highlighted the increasing incidence of people "boondocking" or using RV's without being connected to water, sewer, or electric**. This presents a public health challenge and coordination is needed among the various levels of government to provide solutions for people experiencing homelessness. Transportation can be a major barrier for these individuals, as services for persons experiencing homelessness available in Chilliwack are not readily accessible to residents living in Electoral Area C.

Housing Supply Gaps

Based on an analysis of data in this report, the following housing gaps have been identified:

» **Purpose-Built Rental Housing:** Based on core housing need data, renter households are challenged to afford shelter costs and are living in inadequate housing at a higher rate than homeowners. There is no purpose-built rental housing in Electoral Area C, and while there are only

[19] Data from the Fraser Valley Real Estate Board confirms this qualitative feedback – as of December 2020, the median sales price of a house with acreage was $825,00 in Lake Errock.

35 renter households, the existing rental options are in high demand given the appeal of short-term rentals. With expansion plans for Sasquatch Mountain Resort in place, it will be important to consider housing options for future residents, such as **dedicated purpose-built rental housing for resort staff employees**. Currently, the only form of affordable rental housing is located in mobile home parks, where pad rental fees are rising and aging infrastructure is failing. Given that the housing in Electoral Area C is relatively new, only ten households are living in inadequate dwellings. Targeted renovations and grant funding can help to bring these dwellings back to good condition.

» **Accessible Housing:** Given the proportion of seniors in Electoral Area C and the limited diversity of the existing housing stock, there is a need for more accessible housing to enable independent living for seniors. As Electoral Area C's population continues to age, it will be important to renovate older units to accommodate changes in life stages and accessibility needs and ensure new development is constructed to meet accessibility requirements. Currently the predominant housing form in Electoral Area C is single-detached homes. To enable aging-in-place, these houses will require retrofits.

» **Multi-Unit Development:** With increasing home prices across Electoral Area C, a greater diversity of building types is needed to provide additional lower-cost housing options for entry-level homebuyers (e.g., young families, singles). Feedback from stakeholders expressed a desire to see additional housing options that may also accommodate downsizing seniors. New development in Hemlock Valley reflects this trend and is likely to continue, given the significant expansion plans underway. With a need to provide community amenities (i.e., retail opportunities, recreation services) in conjunction with new residential development, mixed-use development is also recommended to address anticipated growth.

Closing Comments

Electoral Area C's housing needs are closely associated with its appeal as a vacation destination, with increasing incidences of short-term rentals in Hemlock Valley and in Lake Errock. Recent population growth and price increases indicate this area is a desirable destination for middle-aged and older retirees locating for more space in proximity to outdoor amenities. Simultaneously, long-term residents are aging and with limited local services available, it will be difficult to accommodate aging-in-place. The majority of Electoral Area C's housing stock was constructed relatively recently, yet the majority of units are single-detached and movable dwellings, which are not always accessible for older residents.

Core housing need information demonstrates renter households in particular are challenged to afford suitable and adequate housing in Electoral Area C. In addition to the issues associated with the existing rental housing, feedback from stakeholders emphasized the need for purpose-built rental housing, as the existing rental options are increasingly being used as short-term rentals. With significant development anticipated for Hemlock Valley, rental housing will be essential, particularly when considering the community's ability to support additional employment opportunities, social and recreation services, and retail destinations.

As Electoral Area C navigates these housing challenges, it will be important to employ a coordinated approach to address housing needs and gaps, as partnerships, policy and regulatory changes, and development approvals will help to advance housing affordability, accessibility, and sustainability in the FVRD's Electoral Areas.

APPENDIX 4.1:

ELECTORAL AREA C INDICATORS

2011 National Household Survey: It is important to note the limitations of 2011 National Household Survey (NHS) data. Due to the voluntary nature of the NHS, there is a possibility of non-response bias if those who chose not to respond to the survey are systematically different than those who did respond. Caution must be used when comparing NHS estimates to the 2006 long form census information because it is impossible to determine with certainty whether differences are due to actual changes in the population or due to non-response bias. Trends in low income estimates from the NHS compared to estimates from previous censuses show markedly different trends than those derived from other surveys and administrative data sources. Therefore, low-income data from the NHS should be used with caution and comparisons to previous census data should not be made.

Table 9: Population Change, Electoral Area C (2006 - 2016)

Community	2006 Population	2011 Population	2016 Population	Growth, 2006-2016	Percent Change, 2006-2016	Annual Growth Rate
Electoral Area C	952	973	1,023	71	7.5%	0.7%
FVRD	257,031	277,593	295,934	38,903	15.1%	1.5%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 10: Average and Median Age, Electoral Area C (2006 - 2016)

Year	Average Age	Median Age
2006	45.8	51.0
2011	49.3	48.6
2016	51.5	55.7
2016 (FVRD)	40.9	41.2

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 11: Age Group Distribution, Electoral Area C (2006 - 2016)

Age Group	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
0 to 14	125	13%	80	8%	80	8%	53,540	18%
15 to 19	45	5%	30	3%	20	2%	17,990	6%
20 to 24	30	3%	30	3%	25	2%	17,730	6%
25 to 64	590	62%	625	64%	590	58%	153,370	52%
65 to 84	155	16%	205	21%	285	28%	46,245	16%
85+	10	1%	10	1%	10	1%	7,050	2%
Total	**955**	**100%**	**980**	**100%**	**1,010**	**100%**	**295,925**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 12: Mobility, Electoral Area C (2006 - 2016)

Mobility Status	2006	2011	2016	2016 (FVRD)
Movers	95	80	110	44,145
Non-movers	845	790	795	241,290
Migrants	80	75	95	20,390

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 13: Households, Electoral Area C (2006 - 2016)

Electoral Area C	2006	2011	2016	2016 (FVRD)
Total Number of Households	460	420	465	108,390
Average Household Size	2.1	2.1	1.9	2.7

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 14: Household Size Distribution, Electoral Area C, (2006 - 2016)

Household Size	2006		2011		2016		2016 (FVRD)
	#	%	#	%	#	%	%
1 person	160	35%	105	26%	140	30%	25%
2 people	195	42%	220	54%	240	52%	35%
3 people	45	10%	45	11%	45	10%	14%
4 people	40	9%	20	5%	25	5%	14%
5+ people	20	4%	15	4%	15	3%	13%
Total	**460**	**100%**	**405**	**100%**	**465**	**100%**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 15: Housing Tenure, Electoral Area C (2006 - 2016)

Housing Tenure	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Renter	90	20%	0	0%	35	8%	28,895	27%
Owner	370	80%	405	96%	430	92%	79,250	73%
Total	**460**	**100%**	**420**	**100%**	**465**	**100%**	**108,390**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 16: Average and Median Household Income, Electoral Area C (2006 - 2016)

All Households	2006	2011	2016	2016 (FVRD)
Average Income	$57,726	$71,642	$70,949	$83,983
Median Income	$54,388	$54,514	$58,959	$69,425

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 17: Average and Median Renter Household Income, Electoral Area C (2006 - 2016)

Renter Households	2006	2011	2016	2016 (FVRD)
Average Income	$24,486	$0	$0	$52,193
Median Income	$26,588	$0	$0	$42,889

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 18: Owner Household Income, Electoral Area C (2006 - 2016)

Owner Households	2006	2011	2016	2016 (FVRD)
Average Income	$65,756	$73,396	$73,104	$95,704
Median Income	$59,891	$64,271	$60,857	$81,807

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 19: Number of Households in Specified Income Brackets, Electoral Area C (2006 - 2016)

Note: low values may have been suppressed to zero (0) to maintain confidentiality. As a result, category values may not sum up to the total for each year.

All Households	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Under $ 5,000	25	5%	0	0%	10	2%	1,660	2%
$5,000 to $9,999	15	3%	0	0%	0	0%	1,310	1%
$10,000 to $14,999	10	2%	0	0%	20	4%	2,960	3%
$15,000 to $19,999	20	4%	0	0%	30	6%	4,485	4%
$20,000 to $24,999	50	11%	0	0%	10	2%	4,755	4%
$25,000 to $29,999	40	9%	0	0%	30	6%	4,420	4%
$30,000 to $34,999	25	5%	0	0%	15	3%	4,750	4%
$35,000 to $39,999	25	5%	15	4%	45	10%	4,720	4%
$40,000 to $44,999	10	2%	25	6%	25	5%	4,500	4%
$45,000 to $49,999	0	0%	0	0%	20	4%	4,605	4%
$50,000 to $59,999	65	14%	50	12%	50	11%	8,490	8%
$60,000 to $69,999	30	7%	35	8%	35	8%	7,950	7%
$70,000 to $79,999	45	10%	0	0%	35	8%	7,560	7%
$80,000 to $89,999	20	4%	25	6%	35	8%	7,095	7%
$90,000 to $99,999	0	0%	0	0%	15	3%	6,255	6%
$100,000 to $124,999	55	12%	0	0%	45	10%	12,355	11%
$125,000 to $149,999	15	3%	0	0%	25	5%	7,690	7%
$150,000 to $199,999	20	4%	0	0%	30	6%	7,735	7%
$200,000 and over	0	0%	20	5%	10	2%	5,105	5%
Total	**460**		**420**		**465**		**108,395**	

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 20: Number of Renter Households in Specified Income Brackets, Electoral Area C (2006 - 2016)

Note: low values may have been suppressed to zero (0) to maintain confidentiality. As a result, category values may not sum up to the total for each year.

Renter Households	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Under $ 5,000	15	17%	0	0%	0	0%	910	3%
$5,000 to $9,999	15	17%	0	0%	0	0%	765	3%
$10,000 to $14,999	0	0%	0	0%	10	29%	1,935	7%
$15,000 to $19,999	0	0%	0	0%	0	0%	2,360	8%
$20,000 to $24,999	0	0%	0	0%	0	0%	2,210	8%
$25,000 to $29,999	15	17%	0	0%	0	0%	1,960	7%
$30,000 to $34,999	15	17%	0	0%	0	0%	1,805	6%
$35,000 to $39,999	10	11%	0	0%	0	0%	1,675	6%
$40,000 to $44,999	0	0%	0	0%	10	29%	1,590	6%
$45,000 to $49,999	0	0%	0	0%	0	0%	1,490	5%
$50,000 to $59,999	10	11%	0	0%	0	0%	2,585	9%
$60,000 to $69,999	0	0%	0	0%	0	0%	2,285	8%
$70,000 to $79,999	0	0%	0	0%	10	29%	1,820	6%
$80,000 to $89,999	0	0%	0	0%	0	0%	1,385	5%
$90,000 to $99,999	0	0%	0	0%	0	0%	1,025	4%
$100,000 to $124,999	0	0%	0	0%	10	29%	1,630	6%
$125,000 to $149,999	0	0%	0	0%	0	0%	780	3%
$150,000 to $199,999	0	0%	0	0%	0	0%	490	2%
$200,000 and over	0	0%	0	0%	0	0%	220	1%
Total	**90**		**0**		**35**		**28,895**	

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 21: Number of Owner Households in Specified Income Bracket, Electoral Area C (2016)

Note: low values may have been suppressed to zero (0) to maintain confidentiality. As a result, category values may not sum up to the total for each year.

Owner Households	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Under $ 5,000	15	4%	0	0%	10	2%	720	1%
$5,000 to $9,999	0	0%	0	0%	0	0%	530	1%
$10,000 to $14,999	0	0%	0	0%	10	2%	1,015	1%
$15,000 to $19,999	15	4%	0	0%	25	6%	2,100	3%
$20,000 to $24,999	45	12%	0	0%	0	0%	2,530	3%
$25,000 to $29,999	25	7%	0	0%	25	6%	2,450	3%
$30,000 to $34,999	10	3%	0	0%	10	2%	2,935	4%
$35,000 to $39,999	10	3%	15	4%	45	10%	3,020	4%
$40,000 to $44,999	10	3%	25	6%	20	5%	2,895	4%
$45,000 to $49,999	0	0%	0	0%	15	3%	3,110	4%
$50,000 to $59,999	55	15%	55	14%	50	12%	5,880	7%
$60,000 to $69,999	30	8%	30	7%	40	9%	5,655	7%
$70,000 to $79,999	45	12%	0	0%	25	6%	5,740	7%
$80,000 to $89,999	20	5%	20	5%	35	8%	5,700	7%
$90,000 to $99,999	0	0%	0	0%	15	3%	5,225	7%
$100,000 to $124,999	60	16%	0	0%	45	10%	10,710	14%
$125,000 to $149,999	15	4%	0	0%	25	6%	6,905	9%
$150,000 to $199,999	20	5%	0	0%	30	7%	7,240	9%
$200,000 and over	0	0%	20	5%	10	2%	4,885	6%
Total	**370**		**405**		**430**		**79,250**	

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Economic Sectors and Labour Force

Table 22: Total Number of Workers, Electoral Area C (2006 - 2016)

Community	2006	2011	2016
Electoral Area C	535	450	405

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 23: Unemployment Rate and Participation Rate, Electoral Area C (2006 - 2016)

	2006	2011	2016	2016 (FVRD)
Unemployment Rate	1.9%	0.0%	6.2%	6.7%
Participation Rate	64.8%	57.0%	49.4%	63.4%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 24: Commuting Destination, Electoral Area C (2016)

Area	Within Census Subdivision	To Different Census Subdivision	To Different Census Subdivision	To Another Province/Territory
Electoral Area C	15	145	105	0
FVRD	57,730	19,055	25,555	575

Source: Statistics Canada, 2016 Census of Population

Table 25: Number of Workers by Industry, Electoral Area C (2006 - 2016)

Industry	2006	2011	2016
	#	#	#
Agriculture, forestry, fishing and hunting	20	0	35
Mining, quarrying, and oil and gas extraction	0	0	0
Utilities	0	0	10
Construction	85	95	55
Manufacturing	65	0	25
Wholesale trade	0	15	30
Retail trade	50	45	50
Transportation and warehousing	30	0	15
Information and cultural industries	20	0	10
Finance and insurance	10	0	0
Real estate and rental and leasing	25	0	10
Professional, scientific and technical services	35	0	30
Management of companies and enterprises	0	0	0
Administrative and support, waste management and remediation services	10	0	15
Educational services	20	0	25
Health care and social assistance	30	75	15
Arts, entertainment and recreation	10	0	0
Accommodation and food services	75	0	35
Other services (except public administration)	0	0	10
Public administration	30	20	10
Total	**530**	**410**	**400**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Housing Units

Table 26: Total Number of Housing Units, Electoral Area C (2016)

Housing Units	2016
Total private dwellings	929
Private dwellings occupied by usual residents	465

Source: Statistics Canada, 2016 Census of Population

Table 27: Breakdown by Structural Type of Units, Electoral Area C (2016)

Housing Mix	2016		2016 (FVRD)	
	#	%	#	%
Single-Detached	355	78%	56,540	52%
Semi-Detached	0	0%	3,160	3%
Row House	5	1%	10,240	9%
Apartment or Flat in a Duplex	0	0%	14,175	13%
Apartment with fewer than 5 storeys	0	0%	20,500	19%
Apartment with 5 or more storeys	0	0%	1,335	1%
Other Single-Attached House	0	0%	120	0%
Movable Dwelling	95	21%	2,320	2%
Total	**455**	**100%**	**108,390**	**100%**

Source: Statistics Canada, 2016 Census of Population

Table 28: Housing Composition by Size, Electoral Area C 2016)

Housing Mix	2016
Bachelor Units (0 bedrooms)	10
1 Bedroom Units	115
2 Bedroom Units	145
3 Bedroom Units	150
4+ Bedroom Units	50

Source: Statistics Canada, 2016 Census of Population

Table 29: Number and Percentage Breakdown by Date Built, Electoral Area C (2016)

Date Built	2016		2016 (FVRD)
	#	%	%
Pre-1960	30	6%	9%
1961-1980	90	19%	27%
1981-1990	40	9%	18%
1991-2000	75	16%	22%
2001-2005	40	9%	8%
2006-2010	125	27%	10%
2011-2016	70	15%	6%
Total	**470**	**100%**	**100%**

Source: Statistics Canada, 2016 Census of Population

Table 30: Completed Demolition Permit by Structural Type, Electoral Area C (2010-2020)

Housing Type	Single Detached	Mobile Home
	#	#
2020	2	1
2019	2	1
2018	1	1
2017	1	0
2016	1	0
2015	1	0
2014	0	0
2013	1	0
2012	0	1
2011	0	0
2010	2	0
Total	**11**	**4**

Source: FVRD Permit Data (2010 – 2020)

Table 31: Completed Building Permits by Structural Type, Electoral Area C (2010-2020)

Housing Type	Single Detached	Mobile Home	Unknown Structure
	#	#	#
2020	7	0	0
2019	22	1	0
2018	20	0	0
2017	25	0	0
2016	14	0	0
2015	14	0	2
2014	12	0	0
2013	5	0	0
2012	4	0	0
2011	6	0	0
2010	4	1	0
Total	**133**	**2**	**2**

Source: FVRD Permit Data (2010 – 2020)

Housing Values

Table 32: Assessed Values by Structure Type, Electoral Area C (2020)

Structure Type	Count # Average Assessed Value $
Single Detached	437	$524,248
Strata-Lot Residence (Condominium)	120	$82,783
Residential Dwelling W/ Suite	4	$223,000
Duplex, Non-Strata Side by Side or Front / Back	6	$196,333
Duplex, Strata Side by Side	16	$170,063
Manufactured Home (Within Manufactured Home Park)	5	$45,200
Manufactured Home (Not in Manufactured Home Park)	92	$220,973
Row Housing (Single Unit Ownership)	63	$194,156
Seasonal Dwelling	280	$350,252
2 Acres or More (Single Family Dwelling, Duplex)	97	$701,181
2 Acres or More (Seasonal Dwelling)	8	$284,534
2 Acres or More (Manufactured Home)	17	$652,435
Total	**1145**	**$398,307**

Source: Ministry of Municipal Affairs - Housing Values (2020)

Table 33: Assessed Values by Unit Size, Electoral Area C (2020)

Structure Type	Count # Average Assessed Value $
1 bed	79	$308,458
2 bed	495	$325,639
3 Bed	342	$514,206
4 bed	178	$386,509
5 bed	30	$597,300
6 bed	11	$433,455
7 bed	2	$200,000
8 bed	1	$536,000
9 bed	3	$498,333
10 bed	4	$181,750
Total	**1145**	**$398,307**

Source: Ministry of Municipal Affairs - Housing Values (2020)

Table 34: Sales Values by Structure Type, Electoral Area C (2020)

Structure Type	Count #	Average Sales Value $
Single Detached	18	$602,701
Strata-Lot Residence (Condominium)	5	$168,400
Duplex, Strata Side by Side	1	$537,000
Manufactured Home (Not in Manufactured Home Park)	3	$195,633
Row Housing (Single Unit Ownership)	3	$255,833
Seasonal Dwelling	8	$644,738
2 Acres or More (Single Family Dwelling, Duplex)	2	$847,600
Total	**40**	**$510,878**

Source: Ministry of Municipal Affairs - Housing Values (2020)

Table 35: Sales Values by Unit Size, Electoral Area C (2020)

Structure Type	Count #	Average Sales Value $
1 Bed	1	$185,000
2 Bed	16	$423,494
3 Bed	13	$572,497
4 Bed	10	$603,176
Total	**40**	**$510,878**

Source: Ministry of Municipal Affairs - Housing Values (2020)

Anticipated Population

Table 36: Anticipated Population, Households, Average Household Size; Electoral Area C (2021 to 2026)

	2021	2022	2023	2024	2025	2026	Growth 2021-2026	Percent Change 2021-2026	Annual Growth Rate
Population	1,198	1,213	1,228	1,243	1,259	1,274	76	6.3%	1.3%
Households	538	545	552	559	566	573	35	6.5%	1.3%
Average Household Size	2.23	2.23	2.22	2.22	2.22	2.22	-0.01	-	-

Source: BC Statistics

Table 37: Anticipated Number of People & Households, Electoral Area C (2021 to 2041)

	2021	2031	2041	Change 2021-2041
Total Number of People	1,198	1,349	1,491	+293
Total Households	538	609	675	+137
Average Household Size	2.23	2.22	2.21	-0.02

Source: BC Statistics

Table 38: Anticipated Age Group Distribution, Electoral Area C (2026)

Age Group	2026	
	#	%
0 to 14	101	7.9%
15 to 19	25	2.0%
20 to 24	32	2.5%
25 to 64	744	58.4%
65 to 84	359	28.2%
85+	13	1.0%
Total	**1,274**	

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

APPENDIX 4.2:

ELECTORAL AREA C HOUSING NEEDS REPORT SUMMARY FORM

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: ELECTORAL AREA C

REGIONAL DISTRICT: FRASER VALLEY REGIONAL DISTRICT

DATE OF REPORT COMPLETION: FEBRUARY 2021 **(MONTH/YYYY)**

PART 1: KEY INDICATORS & INFORMATION

Instructions: please complete the fields below with the most recent data, as available.

LOCATION	
	Neighbouring municipalities and electoral areas: Electoral Areas A, B, F and G, the District of Kent, the Village of Harrison Hot Springs, and the City of Chilliwack
	Neighbouring First Nations: There are three Cultural Regions in the FVRD - Nlaka'pamux, Stó:lō/Coast Salish, and Stl'alt'imc and over 30 bands.

POPULATION				
Population: 1,023 (2016) / 1,198 (2021 - estimate)		**Change since** 2016 :	17.1 %	
***Projected* population in 5 years:** 1,274 (2026)		**Projected change:**	6.3 %	2021 - 2026
Number of households: 465 (2016) / 538 (2021 - estimate)		**Change since** 2016 :	15.7 %	
***Projected* number of households in 5 years:** 573 (2026)		**Projected change:**	6.5 %	2021 - 2026
Average household size: 2.0 (2016)				
***Projected* average household size in 5 years:** 2.22 (2026)				
Median age (local): 55.7	**Median age (RD):** 41.2	**Median age (BC):** 43.0		
Projected median age in 5 years: 55.7				
Seniors 65+ (local): 29 %	**Seniors 65+ (RD):** 18 %	**Seniors 65+ (BC):** 18 %		
***Projected* seniors 65+ in 5 years:** 29 %				
Owner households: 92 %	**Renter households:** 8 %			
Renter households in subsidized housing: 0 %				

INCOME	Median household income	Local	Regional District	BC
	All households	$ 58,959	$ 69,425	$ 69,979
	Renter households	$ 0 (suppressed)	$ 42,889	$ 45,848
	Owner households	$ 60,857	$ 81,807	$ 84,333

ECONOMY		
	Participation rate: 49.4 %	**Unemployment rate:** 6.2 %
	Major local industries: CONSTRUCTION (55), RETAIL TRADE (50), AGRICULTURE, FORESTRY, FISHING AND HUNTING (35), ACCOMMODATION AND FOOD SERVICES (35)	

HOUSING		
	Median assessed housing values: $ 398,307 (AVERAGE)	**Median housing sale price: $** 510,878 (AVERAGE)
	Median monthly rent: $ N/A	**Rental vacancy rate:** N/A %
	Housing units - total: 929	**Housing units – subsidized:** N/A
	Annual registered new homes - total: N/A	**Annual registered new homes - rental:** N/A
	Households below *affordability* standards (spending 30%+ of income on shelter):	15 %
	Households below *adequacy* standards (in dwellings requiring major repairs):	3 %
	Households below *suitability* standards (in overcrowded dwellings):	3 %

Briefly summarize the following:

1. **Housing policies in local official community plans and regional growth strategies (if applicable):**

   There are two OCPs in effect for different communities in Electoral Area C – the Hemlock Valley OCP was adopted in 2000 and the Morris Valley, Harrison Mills, Lake Errock OCP was adopted in 1998. There are limited references to housing within the OCP as there are no references to affordable housing, rental housing, and special needs housing.

2. **Any community consultation undertaken during development of the housing needs report:**

   In Fall 2020, there were opportunities for stakeholders and the public to provide their insights and comments on housing in the FVRD's Electoral Areas. Stakeholder consultation was completed with representatives from social service organizations, non-profit housing providers, developers, realtors, and local government representatives. In addition to stakeholder consultation, the public was engaged through an online housing needs survey.

3. **Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).**

   The FVRD hosted a virtual workshop for representatives from local government. The session was attended by staff from the FVRD, the Village of Harrison Hot Springs, and the District of Hope. The District of Mission was unable to attend this session and the project team followed up directly with a stakeholder interview.

4. **Any consultation undertaken with First Nations:**

   Discussions with Chief and Council at Spuzzum First Nation and the CEO of Leq'a':mel First Nation Development Corporation provided further context around housing gaps and challenges in Indigenous communities. Many First Nation communities were navigating challenges related to COVID-19 and did not respond to consultation invitations.

PART 2: KEY FINDINGS

Table 1: Estimated number of units needed, by type (# of bedrooms)

	Currently (2021)	**Anticipated (5 years)**
0 bedrooms (bachelor)	11	12
1 bedroom	132	140
2 bedrooms	166	177
3+ bedrooms	229	244
Total	538	573

Comments:

An additional 35 units will be needed by 2026. It is unlikely the proportion of units by bedroom type will change significantly over the next five years. The current unit by bedroom type values presented above are ***unit projections for 2021*** based on the 2016 census of the population and the BC Statistics population projections, and may not be fully representative of on-the-ground unit totals. Updated census data will be available in the forthcoming 2021 census of the population.

Table 2: Households in Core Housing Need	**2006**		**2011**		**2016**	
	#	**%**	**#**	**%**	**#**	**%**
All households in planning area	460	100	420	100	465	100
Of which are in core housing need	95	22%	70	19%	50	11%
Of which are owner households	40	11%	65	18%	35	9%
Of which are renter households	55	73%	0	0%	15	43%

Comments:

The proportion of Electoral Area C households in core housing need is slightly below the regional average overall, with the exception of renter households. Renters in Electoral Area C are challenged to afford suitable and adequate housing when compared to renters across the region.

Table 3: Households in *Extreme* Core Housing Need

	2006		**2011**		**2016**	
	#	**%**	**#**	**%**	**#**	**%**
All households in planning area	460	100	420	100	465	100
Of which are in extreme core housing need	35	8%	0	0%	20	4%
Of which are owner households	25	7%	0	0%	10	2%
Of which are renter households	15	20%	0	0%	10	29%

Comments:

The proportion of Electoral Area C households in extreme core housing need is slightly below the regional average and the proportion of households in extreme core housing need has improved between 2006 and 2016, from 8% to 4% of all households.

Briefly summarize current and anticipated needs for each of the following:

1. **Affordable housing:**

The proportion of Electoral Area C residents spending more than 30% of their before-tax income on shelter costs is less than that of the region overall, with the exception of renter households. Significant house price increases that have occurred indicate it is no longer affordable when compared to median incomes.

2. **Rental housing:**

Renter households are particularly challenged to afford suitable and adequate housing in Electoral Area C. Given Hemlock Valley's draw as a vacation destination, many homeowners opt for short-term rentals.

3. **Special needs housing:**

There are no non-market special needs housing units in Electoral Area C. It is assumed that people requiring housing with support services would need to access housing in the FVRD's urban centres, such as Chilliwack and Abbotsford.

4. **Housing for seniors:**

Electoral Area C has minimal housing diversity – over half of the housing stock is single-detached dwellings and 35% is movable dwellings. For seniors looking to downsize and stay in the community, there are limited options. There is also no housing with support services in Electoral Area C.

5. **Housing for families:**

Hemlock Valley, Lake Errock, and Harrison Mills are predominantly residential areas inhabited by older residents, many of whom are retired, or who have purchased a second home in the area as a vacation property. For families interested in moving to the area, recent price increases may be prohibitive.

6. **Shelters for people experiencing homelessness and housing for people at risk of homelessness:**

Feedback received from Leq'a:mel Nation highlighted the increasing incidence of people"boondocking" or using RV's without being connected to water, sewer, or electric. There is limited data available regarding persons experiencing homelessness in Electoral Area A.

7. **Any other population groups with specific housing needs identified in the report:**

With expansion plans for Sasquatch Mountain Resort in place, it will be important to consider housing options for future residents, such as dedicated purpose-built housing for resort staff employees.

Were there any other key issues identified through the process of developing your housing needs report?

-Housing supply gaps recognize that purpose-built rental housing, accessible housing, and multi-unit developments are currently lacking and require policy framework.
-Core housing need information demonstrates renter households in particular are challenged to afford suitable and adequate housing in Electoral Area C.
-Long-term residents are aging and with limited local services available, it will be difficult to accommodate aging-in-place.

CITY SPACES

Fraser Valley Regional District

APPENDIX 5:

ELECTORAL AREA D HOUSING NEEDS REPORT

ELECTORAL AREA D

APPENDIX 5: ELECTORAL AREA D HOUSING NEEDS REPORT

Fraser Valley Regional District

Fraser Valley Regional District

March 2021

CITY SPACES

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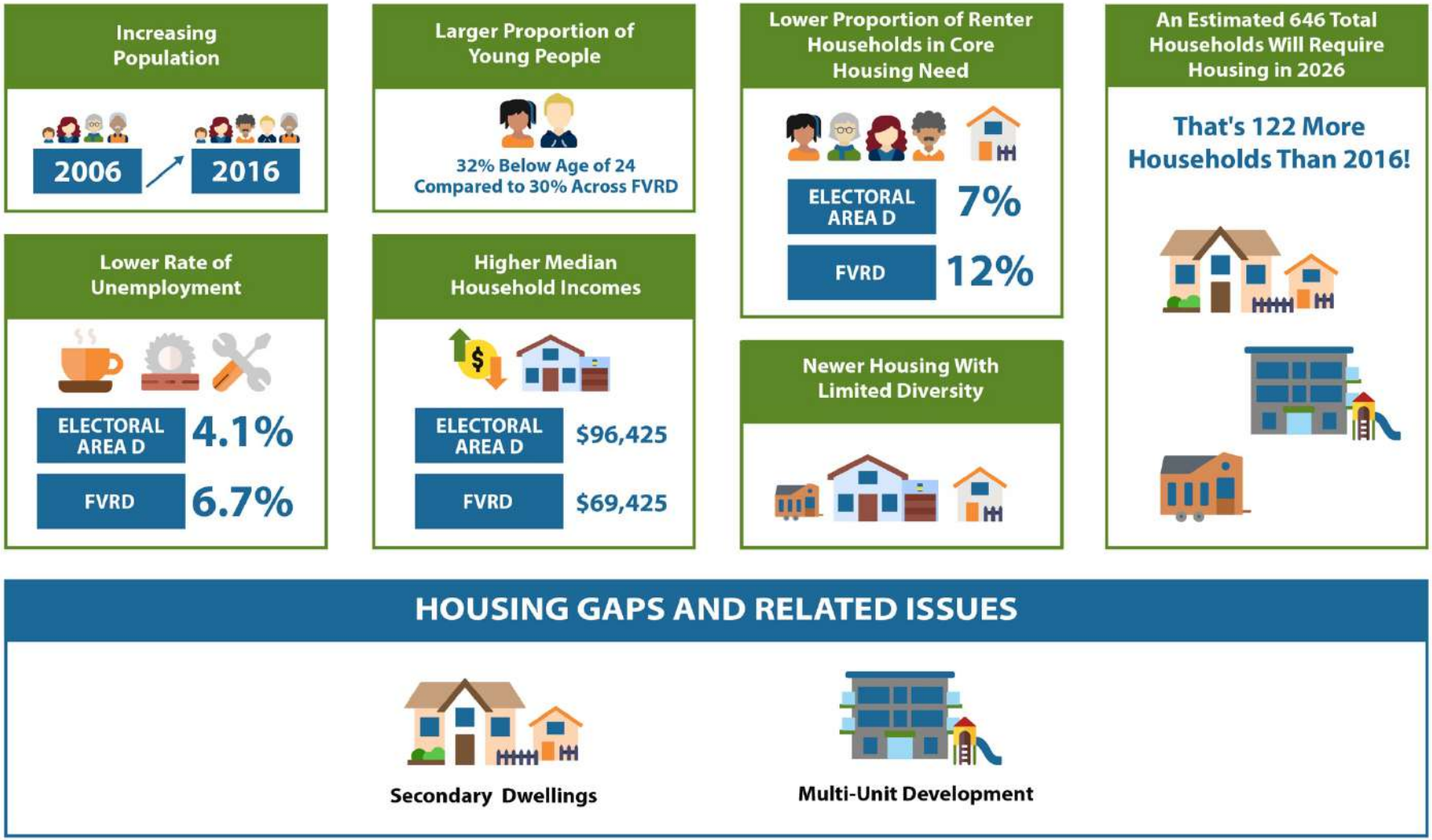
Executive Summary

Figure 1: Electoral Area D – At A Glance



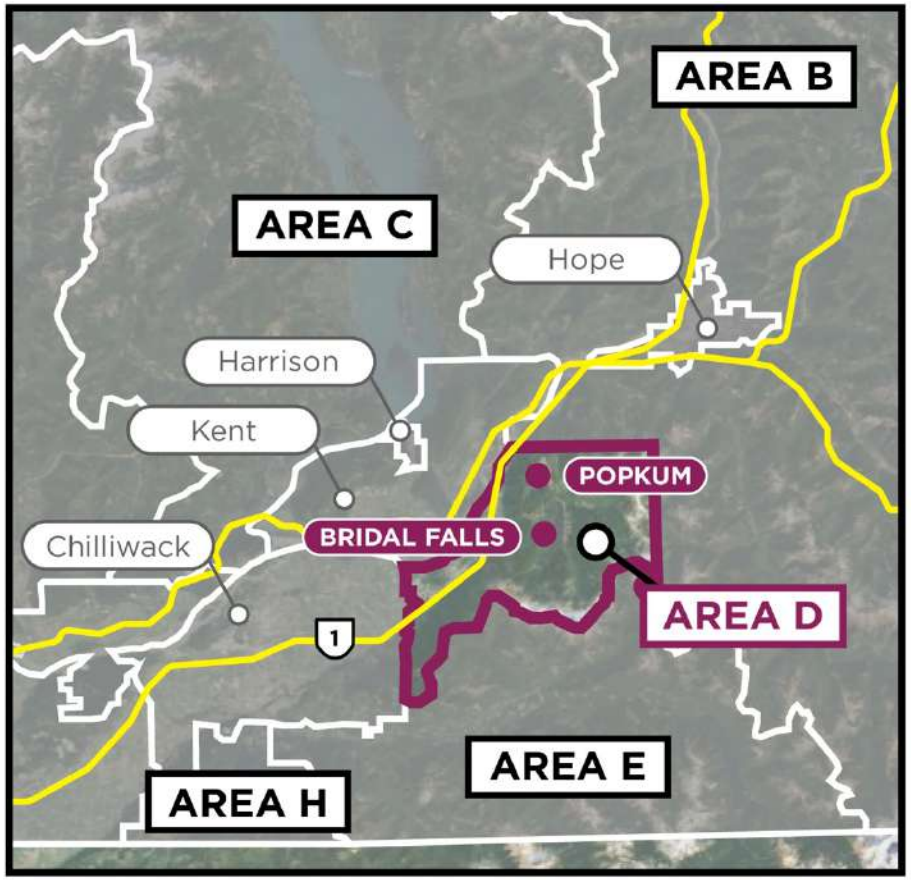
Electoral Area D Context

Location

Electoral Area D is located in the southern half of the Fraser Valley Regional District. It is bounded by the Fraser River to the northwest; Electoral Area B to the north and east; Electoral Area E to the south; and the City of Chilliwack to the west. Within Electoral Area D, two distinct communities have emerged. Popkum is a suburban residential neighbourhood closely affiliated with Chilliwack and Bridal Falls is known as a highway-services community, with several tourist and recreation attractions.

Electoral Area D is one of the smaller Electoral Areas, at 233 square kilometres. As of 2016, population totaled 1,529 people. Electoral Area D encompasses the communities of Popkum and Bridal Falls.

Figure 2: Electoral Area D Context Map



Community Context

Electoral Area D is home to the neighbourhoods of Popkum and Bridal Falls; these distinct communities collectively contribute to the suburban-recreational character of the area. Each area is profiled in further detail below. Lands within Popkum-Bridal Falls Plan area are located within Stó:lō territory. Neighbouring reserves include the Cheam, Peters, and Popkum Bands.[1] Documented and undocumented archaeological sites and traditional use and cultural heritage sites exist throughout the Plan area. Many of these sites are actively used today. The *S'ólh Téméxw Use Plan Policy* identifies the Cheam Range as sanctuary lands used for spiritual and traditional activities.

POPKUM

Popkum is a neighbourhood with two geographically distinct areas of West Popkum and East Popkum, which are separated by Highway 9. The majority of Electoral Area D residents reside in the suburban residential areas of West Popkum, and to a lesser extent, the East Popkum larger lot residential developments along Highway 9.

Popkum is an established suburban residential area with high-quality single-detached dwellings bordered by large semi-rural parcels with development potential, and Agricultural Land Reserve (ALR) lands to the south.[2] Popkum is a well serviced area that includes the FVRD Electoral Area D Integrated Water System, BC Transit bus service, two provincial highways (#1 and #9), parks, and the new Rosedale Traditional Community School (K-8).

BRIDAL FALLS

Bridal Falls has traditionally been a regional tourism destination given its many outdoor amenities, such as Bridal Veil Falls Provincial Park, waterslide attraction facilities, and camping and resort grounds. These destination recreation opportunities, along with a highly visible location, direct access to Highway 1, and the nearby large population of Fraser Valley and Metro Vancouver has created a unique outdoor recreation-tourism corridor.

[1] Popkum-Bridal Falls Official Community Plan
[2] Ibid.

In recent years, the Popkum-Bridal Falls area has experienced the loss of several destination businesses.[3] These businesses have been replaced by residential uses. Local business owners are intent on ensuring the viability of tourism operations and the newly adopted Official Community Plan (OCP) focuses on this challenge.

The Bridal Falls uplands are approximately 80 hectares of relatively low-slope terrain to the west of the Bridal Falls tourism commercial corridor. Located in a beautiful natural setting adjacent to Mount Cheam with views across the Fraser valley, this upland bench extends from Electoral Area D over the City of Chilliwack boundary to the eastern hillsides neighbourhood. The uplands have been identified in previous studies as an area suitable for future residential development.

Existing Housing Policy Framework

The Popkum-Bridal Falls OCP was recently adopted in January 2021 and provides an up-to-date policy framework to support the implementation of this Housing Needs Report. The OCP's Housing Needs section references the recent development trends and anticipated housing needs. Historic data indicates 13 to 20 new homes will be required each year to accommodate growth, primarily through development of new dwellings outside of the Agricultural Land Reserve (ALR) on existing parcels and subdivision under existing zoned or planned densities. Overall development potential in West Popkum and portions of East Popkum could provide a range of 270 to 500 additional new lots for single family development on suburban residential designated lands. Overall, planned development will satisfy the primary housing needs over the expected life of the OCP. Relevant policies are summarized below:

- **Housing needs provided in West Popkum**. Anticipated housing needs in Popkum-Bridal Falls will be addressed through development and redevelopment of suburban residential lands (4.2.1).
- **Second dwellings.** Second dwellings such as garden suites, carriage houses, secondary suites and second residences may be considered by the Regional Board consistent with the adopted FVRD Policy Secondary Dwellings in the Electoral Areas on the basis that they provide opportunities to expand the availability of affordable, rental, and/or accessible housing in the community. However, in Agricultural areas farm use is a priority and residential uses are limited under the Agricultural Land Commission Act and its regulations. Evaluation may include:
  - land use and zoning regulations;
  - servicing requirements and feasibility;

[3] Ibid.

- location of secondary housing; and,
- siting consideration (4.2.2).

» **Caregiver use.** Accessory Family Residential Use zoning conditions should be reviewed by the Regional Board to allow the caregiver to reside in the accessory residence (4.2.4).

» **Development land evaluation**. Residential development will be directed away from agricultural lands, lands susceptible to hazards, lands with severe limitations for ground-based disposal of sewage, or connection to community sewage system, and lands with building or road foundation limitations unless adequate measures are taken to mitigate associated issues (4.2.5).

Key Findings

Electoral Area D Housing Situation

The following section contains select data sets that inform the key summary statements regarding housing need and corresponding analysis. These high-level trends build from the information contained in Appendix 5.1: Electoral Area D Indicators, which is a comprehensive summary of data related to demographics, employment, and housing.[4]

DEMOGRAPHIC TRENDS

» **Between 2006 to 2016, Electoral Area D experienced population growth, with an annual growth rate of 1.8%**. This is above the FVRD's regional annual growth rate of 1.5%, and above the BC annual rate of 1.3%.

» **The typical Electoral Area D resident is slightly older than a typical FVRD resident** – in 2016, median age was 42.7 in Electoral Area D and 41.2 in the FVRD. The proportion of the population aged 24 years and under was slightly higher in Electoral Area D (32%) compared to the FVRD (30%), while the proportion of the population aged 65 years and above was slightly lower in Electoral Area D (17%) than in the FVRD (18%).

» **Looking forward, the number of residents is projected to increase by 113 people (or 6.3%) between 2021 and 2026**. Over the next twenty years, the population is anticipated to increase by 438 people (or 24.5%). While this is slightly below growth trends between 2006 and 2016, this anticipated increase in population is derived from trends at the regional district level, which not are not necessarily indicative of local growth patterns and nuances.[5]

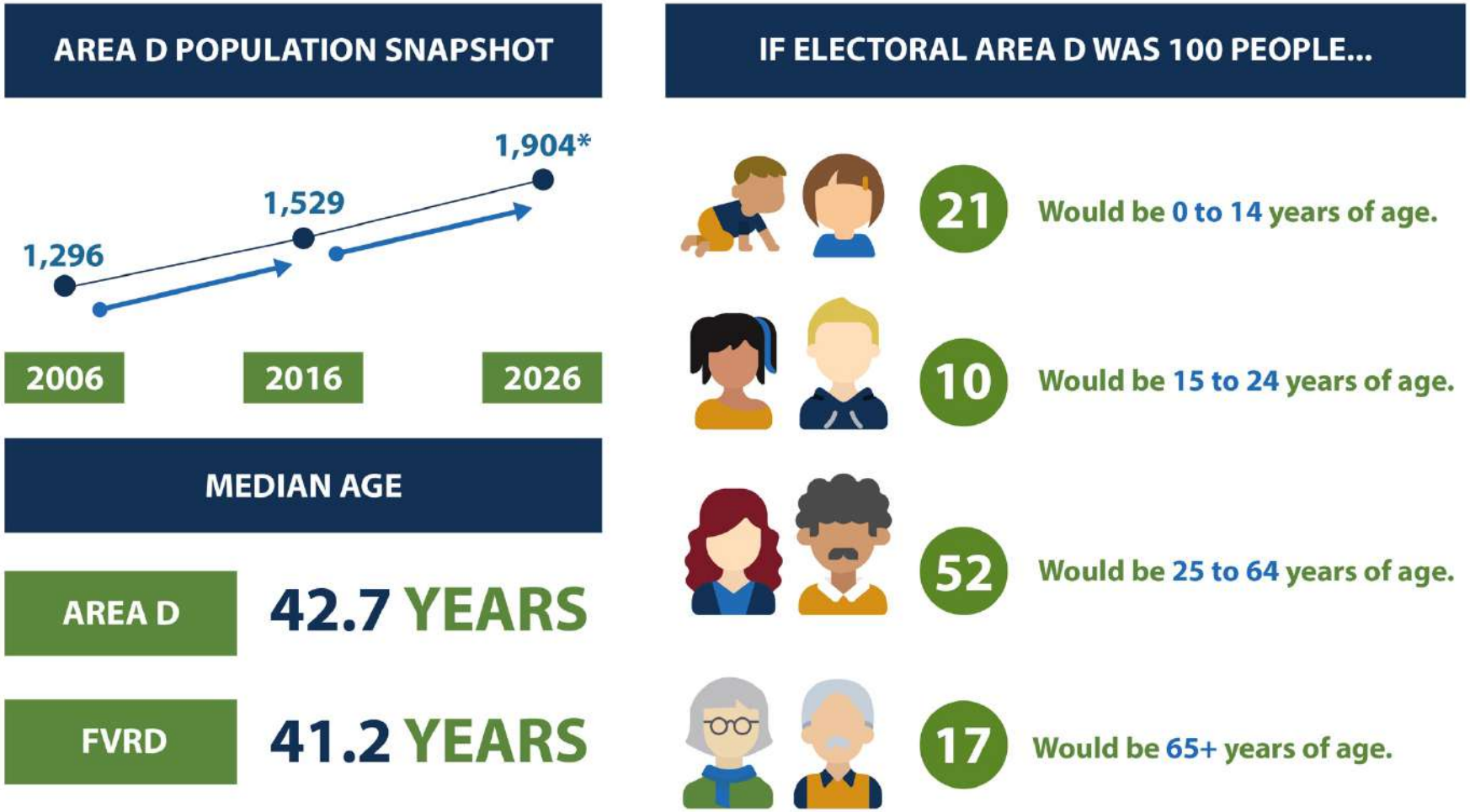
» **Household size in Electoral Area D comprises larger households, which may be reflective of the larger proportion of children and teenagers** as younger families are typically comprised of more people than older households. This trend is an important factor to consider when determining anticipated units by bedroom type, as larger homes (i.e., more bedrooms) may be more suitable for local households.

---

[4] It is important to note the limitations associated with the 2011 National Household Survey (NHS) data. Due to the voluntary nature of the NHS, there is a possibility of non-response bias if those who chose not to respond to the survey are systematically different than those who did respond. Caution must be used when comparing NHS estimates to the 2006 long form census information because it is impossible to determine with certainty whether differences are due to actual changes in the population or due to non-response bias. Trends in low income estimates from the NHS compared to estimates from previous censuses show markedly different trends than those derived from other surveys and administrative data sources. Therefore, low-income data from the NHS should be used with caution and comparisons to previous census data should not be made.

[5] Detailed projections at the Electoral Area level are not available through BC Statistics. To provide an estimate of anticipated population for Electoral Area D, a proportional split was applied to the BC Statistics projection for the FVRD based on 2016 Census data for Electoral Area D as compared to the FVRD.

Figure 3: Electoral Area D Demographic Snapshot

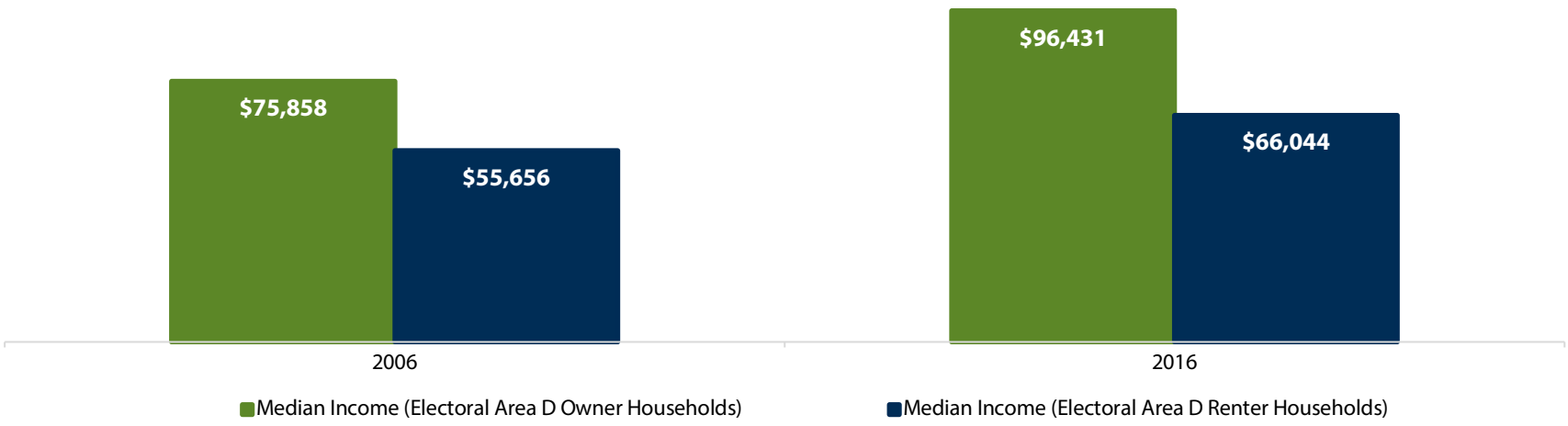


* Detailed projections at the Electoral Area level are not available through BC Statistics. To provide an estimate of anticipated population for Electoral Area D, a proportional split was applied to the BC Statistics projection for the FVRD based on 2016 Census data for Electoral Area D as compared to the FVRD.

INCOME DATA

- **The median income of all households has increased by 30% from 2006 and 2016** – from $74,245 in 2006 to $96,425 in 2016. Median household income in Electoral Area D is higher than the regional median household income ($69,425).
- **The median income of owner households has increased by 27% from 2006 to 2016** – from $75,858 to $96,431. Median owner household income is above the regional median owner household income ($81,807).
- **The median income of renter households has increased by 19% from 2006 to 2016 –** from $55,656 to $66,044. Median renter household income is above the regional median renter household income ($42,889).
- **Residents of Electoral Area D have higher incomes than the regional median incomes**.

Figure 4: Median Household Income, Electoral Area D (2006-2016)



Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data.

LABOUR FORCE DATA

» **The proportion of Electoral Area D residents that are part of the labour force is comparable to the proportion of FVRD residents that are part of the labour force.** Given the median age in Electoral Area D was slightly above the median age across the region, there are similar proportions of working age people in Electoral Area D and the FVRD overall, which is demonstrated by the comparable participation rates. It is worth noting that the unemployment rate in Electoral Area D was below that of the FVRD (4.1% compared to 6.7%), which indicates that a higher proportion of labour force participants are working in Electoral Area D when compared to the region overall. With a higher proportion of residents working in Electoral Area D, residents may be less likely to encounter affordability challenges, as is demonstrated by the lower proportion of households spending more than 30% of their income on shelter costs in Electoral Area D (16%) when compared to the FVRD (23%).

Table 1: Labour Force Statistics

Community	Electoral Area D	FVRD
Population Aged 15 Years+ in the Labour Force	735	149,170
% of Population in Labour Force	63.1%	63.4%
Unemployment Rate	4.1%	6.7%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population.

» **The majority of those in Electoral Area D's labour force work in Chilliwack**, which reflects the pattern in other Electoral Areas, where working residents commute out of the Electoral Area on a daily basis.

» For Electoral Area D residents who are part of the labour force, the industries with the highest number of workers include the **retail industry, construction sector, and accommodation and food services.** As a highway-services community and tourist destination, these sectors reflect Electoral Area D's location close to Highway 1 and 9.

RENTAL HOUSING INDICATORS

» **There is no CMHC information available for Electoral Area D**. A market scan was completed in February 2021 and found one rental listing just east of Bridal Falls along Highway 9.[6] Given there are only 40 renter households in Electoral Area D, there is very limited information available with regard to rental housing indicators.

» **The proportion of renters in Electoral Area D has decreased overall between 2006 and 2016**, **from 11% to 8% of households**, which is distinct from the regional trend toward a higher proportion of renter households. As of 2016, 27% of households in the FVRD were renters. However, feedback from stakeholders indicates there has been an increase in the number of illegal suites in newer subdivisions within Electoral Area D which suggests the 2021 Census may show a larger proportion of renter households in this Area.

HOMEOWNERSHIP INDICATORS

» As per 2016 Census data, the median value of dwellings in Electoral Area D totaled $598,037 as compared to $438,797 across the region. **The value of dwellings in Electoral Area D is higher when compared to the value of dwellings across the region**. While this may be indicative of possible affordability challenges, median household income is also higher in Electoral Area D and the proportion of Electoral Area D households in core housing need is below the proportion seen across the region.

» The Chilliwack Real Estate Board has provided additional data regarding real estate trends in Rosedale Popkum. **Between January 2020 and January 2021, the benchmark price of a single-detached home has risen by 9.7%, from $771,500 to $846,300.** For reference, five years ago, the benchmark price of a single-detached home in Rosedale Popkum was $524,300 – prices have risen substantially in recent years and the first two months of 2021 have seen a significant increase in sales and price points. Feedback from stakeholders and local realtors indicated COVID-19 has increased demand for larger properties outside of city centre locations. With more flexibility to work from home, detached properties with two or more bedrooms are an appealing option in areas like Chilliwack. In January 2021, the number of

> "New listings also recorded an increase but weren't even on the same page as sales activity. As inventories fall to record lows amid the tightest market the area has ever seen, ground-level properties continue to experience double-digit price growth".
>
> *Kim Parley, President of the Chilliwack Real Estate Board*

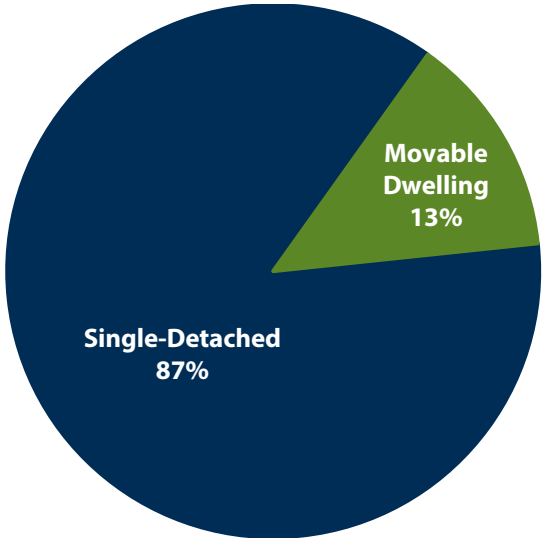
[6] The rental market scan was completed using typical classified advertisement websites such as Craigslist and Kijiji.

homes sold through the MLS System of the Chilliwack Real Estate Board totaled 332 units – more than double the levels from a year earlier, increasing 102.4% from January 2020. It will be important to monitor real estate trends in nearby urban centres to understand the impact on the FVRD's Electoral Areas.

» **The majority of housing in Electoral Area D comprises two structure types** – **single-detached dwellings and movable dwellings**[7], as seen in Figure 5 below. With only 524 housing units in Electoral Area D, there is limited diversity in the housing stock. For older residents, this may pose challenges as there are few accessible options and single-detached homes typically require more maintenance and yard work.

» As per FVRD building permit data, there has been **substantial construction of new housing in Electoral Area D** in recent years, with 137 new builds completed between 2010 and 2020.[8]

Figure 5: Housing by Structure Type, Electoral Area D (2016)

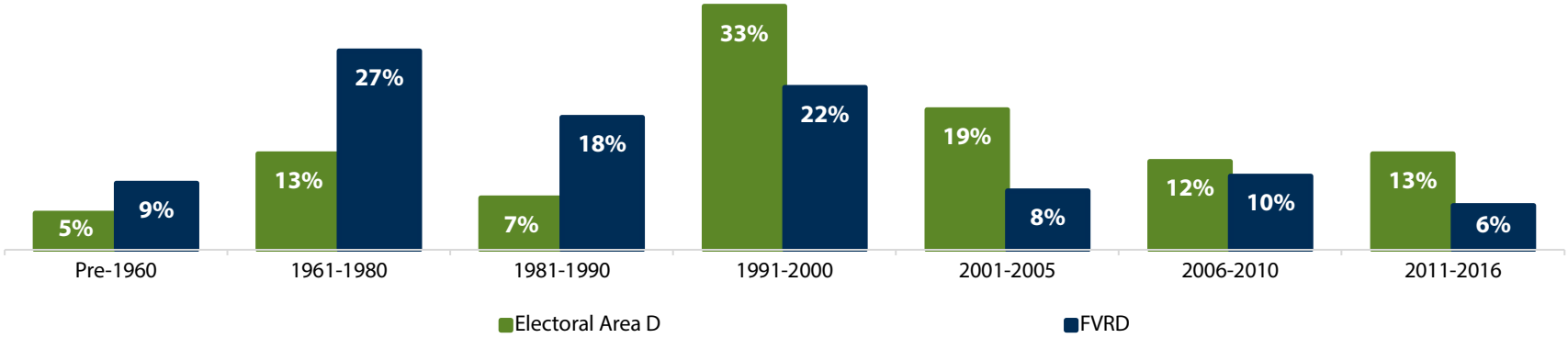


Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population.

[7] The category 'movable dwelling' includes mobile homes and other movable dwellings such as houseboats, recreational vehicles and railroad cars.
[8] Permit data does not include the 142 RV lots at the Bridal Falls RV Cottage Resort where many residents may live year-round.

» **When compared to the region overall, the housing stock in Electoral Area D is newer. A larger proportion of housing units were constructed between 2001-2016 in Electoral Area D than in the FVRD (44% compared to 24%).** Given Electoral Area D's average annual growth was higher than that of the region, it appears there has been sufficient demand to warrant new construction.

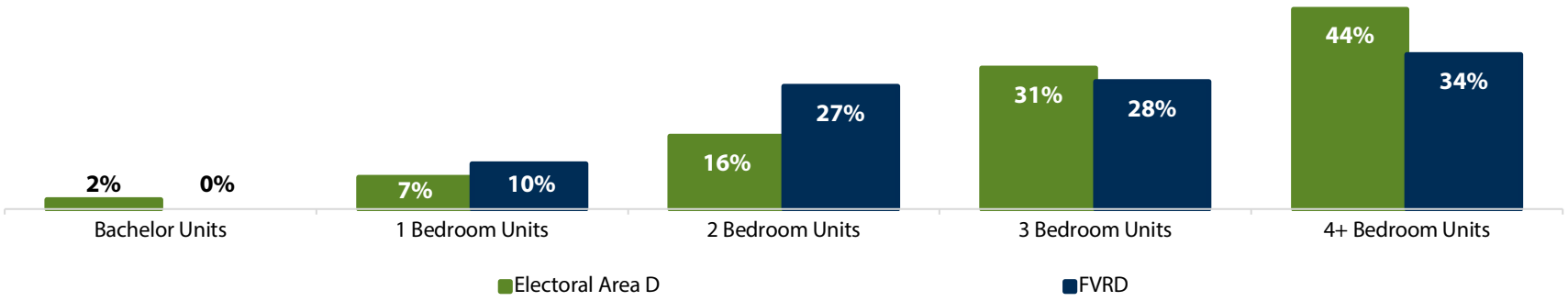
Figure 6: Housing by Date Built, Electoral Area D (2016)



Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population.

» The majority of the housing stock in Electoral Area D comprises larger units (three and four+ bedrooms), with a smaller proportion of 1- and 2-bedroom units when compared to the region overall. **Given 46% of households comprise three or more people, the housing stock is reflective of household sizes**. This is likely reflective of the newer housing stock – since 2006, the proportion of three or more person households has increased, meaning there is less demand for smaller units.

Figure 7: Housing Composition by Size, Electoral Area D (2016)



Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population.

NON-MARKET HOUSING INDICATORS

» There are no non-market housing units administered by BC Housing in Electoral Area D.[9] BC Housing administers two rent supplement programs, with a total of two recipients in Electoral Area D as of March 2020.

> The Rent Assistance Program (RAP) provides eligible low-income, working families with cash assistance to help with their monthly rent payments in the private market.

> The Shelter Aid for Elderly Renters (SAFER) program helps make rents affordable for BC seniors with low to moderate incomes. SAFER provides monthly cash payments to subsidize rents for eligible BC residents who are age 60 or over and who pay rent for their homes.

» **The closest non-market housing to Electoral Area D is located in Chilliwack.** If residents were to relocate to this municipality, or other urban centres in the FVRD, they would be able to access non-market housing administered by BC Housing. As of March 2020, Chilliwack had a total of 182 homeless housed units[10], 83 homeless shelter units, 100 units of supportive seniors' housing, 71 special needs units, 52 units for women and children fleeing family violence, 26 low-income seniors' units, and 224 low-income family units.

[9] There may be other non-market housing units in Electoral Area D that do not have an agreement with BC Housing in-place.
[10] Housing for clients at the risk of homelessness or formerly homeless for a period of at least 30 days and up to two or three years. This type of housing includes the provision of on- or off-site support services to help the clients move towards independence and self-sufficiency.

- The 2020 report on homelessness in the FVRD documents the process of the Point-in-Time count and survey conducted over a 24-hour period, March 3 and 4, 2020, in the communities of Abbotsford, Mission, Chilliwack, Agassiz-Harrison, Hope, and Boston Bar. **Results indicate there were 306 people counted as experiencing homelessness in Chilliwack at this snapshot in time**, which represents an increase of 85 people from the 2017 homelessness count. Additional survey findings include:
  - More than half (54%) of the surveyed individuals indicated that lower rent would help to end homelessness;
  - One hundred and forty-four (144) of the 306 surveyed individuals reported addiction and ninety-two (92) of 306 respondents reported mental illness;
  - Seventy-five individuals or 38% of people counted as experiencing homelessness in Chilliwack identified as First Nations or someone with North American Indigenous Ancestry; and
  - The people counted as experiencing homelessness in Chilliwack represent all age groups – with just over half (54%) of respondents 39 and under and the remaining proportion captured in the 39 years and above category. It is important to note that those 50 and older represent 28% of people counted as experiencing homelessness.

ANTICIPATED HOUSING UNITS

- The anticipated housing units for Electoral Area D are provided below. As per Table 2, the population is anticipated to increase to 1,904 people by the year 2026. An estimated 646 households will require housing, an increase of 122 households from 2016.[11]
- It is important to recognize the distinction between private dwellings occupied by usual residents[12] versus private dwellings, which may be unoccupied, vacation properties, or occupied by foreign residents and/or by temporarily present persons (i.e., students, temporary foreign workers). In most municipalities, there are more private dwellings than private dwellings occupied by usual residents. **As of 2016, there were a total of 524 private dwellings occupied by usual residents and 596 private dwellings in Electoral Area D, meaning that there were approximately 70 unoccupied units (e.g., empty units or vacation properties) or units occupied by foreign residents and/or temporarily present persons (i.e., students, temporary foreign workers).**

[11] Detailed projections at the Electoral Area level are not available through BC Statistics. To provide an estimate of anticipated population for Electoral Area D, a proportional split was applied to the BC Statistics projection for the FVRD based on 2016 Census data for Electoral Area D as compared to the FVRD.
[12] The number of private dwellings occupied by usual residents is equal to the number of private households.

Table 2: Anticipated Number of People & Households, Electoral Area D (2016 to 2026)

	2016	2018	2020	2022	2024	2026	Change 2016-2026
Total Number of People	1,529	1,718	1,772	1,812	1,858	1,904	+375
Total Households	524[13]	584	599	614	630	646	+122
Average Household Size	2.92	2.94	2.96	2.95	2.95	2.95	+0.03

Source: BC Statistics.

- The anticipated number of housing units required in Electoral Area D by the year 2026 is 646. **Additional housing units will be required to accommodate the anticipated population growth**. Of the existing units, it is important to note that 42% of the housing stock was constructed between 2001 and 2016 and is likely in good condition and reflective of local resident's needs.
- Housing adequacy is relatively consistent with regional trends, with 4% of units in need of major repair compared to 5% regionally. The existing supply appears to be in relatively good condition and will likely not require substantive improvements to meet the needs of new residents.
- Looking to 2041, the population is anticipated to increase to 2,229 people. An estimated 761 households will require housing, an increase of 115 households from 2026.[14]

HOUSING UNIT PROJECTIONS BY BEDROOM TYPE

- Housing unit projections are further analyzed by bedroom type, as per the legislative requirements. Given the limited number of housing units in Electoral Area D, **it is unlikely the proportion of units by bedroom type will change significantly over the next five years.** Table 3 maintains the 2016 Census distribution of units by bedroom type.

[13] This refers to the number of private dwellings occupied by usual residents, which is equal to the number of private households.
[14] Detailed projections at the Electoral Area level are not available through BC Statistics. To provide an estimate of anticipated population for Electoral Area D, a proportional split was applied to the BC Statistics projection for the FVRD based on 2016 Census data for Electoral Area D as compared to the FVRD.

Table 3: Units Required by Bedroom Type (Anticipated), Electoral Area D

Unit Size	2016 (#)	2016 (%)	Total Units				
			2021	2026	2031	2036	2041
0-Bedroom	10	1.9%	12	12	13	14	14
1-Bedroom	35	6.7%	40	43	46	48	51
2-Bedroom	85	16.2%	98	105	111	117	123
3-Bedroom	165	31.4%	190	203	216	228	239
4+Bedroom	230	43.8%	265	283	301	318	333
Total	**525**[15]	**100%**	**606**	**646**	**686**	**725**	**761**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data.

HOUSEHOLDS IN CORE HOUSING NEED

» For the purposes of this report, **core housing need**[16] helps to understand how well housing needs are being met. The following section provides an explanation of the metrics that comprise core housing need.

» The following tables demonstrate **Electoral Area D residents are consistently faring better than residents across the region on all housing standards**. The proportion of households in Electoral Area D not meeting particular housing standards is lower than the proportion of households across the FVRD not meeting particular housing standards, which suggests residents of Electoral Area D are managing to find acceptable housing at greater rates than residents across the region. In 2016, **7% of households in Electoral Area D were in core housing need**, as compared to 12% of households in the FVRD. Overall, adequacy has improved since 2006, while suitability and affordability have remained constant.

[15] The number of housing units by bedroom type differs from the number of private households because of discrepancies between total population tabulations (collected by 100% of the population) and the 25% sample data collected through the long form census. Certain indicators, such as housing units by bedroom type, are only collected for a 25% sample of the population in private households. The results are then weighted to represent the total population. Given the total number of households has been collected by 100% of the population, this has resulted in a data discrepancy between these two indicators. The proportion of units by bedroom type has been applied to anticipated household numbers, which are derived using the 2016 private household data.

[16] Statistics Canada specifies "A household is said to be in 'core housing need' if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards)." Extreme core housing need has the same meaning as core housing need except that the household has shelter costs for housing that are more than 50% of total before-tax household income.

Table 4: Affordability – Households Spending 30%+ of Income on Shelter Costs, Electoral Area D (2006 to 2016)

Core Housing Need: Affordability	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	75	16%	95	21%	85	16%	22,640	23%
Renter	10	29%	0	0%	10	25%	10,110	38%
Owner	65	16%	95	21%	75	16%	12,525	17%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data.

» The proportion of households below the affordability standard[17] was lower in Electoral Area D when compared to the FVRD, as a smaller proportion of both owner and renter households in Electoral Area D were spending 30% or more of their income on shelter costs.

Table 5: Adequacy – Households in Dwellings Requiring Major Repairs, Electoral Area D (2006 to 2016)

Core Housing Need: Adequacy	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	45	10%	0	0%	20	4%	5,220	5%
Renter	0	0%	0	0%	0	0%	2,015	8%
Owner	40	10%	0	0%	15	3%	3,200	4%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data.

» The proportion of households below the adequacy standard[18] was lower in Electoral Area D when compared to the FVRD - less dwellings were in need of major repair in Electoral Area D than the region overall. For comparison purposes, 6.3% of dwellings in BC are in need of major repair. While Table 5 specifies 0% of 2016 renter households are below the adequacy standard, there are very few renter households in Electoral Area D and low values may have been suppressed to zero (0) to maintain confidentiality.

[17] Affordable housing has shelter costs equal to less than 30% of total before-tax household income.
[18] Adequate housing is reported by their residents as not requiring any major repairs. Major repairs include defective plumbing or electrical wiring, or structural repairs to walls, floors, or ceilings.

Table 6: Suitability – Households in Overcrowded Dwellings, Electoral Area D (2006 to 2016)

Core Housing Need: Suitability	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	10	2%	45	10%	10	2%	4,645	5%
Renter	0	0%	0	0%	0	0%	2,595	10%
Owner	0	0%	45	10%	10	2%	2,050	3%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

» The proportion of households below the suitability standard[19] was lower in Electoral Area D when compared to the regional average. While Table 6 specifies 0% of renter households are below the suitability standard, there are very few renter households in Electoral Area D and low values may have been suppressed to zero (0) to maintain confidentiality.

Table 7: Households in Core Housing Need, Electoral Area D (2006 to 2016)

Core Housing Need	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	80	18%	0	0%	35	7%	12,325	12%
Renter	15	43%	0	0%	0	0%	4,385	30%
Owner	65	16%	0	0%	30	6%	7,940	30%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data.

» As of 2016, there were a total of 35 households in core housing need, meaning there are currently 35[20] households that do not live in acceptable housing (does not meet one or more of the adequacy, suitability, or affordability standards) and acceptable alternative housing would cost 30% or more of before-tax income. **The proportion of Electoral Area D households in core housing need is below the regional average overall.** Households in Electoral Area D are living in acceptable housing at a greater rate than households across the region.

[19] Suitable housing has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements.
[20] Numbers may not sum due to Census rounding.

Table 8: Households in Extreme Core Housing Need, Electoral Area D (2006 to 2016)

Extreme Core Housing Need	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	20	4%	0	0%	25	5%	5,505	6%
Renter	10	29%	0	0%	0	0%	3,475	13%
Owner	10	2%	0	0%	20	4%	2,025	3%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data.

» **The proportion of Electoral Area D households in extreme core housing need is slightly below the regional average.** Since 2006, the proportion of households in extreme core housing need has worsened slightly, from 4% to 5% of all households.

Key Areas of Local Need

Housing Needs Summary Statements

Based on an analysis of data summarized in Appendix 5.1 and feedback from public engagement, the following summary statements describe the current and anticipated needs for the groups listed.

AFFORDABLE HOUSING

The proportion of Electoral Area D residents spending more than 30% of their before-tax income on shelter costs is less than that of the region overall. With higher median household incomes in Electoral Area D, there appear to be limited affordability challenges for local residents. Simultaneously, the real estate market has seen significant price increases in recent months. As the cost of homeownership continues to rise, it will be important to monitor housing needs, as households previously able to afford a down payment may be squeezed out of the homeownership market, resulting in an increased demand for rental housing. The survey completed for the Popkum-Bridal Falls OCP in 2019 demonstrates affordability is a lower priority for Electoral Area D residents, as "*improve housing affordability and choice*" was chosen as the fourth most important priority the plan should focus on, after other considerations related to character, parks, and agriculture.

RENTAL HOUSING

There is limited data available regarding renter households in Electoral Area D, given there were only 40 renter households living in Popkum and Bridal Falls as of 2016. With population growth expected to continue and increasing real estate prices both locally and in nearby Chilliwack, residents previously able to afford a down payment may be squeezed out of the homeownership market, resulting in an increased demand for rental housing. Given there is no purpose-built rental housing in Electoral Area D, Popkum and Bridal Falls residents may need to consider re-locating to Chilliwack for more affordable rental options. As of October 2020, the vacancy rate for purpose-built rental housing in Chilliwack was 1.5%, which indicates there is some availability.

SPECIAL NEEDS HOUSING

Special needs housing, or housing with support services, is typically intended to house youth or adults with mental and/or physical disabilities. There are no non-market special needs housing units in Electoral Area D. It is assumed that people requiring housing with support services would need to access housing in Chilliwack.

HOUSING FOR SENIORS

Electoral Area D has minimal housing diversity – close to 90% of the housing stock is single-detached dwellings and 13% is movable dwellings, which are not always accessible for residents with mobility limitations. For seniors looking to downsize and stay in the community, there are limited options. There is also no housing with support services in Electoral Area D – seniors requiring assistance with daily living may be required to relocate to Chilliwack.

Given median age in Electoral Area D was 42.7 as of 2016, the population is much younger when compared to other Electoral Areas in the FVRD and the need to accommodate aging seniors is less of an immediate concern. However, it will be important to plan for additional accessible housing options to facilitate aging-in-place that will eventually occur. The Popkum-Bridal Falls OCP specifies "*second dwellings such as garden suites, carriage houses, secondary suites and second residents may be considered by the Regional Board consistent with the adopted FVRD Policy Secondary Dwellings in Electoral Areas on the basis that they provide opportunities to expand the availability of affordable, rental, and/or accessible housing in the community*." Single-level, ground-oriented housing with minimal maintenance is a suitable housing option for aging seniors and this policy framework will help to support Electoral Area D residents age-in-place.

HOUSING FOR FAMILIES

Electoral Area D continues to experience moderate population growth, as demonstrated by FVRD building permit data that indicates an average of 13 new single-detached homes were built per year from 2012-2016.[21] The Popkum-Bridal Falls OCP specifies anticipated housing needs will be met primarily through development of new dwellings outside of the ALR on existing vacant parcels and subdivision under existing zoned or planned densities. As a suburban community in close proximity to Chilliwack, the majority of the anticipated growth is expected to occur in Popkum. As per the Popkum-Bridal Falls Official Community Plan, overall development potential in West Popkum and portions of East Popkum could provide a range of 270 to 500 additional new lots for single-detached development on suburban residential designated lands.

While anticipated growth may be accommodated within the Popkum build out, it is important to recognize the recent real estate trends and price increases. For families interested in moving to the area, recent price increases may be prohibitive, as the **benchmark price of a single-detached home has risen by 9.7% between January 2020 and January 2021, from $771,500 to $846,300**. Stakeholders indicated demand has accelerated with COVID-19 as people are increasingly capable of working remotely and have prioritized larger homes close to outdoor

[21] Popkum-Bridal Falls Official Community Plan

amenities. With this trend underway, it will be important to continue to monitor real estate data and consider multi-unit development along with second dwellings to expand the availability of rental housing and lower-price point options for entry-level homebuyers.

SHELTER FOR PEOPLE EXPERIENCING HOMELESSNESS AND HOUSING FOR PEOPLE AT-RISK OF HOMELESSNESS

There is limited data available regarding persons experiencing homelessness in Electoral Area D. Given the proximity of Electoral Area D to Chilliwack, it is likely people experiencing homelessness or housing instability in Popkum or Bridal Falls will access services in Chilliwack. Outreach programs can help to facilitate these connections to ensure Electoral Area D residents are able to access services and meet their needs.

Housing Supply Gaps

Based on an analysis of data in this report, the following housing gaps have been identified:

» **Secondary Dwellings:** The recently adopted Popkum – Bridal Falls OCP specifies the Regional Board will support and encourage consideration of secondary dwellings for new neighbourhood developments (Policy 4.2.3). This is an important policy framework that will assist in providing additional affordable, rental, and/or accessible housing in Electoral Area D. Given recent price increases, these housing options may become more important in coming months and it will be important to consider how to accommodate second dwellings in new developments while addressing servicing considerations and infrastructure requirements. Although the median age of Electoral Area D residents is close to consistent with the median age of residents across the FVRD, there is limited diversity in the existing housing stock and second dwellings provide a more accessible housing form to enable independent living for seniors.

» **Ground-oriented Multi-Unit Development:** With increasing home prices in Rosedale Popkum and in nearby Chilliwack, a greater diversity of building types is needed to provide additional lower-cost housing options for entry-level homebuyers (e.g., young families, singles). With a need to provide community amenities (i.e., retail opportunities, recreation services) in conjunction with new residential development, mixed-use development is also recommended to address anticipated growth. The Popkum-Bridal Falls Official Community Plan emphasizes the importance of maintaining the rural lifestyle and character in particular Plan areas which suggests higher-density development (i.e., duplexes, triplexes, fourplexes, townhouses) will need to be carefully considered and designed in recognition of existing development. As Popkum is characterized by predominantly suburban residential and rural uses, design guidelines for higher density development may be beneficial to ensure new growth is reflective of the area's existing character.

Closing Comments

Electoral Area D's housing needs are closely related to real estate trends in nearby Chilliwack as demonstrated by recent price increases in the benchmark price of a single-detached home in Rosedale Popkum. With established commercial uses associated with the highway-services community in Bridal Falls, Electoral Area D provides local amenities and services that support a rural lifestyle. The buildout of Popkum is anticipated to meet housing needs over the next 14 years, which indicates there is sufficient development capacity for additional growth. As the community continues to grow, it will be important to monitor housing trends to understand if the community's needs are being met. While there is a lower proportion of Electoral Area D residents in core housing need and median household income is higher in Electoral Area D when compared to the region overall, recent price increases may create new housing challenges.

The newly adopted Popkum-Bridal Falls OCP provides a foundational policy framework to expand the availability of affordable, rental, and/or accessible housing with second dwellings. Subject to servicing limitations, garden suites, carriage houses, and secondary suites can help to facilitate aging-in-place for older residents. Ground-oriented multi-unit development is also needed to provide lower-cost housing options for entry-level homebuyers.

As Electoral Area D navigates these housing challenges, it will be important to employ a coordinated approach to address housing needs and gaps, as partnerships, policy and regulatory changes, and development approvals will help to advance housing affordability, accessibility, and sustainability in the FVRD's Electoral Areas.

APPENDIX 5.1:

ELECTORAL AREA D INDICATORS

2011 National Household Survey: It is important to note the limitations of 2011 National Household Survey (NHS) data. Due to the voluntary nature of the NHS, there is a possibility of non-response bias if those who chose not to respond to the survey are systematically different than those who did respond. Caution must be used when comparing NHS estimates to the 2006 long form census information because it is impossible to determine with certainty whether differences are due to actual changes in the population or due to non-response bias. Trends in low income estimates from the NHS compared to estimates from previous censuses show markedly different trends than those derived from other surveys and administrative data sources. Therefore, low-income data from the NHS should be used with caution and comparisons to previous census data should not be made.

Table 9: Population Change, Electoral Area D (2006 - 2016)

Community	2006 Population	2011 Population	2016 Population	Growth, 2006-2016	Percent Change, 2006-2016	Annual Growth Rate
Electoral Area D	1,296	1,346	1,529	233	18.0%	1.8%
FVRD	257,031	277,593	295,934	38,903	15.1%	1.5%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 10: Average and Median Age, Electoral Area D (2006 - 2016)

Year	Average Age	Median Age
2006	36.5	38.6
2011	38.5	42.9
2016	39.9	42.7
2016 (FVRD)	40.9	41.2

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 11: Age Group Distribution, Electoral Area D (2006 - 2016)

Age Group	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
0 to 14	290	22%	285	21%	325	21%	53,540	18%
15 to 19	80	6%	105	8%	90	6%	17,990	6%
20 to 24	50	4%	55	4%	70	5%	17,730	6%
25 to 64	720	55%	685	51%	790	52%	153,370	52%
65 to 84	145	11%	190	14%	245	16%	46,245	16%
85+	15	1%	15	1%	10	1%	7,050	2%
Total	**1,300**	**100%**	**1,335**	**100%**	**1,530**	**100%**	**295,925**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 12: Mobility, Electoral Area D (2006 - 2016)

Mobility Status	2006	2011	2016	2016 (FVRD)
Movers	160	90	270	44,145
Non-movers	1,145	1,190	1,185	241,290
Migrants	125	70	195	20,390

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 13: Households, Electoral Area D (2006 - 2016)

Electoral Area D	2006	2011	2016	2016 (FVRD)
Total Number of Households	470	480	520	108,390
Average Household Size	2.8	2.7	2.8	2.7

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 14: Household Size Distribution, Electoral Area D, (2006 - 2016)

Household Size	2006		2011		2016		2016 (FVRD)
	#	%	#	%	#	%	%
1 person	75	16%	70	15%	65	13%	25%
2 people	185	39%	185	40%	215	41%	35%
3 people	75	16%	65	14%	80	15%	14%
4 people	85	18%	80	17%	95	18%	14%
5+ people	50	11%	60	13%	65	13%	13%
Total	**470**	**100%**	**460**	**100%**	**520**	**100%**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 15: Housing Tenure, Electoral Area D (2006 - 2016)

Housing Tenure	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Renter	50	11%	20	4%	40	8%	28,895	27%
Owner	425	90%	455	95%	485	93%	79,250	73%
Total	**470**	**100%**	**480**	**100%**	**520**	**100%**	**108,390**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 16: Renter Households in Subsidized Housing, Electoral Area D (2016)

Community	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Electoral Area D	0	0%	0	0%	0	0%	2,735	9%

Source: Statistics Canada, 2016 Census of Population

Table 17: Average and Median Household Income, Electoral Area D (2006 - 2016)

All Households	2006	2011	2016	2016 (FVRD)
Average Income	$83,437	$81,241	$100,074	$83,983
Median Income	$74,245	$78,023	$96,425	$69,425

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 18: Average and Median Renter Household Income, Electoral Area D (2006 - 2016)

Renter Households	2006	2011	2016	2016 (FVRD)
Average Income	$46,683	$76,433	$91,836	$52,193
Median Income	$55,656	$61,482	$66,044	$42,889

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 19: Owner Household Income, Electoral Area D (2006 - 2016)

Owner Households	2006	2011	2016	2016 (FVRD)
Average Income	$87,734	$81,472	$100,727	$95,704
Median Income	$75,858	$78,113	$96,431	$81,807

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 20: Number of Households in Specified Income Brackets, Electoral Area D (2006 - 2016)

Note: low values may have been suppressed to zero (0) to maintain confidentiality. As a result, category values may not sum up to the total for each year.

All Households	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Under $ 5,000	15	3%	0	0%	10	2%	1,660	2%
$5,000 to $9,999	10	2%	0	0%	0	0%	1,310	1%
$10,000 to $14,999	0	0%	0	0%	10	2%	2,960	3%
$15,000 to $19,999	50	11%	0	0%	0	0%	4,485	4%
$20,000 to $24,999	0	0%	0	0%	10	2%	4,755	4%
$25,000 to $29,999	25	5%	0	0%	20	4%	4,420	4%
$30,000 to $34,999	10	2%	0	0%	20	4%	4,750	4%
$35,000 to $39,999	15	3%	40	8%	25	5%	4,720	4%
$40,000 to $44,999	15	3%	45	9%	20	4%	4,500	4%
$45,000 to $49,999	0	0%	10	2%	20	4%	4,605	4%
$50,000 to $59,999	25	5%	15	3%	10	2%	8,490	8%
$60,000 to $69,999	45	10%	60	13%	60	11%	7,950	7%
$70,000 to $79,999	45	10%	60	13%	20	4%	7,560	7%
$80,000 to $89,999	40	9%	45	9%	25	5%	7,095	7%
$90,000 to $99,999	35	7%	45	9%	30	6%	6,255	6%
$100,000 to $124,999	45	10%	70	15%	75	14%	12,355	11%
$125,000 to $149,999	0	0%	30	6%	50	10%	7,690	7%
$150,000 to $199,999	50	11%	0	0%	75	14%	7,735	7%
$200,000 and over	30	6%	20	4%	45	9%	5,105	5%
Total	**470**	**100%**	**480**	**100%**	**525**	**100%**	**108,395**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 21: Number of Renter Households in Specified Income Brackets, Electoral Area D (2006 - 2016)

Please note: low values may have been suppressed to zero (0) to maintain confidentiality. As a result, category values may not sum up to the total for each year.

Renter Households	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Under $ 5,000	0	0%	0	0%	0	0%	910	3%
$5,000 to $9,999	10	20%	0	0%	0	0%	765	3%
$10,000 to $14,999	0	0%	0	0%	0	0%	1,935	7%
$15,000 to $19,999	10	20%	0	0%	0	0%	2,360	8%
$20,000 to $24,999	0	0%	0	0%	0	0%	2,210	8%
$25,000 to $29,999	0	0%	0	0%	10	25%	1,960	7%
$30,000 to $34,999	0	0%	0	0%	0	0%	1,805	6%
$35,000 to $39,999	0	0%	0	0%	10	25%	1,675	6%
$40,000 to $44,999	0	0%	0	0%	0	0%	1,590	6%
$45,000 to $49,999	0	0%	0	0%	0	0%	1,490	5%
$50,000 to $59,999	10	20%	0	0%	0	0%	2,585	9%
$60,000 to $69,999	10	20%	0	0%	10	25%	2,285	8%
$70,000 to $79,999	0	0%	0	0%	0	0%	1,820	6%
$80,000 to $89,999	0	0%	0	0%	0	0%	1,385	5%
$90,000 to $99,999	0	0%	0	0%	10	25%	1,025	4%
$100,000 to $124,999	0	0%	0	0%	0	0%	1,630	6%
$125,000 to $149,999	0	0%	0	0%	0	0%	780	3%
$150,000 to $199,999	0	0%	0	0%	10	25%	490	2%
$200,000 and over	0	0%	0	0%	0	0%	220	1%
Total	**50**	**100%**	**25**	**100%**	**40**	**100%**	**28,895**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 22: Number of Owner Households in Specified Income Bracket, Electoral Area D (2016)

Please note: low values may have been suppressed to zero (0) to maintain confidentiality. As a result, category values may not sum up to the total for each year.

Owner Households	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Under $ 5,000	15	4%	0	0%	0	0%	720	1%
$5,000 to $9,999	10	2%	0	0%	0	0%	530	1%
$10,000 to $14,999	0	0%	0	0%	10	2%	1,015	1%
$15,000 to $19,999	40	10%	0	0%	0	0%	2,100	3%
$20,000 to $24,999	0	0%	0	0%	0	0%	2,530	3%
$25,000 to $29,999	25	6%	0	0%	15	3%	2,450	3%
$30,000 to $34,999	10	2%	0	0%	20	4%	2,935	4%
$35,000 to $39,999	15	4%	40	9%	20	4%	3,020	4%
$40,000 to $44,999	15	4%	45	10%	15	3%	2,895	4%
$45,000 to $49,999	10	2%	10	2%	25	5%	3,110	4%
$50,000 to $59,999	15	4%	15	3%	10	2%	5,880	7%
$60,000 to $69,999	40	10%	55	12%	55	11%	5,655	7%
$70,000 to $79,999	40	10%	60	13%	20	4%	5,740	7%
$80,000 to $89,999	35	8%	45	10%	20	4%	5,700	7%
$90,000 to $99,999	30	7%	40	9%	30	6%	5,225	7%
$100,000 to $124,999	45	11%	75	16%	70	14%	10,710	14%
$125,000 to $149,999	10	2%	30	7%	50	10%	6,905	9%
$150,000 to $199,999	50	12%	0	0%	70	14%	7,240	9%
$200,000 and over	30	7%	15	3%	40	8%	4,885	6%
Total	**420**	**100%**	**455**	**100%**	**485**	**100%**	**79,250**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Economic Sectors and Labour Force

Table 23: Total Number of Workers, Electoral Area D (2006 - 2016)

Community	2006	2011	2016
Electoral Area D	660	645	735

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 24: Unemployment Rate and Participation Rate, Electoral Area D (2006 - 2016)

Please note: low values may have been suppressed to zero (0) to maintain confidentiality

	2006	2011	2016	2016 (FVRD)
Unemployment Rate	4.5%	0.0%	4.1%	6.7%
Participation Rate	66.7%	66.5%	63.1%	63.4%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 25: Commuting Destination, Electoral Area D (2016)

Area	Within Census Subdivision	To Different Census Subdivision	To Different Census Subdivision	To Another Province/Territory
Electoral Area D	50	385	70	0
FVRD	57,730	19,055	25,555	575

Source: Statistics Canada, 2016 Census of Population

Table 26: Number of Workers by Industry, Electoral Area D (2006 - 2016)

Industry	2006 #	2011 #	2016 #
Agriculture, forestry, fishing and hunting	75	40	55
Mining, quarrying, and oil and gas extraction	0	0	10
Utilities	15	0	0
Construction	100	90	100
Manufacturing	55	70	65
Wholesale trade	35	40	25
Retail trade	65	95	80
Transportation and warehousing	35	75	20
Information and cultural industries	10	0	0
Finance and insurance	10	20	20
Real estate and rental and leasing	15	0	10
Professional, scientific and technical services	15	0	20
Management of companies and enterprises	0	0	0
Administrative and support, waste management and remediation services	30	15	35
Educational services	45	45	55
Health care and social assistance	40	60	75
Arts, entertainment and recreation	10	0	10
Accommodation and food services	25	0	85
Other services (except public administration)	35	0	35
Public administration	40	0	40
Total	**655**	**640**	**730**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Housing Units

Table 27: Total Number of Housing Units, Electoral Area D 2016)

Housing Units	2016
Total private dwellings	596
Total private dwellings occupied by usual residents	524

Source: Statistics Canada, 2016 Census of Population

Table 28: Breakdown by Structural Type of Units, Electoral Area D (2016)

Housing Mix	2016		2016 (FVRD)	
	#	%	#	%
Single-Detached	450	87%	56,540	52%
Semi-Detached	0	0%	3,160	3%
Row House	0	1%	10,240	9%
Apartment or Flat in a Duplex	0	0%	14,175	13%
Apartment with fewer than 5 storeys	0	0%	20,500	19%
Apartment with 5 or more storeys	0	0%	1,335	1%
Other Single-Attached House	0	0%	120	0%
Movable Dwelling	70	21%	2,320	2%
Total	**520**	**100%**	**108,390**	**100%**

Source: Statistics Canada, 2016 Census of Population

Table 29: Housing Composition by Size, Electoral Area D 2016)

Housing Mix	2016
Bachelor Units (0 bedrooms)	10
1 Bedroom Units	35
2 Bedroom Units	85
3 Bedroom Units	165
4+ Bedroom Units	230

Source: Statistics Canada, 2016 Census of Population

Table 30: Number and Percentage Breakdown by Date Built, Electoral Area D (2016)

Date Built	2016		2016 (FVRD)
	#	%	%
Pre-1960	25	5%	9%
1961-1980	65	13%	27%
1981-1990	35	7%	18%
1991-2000	170	33%	22%
2001-2005	100	19%	8%
2006-2010	60	12%	10%
2011-2016	65	13%	6%
Total	**520**	**100%**	**100%**

Source: Statistics Canada, 2016 Census of Population

Table 31: Completed Demolition Permit by Structural Type, Electoral Area D (2010-2020)

Housing Type	Single Detached #	Mobile Home #	Unknown Structure #
2020	3	0	0
2019	3	0	0
2018	0	1	0
2016	0	2	1
2015	1	0	0
2013	0	2	1
2011	1	1	0
2010	0	1	0
Total	**8**	**7**	**2**

Source: FVRD Permit Data (2010 – 2020)

Table 32: Completed Building Permits by Structural Type, Electoral Area D (2010-2020)

Housing Type	Single Detached #	Mobile Home #
2020	13	0
2019	22	0
2018	21	0
2017	14	0
2016	19	3
2015	8	1
2014	8	0
2013	6	0
2012	5	0
2011	13	0
2010	8	0
Total	**137**	**4**

Source: FVRD Permit Data (2010 – 2020)

Housing Values

Table 33: Assessed Values by Structure Type, Electoral Area D (2020)

Structure Type	Count # Average Assessed Value $
Single Detached	467	$802,002
Residential Dwelling W/ Suite	50	$466,980
Manufactured Home (Within Manufactured Home Park)	93	$94,060
Manufactured Home (Not in Manufactured Home Park)	59	$378,192
Seasonal Dwelling	21	$35,671
2 Acres or More (Single Family Dwelling, Duplex)	30	$871,347
2 Acres or More (Manufactured Home)	1	$3,206,800
Total	**721**	**$636,673**

Source: Ministry of Municipal Affairs - Housing Values (2020)

Table 34: Assessed Values by Unit Size, Electoral Area D (2020)

Structure Type	Count # Average Assessed Value $
1 bed	12	$460,008
2 bed	211	$308,896
3 Bed	231	$758,875
4 bed	161	$772,142
5 bed	76	$806,516
6 bed	25	$905,280
7 bed	5	$960,400
Total	**721**	**$636,673**

Source: Ministry of Municipal Affairs - Housing Values (2020)

Table 35: Sales Values by Structure Type, Electoral Area D (2020)

Structure Type	Count #	Average Sales Value $
Single Detached	36	$803,013
Residential Dwelling with Suite	1	$860,000
Manufactured Home (Not in Manufactured Home Park)	5	$114,220
Manufactured Home (Within Manufactured Home Park)	3	$390,833
2 Acres or More (Single Family Dwelling, Duplex)	3	$1,035,000
Total	**48**	**$721,189**

Source: Ministry of Municipal Affairs - Housing Values (2020)

Table 36: Sales Values by Unit Size, Electoral Area D (2020)

Structure Type	Count #	Average Sales Value $
2 bed	14	$309,398
3 Bed	11	$792,319
4 bed	13	$919,385
5 bed	7	$934,714
6 bed	2	$1,107,500
7 bed	1	$860,000
Total	**48**	**$721,189**

Source: Ministry of Municipal Affairs - Housing Values (2020)

Anticipated Population

Table 37: Anticipated Population, Households, Average Household Size; Electoral Area D (2021 to 2026)

	2021	2022	2023	2024	2025	2026	Growth 2021-2026	Percent Change 2021-2026	Annual Growth Rate
Population	1,791	1,812	1,835	1,858	1,882	1,904	+113	6.3%	1.3%
Households	606	614	622	630	638	646	+40	6.6%	1.3%
Average Household Size	2.96	2.95	2.95	2.95	2.95	2.95	-0.01	-	-

Source: BC Statistics

Table 38: Anticipated Number of People & Households, Electoral Area D (2021 to 2041)

	2021	2031	2041	Change 2021-2041
Total Number of People	1,791	2,017	2,229	+438
Total Households	606	686	761	+155
Average Household Size	2.96	2.94	2.93	-0.03

Source: BC Statistics

Table 39: Anticipated Age Group Distribution, Electoral Area D (2026)

Age Group	2026	
	#	%
0 to 14	404	21.2%
15 to 19	112	5.9%
20 to 24	87	4.6%
25 to 64	983	51.6%
65 to 84	305	16.0%
85+	12	0.7%
Total	**1,904**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

APPENDIX 5.2:

ELECTORAL AREA D HOUSING NEEDS REPORT SUMMARY FORM

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: ELECTORAL AREA D

REGIONAL DISTRICT: FRASER VALLEY REGIONAL DISTRICT

DATE OF REPORT COMPLETION: FEBRUARY 2021 **(MONTH/YYYY)**

PART 1: KEY INDICATORS & INFORMATION

Instructions: please complete the fields below with the most recent data, as available.

LOCATION	
	Neighbouring municipalities and electoral areas: Electoral Areas B and E, the District of Kent, and the City of Chilliwack
	Neighbouring First Nations: There are three Cultural Regions in the FVRD - Nlaka'pamux, Stó:lō/Coast Salish, and Stl'alt'imc and over 30 bands.

POPULATION				
Population: 1,529 (2016) / 1,791 (2021 - estimate)		**Change since** 2016 :	17.1 %	
***Projected* population in 5 years:** 1,904		**Projected change:**	6.3 %	2021 - 2026
Number of households: 520 (2016) / 606 (2021 - estimate)		**Change since** 2016 :	15.7 %	
***Projected* number of households in 5 years:** 646 (2026)		**Projected change:**	6.5 %	2021 - 2026
Average household size: 2.8 (2016)				
***Projected* average household size in 5 years:** 2.95 (2026)				
Median age (local): 42.7	**Median age (RD):** 41.2	**Median age (BC):** 43.0		
Projected median age in 5 years: 42.7				
Seniors 65+ (local): 17 %	**Seniors 65+ (RD):** 18 %	**Seniors 65+ (BC):** 18 %		
***Projected* seniors 65+ in 5 years:** 17 %				
Owner households: 93 %	**Renter households:** 8 %			
Renter households in subsidized housing: 0 %				

INCOME				
	Median household income	**Local**	**Regional District**	**BC**
	All households	$ 96,425	$ 69,425	$ 69,979
	Renter households	$ 66,044	$ 42,889	$45,848
	Owner households	$ 96,431	$ 81,807	$ 84,333

ECONOMY		
	Participation rate: 63.1 %	**Unemployment rate:** 4.1 %
	Major local industries: CONSTRUCTION (100), ACCOMMODATION AND FOOD SERVICES (85), RETAIL TRAIL (80), HEALTH CARE AND SOCIAL ASSISTANCE (75)	

HOUSING		
	Median assessed housing values: $ 636,673 (AVERAGE)	**Median housing sale price: $** 721,189 (AVERAGE)
	Median monthly rent: $ N/A	**Rental vacancy rate:** N/A %
	Housing units - total: 596	**Housing units – subsidized:** 0
	Annual registered new homes - total: N/A	**Annual registered new homes - rental:** N/A
	Households below *affordability* standards (spending 30%+ of income on shelter):	16 %
	Households below *adequacy* standards (in dwellings requiring major repairs):	4 %
	Households below *suitability* standards (in overcrowded dwellings):	2 %

Briefly summarize the following:

1. **Housing policies in local official community plans and regional growth strategies (if applicable):**

   The Popkum-Bridal Falls OCP was recently adopted in January 2021 and provides an up-to-date policy framework to support the implementation of this Housing Needs Report. The OCP's Housing Needs section references the recent development trends and anticipated housing needs.

2. **Any community consultation undertaken during development of the housing needs report:**

   In Fall 2020, there were opportunities for stakeholders and the public to provide their insights and comments on housing in the FVRD's Electoral Areas. Stakeholder consultation was completed with representatives from social service organizations, non-profit housing providers, developers, realtors, and local government representatives. In addition to stakeholder consultation, the public was engaged through an online housing needs survey.

3. **Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).**

   The FVRD hosted a virtual workshop for representatives from local government. The session was attended by staff from the FVRD, the Village of Harrison Hot Springs, and the District of Hope. The District of Mission was unable to attend this session and the project team followed up directly with a stakeholder interview.

4. **Any consultation undertaken with First Nations:**

   Discussions with Chief and Council at Spuzzum First Nation and the CEO of Leq'a':mel First Nation Development Corporation provided further context around housing gaps and challenges in Indigenous communities. Many First Nation communities were navigating challenges related to COVID-19 and did not respond to consultation invitations.

PART 2: KEY FINDINGS

Table 1: Estimated number of units needed, by type (# of bedrooms)

	Currently (2021)	Anticipated (5 years)
0 bedrooms (bachelor)	12	12
1 bedroom	40	43
2 bedrooms	98	105
3+ bedrooms	455	486
Total	606	646

Comments:

An additional 40 units will be needed by 2026. It is unlikely the proportion of units by bedroom type will change significantly over the next five years. The current unit by bedroom type values presented above are ***unit projections for 2021*** based on the 2016 census of the population and the BC Statistics population projections, and may not be fully representative of on-the-ground unit totals. Updated census data will be available in the forthcoming 2021 census of the population.

Table 2: Households in Core Housing Need	**2006**		**2011**		**2016**	
	#	**%**	**#**	**%**	**#**	**%**
All households in planning area	470	100	480	100	520	100
Of which are in core housing need	80	18%	0	0%	35	7%
Of which are owner households	65	16%	0	0%	30	6%
Of which are renter households	15	43%	0	0%	0	0%

Comments:

The proportion of Electoral Area D households in core housing need is below the regional average overall. Households in Electoral Area D are living in acceptable housing at a greater rate than households across the region.

Table 3: Households in *Extreme* Core Housing Need

	2006		**2011**		**2016**	
	#	**%**	**#**	**%**	**#**	**%**
All households in planning area	470	100	480	100	520	100
Of which are in extreme core housing need	20	4%	0	0%	25	5%
Of which are owner households	10	29%	0	0%	20	4%
Of which are renter households	10	2%	0	0%	0	0%

Comments:

The proportion of Electoral Area D households in extreme core housing need is slightly below the regional average. Since 2006, the proportion of households in extreme core housing need has worsened slightly, from 4% to 5% of all households.

Briefly summarize current and anticipated needs for each of the following:

1. **Affordable housing:**

   The proportion of Electoral Area D residents spending more than 30% of their before-tax income on shelter costs is less than that of the region overall. With higher median household incomes in Electoral Area D, there appears to be limited affordability challenges for local residents.

2. **Rental housing:**

   There is limited data available regarding renter households in Electoral Area D, given there were only 40 renter households living in Popkum and Bridal Falls as of 2016.

3. **Special needs housing:**

   There are no non-market special needs housing units in Electoral Area D. It is assumed that people requiring housing with support services would need to access housing in Chilliwack.

4. **Housing for seniors:**

   Electoral Area D has minimal housing diversity – close to 90% of the housing stock is single-detached dwellings and 13% is movable dwellings, which are not always accessible for residents with mobility limitations. For seniors looking to downsize and stay in the community, there are limited options. There is also no housing with support services.

5. **Housing for families:**

   Stakeholders indicated demand has accelerated with COVID-19 as people are increasingly capable of working remotely and have prioritized larger homes close to outdoor amenities. It will be important to consider development with second dwellings to expand availability of rental housing and lower price point options for entry home buyers.

6. **Shelters for people experiencing homelessness and housing for people at risk of homelessness:**

   There is limited data available regarding persons experiencing homelessness in Electoral Area D. Given the proximity of Electoral Area D to Chilliwack, it is likely people experiencing homelessness or housing instability in Popkum or Bridal Falls will access services in Chilliwack.

7. **Any other population groups with specific housing needs identified in the report:**

   N/A

Were there any other key issues identified through the process of developing your housing needs report?

- Housing supply gaps recognize that secondary dwellings and group oriented multi-unit development are currently lacking and require policy frameworks.
- Housing needs are closely related to real estate trends in nearby Chilliwack as demonstrated by recent price increases in the benchmark price of a single-detached home in Rosedale Popkum.
-While there is a lower proportion of Electoral Area D residents in core housing need and median household income is higher in Electoral Area D when compared to the region overall, recent price increases may create new housing challenges.

CITY SPACES

Fraser Valley Regional District

APPENDIX 6:

ELECTORAL AREA E & H HOUSING NEEDS REPORT

ELECTORAL AREAS E + H

APPENDIX 6: ELECTORAL AREAS E + H HOUSING NEEDS REPORT

Fraser Valley Regional District

March 2021

Fraser Valley Regional District

CITY SPACES

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Executive Summary

Figure 1: Electoral Area E – At A Glance

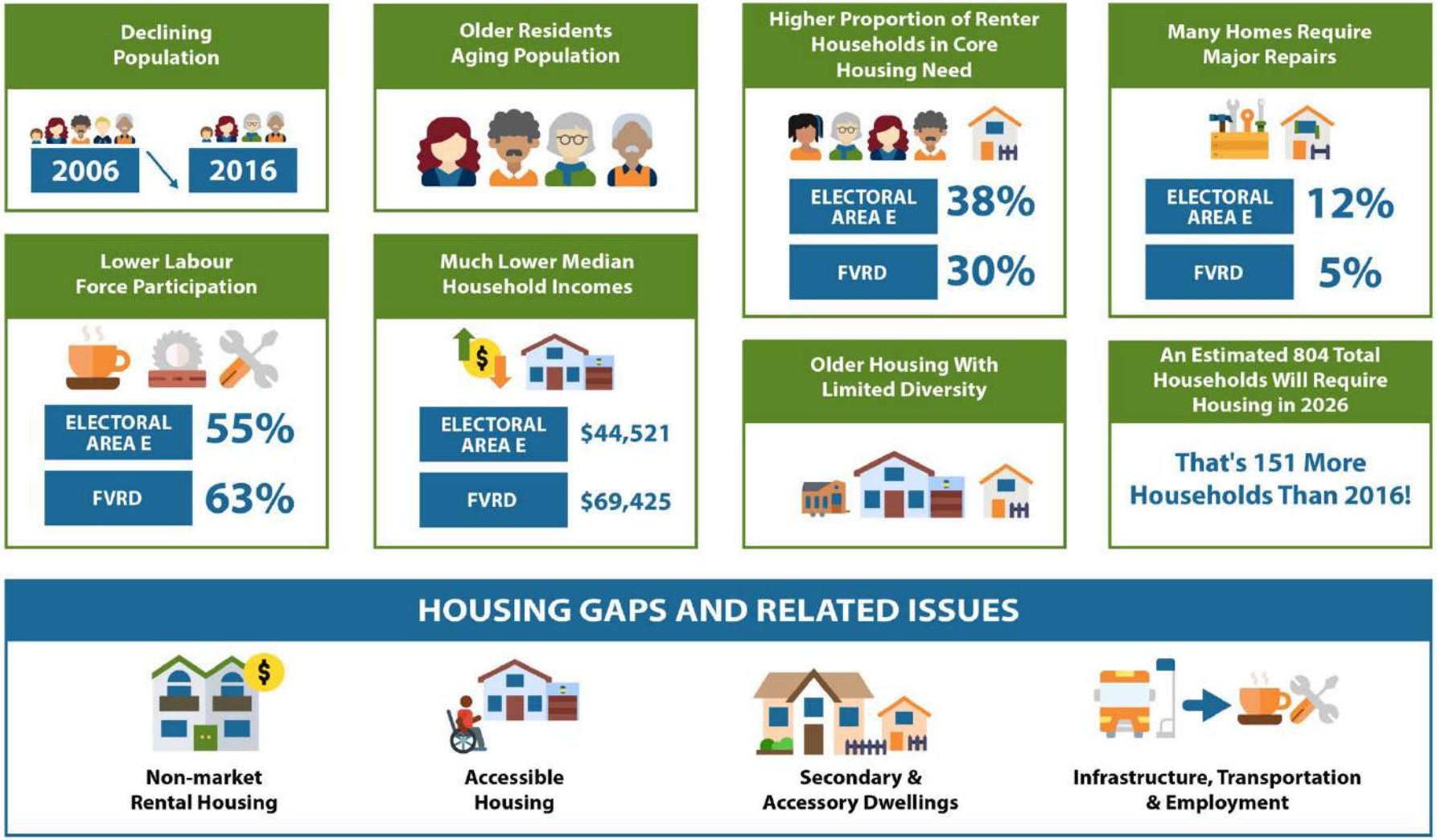
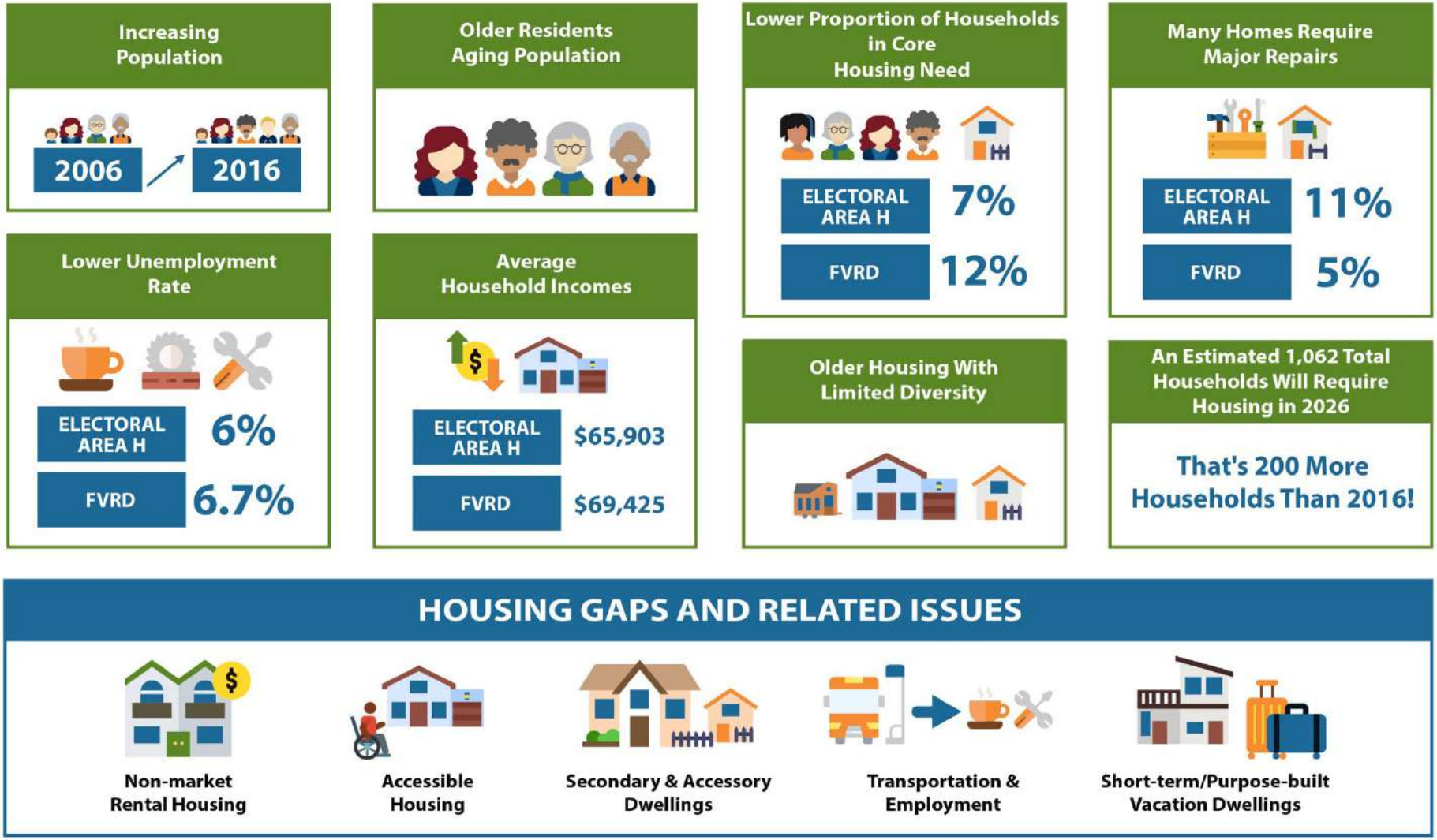


Figure 2: Electoral Area H – At A Glance



Electoral Areas E and H Context

Electoral Areas E and H are presented together in a single report due to the history of re-districting this geographic area. Prior to 2014, the area now known as Electoral Areas E and H was all described as Electoral Area E. To assess trends over time, data from the 2006 census and 2011 National Household Survey for Electoral Area E has been combined with Area E and H values for 2016. Three data appendices have been prepared for this geographic consortium area: one for each of Electoral Areas E and H, with values as reported in the census, and a combined set of data to describe the trend over time. This report considers both the long-term trends in these combined areas, as well as the individual nuances of each area at this time.[1]

Location

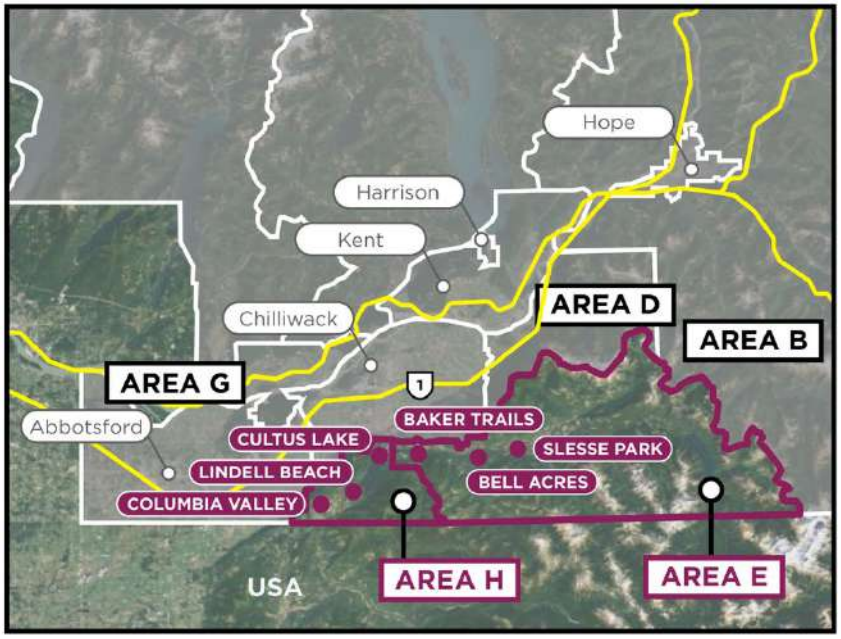
Electoral Areas E and H are the southern-most electoral areas in the FVRD, making up slightly more than half of the southern border with the United States (although, there is no border crossing within their boundaries). They are bounded by Abbotsford and Chilliwack to the west and northwest, and Electoral Areas D and B to the north and east.

Each Electoral Area has a single primary in-and-out road starting within Chilliwack's municipal boundaries from Vedder Mountain Road with no alternative routes. Forest access roads may create additional connections between Areas E and H. There are no direct routes through either Area.

Area E encompasses Chilliwack River Valley, an area of rugged beauty, offering a wide range of recreational activities, with some clustered residential settlements such as Baker Trails, Bell Acres, and Slesse Park. Area H includes the Columbia Valley, Lindell Beach and Cultus Lake, with abundant outdoor recreation and camping opportunities.

Electoral Area E is almost six times larger than Area H (640.5 km^2 vs. 109.1 km^2) and has a much lower population density (2.4 vs. 16.9 persons per km^2).

Figure 3: Electoral Areas E + H Context Map



[1] Some indicators cannot be recalculated without the full data set held by Statistics Canada, and the combined dataset is for discussion only.

History

The lands now described as Fraser Valley Electoral Areas E and H were historically inhabited by the Ts'elxwéyeqw Tribe (commonly known in English as 'Chilliwack'). The Ts'elxwéyeqw Tribe's Traditional Territory covers over 95 thousand hectares of land in southwestern BC and is rich in cultural history, natural beauty, and resources. The Territory is the ancestral home and spiritual realm of seven First Nations: Ăthelets (Aitchelitz), Sq'ewqéyl (Skowkale), Shxwhá:y, Th'ewá:li (Soowahile), Sxwoyehálá (Squiala), Ch'íyáqtel (Tzeachten) and Yeqwyeqwí:ws (Yakweakwioose). The Territory encompasses the entire Chilliwack River Valley including Chilliwack Lake, Chilliwack River, Cultus Lake and areas (including the Columbia Valley), and parts of the Chilliwack municipal areas.

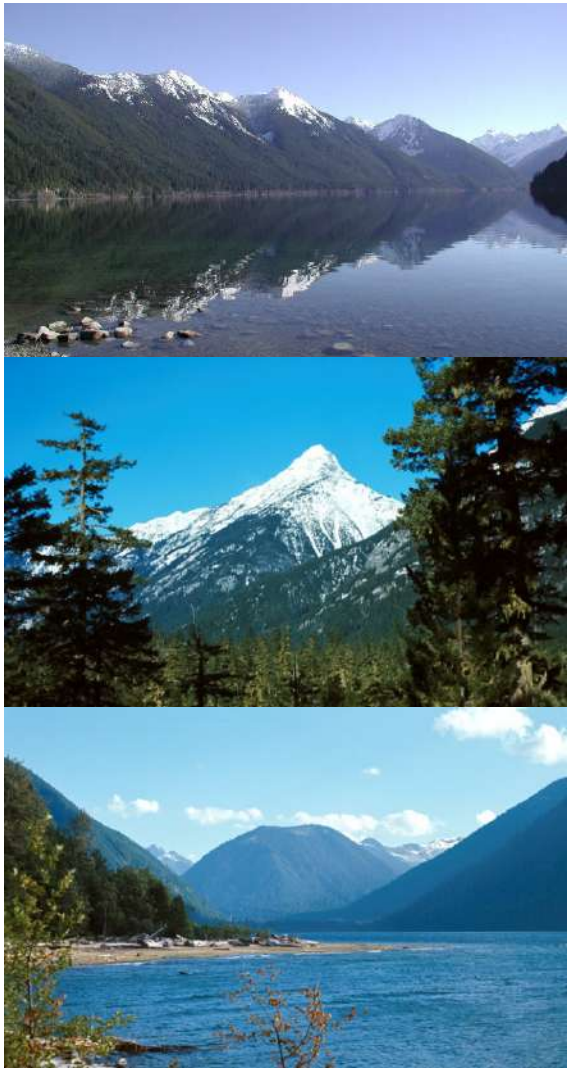
As a tribe of the Stó:lō their livelihoods are intimately connected to the Fraser River. They are part of the broader Coast Salish collective whose lands surround the Salish Sea of the North American Pacific Northwest. Prior to the arrival of colonial settlers in the early 1800s, the Ts'elxwéyeqw had many named villages along the rivers and streams of the watershed carrying their tribal name.[2]

Electoral Area E

Electoral Area E's development history is largely related to the establishment of the logging industry in the early 1900s. Much of the Chilliwack River Watershed is now in some stage of re-growth and the presence of logging-related industry has declined due to market fluctuations, housing subdivisions, provincial parks, and development of private property. Mining has played a role in the industrial evolution of the valley as well.

As these resource activities have receded, recreational activities and opportunities have increased substantially. The fisheries resource contained within the Valley played a significant role in the development of recreational opportunities, and the local economy. The most-used steelhead fishery in the province was historically within the Chilliwack River system.

Figure 4: Chilliwack River, Chilliwack Valley, and Chilliwack Lake



Source: BC Parks. Chilliwack Lake Park.

[2] Ts'elxwéyeqw Tribe Management Ltd. About Us. Our History. Our Lands. Accessed March 2021: https://www.ttml.ca/about-us/

Following the establishment of a Canadian Forces Base in Chilliwack (1942), many tracts of land in the surrounding area were set aside for military uses. These holdings have been reduced over time to three smaller ranges. In the 1960s, some residential subdivision occurred in the Bell Acres and Slesse Park areas, followed by further development in the Baker Trail area in 1976.

Today the Chilliwack River Valley is considered fully developed, with the exception of a few lots in settled areas or opportunities for infill in the Bell Acres area. Accumulating growth has been creating pressure on local communities through increasing interest in the recreational activities available in Area E. These activities are focused on a wilderness atmosphere, requiring a smaller development intensity than the more leisure-oriented activities surrounding Cultus Lake in Area H.

Electoral Area H

Homesteading in the Columbia Valley, the area now known as Electoral Area H, first began in 1888. Settlers initially moved into the area from the United States to the south, establishing subsistence farms. This initial settlement was followed by commercial logging in the 1910s and 1920s, which was common across the Lower Mainland. A railroad connected the Columbia Valley to northern Washington for the first half of the 1900s, and road connections were maintained with Washington through the 1940s, as roads to the Chilliwack area were poor quality.

Over time industry shifted to dairy production and farming, with recreational and resort uses expanding after the paving of a road around Cultus Lake in 1957. To this day agricultural uses in the Columbia Valley have increased in intensity, with a focus on higher value crops such as grapes, hops, and berries, as well as livestock.

Being 10 km from Chilliwack and 90 km from Vancouver, the resort function of the Cultus Lake area is a key feature within Area H. Recreation and resort development has been gradual but consistent, since the 1920s, with the establishment of Cultus Lake Park. Lindell Beach Resort and the Cultus Lake Provincial Park were established in the 1940s and 1950s, and Cultus Lake South has become an attractive resort community.

Figure 5: Cultus Lake Park

Source: BC Parks. Cultus Lake Park

Existing Housing Policy Framework

An Official Community Plan (OCP) was adopted in 2011 for the former Electoral Area E. In 2019, the OCP was amended to officially recognize the splitting of Electoral Area E into Area E and Area H. The amended plan refers to the same area and the language was primarily updated to recognize the split and differences between the two halves of the Electoral Area.

There are limited references to housing in the OCP. Policies contained within the OCP largely relate to environmental conservation, resort development, and sustainable economic development. The only residential use permitted under land use designations established in the OCP is 'single family residential use'. The Plan presents limited opportunities for additional residential development, with most land designated for suburban uses now developed. Opportunity for infill is recognized and it was anticipated the majority of housing needs could be met over the life of the Plan. Much of non-mountainous areas of Electoral Area H west of Lindell Beach are within the Agricultural Land Reserve, introducing limitations on residential development throughout much of the plan area.

As per the *Local Government Act*, section 473, an Official Community Plan must include policies addressing affordable, rental, and special needs housing. The Plan makes no references to these three types of housing. This Housing Needs Report will serve as an important reference for FVRD staff when updating their OCP and will ensure a new document is informed by the latest available housing needs information.

The existing OCP policies related to long-term housing are:

- 4.2.1 It is anticipated that housing needs in Electoral Areas E and H will primarily be addressed through infill development in existing hamlets.
- 4.2.3 The Regional District should review zoning provisions regarding Accessory Family Residential Use and, in particular, consider changes to allow the caregiver to reside in the accessory residence.
- 4.2.5 Opportunities for alternative housing forms will be explored which may include garden suites, carriage houses, secondary suites and second residences.

There are significant limitations on the range of development options in Electoral Area H with the majority of the lands being within the Agricultural Land Reserve. While secondary suites are freely permitted with no restrictions related to farm use, they must be located within the principal dwelling and could not be a separate detached structure, such as a garden suite, or a multi-unit structure for farm workers.

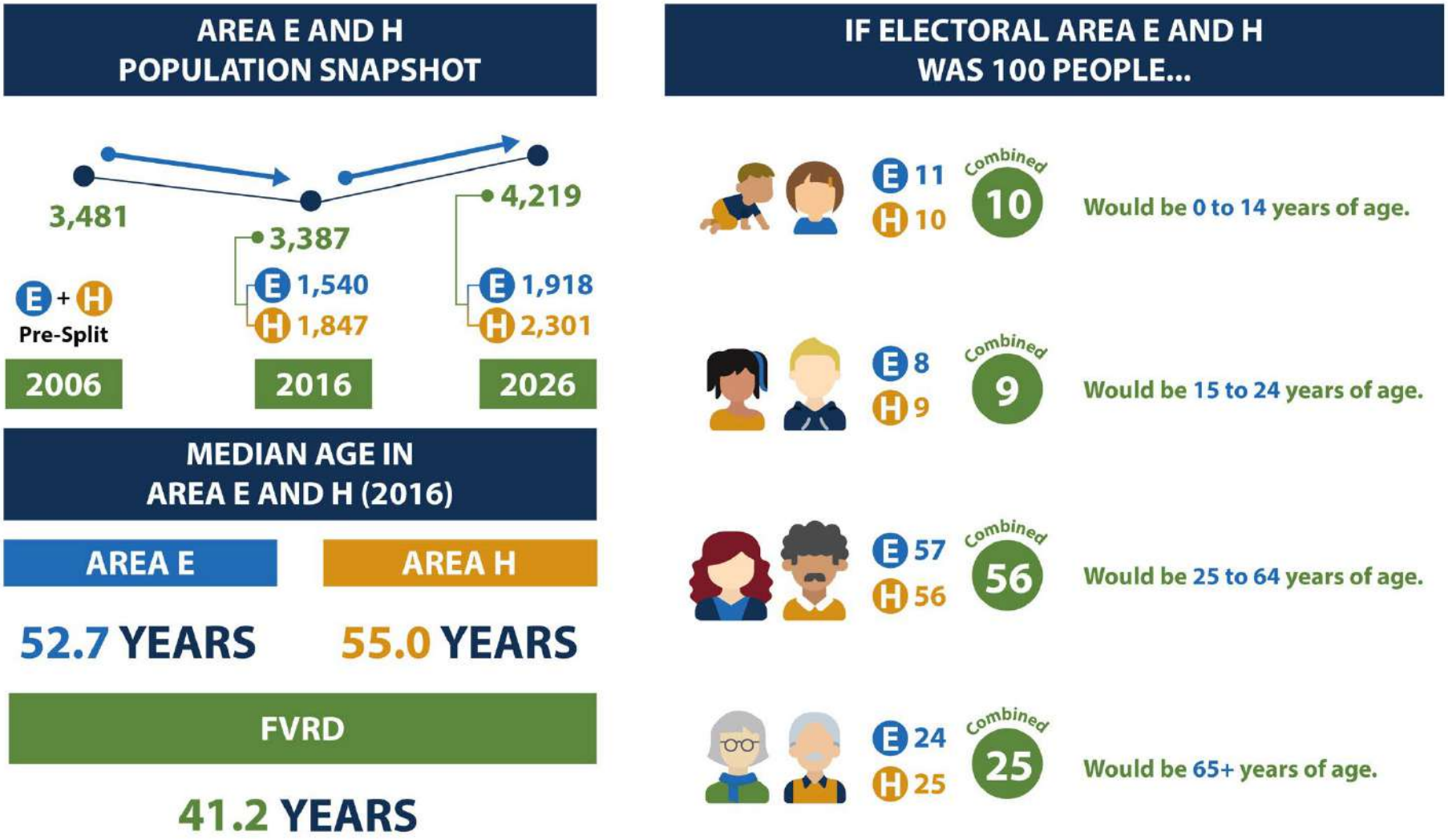
Key Findings

Electoral Area E and H Housing Situation

The following section contains select data indicators to inform key summary statements regarding housing need and the corresponding analysis. These high-level trends build from the information contained in Appendix 6.3: Electoral Area E/H Indicators, which is a comprehensive summary of data related to demographics, employment, and housing[3]. To assess trends over time within this geographic area, Electoral Areas E and H are presented together. Individual statistics can be found for Electoral Area E in Appendix 6.1, while values specific to Electoral Area H (for 2016 only) can be found in Appendix 6.2.

[3] **It is important to note the limitations associated with the 2011 National Household Survey** (NHS) data. Due to the voluntary nature of the NHS, there is a possibility of non-response bias if those who chose not to respond to the survey are systematically different than those who did respond. Caution must be used when comparing NHS estimates to the 2006 long form census information because it is impossible to determine with certainty whether differences are due to actual changes in the population or due to non-response bias. Trends in low income estimates from the NHS compared to estimates from previous censuses show markedly different trends than those derived from other surveys and administrative data sources. Therefore, low income data from the NHS should be used with caution and comparisons to previous census data should not be made.

Figure 6: Electoral Areas E + H Demographic Snapshot



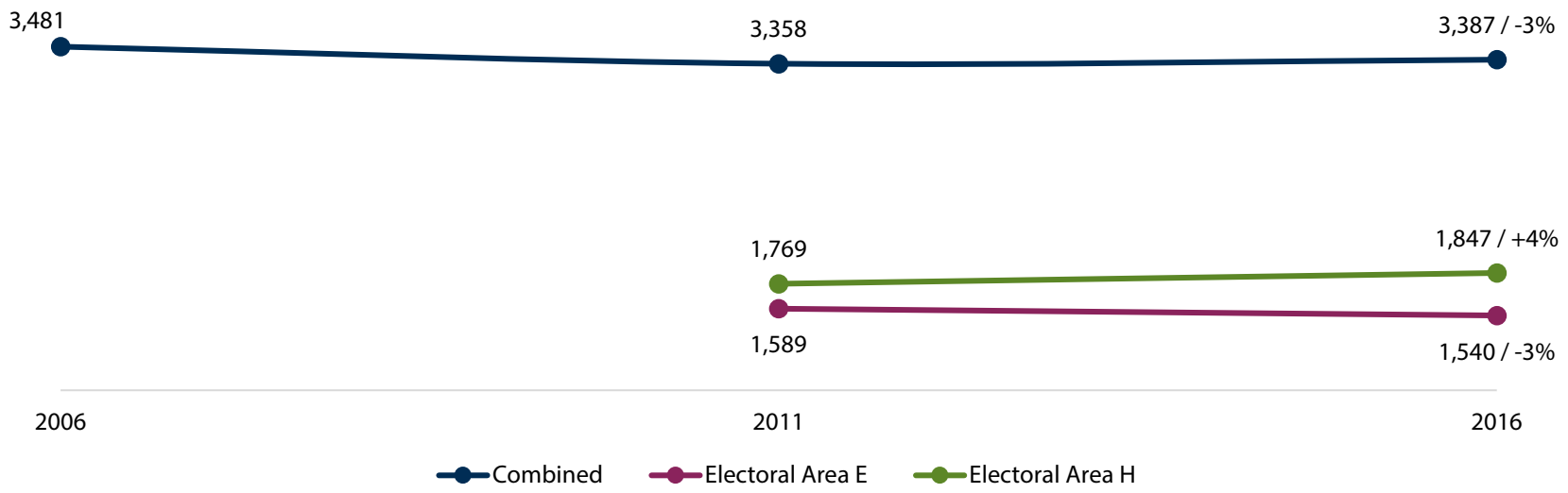
* Detailed projections at the Electoral Area level are not available through BC Statistics. To provide an estimate of anticipated population for Electoral Area E and H, a proportional split was applied to the BC Statistics projection for the FVRD based on 2016 Census data for Electoral Area E and H as compared to the FVRD.

DEMOGRAPHIC TRENDS

» **Between 2006 and 2016, Electoral Areas E/H experienced a slight population decline, with an annual loss of -0.27%, or 94 individuals in total.** However, it should be noted this pattern may be changing, with a slight rebound of 20 individuals, or an annual growth rate of 0.09%, between 2011 and 2016. Between 2006 and 2016, the FVRD saw a growth rate of 14.2%, or 1.42% annually, representing 35,800 new residents. The FVRD is growing almost three times faster than BC (annual growth rate of 0.53%).

> Within the geographic area encompassing Electoral Area E, the population has declined slightly from 1,589 to 1,540 between 2011 and 2016 (-3.1%). The opposite was true within Electoral Area H, which saw 4.4% growth (1,769 to 2,847)[4].

Figure 7: Population Change – Former Electoral Area E, Electoral Area E, and Electoral Area H, 2006-2016



Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

» **On average, residents in Electoral Areas E/H are eight years older (48.5) than in the FVRD (40.3), and the population is aging.** In 2016, the median age in Electoral Area E (52.7) and Electoral Area H (55.0) was higher than both the average for these areas and the FVRD

[4] The 2016 census includes a revised 2011 population count for Electoral Areas E and H, all other values in the 2011 census describe both areas together.

median (40.6)[5]. With a median higher than the average, the population is skewed older with half the population being above the age of 52.7 (Electoral Area E) and 55.0 (Electoral Area H). The proportion of the population under 19 is slightly lower in Electoral Areas E/H (14%) than all the Electoral Areas (18%), and especially the FVRD overall (27%).

» **While the number of households has grown (+6%) in Electoral Areas E/H between 2006 and 2016, the household size has decreased (-7%) from 2.30 to 2.14 persons per household.** In 2016, similar household sizes were seen across all the FVRD's Electoral Areas (2.24), with larger households in the FVRD overall (2.70). In Electoral Areas E/H, 75% of households are 1 or 2 persons, compared to 60% across the FVRD.

» **In 2016, few residents of Electoral Areas E/H were renters (195 / 13%), and both the absolute number and relative share of the population who rents has decreased since 2006 (215/ 5%).** Rates of homeownership are high across the FVRD, but there are more renters (27% in 2016) than in the Electoral Areas.

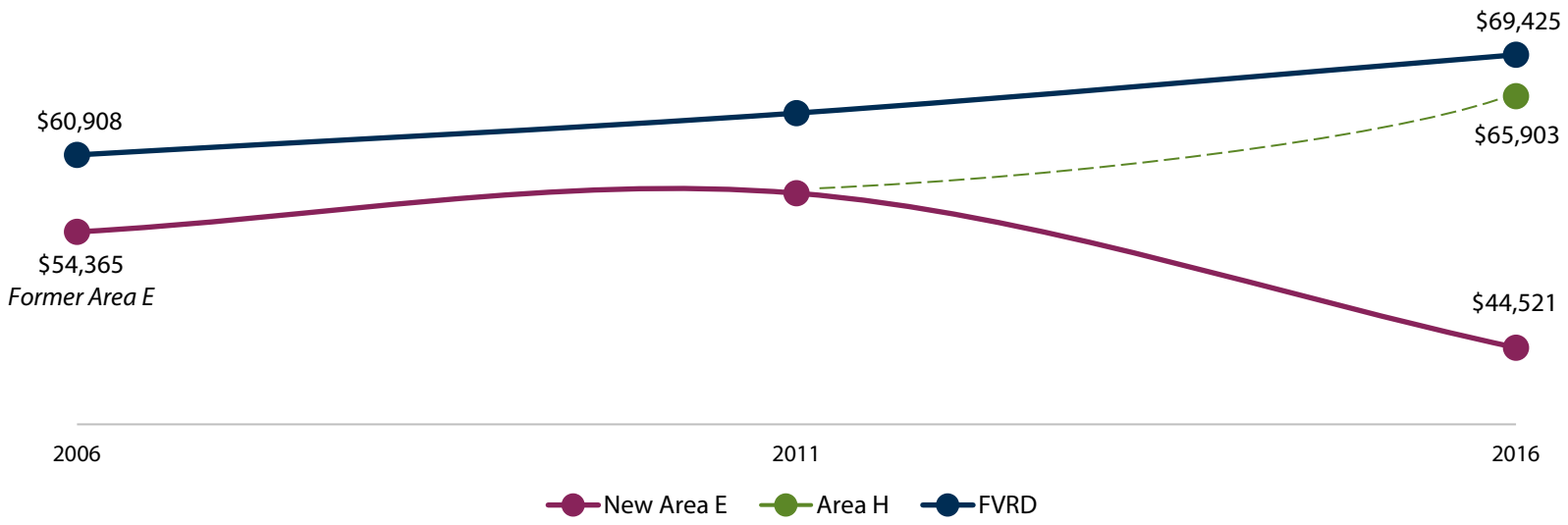
[5] A combined median value cannot be re-calculated with the available census dataset.

HOUSEHOLD INCOME TRENDS

» **The average income of Electoral Area E/H residents has increased by 14% since 2006**, from $67,527 to $76,770 (+14% / 2016), lower than the FVRD ($83,983 / 9% higher).

» **Incomes are higher in Electoral Area H** (median - $65,903), **with its predominant resort and vacation uses, than in the more rural and remote Electoral Area E** (median - $44,521). It can be seen in Figure 7 after the splitting of the former Electoral Area E in 2014, median incomes were much lower in Electoral Area E (2016) without the inclusion of the population residing in the new Electoral Area H, which has a median income closer to the FVRD overall.

Figure 8: Median Income – Electoral Area E, Electoral Area H[6] and FVRD, 2006-2016



Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

[6] Electoral Area H was created in 2014 by splitting the former Electoral Area E into a new Electoral Area E and Electoral Area H. Data values for Electoral Area E from the 2006 and 2011 census include the same geographic area making up Electoral Areas E and H in 2016.

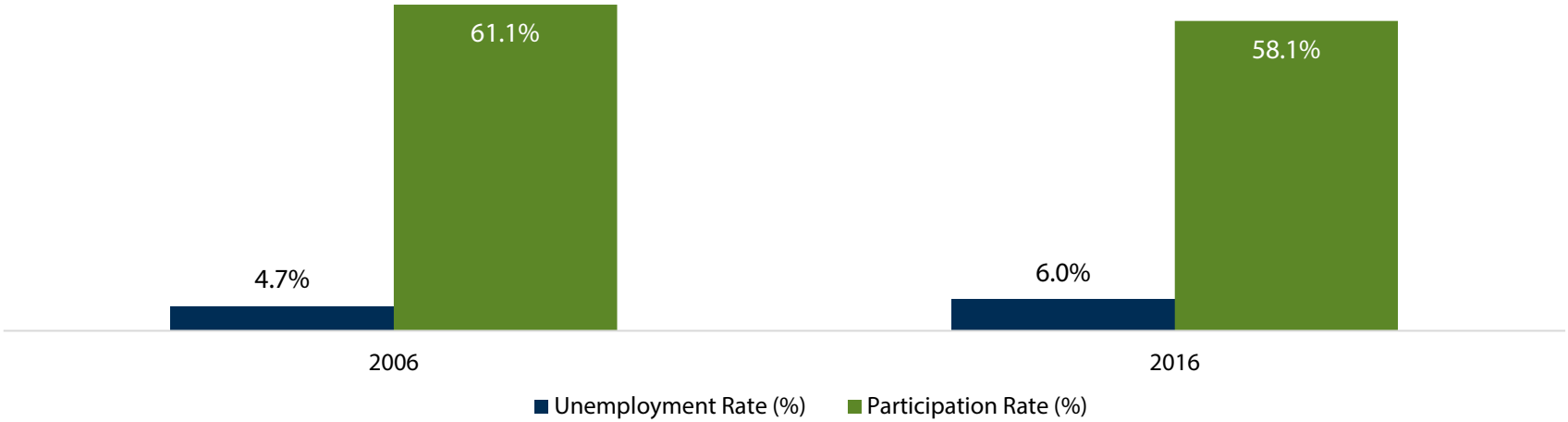
- In 2016, renters residing in Electoral Areas E/H earn less on average ($45,169) compared to renters in the entire FVRD ($52,193) or the Electoral Areas ($55,850). Renters are earning 12% less on average than they did in 2006 ($51,141). This could be due to higher income renters purchasing a home, or lower-income renters moving into the area, rather than existing renters receiving a pay cut.
- Renters in Electoral Area H also earned more (median - $34,924 / average - $48,835) than those in Electoral Area E (median - $35,838 / average - $17,589). The average-median relationship is the opposite in these two areas. In Area H, higher earning outliers are pushing the average up, while the opposite is true in Area E – lower earning outliers are pulling the average down.
- In 2016, owner households have higher average incomes than renters in Electoral Areas E/H ($81,347), although, owners in the FVRD overall have higher incomes ($95,704). The average income of owner residents has increased 16% since 2006.
- In 2016, both average and median incomes of owner households were approximately 50% higher in Electoral Area H (median - $72,878 / average - $95,364) than Electoral Area E (median - $47,230 / average - $64,526).

LABOUR FORCE INDICATORS

» Participation and unemployment rates were the same on average in all the Electoral Areas as in Electoral Areas E/H (2016).

» In 2016, a smaller proportion of the Electoral Area E/H population participated in the labour force (58%) than in the FVRD (63%) or BC (64%) and has decreased from 61% (2006).

Figure 9: Unemployment and Participation Rates – Electoral Areas E and H, 2006-2016



Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

» Most workers residing in Electoral Areas E/H commute to a different census subdivision (71%) or census division (18%), while only 11% work within the two electoral areas. Electoral Area H has slightly higher rates of working within the census subdivision, while Electoral Area E has higher rates of working in a different census division (24% vs. 14% in Area H).

» The top three industries employing residents of Electoral Areas E/H are the same as for the FVRD overall: Construction, Retail Trade, and Health Care and Social Assistance. Similar shares of the population work in these industries, although, a slightly higher proportion of Area E/H residents work in all three of the top industries compared to the region.

RENTAL HOUSING INDICATORS

» **There is no CMHC information available for Electoral Areas E or H.** A rental scan completed in February 2021 found only three long-term rental listings, all around Cultus Lake[7].

» **As per 2016 Census data, median rental rates in Electoral Areas E and H were $951 and $802**, compared to $877 across the FVRD. Rental housing is less expensive in Electoral Area H compared to shelter costs for rented dwellings in Electoral Area E or across the region.

» A survey respondent noted they are no longer renting their secondary suite since the emergence of the COVID-19 public health emergency. With the absence of purpose-built rental dwellings in these Areas, the removal of secondary dwellings from the rental pool could have a significant impact on local workers who rely on them for accommodation.

HOMEOWNERSHIP INDICATORS

» In 2016, the median value of dwellings in Electoral Area E ($300,245) was more than 50% lower than in Electoral Area H ($470,450), while the FVRD average was in-between ($438,797) but closer to Electoral Area H.

» **Average assessed values have increased by 20% - 29% between 2016 and 2020 in Electoral Areas E and H.** On average, sales prices in 2020 were 16% and 1% lower than assessed values in Electoral Areas E and H respectively, whereas sales values were 19% higher than assessed in the FVRD overall. This suggests potentially lower demand in Electoral Area E, recently moderated but previously increasing demand in Electoral Area H, and accelerating demand in the FVRD overall.

[7] A craigslist rental scan was completed on February 9 2021 and captured all long-term rental units currently posted

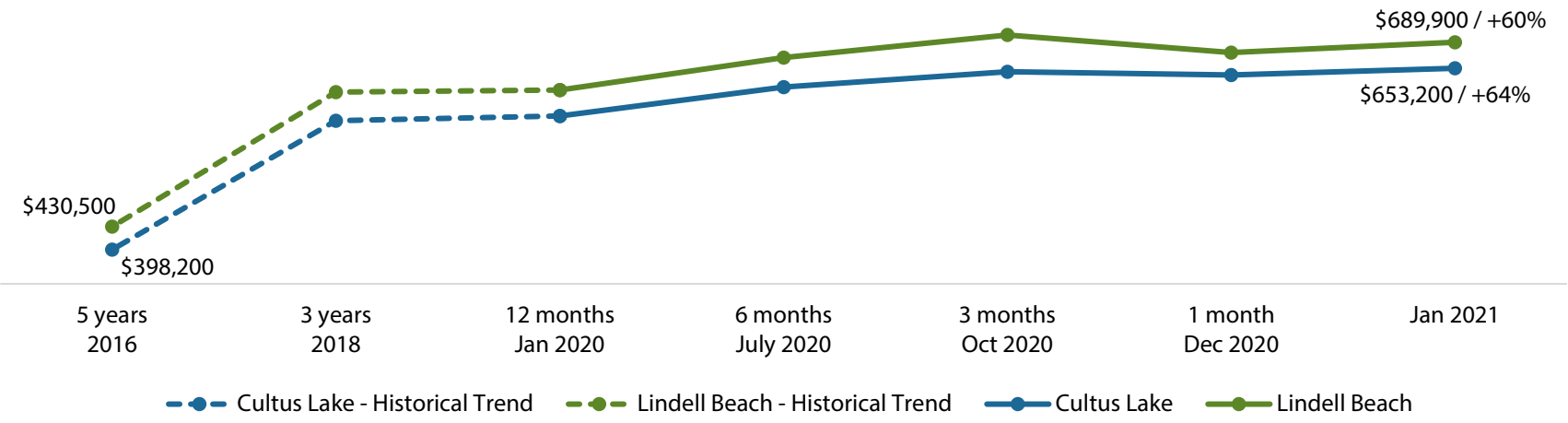
Table 1: Owner Estimated (2016), Assessed (2020), and Sales Values (2020), Electoral Area E/H

Area	Average Assessed Value (2016)[8]	Average Assessed Value (2020)		Average Sales Values (2020)	
	$	$	% Change	$	% Difference from Assessed
Electoral Area E	$360,348	$431,630	+20%	$360,989	-16%
Electoral Area H	$518,375	$670,458	+29%	$663,420	-1%
FVRD	$476,293	$494,791	+4%	$586,365	+19%

Source: Statistics Canada, 2016 Census of Population; BC Assessment. Ministry of Municipal Affairs. Housing values (2020)

» As shown in Figure 10, the benchmark price[9] of homes in Cultus Lake and Lindell Beach has increased 64% and 60% since 2016, an average annual increase of 12%, to $653,200 and $689,900. No comparable data is available for Electoral Area E.

Figure 10: Benchmark Price – Electoral Area H: Cultus Lake and Lindell Beach, 2016-2021



Source: Chilliwack and District Real Estate Board

[8] The average dwelling value included in the census is based on *owner estimates* and refers to the dollar amount *expected* by the owner if their dwelling was sold rather than direct assessment values from BC Assessment.

[9] The MLS Home Price Index (HPI) Benchmark value is a more stable price indicator than average prices, because it tracks changes of "middle-of-the-range" or "typical" homes and excludes the extreme high-end and low-end properties. A benchmark property is designed to represent a typical residential property in a particular MLS® HPI housing market.

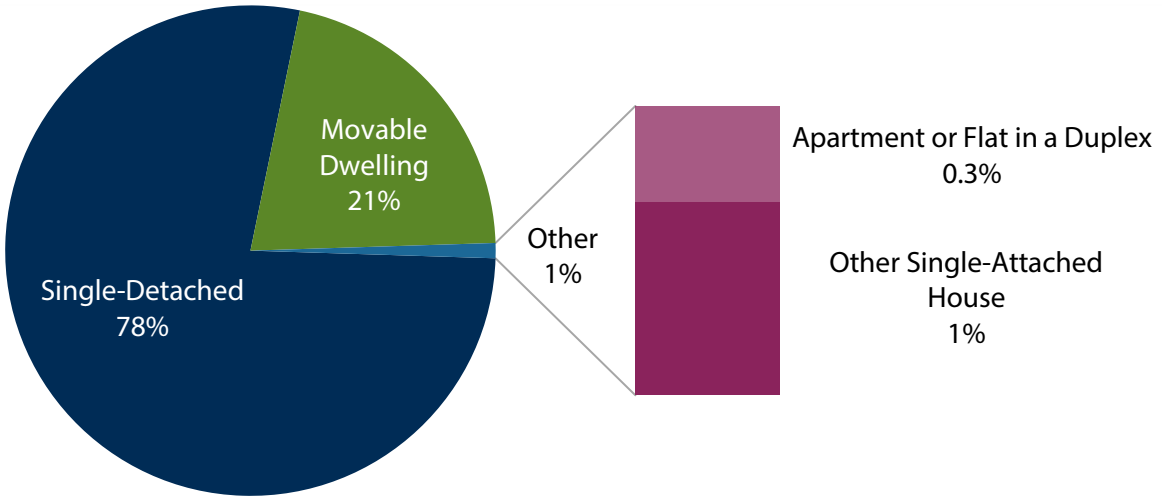
- While data capturing trends since the emergence of the COVID-19 public health emergency is not yet available for Electoral Areas E and H, the Chilliwack and District Real Estate Board reports record-breaking levels of property sales in January 2021. This surge in home, attributed to record-low interest rates and as a response to the pandemic, buying has been accompanied by quickly escalating prices. For example, the composite benchmark[10] price for a home in the Chilliwack and District areas increased 1.9% from December 2020 to January 2021, and 11.4% from January 2020 to January 2021. A record total of 332 units were sold in January 2021, while the previous record did not reach 200, an increase of 102% from January 2020.
    - In nearby Chilliwack, the composite benchmark price increased from $454,200 to $508,800 from February 2020 to February 2021 (+12%). It is possible prices are similarly increasing in the surrounding rural areas.

- Most housing units in Electoral Areas E/H are single detached (78%) - a higher proportion than the FVRD (52%) but not the Electoral Areas overall (81%). This area also has a relatively high number of movable dwellings[11] (21% of dwelling units), higher than both the FVRD average (2%) or the Electoral Areas (16%)
- In Electoral Areas E/H, 89% of housing is 2+ bedrooms, with more than half of the housing stock having 3 or more bedrooms. With an average of 2.1 persons per household, this represents a potential mismatch between housing need and the current stock. The population is relatively older suggesting a low rate of family formation, however, the existing housing is largely suited to larger and growing families.
- Electoral Areas E/H have a higher proportion of 2- and 3-bedroom units (38% / 32%) than in the FVRD (28%) or Electoral Areas (32%). However, a smaller share of the units are 4+ bedrooms (20%) than in the FVRD (34%) or Electoral Areas (23%).

[10]

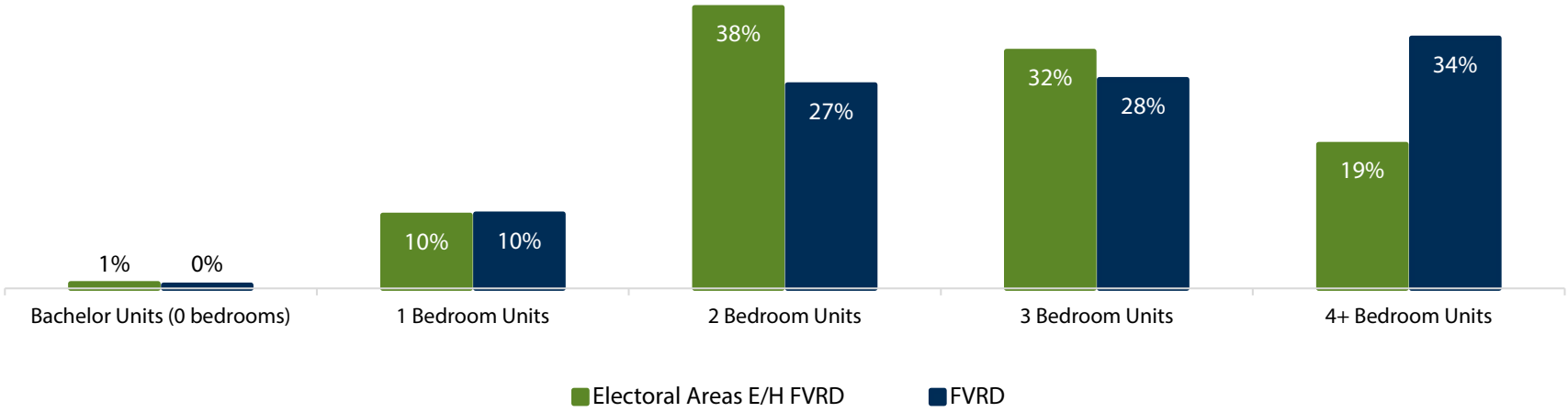
[11] A movable dwelling is: "a single dwelling, designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation pad and may be covered by a skirt." (Statistics Canada, Dictionary, Census of Population, 2016). The category 'Movable dwelling' includes mobile homes and other movable dwellings such as houseboats, recreational vehicles and railroad cars.

Figure 101: Dwellings By Structure Type – Electoral Areas E and H, 2016



Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

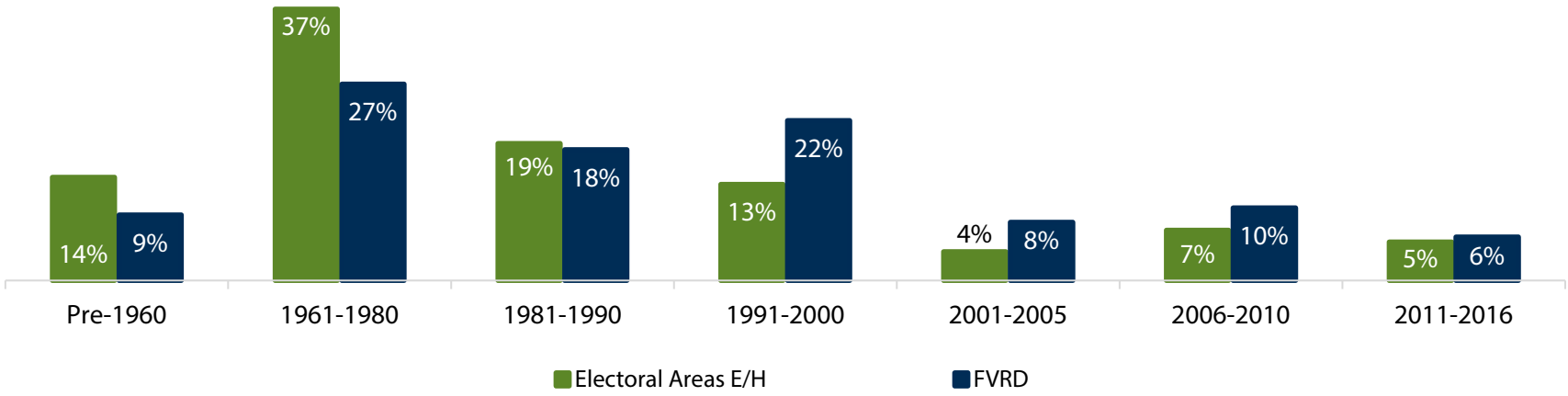
Figure 11: Dwellings by Unit Size, Electoral Areas E/H (2016)



Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

- **The housing is generally older in Electoral Areas E/H, with 51% of dwellings built prior to 1980. This reflects the pattern evident across the Electoral Areas, where 49% of housing was constructed prior to 1980, as compared to 36% across the region.** There is a limited proportion of newer housing in Electoral Area E/H, with 16% of dwellings built since 2000. Older homes may require repair, maintenance, or upgrading to meet the needs of current residents, and may not meet current building code regulations, or modern energy efficiency standards. Older homes often do not meet the accessibility needs of older residents due to the presence of stairs, or fixtures and features incompatible with modern mobility aids.
- As per FVRD building permit completion data, there has been **relatively limited construction of new housing in Electoral Area E** in recent years, with only 25 new builds (17 single detached an 8 mobile homes) completed between 2010 and 2020. **Most construction (91%) has occurred in Electoral Area H with 200 units constructed since 2015** (181 single detached, 18 mobile homes, and 31 cabins). Survey respondents noted the increasing traffic and infrastructure demands in the area and expressed a desire for these issues to be addressed prior to more housing development. Safety and convenience concerns were raised related to the single in-and-out road dynamic of Electoral Areas E and H.
    - **All units constructed are not necessarily captured within current permit data inventory**. A building permit was issued in 2018 for a strata development of 21 units at the former Cultus Lake Marina (3175 Columbia Valley Road). Provisional use of the building has been provided by the FVRD Building Department and it is now occupied. As a final inspection has not been completed, these units are not captured within the log of completed building permits.

Figure 12: Dwellings by Construction Year, Electoral Areas E/H (2016)



Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

» **An important dynamic to note in both Electoral Areas E and H, but especially Area H, is the high rates of recreational use of the housing stock.** In Electoral Area H, only 62% of dwellings were occupied by usual residents[12] during the 2016 census. With 38% of dwellings potentially unoccupied or occupied by temporary residents, it becomes more complex to determine the number of housing units required to meet the future demand for permanent residency. Many survey respondents from Electoral Area H commented on the perceived impact of short-term rentals on housing costs and community cohesion and expressed a desire for increased regulation and enforcement.

Table 2: Dwellings Occupied by Usual Residents (2016), Electoral Areas E and H

2016	Electoral Area E		Electoral Area H	
	#	%	#	%
Total private dwellings	738	–	1,391	–
Private dwellings occupied by usual residents	653	88%	862	62%

Source: Statistics Canada, 2016 Census of Population

NON-MARKET HOUSING INDICATORS

» There are no non-market housing units administered by BC Housing in Electoral Areas E/H.[13] BC Housing administers two rent supplement programs, of which there were a total of six recipients in Electoral Area E and 4 in Electoral Area H as of March 2020.

> The Rent Assistance Program (RAP) provides eligible low-income, working families with cash assistance to help with their monthly rent payments in the private market.

> The Shelter Aid for Elderly Renters (SAFER) program helps make rents affordable for BC seniors with low to moderate incomes. SAFER provides monthly cash payments to subsidize rents for eligible BC residents who are age 60 or over and who pay rent for their homes.

» The closest non-market housing to Columbia and Chilliwack River Valley residents is located in Chilliwack, through which both Electoral Area E and H are accessed. If residents were to re-locate to this municipality, or other urban centres in the FVRD, they would be able to access non-market housing administered by BC Housing. BC Housing administered units in Chilliwack are summarized in Table 3. As of March 2020, Chilliwack had a total of 361 units of emergency shelter and housing, 223 units for transitional supported and assisted living, and 250 units of independent social housing.

[12] Dwellings occupied by usual residents refers to private dwellings in which a person or a group of persons is permanently residing, and does not include temporary residents or those not regularly occupied (such as unoccupied units or vacation dwellings).
[13] There may be other non-market housing units in Electoral Areas E and H without an agreement with BC Housing in-place.

Table 3: BC Housing Administered Non-Market Housing Units (2020), Chilliwack

2020	Emergency Shelter and Housing			Transitional Supported and Assisted Living			Independent Social Housing	
	Homeless Housed	Homeless Rent Supplements	Homeless Shelters	Supportive Seniors	Special Needs	Women & Children Fleeing Violence	Low Income Families	Low Income Seniors
Chilliwack	182	96	83	100	71	52	224	26
	361			**223**			**250**	

Source: BC Housing. Research and Corporate Planning Dept. Unit Count Reporting Model, March 31, 2020

» While a Point-in-Time homeless count has not been conducted for Electoral Areas E and H specifically, information is available for nearby Chilliwack and can be applied as an indicator of potential spillover into the surrounding Electoral Areas. Survey respondents expressed concern about the growing visible homelessness in the rural areas of Electoral Area E and H.

> FVRD staff report rural homelessness in these two Electoral Areas is increasing, as more people choose to settle in the Chilliwack River Valley and Electoral Area H, on private land, crown land and First Nations lands. The 2020 Point-in-Time count did survey encampments in these rural areas, but for privacy the data has been included in the City of Chilliwack statistics.

Table 4: Point-in-Time Homeless Count (2017/2020), Chilliwack

	2017	% of Population	2020	% of Population	% Change (2017 / 2020)
Chilliwack	221	0.26%	333	0.33%	+27%

Source: Fraser Valley Regional District. 2020 Homeless Count and Survey Report.

ANTICIPATED HOUSING UNITS[14]

The anticipated housing units for Electoral Area E and H are provided in Tables 5 and 6 below.

» In Electoral Area E, the population is anticipated to increase to 1,918 people by the year 2026. An estimated 804 households will require housing, an increase of 151 households;

[14] Detailed projections at the Electoral Area level are not available through BC Statistics. To provide an estimate of anticipated population for Electoral Areas E and H, a proportional split was applied to the BC Statistics projection for the FVRD based on 2016 Census data for Electoral Area E as compared to the FVRD.

» In Electoral Area H, the population is anticipated to increase to 2,301 people by the year 2026. An estimated 1,062 households will require housing, an increase of 200 households.

Table 5: Anticipated Number of People & Households, Electoral Area E (2016 to 2026)

	2016	2018	2020	2022	2024	2026	Change 2016-2026
Total Number of People	1,540	1,731	1,785	1,825	1,872	1,918	+378
Total Households	653[15]	728	746	765	785	804	+151
Household Size	2.36	2.38	2.39	2.39	2.39	2.38	+0.026

Source: BC Statistics

Table 6: Anticipated Number of People & Households, Electoral Area H (2016 to 2026)

	2016	2018	2020	2022	2024	2026	Change 2016-2026
Total Number of People	1,847	2,076	2,141	2,189	2,245	2,301	+454
Total Households	862	961	985	1,009	1,036	1,062	+200
Household Size	2.14	2.16	2.17	2.17	2.17	2.17	+0.024

Source: BC Statistics

» It is important to recognize the distinction between private dwellings occupied by usual residents[16] and private dwellings, which may be unoccupied, temporarily unoccupied, occupied by foreign residents or by temporarily present persons (i.e., students, temporary foreign workers, vacationers). In most communities, there are more dwellings than those occupied by usual residents.

> As of 2016, there was a total of 653 private dwellings occupied by usual residents and a total of 735 private dwellings in Electoral Area E; there was a total of 862 private dwellings occupied by usual residents and a total of 1,391 private dwellings in Electoral Area H (38% of dwellings in Electoral Area H were unoccupied or occupied by temporarily present persons).

» The anticipated number of housing units required in Electoral Area E by the year 2026 is 804. As there are currently 735 private dwellings in Electoral Area E, **there is a potential shortfall of at least 69 units by 2026**. This assumes all dwellings will be occupied by usual residents,

[15] Detailed projections at the Electoral Area level are not available through BC Statistics. To provide an estimate of anticipated population for Electoral Areas E and H, a proportional split was applied to the BC Statistics projection for the FVRD based on 2016 Census data for Electoral Areas E and H as compared to the FVRD.
[16] The number of private dwellings occupied by usual residents is equal to the number of private households.

but in 2016 11% of dwellings were not. **Assuming a similar proportion of dwellings continue to not be occupied by usual residents the unit shortfall would be 151 units**. It is also important to consider the condition and suitability of the existing housing may not suit the needs of current or future residents.

» The anticipated number of housing units required in Electoral Area H by the year 2026 is 1,062. **While it appears there is sufficient supply to accommodate the anticipated population growth within the existing 1,391 units, the unit shortfall could actually be 200 units, assuming a similar proportion of dwellings continue to not be occupied by usual residents.** In 2016, 38% of units in Electoral Area H were not occupied by usual residents (approximately 529 of 1,391 units). It is also important to consider the condition and suitability of the existing housing may not suit the needs of current or future residents.

  > **As a major regional resort and recreation area, Electoral Area H experiences growth pressure for vacation units which would likely be classified as dwellings not occupied by usual residents if the units were vacant on the day of Census enumeration**. The demand for recreational properties in Electoral Area H is a complicating factor to consider when determining future housing needs.

» In addition to the potential shortfall looking to 2026, over half of the housing stock in Electoral Areas E/H was built prior to 1980 and may be approaching the end of its viability as safe and secure housing. In 2016, residents of Electoral Areas E/H reported 11% of all dwellings required major repair, with more rental dwellings (19%) in need of repair than owned dwellings (10%). These rates have increased 4 percentage points for owners and remained the same for renters since 2006.

» It is also important to ensure housing meets the needs of local residents. Currently, the majority of the units in Electoral Areas E/H comprise larger single-detached dwellings, while households are typically smaller. **There are limited accessible housing options for downsizing seniors**. As the population continues to age, it is likely new development or retrofits to existing housing will be needed to provide residents with housing choice.

Looking to 2041, the combined population of Electoral Areas E/H is expected to grow by 1,551[17]:

» The population of Electoral Area E is anticipated to increase to 2,245 people. An estimated 948 households will require housing, an increase of 193 households from 2021.

» The population of Electoral Area H is anticipated to increase to 2,693 people. An estimated 1,251 households will require housing, an increase of 254 households.

[17] Detailed projections at the Electoral Area level are not available through BC Statistics. To provide an estimate of anticipated population for Electoral Areas, a proportional split was applied to the BC Statistics projection for the FVRD based on 2016 Census data for Electoral Areas E and H as compared to the FVRD.

HOUSING UNIT PROJECTIONS BY BEDROOM TYPE

» Housing unit projections are further analyzed by bedroom type, as per the legislative requirements. Given the limited number of housing units in Electoral Area E and H, **it is unlikely the proportion of units by bedroom type will change significantly over the next five years.** Tables 7 and 8 maintain the 2016 Census distribution of units by bedroom type.

Table 7: Housing Units Required by Bedroom Type (Anticipated), Electoral Area E

Unit Size	2016 (#)	2016 (%)	Total Units				
			2021	2026	2031	2036	2041
0-Bedroom	10	2%	12	12	13	14	14
1-Bedroom	80	12%	92	98	104	110	116
2-Bedroom	265	40%	306	325	346	365	383
3-Bedroom	175	27%	202	215	228	241	253
4+Bedroom	125	19%	144	154	163	172	181
Total	**655**[18]	**100%**	**755**	**804**	**855**	**903**	**948**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 8: Housing Units Required by Bedroom Type (Anticipated), Electoral Area H

Unit Size	2016 (#)	2016 (%)	Total Units				
			2021	2026	2031	2036	2041
0-Bedroom	0	0%	0	0	0	0	0
1-Bedroom	70	8%	81	86	92	97	102
2-Bedroom	310	36%	359	383	407	430	451
3-Bedroom	310	36%	359	383	407	430	451
4+Bedroom	170	20%	197	210	223	236	247
Total	**860**[19]	**100%**	**997**	**1062**	**1128**	**1192**	**1251**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

[18] [19] The number of housing units by bedroom type differs from the number of private households because of the discrepancies between total population tabulations (collected by 100% of the population) and the 25% sample data collected through the long form census. Certain indicators, such as housing units by bedroom type, are only collected for a 25% sample of the population in private households. The results are then weighted to represent the total population. Given the total number of households has been collected by 100% of the population, this has resulted in a data discrepancy between these two indicators. The proportion of units by bedroom type has been applied to the anticipated household numbers, which are derived using the 2016 private household data.

HOUSEHOLDS IN CORE HOUSING NEED

» For the purposes of this report, **core housing need**[19] is used to help us understand how well housing needs are met. The following section provides an explanation of the indicators comprising core housing need: affordability, adequacy, and suitability. As shown in Tables 9-18 below, **renter households are consistently faring worse than homeowners on all housing standards**, with marked difference between Electoral Area E and H. There is less variation in the experiences of homeowners than renters between the two Electoral Areas (i.e., they are more similar). Two tables are presented for each indicator, where the first describes the trend over time in the geographic area now described as Electoral Areas E and H (formerly Electoral Area E), and the second compares each electoral area individually, and together, against the FVRD averages.

Affordability

» Focusing on affordability (see Table 9 and Table 10)**, the *proportion* of households spending 30% or more of their income on housing has remained the same since 2006 (18%),** although, the absolute number of households has increased. Approximately the same share of households in Electoral Area E (22%) as across the region (23%) struggle with affordability, compared to 16% of households in Electoral Area H. **The situation appears particularly challenging for renters in Electoral Area E** where almost three quarters of households report not being able to afford their rent. In examining Electoral Areas E and H together, affordability appears better than the regional average, however, the two Electoral Areas are quite distinct in the experience of affordability for residents (and especially for renters).

Electoral Area E – Renter Household Affordability Snapshot

Renter households earning the 2016 median income of $17,589 can afford $440 in monthly shelter costs at 30% of before-tax income. In 2016, median monthly shelter costs for rented dwellings in Electoral Area E totaled $951, 216% higher than 30% of median income.

Not only is the median income less than half of what is required to afford the median rent, 80% of renter census respondents (2016) reported household incomes of less than $20,000 per year – few renter households can afford rent in Electoral Area E. This observation is supported by the 71% of renter households who reported not being able to afford their housing in 2016, compared to 38% in the FVRD.

[19] Statistics Canada specifies, "A household is said to be in 'core housing need' if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards)." Extreme core housing need has the same meaning as core housing need except that the household has shelter costs for housing that are more than 50% of total before-tax household income.

Electoral Area H – Renter Household Affordability Snapshot

Renter households earning the 2016 median income of $34,924 can afford $873 in monthly shelter costs at 30% of before-tax income. In 2016, median monthly shelter costs for rented dwellings in Electoral Area H totaled $802[20], 8% less than 30% of median income.

Renters in Electoral Area H have a wider range of incomes, and in 2016 more than half could afford the median monthly rent of $802. Based on the 2016 census, approximately 32% of renter households earned less annually than the $32,000 required to afford the median rent; furthermore, approximately 24% of renter households reported not being able to afford the cost of their housing.

Table 9: Affordability – Households Spending 30%+ of Income on Shelter Costs, Electoral Area E and H (Trend - 2006 to 2016)

Core Housing Need: Affordability	2006 (Former Area E)		2011 (Former Area E)		2016 (Electoral Areas E+H Combined)	
	#	%	#	%	#	%
All Households	235	18%	230	18%	255	18%
Renter	85	46%	40	25%	55	34%
Owner	155	14%	195	18%	200	16%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 10: Affordability – Households Spending 30%+ Income on Shelter Costs, Electoral Area E, Electoral Area H, and FVRD (Comparison – 2016)

Core Housing Need: Affordability	2016 (Area E)		2016 (Area H)		E+H - Combined (2016)		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	130	22%	125	16%	255	18%	22,640	23%
Renter	25	71%	30	24%	55	34%	10,110	38%
Owner	105	19%	95	14%	200	16%	12,525	17%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

[20] The 2016 median monthly shelter cost for rented dwellings is not necessarily indicative of recent trends or changes in rents. In 2016, the average was $932. A rental scan completed in February 2021 only identified one dwelling for long-term lease and it was listed for $1,500 per month (1 bedroom). A similar scan for short-term rentals in Cultus Lake and Lindell Beach found prices were typically $250-$500+ *per night*, although these are not truly representative of a long-term rental price.

Adequacy

» **Overall, the condition of housing in Electoral Areas E and H appears to be worsening** (Table 11 and Table 12), with almost twice as many households reporting their residence requires major repair in 2016 (11%) than in 2011 or 2006 (both 6%). Unlike affordability, it is owner households reporting an increasing need for major repair between 2006 and 2016 (4% to 10% of households), while the proportion of renter households has remained the same (19%) – although, a higher proportion, nonetheless. This could be related to an aging population and deferred home maintenance due to challenges with cost or mobility.

» Households in both Electoral Areas E and H report a higher need for major repair overall (12% and 11%) than the regional average (5%) - over twice the proportion of households. Households in Electoral Area E report a greater need for repair and maintenance, especially for renter households (29%), compared to Electoral Area H (16%) or the FVRD (8%).

Table 11: Adequacy – Households in Dwellings Requiring Major Repairs, Electoral Area E and H (Trend - 2006 to 2016)

Core Housing Need: Adequacy	2006 (Former Area E)		2011 (Former Area E)		2016 (E+H - Combined)	
	#	%	#	%	#	%
All Households	80	6%	70	6%	155	11%
Renter	35	19%	0[21]	0%	30	19%
Owner	45	4%	65	6%	125	10%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 12: Adequacy – Households in Dwellings Requiring Major Repairs, Electoral Areas E and H, and FVRD (Comparison - 2016)

Core Housing Need: Adequacy	2016 (Area E)		2016 (Area H)		E+H - Combined (2016)		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	70	12%	85	11%	155	11%	5,220	5%
Renter	10	29%	20	16%	30	19%	2,015	8%
Owner	65	12%	60	9%	125	10%	3,200	4%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

[21] Due to a low number of recorded renters in 2011, this value has been suppressed by Statistics Canada

Suitability

» As shown in Table 13 and Table 14, data quality for assessing housing suitability in Electoral Areas E and H is poor due to the suppression of renter statistics in 2016 and owner statistics in 2011. For all households, and for owner households, the situation has improved slightly, with a 1% and 2% decrease in the number of households reporting overcrowding. Rates of overcrowding are generally consistent across Electoral Area E, Electoral Area H, and the region overall, with a 1-2% variation in the proportion; fewer households report overcrowding in Electoral Area H than either Electoral Area E or the FVRD overall.

Table 13: Suitability – Households in Overcrowded Dwellings, Electoral Area E and H (Trend - 2006 to 2016)

Core Housing Need: Suitability	2006 (Former Area E)		2011 (Former Area E)		2016 (E+H - Combined)	
	#	%	#	%	#	%
All Households	70	5%	45	4%	50	4%
Renter	15	8%	30	19%	0	0%
Owner	55	5%	0[22]	0%	40	3%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 14: Suitability – Households in Overcrowded Dwellings, Electoral Area E, Electoral Area H, and FVRD (Comparison - 2016)

Core Housing Need: Suitability	2016 (Area E)		2016 (Area H)		E+H - Combined (2016)		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	30	5%	20	3%	50	4%	4,645	5%
Renter[23]	0	0%	0	0%	0	0%	2,595	10%
Owner	25	4%	15	2%	40	3%	2,050	3%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

[22] Due to a low number of recorded owners in 2011, this value has been suppressed by Statistics Canada
[23] Due to a low number of recorded renters in 2016, these values have been suppressed by Statistics Canada

Core Housing Need

A household is considered in **Core Housing Need** when its dwelling does not meet one of the three housing standards (i.e., affordability, adequacy, and suitability) and would have to spend 30% or more of its before-tax income to access a dwelling meeting all three housing standards.

» High rates of core housing need are experienced in Electoral Areas E and H (Tables 15 and 16), with both an increasing proportion and higher overall count of households between 2006 and 2016. The proportion of all households in core housing need has increased from 7% to 9% (a 29% increase from 95 households to 120). The situation seems to have improved for renters, with a 13% decrease in the proportion of renter households in core housing need (from 24% of households in 2006 to 21% in 2016).

» **The increase in the proportion of all households experiencing core housing need appears to be driven by owner households**, which have seen a 75% increase in the number of households in core need. For owner households, this increase represents 7% of households in 2016, after increasing from 45 to 80 households. **While the situation appears to be worsening for owner households and improving for renter households, it is renter households who still have the greatest need with a share of households in core need three time that of owner households**.

» Similar to the individual indicators contributing to the assessment of core housing need**, households in Electoral Area E appear to struggle to find acceptable housing more than those in Electoral Area H, and the region overall.** For both owner and renter households, the proportion of households experiencing core housing need in Electoral Area E (38% and 9% for owners and renters) is more than twice as high as in Electoral Area H (16% and 4%). The regional average is between the two Electoral Area values, but generally closer to the rates seen in Electoral Area E.

Table 15: Households in Core Housing Need, Electoral Area E and H (Trend - 2006 to 2016)

Core Housing Need	2006 (Former Area E)		2011 (Former Area E)		2016 (E+H - Combined)	
	#	%	#	%	#	%
All Households	95	7%	65	5%	120	9%
Renter	45	24%	0[24]	0%	35	21%
Owner	45	4%	50	5%	80	7%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

[24] Due to a low number of recorded renters in 2011, the value has been suppressed by Statistics Canada.

Table 16: Households in Core Housing Need, Electoral Area E, Electoral Area H, and FVRD (Comparison - 2016)

Core Housing Need	2016 (Area E)		2016 (Area H)		E+H - Combined (2016)		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	65	11%	55	7%	120	9%	12,325	12%
Renter	15	38%	20	16%	35	21%	7,940	30%
Owner	50	9%	30	4%	80	7%	4,385	6%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Extreme Core Housing Need

A household is considered in ***Extreme* Core Housing Need** when its dwelling does not meet one of the three housing standards (i.e., affordability, adequacy, and suitability) and would have to spend 50% or more of its before tax income to access a dwelling meeting all three housing standards.

» Overall, the number of households in Electoral Areas E and H (Table 17 and 18) experiencing extreme core housing need has remained the same between 2006 and 2016 (50 households). However, there are now more owner households in extreme need than renter households, the opposite of the dynamic seen in 2006.

» While the proportion of owner households in extreme core housing need has only increased 1 percentage point, this represents a 100% increase in the number of households (increasing from 15 to 30 households). This suggests the number of owner households spending more than 50% of their income for housing *that does not meet their needs* has doubled. Twice the proportion of renter households in Electoral Area E were experiencing extreme core housing need in 2016 compared to Electoral Area H, although, the total number of renter households in Electoral Area H is higher. Except for renter households in Electoral Area E, the rates of extreme core housing need are fairly consistent with the regional FVRD average, with Electoral Area H seeing the least incident of extreme core housing need.

Table 17: Households in Extreme Core Housing Need, Electoral Area E and H (2006 to 2016)

Extreme Core Housing Need	2006 (Former Area E)		2011 (Former Area E)		2016 (E+H - Combined)	
	#	%	#	%	#	%
All Households	50	4%	35	3%	50	4%
Renter	40	22%	0	0%	25	15%
Owner	15	1%	25	2%	30	2%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 18: Households in Extreme Core Housing Need, Electoral Area E, Electoral Area H, and FVRD (2016)

Extreme Core Housing Need	2016 (Area E)		2016 (Area H)		E+H - Combined (2016)		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	30	5%	20	3%	50	4%	5,505	6%
Renter	10	25%	15	12%	25	15%	3,475	13%
Owner	20	4%	10	1%	30	2%	2,025	3%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Key Areas of Local Need

Housing Needs Summary Statements

Based on an analysis of data summarized in Appendices 6.1, 6.2, and 6.3 and feedback from public engagement, the following summary statements describe the current and anticipated needs for the groups listed below:

AFFORDABLE HOUSING

Housing is not affordable for many residents of Electoral Areas E and H, with 18% of households spending 30% or more of their income on shelter costs consistently since 2006. While this is a slightly smaller proportion compared to the FVRD average in 2016, the consistent share of the population not able to afford their housing indicates a clear unaddressed need. Not only has the proportion of households remained the same, but the population has also grown overall, including the total number of households unable to afford their housing. With a growing proportion of older residents, there is likely a reliance on pensions to pay for the cost of housing, creating a gap between what is available and what is affordable. In 2016, a higher share of households in Electoral Area E (22%) were unable to afford their housing than in Electoral Area H (16%). The benchmark price in Electoral Area H has been increasing by 12% per year since 2016, approximately twice as fast as average incomes increased between 2011 and 2016 in Electoral Areas E and H combined (+6.8%). As benchmark prices continue to rise, housing that is affordable for local residents will be increasingly difficult to find.

RENTAL HOUSING

There is a large pre-existing and long-term need for rental housing. Renters in Electoral Area E are particularly struggling with almost three quarters (71%) of households reporting they cannot afford their shelter costs (compared to 24% in Electoral Area H). 38% of Electoral Area E renter households are in core housing need, while 25% are in extreme core housing need. While there is a small proportion of renter households in Electoral Area E (8%), a significant majority of those residents are struggling to access the housing they need. Though the share of renter households experiencing unaffordability (24%) or core housing need (16%) in Electoral Area H is lower than the regional average (38% and 30%), this represents a quarter of renter households. Not only are high rates of unaffordability experienced by renter households in Electoral Areas E and H, there simply are not many rental units available. A rental scan completed in February 2021 found only three dwellings for rent in Electoral Areas E and H, two of which were 3+ bedroom vacation homes. There is a need for both more long-term rental units in general and affordable units in particular (especially in Electoral Area E).

» Due to the Agricultural Land Reserve, opportunities to create multi-unit developments are extremely limited in Area H. Only the resort areas of Cultus Lake and Lindell Beach are outside these restrictions. Secondary suites are permitted within principal dwellings throughout the ALR area, and this is the primary potential option for adding rented dwellings throughout Electoral Area H.

SPECIAL NEEDS HOUSING

Special needs housing, or housing with support services, is typically intended to house youth or adults with mental and/or physical disabilities. There are no non-market special needs housing units in Electoral Areas E and H. It is assumed that people requiring housing with support services would need to access housing in the FVRD's urban centres, such as Chilliwack.

HOUSING FOR FAMILIES

Electoral Areas E and H has experienced population loss in recent years and the proportion of children, youth, and young adults has decreased while the proportion of older residents has increased. With a smaller share of residents younger than 19 and a larger share older than 65, alongside increasingly smaller household sizes, there appears to be less families with children. The appeal of some communities, especially in Area H, as recreation destinations has created additional demand for short-term rentals, impacting the cost of rental housing. With more short-term residents, it will be important to monitor community cohesion and consider the associated services and amenities that may be warranted should population growth continue in those areas. The majority of the housing stock is family-friendly (2+ bedrooms), although, an increasing number of homes are in need of repair, which could create barriers for young families.

SENIORS HOUSING

The population in Electoral Areas E and H is quickly aging, with both the average and median age increasing by approximately one per census period. Opportunities to downsize are lacking in these Areas, and seniors fear they may have to move away from their communities as their needs evolve. Accessible, independent seniors housing to facilitate aging in place is required to address a growing need. Many current senior residents chose to live in the area for its rural and natural setting, with survey respondents hesitant about the idea of multi-unit developments or apartment buildings. However, accessible one level accommodation could be created for independent seniors in a variety of forms, including: low-rise apartments, cottage courts or cluster housing, small lot single-level homes, and secondary dwellings and carriage houses. With an increasing rate of homeowners reporting their dwellings require major repair, communication strategies to educate residents about assistance programs, such as BC Housing's *Home Adaptations for Independence* (HAFI), could help seniors age in place while maintaining a similar development character throughout the area.

SHELTER FOR PEOPLE EXPERIENCING HOMELESSNESS AND HOUSING FOR PEOPLE AT-RISK OF HOMELESSNESS

There is limited data available regarding persons experiencing homelessness in Electoral Areas E and H. In rural communities with more extreme summer and winters, it is more typical for persons experiencing homelessness to be "hidden" – e.g., couch surfing, camping off forest service roads, living in vehicles or sub-standard trailers. **Service providers working in the FVRD's urban centres emphasized there are many low-income individuals who are either experiencing or at-risk of experiencing homelessness in the FVRD's Electoral Areas**. Transportation can be a major barrier for these individuals, as services for persons experiencing homelessness available in Hope and Chilliwack are not readily accessible to residents living in Columbia Valley or Chilliwack River Valley. Survey respondents expressed concern for a growing homeless population around Cultus Lake and in the Chilliwack River Valley, noting there is a need for low-cost and supportive housing. Due to the hidden nature of this population, it is hard to determine if individuals lost their housing within the Electoral Areas or were pushed out of an urban centre as they sought less costly alternatives.

Housing Supply Gaps & Related Issues

Based on an analysis of data in this report, the following housing gaps have been identified:

- **Non-Market Rental Housing:** Renters are challenged to afford shelter costs, especially in Electoral Area E:
  - *Electoral Area E:* Almost three quarters of renter households reported not being able to afford their housing in 2016.
  - *Electoral Area H*: A quarter of renter households reported not being able to afford their housing in 2016.

  Rent supplements may help to bridge this gap as a non-market rental housing project is unlikely to be viable in an area far from other services. Given the limited availability of rental housing in general, plus the challenges with constructing new purpose-built rental housing projects away from services and amenities, this supply gap may be addressed in coordination with FVRD member municipalities, as new non-market housing projects in more urban centres, such as Chilliwack, may be able to absorb potential migration of Electoral Area E and H residents unable to find housing that meets their needs.

- **Secondary and accessory dwellings:** Survey respondents from both Electoral Area E and H expressed a desire for increased opportunities to create smaller, secondary dwelling units on their properties. This opportunity was related to several interconnected issues and concerns: housing affordability, lack of rental housing, aging in place, downsizing, and multi-generational households. Secondary or accessory dwellings, such as carriage houses, could help address these gaps.
  - Opportunities for smaller dwellings created through infill development could help diversify housing options, both in price and type. Secondary dwellings also offer an opportunity to enhance the stock of rental housing in an incremental way without requiring a larger multi-family development, which could be challenging to develop due to servicing constraints and community preferences for a rural form and character. While detached secondary dwellings are not permitted, Agricultural Land Reserve regulations do not restrict the capacity to establish a secondary suite within a principal residence.
  - Some older residents expressed a desire to create a secondary dwelling within their current properties for themselves so their children's families could reside in the primary residence. This desire is driven by the lack of affordable options for these families.

- **Accessible Housing:** Given the proportion of seniors in Electoral Areas E and H and the age of the existing housing, there is a need for more accessible housing to enable independent living for seniors. As the population continues to age in coming years, it will be important to

renovate units to accommodate changes in life stages and accessibility needs. Currently the predominant housing form in Electoral Areas E and H is single-detached homes. To enable aging-in-place, these houses will require retrofits. Adaptable housing standards or guidelines warrant further consideration to ensure new development is accessible and can accommodate changes in life stages and abilities over time. This is explored in further detail in the Implementation & Action Plan.

» **Housing Adequacy:** The adequacy, or quality, of housing in Electoral Areas E and H is far below regional averages, particularly in Area E. An increasing number of households, particularly owner households, report need for major repair in each census period (+12% of households per year, on average). With lower median incomes and significant repairs required in 12% of Electoral Area E's housing stock, and 29% of rental housing, it will be challenging for residents to make the necessary improvements. Home improvement assistance programs can help low-income seniors and people with disabilities finance home modifications and the BC Seniors' Home Renovation Tax Credit is also available to assist seniors with the cost of certain permanent home renovations. While a similar number of all households report adequacy challenges in Electoral Area H (11%), almost half the share rental dwellings (16%) require repairs compared to Electoral Area E (29%). This is explored in further detail in the Implementation & Action Plan.

» **Purpose-Built Short-Term Vacation Accommodation:** With a high rate of recreational, short-term and vacation uses, especially in Electoral Area H, there is increasing pressure on the existing long-term rental stock. In 2016, 38% of dwellings in Electoral Area H were *not* occupied by usual residents (i.e., they were unoccupied or occupied by temporary residents). Stakeholders and survey respondents expressed concern related to the proliferation of short-term rental accommodation, both due to the impact on housing supply and availability, and through the impact of unregulated short-term rentals on the local community.

> **Strengthening of short-term rental regulations and more active enforcement is desired by residents**. Due to the recreational nature of Electoral Area H, it may be challenging to transition units to the long-term rental pool through policy or regulatory approaches – many dwellings may be held as private recreational properties used occasionally by the owners while being rented on a short-term basis at other times. Such properties *may have never been part of the long-term rental pool*. However, a strengthened regulatory program could increase oversight.

» **Housing, Infrastructure, Transportation & Employment:** There are limited local employment opportunities in Electoral Area E and H and residents are relatively isolated from the FVRD's urban centres. Feedback from stakeholders and survey respondents expressed the need to coordinate housing, employment, and transportation initiatives as it can be difficult for residents living in the FVRD's Electoral Areas to access jobs. Many survey respondents expressed concerns related to the single in-and-out road dynamic in both Electoral Areas, as well as noting increasing pressure on existing infrastructure due to population growth and traffic from increasing outdoor recreation. Some residents felt meeting regulatory requirements for site servicing was a barrier to building homes and struggled to interpret them, desiring

more regional coordination of infrastructure and servicing improvements. A regional transportation and economic development strategy may be worthy of further consideration, as indicated in the Implementation & Action Plan.

Closing Comments

Recent population growth and price increases in Electoral Area H indicate this area is a desirable destination for middle-aged and older retirees re-locating for more space in proximity to outdoor amenities. Simultaneously, long-term residents are aging and with limited local services available, it will be difficult to accommodate aging-in-place. Half of Electoral Area E and H's housing stock was constructed before 1980, while the majority of units are single-detached, which are not always accessible for older residents. A fifth of dwellings in Electoral Area H were built after 2001, but less than 10% were in Electoral Area E. Housing adequacy is an ongoing and worsening concern for homeowners.

Renters are particularly challenged to access and afford adequate housing that meets their needs, especially in Electoral Area E, where there is relatively little development activity. New homes are being built in Electoral Area H, but they are large and primarily serve as secondary vacation homes. Based on feedback from consultation, demand for short-term accommodation may be driving pressure on rental housing, contributing to higher rents and limiting the housing options available for long-term renters. This will be important to monitor to ensure there are affordable rental options for local residents. As recreation continues to expand in Electoral Area H, it will be important to establish additional rental housing in good condition to house the workers serving new and recreational residents.

As Electoral Areas E and H navigate these housing challenges, it will be important to employ a coordinated approach to address housing needs and gaps, as partnerships, policy and regulatory changes, and development approvals will help to advance housing affordability, accessibility, and sustainability in the FVRD's Electoral Areas.

APPENDIX 6.1:
ELECTORAL AREA E INDICATORS

Please note the following dynamics when considering the data presented below:

Redistricting: Between the 2011 and 2016 Census (2014) the western portion of the area formerly known as Electoral Area E was split into two areas: Electoral Area E and Electoral Area H. As a result of this re-districting, only the 2016 data is truly accurate to what is now Electoral Area E; for some indicators, a greater change is implied than truly occurred. When comparing indicators across years for Electoral Area E, a greater focus should be placed on the change in proportion (%), rather than the counts themselves, which often display a substantial loss of population.

2011 National Household Survey: It is important to note the limitations of 2011 National Household Survey (NHS) data. Due to the voluntary nature of the NHS, there is a possibility of non-response bias if those who chose not to respond to the survey are systematically different than those who did respond. Caution must be used when comparing NHS estimates to the 2006 long form census information because it is impossible to determine with certainty whether differences are due to actual changes in the population or due to non-response bias. Trends in low income estimates from the NHS compared to estimates from previous censuses show markedly different trends than those derived from other surveys and administrative data sources. Therefore, low-income data from the NHS should be used with caution and comparisons to previous census data should not be made

Table 19: Population Change, Electoral Area E (2006 - 2016)

Community	2006 Population	2011 Population	2016 Population	Growth, 2006-2016	Percent Change, 2006-2016	Annual Growth Rate
Electoral Area E	3,481	3,358 (1,589[25])	1,540	-1,941	-56%	-5.6%
FVRD	257,031	277,593	295,934	38,903	15%	1.5%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 20: Average and Median Age, Electoral Area E (2006 - 2016)

Year	Average Age	Median Age
2006	43.3	47.1
2011	47.5	51.8
2016	47.6	52.7
2016 (FVRD)	40.9	41.2

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

[25] Value was revised by Statistics Canada in 2016 to account for the 2014 re-districting.

Table 21: Mobility, Electoral Area E (2006 - 2016)

Mobility Status	2006	2011	2016	2016 (FVRD)
Movers	410	270	150	44,145
Non-movers	2,885	2,885	1,265	241,290
Migrants	170	125	80	20,390

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 22: Age Group Distribution, Electoral Area E (2006 - 2016)

Age Group	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
0 to 14	515	15%	380	11%	165	11%	53,540	18%
15 to 19	195	6%	205	6%	60	4%	17,990	6%
20 to 24	150	4%	145	4%	60	4%	17,730	6%
25 to 64	2,015	58%	1,960	59%	875	57%	153,370	52%
65 to 84	565	16%	605	18%	345	22%	46,245	16%
85+	50	1%	50	1%	30	2%	7,050	2%
Total	**3,490**	**100%**	**3,345**	**100%**	**1,535**	**100%**	**295,925**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 23: Households, Electoral Area E (2006 - 2016)

Electoral Area E	2006	2011	2016	2016 (FVRD)
Total Number of Households	1,435	1,425	655	108,390
Average Household Size	2.3	2.2	2.2	2.7

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 24: Household Size Distribution, Electoral Area E (2006 - 2016)

Household Size	2006		2011		2016		2016 (FVRD)
	#	%	#	%	#	%	%
1 person	385	27%	390	27%	205	31%	25%
2 people	620	43%	635	45%	285	44%	35%
3 people	170	12%	190	13%	75	11%	14%
4 people	160	11%	130	9%	50	8%	14%
5+ people	105	7%	80	6%	45	7%	13%
Total	**1,440**	**100%**	**1,425**	**100%**	**660**	**100%**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 25: Housing Tenure, Electoral Area E (2006 - 2016)

Housing Tenure	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Renter	215	15%	165	12%	50	8%	28,895	27%
Owner	1,220	85%	1,260	88%	605	92%	79,250	73%
Total	**1,435**	**100%**	**1,425**	**100%**	**655**	**100%**	**108,390**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 26: Renter Households in Subsidized Housing, Electoral Area E (2016)

Community	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Electoral Area E	0	0%	0	0%	0	0%	2,735	9%

Source: Statistics Canada, 2016 Census of Population

Table 27: Average and Median Household Income, Electoral Area E (2006 - 2016)

All Households	2006	2011	2016	2016 (FVRD)
Average Income	$67,527	$78,108	$62,250	$83,983
Median Income	$54,365	$57,653	$44,521	$69,425

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 28: Average and Median Renter Household Income, Electoral Area E (2006 - 2016)

Renter Households	2006	2011	2016	2016 (FVRD)
Average Income	$51,141	$79,229	$35,838	$52,193
Median Income	$45,492	$53,060	$17,589	$42,889

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 29: Number of Households in Specified Income Brackets, Electoral Area E (2006 - 2016)

Note: low values may have been suppressed to zero (0) to maintain confidentiality. As a result, category values may not sum up to the total for each year.

All Households	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Under $ 5,000	60	4%	55	4%	15	2%	1,660	2%
$5,000 to $9,999	40	3%	35	2%	20	3%	1,310	1%
$10,000 to $14,999	50	3%	0	0%	25	4%	2,960	3%
$15,000 to $19,999	30	2%	45	3%	50	8%	4,485	4%
$20,000 to $24,999	90	6%	75	5%	50	8%	4,755	4%
$25,000 to $29,999	55	4%	80	6%	30	5%	4,420	4%
$30,000 to $34,999	80	6%	80	6%	35	5%	4,750	4%
$35,000 to $39,999	85	6%	95	7%	55	8%	4,720	4%
$40,000 to $44,999	90	6%	60	4%	45	7%	4,500	4%
$45,000 to $49,999	105	7%	30	2%	35	5%	4,605	4%
$50,000 to $59,999	115	8%	180	13%	40	6%	8,490	8%
$60,000 to $69,999	105	7%	105	7%	25	4%	7,950	7%
$70,000 to $79,999	110	8%	150	11%	35	5%	7,560	7%
$80,000 to $89,999	65	5%	80	6%	30	5%	7,095	7%
$90,000 to $99,999	60	4%	45	3%	15	2%	6,255	6%
$100,000 to $124,999	140	10%	135	9%	70	11%	12,355	11%
$125,000 to $149,999	100	7%	60	4%	35	5%	7,690	7%
$150,000 to $199,999	45	3%	50	4%	30	5%	7,735	7%
$200,000 and over	25	2%	65	5%	15	2%	5,105	5%
Total	**1,440**	**100%**	**1,425**	**100%**	**650**	**100%**	**108,395**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 30: Number of Renter Households in Specified Income Brackets, Electoral Area E (2006 - 2016)

Please note: low values may have been suppressed to zero (0) to maintain confidentiality. As a result, category values may not sum up to the total for each year.

Renter Households	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Under $ 5,000	15	7%	0	0%	10	18%	910	3%
$5,000 to $9,999	15	7%	0	0%	10	18%	765	3%
$10,000 to $14,999	35	16%	0	0%	10	18%	1,935	7%
$15,000 to $19,999	10	5%	0	0%	10	18%	2,360	8%
$20,000 to $24,999	20	9%	0	0%	0	0%	2,210	8%
$25,000 to $29,999	0	0%	0	0%	0	0%	1,960	7%
$30,000 to $34,999	10	5%	20	13%	0	0%	1,805	6%
$35,000 to $39,999	15	7%	0	0%	0	0%	1,675	6%
$40,000 to $44,999	0	0%	20	13%	0	0%	1,590	6%
$45,000 to $49,999	15	7%	0	0%	0	0%	1,490	5%
$50,000 to $59,999	15	7%	0	0%	0	0%	2,585	9%
$60,000 to $69,999	10	5%	0	0%	10	18%	2,285	8%
$70,000 to $79,999	10	5%	0	0%	0	0%	1,820	6%
$80,000 to $89,999	20	9%	0	0%	0	0%	1,385	5%
$90,000 to $99,999	10	5%	0	0%	0	0%	1,025	4%
$100,000 to $124,999	25	12%	0	0%	0	0%	1,630	6%
$125,000 to $149,999	0	0%	0	0%	0	0%	780	3%
$150,000 to $199,999	10	5%	0	0%	0	0%	490	2%
$200,000 and over	0	0%	0	0%	0	0%	220	1%
Total	**215**	**100%**	**160**	**100%**	**55**	**100%**	**28,895**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 31: Owner Household Income, Electoral Area E (2006 - 2016)

Owner Households	2006	2011	2016	2016 (FVRD)
Average Income	$70,396	$77,964	$64,526	$95,704
Median Income	$56,223	$57,792	$47,230	$81,807

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 32: Number of Owner Households in Specified Income Bracket, Electoral Area E (2016)

Note: low values may have been suppressed to zero (0) to maintain confidentiality. As a result, category values may not sum up to the total for each year.

Owner Households	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Under $ 5,000	50	4%	50	4%	10	2%	720	1%
$5,000 to $9,999	25	2%	35	3%	10	2%	530	1%
$10,000 to $14,999	20	2%	0	0%	20	3%	1,015	1%
$15,000 to $19,999	20	2%	45	4%	45	8%	2,100	3%
$20,000 to $24,999	70	6%	65	5%	50	8%	2,530	3%
$25,000 to $29,999	50	4%	70	6%	30	5%	2,450	3%
$30,000 to $34,999	70	6%	65	5%	35	6%	2,935	4%
$35,000 to $39,999	70	6%	80	6%	50	8%	3,020	4%
$40,000 to $44,999	85	7%	40	3%	40	7%	2,895	4%
$45,000 to $49,999	85	7%	30	2%	35	6%	3,110	4%
$50,000 to $59,999	100	8%	160	13%	40	7%	5,880	7%
$60,000 to $69,999	90	7%	90	7%	20	3%	5,655	7%
$70,000 to $79,999	100	8%	140	11%	35	6%	5,740	7%
$80,000 to $89,999	45	4%	80	6%	30	5%	5,700	7%
$90,000 to $99,999	55	5%	30	2%	15	3%	5,225	7%
$100,000 to $124,999	120	10%	115	9%	70	12%	10,710	14%
$125,000 to $149,999	100	8%	45	4%	35	6%	6,905	9%
$150,000 to $199,999	35	3%	50	4%	25	4%	7,240	9%
$200,000 and over	25	2%	50	4%	15	3%	4,885	6%
Total	**1,220**	**100%**	**1,260**	**100%**	**600**	**100%**	**79,250**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Economic Sectors and Labour Force

Table 33: Total Number of Workers, Electoral Area E (2006 - 2016)

Community	2006	2011	2016
Electoral Area E	1,725	1,750	680

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 34: Number of Workers by Industry, Electoral Area E (2006 - 2016)

Industry	2006 #	2011 #	2016 #
Agriculture, forestry, fishing and hunting	95	105	40
Mining, quarrying, and oil and gas extraction	0	0	10
Utilities	0	0	10
Construction	170	185	55
Manufacturing	160	145	75
Wholesale trade	30	90	20
Retail trade	160	145	85
Transportation and warehousing	55	80	50
Information and cultural industries	50	30	10
Finance and insurance	60	95	10
Real estate and rental and leasing	10	35	15
Professional, scientific and technical services	110	125	30
Management of companies and enterprises	0	0	0
Administrative and support, waste management and remediation services	135	55	65
Educational services	135	150	30
Health care and social assistance	120	150	75
Arts, entertainment and recreation	55	50	10
Accommodation and food services	150	85	45
Other services (except public administration)	120	120	30
Public administration	95	80	20
Total	**1,705**	**1,720**	**670**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 35: Unemployment Rate and Participation Rate, Electoral Area E (2006 - 2016)

	2006	2011	2016	2016 (FVRD)
Unemployment Rate	4.7%	10.6%	5.9%	6.7%
Participation Rate	61.1%	62.8%	55.1%	63.4%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 36: Commuting Destination, Electoral Area E (2016)

Area	Within Census Subdivision	To Different Census Subdivision	To Different Census Subdivision	To Another Province/Territory
Electoral Area E	35	305	110	0
FVRD	57,730	19,055	25,555	575

Source: Statistics Canada, 2016 Census of Population

Housing Units

Table 37: Total Number of Housing Units, Electoral Area E (2016)

Housing Units	2016
Total number of housing units	738
Private dwellings occupied by usual residents	653

Source: Statistics Canada, 2016 Census of Population

Table 38: Housing Composition by Size, Electoral Area E (2016)

Housing Mix	2016
Bachelor Units (0 bedrooms)	10
1 Bedroom Units	80
2 Bedroom Units	265
3 Bedroom Units	175
4+ Bedroom Units	125

Source: Statistics Canada, 2016 Census of Population

Table 39: Breakdown by Structural Type of Units, Electoral Area E (2016)

Housing Mix	2016		2016 (FVRD)	
	#	%	#	%
Single-Detached	435	66%	56,540	52%
Semi-Detached	0	0%	3,160	3%
Row House	0	1%	10,240	9%
Apartment or Flat in a Duplex	0	0%	14,175	13%
Apartment with fewer than 5 storeys	0	0%	20,500	19%
Apartment with 5 or more storeys	0	0%	1,335	1%
Other Single-Attached House	5	0%	120	0%
Movable Dwelling	215	21%	2,320	2%
Total	**655**	**100%**	**108,390**	**100%**

Source: Statistics Canada, 2016 Census of Population

Table 40: Number and Percentage Breakdown by Date Built, Electoral Area E (2016)

Date Built	2016		2016 (FVRD)
	#	%	%
Pre-1960	60	9%	9%
1961-1980	295	45%	27%
1981-1990	150	23%	18%
1991-2000	95	15%	22%
2001-2005	25	4%	8%
2006-2010	20	3%	10%
2011-2016	10	2%	6%
Total	**655**		**100%**

Source: Statistics Canada, 2016 Census of Population

Table 41: Completed Demolition Permit by Structural Type, Electoral Area E (2010-2020)

Housing Type	Single Detached	Mobile Home	Unknown Structure
	#	#	#
2020	0	4	1
2019	2	0	0
2018	1	0	0
2017	0	1	1
2015	0	0	1
2014	2	0	1
2013	0	1	0
2012	0	1	0
2011	1	1	0
Total	6	8	4

Source: FVRD Permit Data (2010 – 2020)

Table 42: Completed Building Permits by Structural Type, Electoral Area E (2010-2020)

Housing Type	Single Detached	Mobile Home
	#	#
2020	2	0
2019	5	1
2018	2	3
2017	1	2
2016	1	0
2015	1	0
2013	1	0
2012	1	0
2011	1	1
2010	2	1
Total	17	8

Source: FVRD Permit Data (2010 – 2020)

Housing Values

Table 43: Assessed Values by Structure Type, Electoral Area E (2020)

Structure Type	Count # $	Average Assessed Value $
Single Detached	292	$607,161
Residential Dwelling W/ Suite	14	$380,500
Manufactured Home (Within Manufactured Home Park)	86	$114,967
Manufactured Home (Not in Manufactured Home Park)	182	$302,300
Seasonal Dwelling	82	$265,696
2 Acres or More (Single Family Dwelling, Duplex)	72	$613,732
2 Acres or More (Seasonal Dwelling)	4	$242,825
2 Acres or More (Manufactured Home)	6	$678,717
Total	738	$431,630

Source: Ministry of Municipal Affairs - Housing Values (2006-2020)

Table 44: Assessed Values by Unit Size, Electoral Area E (2020)

Structure Type	Count # $	Average Assessed Value $
1 bed	38	$346,161
2 bed	333	$321,985
3 Bed	218	$508,786
4 bed	79	$614,452
5 bed	41	$633,854
6 bed	17	$597,353
7 bed	12	$213,992
Total	738	$431,630

Source: Ministry of Municipal Affairs - Housing Values (2006-2020)

Table 45: Sales Values by Structure Type, Electoral Area E (2020)

Structure Type	Count #	Average Sales Value $
Single Detached	10	$629,500
Manufactured Home (Not in Manufactured Home Park)	8	$147,363
Manufactured Home (Within Manufactured Home Park)	11	$292,500
Seasonal Dwelling	2	$252,500
2 Acres or More (Single Family Dwelling, Duplex)	1	$355,250
Total	32	$360,989

Source: Ministry of Municipal Affairs - Housing Values (2020)

Table 46: Sales Values by Unit Size, Electoral Area E (2020)

Structure Type	Count #	Average Sales Value $
1 bed	1	$680,000
2 bed	18	$302,494
3 Bed	7	$321,286
4 bed	6	$529,625
Total	32	$360,989

Source: Ministry of Municipal Affairs - Housing Values (2020)

Core Housing Need

Table 47: Affordability – Households Spending 30%+ of Income on Shelter Costs, Electoral Area E (2006 - 2016)

Core Housing Need: Affordability	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	235	18%	230	18%	130	22%	22,640	23%
Renter	85	46%	40	25%	25	71%	10,110	38%
Owner	155	14%	195	18%	105	19%	12,525	17%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 48: Adequacy – Households in Dwellings Requiring Major Repairs, Electoral Area E (2006 - 2016)

Core Housing Need: Adequacy	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	80	6%	70	6%	70	12%	5,220	5%
Renter	35	19%	0	0%	10	29%	2,015	8%
Owner	45	4%	65	6%	65	12%	3,200	4%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 49: Suitability – Households in Overcrowded Dwellings, Electoral Area E (2006 - 2016)

Core Housing Need: Suitability	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	70	5%	45	4%	30	5%	4,645	5%
Renter	15	8%	30	19%	0	0%	2,595	10%
Owner	55	5%	0	0%	25	4%	2,050	3%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 50: Households in Core Housing Need, Electoral Area E (2006 - 2016)

Core Housing Need	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	95	7%	65	5%	65	11%	12,325	12%
Renter	45	24%	0	0%	15	38%	7,940	30%
Owner	45	4%	50	5%	50	9%	4,385	6%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 51: Households in Extreme Core Housing Need, Electoral Area E (2006 - 2016)

Extreme Core Housing Need	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	50	4%	35	3%	30	5%	5,505	6%
Renter	40	22%	0	0%	10	25%	3,475	13%
Owner	15	1%	25	2%	20	4%	2,025	3%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Anticipated Population

Table 52: Anticipated Number of People & Households, Electoral Area E (2016 to 2026)

	2016	2018	2020	2022	2024	2026	Change 2016-2026
Total Number of People	1,540	1,731	1,785	1,825	1,872	1,918	+378
Total Households	653	728	746	765	785	804	+151
Household Size	2.36	2.38	2.39	2.39	2.39	2.38	+0.026

Source: BC Statistics

Table 53: Anticipated Number of People & Households, Electoral Area E (2021 to 2041)

	2021	2031	2041	Change 2021-2041
Total Number of People	1,804	2,031	2,245	+441
Total Households	755	855	948	+193
Average Household Size	2.39	2.38	2.37	-0.02

Source: BC Statistics

Table 54: Anticipated Age Group Distribution, Electoral Area E (2026)

Age Group	2026	
	#	%
0 to 14	206	10.7%
15 to 19	75	3.9%
20 to 24	75	3.9%
25 to 64	1,093	57.0%
65 to 84	431	22.5%
85+	37	2.0%
Total	**1,918**	**100%**

Source: BC Statistics

APPENDIX 6.2:
ELECTORAL AREA H INDICATORS

Please note the following dynamics when considering the data presented below:

Redistricting: Between the 2011 and 2016 Census (2014) the western portion of the area formerly known as Electoral Area E was split into two areas: Electoral Area E and Electoral Area H. As a result of this re-districting, only the 2016 data is truly accurate to what is now Electoral Area E; for some indicators, a greater change is implied than truly occurred. When comparing indicators across years for Electoral Area E, a greater focus should be placed on the change in proportion (%), rather than the counts themselves, which often display a substantial loss of population.

2011 National Household Survey: It is important to note the limitations of 2011 National Household Survey (NHS) data. Due to the voluntary nature of the NHS, there is a possibility of non-response bias if those who chose not to respond to the survey are systematically different than those who did respond. Caution must be used when comparing NHS estimates to the 2006 long form census information because it is impossible to determine with certainty whether differences are due to actual changes in the population or due to non-response bias. Trends in low income estimates from the NHS compared to estimates from previous censuses show markedly different trends than those derived from other surveys and administrative data sources. Therefore, low-income data from the NHS should be used with caution and comparisons to previous census data should not be made

Table 55: Population Change, Electoral Area H (2006 - 2016)

Community	2006 Population	2011 Population	2016 Population	Growth, 2011-2016	Percent Change, 2011-2016	Annual Growth Rate
Electoral Area H	-	1,769	1,847	78	4.4%	0.4%
FVRD	257,031	277,593	295,934	38,903	15%	1.5%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 56: Average and Median Age, Electoral Area H (2006 - 2016)

Year	Average Age	Median Age
2006	-	-
2011	-	-
2016	49.3	55.0
2016 (FVRD)	40.9	41.2

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 57: Age Group Distribution, Electoral Area H (2006 - 2016)

Age Group	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
0 to 14	-	-	-	-	185	10%	53,540	18%
15 to 19	-	-	-	-	75	4%	17,990	6%
20 to 24	-	-	-	-	90	5%	17,730	6%
25 to 64	-	-	-	-	1,040	56%	153,370	52%
65 to 84	-	-	-	-	440	24%	46,245	16%
85+	-	-	-	-	35	2%	7,050	2%
Total	**-**	**-**	**-**	**-**	**1,865**	**100%**	**295,925**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 58: Mobility, Electoral Area H (2006 - 2016)

Mobility Status	2006	2011	2016	2016 (FVRD)
Movers	-	-	300	44,145
Non-movers	-	-	1,505	241,290
Migrants	-	-	210	20,390

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 59: Households, Electoral Area H (2006 - 2016)

Electoral Area H	2006	2011	2016	2016 (FVRD)
Total Number of Households	-	-	865	108,390
Average Household Size	-	-	2.1	2.7

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 60: Household Size Distribution, Electoral Area H (2006 - 2016)

Household Size	2006		2011		2016		2016 (FVRD)
	#	%	#	%	#	%	%
1 person	-	-	-	-	245	28%	25%
2 people	-	-	-	-	415	48%	35%
3 people	-	-	-	-	100	12%	14%
4 people	-	-	-	-	80	9%	14%
5+ people	-	-	-	-	25	3%	13%
Total	**-**	**-**	**-**	**-**	**865**	**100%**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 61: Housing Tenure, Electoral Area H (2006 - 2016)

Housing Tenure	2006^		2011^		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Renter	-	-	-	-	145	17%	28,895	27%
Owner	-	-	-	-	725	83%	79,250	73%
Total	**-**	**-**	**-**	**-**	**865**	**100%**	**108,390**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 62: Renter Households in Subsidized Housing, Electoral Area H (2016)

Community	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Electoral Area H	-	-	-	-	15	10%	2,735	9%

Source: Statistics Canada, 2016 Census of Population

Table 63: Average and Median Household Income, Electoral Area H (2006 - 2016)

All Households	2006	2011	2016	2016 (FVRD)
Average Income	-	-	$87,745	$83,983
Median Income	-	-	$65,903	$69,425

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 64: Average and Median Renter Household Income, Electoral Area H (2006 - 2016)

Renter Households	2006	2011	2016	2016 (FVRD)
Average Income	-	-	$48,835	$52,193
Median Income	-	-	$34,924	$42,889

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 65: Owner Household Income, Electoral Area H (2006 - 2016)

Owner Households	2006	2011	2016	2016 (FVRD)
Average Income	-	-	$95,364	$95,704
Median Income	-	-	$72,878	$81,807

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 66: Number of Households in Specified Income Brackets, Electoral Area H (2006 - 2016)

Note: low values may have been suppressed to zero (0) to maintain confidentiality. As a result, category values may not sum up to the total for each year.

All Households	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Under $ 5,000	-	-	-	-	20	2%	1,660	2%
$5,000 to $9,999	-	-	-	-	10	1%	1,310	1%
$10,000 to $14,999	-	-	-	-	25	3%	2,960	3%
$15,000 to $19,999	-	-	-	-	40	5%	4,485	4%
$20,000 to $24,999	-	-	-	-	30	3%	4,755	4%
$25,000 to $29,999	-	-	-	-	25	3%	4,420	4%
$30,000 to $34,999	-	-	-	-	70	8%	4,750	4%
$35,000 to $39,999	-	-	-	-	45	5%	4,720	4%
$40,000 to $44,999	-	-	-	-	25	3%	4,500	4%
$45,000 to $49,999	-	-	-	-	45	5%	4,605	4%
$50,000 to $59,999	-	-	-	-	60	7%	8,490	8%
$60,000 to $69,999	-	-	-	-	55	6%	7,950	7%
$70,000 to $79,999	-	-	-	-	45	5%	7,560	7%
$80,000 to $89,999	-	-	-	-	70	8%	7,095	7%
$90,000 to $99,999	-	-	-	-	55	6%	6,255	6%
$100,000 to $124,999	-	-	-	-	80	9%	12,355	11%
$125,000 to $149,999	-	-	-	-	50	6%	7,690	7%
$150,000 to $199,999	-	-	-	-	50	6%	7,735	7%
$200,000 and over	-	-	-	-	70	8%	5,105	5%
Total	**-**	**-**	**-**	**-**	**860**	**100%**	**108,395**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 67: Number of Renter Households in Specified Income Brackets, Electoral Area H (2006 - 2016)

Note: low values may have been suppressed to zero (0) to maintain confidentiality. As a result, category values may not sum up to the total for each year.

Renter Households	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Under $ 5,000	-	-	-	-	10	7%	910	3%
$5,000 to $9,999	-	-	-	-	0	0%	765	3%
$10,000 to $14,999	-	-	-	-	10	7%	1,935	7%
$15,000 to $19,999	-	-	-	-	10	7%	2,360	8%
$20,000 to $24,999	-	-	-	-	15	11%	2,210	8%
$25,000 to $29,999	-	-	-	-	0	0%	1,960	7%
$30,000 to $34,999	-	-	-	-	15	11%	1,805	6%
$35,000 to $39,999	-	-	-	-	0	0%	1,675	6%
$40,000 to $44,999	-	-	-	-	0	0%	1,590	6%
$45,000 to $49,999	-	-	-	-	10	7%	1,490	5%
$50,000 to $59,999	-	-	-	-	10	7%	2,585	9%
$60,000 to $69,999	-	-	-	-	0	0%	2,285	8%
$70,000 to $79,999	-	-	-	-	0	0%	1,820	6%
$80,000 to $89,999	-	-	-	-	20	14%	1,385	5%
$90,000 to $99,999	-	-	-	-	10	7%	1,025	4%
$100,000 to $124,999	-	-	-	-	10	7%	1,630	6%
$125,000 to $149,999	-	-	-	-	0	0%	780	3%
$150,000 to $199,999	-	-	-	-	0	0%	490	2%
$200,000 and over	-	-	-	-	0	0%	220	1%
Total	**-**	**-**	**-**	**-**	**140**	**100%**	**28,895**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 68: Number of Owner Households in Specified Income Bracket, Electoral Area H (2016)

Note: low values may have been suppressed to zero (0) to maintain confidentiality. As a result, category values may not sum up to the total for each year.

Owner Households	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Under $ 5,000	-	-	-	0%	10	1%	720	1%
$5,000 to $9,999	-	-	-	0%	10	1%	530	1%
$10,000 to $14,999	-	-	-	0%	15	2%	1,015	1%
$15,000 to $19,999	-	-	-	0%	25	3%	2,100	3%
$20,000 to $24,999	-	-	-	0%	15	2%	2,530	3%
$25,000 to $29,999	-	-	-	0%	20	3%	2,450	3%
$30,000 to $34,999	-	-	-	0%	55	8%	2,935	4%
$35,000 to $39,999	-	-	-	0%	45	6%	3,020	4%
$40,000 to $44,999	-	-	-	0%	20	3%	2,895	4%
$45,000 to $49,999	-	-	-	0%	40	6%	3,110	4%
$50,000 to $59,999	-	-	-	0%	55	8%	5,880	7%
$60,000 to $69,999	-	-	-	-	40	6%	5,655	7%
$70,000 to $79,999	-	-	-	-	45	6%	5,740	7%
$80,000 to $89,999	-	-	-	-	50	7%	5,700	7%
$90,000 to $99,999	-	-	-	-	50	7%	5,225	7%
$100,000 to $124,999	-	-	-	-	70	10%	10,710	14%
$125,000 to $149,999	-	-	-	-	50	7%	6,905	9%
$150,000 to $199,999	-	-	-	-	45	6%	7,240	9%
$200,000 and over	-	-	-	-	65	9%	4,885	6%
Total	**-**	**-**	**-**	**-**	**720**	**100%**	**79,250**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Economic Sectors and Labour Force

Table 69: Total Number of Workers, Electoral Area H (2006 - 2016)

Community	2006	2011	2016
Electoral Area H	-	-	995

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 70: Number of Workers by Industry, Electoral Area H (2006 - 2016)

Industry	2006 #	2011 #	2016 #
Agriculture, forestry, fishing and hunting	-	-	50
Mining, quarrying, and oil and gas extraction	-	-	10
Utilities	-	-	0
Construction	-	-	155
Manufacturing	-	-	40
Wholesale trade	-	-	25
Retail trade	-	-	140
Transportation and warehousing	-	-	25
Information and cultural industries	-	-	10
Finance and insurance	-	-	25
Real estate and rental and leasing	-	-	10
Professional, scientific and technical services	-	-	85
Management of companies and enterprises	-	-	0
Administrative and support, waste management and remediation services	-	-	40
Educational services	-	-	75
Health care and social assistance	-	-	100
Arts, entertainment and recreation	-	-	10
Accommodation and food services	-	-	90
Other services (except public administration)	-	-	35
Public administration	-	-	45
Total	**-**	**-**	**970**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 71: Unemployment Rate and Participation Rate, Electoral Area H (2006 - 2016)

	2006	2011	2016	2016 (FVRD)
Unemployment Rate	-	-	6.1	6.7
Participation Rate	-	-	60.0	63.4

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 72: Commuting Destination, Electoral Area H (2016)

Area	Within Census Subdivision	To Different Census Subdivision	To Different Census Subdivision	To Another Province/Territory
Electoral Area H	80	470	90	0
FVRD	57,730	19,055	25,555	575

Source: Statistics Canada, 2016 Census of Population

Housing Units

Table 73: Total Number of Housing Units, Electoral Area H (2016)

Housing Units	2016
Total number of housing units	1,391
Private dwellings occupied by usual residents	862

Source: Statistics Canada, 2016 Census of Population

Table 74: Housing Composition by Size, Electoral Area H 2016)

Housing Mix	2016
Bachelor Units (0 bedrooms)	0
1 Bedroom Units	70
2 Bedroom Units	310
3 Bedroom Units	310
4+ Bedroom Units	170

Source: Statistics Canada, 2016 Census of Population

Table 75: Breakdown by Structural Type of Units, Electoral Area H (2016)

Housing Mix	2016		2016 (FVRD)	
	#	%	#	%
Single-Detached	735	86%	56,540	52%
Semi-Detached	0	0%	3,160	3%
Row House	0	0%	10,240	9%
Apartment or Flat in a Duplex	5	1%	14,175	13%
Apartment with fewer than 5 storeys	0	0%	20,500	19%
Apartment with 5 or more storeys	0	0%	1,335	1%
Other Single-Attached House	5	1%	120	0%
Movable Dwelling	105	12%	2,320	2%
Total	**850**	**100%**	**108,390**	**100%**

Source: Statistics Canada, 2016 Census of Population

Table 76: Number and Percentage Breakdown by Date Built, Electoral Area H (2016)

Date Built	2016		2016 (FVRD)
	#	%	%
Pre-1960	155	18%	9%
1961-1980	270	31%	27%
1981-1990	135	16%	18%
1991-2000	105	12%	22%
2001-2005	35	4%	8%
2006-2010	85	10%	10%
2011-2016	70	8%	6%
Total	**860**	**100%**	**100%**

Source: Statistics Canada, 2016 Census of Population

Table 77: Completed Demolition Permits by Structural Type, Electoral Area H (2010-2020)

Housing Type	Single Detached	Mobile Home	Cabin	Unknown Structure
	#	#	#	#
2020	5	3	0	3
2019	6	1	0	2
2018	4	1	1	0
2017	4	2	0	0
2016	3	0	0	0
2015	3	1	0	1
2014	0	3	0	0
2013	2	0	1	0
2012	2	1	1	0
2010	0	0	0	1
Total	29	12	3	7

Source: FVRD Permit Data (2010 – 2020)

Table 78: Completed Building Permits by Structural Type, Electoral Area H (2010-2020)

Note: A building permit was issued in 2018 for a strata development of 21 units at the former Cultus Lake Marina (3175 Columbia Valley Road). Provisional use of the building has been provided by the FVRD Building Department and it is now occupied. As a final inspection has not been completed, these units are not captured within the log of completed building permits.

Housing Type	Single Detached	Mobile Home	Cottage	Unknown Structure
	#	#	#	#
2020	22	4	0	0
2019	58	3	0	0
2018	56	6	1	0
2017	38	4	2	0
2016	7	0	8	0
2015	0	1	20	1
2014	3	1	10	0
2013	4	0	11	0
2012	2	0	3	0
2011	0	1	39	0
2010	0	0	17	0
Total	190	20	111	1

Source: FVRD Permit Data (2010 – 2020)

Housing Values

Table 79: Assessed Values by Structure Type, Electoral Area H (2020)

Structure Type	Count # $	Average Assessed Value $
Single Detached	855	$762,981
Strata-Lot Residence (Condominium)	21	$774,381
Residential Dwelling with Suite	68	$454,000
Duplex, Non-Strata Side by Side or Front / Back	3	$254,000
Manufactured Home (Within Manufactured Home Park)	176	$93,749
Manufactured Home (Not in Manufactured Home Park)	14	$387,357
Seasonal Dwelling	223	$801,008
2 Acres or More (Single Family Dwelling, Duplex)	94	$786,598
2 Acres or More (Manufactured Home)	9	$644,900
Total	1463	$670,224

Source: Ministry of Municipal Affairs - Housing Values (2020)

Table 80: Assessed Values by Unit Size, Electoral Area H (2020)

Structure Type	Count # $	Average Assessed Value $
1 bed	50	$682,058
2 bed	662	$526,710
3 Bed	530	$800,014
4 bed	162	$809,145
5 bed	62	$724,584
6 bed	18	$739,278
7 bed	3	$1,294,667
8 bed	1	$829,000
9 bed	7	$216,643
Total	1495	$670,458

Source: Ministry of Municipal Affairs - Housing Values (2020)

Table 81: Sales Values by Structure Type, Electoral Area H (2020)

Structure Type	Count # Average Sales Value $
Single Detached	69	$737,867
Strata-Lot Residence (Condominium)	5	$1,301,575
Residential Dwelling with Suite	3	$883,333
Manufactured Home (Within Manufactured Home Park)	18	$114,161
Manufactured Home (Not in Manufactured Home Park)	1	$104,900
Seasonal Dwelling	5	$680,000
2 Acres or More (Single Family Dwelling, Duplex)	4	$987,500
2 Acres or More (Manufactured Home)	1	$742,000
Total	106	$663,420

Source: Ministry of Municipal Affairs - Housing Values (2020)

Table 82: Sales Values by Unit Size, Electoral Area H (2020)

Structure Type	Count # Average Sales Value $
1 bed	2	$487,500
2 bed	53	$520,586
3 Bed	39	$804,374
4 bed	7	$828,286
5 Bed	4	$828,213
6 Bed	1	$1,275,000
Total	106	$663,420

Source: Ministry of Municipal Affairs - Housing Values (2020)

Core Housing Need

Table 83: Affordability – Households Spending 30%+ of Income on Shelter Costs, Electoral Area H (2006 - 2016)

Core Housing Need: Affordability	2006^		2011^		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	-	-	-	-	125	16%	22,640	23%
Renter	-	-	-	-	30	24%	10,110	38%
Owner	-	-	-	-	95	14%	12,525	17%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 84: Adequacy – Households in Dwellings Requiring Major Repairs, Electoral Area H (2006 - 2016)

Core Housing Need: Adequacy	2006^		2011^		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	-	-	-	-	85	11%	5,220	5%
Renter	-	-	-	-	20	16%	2,015	8%
Owner	-	-	-	-	60	9%	3,200	4%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 85: Suitability – Households in Overcrowded Dwellings, Electoral Area H (2006 - 2016)

Core Housing Need: Suitability	2006^		2011^		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	-	-	-	-	20	3%	4,645	5%
Renter	-	-	-	-	0	0%	2,595	10%
Owner	-	-	-	-	15	2%	2,050	3%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 86: Households in Core Housing Need, Electoral Area H (2006 - 2016)

Core Housing Need	2006^		2011^		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	-	-	-	-	55	7%	12,325	12%
Renter	-	-	-	-	20	16%	7,940	30%
Owner	-	-	-	-	30	4%	4,385	6%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 87: Households in Extreme Core Housing Need, Electoral Area H (2006 - 2016)

Extreme Core Housing Need	2006^		2011^		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	-	-	-	-	20	3%	5,505	6%
Renter	-	-	-	-	15	12%	3,475	13%
Owner	-	-	-	-	10	1%	2,025	3%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Anticipated Population

Table 88: Anticipated Number of People & Households, Electoral Area H (2016 to 2026)

	2016	2018	2020	2022	2024	2026	Change 2016-2026
Total Number of People	1,847	2,076	2,141	2,189	2,245	2,301	454
Total Households	862	961	985	1,009	1,036	1,062	200
Household Size	2.14	2.16	2.17	2.17	2.17	2.17	0.024

Source: BC Statistics

Table 89: Anticipated Number of People & Households, Electoral Area H (2021 to 2041)

	2021	2031	2041	Change 2021-2041
Total Number of People	2,164	2,436	2,693	+529
Total Households	997	1,128	1,251	+254
Average Household Size	2.17	2.16	2.15	-0.02

Source: BC Statistics

Table 90: Anticipated Age Group Distribution, Electoral Area H (2026)

Age Group	2026	
	#	%
0 to 14	228	9.9%
15 to 19	93	4.0%
20 to 24	111	4.8%
25 to 64	1,283	55.8%
65 to 84	543	23.6%
85+	43	1.9%
Total	**2,301**	**100%**

Source: BC Statistics

APPENDIX 6.3:
ELECTORAL AREAS E + H COMBINED INDICATORS

Note: *between the 2011 and 2016 Census (2014), the western portion of the area formerly known as Electoral Area E was split into two areas: Electoral Area E and Electoral Area H. As a result of this re-districting, only the 2016 data is truly accurate to what is now Electoral Area E; for some indicators, a greater change is implied than truly occurred. To assess the long-term trend of the entire area now described as Electoral Areas E and H, the 2016 data values have been combined to compare against the 2006/2011 values for the same geographic area. Averages have been recalculated for 2016, but medians cannot be determined without the full dataset. The data in the following tables is based on:*

» ***2006*** *– Prior to re-districting; values as provided for Electoral Area E in 2006 Census.*
» ***2011*** *– Prior to re-districting; values as provided for Electoral Area E in 2011 Census.*
» ***2016*** *– After re-districting, values are derived by combining values provided for Electoral Areas E* ***and*** *H.*

2011 National Household Survey: It is important to note the limitations of 2011 National Household Survey (NHS) data. Due to the voluntary nature of the NHS, there is a possibility of non-response bias if those who chose not to respond to the survey are systematically different than those who did respond. Caution must be used when comparing NHS estimates to the 2006 long form census information because it is impossible to determine with certainty whether differences are due to actual changes in the population or due to non-response bias. Trends in low income estimates from the NHS compared to estimates from previous censuses show markedly different trends than those derived from other surveys and administrative data sources. Therefore, low-income data from the NHS should be used with caution and comparisons to previous census data should not be made.

Table 91: Population Change, Electoral Area E + H (2006 - 2016)

Community	2006 Population	2011 Population	2016 Population	Growth, 2006-2016	Percent Change, 2006-2016	Annual Growth Rate
Electoral Area E + H	3,481	3,358 (1,589[26])	3,387	-94	-2.7%	-0.3%
FVRD	257,031	277,593	295,934	38,903	15%	1.5%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

[26] Value was revised by Statistics Canada in 2016 to account for the re-districting occurring in 2014.

Table 92: Average and Median Age, Electoral Area E + H (2006 - 2016)

Year	Average Age	Median Age
2006	43.3	47.1
2011	47.5	51.8
2016	47.6	-
2016 (FVRD)	40.9	41.2

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 93: Age Group Distribution, Electoral Area E + H (2006 - 2016)

Age Group	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
0 to 14	515	15%	380	11%	350	11%	53,540	18%
15 to 19	195	6%	205	6%	135	4%	17,990	6%
20 to 24	150	4%	145	4%	150	4%	17,730	6%
25 to 64	2,015	58%	1,960	59%	1,915	57%	153,370	52%
65 to 84	565	16%	605	18%	785	22%	46,245	16%
85+	50	1%	50	1%	65	2%	7,050	2%
Total	**3,490**	**100%**	**3,345**	**100%**	**3,400**	**100%**	**295,925**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 94: Mobility, Electoral Area E + H (2006 - 2016)

Mobility Status	2006	2011	2016	2016 (FVRD)
Movers	410	270	450	44,145
Non-movers	2,885	2,885	2,770	241,290
Migrants	170	125	290	20,390

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 95: Households, Electoral Area E + H (2006 - 2016)

Electoral Area E + H	2006	2011	2016	2016 (FVRD)
Total Number of Households	1,435	1,425	1,520	108,390
Average Household Size	2.3	2.2	2.1	2.7

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 96: Household Size Distribution, Electoral Area E + H (2006 - 2016)

Household Size	2006		2011		2016		2016 (FVRD)
	#	%	#	%	#	%	%
1 person	385	27%	390	27%	450	30%	25%
2 people	620	43%	635	45%	700	46%	35%
3 people	170	12%	190	13%	175	11%	14%
4 people	160	11%	130	9%	130	9%	14%
5+ people	105	7%	80	6%	70	5%	13%
Total	**1,440**	**100%**	**1,425**	**100%**	**1,525**	**100%**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 97: Housing Tenure, Electoral Area E + H (2006 - 2016)

Housing Tenure	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Renter	215	15%	165	12%	195	13%	28,895	27%
Owner	1,220	85%	1,260	88%	1,330	87%	79,250	73%
Total	**1,435**	**100%**	**1,425**	**100%**	**1,525**	**100%**	**108,390**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 98: Renter Households in Subsidized Housing, Electoral Area E + H (2016)

Community	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Electoral Area E + H	0	0%	0	0%	15	8%	2,735	9%

Source: Statistics Canada, 2016 Census of Population

Table 99: Average and Median Household Income, Electoral Area E + H (2006 - 2016)

All Households	2006	2011	2016	2016 (FVRD)
Average Income	$67,527	$78,108	$76,770	$83,983
Median Income	$54,365	$57,653	-	$69,425

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 100: Number of Households in Specified Income Brackets, Electoral Area E + H (2006 - 2016)

Please note: low values may have been suppressed to zero (0) to maintain confidentiality. As a result, category values may not sum up to the total for each year.

All Households	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Under $ 5,000	60	4%	55	4%	35	2%	1,660	2%
$5,000 to $9,999	40	3%	35	2%	30	2%	1,310	1%
$10,000 to $14,999	50	3%	0	0%	50	3%	2,960	3%
$15,000 to $19,999	30	2%	45	3%	90	6%	4,485	4%
$20,000 to $24,999	90	6%	75	5%	80	5%	4,755	4%
$25,000 to $29,999	55	4%	80	6%	55	4%	4,420	4%
$30,000 to $34,999	80	6%	80	6%	105	7%	4,750	4%
$35,000 to $39,999	85	6%	95	7%	100	7%	4,720	4%
$40,000 to $44,999	90	6%	60	4%	70	5%	4,500	4%
$45,000 to $49,999	105	7%	30	2%	80	5%	4,605	4%
$50,000 to $59,999	115	8%	180	13%	100	7%	8,490	8%
$60,000 to $69,999	105	7%	105	7%	80	5%	7,950	7%
$70,000 to $79,999	110	8%	150	11%	80	5%	7,560	7%
$80,000 to $89,999	65	5%	80	6%	100	7%	7,095	7%
$90,000 to $99,999	60	4%	45	3%	70	5%	6,255	6%
$100,000 to $124,999	140	10%	135	9%	150	10%	12,355	11%
$125,000 to $149,999	100	7%	60	4%	85	6%	7,690	7%
$150,000 to $199,999	45	3%	50	4%	80	5%	7,735	7%
$200,000 and over	25	2%	65	5%	85	6%	5,105	5%
Total	**1,425**	**100%**	**1,425**	**100%**	**1,525**	**100%**	**108,395**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 101: Average and Median Renter Household Income, Electoral Area E + H (2006 - 2016)

Renter Households	2006	2011	2016	2016 (FVRD)
Average Income	$51,141	$79,229	$45,169	$52,193
Median Income	$45,492	$53,060	-	$42,889

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 102: Number of Renter Households in Specified Income Brackets, Electoral Area E + H (2006 - 2016)

Please note: low values may have been suppressed to zero (0) to maintain confidentiality. As a result, category values may not sum up to the total for each year.

Renter Households	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Under $ 5,000	15	7%	0	0%	20	12%	910	3%
$5,000 to $9,999	15	7%	0	0%	10	6%	765	3%
$10,000 to $14,999	35	16%	0	0%	20	12%	1,935	7%
$15,000 to $19,999	10	5%	0	0%	20	12%	2,360	8%
$20,000 to $24,999	20	9%	0	0%	15	9%	2,210	8%
$25,000 to $29,999	0	0%	0	0%	0	0%	1,960	7%
$30,000 to $34,999	10	5%	20	13%	15	9%	1,805	6%
$35,000 to $39,999	15	7%	0	0%	0	0%	1,675	6%
$40,000 to $44,999	0	0%	20	13%	0	0%	1,590	6%
$45,000 to $49,999	15	7%	0	0%	10	6%	1,490	5%
$50,000 to $59,999	15	7%	0	0%	10	6%	2,585	9%
$60,000 to $69,999	10	5%	0	0%	10	6%	2,285	8%
$70,000 to $79,999	10	5%	0	0%	0	0%	1,820	6%
$80,000 to $89,999	20	9%	0	0%	20	12%	1,385	5%
$90,000 to $99,999	10	5%	0	0%	10	6%	1,025	4%
$100,000 to $124,999	25	12%	0	0%	10	6%	1,630	6%
$125,000 to $149,999	0	0%	0	0%	0	0%	780	3%
$150,000 to $199,999	10	5%	0	0%	0	0%	490	2%
$200,000 and over	0	0%	0	0%	0	0%	220	1%
Total	**235**	**100%**	**160**	**100%**	**170**	**100%**	**28,895**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 103: Owner Household Income, Electoral Area E + H (2006 - 2016)

Owner Households	2006	2011	2016	2016 (FVRD)
Average Income	$70,396	$77,964	$81,347	$95,704
Median Income	$56,223	$57,792	-	$81,807

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 104: Number of Owner Households in Specified Income Bracket, Electoral Area E + H (2016)

Please note: low values may have been suppressed to zero (0) to maintain confidentiality. As a result, category values may not sum up to the total for each year.

Owner Households	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Under $ 5,000	50	4%	50	4%	20	1%	720	1%
$5,000 to $9,999	25	2%	35	3%	20	1%	530	1%
$10,000 to $14,999	20	2%	0	0%	35	3%	1,015	1%
$15,000 to $19,999	20	2%	45	4%	70	5%	2,100	3%
$20,000 to $24,999	70	6%	65	5%	65	5%	2,530	3%
$25,000 to $29,999	50	4%	70	6%	50	4%	2,450	3%
$30,000 to $34,999	70	6%	65	5%	90	7%	2,935	4%
$35,000 to $39,999	70	6%	80	6%	95	7%	3,020	4%
$40,000 to $44,999	85	7%	40	3%	60	4%	2,895	4%
$45,000 to $49,999	85	7%	30	2%	75	6%	3,110	4%
$50,000 to $59,999	100	8%	160	13%	95	7%	5,880	7%
$60,000 to $69,999	90	7%	90	7%	60	4%	5,655	7%
$70,000 to $79,999	100	8%	140	11%	80	6%	5,740	7%
$80,000 to $89,999	45	4%	80	6%	80	6%	5,700	7%
$90,000 to $99,999	55	5%	30	2%	65	5%	5,225	7%
$100,000 to $124,999	120	10%	115	9%	140	10%	10,710	14%
$125,000 to $149,999	100	8%	45	4%	85	6%	6,905	9%
$150,000 to $199,999	35	3%	50	4%	70	5%	7,240	9%
$200,000 and over	25	2%	50	4%	80	6%	4,885	6%
Total	**1,215**	**100%**	**1,240**	**100%**	**1,335**	**100%**	**79,250**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Economic Sectors and Labour Force

Table 105: Total Number of Workers, Electoral Area E + H (2006 - 2016)

Community	2006	2011	2016
Electoral Area E + H	1,705	1,720	1,640

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 106: Number of Workers by Industry, Electoral Area E + H (2006 - 2016)

Industry	2006 #	2011 #	2016 #
Agriculture, forestry, fishing and hunting	95	105	90
Mining, quarrying, and oil and gas extraction	0	0	20
Utilities	0	0	10
Construction	170	185	210
Manufacturing	160	145	115
Wholesale trade	30	90	45
Retail trade	160	145	225
Transportation and warehousing	55	80	75
Information and cultural industries	50	30	20
Finance and insurance	60	95	35
Real estate and rental and leasing	10	35	25
Professional, scientific and technical services	110	125	115
Management of companies and enterprises	0	0	0
Administrative and support, waste management and remediation services	135	55	105
Educational services	135	150	105
Health care and social assistance	120	150	175
Arts, entertainment and recreation	55	50	20
Accommodation and food services	150	85	135
Other services (except public administration)	120	120	65
Public administration	95	80	65
Total	**1,705**	**1,720**	**1,640**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 107: Unemployment Rate and Participation Rate, Electoral Area E + H (2006 - 2016)

	2006	2011	2016	2016 (FVRD)
Unemployment Rate	4.7%	10.6%	6.0%	6.7%
Participation Rate	61.1%	62.8%	58.1%	63.4%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 108: Commuting Destination, Electoral Area E + H (2016)

Area	Within Census Subdivision	To Different Census Subdivision	To Different Census Subdivision	To Another Province/Territory
Electoral Area E + H	115	775	200	0
FVRD	57,730	19,055	25,555	575

Source: Statistics Canada, 2016 Census of Population

Housing Units

Table 109: Total Number of Housing Units, Electoral Area E + H (2016)

Housing Units	2016
Total number of housing units	2,129
Private dwellings occupied by usual residents	1,515

Source: Statistics Canada, 2016 Census of Population

Table 110: Housing Composition by Size, Electoral Area E + H (2016)

Housing Mix	2016
Bachelor Units (0 bedrooms)	10
1 Bedroom Units	150
2 Bedroom Units	575
3 Bedroom Units	485
4+ Bedroom Units	295

Source: Statistics Canada, 2016 Census of Population

Table 111: Breakdown by Structural Type of Units, Electoral Area E + H (2016)

Housing Mix	2016		2016 (FVRD)	
	#	%	#	%
Single-Detached	1,170	78%	56,540	52%
Semi-Detached	0	0%	3,160	3%
Row House	0	0%	10,240	9%
Apartment or Flat in a Duplex	5	0.3%	14,175	13%
Apartment with fewer than 5 storeys	0	0%	20,500	19%
Apartment with 5 or more storeys	0	0%	1,335	1%
Other Single-Attached House	10	1%	120	0%
Movable Dwelling	320	21%	2,320	2%
Total	**1,505**	**100%**	**108,390**	**100%**

Source: Statistics Canada, 2016 Census of Population

Table 112: Number and Percentage Breakdown by Date Built, Electoral Area E + H (2016)

Date Built	2016		2016 (FVRD)
	#	%	%
Pre-1960	215	14%	9%
1961-1980	565	37%	27%
1981-1990	285	19%	18%
1991-2000	200	13%	22%
2001-2005	60	4%	8%
2006-2010	105	7%	10%
2011-2016	80	5%	6%
Total	**1,510**	**100%**	**100%**

Source: Statistics Canada, 2016 Census of Population

Table 113: Completed Demolition Permit by Structural Type, Electoral Area E + H (2010-2020)

Housing Type	Single Detached	Mobile Home	Cabin	Unknown Structure
	#	#	#	#
2020	5	7	0	4
2019	8	1	0	2
2018	5	1	1	0
2017	4	3	0	1
2016	3	0	0	0
2015	3	1	0	2
Total	30	15	1	10

Source: FVRD Permit Data (2010 – 2020)

Table 114: Completed Building Permits by Structural Type, Electoral Area E + H (2010-2020)

Note: A building permit was issued in 2018 for a strata development of 21 units at the former Cultus Lake Marina (3175 Columbia Valley Road). Provisional use of the building has been provided by the FVRD Building Department and it is now occupied. As a final inspection has not been completed, these units are not captured within the log of completed building permits.

Housing Type	Single Detached	Mobile Home	Cottage	Unknown Structure
	#	#	#	#
2020	24	4	0	0
2019	63	4	0	0
2018	58	9	1	0
2017	39	6	2	0
2016	8	0	8	0
2015	1	1	20	1
Total	198	26	31	1

Source: FVRD Permit Data (2010 – 2020)

Housing Values

Table 115: Assessed Values by Structure Type, Electoral Area E + H (2020)

Structure Type	Count # Average Assessed Value $
Single Detached	1179	$722,169
Strata-Lot Residence (Condominium)	21	$774,381
Residential Dwelling W/ Suite	82	$441,451
Duplex, Non-Strata	3	$254,000
Manufactured Home (Within Manufactured Home Park)	262	$100,714
Manufactured Home (Not in Manufactured Home Park)	196	$308,376
Seasonal Dwelling	305	$657,088
2 Acres or More (Single Family Dwelling, Duplex)	166	$711,620
2 Acres or More (Seasonal Dwelling)	4	$242,825
2 Acres or More (Manufactured Home)	15	$658,427
Total	2233	$586,668

Source: Ministry of Municipal Affairs - Housing Values (2006-2020)

Table 116: Assessed Values by Unit Size, Electoral Area E + H (2020)

Structure Type	Count # Average Assessed Value $
1 bed	88	$537,011
2 bed	995	$458,194
3 Bed	748	$715,137
4 bed	241	$745,324
5 bed	103	$688,468
6 bed	35	$670,343
7 bed	15	$430,127
8 bed	1	$829,000
9 bed	7	$216,643
Total	2233	$591,526

Source: Ministry of Municipal Affairs - Housing Values (2006-2020)

Table 117: Sales Values by Structure Type, Electoral Area E + H (2020)

Structure Type	Count # $	Average Sales Value
Single Detached	79	$737,867
Strata-Lot Residence (Condominium)	5	$1,301,575
Residential Dwelling with Suite	3	$883,333
Manufactured Home (Not in Manufactured Home Park)	26	$124,377
Manufactured Home (Within Manufactured Home Park)	12	$276,867
Seasonal Dwelling	7	$557,857
2 Acres or More (Single Family Dwelling, Duplex)	5	$861,050
2 Acres or More (Manufactured Home)	1	$742,000
Total	138	$593,291

Source: Ministry of Municipal Affairs - Housing Values (2020)

Table 118: Sales Values by Unit Size, Electoral Area E + H (2020)

Structure Type	Count # $	Average Sales Value
1 bed	3	$551,667
2 bed	71	$465,295
3 Bed	46	$730,861
4 bed	13	$690,442
5 bed	4	$828,213
6 bed	1	$1,275,000
Total	138	$593,291

Source: Ministry of Municipal Affairs - Housing Values (2020)

Core Housing Need

Table 119: Affordability – Households Spending 30%+ of Income on Shelter Costs, Electoral Area E + H (2006 - 2016)

Core Housing Need: Affordability	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	235	18%	230	18%	255	18%	22,640	23%
Renter	85	46%	40	25%	55	34%	10,110	38%
Owner	155	14%	195	18%	200	16%	12,525	17%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 120: Adequacy – Households in Dwellings Requiring Major Repairs, Electoral Area E + H (2006 - 2016)

Core Housing Need: Adequacy	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	80	6%	70	6%	155	11%	5,220	5%
Renter	35	19%	0	0%	30	19%	2,015	8%
Owner	45	4%	65	6%	125	10%	3,200	4%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 121: Suitability – Households in Overcrowded Dwellings, Electoral Area E + H (2006 - 2016)

Core Housing Need: Suitability	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	70	5%	45	4%	50	4%	4,645	5%
Renter	15	8%	30	19%	0	0%	2,595	10%
Owner	55	5%	0	0%	40	3%	2,050	3%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 122: Households in Core Housing Need, Electoral Area E + H (2006 - 2016)

Core Housing Need	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	95	7%	65	5%	120	9%	12,325	12%
Renter	45	24%	0	0%	35	21%	7,940	30%
Owner	45	4%	50	5%	80	7%	4,385	6%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 123: Households in Extreme Core Housing Need, Electoral Area E + H (2006 - 2016)

Extreme Core Housing Need	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	50	4%	35	3%	50	4%	5,505	6%
Renter	40	22%	0	0%	25	15%	3,475	13%
Owner	15	1%	25	2%	30	2%	2,025	3%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

APPENDIX 6.2:

ELECTORAL AREA E
HOUSING NEEDS REPORT SUMMARY FORM

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: ELECTORAL AREA E

REGIONAL DISTRICT: FRASER VALLEY REGIONAL DISTRICT

DATE OF REPORT COMPLETION: FEBRUARY 2021 **(MONTH/YYYY)**

PART 1: KEY INDICATORS & INFORMATION

Instructions: please complete the fields below with the most recent data, as available.

LOCATION	
	Neighbouring municipalities and electoral areas: Electoral Areas B, D and H, and the City of Chilliwack
	Neighbouring First Nations: There are three Cultural Regions in the FVRD - Nlaka'pamux, Stó:lō/Coast Salish, and Stl'alt'imc and over 30 bands.

POPULATION				
Population: 1,540 (2016) / 1,804 (2021 - estimate)		**Change since** 2016 :	17.1 %	
***Projected* population in 5 years:** 1,918 (2026)		**Projected change:**	6.3 %	2021 - 2026
Number of households: 653 (2016) / 755 (2021 - estimate)		**Change since** 2016 :	15.7 %	
***Projected* number of households in 5 years:** 804 (2026)		**Projected change:**	6.5 %	2021 - 2026
Average household size: 2.2 (2016)				
***Projected* average household size in 5 years:** 2.38 (2026)				
Median age (local): 52.7	**Median age (RD):** 41.2	**Median age (BC):** 43.0		
Projected median age in 5 years: 52.7				
Seniors 65+ (local): 24 %	**Seniors 65+ (RD):** 18 %	**Seniors 65+ (BC):** 18 %		
***Projected* seniors 65+ in 5 years:** 24 %				
Owner households: 92 %	**Renter households:** 8 %			
Renter households in subsidized housing: 0 %				

INCOME	Median household income	Local	Regional District	BC
	All households	$ 44,521	$ 69,425	$ 69,979
	Renter households	$ 17,589	$ 42,889	$ 45,848
	Owner households	$ 47,230	$ 81,807	$ 84,333

ECONOMY		
	Participation rate: 55.1 %	**Unemployment rate:** 5.9 %
	Major local industries: RETAIL TRADE (85), MANUFACTORING (75), HEALTH CARE AND SOCIAL ASSISTANCE (75)	

HOUSING		
	Median assessed housing values: $ $431,630 (AVERAGE)	**Median housing sale price: $** 360,989 (AVERAGE)
	Median monthly rent: $ N/A	**Rental vacancy rate:** N/A %
	Housing units - total: 738	**Housing units – subsidized:** 0
	Annual registered new homes - total: N/A	**Annual registered new homes - rental:** N/A
	Households below *affordability* standards (spending 30%+ of income on shelter):	22 %
	Households below *adequacy* standards (in dwellings requiring major repairs):	12 %
	Households below *suitability* standards (in overcrowded dwellings):	5 %

Briefly summarize the following:

1. **Housing policies in local official community plans and regional growth strategies (if applicable):**

   An Official Community Plan (OCP) was adopted in 2011 for the former Electoral Area E. In 2019, the OCP was amended to officially recognize the splitting of Electoral Area E into Area E and Area H. There are limited references to housing in the OCP and no policies addressing affordable, rental, and special needs housing. The only residential use permitted under land use designation established in the OCP is 'single family residential use'.

2. **Any community consultation undertaken during development of the housing needs report:**

   In Fall 2020, there were opportunities for stakeholders and the public to provide their insights and comments on housing in the FVRD's Electoral Areas. Stakeholder consultation was completed with representatives from social service organizations, non-profit housing providers, developers, realtors, and local government representatives. In addition to stakeholder consultation, the public was engaged through an online housing needs survey.

3. **Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).**

   The FVRD hosted a virtual workshop for representatives from local government. The session was attended by staff from the FVRD, the Village of Harrison Hot Springs, and the District of Hope. The District of Mission was unable to attend this session and the project team followed up directly with a stakeholder interview.

4. **Any consultation undertaken with First Nations:**

   Discussions with Chief and Council at Spuzzum First Nation and the CEO of Leq'a':mel First Nation Development Corporation provided further context around housing gaps and challenges in Indigenous communities. Many First Nation communities were navigating challenges related to COVID-19 and did not respond to consultation invitations.

PART 2: KEY FINDINGS

Table 1: Estimated number of units needed, by type (# of bedrooms)

	Currently (2021)	**Anticipated (5 years)**
0 bedrooms (bachelor)	12	12
1 bedroom	92	98
2 bedrooms	306	325
3+ bedrooms	346	369
Total	755	804

Comments:

An additional 49 units will be needed by 2026. It is unlikely the proportion of units by bedroom type will change significantly over the next five years. The current unit by bedroom type values presented above are ***unit projections for 2021*** based on the 2016 census of the population and the BC Statistics population projections, and may not be fully representative of on-the-ground unit totals. Updated census data will be available in the forthcoming 2021 census of the population.

Table 2: Households in Core Housing Need	**2006**		**2011**		**2016**	
	#	**%**	**#**	**%**	**#**	**%**
All households in planning area	1,435	100	1,425	100	655	100
Of which are in core housing need	95	7%	65	5%	65	11%
Of which are owner households	45	4%	50	5%	50	9%
Of which are renter households	45	24%	0	0%	15	38%

Comments:

High rates of core housing need are experienced in Electoral Areas E with an increasing proportion and higher overall count of households between 2006 and 2016. While the situation appears to be worsening for owner households and improving for renter households, it is renter households who still have the greatest need with a share of households in core need three times that of owner households.

Table 3: Households in *Extreme* Core Housing Need

	2006		**2011**		**2016**	
	#	**%**	**#**	**%**	**#**	**%**
All households in planning area	1,435	100	1,425	100	655	100
Of which are in extreme core housing need	50	4%	35	3%	30	5%
Of which are owner households	15	1%	25	2%	20	4%
Of which are renter households	40	22%	0	0%	10	25%

Comments:

The rates of extreme core housing need for rental households in Electoral Area E are fairly consistent with the regional FVRD.

Briefly summarize current and anticipated needs for each of the following:

1. **Affordable housing:**

   Housing is not affordable for many residents of Electoral Areas E, with 22% of households spending 30% or more of their income on shelter costs consistently since 2006.

2. **Rental housing:**

   Renters in Electoral Area E are particularly struggling with almost three quarters (71%) of households reporting they cannot afford their shelter costs. 38% of Electoral Area E renter households are in core housing need, while 25% are in extreme core housing need.

3. **Special needs housing:**

   There are no non-market special needs housing units in Electoral Area E. It is assumed that people requiring housing with support services would need to access housing in the FVRD's urban centres, such as Chilliwack.

4. **Housing for seniors:**

   The population in Electoral Area E is quickly aging, with both the average and median age increasing by approximately one per year. Opportunities to downsize are lacking, and seniors fear they may have to move away from their communities as their needs evolve.

5. **Housing for families:**

   The population is relatively older suggesting a low rate of family formation, however, the existing housing is largely suited to larger and growing families.

6. **Shelters for people experiencing homelessness and housing for people at risk of homelessness:**

   There is limited data available regarding persons experiencing homelessness in Electoral Areas E. Service providers working in the FVRD's urban centres emphasized there are many low-income individuals who are either experiencing or at-risk of experiencing homelessness in the FVRD's Electoral Areas.

7. **Any other population groups with specific housing needs identified in the report:**

   N/A

Were there any other key issues identified through the process of developing your housing needs report?

-In Electoral Area E, non-market rental housing renters are challenged to afford shelter costs.
- Survey respondents from Electoral E express a desire for increased opportunities to create smaller, secondary dwelling units on their properties.
-There is a need for more accessible housing to enable independent living for seniors given the proportion of seniors living in Electoral Area E and the age of existing housing.
-The adequacy, or quality, of housing in Electoral Area E is far below regional averages.
-There are limited local employment opportunities and residents are relatively isolated from the FVRD's urban centres.

APPENDIX 6.3:

ELECTORAL AREA H
HOUSING NEEDS REPORT SUMMARY FORM

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: ELECTORAL AREA H

REGIONAL DISTRICT: FRASER VALLEY REGIONAL DISTRICT

DATE OF REPORT COMPLETION: FEBRUARY 2021 **(MONTH/YYYY)**

PART 1: KEY INDICATORS & INFORMATION

Instructions: please complete the fields below with the most recent data, as available.

LOCATION	
	Neighbouring municipalities and electoral areas: Electoral Area E, the City of Chilliwack, and the City of Abbotsford
	Neighbouring First Nations: There are three Cultural Regions in the FVRD - Nlaka'pamux, Stó:lō/Coast Salish, and Stl'alt'imc and over 30 bands.

POPULATION				
Population: 1,847 (2016) / 2,164 (2021 - estimate)		**Change since** 2016 :	17.1 %	
***Projected* population in 5 years:** 2,301 (2026)		**Projected change:**	6.3 %	2021 - 2026
Number of households: 862 (2016) / 997 (2021 - estimate)		**Change since** 2016 :	15.7 %	
***Projected* number of households in 5 years:** 1,062 (2026)		**Projected change:**	6.5 %	2021 - 2026
Average household size: 2.1 (2016)				
***Projected* average household size in 5 years:** 2.17 (2026)				
Median age (local): 55.0	**Median age (RD):** 41.2	**Median age (BC):** 43.0		
Projected median age in 5 years: 55.0				
Seniors 65+ (local): 25 %	**Seniors 65+ (RD):** 18 %	**Seniors 65+ (BC):** 18 %		
***Projected* seniors 65+ in 5 years:** 25 %				
Owner households: 83 %	**Renter households:** 17 %			
Renter households in subsidized housing: 10 %				

INCOME				
	Median household income	**Local**	**Regional District**	**BC**
	All households	$ 65,903	$ 69,425	$ 69,979
	Renter households	$ 34,924	$ 42,889	$ 45,848
	Owner households	$ 72,878	$ 81,807	$ 84,333

ECONOMY		
	Participation rate: 60.0 %	**Unemployment rate:** 6.1 %
	Major local industries: CONSTRUCTION (155), RETAIL TRADE (140), HEALTH CARE AND SOCIAL ASSISTANCE (100)	

HOUSING		
	Median assessed housing values: $ 670,224 (AVERAGE)	**Median housing sale price: $** 663,420 (AVERAGE)
	Median monthly rent: $ N/A	**Rental vacancy rate:** N/A %
	Housing units - total: 1,391	**Housing units – subsidized:** 0
	Annual registered new homes - total: N/A	**Annual registered new homes - rental:** N/A
	Households below *affordability* standards (spending 30%+ of income on shelter):	16 %
	Households below *adequacy* standards (in dwellings requiring major repairs):	11 %
	Households below *suitability* standards (in overcrowded dwellings):	3 %

Briefly summarize the following:

1. **Housing policies in local official community plans and regional growth strategies (if applicable):**

   In 2019, the OCP for Electoral Area E was amended to officially recognize the splitting of Electoral Area E into Area E and Area H. here are limited references to housing in the OCP and no policies addressing affordable, rental, and special needs housing. The only residential use permitted under land use designation established in the OCP is 'single family residential use'.

2. **Any community consultation undertaken during development of the housing needs report:**

   In Fall 2020, there were opportunities for stakeholders and the public to provide their insights and comments on housing in the FVRD's Electoral Areas. Stakeholder consultation was completed with representatives from social service organizations, non-profit housing providers, developers, realtors, and local government representatives. In addition to stakeholder consultation, the public was engaged through an online housing needs survey.

3. **Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).**

   The FVRD hosted a virtual workshop for representatives from local government. The session was attended by staff from the FVRD, the Village of Harrison Hot Springs, and the District of Hope. The District of Mission was unable to attend this session and the project team followed up directly with a stakeholder interview.

4. **Any consultation undertaken with First Nations:**

   Discussions with Chief and Council at Spuzzum First Nation and the CEO of Leq'a':mel First Nation Development Corporation provided further context around housing gaps and challenges in Indigenous communities. Many First Nation communities were navigating challenges related to COVID-19 and did not respond to consultation invitations.

PART 2: KEY FINDINGS

Table 1: Estimated number of units needed, by type (# of bedrooms)

	Currently (2021)	**Anticipated (5 years)**
0 bedrooms (bachelor)	0	0
1 bedroom	81	86
2 bedrooms	359	383
3+ bedrooms	556	593
Total	997	1,062

Comments:

An additional 65 units will be needed by 2026. It is unlikely the proportion of units by bedroom type will change significantly over the next five years. The current unit by bedroom type values presented above are ***unit projections for 2021*** based on the 2016 census of the population and the BC Statistics population projections, and may not be fully representative of on-the-ground unit totals. Updated census data will be available in the forthcoming 2021 census of the population.

Table 2: Households in Core Housing Need	**2006**		**2011**		**2016**	
	#	**%**	**#**	**%**	**#**	**%**
All households in planning area	-	100	-	100	865	100
Of which are in core housing need	-	-	-	-	55	7%
Of which are owner households	-	-	-	-	30	4%
Of which are renter households	-	-	-	-	20	16%

Comments:

Previous years data for Electoral Area H in unavailable as it is a relatively new and established Area.

Table 3: Households in *Extreme* Core Housing Need

	2006		**2011**		**2016**	
	#	**%**	**#**	**%**	**#**	**%**
All households in planning area	-	100	-	100	865	100
Of which are in extreme core housing need	-	-	-	-	20	3%
Of which are owner households	-	-	-	-	10	1%
Of which are renter households	-	-	-	-	15	12%

Comments:

Previous years data for Electoral Area H in unavailable as it is a relatively new and established Area.

Briefly summarize current and anticipated needs for each of the following:

1. **Affordable housing:**

   Housing is not affordable for many residents of Electoral Areas E, with 16% of households spending 30% or more of their income on shelter costs consistently since 2006. The benchmark price in Electoral Area H has been increasing by 12% per year since 2016.

2. **Rental housing:**

   Not only are high rates of unaffordability experienced by renter households in Electoral Area H, there simply are not many rental units available. The share of renter households experiencing unaffordability (24%) or core housing need (16%) in Electoral Area H is lower than the regional average, although this represents a quarter of renter households.

3. **Special needs housing:**

   There are no non-market special needs housing units in Electoral Areas E and H. It is assumed that people requiring housing with support services would need to access housing in the FVRD's urban centres, such as Chilliwack.

4. **Housing for seniors:**

   The population in Electoral Area H is quickly aging, with both the average and median age increasing by approximately one per year. Opportunities to downsize are lacking, and seniors fear they may have to move away from their communities as their needs evolve.

5. **Housing for families:**

   The population is relatively older suggesting a low rate of family formation, however, the existing housing is largely suited to larger and growing families.

6. **Shelters for people experiencing homelessness and housing for people at risk of homelessness:**

   There is limited data available regarding persons experiencing homelessness in Electoral Areas H. Service providers working in the FVRD's urban centres emphasized there are many low-income individuals who are either experiencing or at-risk of experiencing homelessness in the FVRD's Electoral Areas.

7. **Any other population groups with specific housing needs identified in the report:**

   N/A

Were there any other key issues identified through the process of developing your housing needs report?

-A quarter of renter households in Electoral Area H reported not being able to afford their housing in 2016.
- Survey respondents from Electoral H express a desire for increased opportunities to create smaller, secondary dwelling units on their properties.
-There is a need for more accessible housing to enable independent living for seniors given the proportion of seniors living in Electoral Area H and the age of existing housing.
-38% of dwellings in Electoral Area H were not occupied by usual residents (i.e., they were unoccupied or occupied by temporary residents).
-There are limited local employment opportunities and residents are relatively isolated from the FVRD's urban centres.

CITY SPACES

Fraser Valley Regional District

APPENDIX 7:

ELECTORAL AREA F HOUSING NEEDS REPORT

ELECTORAL AREA F

APPENDIX 7: ELECTORAL AREA F HOUSING NEEDS REPORT

Fraser Valley Regional District

March 2021

Fraser Valley Regional District

CITY SPACES

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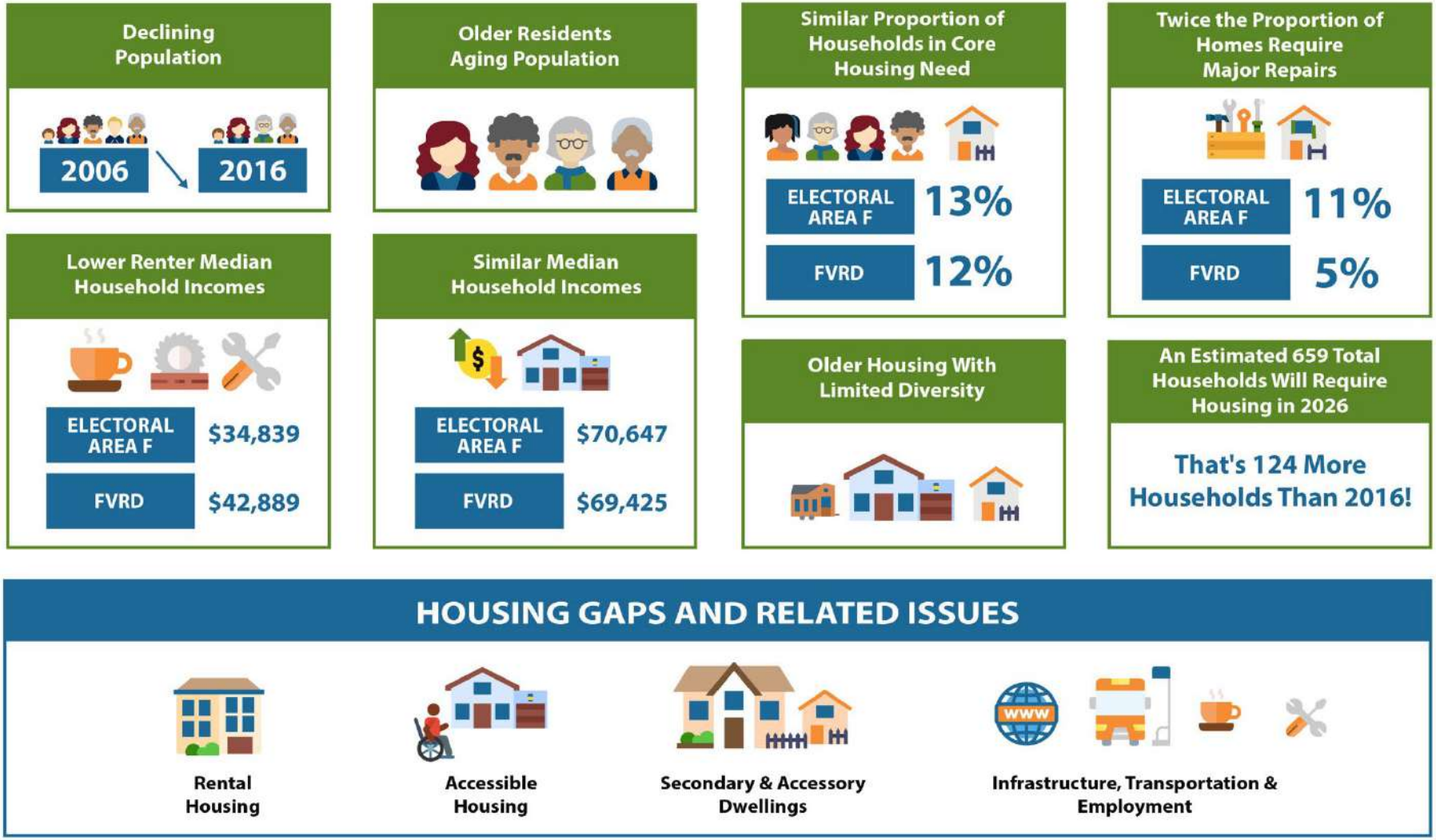
Executive Summary

Figure 1: Electoral Area F – At A Glance



Electoral Area F Context

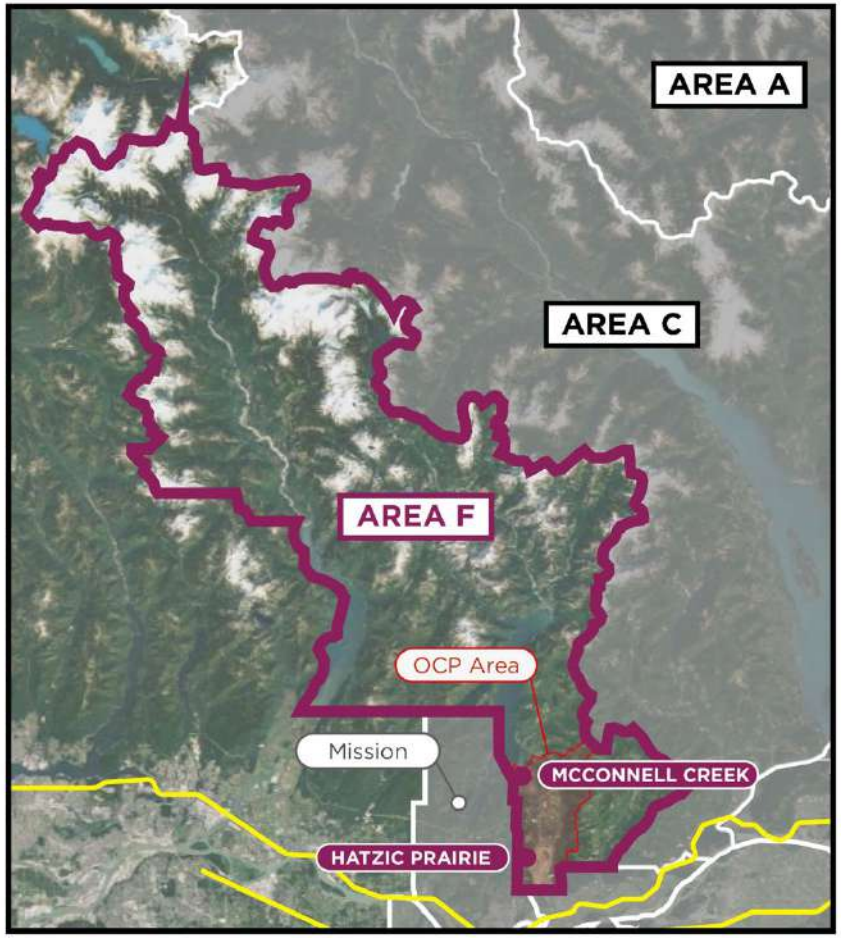
Location

Electoral Area F is the westernmost Electoral Area in the Fraser Valley Regional District (FVRD) and is bounded by the Squamish-Lillooet Regional District to the north and west, Electoral Area C to the east, Electoral Area G, Mission and Maple Ridge to the south, and the Metro Vancouver Regional District to the west. The Hatzic Valley includes the historic settlements areas of Hatzic Prairie, Durieu, Miracle Valley, and McConnell Creek.

Electoral Area F encompasses 2,117 km^2 in area with a sparse population density of 0.61 persons per km^2; however, almost all residents reside within the southwest area covered by the Electoral Area F – Hatzic Valley Official Community Plan. The plan encompasses the area between the northern shore of Hatzic Lake and the southern shore of Stave Lake, approximately 11 km to the north (Figure 2).

The Hatzic Valley in Electoral Area F can be accessed through two roads: Stave Lake Road from the west, connecting to Mission; and Sylvester Road from Electoral Area G to the south. The majority of Electoral Area F is rugged, remote, and inaccessible. For the purposes of this report, references to Electoral Area F primarily refer to the Hatzic Valley.

Figure 2: Electoral Area F Context Map



History

Electoral Area F

Electoral Area F was first inhabited by the Hatzic Peoples, members of the Stó:lō. The Haztic communities all but disappeared prior to the first census of the Stó:lō people in 1839, likely due to disease epidemics introduced by colonial explorers and occupiers.

Colonial settlement of the Hatzic Valley began in the 1860s, with homesteading and livestock farming beginning by the 1870s, efforts challenged by frequent floods. Following the destruction of a dyke in the 1894 flood, the British North America Company purchased the land, rebuilt the dyke, and subdivided the area into smaller farms. While farming was the predominant economic activity in the Hatzic Valley, sawmills and gravel pits also emerged during this time. As logging developed, settlers followed into the area, and over time, the forestry activity gradually waned – by 1949, only one sawmill remained. The area around Cascade Creek, to the north of the Haztic Valley and settled later, was previously called McConnell Creek, named after Jack McConnell, a prominent logger.

A flood in 1948, a dramatic event in the Valley's history, led to a dyke breaking along Haztic Lake. The resulting flood washed away hundreds of feet of railway line, the lake grew five times in size to 25 km^2, and the Haztic Prairie was largely under water. The severe damage led families to relocate with their livestock to Cascade (then McConnell) Creek to the north, and the Hatzic Prairie School and Community Hall were rebuilt.

Today, the majority of the inhabited area is within the Agricultural Land Reserve, with active commercial and hobby farming, in addition to sparse residential uses. The Haztic Valley includes a number of small-scale resorts, camps, and retreats, with forestry and gravel mining continuing in the surrounding hills and mountainsides.

Existing Housing Policy Framework

The 2011 Official Community Plan (OCP) for Electoral Area F states most housing needs over the life of the plan could be met through infill development. The analysis was based upon statistics from 1996, 2001, and 2006. While the population had increased between 2001 and 2006, the population has since declined from 1,339 to 1,293 in 2016.

There are limited references to housing within the OCP. While the OCP identifies the requirement for policies related to affordable housing, rental housing, and special needs housing, no policies refer to these issues. As per the *Local Government Act*, section 473, an OCP must include policies about affordable housing, rental housing, and special needs housing. This Housing Needs Report will serve as an important reference for FVRD staff when updating the OCP and will ensure new policies are informed by the latest available housing needs information.

The existing OCP policies related to housing are summarized below:

» *4.2.1 – It is anticipated that housing needs in Hatzic Valley will primarily be addressed through infill development;*

» *4.2.4 – The Regional District should review zoning provisions regarding Accessory Family Residential Use and, in particular, consider changes to allow the caregiver to reside in the accessory residence;*

» *4.4.2 – The Regional Board should consider the development of a plan or policy to guide the provision of seasonal farm labour accommodations.*

There are significant limitations on the range of development options in Electoral Area F with the majority of the lands being within the Agricultural Land Reserve. While secondary suites are freely permitted with no restrictions related to farm use, they must be located within the principal dwelling and could not be a separate detached structure, such as a garden suite, or a multi-unit structure for farm workers.

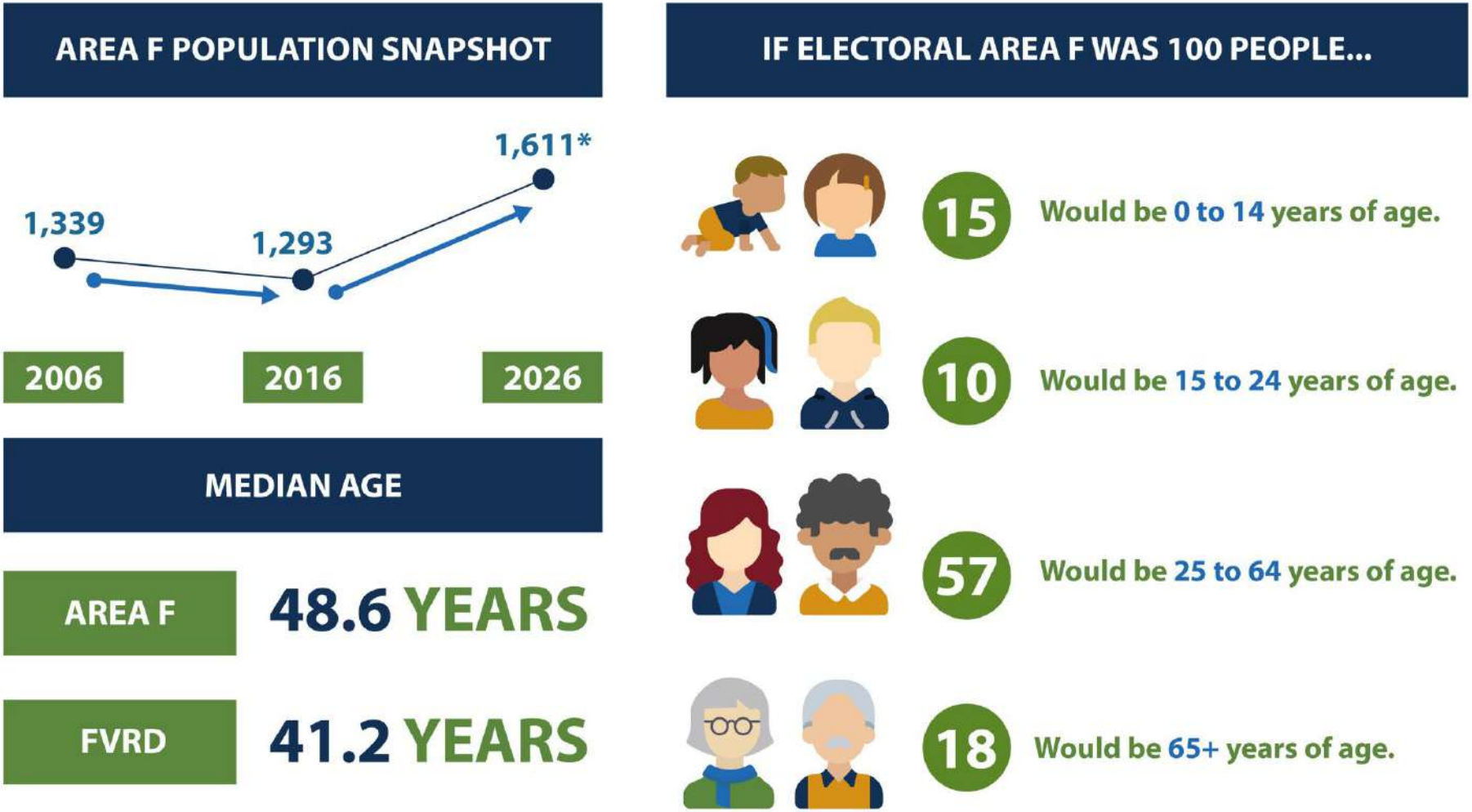
Key Findings

Electoral Area F Housing Situation

The following section contains select data indicators to inform key summary statements regarding housing need and the corresponding analysis. These high-level trends build from the information contained in Appendix 7.1: Electoral Area F Indicators, which is a comprehensive summary of data related to demographics, employment, and housing.[1]

[1] It is important to note the limitations associated with the 2011 National Household Survey (NHS) data. Due to the voluntary nature of the NHS, there is a possibility of non-response bias if those who chose not to respond to the survey are systematically different than those who did respond. Caution must be used when comparing NHS estimates to the 2006 long form census information because it is impossible to determine with certainty whether differences are due to actual changes in the population or due to non-response bias. Trends in low income estimates from the NHS compared to estimates from previous censuses show markedly different trends than those derived from other surveys and administrative data sources. Therefore, low income data from the NHS should be used with caution and comparisons to previous census data should not be made.

Figure 3: Electoral Area F Demographic Snapshot



* Detailed projections at the Electoral Area level are not available through BC Statistics. To provide an estimate of anticipated population for Electoral Area F, a proportional split was applied to the BC Statistics projection for the FVRD based on 2016 Census data for Electoral Area F as compared to the FVRD.

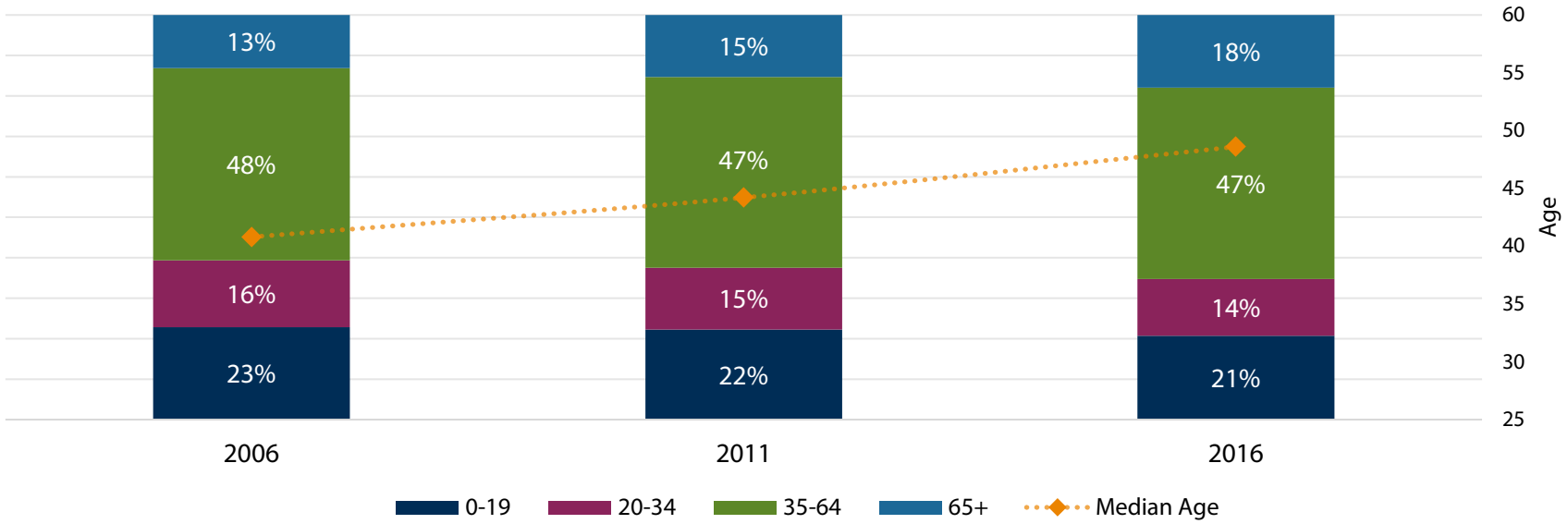
DEMOGRAPHIC TRENDS

» **The population of Electoral Area F declined slightly between 2006 and 2016 (-46 residents) and experienced an average annual loss of 0.34%.** The population of Area F was 1,293 in 2016. During this period, the FVRD's population grew at an average annual rate of 1.5%, while BC grew 1.3% per year – slightly less than the FVRD.

» **The population of Electoral Area F has been aging overall, and is older than the FVRD average,** but is younger on average than all but two FVRD Electoral Areas. In Area F, the median age has increased from 40.8 to 48.6 between 2006 and 2016. With an average age (44.1) lower than the median, Electoral Area F has a population skewed older overall.

> **Between 2006 and 2016, the proportion of the population younger than 35 has decreased, while the proportion of the population older than 65 has increased.** This supports a trend of an aging population, where people today are living longer than before, and birth rates are in decline. There are other demographic processes that affect aging, including migration and outmigration of younger people.

Figure 4: Change in Age Distribution and Median Age – Electoral Area F, 2006-2016



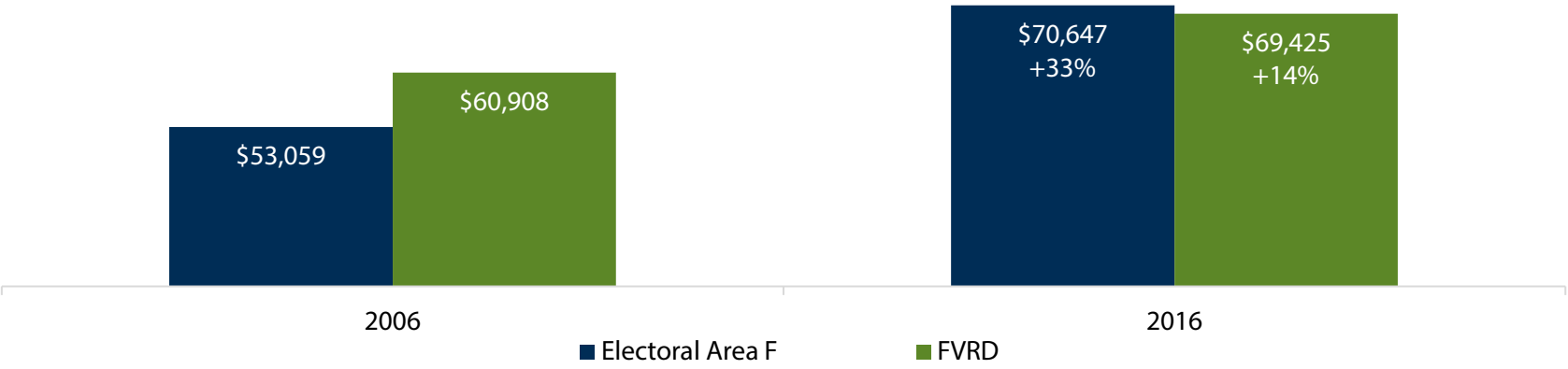
Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

- Based on BC Statistics projections, **the number of residents is projected to increase by 96 by 2026 (6.3% increase from 2021).** While this is a marked increase when compared to the growth trends between 2006 and 2016, this anticipated increase in population is derived from trends at the regional district level, which are not necessarily indicative of local growth patterns and nuances.[2]
- **In 2016, households in Electoral Area F were smaller on average (2.4) than in the FVRD overall (2.7) and have been shrinking over time.** Since 2006, the share of 1, 3, and 4 person households has decreased, while the number of 2 person households has increased. This suggests there may be fewer households in their family formation years and more seniors or couples who no longer have children at home.
- **The share of the population who rents (22%) and owns (78%) their housing has remained close to constant since 2006**.

HOUSEHOLD INCOME TRENDS

- **The median income of Electoral Area F households has increased by 33% since 2006**, **from $53,059 to $70,647 in 2016**, slightly higher than the FVRD ($69,425). The median income of Electoral Area F households has increased more than twice as fast compared to the FVRD (+14%).

Figure 5: Median Income – Electoral Area F and FVRD, 2006/2016

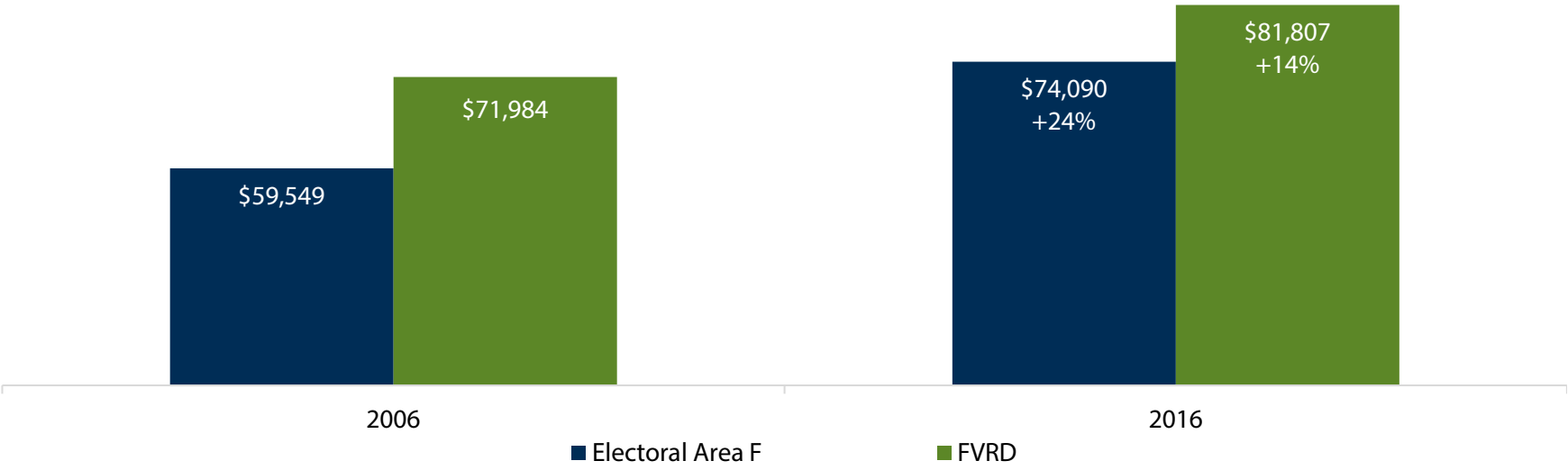


Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

[2] Detailed projections at the Electoral Area level are not available through BC Statistics. To provide an estimate of anticipated population for Electoral Area F, a proportional split was applied to the BC Statistics projection for the FVRD based on 2016 Census data for Electoral Area F as compared to the FVRD.

- **The median income of renter households has *decreased* by 13% since 2006, from $40,008 to $34,839 in 2016**. This could be due to higher income renters purchasing a home or moving to a new jurisdiction, lower-income renters moving into the area, or existing renters receiving a pay cut. During this time, the median income of renters in the FVRD overall increased 16%.
  - It appears there is greater income inequality among renter households in Area F in 2016 than in 2006. Average renter incomes have increased 2% while the median has decreased 13%, suggesting a larger share of renter households are making less than $34,839 annually, while particularly high-income renters are pulling up the average.
- **The median income of owner households has *increased* by 24% since 2006, from $59,549 to $74,090 in 2016**. The median income of owner households in the FVRD is higher ($81,807) but has increased slower than Electoral Area F between 2006 and 2016 (+14%).
  - It appears there is greater income equality among owner households in 2016 than 2006, with the median and average incomes converging closer together. This suggests a higher proportion of households are earning more than $74,090 in 2016 than 2006, with fewer higher-income outliers compared to the average.

Figure 6: Median Income of Owner Households – Electoral Area F and FVRD, 2006/2016

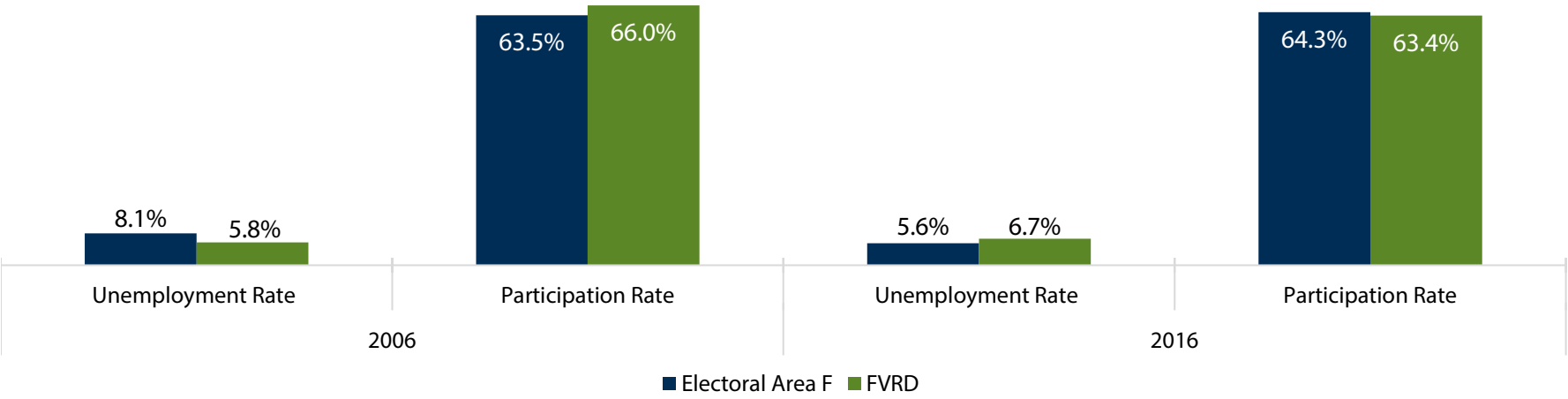


Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

LABOUR FORCE INDICATORS

» **In Electoral Area F, the unemployment rate has decreased while the participation rate has increased, since 2006.** This suggests a larger share of the population is participating in the economy and is more successful in securing employment. This contrasts with overall trends in the FVRD, where the unemployment rate has increased alongside a reduction in the participation rate.

Figure 7: Unemployment and Participation Rates – Electoral Areas F and FVRD, 2006/2016



Source: Statistics Canada, 2016 Census of Population, and 2006 Census of Population

» **Only a few (8%) of Electoral Area F workers are employed within the Electoral Area,** with 54% commuting to a different census subdivision (outside Area F) and 38% to a different census division (outside the FVRD). In 2016, most Electoral Area F residents worked in the District of Mission or the City of Abbotsford. A similar number of workers reported working within Electoral Area F, the City of Surrey, and the City of Vancouver.

» **Residents of Electoral Area F predominantly work in construction (14% of workers), retail trade (14%), health care and social assistance (12%), and agriculture, forestry, fishing, and hunting (12%).** While the economic activity in Electoral Area F is largely related to agriculture and forestry, only a small share of local residents work within these industries.

RENTAL HOUSING INDICATORS

- **There is no CMHC information available for Electoral Area F.** A rental scan completed in February 2021 found no long-term rental listings in Electoral Area F[3]. The nearest rental listings were in the District of Mission.
  - The urban area of the District of Mission is a 10–20 minute drive from Electoral Area F and appears to be the closest area to access rental housing. Between October 2015 and October 2020, the vacancy rate in Mission has decreased from 2.6% to 0.8%, while median rents have increased approximately 17% (or 3% per year). With a decreasing vacancy rate and increasing rents it may be difficult for Electoral Area F residents to find affordable housing, even if they were to relocate to Mission.
- **As per 2016 Census data, median monthly shelter costs for rented dwellings in Electoral Area F totaled $1,003** as compared to $877 across the FVRD. Rental housing is more costly in Electoral Area F when compared to shelter costs for rented dwellings across the region.
- **There are no provisions for permitting rental housing in Electoral Area F**. While *accessory boarding use* allows for the accommodation of up to 4 people in no more than 2 sleeping rooms, they must be within the principal residence and cannot contain cooking facilities or be independently rented. Similarly, *accessory employee residential use* allows for one (for parcels 7.5 – 15.0 hectares in size) or two (parcels of more than 15.0 hectares) employees to be housed on an agricultural property. Multi-unit developments are not permitted within the ALR, however, secondary suites are allowed within principal dwellings with no limitations related to farm-use.

Electoral Area F – Renter Household Affordability Snapshot

Renter households earning 2016 median income of $34,839 can afford $871 in monthly shelter costs at 30% of before-tax income. In 2016, median monthly shelter costs for rented dwellings in Electoral Area E totaled $1,003, 15% higher than 30% of median income. The income required to meet the affordability threshold for a unit with the median rental rate is $40,120.

In Electoral Area F, 61% of renter households earned less than $40,000 in 2016. However, 25% of renter households directly reported being unable to afford their rent in 2016. There is a gap between what is available and what is affordable for renter households in Electoral Area F.

[3] A Craigslist rental scan was completed on February 24 2021

HOMEOWNERSHIP INDICATORS

» **In 2016, the median value of dwellings in Electoral Area F ($499,880) was 14% higher than in the FVRD ($438,797).**

» **Since 2016, housing prices appear to have increased in Electoral Area F when comparing the 2016 census data and 2020 assessment information** (see Table 1)**.** In 2020, the average assessed value of dwellings in Area F was $570,580, an 8% increase over 4 years. However, the 2020 average sales value was 12% higher than the assessed value ($639,774), suggesting increased demand and a resulting escalation of prices. In the FVRD overall, there was a smaller increase in assessed values (+4%) but a greater increase in the average sales value (+19%).

Table 1: Owner Estimated (2016), Assessed (2020), and Sales Values (2020), Electoral Area F and FVRD

Area	Average Estimated Value (2016)4	Average Assessed Value (2020)		Average Sales Values (2020)	
	$	$	% Change	$	% Difference from Assessed
Electoral Area F	$529,041	$570,580	+8%	$639,774	+12%
FVRD	$476,293	$494,791	+4%	$586,365	+19%

Source: Statistics Canada, 2016 Census of Population; BC Assessment. Ministry of Municipal Affairs. Housing values (2020)

» Table 2 (on the following page) provides the benchmark price[5] for single-detached dwellings in the nearby District of Mission from August 2016 - 2020. The benchmark price has increase 30% since 2016 – increasing over three times more than the assessed values in Electoral Area F or the FVRD overall – and has increased every year other than 2019.

- With quickly increasing prices, Mission residents may be seeking housing they can more easily afford in the surrounding Electoral Areas. As these relatively lower income households move into the rural areas it may put further pressure on the rental stock and current renters in Electoral Area F, potentially leading to increasing prices there as well. If low-income and vulnerable renters from both Mission and Electoral Area F are displaced by increasing prices, they may be at risk of experiencing homelessness. This dynamic has been described by stakeholders, with more residents sleeping rough or in precarious housing situations.

[4] The average dwelling value included in the census is based on *owner estimates* and refers to the dollar amount *expected* by the owner if their dwelling was sold rather than direct assessment values from BC Assessment.

[5] The MLS Home Price Index (HPI) Benchmark value is a more stable price indicator than average prices, because it tracks changes of "middle-of-the-range" or "typical" homes and excludes the extreme high-end and low-end properties. A benchmark property is designed to represent a typical residential property in a particular MLS® HPI housing market.

» While data capturing trends since the emergence of the COVID-19 public health emergency is not yet available for Electoral Area F, the Fraser Valley Real Estate Board reports February 2021 was the sixth consecutive month of record-breaking levels of property sales. This surge in home, attributed to record-low interest rates and as a response to the pandemic, buying has been accompanied by quickly escalating prices. For example, the benchmark price for a single detached home in the Fraser Valley increased 5.1% from January to February 2021, and 19.9% from February 2020 to February 2021. This level of sales has not been recorded in the 100-year history of the Fraser Valley Real Estate Board.

- In Mission, the benchmark price increased from $668,300 to $822,800 from February 2020 to February 2021. It is possible prices are similarly increasing in the surrounding rural areas.

Table 2: Single-Detached Benchmark (2016 - 2020), District of Mission

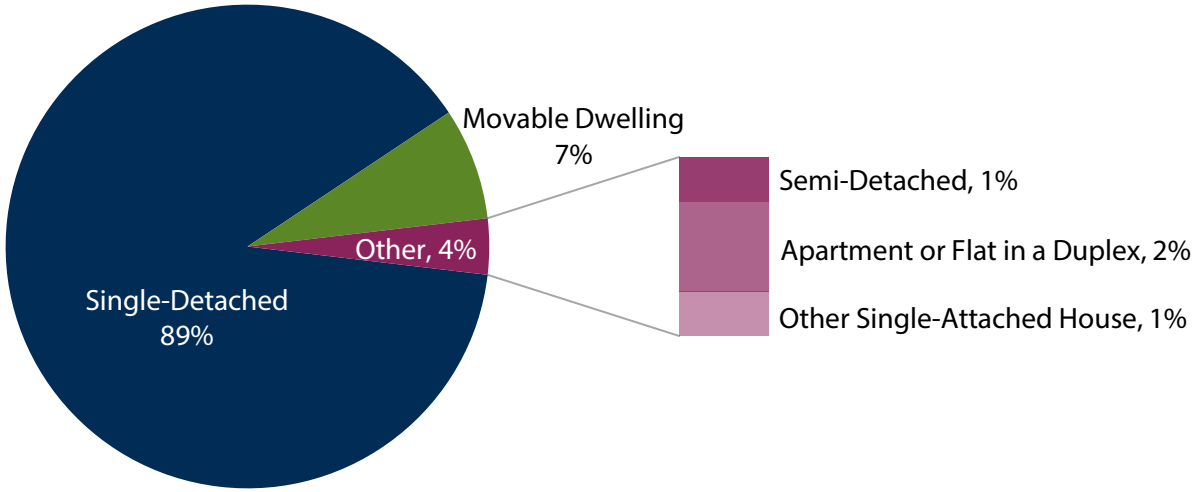
Area	2016 $	2017 $	2018 $	2019 $	2020 $	Change %
District of Mission	$535,800	$636,000	$683,700	$651,900	$696,900	30%

Source: Fraser Valley Real Estate Board. Monthly Statistics Package. August 2016, 2017, 2018, 2019, and 2020

» As shown in Figure 8, **most homes in Electoral Area F are single-detached dwellings (89%), with the remaining homes predominantly classified as movable dwellings (7%)**[6]. There is limited diversity in the housing stock. This may pose challenges for older residents as there are few accessible options and single-detached homes typically require more maintenance and yard work.

[6] A movable dwelling is: "a single dwelling, designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation pad and may be covered by a skirt." (Statistics Canada, Dictionary, Census of Population, 2016). The category 'Movable dwelling' includes mobile homes and other movable dwellings such as houseboats, recreational vehicles and railroad cars.

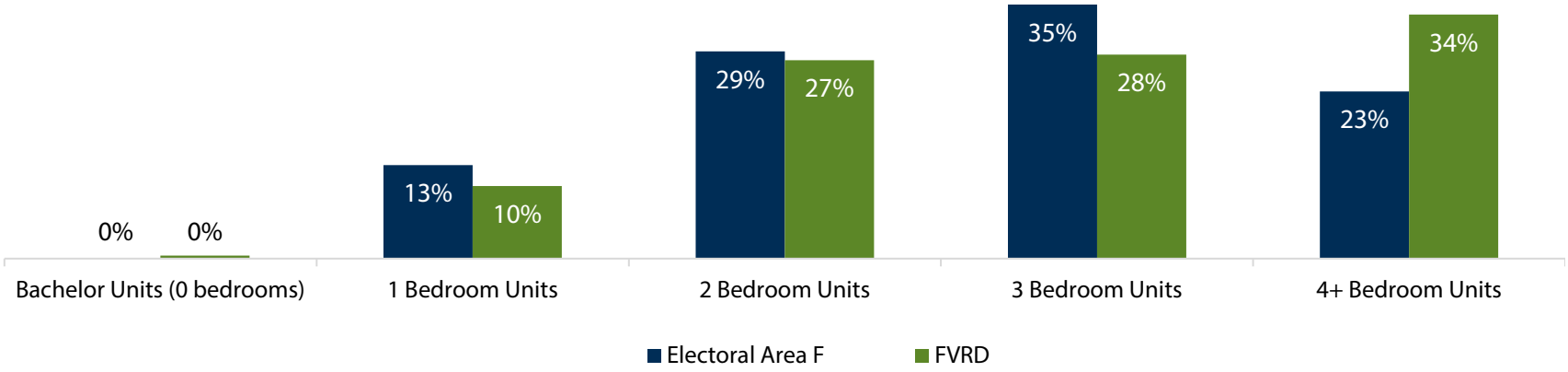
Figure 8: Dwellings by Structure Type – Electoral Area F, 2016



Source: Statistics Canada, 2016 Census of Population

» **In 2016, 58% of dwellings in Electoral Area F had three, four, or more bedrooms, while only 13% had one bedroom.** Most households have one (23%) or two (43%) member(s), while only 34% have three or more. This suggests a potential mismatch between family size and the available housing, and there maybe be a need for increased supply of smaller units.

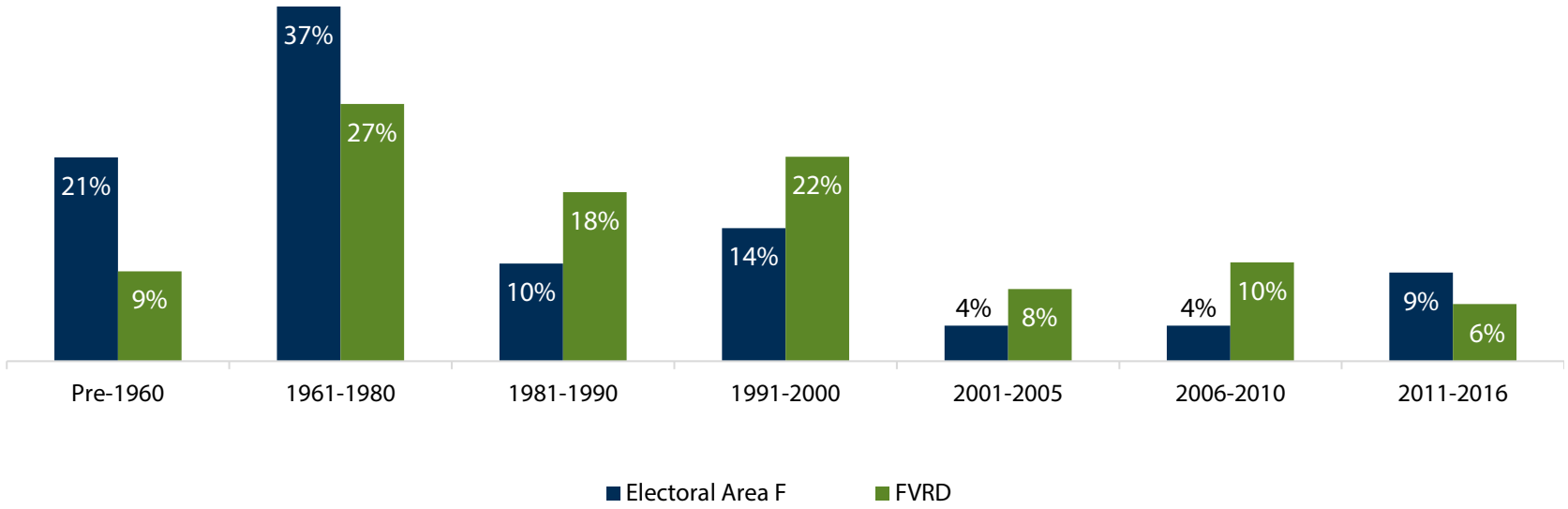
Figure 9: Dwellings by Bedroom Count – Electoral Area F, 2016



Source: Statistics Canada, 2016 Census of Population

» **Most homes in Electoral Area F (59%) were built before 1980, while only 15% were built since 2001.** This reflects the pattern evident across the Electoral Areas, where 49% of housing was constructed prior to 1980, as compared to 36% across the region. Compared to the FVRD, over twice the proportion of dwellings in Electoral Area F were built before 1960. With major forestry and mining activity diminishing over time, there may have been less demand for housing construction within the Area in recent decades. Older homes may require repair, maintenance, or upgrading to meet the needs of current and future residents, and may not meet current building code regulations, or modern energy efficiency standards. Older homes often do not meet the accessibility needs of older residents due to the presence of stairs, or fixtures and features incompatible with modern mobility aids.

Figure 10: Dwellings by Construction Year – Electoral Area F, 2016



Source: Statistics Canada, 2016 Census of Population

» **There has been limited new housing construction since 2010 in Electoral Area F.** Over the past 10 years, there were 32 new single-detached homes and 6 mobile homes built in Area F, while the population has declined slightly.

NON-MARKET HOUSING INDICATORS

» There are only 2 non-market housing units administered by BC Housing in Electoral Areas F[7][8]. BC Housing administers two rent supplement programs, of which there was a total of one recipient in Electoral Area F as of March 2020.

> The Rent Assistance Program (RAP) provides eligible low-income, working families with cash assistance to help with their monthly rent payments in the private market.

> The Shelter Aid for Elderly Renters (SAFER) program helps make rents affordable for BC seniors with low to moderate incomes. SAFER provides monthly cash payments to subsidize rents for eligible BC residents who are age 60 or over and who pay rent for their homes.

» **There is a more substantial stock of non-market housing in the nearby District of Mission.** If residents were to re-locate to this municipality, or other urban centres in the FVRD, they could potentially access non-market housing administered by BC Housing. BC Housing administered units in Mission are summarized in Table 3. As of April 2020, Mission had a total of 129 units of emergency shelter and housing, 164 units for transitional supported and assisted living, and 278 units of independent social housing.

Table 3: BC Housing Administered Non-Market Housing Units (2020), District of Mission

2020	Emergency Shelter and Housing			Transitional Supported and Assisted Living			Independent Social Housing	
	Homeless Housed	Homeless Rent Supplements	Homeless Shelters	Supportive Seniors	Special Needs	Women & Children Fleeing Violence	Low Income Families	Low Income Seniors
District of Mission	67	35	27	57	83	24	176	102
	129			**164**			**278**	

Source: BC Housing. Research and Corporate Planning Dept. Unit Count Reporting Model, March 31, 2020

» While a Point-in-Time homelessness count has not been conducted for Electoral Area F specifically, information is available for Mission and can be applied as an indicator of potential spillover into the surrounding Electoral Areas. As shown in Table 4, **there was a significant increase (+182%) in the number of residents experiencing homelessness in Mission from 2017 – 2020**, with 178 individuals identified

[7] There may be other non-market housing units in Electoral Area F without an agreement with BC Housing in-place.
[8] The two units are classified as "Transitional Supported and Assisted Living," but the sub-category has been suppressed for confidentiality as there are fewer than 5 units in the category.

in the most recent count. While the count likely does not capture all individuals experiencing homelessness, applying similar methodology in different years allows for a trend to be assessed.

Table 4: Point-in-Time Homeless Count (2017/2020), District of Mission

	2017	% of population	2020	% of population	% Change (2017 / 2020)
District of Mission	63	0.16%	178	0.44%	+182%

Source: Fraser Valley Regional District. 2020 Homeless Count and Survey Report.

ANTICIPATED HOUSING UNITS[9]

The anticipated housing units required for Electoral Area F are provided in Table 5 below.

» In Electoral Area F, the population is anticipated to increase to 1,611 people by the year 2026. **An estimated 659 households will require housing, an increase of 124 households.**

Table 5: Anticipated Number of People & Households, Electoral Area F (2016 to 2026)

	2016	2018	2020	2022	2024	2026	Change 2016-2026
Total Number of People	1,293	1,453	1,499	1,533	1,572	1,611	+318
Total Households	535[10]	597	611	627	643	659	+124
Household Size	2.42	2.72	2.80	2.86	2.94	3.01	+0.59

Source: BC Statistics

» It is important to recognize the distinction between *private dwellings occupied by usual residents*[11] and *private dwellings*, which may be unoccupied, temporarily unoccupied, occupied by foreign residents or by temporarily present persons (i.e., students, temporary foreign workers, vacationers). In most communities, there are more dwellings than those occupied by usual residents.

[9] Detailed projections at the Electoral Area level are not available through BC Statistics. To provide an estimate of anticipated population for Electoral Area F, a proportional split was applied to the BC Statistics projection for the FVRD based on 2016 Census data for Electoral Area E as compared to the FVRD.
[10] Detailed projections at the Electoral Area level are not available through BC Statistics. To provide an estimate of anticipated population for Electoral Area F, a proportional split was applied to the BC Statistics projection for the FVRD based on 2016 Census data for Electoral Areas E and H as compared to the FVRD.
[11] The number of private dwellings occupied by usual residents is equal to the number of private households.

> **In Electoral Area F, only 72% of dwellings were occupied by usual residents[12] during the 2016 census**. With 28% of dwellings potentially unoccupied or occupied by temporary residents, it becomes more complex to determine the number of housing units required to meet the future demand for permanent residency.

Table 6: Dwellings Occupied by Usual Residents (2016), Electoral Area F

2016	Electoral Area F		FVRD	
	#	%	#	%
Total private dwellings	745	-	116,080	-
Private dwellings occupied by usual residents	535	72%	108,393	94%

Source: Statistics Canada, 2016 Census of Population

» The anticipated number of housing units required in Electoral Area F by the year 2026 is 659. As there are currently 745 private dwellings in Electoral Area F, **there appears to currently be a sufficient supply of dwellings to meet the need in 2026**. This assumes all dwellings will be occupied by usual residents, but in 2016 28% of dwellings were not. **Assuming a similar proportion of dwellings continue to not be occupied by usual residents the unit shortfall would be 124 units**. It is also important to consider the condition and suitability of the existing housing may not suit the needs of current or future residents.

[12] Dwellings occupied by usual residents refers to private dwellings in which a person or a group of persons is permanently residing and does not include temporary residents or those not regularly occupied (such as unoccupied units or vacation dwellings).

HOUSING UNIT PROJECTIONS BY BEDROOM TYPE

» Housing unit projections are further analyzed by bedroom type, as per the legislative requirements. Given the limited construction and number of housing units in Electoral Area F, **it is unlikely the proportion of units by bedroom type will change significantly over the next five years.** Table 7 maintains the 2016 Census distribution of units by bedroom type.

Table 7: Housing Units Required by Bedroom Type (Anticipated), Electoral Area F

Unit Size	2016 (#)	2016 (%)	Total Units (#)				
			2021	2026	2031	2036	2041
0-Bedroom	0	0%	0	0	0	0	0
1-Bedroom	70	13%	80	85	91	96	101
2-Bedroom	155	29%	178	189	201	212	223
3-Bedroom	190	35%	218	232	246	260	273
4+Bedroom	125	23%	143	153	162	171	180
Total	**540**[13]	**100%**	**619**	**659**	**700**	**740**	**777**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

[13] The number of housing units by bedroom type differs from the number of private households because of the discrepancies between total population tabulations (collected by 100% of the population) and the 25% sample data collected through the long form census. Certain indicators, such as housing units by bedroom type, are only collected for a 25% sample of the population in private households. The results are then weighted to represent the total population. Given the total number of households has been collected by 100% of the population, this has resulted in a data discrepancy between these two indicators. The proportion of units by bedroom type has been applied to the anticipated household numbers, which are derived using the 2016 private household data.

HOUSEHOLDS IN CORE HOUSING NEED

» For the purposes of this report, **core housing need**[14] is used to help us understand how well housing needs are met. The following section provides an explanation of the indicators comprising core housing need: affordability, adequacy, and suitability.

Affordability

» Upon examining the affordability indicator, **Electoral Area F is representative of the FVRD overall, with similar proportions of households reporting they spend 30% or more of their income on shelter.** The incidence of unaffordability in Area F has remained relatively consistent between 2006-2016, with a 1% decrease (to 23%) in the share of households not meeting the standard for affordability. The situation appears to have improved somewhat for renter households; the proportion of renter households unable to afford their rent was 12% lower in 2016. However, over a third of renter households report struggling with affordability in 2016.

Table 8: Affordability – Households Spending 30%+ of Income on Shelter Costs, Electoral Area F (2006 to 2016)

Core Housing Need: Affordability	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	115	24%	70	15%	105	23%	22,640	23%
Renter	45	47%	10	14%	35	35%	10,110	38%
Owner	70	18%	60	15%	70	20%	12,525	17%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

[14] Statistics Canada specifies, "A household is said to be in 'core housing need' if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards)." Extreme core housing need has the same meaning as core housing need except that the household has shelter costs for housing that are more than 50% of total before-tax household income.

Adequacy

» In general, **the condition of housing in Electoral Area F seems to be the same, or slightly worsening,** particularly for homeowners. With the majority of housing being single-detached, it is possible some homeowners are struggling to maintain their properties, due to financial or mobility factors, especially when considering the aging nature of the population and the age of most dwellings (59% are 40 or more years old).

> Dwelling unit condition is an important indicator of the health and viability of a community. Repair and maintenance of dwellings is one of the most important and challenging elements for private households and non-profit or government operated social housing sites. Repair and maintenance usually account for a large expenditure of household income, and a significant percentage of homes in need of major repair may indicate an income and/or affordability issue.

» **Compared to the FVRD (5%), there is twice the proportion of dwellings requiring major repairs in Electoral Area F (11%).** The most significant variation is for homeowners, where over three times the proportion (13%) reported adequacy issues compared to the regional district overall (4%), while similar rates are experienced for renters (10% in Area F and 8% in the FVRD).

Table 9: Adequacy – Households in Dwellings Requiring Major Repairs, Electoral Area F (2006 to 2016)

Core Housing Need: Adequacy	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	45	9%	60	13%	50	11%	5,220	5%
Renter	10	11%	10	14%	10	10%	2,015	8%
Owner	35	9%	50	12%	45	13%	3,200	4%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Suitability

» **The proportion of households experiencing overcrowding appears to have improved in Electoral Area F between 2006 and 2016.** Half as many households reported being in overcrowded dwelling in 2016, with the majority of the difference due to a reduction in overcrowding for homeowners.

» **Residents of Electoral Area F report similar rates of overcrowding as in the FVRD overall.** In 2016, 4% of all households, and homeowners, were in unsuitable dwellings, compared to 5% and 3% across the FVRD. The proportion of renter households in unsuitable housing is the same across the two jurisdictions (10%).

Table 10: Suitability – Households in Overcrowded Dwellings, Electoral Area F (2006 to 2016)

Core Housing Need: Suitability	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	40	8%	60	13%	20	4%	4,645	5%
Renter	10	11%	0[15]	0%	10	10%	2,595	10%
Owner	35	9%	60	15%	15	4%	2,050	3%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

[15] The value for renter households was suppressed in 2011.

Core Housing Need

A household is considered in **Core Housing Need** when its dwelling does not meet one of the three housing standards (i.e., affordability, adequacy, and suitability) and would have to spend 30% or more of its before-tax income to access a dwelling meeting all three housing standards.

» As with many of the individual indicators of housing need, **the proportion of households experiencing core housing need in Electoral Area F is generally representative of the FVRD overall.** Although households in Area F appear to be struggling slightly more than in the FVRD overall, the share of households is quite similar. Renter households struggle the most, with 33% being in core housing need in 2016, compared to 7% of homeowner households (30% and 6%, for renters and owners, across the FVRD).

» **The incidence of households in core housing need has improved substantially since 2006, with half as many households meeting the threshold.** Homeowners in particular have seen marked change and represent most of the improvement, decreasing from 18% of households to 7% in 2016. The situation has improved for renters (from 47% of households in 2006, to 33% in 2016), however**, a third of renter households remained in core housing need in 2016.**

Table 11: Households in Core Housing Need, Electoral Area F (2006 to 2016)

Core Housing Need	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	115	24%	65	14%	60	13%	12,325	12%
Renter	45	47%	10	14%	35	33%	7,940	30%
Owner	70	18%	55	14%	25	7%	4,385	6%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Extreme Core Housing Need

A household is considered in ***Extreme* Core Housing Need** when its dwelling does not meet one of the three housing standards (i.e., affordability, adequacy, and suitability) and would have to spend 50% or more of its before tax income to access a dwelling meeting all three housing standards.

» **The proportion of households experiencing *extreme* core housing need in Electoral Area F is representative of the FVRD overall,** with variation primarily for renter households. In 2016, 19% of renter households were in core housing need, compared to 13% across the

FVRD. When examining all households (7%), or owner households (3%), the proportion is quite similar to the FVRD (6% for all households, and 3% for owners).

» **The incidence of extreme core housing need has improved similarly to core housing need since 2006.** Owner households have experienced the most improvement, with three quarters fewer households classified as being in extreme core housing need in 2016. The situation has remained largely the same for renters, with 19% of households being in extreme core housing need in 2016. While the proportion of renter households has decreased from 26%, this only represents five households.

Table 12: Households in Extreme Core Housing Need, Electoral Area F (2006 to 2016)

Extreme Core Housing Need	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	65	13%	40	8%	30	7%	5,505	6%
Renter	25	26%	0	0%	20	19%	3,475	13%
Owner	45	12%	30	7%	10	3%	2,025	3%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Key Areas of Local Need

Housing Needs Summary Statements

Based on an analysis of data summarized in Appendix 7.1 and feedback from public engagement, the following summary statements describe the current and anticipated needs for the groups listed below:

AFFORDABLE HOUSING

- **Housing is not affordable for many Electoral Area F residents, with nearly a quarter of households, and a third of renter households, spending 30% or more of their income on shelter costs.** Both homeowners and renter households reported struggling with affordability in 2016, although a higher share of renter households were unable to afford shelter costs. With a growing proportion of older residents, there is likely a reliance on pensions to support shelter costs and this could be creating a gap between what is available and what is affordable to Electoral Area F residents.
  - Stakeholders in Mission also identified a cascading process, where residents from Metro Vancouver seeking more affordable housing are moving to the Fraser Valley, and outcompeting existing residents for the same units. Those with lower incomes are pushed out of town into the surrounding rural areas, where shelter costs may be lower, but transportation proves to be a barrier, particularly for these lower-income households. Stakeholders noted the lack of affordable housing in Mission further exacerbates this issue as new residents with higher incomes continue to arrive in Mission. As residents increasingly struggle to afford their homes in Mission, they may move out into the Hatzic Valley, potentially falling into the cycle of homelessness. Survey respondents noted increasingly visible individuals and groups experiencing homelessness in Electoral Area F. This observation is supported by the 182% increase in the number of individuals experiencing homelessness captured in the 2020 FVRD Point-in-Time count.

SPECIAL NEEDS HOUSING

- Special needs housing, or housing with support services, is typically intended to house youth or adults with mental and/or physical disabilities. There are no non-market special needs housing units in Electoral Area F. It is assumed that people requiring housing with support services would need to access housing in the FVRD's urban centres, such as Mission or Abbotsford.

HOUSING FOR FAMILIES

» With limited local employment opportunities, **Electoral Area F has experienced population loss in recent years and the proportion of children, youth, young adults, and middle-aged adults has decreased while the proportion of older residents has increased**. Most homes have 3 or more bedrooms, and would likely meet the needs of families, although, they would likely need sufficient spending power to purchase their home if they wished to reside in Electoral Area F. It may be challenging for renting families to secure the housing they need in the Area. Families may also struggle to access services they need, such as schooling or childcare, without traveling to an urban centre, such as the District of Mission.

RENTAL HOUSING

» **There is currently no purpose-built rental housing in Electoral Area F – there are also no provisions for the creation of secondary dwellings for long-term tenancy.** Nonetheless, a fifth of households identified themselves as renters in 2016. Over a third of those households spent more than 30% of their income on rent, and a third were in core housing need. Survey respondents expressed a desire for secondary dwellings (e.g., secondary/basement suites, or carriage houses), both to build on their properties to rent out or to reside in, which could offer a route to create additional rental housing in the Area. As seniors look to downsize from larger properties, accessible, single-storey rental units will be important to facilitate aging-in-place. Survey respondents noted the lack of available dwellings for rent and the resulting high prices. A large number rented dwellings could be challenging to develop due to servicing constraints, ALR dwelling and subdivision restrictions, and community preferences for a rural form and character.

> While much of Electoral Area F is within the Agricultural Land Reserve (ALR), which places additional limits on the residential use of land, there are also suburban cul-de-sacs and subdivisions, as well as the village centre area of Durieu falling outside the ALR. These areas may be appropriate for the incremental addition of secondary and/or rental dwellings, depending particularly on servicing capacity and regulatory approval. Secondary suites are permitted throughout the ALR within principal residences, but local jurisdictions must also permit them through their regulatory framework.

> Stakeholders noted there is limited affordable rental in nearby Mission, the closest urban centre, and as a result, there are many unregistered basement or secondary suites. Others noted resistance to changes that would allow important sources of rental housing, primarily secondary dwellings or coach houses, alongside a lack of land or programs to facilitate affordable housing development. Funding organizations, primarily BC Housing, have made attempts to fund projects in Mission, but land use restrictions and challenging approval processes have historically limited progress.

SENIORS HOUSING

» **There is a need for accessible, one level homes for independent living as residents age into their senior years**. There is limited housing diversity in Electoral Area F, with almost all dwellings being larger single-detached homes, typically with three or more bedrooms. Additionally, the majority of housing in the community was constructed before 1980 and may not be accessible for older residents. Many survey respondents expressed a desire for accessible, one-level homes for independent living with improved accessibility and lower maintenance requirements. Several comments specifically referred to allowing more secondary and accessory dwellings to facilitate meeting this need. There is also no housing with support services in Electoral Area F – seniors requiring assistance with daily living may be required to relocate to Mission.

> **There are limited options for seniors looking to downsize and stay in the community.** With an increasing rate of homeowners reporting their dwellings require major repair, communication strategies to educate residents about assistance programs, such as BC Housing's Home Adaptations for Independence (HAFI), could help seniors age in place while maintaining a similar development character throughout the area.

SHELTER FOR PEOPLE EXPERIENCING HOMELESSNESS AND HOUSING FOR PEOPLE AT-RISK OF HOMELESSNESS

» There is limited data available regarding persons experiencing homelessness in Electoral Area F. However, survey respondents expressed concerns related to precariously housed individuals on farmland, in parks and near creeks. Similarly, **service providers working in the FVRD's urban centres emphasized there are many low-income individuals who are either experiencing or at-risk of experiencing homelessness in the FVRD's Electoral Areas**. Given the proximity of Electoral Area F to Mission, it is likely people experiencing homelessness or housing instability in Area F will access services in Mission. Outreach programs can help to facilitate these connections to ensure old and new Electoral Area F residents are able to access services and meet their needs.

Housing Supply Gaps & Related Issues

Based on an analysis of data in this report, the following housing gaps have been identified:

» **Housing adequacy:** Twice the proportion of households in Electoral Area F report living in inadequate housing compared to the FVRD. The situation has worsened for homeowners and remained the same for renters since 2006. As a higher proportion of homeowners than renters report inadequacy, home improvement assistance programs can help low-income seniors and people with disabilities finance home

modifications and the BC Seniors' Home Renovation Tax Credit is also available to assist seniors with the cost of certain permanent home renovations. This is explored in further detail in the Implementation & Action Plan.

- **Secondary and accessory dwellings**: Survey respondents and other stakeholders expressed a desire and need for increased opportunities to create smaller, secondary dwelling units on their properties. This opportunity was related to several interconnected issues and concerns: housing affordability, lack of rental housing, aging in place and downsizing, and multi-generational households. Secondary or accessory dwellings, such as carriage houses, could help address these gaps. While detached secondary dwellings are not permitted within the ALR, a single secondary suite is allowed within a principal residence. Detached accessory dwellings could be permitted in Electoral Area F outside the ALR.
  - Opportunities for smaller dwellings created through infill development could help diversify housing options, both in price and type. Some older residents expressed a desire to build one-level secondary dwelling within their current properties for themselves, as evolutions in mobility can create challenges in maintaining larger rural properties. Secondary dwellings also offer an opportunity to enhance the stock of rental housing in an incremental way without requiring a larger multi-unit development, which could be challenging to develop due to servicing constraints and community preferences for a rural form and character.
  - **Secondary dwellings for farm workers**: Stakeholders noted the often "substandard housing for farm workers." While the current land use framework does allow for some *accessory boarding* and *employee accessory residential use*, the regulations are restrictive, only allowing 0-4 individuals to be housed. Some survey respondents felt the application and approval processes are confusing and overly onerous. It is possible unregistered and/or unregulated uses are occurring, leading to the inhabitation of substandard housing. The ALR status of much of the Hatzic Valley drives some of the confusion and challenge related to *boarding* and *employee residential use*. Facilitating the provision of this housing could help fill an important gap and address the needs of a vulnerable population (i.e., recently immigrated and/or temporary foreign workers with low incomes).
- **Housing, Infrastructure, Transportation & Employment:** There are limited employment opportunities in Electoral Area F, with almost all residents (92%) commuting outside the Area for employment. Many survey respondents noted insufficient internet access is a barrier to employment and children's education, especially since the emergence of the COVID-19 pandemic. While most comments related to infrastructure needs referred to internet access and quality, some residents expressed concern about road capacity and maintenance, especially as more intensive greenhouse farming brings in more commuting workers. Stakeholders noted transportation challenges are significant for low-income residents, who are increasingly displaced from the District of Mission into the surrounding rural areas of Electoral Area F. A regional transportation and economic development strategy may be worthy of further consideration, as indicated in the Implementation & Action Plan.

Closing Comments

In many ways Electoral Area F is representative of the FVRD overall, and indicators of core housing need are closely aligned with the region. However, unique challenges exist in Electoral Area F, due to both its historical and present day geographic and economic makeup. A largely rural, agriculturally oriented area, housing diversity is significantly limited, and almost all homes are older large 3+ bedroom detached dwellings. This form serves larger households and growing families well, but as residents age and require less space for their households, upkeep can become challenging in addition to increasing mobility challenges. Opportunities for light intensification and infill within existing properties, primarily through the provision of secondary and accessory dwellings *available for long-term tenancy*, could help fill the growing need for independent seniors housing, but also to address the other key need in Electoral Area F for rental housing. While the provision of secondary detached dwellings is restricted within the Agricultural Land Reserve, secondary suites within a principal residence are not and could be established should local zoning regulations permit them.

There are very limited opportunities to rent dwellings in Electoral Area F. Ultimately, the current planning policy framework does not allow for this use in a meaningful way, beyond a small number of temporary boarders (1-4 individuals) or farm employees (0-2 depending on farm size). With the most Area F residents commuting outside the Area for work, and few primarily working in the Area's key industries (i.e., farming), additional opportunities to create rental dwellings for local workers could be required. Given median renter incomes have decreased since 2006, it will be important to provide new opportunities for the creation of rental dwellings through regulatory and policy changes.

As Electoral Area F navigates these housing challenges, it will be important to employ a coordinated approach to address housing needs and gaps. With a high level of integration between Mission and Electoral Area F, coordination of partnerships, policy and regulatory changes, and development approvals, will help to advance housing affordability, accessibility, and sustainability in the Electoral Area.

APPENDIX 7.1:

ELECTORAL AREA F INDICATORS

2011 National Household Survey: It is important to note the limitations of 2011 National Household Survey (NHS) data. Due to the voluntary nature of the NHS, there is a possibility of non-response bias if those who chose not to respond to the survey are systematically different than those who did respond. Caution must be used when comparing NHS estimates to the 2006 long form census information because it is impossible to determine with certainty whether differences are due to actual changes in the population or due to non-response bias. Trends in low income estimates from the NHS compared to estimates from previous censuses show markedly different trends than those derived from other surveys and administrative data sources. Therefore, low-income data from the NHS should be used with caution and comparisons to previous census data should not be made.

Table 13: Population Change, Electoral Area F (2006 - 2016)

Community	2006 Population	2011 Population	2016 Population	Growth, 2006-2016	Percent Change, 2006-2016	Annual Growth Rate
Electoral Area F	1,339	1,303	1,293	-46	-3.4%	-0.34%
FVRD	257,031	277,593	295,934	38,903	15%	1.5%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 14: Average and Median Age, Electoral Area F (2006 - 2016)

Year	Average Age	Median Age
2006	39.3	40.8
2011	40.7	44.2
2016	44.1	48.6
2016 (FVRD)	40.9	41.2

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 15: Age Group Distribution, Electoral Area F (2006 - 2016)

Age Group	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
0 to 14	235	18%	205	16%	195	15%	53,540	18%
15 to 19	70	5%	85	7%	70	5%	17,990	6%
20 to 24	65	5%	65	5%	55	4%	17,730	6%
25 to 64	790	59%	750	57%	730	57%	153,370	52%
65 to 84	155	12%	175	13%	215	17%	46,245	16%
85+	20	1%	25	2%	15	1%	7,050	2%
Total	**1,335**	**100%**	**1,305**	**100%**	**1,280**	**100%**	**295,925**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 16: Mobility, Electoral Area F (2006 - 2016)

Mobility Status	2006	2011	2016	2016 (FVRD)
Movers	190	95	120	44,145
Non-movers	1,140	1,220	1,155	241,290
Migrants	115	70	65	20,390

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 17: Households, Electoral Area F (2006 - 2016)

Electoral Area F	2006	2011	2016	2016 (FVRD)
Total Number of Households	530	510	535	108,390
Average Household Size	2.5	2.6	2.4	2.7

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 18: Household Size Distribution, Electoral Area F, (2006 - 2016)

Household Size	2006		2011		2016		2016 (FVRD)
	#	%	#	%	#	%	%
1 person	145	27%	85	17%	125	23%	25%
2 people	190	36%	255	50%	230	43%	35%
3 people	65	12%	80	16%	85	16%	14%
4 people	70	13%	25	5%	60	11%	14%
5+ people	65	12%	60	12%	40	7%	13%
Total	**535**	**100%**	**505**	**100%**	**540**	**100%**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 19: Housing Tenure, Electoral Area F (2006 - 2016)

Housing Tenure	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Renter	115	22%	70	14%	120	22%	28,895	27%
Owner	410	77%	440	86%	420	79%	79,250	73%
Total	**530**	**100%**	**510**	**100%**	**535**	**100%**	**108,390**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 20: Renter Households in Subsidized Housing, Electoral Area F (2016)

Community	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Electoral Area F	0	0%	0	0%	10	8%	2,735	9%

Source: Statistics Canada, 2016 Census of Population

Table 21: Average and Median Household Income, Electoral Area F (2006 - 2016)

All Households	2006	2011	2016	2016 (FVRD)
Average Income	$66,474	$77,061	$70,851	$83,983
Median Income	$53,059	$79,797	$70,647	$69,425

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 22: Average and Median Renter Household Income, Electoral Area F (2006 - 2016)

Renter Households	2006	2011	2016	2016 (FVRD)
Average Income	$45,901	$74,254	$46,804	$52,193
Median Income	$40,008	$79,531	$34,839	$42,889

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 23: Owner Household Income, Electoral Area F (2006 - 2016)

Owner Households	2006	2011	2016	2016 (FVRD)
Average Income	$72,350	$77,510	$77,554	$95,704
Median Income	$59,549	$80,049	$74,090	$81,807

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 24: Number of Households in Specified Income Brackets, Electoral Area F (2006 - 2016)

Note: low values may have been suppressed to zero (0) to maintain confidentiality. As a result, category values may not sum up to the total for each year.

All Households	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Under $ 5,000	#	%	#	%	#	%	1,660	2%
$5,000 to $9,999	15	3%	0	0%	20	4%	1,310	1%
$10,000 to $14,999	10	2%	0	0%	10	2%	2,960	3%
$15,000 to $19,999	15	3%	0	0%	15	3%	4,485	4%
$20,000 to $24,999	25	5%	0	0%	35	7%	4,755	4%
$25,000 to $29,999	40	8%	20	4%	10	2%	4,420	4%
$30,000 to $34,999	20	4%	0	0%	10	2%	4,750	4%
$35,000 to $39,999	40	8%	0	0%	30	6%	4,720	4%
$40,000 to $44,999	10	2%	10	2%	20	4%	4,500	4%
$45,000 to $49,999	15	3%	25	5%	20	4%	4,605	4%
$50,000 to $59,999	40	8%	15	3%	20	4%	8,490	8%
$60,000 to $69,999	75	14%	45	9%	30	6%	7,950	7%
$70,000 to $79,999	40	8%	50	10%	45	8%	7,560	7%
$80,000 to $89,999	40	8%	70	14%	50	9%	7,095	7%
$90,000 to $99,999	0	0%	150	30%	55	10%	6,255	6%
$100,000 to $124,999	25	5%	20	4%	55	10%	12,355	11%
$125,000 to $149,999	25	5%	35	7%	45	8%	7,690	7%
$150,000 to $199,999	50	10%	20	4%	40	7%	7,735	7%
$200,000 and over	35	7%	15	3%	30	6%	5,105	5%
Total	**0**	**100%**	**0**	**100%**	**0**	**100%**	**108,395**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 25: Number of Renter Households in Specified Income Brackets, Electoral Area F (2006 - 2016)

Note: low values may have been suppressed to zero (0) to maintain confidentiality. As a result, category values may not sum up to the total for each year.

Renter Households	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Under $ 5,000	10	8%	0	0%	0	0%	910	3%
$5,000 to $9,999	0	0%	0	0%	0	0%	765	3%
$10,000 to $14,999	20	17%	0	0%	10	9%	1,935	7%
$15,000 to $19,999	10	8%	0	0%	15	13%	2,360	8%
$20,000 to $24,999	10	8%	0	0%	10	9%	2,210	8%
$25,000 to $29,999	10	8%	0	0%	10	9%	1,960	7%
$30,000 to $34,999	10	8%	0	0%	15	13%	1,805	6%
$35,000 to $39,999	0	0%	0	0%	10	9%	1,675	6%
$40,000 to $44,999	10	8%	0	0%	0	0%	1,590	6%
$45,000 to $49,999	0	0%	0	0%	10	9%	1,490	5%
$50,000 to $59,999	30	25%	0	0%	0	0%	2,585	9%
$60,000 to $69,999	0	0%	0	0%	0	0%	2,285	8%
$70,000 to $79,999	0	0%	0	0%	10	9%	1,820	6%
$80,000 to $89,999	0	0%	0	0%	15	13%	1,385	5%
$90,000 to $99,999	0	0%	0	0%	10	9%	1,025	4%
$100,000 to $124,999	20	17%	0	0%	10	9%	1,630	6%
$125,000 to $149,999	0	0%	0	0%	0	0%	780	3%
$150,000 to $199,999	0	0%	0	0%	0	0%	490	2%
$200,000 and over	0	0%	0	0%	0	0%	220	1%
Total	**120**	**100%**	**70**	**100%**	**115**	**100%**	**28,895**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 26: Number of Owner Households in Specified Income Bracket, Electoral Area F (2016)

Note: low values may have been suppressed to zero (0) to maintain confidentiality. As a result, category values may not sum up to the total for each year.

Owner Households	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Under $ 5,000	10	2%	0	0%	15	4%	720	1%
$5,000 to $9,999	0	0%	0	0%	0	0%	530	1%
$10,000 to $14,999	0	0%	0	0%	10	2%	1,015	1%
$15,000 to $19,999	25	6%	0	0%	15	4%	2,100	3%
$20,000 to $24,999	35	9%	20	5%	0	0%	2,530	3%
$25,000 to $29,999	10	2%	0	0%	10	2%	2,450	3%
$30,000 to $34,999	25	6%	0	0%	10	2%	2,935	4%
$35,000 to $39,999	10	2%	0	0%	20	5%	3,020	4%
$40,000 to $44,999	0	0%	25	6%	20	5%	2,895	4%
$45,000 to $49,999	40	10%	10	2%	15	4%	3,110	4%
$50,000 to $59,999	45	11%	35	8%	35	8%	5,880	7%
$60,000 to $69,999	35	9%	50	11%	40	10%	5,655	7%
$70,000 to $79,999	40	10%	30	7%	45	11%	5,740	7%
$80,000 to $89,999	10	2%	150	34%	45	11%	5,700	7%
$90,000 to $99,999	20	5%	20	5%	45	11%	5,225	7%
$100,000 to $124,999	10	2%	25	6%	40	10%	10,710	14%
$125,000 to $149,999	50	12%	20	5%	40	10%	6,905	9%
$150,000 to $199,999	35	9%	0	0%	25	6%	7,240	9%
$200,000 and over	0	0%	0	0%	0	0%	4,885	6%
Total	**410**	**100%**	**435**	**100%**	**420**	**100%**	**79,250**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Economic Sectors and Labour Force

Table 27: Total Number of Workers, Electoral Area F (2006 - 2016)

Community	2006	2011	2016
Electoral Area F	680	690	715

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 28: Unemployment Rate and Participation Rate, Electoral Area F (2006 - 2016)

	2006	2011	2016	2016 (FVRD)
Unemployment Rate	8.1%	2.2%	5.6%	6.7%
Participation Rate	63.5%	60.0%	64.3%	63.4%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 29: Commuting Destination, Electoral Area F (2016)

Area	Within Census Subdivision	To Different Census Subdivision	To Different Census Subdivision	To Another Province/Territory
Electoral Area F	35	230	165	0
FVRD	57,730	19,055	25,555	575

Source: Statistics Canada, 2016 Census of Population

Table 30: Number of Workers by Industry, Electoral Area F (2006 - 2016)

Industry	2006 #	2011 #	2016 #
Agriculture, forestry, fishing and hunting	95	35	80
Mining, quarrying, and oil and gas extraction	0	0	0
Utilities	0	0	10
Construction	50	155	100
Manufacturing	95	20	45
Wholesale trade	0	15	35
Retail trade	70	30	95
Transportation and warehousing	55	70	20
Information and cultural industries	10	0	20
Finance and insurance	35	0	0
Real estate and rental and leasing	0	0	15
Professional, scientific and technical services	30	35	50
Management of companies and enterprises	0	0	0
Administrative and support, waste management and remediation services	55	0	30
Educational services	25	85	45
Health care and social assistance	25	35	85
Arts, entertainment and recreation	15	0	0
Accommodation and food services	40	25	20
Other services (except public administration)	30	30	25
Public administration	30	10	30
Total	**675**	**690**	**690**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Housing Units

Table 31: Total Number of Housing Units, Electoral Area F (2016)

2016	Electoral Area F		FVRD	
	#	%	#	%
Total private dwellings	745	-	116,080	-
Private dwellings occupied by usual residents	535	72%	108,393	94%

Source: Statistics Canada, 2016 Census of Population

Table 32: Breakdown by Structural Type of Units, Electoral Area F (2016)

Housing Mix	2016		2016 (FVRD)	
	#	%	#	%
Single-Detached	475	89%	56,540	52%
Semi-Detached	5	1%	3,160	3%
Row House	0	0%	10,240	9%
Apartment or Flat in a Duplex	10	2%	14,175	13%
Apartment with fewer than 5 storeys	0	0%	20,500	19%
Apartment with 5 or more storeys	0	0%	1,335	1%
Other Single-Attached House	5	1%	120	0%
Movable Dwelling	40	7%	2,320	2%
Total	**535**	**100%**	**108,390**	**100%**

Source: Statistics Canada, 2016 Census of Population

Table 33: Housing Composition by Size, Electoral Area F (2016)

Housing Mix	2016
Bachelor Units (0 bedrooms)	0
1 Bedroom Units	70
2 Bedroom Units	155
3 Bedroom Units	190
4+ Bedroom Units	125

Source: Statistics Canada, 2016 Census of Population

Table 34: Number and Percentage Breakdown by Date Built, Electoral Area F (2016)

Date Built	2016		2016 (FVRD)
	#	%	%
Pre-1960	115	21%	9%
1961-1980	200	37%	27%
1981-1990	55	10%	18%
1991-2000	75	14%	22%
2001-2005	20	4%	8%
2006-2010	20	4%	10%
2011-2016	50	9%	6%
Total	**535**	**100%**	**100%**

Source: Statistics Canada, 2016 Census of Population

Table 35: Completed Demolition Permit by Structural Type, Electoral Area F (2010-2020)

Housing Type	Single Detached	Mobile Home	Unknown Structure
	#	#	#
2020	2	1	0
2019	1	1	0
2018	0	4	0
2016	0	1	1
2014	0	1	0
2012	1	1	0
2011	1	0	0
Total	**5**	**9**	**1**

Source: FVRD Permit Data (2010 – 2020)

Table 36: Subsidized Housing Units, Fraser Valley Regional District (2016)

2020	Transitional Supported and Assisted Living			Independent Social Housing	
	Supportive Seniors	Special Needs	Women & Children Fleeing Violence	Low Income Families	Low Income Seniors
Electoral Area F[16]	2			0	

Source: BC Housing. Research and Corporate Planning Dept. Unit Count Reporting Model, March 31, 2020

[16] Only category totals are available for Electoral Area F.

Table 37: Completed Building Permits by Structural Type, Electoral Area F (2010-2020)

Housing Type	Single Detached	Mobile Home
	#	#
2020	2	0
2019	8	2
2018	2	0
2017	4	1
2016	2	0
2015	5	0
2013	1	0
2012	3	1
2011	2	0
2010	3	1
Total	**0**	**1**

Source: FVRD Permit Data (2010 – 2020)

Housing Values

Table 38: Assessed Values by Structure Type, Electoral Area F (2020)

Structure Type	Count # $	Average Assessed Value $
Single Detached	137	$520,791
Manufactured Home (Within Manufactured Home Park)	26	$50,688
Manufactured Home (Not in Manufactured Home Park)	15	$345,413
Seasonal Dwelling	177	$238,053
2 Acres or More (Single Family Dwelling, Duplex)	296	$839,370
2 Acres or More (Seasonal Dwelling)	10	$337,690
2 Acres or More (Manufactured Home)	29	$754,734
Total	**690**	**$570,580**

Source: Ministry of Municipal Affairs - Housing Values (2020)

Table 39: Assessed Values by Unit Size, Electoral Area F (2020)

Structure Type	Count # $	Average Assessed Value $
1 bed	56	$308,180
2 bed	226	$436,616
3 Bed	225	$692,222
4 bed	97	$757,285
5 bed	35	$624,520
6 bed	30	$593,700
7 bed	17	$297,776
8 bed	2	$432,000
9 bed	2	$1,482,500
Total	**690**	**$570,580**

Source: Ministry of Municipal Affairs - Housing Values (2020)

Table 40: Sales Values by Structure Type, Electoral Area F (2020)

Structure Type	Count #	Average Sales Value $
Single Detached	8	$529,389
Manufactured Home (Not in Manufactured Home Park)	1	$52,000
Manufactured Home (Within Manufactured Home Park)	1	$240,000
Seasonal Dwelling	2	$429,000
2 Acres or More (Single Family Dwelling, Duplex)	11	$847,182
2 Acres or More (Seasonal Dwelling)	1	$595,000
2 Acres or More (Manufactured Home)	2	$667,500
Total	**26**	**$639,774**

Source: Ministry of Municipal Affairs - Housing Values (2020)

Table 41: Sales Values by Unit Size, Electoral Area F (2020)

Structure Type	Count #	Average Sales Value $
1 bed	1	$225,000
2 bed	10	$629,692
3 Bed	11	$605,290
4 bed	1	$899,000
5 Bed	3	$851,667
Total	**26**	**$639,774**

Source: Ministry of Municipal Affairs - Housing Values (2020)

Core Housing Need

Table 42: Affordability - Households Spending 30%+ of Income on Shelter Costs, Electoral Area F (2006 - 2016)

Core Housing Need: Affordability	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	115	24%	70	15%	105	23%	22,640	23%
Renter	45	47%	10	14%	35	35%	10,110	38%
Owner	70	18%	60	15%	70	20%	12,525	17%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 43: Adequacy - Households in Dwellings Requiring Major Repairs, Electoral Area F (2006 - 2016)

Core Housing Need: Adequacy	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	45	9%	60	13%	50	11%	5,220	5%
Renter	10	11%	10	14%	10	10%	2,015	8%
Owner	35	9%	50	12%	45	13%	3,200	4%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 44: Suitability – Households in Overcrowded Dwellings, Electoral Area F (2006 - 2016)

Core Housing Need: Suitability	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	40	8%	60	13%	20	4%	4,645	5%
Renter	10	11%	0	0%	10	10%	2,595	10%
Owner	35	9%	60	15%	15	4%	2,050	3%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 45: Households in Core Housing Need, Electoral Area F (2006 - 2016)

Core Housing Need	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	115	24%	65	14%	60	13%	12,325	12%
Renter	45	47%	10	14%	35	33%	7,940	30%
Owner	70	18%	55	14%	25	7%	4,385	6%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 46: Households in Extreme Core Housing Need, Electoral Area F (2006 - 2016)

Extreme Core Housing Need	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	65	13%	40	8%	30	7%	5,505	6%
Renter	25	26%	0	0%	20	19%	3,475	13%
Owner	45	12%	30	7%	10	3%	2,025	3%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Anticipated Population and Households

Table 47: Anticipated Number of People & Households, Electoral Area F (2016 to 2026)

	2016	2018	2020	2022	2024	2026	Change 2016-2026
Total Number of People	1,293	1,453	1,499	1,533	1,572	1,611	+318
Total Households	535[17]	597	611	627	643	659	+124
Household Size	2.42	2.72	2.80	2.86	2.94	3.01	+0.59

Source: BC Statistics

Table 48: Anticipated Number of People & Households, Electoral Area F (2021 to 2041)

	2021	2031	2041	Change 2021-2041
Total Number of People	1,515	1,705	1,885	+370
Total Households	619	700	777	+158
Average Household Size	2.45	2.44	2.43	-0.02

Source: BC Statistics

Table 49: Anticipated Age Group Distribution, Electoral Area F (2026)

Age Group	2026	
	#	%
0 to 14	245	15%
15 to 19	88	5%
20 to 24	69	4%
25 to 64	919	57%
65 to 84	271	17%
85+	19	1%
Total	**1,611**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

[17] Detailed projections at the Electoral Area level are not available through BC Statistics. To provide an estimate of anticipated population for Electoral Area F, a proportional split was applied to the BC Statistics projection for the FVRD based on 2016 Census data for Electoral Areas E and H as compared to the FVRD.

APPENDIX 7.2:

ELECTORAL AREA F
HOUSING NEEDS REPORT SUMMARY FORM

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: ELECTORAL AREA F

REGIONAL DISTRICT: FRASER VALLEY REGIONAL DISTRICT

DATE OF REPORT COMPLETION: FEBRUARY 2021 **(MONTH/YYYY)**

PART 1: KEY INDICATORS & INFORMATION

Instructions: please complete the fields below with the most recent data, as available.

LOCATION	
	Neighbouring municipalities and electoral areas: Electoral Areas C and G, and the District of Mission
	Neighbouring First Nations: There are three Cultural Regions in the FVRD - Nlaka'pamux, Stó:lō/Coast Salish, and Stl'alt'imc and over 30 bands.

POPULATION				
Population: 1,293 (2016) / 1,515 (2021 - estimate)		**Change since** 2016 :	17.1 %	
***Projected* population in 5 years:** 1,611 (2026)		**Projected change:**	6.3 %	2021 - 2026
Number of households: 535 (2016) / 619 (2021 - estimate)		**Change since** 2016 :	15.7 %	
***Projected* number of households in 5 years:** 659 (2026)		**Projected change:**	6.5 %	2021 - 2026
Average household size: 2.4 (2016)				
***Projected* average household size in 5 years:** 2.44 (2026)				
Median age (local): 48.6	**Median age (RD):** 41.2	**Median age (BC):** 43.0		
Projected median age in 5 years: 48.6				
Seniors 65+ (local): 18 %	**Seniors 65+ (RD):** 18 %	**Seniors 65+ (BC):** 18 %		
***Projected* seniors 65+ in 5 years:** 18 %				
Owner households: 79 %	**Renter households:** 22 %			
Renter households in subsidized housing: 8 %				

INCOME	Median household income	Local	Regional District	BC
	All households	$ 70,647	$ 69,425	$ 69,979
	Renter households	$ 34,839	$ 42,889	$ 45,848
	Owner households	$ 74,090	$ 81,807	$ 84,333

ECONOMY		
	Participation rate: 64.3 %	**Unemployment rate:** 5.6 %
	Major local industries: CONSTRUCTION (100), RETAIL TRADE (95), HEALTH CARE AND SOCIAL ASSISTANCE (85), AGRICULTURE, FORESTRY, FISHING, AND HUNTING (80)	

HOUSING		
	Median assessed housing values: $ 570,580 (AVERAGE)	**Median housing sale price: $** 639,774 (AVERAGE)
	Median monthly rent: $ N/A	**Rental vacancy rate:** N/A %
	Housing units - total: 745	**Housing units – subsidized:** 2
	Annual registered new homes - total: N/A	**Annual registered new homes - rental:** N/A
	Households below *affordability* standards (spending 30%+ of income on shelter): 23 %	
	Households below *adequacy* standards (in dwellings requiring major repairs): 11 %	
	Households below *suitability* standards (in overcrowded dwellings): 4 %	

Briefly summarize the following:

1. **Housing policies in local official community plans and regional growth strategies (if applicable):**

   An OCP was adopted in 2011 for Electoral Area F, and states most housing needs over the life of the plan could be met through infill development. There are limited references to housing within the OCP. While the OCP identifies the requirement for policies related to affordable housing, rental housing, and special needs housing, no policies refer to these issues.

2. **Any community consultation undertaken during development of the housing needs report:**

   In Fall 2020, there were opportunities for stakeholders and the public to provide their insights and comments on housing in the FVRD's Electoral Areas. Stakeholder consultation was completed with representatives from social service organizations, non-profit housing providers, developers, realtors, and local government representatives. In addition to stakeholder consultation, the public was engaged through an online housing needs survey.

3. **Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).**

   The FVRD hosted a virtual workshop for representatives from local government. The session was attended by staff from the FVRD, the Village of Harrison Hot Springs, and the District of Hope. The District of Mission was unable to attend this session and the project team followed up directly with a stakeholder interview.

4. **Any consultation undertaken with First Nations:**

   Discussions with Chief and Council at Spuzzum First Nation and the CEO of Leq'a':mel First Nation Development Corporation provided further context around housing gaps and challenges in Indigenous communities. Many First Nation communities were navigating challenges related to COVID-19 and did not respond to consultation invitations.

PART 2: KEY FINDINGS

Table 1: Estimated number of units needed, by type (# of bedrooms)

	Currently (2021)	Anticipated (5 years)
0 bedrooms (bachelor)	0	0
1 bedroom	80	85
2 bedrooms	178	189
3+ bedrooms	361	385
Total	619	659

Comments:

An additional 40 units will be needed by 2026. It is unlikely the proportion of units by bedroom type will change significantly over the next five years. The current unit by bedroom type values presented above are ***unit projections for 2021*** based on the 2016 census of the population and the BC Statistics population projections, and may not be fully representative of on-the-ground unit totals. Updated census data will be available in the forthcoming 2021 census of the population.

Table 2: Households in Core Housing Need	**2006**		**2011**		**2016**	
	#	**%**	**#**	**%**	**#**	**%**
All households in planning area	530	100	510	100	535	100
Of which are in core housing need	115	24%	65	14%	60	13%
Of which are owner households	70	18%	55	14%	25	7%
Of which are renter households	45	47%	10	14%	35	33%

Comments:

The incidence of households in core housing need has improved substantially since 2006, with half as many households meeting the threshold. Homeowners in particular have seen marked change and represent most of the improvement, decreasing from 18% of households to 7% in 2016. The situation has improved for renters (from 47% in 2006 to 33% in 2016), however, a third of renter households remained in core housing need in 2016.

Table 3: Households in *Extreme* Core Housing Need

	2006		**2011**		**2016**	
	#	**%**	**#**	**%**	**#**	**%**
All households in planning area	530	100	510	100	535	100
Of which are in extreme core housing need	65	13%	40	8%	30	7%
Of which are owner households	45	12%	30	7%	10	3%
Of which are renter households	25	26%	0	0%	20	19%

Comments:

Owner households have experienced the most improvement, with three quarters fewer households classified as being in extreme core housing need in 2016. The situation has remained largely the same for renters, with 19% of households being in extreme core housing need in 2016. While the proportion of renter households has decreased from 26%, this only represents five households.

Briefly summarize current and anticipated needs for each of the following:

1. **Affordable housing:**

   Housing is not affordable for many Electoral Area F residents, with nearly a quarter of households, and a third of renter households, spending 30% or more of their income on shelter costs.

2. **Rental housing:**

   There is currently no purpose-built rental housing in Electoral Area F – there are also no provisions for the creation of secondary dwellings for long-term tenancy. A fifth of households identified themselves are renters in 2016. Over a third of those households spent more than 30% of their income on rent, and a third were in core housing need.

3. **Special needs housing:**

   There are no non-market special needs housing units in Electoral Area F. It is assumed that people requiring housing with support services would need to access housing in the FVRD's urban centres, such as Abbotsford.

4. **Housing for seniors:**

   There is a need for accessible, one level homes for independent living as residents age into their senior years. There is limited housing diversity in Electoral Area F, with almost all dwellings being larger single-detached homes, typically with three or more bedrooms. There are limited options for seniors looking to downsize and stay in the community.

5. **Housing for families:**

   Electoral Area F has experienced population loss in recent years and the proportion of children, youth, young adults, and middle-aged adults has decreased while the proportion of older residents has increased. Most homes have 3 or more bedrooms, and would likely meet the needs of families.

6. **Shelters for people experiencing homelessness and housing for people at risk of homelessness:**

   There is limited data available regarding persons experiencing homelessness in Electoral Area F. Service providers working in the FVRD's urban centres emphasized there are many low-income individuals who are either experiencing or at-risk of experiencing homelessness in the FVRD's Electoral Areas.

7. **Any other population groups with specific housing needs identified in the report:**

   N/A

Were there any other key issues identified through the process of developing your housing needs report?

- Housing adequacy: Twice the proportion of households in Electoral Area F report living in inadequate housing compared to the FVRD. The situation has worsened for homeowners and remained the same for renters since 2006.
-Survey respondents and other stakeholders expressed a desire for increased opportunities to create smaller, secondary dwelling units on their properties.
-Stakeholders noted the often "substandard housing for farm workers." While the current land use framework does allow for some accessory boarding and employee accessory residential use, the regulations are restrictive, only allowing 0-4 individuals to be housed.
-Many survey respondents noted insufficient internet access is a barrier to employment and children's education, especially since the emergence of the COVID-19 pandemic.

CITY SPACES

Fraser Valley Regional District

APPENDIX 8:

ELECTORAL AREA G HOUSING NEEDS REPORT

ELECTORAL AREA G

APPENDIX 8: ELECTORAL AREA G HOUSING NEEDS REPORT

Fraser Valley Regional District

March 2021

Fraser Valley Regional District

CITY SPACES

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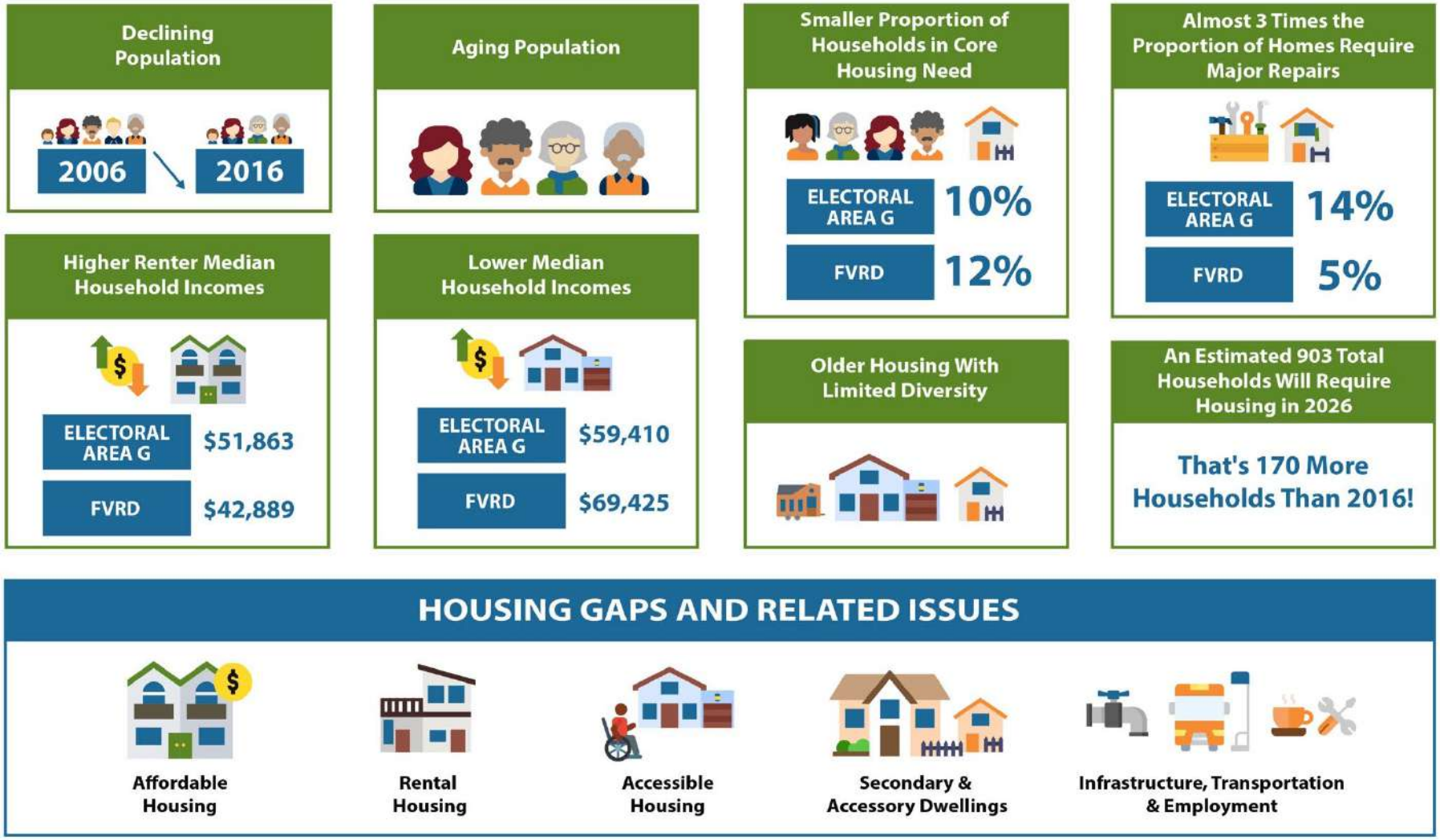
Executive Summary

Figure 1: Electoral Area G – At a Glance



Electoral Area G Context

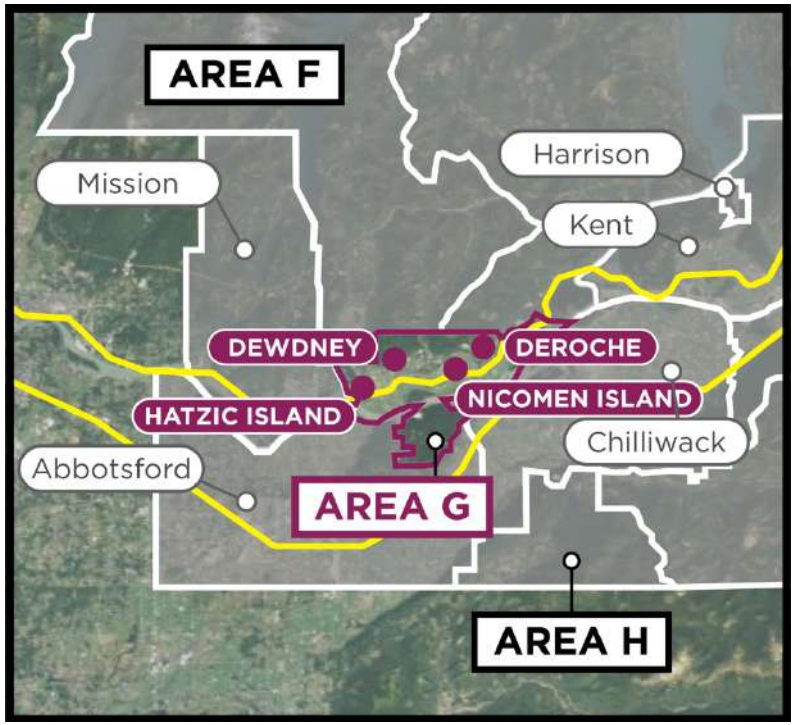
Location

Electoral Area G is largely located north of the Fraser River and east of the District of Mission, also including uninhabited areas of Sumas Mountain south of the River. Electoral Area G shares its borders with several jurisdictions: Electoral Areas C and F to the north, Mission to the west, Abbotsford to the southwest, and Chilliwack to the east. Communities in Electoral Area G include Dewdney, Deroche, and Hatzic Island, while Nicomen Island makes up the majority of the land area. The Area also includes a number of First Nations lands and reserves, including the Leq'a: mel First Nation with its community and offices near Deroche. The Lougheed Highway runs through the Area from Mission to the west through Harrison Mills and Agassiz to the east.

Encompassing an area of 119 km^2, Electoral Area G is the smallest Electoral Area in the Fraser Valley Regional District (FVRD) with a population density of 14.9 people per km^2. Primarily lowland floodplain with high quality soil, over half of Area G is in the Agricultural Land Reserve and two thirds are within the Fraser River Floodplain. The majority of parcels (66%) and land area (88%) are zoned *Floodplain Agricultural*.

The boundary of Electoral Area G was altered in 2008, within the timeframe of the analysis contained in this report, to include the Crown lands on Sumas Mountain (previously part of a former Electoral Area H). There are no households or privately held parcels within this area, and the addition of this land to Electoral Area G has not affected the trends derived from the statistics and data analysis presented below. The remaining lands in the former Electoral Area H were annexed to Abbotsford, and there is no relation to the new Electoral Area H adjacent to Electoral Area E and Chilliwack.

Figure 2: Electoral Area G Context Map



History

Electoral Area G

Electoral Area G was first inhabited by Indigenous populations after the receding of glacial ice sheets over 10,000 years ago.

> "In establishing locations for villages, the Stó:lō balanced many factors, including ties to ancestral transformation sites, resource access, and social, political and defensive considerations. During the late pre-contact and early contact era, the Stó:lō selected intersections of major waterways and outlets to watersheds as locations for their largest and most permanent settlements"[1].

European colonizers began arriving in the 1800s, with 30,000 miners moving into the region in 1858 after the discovery of gold along the Fraser River. Opportunities to provide services to miners drove the first major colonial development within the bounds of Electoral Area G.

Joseph Deroche, initially a gold miner who relocated from Quebec, was the first to pre-empt land in the area, laying claim to 160 acres south of Nicomen Slough near the present day Deroche Bridge. He later made a second claim for an additional 160 acres north of Nicomen Slough and west of the current Deroche townsite. Speculation was a powerful force in land claims and spurred development in the Dewdney area. A period of recession began at the end of the gold rush, which made way for the agriculture industry. Forestry and quarrying also followed the construction of the CPR railway, with much of the accessible upland area logged by the 1930s.

Flooding has played an important role in the history of Electoral Area G, especially prior to the construction of modern flood control systems, which allowed agricultural activities to flourish. Navigation through the area was difficult, with transportation by water largely favoured until the 1900s. The Lougheed Highway was constructed in 1929, linking Electoral Area G to the greater region. However, with most major transportation routes built south of the Fraser, Dewdney, Hatzic Island, Nicomen Island and Deroche were largely kept on the periphery of the region[2]. To this day, residents of Electoral Area G must pass through the District of Mission or the District of Kent to cross the Fraser River.

[1] David Schaepe. Village Arrangements and Settlement Patterns. *A Sto:lo Coast Salish Historical Atlas*. K. T. Carlson, Ed. Douglas & McItyre, Sto:lo Heritage Trust, 2001.
[2] Fraser Valley Regional District. FVRD Bylaw No. 0866, 2008. Official Community Plan - Electoral Area "G"

Existing Housing Policy Framework

The *Official Community Plan for Electoral Area "G"* was updated in 2009, and states most housing needs over the 10-year life of the plan could be met through subdivision and construction on undeveloped lots. This analysis was based upon statistics from 1996, 2001, and 2006. Population growth of 11.2% was experienced between 1996 and 2006, however, this trend reversed in the following ten years. In 2016, the population was 7.2% lower (1,776) than it was in 2006 (1,914).

There are limited references to housing within the OCP. While the OCP identifies *requirements* for policies related to affordable housing, rental housing, and special needs housing, no policies in the OCP refer to these subjects. As per the *Local Government Act*, section 473, an Official Community Plan must include policies about affordable housing, rental housing, and special needs housing. This Housing Needs Report will serve as an important reference for FVRD staff when updating the OCP to ensure new policies are informed by the latest available housing needs information.

The existing OCP policies related to housing are summarized below:

- 5.2.1 *Single family residential uses are permitted in the Agricultural, Limited Use, Rural and Suburban Residential area designations.*
- 5.2.2 *Under certain conditions zoning regulations may be established in areas designated Limited Use, Rural, and Suburban Residential to permit second detached dwellings:*
  - *a) on parcels that are larger than the minimum parcel size for subdivision in the applicable area designation; or,*
  - *b) where a local area plan is in place which permits second detached dwellings.*
- 5.2.3 *Multi-family residential dwellings are not permitted within the Plan area.*
- *5.3.2 Accessory boarding, bed and breakfasts, and home occupations shall be permitted in the Agricultural, Limited Use, Rural, and Suburban Residential area designations unless prohibited by a zoning bylaw and shall be referred to as associated rural residential uses.*

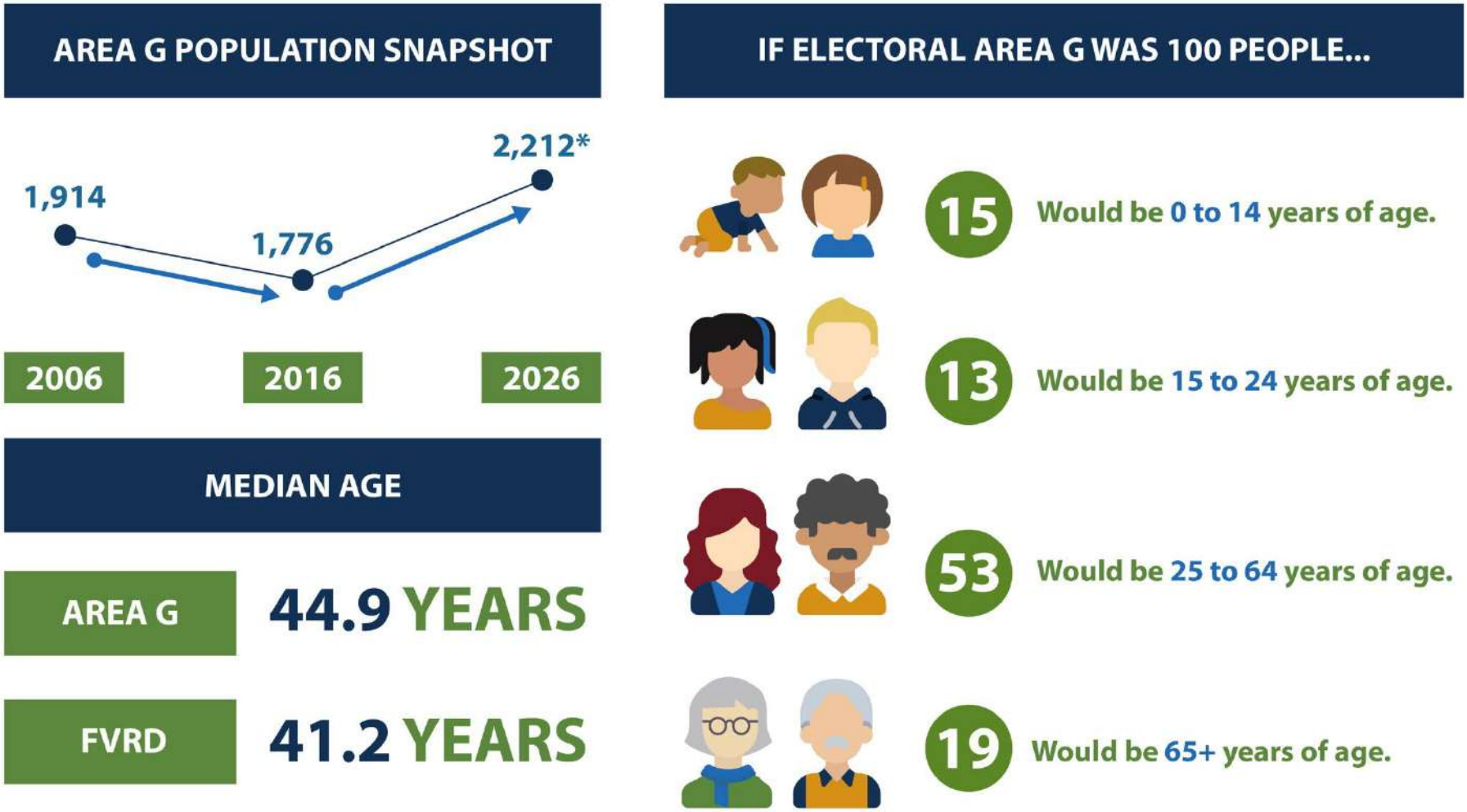
There are significant limitations on the range of development options in Area G with the majority of the lands being within the Agricultural Land Reserve. While secondary suites are freely permitted with no restrictions related to farm use, they must be located within the principal dwelling and could not be a separate detached structure, such as a garden suite, or a multi-unit structure for farm workers.

Key Findings

Electoral Area G Housing Situation

The following section contains select data indicators to inform key summary statements of housing need and corresponding analysis. These high-level trends build from the information contained in Appendix 8.1: Electoral Area G Indicators, which is a comprehensive summary of data related to demographics, employment, and housing.

Figure 3: Electoral Area G Demographic Snapshot



* Detailed projections at the Electoral Area level are not available through BC Statistics. To provide an estimate of anticipated population for Electoral Area G, a proportional split was applied to the BC Statistics projection for the FVRD based on 2016 Census data for Electoral Area G as compared to the FVRD.

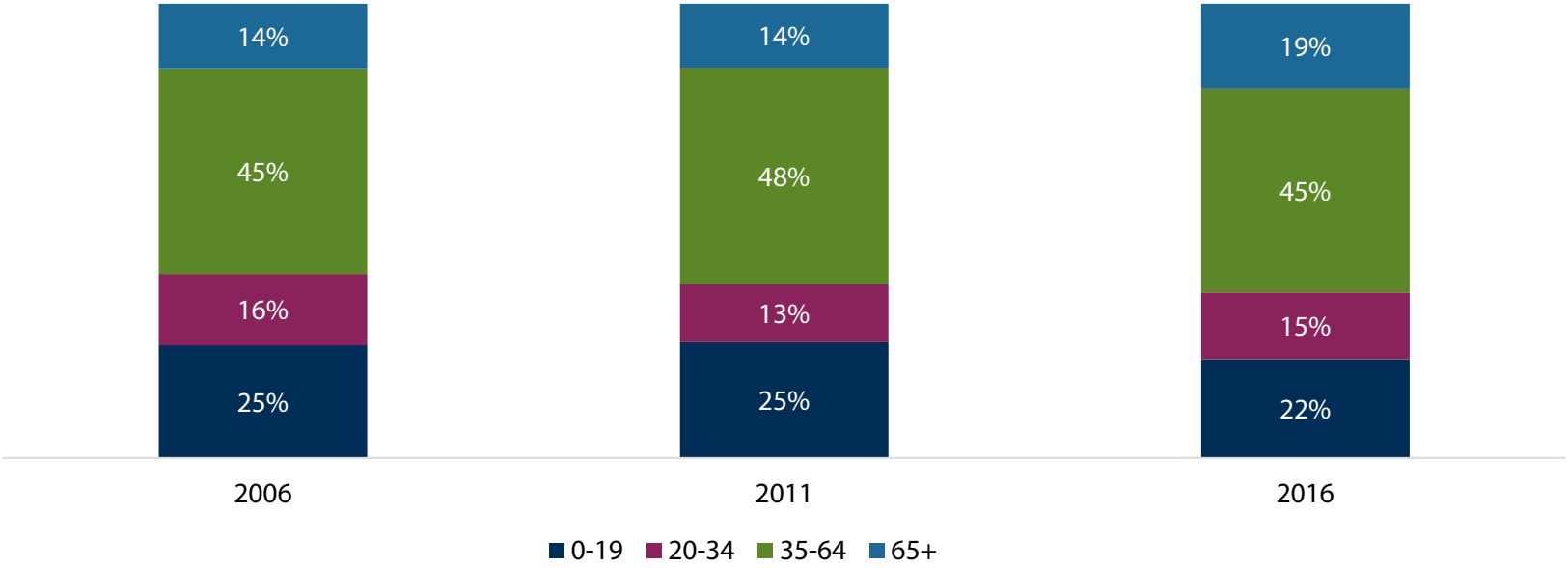
DEMOGRAPHIC TRENDS

» **The population of Electoral Area G declined slightly between 2006 and 2016 (-150 residents) and experienced an average annual population loss of 0.78%.** During this 10-year period, the FVRD's population grew at an average annual rate of 1.5%, while BC grew 1.3% per year – slightly less than the FVRD. In 2016, the population of Area G was 1,776.

» **The population of Electoral Area G has been aging overall.** In Area G, the median age had increased from 42.1 to 44.9 between 2006 and 2016. **In 2016, Area G's population was older than the FVRD average,** but younger than all other Electoral Areas except Electoral Area D. With an average age (41.8) lower than the median, Electoral Area G has a population skewed slightly older overall.

> **There has been a slight change in the age distribution between 2006 and 2016,** with a smaller share of the population younger than 35 and an increase in those over 65.

Figure 4: Change in Age Distribution – Electoral Area G, 2006-2016



Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

- » **The proportion of renter households has increased since 2006 (from 22% to 30%), while the proportion of owner households has decreased (from 78% to 70%).** This trend is notable considering the limited opportunities to create rental housing in Electoral Area G.

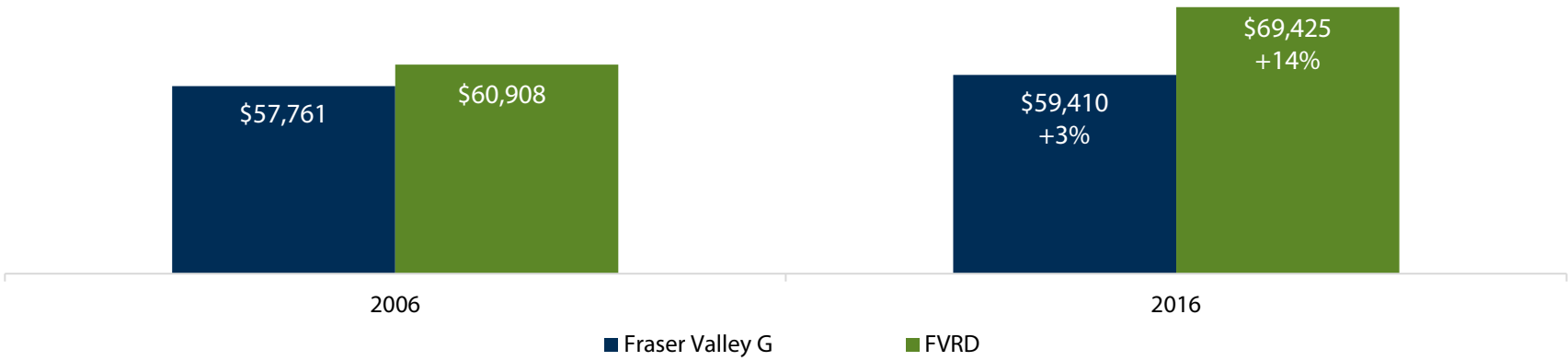
» Based on BC Statistics projections, **the number of residents is projected to increase 436 by 2026 (6.3% increase from 2021).** While this is a marked increase when compared to the growth trends between 2006 and 2016, this anticipated increase in population is derived from trends at the regional district level, which are not necessarily indicative of local growth patterns and nuances.[3]

» **In 2016, households in Electoral Area G were smaller on average (2.4) than in the FVRD overall (2.7) and have been shrinking.** Since 2006, the share of 1- and 2-person households has increased slightly, while the number of 3+ person households has decreased. This suggests there may be fewer households in their family formation years and more seniors or couples who no longer have children at home.

HOUSEHOLD INCOME TRENDS

» **Between 2006 and 2016, the median household income in Electoral Area G slightly increased (+3%),** much slower than the FVRD overall (+14%)**.** In 2016, the median income of all households in Electoral Area G was $59,410, while the average income increased 13% over the same period (from $69,224 to $78,179).

Figure 5: Median Income – Electoral Area G and FVRD, 2006-2016

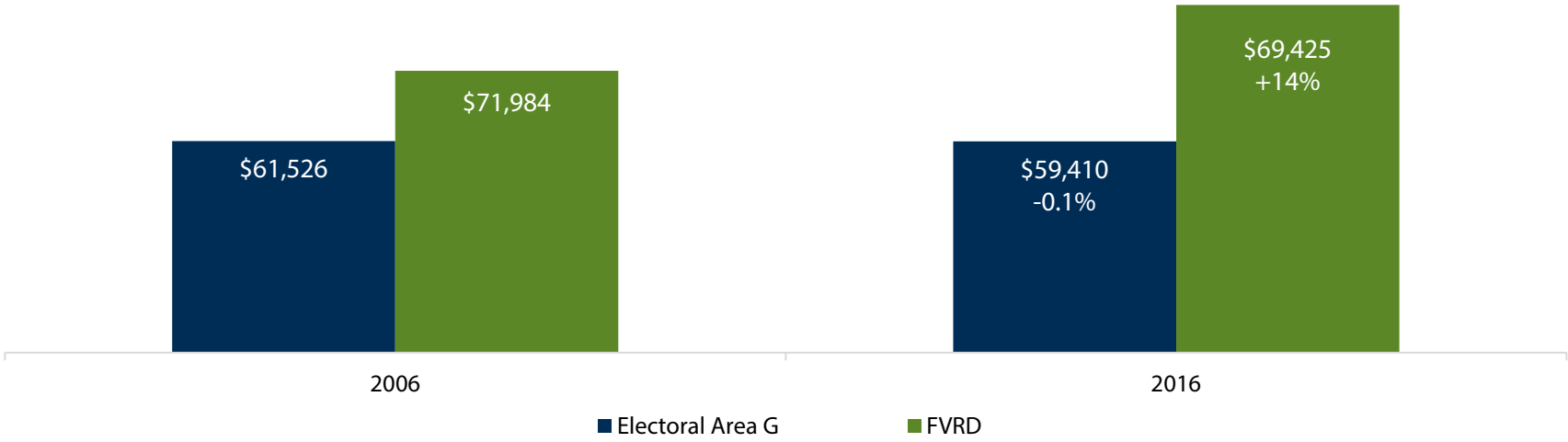


Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

[3] Detailed projections at the Electoral Area level are not available through BC Statistics. To provide an estimate of anticipated population for Electoral Area G, a proportional split was applied to the BC Statistics projection for the FVRD based on 2016 Census data for Electoral Area G as compared to the FVRD.

- **The wide difference between average and median household incomes suggests an increasing level of income inequality in the Area**, with high earning outliers bringing the average up to $78,179 while half of households earned less than $59,410 in 2016.
  - Stakeholders noted this dynamic, describing the community as "divided" between those who are well off (i.e., retirees from outside the area and some farm owners) and those who are living in poverty (i.e., migrant and temporary farm workers, and Indigenous households) who may be living in substandard housing, or experiencing or at-risk of homelessness.
- **Homeowners in Area G have experienced little change to the median income since 2006 with a slight *decrease* in 2016 (-0.1%).** The median income for homeowners in the FVRD has increased 14% since 2006, a marked difference from Area G.
  - For homeowners, there is a large divergence of average and median incomes, with average incomes increasing from $73,272 to $82,494 (+13%) while the median income decreased to $59,410 (-0.1%). This suggests increasing income inequality among these households.

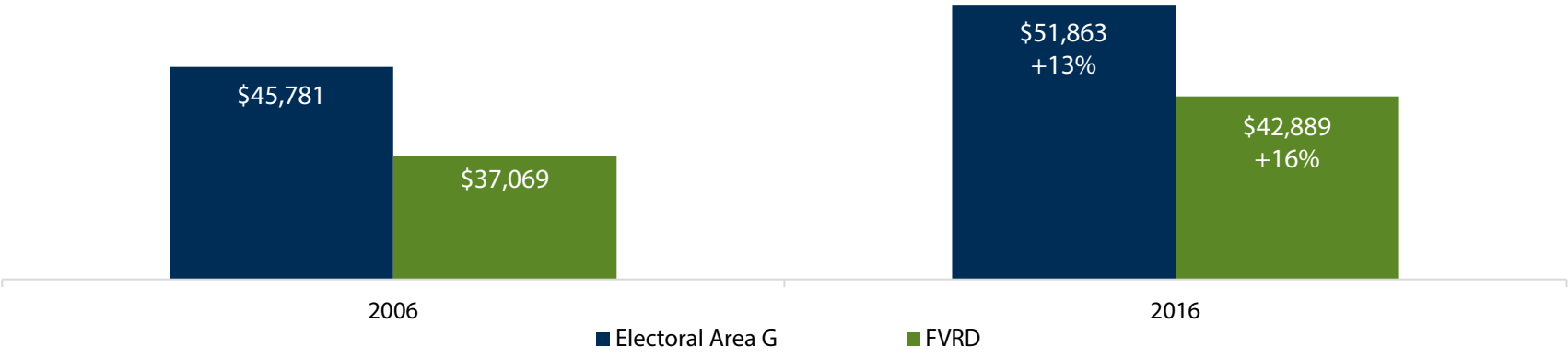
Figure 6: Median Income of Owner Households – Electoral Area G and FVRD, 2006-2016



Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

- **Renter households have seen increasing incomes with a median income 13% higher in 2016 ($45,781) than 2006 ($51,863).** Renter incomes have increased at a slightly faster rate in the FVRD overall (+16%), but the median renter income was higher in Electoral Area G in 2006, 2011, and 2016.
  - **The average renter income has increased more quickly than the median since 2016.** Like owner households**, there appears to be increasing income inequality among renter households** with higher earning outliers pulling the average up to $68,273 while half earn less than $51,863.

Figure 7: Median Income of Renter Households – Electoral Area G and FVRD, 2006-2016



Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

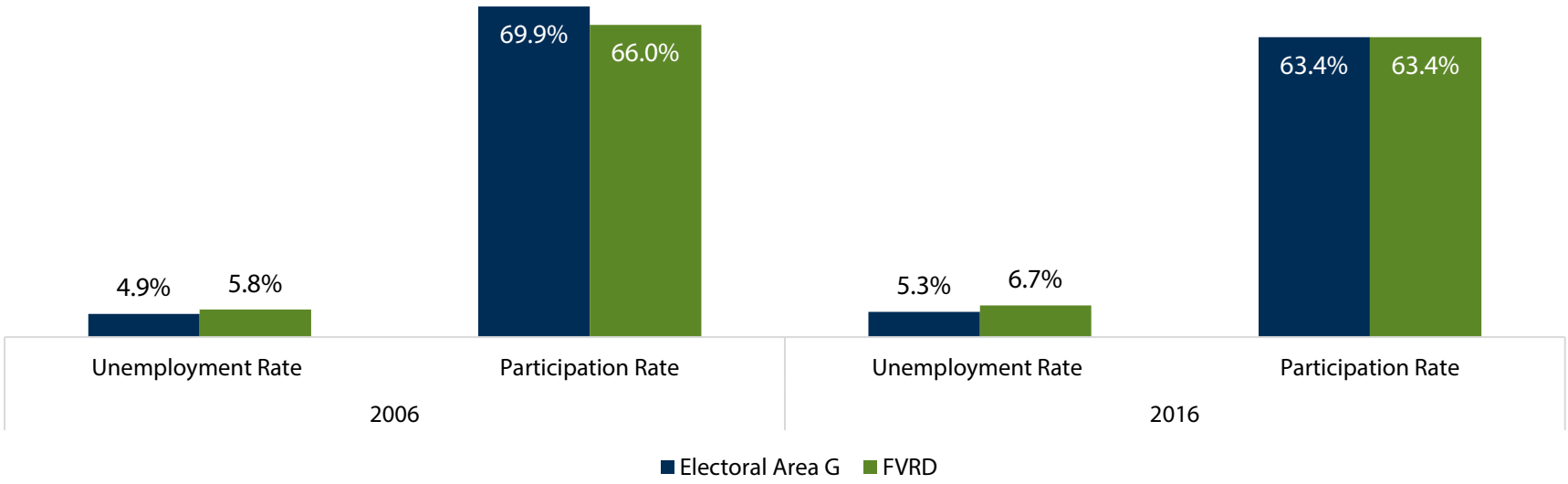
LABOUR FORCE INDICATORS

- Between 2006 and 2016, the number of workers in Electoral Area G decreased 17%, from 1,130 to 935.
- In Electoral Area G, the unemployment rate has increased slightly (from 4.9% to 5.3%) while the participation rate has decreased (from 69.9% to 63.4%). **As of 2016, there was a smaller share of the population participating in the economy, with a larger share of those who cannot find work.**
  - This is similar to the overall FVRD trend, although the unemployment rate saw a smaller increase and is lower overall in Electoral Area G than in the FVRD. The participation rate was the same for both Area G and the FVRD in 2016, but decreased further from 2006 in Electoral Area G.

» **Most (74%) of Electoral Area G workers commuted to another jurisdiction in 2016, while 26% worked within Area G.** Although more worked in Electoral Area G itself than any other single place, of the three quarters of workers who commuted elsewhere, they primarily worked in the City of Abbotsford, the District of Mission, and the City of Maple Ridge.

» **In 2016, a quarter of Electoral Area G workers were employed in agriculture, forestry, fishing and hunting**, the primary industries operating in the Area. Many also worked in construction (11%), retail trade (9%), or manufacturing (8%). Employment trends have shifted since 2006 when a higher share of workers were employed in health care and social assistance and manufacturing, with fewer in retail trade and construction.

Figure 8: Unemployment and Participation Rates – Electoral Areas G and FVRD, 2006-2016



Source: Statistics Canada, 2016 Census of Population, and 2006 Census of Population

RENTAL HOUSING INDICATORS

» **There is no data from the CMHC available for Electoral Area G.** A rental scan completed in February 2021 found no long-term rental listings in Electoral Area G[4]. The closest rental listings were in the District of Mission.

> The urban area of the District of Mission is a 5–20 minute drive from Electoral Area G and is the closest urban area to access rental housing. Between October 2015 and October 2020, the vacancy rate in Mission decreased from 2.6% to 0.8%, while median rents have increased approximately 17% (or 3% per year). With a decreasing vacancy rate and increasing rents, it may be difficult for Electoral Area G residents to find affordable housing, even if they were to relocate to Mission.

» **As per 2016 Census data, median monthly shelter costs for rented dwellings in Electoral Area G totaled $1,106** as compared to $877 across the FVRD. Rental housing is more costly in Electoral Area G when compared to shelter costs for rented dwellings across the region. With limited opportunities for the creation of rental housing in Electoral Area G, it is not surprising the typical cost of rented dwellings is over 25% more expensive than the regional average.

Electoral Area G – Renter Household Affordability Snapshot

Renter households earning the 2016 median income of $51,863 can afford **$1,297 in monthly shelter costs** at 30% of before-tax income. In 2016, median monthly shelter costs for rented dwellings in Electoral Area G totaled $1,106, 15% lower than the median affordable rate. The income required to meet the affordability threshold for a unit with the median rental rate is $44,240.

In Electoral Area G, 32% of renter households earned less than $45,000 in 2016. Meanwhile, 30% of renter households directly reported being unable to afford their rent in 2016. **There is a gap between what is available and what is affordable for renter households in Electoral Area G.**

HOMEOWNERSHIP INDICATORS

» **In 2016, the median value of dwellings in Electoral Area G ($454,805) was 3.6% higher than in the FVRD ($438,797).**

» **Since 2016, housing prices appear to have increased slightly in Electoral Area G** when comparing the 2016 Census data and 2020 assessment information (see Table 1)**.** In 2020, the average assessed value of dwellings in Area G was $477,694, a 5% increase over 4 years. However, the 2020 average sales value ($540,811) was 13% higher than the assessed value ($477,694), suggesting increased demand and a

[4] A Craigslist rental scan was completed on February 24, 2021

resulting escalation of prices. In the FVRD overall, there was a smaller increase in assessed values (+4%) but a greater increase in the average sales value (+19%).

Table 1: Owner Estimated (2016), Assessed (2020), and Sales Values (2020), Electoral Area G and FVRD

Area	Average Estimated Value (2016)[5]	Average Assessed Value (2020)		Average Sales Values (2020)	
	$	$	% Change	$	% Difference from Assessed
Electoral Area G	$454,805	$477,694	+5%	$540,811	+13%
FVRD	$476,293	$494,791	+4%	$586,365	+19%

Source: Statistics Canada, 2016 Census of Population; BC Assessment. Ministry of Municipal Affairs. Housing values (2020)

» Table 2 provides the benchmark price[6] for single-detached dwellings in the nearby District of Mission from August 2016 - 2020. The benchmark price has increased 30% since 2016 – increasing six times more than the assessed values in Electoral Area G (or over seven times in the FVRD overall) – and has increased every year other than 2019.

» With quickly increasing prices, residents from Mission and other Lower Mainland municipalities may be seeking housing they can more easily afford in the surrounding rural areas. If lower income households move into the rural areas due to affordability constraints in Mission, it may put further pressure on the rental stock and current renters in Electoral Area G, potentially leading to increasing prices. If low-income and vulnerable renters from both Mission and Electoral Area G are displaced by increasing prices, they may be at risk of experiencing homelessness. This dynamic has been described by stakeholders, with more residents sleeping rough or in precarious housing situations.

Table 2: Single-Detached Benchmark (2016 - 2020), District of Mission

Area	2016	2017	2018	2019	2020	Change
	$	$	$	$	$	%
District of Mission	$535,800	$636,000	$683,700	$651,900	$696,900	30%

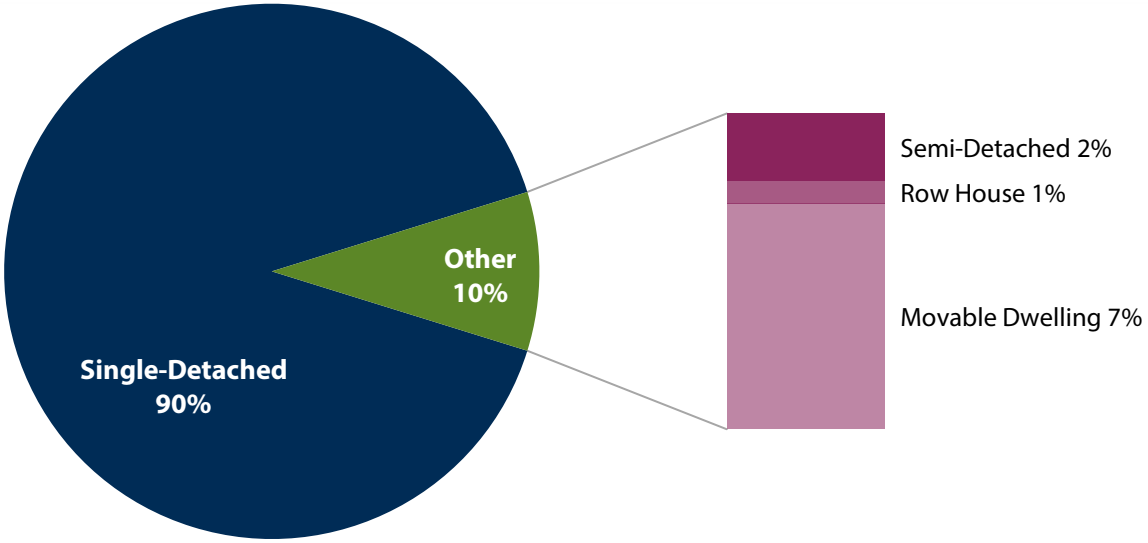
Source: Fraser Valley Real Estate Board. Monthly Statistics Package. August 2016, 2017, 2018, 2019, and 2020

[5] The average dwelling value included in the census is based on *owner estimates* and refers to the dollar amount *expected* by the owner if their dwelling was sold rather than direct assessment values from BC Assessment.

[6] The MLS Home Price Index (HPI) Benchmark value is a more stable price indicator than average prices, because it tracks changes of "middle-of-the-range" or "typical" homes and excludes the extreme high-end and low-end properties. A benchmark property is designed to represent a typical residential property in a particular MLS® HPI housing market.

- While data capturing trends since the emergence of the COVID-19 public health emergency is not yet available for Electoral Area G, the Fraser Valley Real Estate Board reports February 2021 was the sixth consecutive month of record-breaking levels of sales. This surge in home, attributed to record-low interest rates and as a response to the pandemic, buying has been accompanied by quickly escalating prices. For example, the benchmark price for a single detached home in the Fraser Valley increased 5.1% from January to February 2021, and 19.9% from February 2020 to February 2021. This level of sales has not been recorded in the 100-year history of the Fraser Valley Real Estate Board.
  - In Mission, the benchmark price increased from $668,300 to $822,800 from February 2020 to February 2021. It is possible prices are similarly increasing in the surrounding rural areas.
- As shown in Table 9, **most homes in Electoral Area G are single-detached dwellings (90%), with the remaining homes predominantly classified as movable dwellings (7%)**[7]. There is limited diversity in the housing stock. This may pose challenges for older residents as there are few accessible options and single-detached homes typically require more maintenance and yard work. In considering the diversity of housing in Electoral Area G it is important to consider multi-unit residential dwellings are not permitted, as per OCP policy 5.2.3.

Figure 9: Dwellings by Structure Type – Electoral Area G, 2016

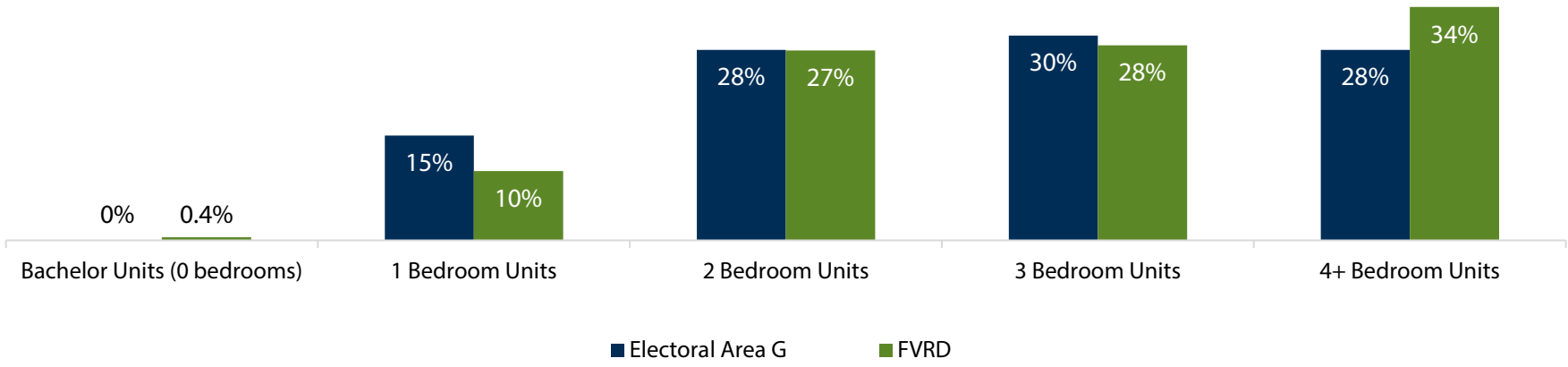


Source: Statistics Canada, 2016 Census of Population

[7] A movable dwelling is: "a single dwelling, designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation pad and may be covered by a skirt." (Statistics Canada, Dictionary, Census of Population, 2016). The category 'Movable dwelling' includes mobile homes and other movable dwellings such as houseboats, recreational vehicles and railroad cars.

> **A significant proportion of the affordable housing stock in Electoral Area G is located within Leq'á:mel First Nation reserve lands.** There are two mobile home parks, and the majority of lease holders are non-Indigenous.

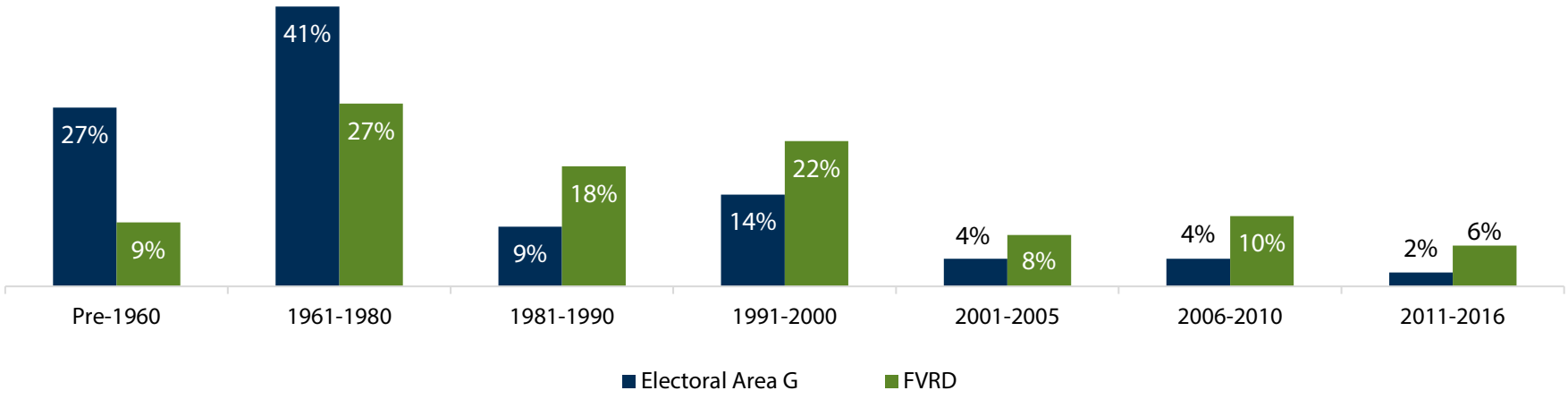
» **In 2016, 57% of dwellings in Electoral Area G had three, four, or more bedrooms, while only 15% had one bedroom – a higher share than in the FVRD overall (10%).** Most households have one (30%) or two (37%) member(s), while only 34% have three or more. This suggests a potential mismatch between family size and the available housing, and there maybe be a need for an increased supply of smaller units.



Source: Statistics Canada, 2016 Census of Population

» **Most homes in Electoral Area G were built before 1980 (68%), while only 10% were built since 2001.** This reflects the pattern evident across the Electoral Areas, where 49% of housing was constructed prior to 1980, as compared to 36% across the region. Compared to the FVRD, three times the proportion of dwellings in Electoral Area G were built before 1960. Older homes may require repair, maintenance, or upgrading to meet the needs of current and future residents and may not meet current building code regulations or modern energy efficiency standards. Older homes often do not meet the accessibility needs of older residents due to the presence of stairs or fixtures and features incompatible with modern mobility aids.

Figure 10: Dwellings by Construction Year – Electoral Area G, 2016



Source: Statistics Canada, 2016 Census of Population

» **Very little housing construction has taken place in Electoral Area G since 2010, with only 2% of dwellings built in the last 10 years.**. With a shrinking population since 2006 in Electoral Area G, there is likely less pressure to construct additional dwellings than in previous decades.

NON-MARKET HOUSING INDICATORS

» There are no non-market housing units administered by BC Housing in Electoral Area G.[8] BC Housing administers two rent supplement programs, of which there was a total of nine recipients in Area G as of April 2020:

> The Rent Assistance Program (RAP) provides eligible low-income, working families with cash assistance to help with their monthly rent payments in the private market.

> The Shelter Aid for Elderly Renters (SAFER) program helps make rents affordable for BC seniors with low to moderate incomes. SAFER provides monthly cash payments to subsidize rents for eligible BC residents who are age 60 or over and who pay rent for their homes.

» **There is a more substantial stock of non-market housing in the nearby District of Mission.** If residents were to re-locate to this municipality, or other urban centres in the FVRD, they could potentially access non-market housing administered by BC Housing. BC

[8] There may be other non-market housing units in Electoral Area G without an agreement with BC Housing in-place.

Housing administered units in Mission are summarized in Table 3. As of April 2020, Mission had a total of 129 units of emergency shelter and housing, 164 units for transitional supported and assisted living, and 278 units of independent social housing.

Table 3: BC Housing Administered Non-Market Housing Units (2020), District of Mission

2020	Emergency Shelter and Housing			Transitional Supported and Assisted Living			Independent Social Housing	
	Homeless Housed	Homeless Rent Supplements	Homeless Shelters	Supportive Seniors	Special Needs	Women & Children Fleeing Violence	Low Income Families	Low Income Seniors
District of Mission	67	35	27	57	83	24	176	102
	129			**164**			**278**	

Source: BC Housing. Research and Corporate Planning Dept. Unit Count Reporting Model, March 31, 2020

» While a Point-in-Time homelessness count has not been conducted for Electoral Area G specifically, information is available for Mission and can be applied as an indicator of potential spillover into the surrounding Electoral Areas. As shown in Table 4, **there was a significant increase (+182%) in the number of residents experiencing homelessness in Mission from 2017 – 2020**, with 178 individuals identified in the most recent count. While the count likely does not capture all individuals experiencing homelessness, applying similar methodology in different years allows for a trend to be assessed.

> Considering the proximity of Electoral Area G to Mission, it is likely there has also been increasing incidences of people experiencing homelessness in the rural areas as well.

Table 4: Point-in-Time Homeless Count (2017/2020), District of Mission

	2017	% of population	2020	% of population	% Change (2017 / 2020)
District of Mission	63	0.16%	178	0.44%	+182%

Source: Fraser Valley Regional District. 2020 Homeless Count and Survey Report.

ANTICIPATED HOUSING UNITS[9]

The anticipated housing units required for Electoral Area G are provided in Tables 5 below.

» In Electoral Area G, the population is anticipated to increase from 1,776 to 2,212 people by the year 2026. **An estimated total of 903 households will require housing, representing an increase of 170 households.**

Table 5: Anticipated Number of People & Households, Electoral Area G (2016 to 2026)

	2016	2018	2020	2022	2024	2026	Change 2016-2026
Total Number of People	1,776	1,996	2,058	2,105	2,159	2,212	+436
Total Households	733	818	837	858	881	903	+170
Household Size	2.42	2.44	2.46	2.45	2.45	2.45	+0.03

Source: BC Statistics

» It is important to recognize the distinction between *private dwellings occupied by usual residents*[10] and *private dwellings*, which may be unoccupied, temporarily unoccupied, occupied by foreign residents or by temporarily present persons (i.e., students, temporary foreign workers, vacationers). In most communities, there are more dwellings than those occupied by usual residents.

> **In Electoral Area G, only 74% of dwellings were occupied by usual residents[11] during the 2016 census**. With 26% of dwellings potentially unoccupied or occupied by temporary residents, it becomes more complex to determine the number of housing units required to meet the future demand for permanent residency.

Table 6: Dwellings Occupied by Usual Residents (2016), Electoral Area G

2016	Electoral Area G		FVRD	
	#	%	#	%
Total private dwellings	991	-	116,080	
Private dwellings occupied by usual residents	733	74%	108,393	94%

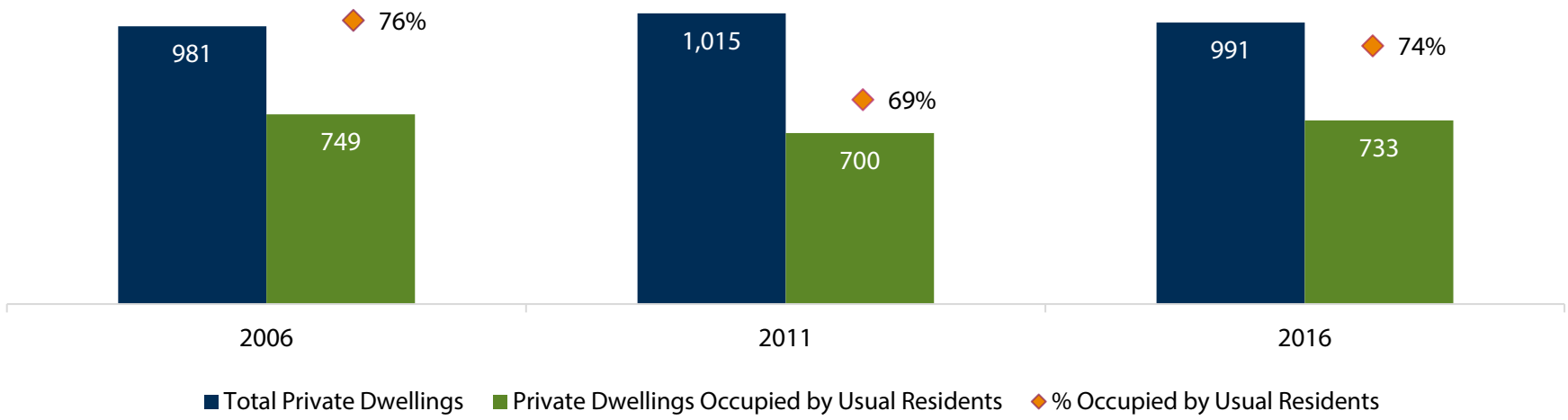
Source: Statistics Canada, 2016 Census of Population

[9] Detailed projections at the Electoral Area level are not available through BC Statistics. To provide an estimate of anticipated population for Electoral Area G, a proportional split was applied to the BC Statistics projection for the FVRD based on 2016 Census data for Electoral Area E as compared to the FVRD.
[10] The number of private dwellings occupied by usual residents is equal to the number of private households.
[11] Dwellings occupied by usual residents refers to private dwellings in which a person or a group of persons is permanently residing and does not include temporary residents or those not regularly occupied (such as unoccupied units or vacation dwellings).

» The anticipated number of housing units required in Electoral Area G by the year 2026 is 903. As there are currently 991 private dwellings in Electoral Area G, **there appears to be a sufficient supply of dwellings to accommodate the anticipated population growth**. This assumes all dwellings will be occupied by usual residents, but in 2016 26% of dwellings were not. **Assuming a similar proportion of dwellings continue to not be occupied by usual residents the unit shortfall would be 170 units**. It is also important to consider the condition and suitability of the existing housing may not suit the needs of current or future residents.

» **The proportion of dwellings occupied by usual residents has remained relatively consistent since 2006** (approximately three quarters of dwellings)**.**

Figure 11: Private Dwellings Occupied by Usual Residents – Electoral Area G, (2006 to 2016)



Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

HOUSING UNIT PROJECTIONS BY BEDROOM TYPE

» Housing unit projections are further analyzed by bedroom type, as per the legislative requirements. Given the limited recent construction and number of housing units in Electoral Area G, **it is unlikely the proportion of units by bedroom type will change significantly over the next five years.** Table 7 maintains the 2016 Census distribution of units by bedroom type.

Table 7: Housing Units Required by Bedroom Type (Anticipated), Electoral Area G

Unit Size	2016 (#)	2016 (%)	Total Units				
			2021	2026	2031	2036	2041
0-Bedroom	0	0	0	0	0	0	0
1-Bedroom	110	15%	129	137	146	154	161
2-Bedroom	200	28%	234	249	265	280	293
3-Bedroom	215	30%	251	268	285	301	316
4+Bedroom	200	28%	234	249	265	280	293
Total	**725**[12]	**100%**	**848**	**903**	**960**	**1014**	**1064**

Source: Statistics Canada, 2016 Census of Population, and Long-form Census Data

[12] The number of housing units by bedroom type differs from the number of private households because of the discrepancies between total population tabulations (collected by 100% of the population) and the 25% sample data collected through the long form census. Certain indicators, such as housing units by bedroom type, are only collected for a 25% sample of the population in private households. The results are then weighted to represent the total population. Given the total number of households has been collected by 100% of the population, this has resulted in a data discrepancy between these two indicators. The proportion of units by bedroom type has been applied to the anticipated household numbers, which are derived using the 2016 private household data.

HOUSEHOLDS IN CORE HOUSING NEED

» For the purposes of this report, **core housing need**[13] is used to help us understand how well housing needs are met. The following section provides an explanation of the indicators comprising core housing need: affordability, adequacy, and suitability.

Affordability

» **There are more households, and a larger share of households, unable to afford their housing in Electoral Area G in 2016 than in 2006**. There was a smaller share of renter households experiencing affordability challenges in 2016 (from 38% to 30%), however, the absolute number of households increased (from 55 to 65 households).

> There is a larger proportion of households in unaffordable dwellings in Electoral Area G than the FVRD (26% vs 23%), although the share of renter households is lower (30% vs. 38%).

Table 8: Affordability – Households Spending 30%+ of Income on Shelter Costs, Electoral Area G (2006 to 2016)

Core Housing Need: Affordability	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	135	22%	125	20%	160	26%	22,640	23%
Renter	55	38%	40	22%	65	30%	10,110	38%
Owner	80	17%	80	18%	95	23%	12,525	17%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

[13] Statistics Canada specifies, "A household is said to be in 'core housing need' if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards)." Extreme core housing need has the same meaning as core housing need except that the household has shelter costs for housing that are more than 50% of total before-tax household income.

Adequacy

» In 2016, there were more households (85), and a larger share of households (14%) reporting adequacy issues than in 2006 (75 and 12%). **While fewer homeowners report their dwellings require major repairs** (14% in 2006 vs 12% in 2016), **the opposite is true for renters**. More than three times as many renter households were in inadequate dwellings in 2016 compared to 2006 (increasing from 7% to 16% of renter households).

> Homeowners report over 1 in 10 (12%) dwellings required major repair in 2016, more than across the Electoral Areas (9%) or the FVRD overall (4%). In considering this factor, it is important to remember most dwellings (68%) were built before 1980. This may indicate homeowners are struggling with the upkeep of their properties due to financial or mobility limitations.

» Dwelling unit condition is an important indicator of the health and viability of a community. Repair and maintenance of dwellings is one of the most important and challenging elements for private households and non-profit or government operated social housing sites. Repair and maintenance usually account for a large expenditure of household income, and a significant percentage of homes in need of major repair may indicate an income and/or affordability issue.

Table 9: Adequacy – Households in Dwellings Requiring Major Repairs, Electoral Area G (2006 to 2016)

Core Housing Need: Adequacy	2006		2011[14]		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	75	12%	0	0%	85	14%	5,220	5%
Renter	10	7%	0	0%	35	16%	2,015	8%
Owner	65	14%	0	0%	50	12%	3,200	4%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

[14] Values have been suppressed by Statistics Canada for 2011 due to low response rates and to protect confidentially.

Suitability

» **The proportion of household experiencing overcrowding appears to have decreased in Electoral Area G between 2006 and 2016.** Half the share of households (3%) were in unsuitable dwellings in 2016 compared to 2006 (6%), with the most improvement experienced for renter households.

» **Compared to the FVRD, there is less overcrowding in general,** particularly for renters, with half the share of renter households in overcrowded dwellings (5%) compared to the FVRD (10%).

Table 10: Suitability – Households in Overcrowded Dwellings, Electoral Area G (2006 to 2016)

Core Housing Need: Suitability	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	35	6%	25	4%	20	3%	4,645	5%
Renter	20	14%	0[15]	0%	10	5%	2,595	10%
Owner	15	3%	15	3%	10	2%	2,050	3%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Core Housing Need

A household is considered in **Core Housing Need** when its dwelling does not meet one of the three housing standards (i.e., affordability, adequacy, and suitability) and would have to spend 30% or more of its before-tax income to access a dwelling meeting all three housing standards.

» **In examining the combined indicator of core housing need, the situation appears to have improved since 2006, with fewer, and a smaller share of, households in core housing need.** In 2006, 115 households (18%) were in core housing need, with almost half as many still meeting the definition in 2016 (65 / 10% of households). This improvement was primarily experienced by renter households (decreasing from 41% to 9% of households). Notably, a higher share of owner households were in core housing need than renter households in Area G; renters are typically more vulnerable with less spending power to contribute to shelter costs.

» **Overall, a smaller share of households were in core housing need in Electoral Area G (10%) than the FVRD (12%) in 2016.** However, twice the share of homeowners (12%) were in core housing need compared to the FVRD (6%). The difference is most clear for renters where less than a third of the share of households were in core housing need in Electoral Area G (9%) than in the FVRD (30%).

[15] This value has been suppressed by Statistics Canada due to low response rates and to protect confidentially.

Table 11: Households in Core Housing Need, Electoral Area G (2006 to 2016)

Core Housing Need	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	115	18%	20	3%	65	10%	12,325	12%
Renter	60	41%	0	0%	20	9%	7,940	30%
Owner	50	10%	15	3%	50	12%	4,385	6%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Extreme Core Housing Need

A household is considered in ***Extreme* Core Housing Need** when its dwelling does not meet one of the three housing standards (i.e., affordability, adequacy, and suitability) and would have to spend 50% or more of its before tax income to access a dwelling meeting all three housing standards.

» **The number of households in extreme core housing need has remained relatively consistent between 2006 and 2016** (45 and 40 households respectively), although this does represent a 1% reduction in the share of households in extreme need. Less than half the proportion of renter households were in extreme core housing need in 2016 compared to 2006. For homeowners, the situation has worsened slightly, with 5 more households meeting the definition for extreme core housing need (or 2% more of owner households).

» **In considered rates of extreme core housing need, renters are faring better on average than owners compared to the FVRD.** There is almost half the share of renter households in extreme core housing need in Electoral Area G (7%) compared to the FVRD (13%). The opposite relationship is true for homeowners; there is twice the proportion of owner households in extreme core housing need in Electoral Area G (6%) compared to the FVRD (3%).

Table 12: Households in Extreme Core Housing Need, Electoral Area G (2006 to 2016)

Extreme Core Housing Need	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	45	7%	15	2%	40	6%	5,505	6%
Renter	25	17%	0	0%	15	7%	3,475	13%
Owner	20	4%	0	0%	25	6%	2,025	3%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Key Areas of Local Need

Housing Needs Summary Statements

Based on an analysis of data summarized in Appendices 8.1 and feedback from public engagement, the following summary statements describe the current and anticipated needs for the groups listed below:

AFFORDABLE HOUSING

- Stakeholders describe Electoral Area G as two different worlds when considering housing. Some households, often those relocating from urban centres, have substantial buying power and are able to secure the housing they need with relative ease. For others, there are limited opportunities to access housing that both meets their needs and is affordable. **Both renters and homeowners struggle with affordability, with approximately a quarter of households in both groups being unable to afford their housing costs in 2016.** There is an increasing share of homeowners struggling with affordability. With a growing proportion of older residents, there is likely a reliance on pensions to support housing costs and repairs. This could be creating a gap between what is available and what is affordable to Electoral Area G residents as older dwellings naturally deteriorate over time, especially if they are not consistently maintained. Stakeholders note existing mobile home parks offer an important source of affordable housing, however, infrastructure issues, lack of servicing, and upkeep are challenges. Some of these mobile home parks have long maintained low rents, but stakeholders indicate this may be changing.
- Stakeholders have identified a cascading process where residents from Metro Vancouver, and typically more expensive inner suburbs, are seeking more affordable housing options and out-bidding FVRD locals for available housing.
  - Trends observed include lower-income households being pushed out of town into the surrounding rural areas, where housing costs may be lower, but transportation proves to be a barrier, particularly for lower-income households. Stakeholders note the lack of affordable housing in Mission further exacerbates this issue as new residents with higher incomes move in.
  - As residents increasingly struggle to afford their homes in Mission, they may move out into the rural areas of Electoral Area G, potentially falling into or becoming at-risk of experiencing homelessness. Stakeholders note some residents are living rough off forest service roads. This observation is supported by the 182% increase in the number of individuals experiencing homelessness captured in the 2020 Mission Point-in-Time homelessness count.

RENTAL HOUSING

- **There is currently no purpose-built rental housing in Electoral Area G. There are no provisions for the creation of secondary dwellings for long-term tenancy and multi-unit buildings are not permitted in the OCP.** Nonetheless, a third of households identified themselves as renters in 2016. Almost a third of those households spent more than 30% of their income on rent. As seniors look to downsize from larger properties, accessible, single-storey rental units will be important to facilitate aging-in-place within their communities.
  - Due to the Agricultural Land Reserve, opportunities to create multi-unit developments are extremely limited in Area G. Only small areas around the Dewdney crossroads at the Lougheed Highway and Hawkins Pickle Road and in Deroche are outside these restrictions. Secondary suites are permitted within principal dwellings throughout this area, and this is the primary option for adding rented dwellings in Electoral Area G.
  - Stakeholders note there is limited affordable rental housing in nearby Mission, the closest urban centre, and to fill this gap there are a high number of unregistered basement or secondary suites. Others noted resistance to changes allowing important sources of rental housing, including secondary dwellings or coach houses, alongside a lack of land or programs to facilitate affordable housing development. Funding organizations, primarily BC Housing, have made attempts to fund projects in Mission, but land use restrictions and challenging approval processes have largely limited progress.
- **The creation of purpose-built rental housing is not permitted in Electoral Area G, as per OCP Policy 5.2.3** (which limits multi-unit developments)**.** Without provisions allowing for multi-unit developments or secondary suites, there is no capacity to meaningfully create rental housing in Electoral Area G. The 2009 OCP recommended a neighourhood plan be created for the Deroche Bench as a special study area. A report was produced in 2016 but never adopted due to changing community preferences near the end of the plan development. The unadopted plan recommended policies to allow for secondary suites and accessory dwellings in new suburban designated areas, as well as opportunities for detached dwellings on smaller lots or townhouses in the community centre.
  - **Building off the work completed for the Deroche Neighbourhood Plan, opportunities to incrementally introduce new housing typologies allowing for the creation of rented dwellings could help fill this gap.** The OCP notes Deroche and Dewdney are gateways to the area and encourages enhancing this value. Light intensification through multi-unit rental housing around the central crossroads of these communities could help strengthen the gateway aesthetic of these nodes. While large apartments may not be viable due to servicing constraints, allowing for modest multi-unit buildings could help fill this need.

HOUSING FOR FAMILIES

» **Electoral Area G has experienced population loss in recent years and the proportion of children, youth, and young adults has decreased while the proportion of older residents has increased**. Considering this trend alongside decreasing workforce participation rates, it is possible fewer families are settling in Area G than in the past. Most homes have 3 or more bedrooms, and would likely meet the needs of families, although, they would likely need sufficient spending power to purchase their home if they wished to reside in Electoral Area G. It may be challenging for renting families to secure the housing they need in the Area. Families may also struggle to access services they need, such as schooling or childcare, without traveling to an urban centre, such as the District of Mission.

SENIORS HOUSING

» **There is a need for accessible, one level homes to facilitate independent living as residents age into their senior years**. There is limited housing diversity in Electoral Area G, with almost all dwellings being larger single-detached homes, typically with 3 or more bedrooms. Additionally, over two thirds of housing in the community was constructed before 1980, with a third before 1960, which may not be accessible for older residents. Survey respondents expressed a desire for accessible, one-level homes for independent living with improved accessibility and lower maintenance requirements. There is also no housing with support services in Electoral Area G – seniors requiring assistance with daily living may be required to relocate to Mission.

> **There are limited options** f**or seniors looking to downsize and stay in the community.** With over one in ten homeowners reporting their dwellings require major repair, communication strategies to educate residents about assistance programs, such as BC Housing's Home Adaptations for Independence (HAFI), could help seniors age in place while maintaining a similar development character throughout the area.

SHELTER FOR PEOPLE EXPERIENCING HOMELESSNESS AND HOUSING FOR PEOPLE AT-RISK OF HOMELESSNESS

» There is limited data available regarding persons experiencing homelessness in Electoral Area G. However, stakeholders expressed concerns related to precariously housed individuals on farmland, in parks and near creeks. Similarly, **service providers working in the FVRD's urban centres emphasized there are many low-income individuals who are either experiencing or at-risk of experiencing homelessness in the FVRD's Electoral Areas**. Given the proximity of Electoral Area G to Mission, it is likely people experiencing homelessness or housing instability in Area G will access services in Mission. Outreach programs can help to facilitate these connections to ensure old and new Electoral Area G residents are able to access services and meet their needs.

- The Fraser House Society, based in Mission, operates a "Rural Connections" program in Deroche through a satellite space in the FVRD's local office. This provides an important referral and connection point for vulnerable populations struggling with addictions, mental health challenges and homelessness. However, the capacity to help locally is limited and most services must be accessed in Mission. Further support services are needed in the area with stakeholders referencing increasing need.
- Stakeholders identified the need for safe and/or transitional housing for women and children fleeing abuse. This is often a challenge to provide in small towns due to both resourcing and funding, and issues related to confidentiality, and stigma. A regional strategy may be most effective in addressing this issue as further explored in the Implementation & Action Plan.

SPECIAL NEEDS HOUSING

- Special needs housing, or housing with support services, is typically intended to house youth or adults with mental and/or physical disabilities. There are no non-market special needs housing units in Electoral Area G. It is assumed that people requiring housing with support services would need to access housing in the FVRD's urban centres, such as Mission, Abbotsford, or Chilliwack.

Housing Supply Gaps & Related Issues

Based on an analysis of data in this report, the following housing gaps have been identified:

- **Housing adequacy:** Almost three times the proportion of households in Electoral Area G report living in inadequate housing compared to the FVRD. The situation has worsened for renters and improved slightly for homeowners since 2006. With one in seven households reporting the need for major repairs, home improvement assistance programs can help low-income seniors and people with disabilities finance home modifications and the BC Seniors' Home Renovation Tax Credit is also available to assist seniors with the cost of certain permanent home renovations. This is explored in further detail in the Implementation & Action Plan.
- **Secondary and accessory dwellings**: Survey respondents and other stakeholders expressed a desire and need for increased opportunities to create smaller, secondary dwelling units on their properties. This opportunity was related to several interconnected issues and concerns: housing affordability, lack of rental housing, and aging in place and downsizing. Secondary or accessory dwellings, such as carriage houses, could help address these gaps.
    - Opportunities for smaller dwellings created through infill development could help diversify housing options, both in price and type. Secondary dwellings also offer an opportunity to enhance the stock of rental housing in an incremental way without requiring a larger multi-family development, which could be challenging to develop due to servicing constraints and

community preferences for a rural form and character. While detached secondary dwellings are not permitted, Agricultural Land Reserve regulations do not restrict the capacity to establish a secondary suite within a principal residence.

> **Secondary dwellings for farm workers**: Stakeholders noted the often "substandard" housing for farm workers. While the current land use framework does allow for some *accessory boarding* and *employee accessory residential use*, the regulations are quite restrictive (allowing 0-4 individuals to be housed). It is possible unregistered and/or unregulated uses are occurring, and residents may be living in substandard housing. The Agricultural Land Reserve status of much of the Area drives some of the confusion and challenges related to *boarding* and *employee residential use*. Facilitating the provision of this housing could help fill an important gap, while addressing the poor housing conditions of a vulnerable population (i.e., recently immigrated and/or temporary foreign workers with low incomes).

» **Housing, Infrastructure, Transportation & Employment:** There are limited employment opportunities in Electoral Area G, with three quarters of residents commuting outside the Area for employment. Some residents expressed concern about road capacity and maintenance, especially with increasing commercial truck traffic. Stakeholders noted transportation challenges are significant for low-income residents, who are increasingly displaced from the District of Mission into the surrounding rural areas of Electoral Area G. Survey respondents noted without access to transit, some seniors are paying for taxis to access medical appointments, straining their fixed incomes. This transportation challenge limits the capacity of residents to access work. There is also a historical dynamic related to the relative isolation of Electoral Area G from FVRD urban centres – while it is physically close to Chilliwack, across the Fraser River, residents must drive long distances to access services, amenities, or employment beyond the District of Mission. Most focus in developing the transportation network has been south of the Fraser River. A regional transportation and economic development strategy may be worth further consideration, as indicated in the Implementation & Action Plan.

> Hatzic Island is a small and unique community within Hatzic Lake on the western edge of Electoral Area G. The residential density on the island is relatively high for an unserviced rural area. The OCP identified the level of existing development was not sustainable and septic fields may be contaminating ground water. In recognition of these issues, plans have designated the Island for low density rural uses, however, many existing properties are non-conforming with this use. Exploration of this issue has continued, with discussions still underway. Health and safety concerns on Hatzic Island go beyond servicing. The proximity of the lake creates risks related to flooding, and ground stability or soil quality.

Closing Comments

A largely rural, agriculturally-oriented area, housing diversity is limited in Electoral Area G. Almost all homes are large, older 3+ bedroom detached dwellings. This form serves larger households and growing families well, but as residents age and require less space, upkeep can become challenging with possible mobility limitations. Opportunities for light intensification and infill within existing properties and homes, primarily through the provision of secondary suites *available for long-term tenancy*, could help fill the growing need for independent seniors-appropriate housing, and address the other key need in Electoral Area G - rental housing. While the provision of secondary detached dwellings is restricted within the Agricultural Land Reserve, secondary suites within a principal residence are not and could be established should local zoning regulations permit them.

There are very limited opportunities to rent dwellings in Electoral Area G. The current planning policy framework does not allow for rental housing beyond a small number of temporary boarders (0-4 individuals) or farm employees (0-2, depending on farm size). Multi-unit developments are explicitly not permitted in Area G. With half of local workers commuting from outside the Area, and an increasing share of households who rent, additional opportunities for the creation of local rental dwellings could be required. This intensification will need to be carefully balanced with on-site septic, water, and transportation network capacity to manage the environmental and infrastructure impacts of concentrating unserviced development.

As Electoral Area G navigates these housing challenges, it will be important to employ a coordinated approach to address housing needs and gaps. With a high level of integration between Mission and Electoral Area G, with most residents of both commuting outside their home jurisdictions for work, coordination of partnerships, policy and regulatory changes, and development approvals, will help to advance housing affordability, accessibility, and sustainability in the Area.

APPENDIX 8.1:

ELECTORAL AREA G INDICATORS

Note: Between the 2006 and 2011 census (2008) an area formerly known as Electoral Area H was dissolved and amalgamated into Electoral Area G and Abbotsford. While the boundaries of Electoral Area G have expanded with this change, all privately held lands with population were amalgamated into Abbotsford and there is no effect on the statistics of Area G.

Table 13: Population Change, Electoral Area G (2006 - 2016)

Community	2006 Population	2011 Population	2016 Population	Growth, 2006-2016	Percent Change, 2006-2016	Annual Growth Rate
Electoral Area G	1,914	1,764	1,776	-138	-7.2%	-0.72%
FVRD	257,031	277,593	295,934	38,903	15%	1.5%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 14: Average and Median Age, Electoral Area G (2006 - 2016)

Year	Average Age	Median Age
2006	39.5	42.1
2011	42.8	46.8
2016	41.8	44.9
2016 (FVRD)	40.9	41.2

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 15: Age Group Distribution, Electoral Area G (2006 - 2016)

Age Group	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
0 to 14	335	17%	300	17%	270	15%	53,540	18%
15 to 19	140	7%	150	8%	115	6%	17,990	6%
20 to 24	105	5%	80	5%	110	6%	17,730	6%
25 to 64	1,060	55%	985	56%	945	53%	153,370	52%
65 to 84	260	14%	230	13%	305	17%	46,245	16%
85+	15	1%	20	1%	25	1%	7,050	2%
Total	**1,915**	**100%**	**1,765**	**100%**	**1,770**	**100%**	**295,925**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 16: Mobility, Electoral Area G (2006 - 2016)

Mobility Status	2006	2011	2016	2016 (FVRD)
Movers	325	155	225	44,145
Non-movers	1,595	1,475	1,535	241,290
Migrants	180	120	165	20,390

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 17: Households, Electoral Area G (2006 - 2016)

Electoral Area B	2006	2011	2016	2016 (FVRD)
Total Number of Households	750	705	730	108,390
Average Household Size	2.6	2.4	2.4	2.7

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 18: Household Size Distribution, Electoral Area G, (2006 - 2016)

Household Size	2006		2011		2016		2016 (FVRD)
	#	%	#	%	#	%	%
1 person	210	28%	250	35%	220	30%	25%
2 people	270	36%	215	30%	270	37%	35%
3 people	95	13%	100	14%	85	12%	14%
4 people	80	11%	95	13%	100	14%	14%
5+ people	100	13%	50	7%	65	9%	13%
Total	**755**	**100%**	**710**	**100%**	**740**	**100%**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 19: Housing Tenure, Electoral Area G (2006 - 2016)

Housing Tenure	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Renter	165	22%	185	26%	220	30%	28,895	27%
Owner	580	77%	515	73%	510	70%	79,250	73%
Total	**750**	**100%**	**705**	**100%**	**730**	**100%**	**108,390**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 20: Renter Households in Subsidized Housing, Electoral Area G (2016)

Community	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Electoral Area G	0	0%	0	0%	15	7%	2,735	9%

Source: Statistics Canada, 2016 Census of Population

Table 21: Average and Median Household Income, Electoral Area G (2006 - 2016)

All Households	2006	2011	2016	2016 (FVRD)
Average Income	$69,224	$68,493	$78,179	$83,983
Median Income	$57,761	$60,234	$59,410	$69,425

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 22: Number of Households in Specified Income Brackets, Electoral Area G (2006 - 2016)

Note: low values may have been suppressed to zero (0) to maintain confidentiality. As a result, category values may not sum up to the total for each year.

All Households	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Under $ 5,000	25	3%	20	3%	35	5%	1,660	2%
$5,000 to $9,999	10	1%	0	0%	30	4%	1,310	1%
$10,000 to $14,999	30	4%	30	4%	10	1%	2,960	3%
$15,000 to $19,999	25	3%	45	6%	45	6%	4,485	4%
$20,000 to $24,999	55	7%	0	0%	10	1%	4,755	4%
$25,000 to $29,999	25	3%	45	6%	55	7%	4,420	4%
$30,000 to $34,999	30	4%	0	0%	25	3%	4,750	4%
$35,000 to $39,999	35	5%	0	0%	35	5%	4,720	4%
$40,000 to $44,999	25	3%	35	5%	20	3%	4,500	4%
$45,000 to $49,999	50	7%	25	4%	45	6%	4,605	4%
$50,000 to $59,999	65	9%	85	12%	55	7%	8,490	8%
$60,000 to $69,999	40	5%	120	17%	50	7%	7,950	7%
$70,000 to $79,999	60	8%	25	4%	50	7%	7,560	7%
$80,000 to $89,999	60	8%	0	0%	40	5%	7,095	7%
$90,000 to $99,999	50	7%	40	6%	55	7%	6,255	6%
$100,000 to $124,999	60	8%	55	8%	65	9%	12,355	11%
$125,000 to $149,999	50	7%	10	1%	30	4%	7,690	7%
$150,000 to $199,999	60	8%	35	5%	45	6%	7,735	7%
$200,000 and over	10	1%	25	4%	30	4%	5,105	5%
Total	**745**	**100%**	**700**	**100%**	**735**	**100%**	**108,395**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 23: Average and Median Renter Household Income, Electoral Area G (2006 - 2016)

Renter Households	2006	2011	2016	2016 (FVRD)
Average Income	$54,935	$57,975	$68,273	$52,193
Median Income	$45,781	$61,899	$51,863	$42,889

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 24: Number of Renter Households in Specified Income Brackets, Electoral Area G (2006 - 2016)

Note: low values may have been suppressed to zero (0) to maintain confidentiality. As a result, category values may not sum up to the total for each year.

Renter Households	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Under $ 5,000	0	0%	0	0%	0	0%	910	3%
$5,000 to $9,999	0	0%	0	0%	10	5%	765	3%
$10,000 to $14,999	15	9%	0	0%	0	0%	1,935	7%
$15,000 to $19,999	10	6%	0	0%	10	5%	2,360	8%
$20,000 to $24,999	15	9%	0	0%	0	0%	2,210	8%
$25,000 to $29,999	10	6%	0	0%	25	11%	1,960	7%
$30,000 to $34,999	10	6%	0	0%	0	0%	1,805	6%
$35,000 to $39,999	10	6%	0	0%	25	11%	1,675	6%
$40,000 to $44,999	10	6%	0	0%	10	5%	1,590	6%
$45,000 to $49,999	25	15%	0	0%	15	7%	1,490	5%
$50,000 to $59,999	10	6%	0	0%	25	11%	2,585	9%
$60,000 to $69,999	0	0%	0	0%	20	9%	2,285	8%
$70,000 to $79,999	0	0%	0	0%	10	5%	1,820	6%
$80,000 to $89,999	15	9%	0	0%	10	5%	1,385	5%
$90,000 to $99,999	15	9%	0	0%	20	9%	1,025	4%
$100,000 to $124,999	10	6%	0	0%	20	9%	1,630	6%
$125,000 to $149,999	0	0%	0	0%	10	5%	780	3%
$150,000 to $199,999	10	6%	0	0%	20	9%	490	2%
$200,000 and over	0	0%	0	0%	0	0%	220	1%
Total	**165**	**100%**	**185**	**100%**	**220**	**100%**	**28,895**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 25: Owner Household Income, Electoral Area G (2006 - 2016)

Owner Households	2006	2011	2016	2016 (FVRD)
Average Income	$73,272	$72,312	$82,494	$95,704
Median Income	$61,526	$58,796	$61,494	$81,807

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 26: Number of Owner Households in Specified Income Bracket, Electoral Area G (2016)

Note: low values may have been suppressed to zero (0) to maintain confidentiality. As a result, category values may not sum up to the total for each year.

Owner Households	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
Under $ 5,000	15	3%	0	0%	35	7%	720	1%
$5,000 to $9,999	10	2%	0	0%	20	4%	530	1%
$10,000 to $14,999	15	3%	30	6%	10	2%	1,015	1%
$15,000 to $19,999	15	3%	40	8%	40	8%	2,100	3%
$20,000 to $24,999	40	7%	0	0%	10	2%	2,530	3%
$25,000 to $29,999	20	3%	45	9%	25	5%	2,450	3%
$30,000 to $34,999	20	3%	0	0%	25	5%	2,935	4%
$35,000 to $39,999	30	5%	0	0%	10	2%	3,020	4%
$40,000 to $44,999	20	3%	25	5%	10	2%	2,895	4%
$45,000 to $49,999	25	4%	0	0%	30	6%	3,110	4%
$50,000 to $59,999	55	9%	80	16%	35	7%	5,880	7%
$60,000 to $69,999	40	7%	0	0%	35	7%	5,655	7%
$70,000 to $79,999	50	9%	25	5%	40	8%	5,740	7%
$80,000 to $89,999	40	7%	0	0%	30	6%	5,700	7%
$90,000 to $99,999	35	6%	35	7%	40	8%	5,225	7%
$100,000 to $124,999	45	8%	40	8%	40	8%	10,710	14%
$125,000 to $149,999	40	7%	15	3%	20	4%	6,905	9%
$150,000 to $199,999	50	9%	30	6%	30	6%	7,240	9%
$200,000 and over	10	2%	0	0%	30	6%	4,885	6%
Total	**585**	**100%**	**515**	**100%**	**510**	**100%**	**79,250**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Economic Sectors and Labour Force

Table 27: Total Number of Workers, Electoral Area G (2006 - 2016)

Community	2006	2011	2016
Electoral Area G	1,130	780	935

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 28: Number of Workers by Industry, Electoral Area G (2006 - 2016)

Industry	2006 #	2011 #	2016 #
Agriculture, forestry, fishing and hunting	310	195	250
Mining, quarrying, and oil and gas extraction	0	0	0
Utilities	10	0	10
Construction	80	110	105
Manufacturing	170	35	75
Wholesale trade	20	60	30
Retail trade	45	30	80
Transportation and warehousing	55	60	70
Information and cultural industries	15	0	0
Finance and insurance	10	0	15
Real estate and rental and leasing	20	0	0
Professional, scientific and technical services	70	50	20
Management of companies and enterprises	0	0	0
Administrative and support, waste management and remediation services	25	0	50
Educational services	35	20	35
Health care and social assistance	120	55	60
Arts, entertainment and recreation	0	0	35
Accommodation and food services	50	40	30
Other services (except public administration)	70	0	35
Public administration	15	35	30
Total	**1,115**	**770**	**920**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 29: Unemployment Rate and Participation Rate, Electoral Area G (2006 - 2016)

	2006	2011	2016	2016 (FVRD)
Unemployment Rate	4.9%	4.5%	5.3%	6.7%
Participation Rate	69.9%	58.2%	63.4%	63.4%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 30: Commuting Destination, Electoral Area G (2016)

Area	Within Census Subdivision	To Different Census Subdivision	To Different Census Subdivision	To Another Province/Territory
Electoral Area G	145	280	135	0
FVRD	57,730	19,055	25,555	575

Source: Statistics Canada, 2016 Census of Population

Housing Units

Table 31: Total Number of Housing Units, Electoral Area G (2016)

2016	Electoral Area G		FVRD	
	#	%	#	%
Total private dwellings	991	-	116,080	
Private dwellings occupied by usual residents	733	74%	108,393	94%

Source: Statistics Canada, 2016 Census of Population

Table 32: Breakdown by Structural Type of Units, Electoral Area G (2016)

Housing Mix	2016		2016 (FVRD)	
	#	%	#	%
Single-Detached	660	90%	56,540	52%
Semi-Detached	15	2%	3,160	3%
Row House	5	1%	10,240	9%
Apartment or Flat in a Duplex	0	0%	14,175	13%
Apartment with fewer than 5 storeys	0	0%	20,500	19%
Apartment with 5 or more storeys	0	0%	1,335	1%
Other Single-Attached House	0	0%	120	0%
Movable Dwelling	50	7%	2,320	2%
Total	**730**	**100%**	**108,390**	**100%**

Source: Statistics Canada, 2016 Census of Population

Table 33: Housing Composition by Size, Electoral Area G (2016)

Housing Mix	2016
Bachelor Units (0 bedrooms)	0
1 Bedroom Units	110
2 Bedroom Units	200
3 Bedroom Units	215
4+ Bedroom Units	200

Source: Statistics Canada, 2016 Census of Population

Table 34: Number and Percentage Breakdown by Date Built, Electoral Area G (2016)

Date Built	2016		2016 (FVRD)
	#	%	%
Pre-1960	195	27%	9%
1961-1980	305	41%	27%
1981-1990	65	9%	18%
1991-2000	100	14%	22%
2001-2005	30	4%	8%
2006-2010	30	4%	10%
2011-2016	15	2%	6%
Total	**735**	**100%**	**100%**

Source: Statistics Canada, 2016 Census of Population

Table 35: Completed Demolition Permit by Structural Type, Electoral Area G (2010-2020)

Housing Type	Single Detached	Mobile Home	Unknown Structure
	#	#	#
2020	1	0	0
2019	2	0	0
2016	1	0	0
2015	0	1	0
2014	3	0	0
2013	14	0	1
2012	1	0	0
Total	**22**	**1**	**1**

Source: FVRD Permit Data (2010 – 2020)

Table 36: Completed Building Permits by Structural Type, Electoral Area G (2010-2020)

Housing Type	Single Detached # Mobile Home #
2019	3
2018	3
2017	0
2016	3
2015	2
2014	2
2013	2
2012	2
2011	2
2010	0
Total	**19**

Mobile Home
#
1
0
4
1
0
0
0
0
0
1
7

Source: FVRD Permit Data (2010 – 2020)

Housing Values

Table 37: Assessed Values by Structure Type, Electoral Area G (2020)

Structure Type	Count # $	Average Assessed Value
Single Detached	217	$422,895
Residential Dwelling with Suite	13	$265,108
Duplex, Non-Strata Side by Side or Front / Back	2	$39,100
Manufactured Home (Within Manufactured Home Park)	94	$47,671
Manufactured Home (Not in Manufactured Home Park)	8	$469,688
Seasonal Dwelling	7	$644,900
2 Acres or More (Single Family Dwelling, Duplex)	166	$739,140
2 Acres or More (Seasonal Dwelling)	2	$5,688,001
2 Acres or More (Manufactured Home)	8	$606,125
Total	**517**	**$477,694**

Source: Ministry of Municipal Affairs - Housing Values (2020)

Table 38: Assessed Values by Unit Size, Electoral Area G (2020)

Structure Type	Count # $	Average Assessed Value $
1 bed	21	$490,905
2 bed	205	$258,748
3 Bed	147	$648,988
4 bed	74	$675,932
5 bed	29	$694,693
6 bed	11	$666,418
7 bed	8	$488,000
8 bed	9	$423,000
9 bed	1	$1,716,000
16 Bed	12	$107,625
Total	**517**	**$477,694**

Source: Ministry of Municipal Affairs - Housing Values (2020)

Table 39: Sales Values by Structure Type, Electoral Area G (2020)

Structure Type	Count # $	Average Sales Value $
Single Detached	7	$745,986
Residential Dwelling with Suite	1	$674,900
Manufactured Home (Not in Manufactured Home Park)	5	$91,980
Manufactured Home (Within Manufactured Home Park)	1	$370,000
2 Acres or More (Single Family Dwelling, Duplex)	4	$751,975
Total	**18**	**$540,811**

Source: Ministry of Municipal Affairs - Housing Values (2020)

Table 40: Sales Values by Unit Size, Electoral Area G (2020)

Structure Type	Count	Average Sales Value
	#	$
1 bed	1	$570,000
2 bed	6	$138,317
3 Bed	5	$789,960
4 bed	4	$697,500
5 Bed	2	$797,450
Total	**18**	**$540,811**

Source: Ministry of Municipal Affairs - Housing Values (2020)

Core Housing Need

Table 41: Affordability - Households Spending 30%+ of Income on Shelter Costs, Electoral Area G (2006 - 2016)

Core Housing Need: Affordability	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	135	22%	125	20%	160	26%	22,640	23%
Renter	55	38%	40	22%	65	30%	10,110	38%
Owner	80	17%	80	18%	95	23%	12,525	17%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 42: Adequacy - Households in Dwellings Requiring Major Repairs, Electoral Area G (2006 - 2016)

Core Housing Need: Adequacy	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	75	12%	0	0%	85	14%	5,220	5%
Renter	10	7%	0	0%	35	16%	2,015	8%
Owner	65	14%	0	0%	50	12%	3,200	4%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 43: Suitability – Households in Overcrowded Dwellings, Electoral Area G (2006 - 2016)

Core Housing Need: Suitability	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	35	6%	25	4%	20	3%	4,645	5%
Renter	20	14%	0	0%	10	5%	2,595	10%
Owner	15	3%	15	3%	10	2%	2,050	3%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 44: Households in Core Housing Need, Electoral Area G (2006 - 2016)

Core Housing Need	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	115	18%	20	3%	65	10%	12,325	12%
Renter	60	41%	0	0%	20	9%	7,940	30%
Owner	50	10%	15	3%	50	12%	4,385	6%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 45: Households in Extreme Core Housing Need, Electoral Area G (2006 - 2016)

Extreme Core Housing Need	2006		2011		2016		2016 (FVRD)	
	#	%	#	%	#	%	#	%
All Households	45	7%	15	2%	40	6%	5,505	6%
Renter	25	17%	0	0%	15	7%	3,475	13%
Owner	20	4%	0	0%	25	6%	2,025	3%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Anticipated Population and Households

Table 46: Anticipated Number of People & Households, Electoral Area G (2016 to 2026)

	2016	2018	2020	2022	2024	2026	Change 2016-2026
Total Number of People	1,776	1,996	2,058	2,105	2,159	2,212	+436
Total Households	733	818	837	858	881	903	+170
Household Size	2.42	2.44	2.46	2.45	2.45	2.45	+0.03

Source: BC Statistics

Table 47: Anticipated Number of People & Households, Electoral Area G (2021 to 2041)

	2021	2031	2041	Change 2021-2041
Total Number of People	2080	2342	2589	+509
Total Households	848	960	1064	+216
Average Household Size	2.45	2.44	2.43	-0.02

Source: BC Statistics

Table 48: Anticipated Age Group Distribution, Electoral Area G (2026)

Age Group	2026	
	#	%
0 to 14	337	15.3%
15 to 19	144	6.5%
20 to 24	137	6.2%
25 to 64	1,181	53.4%
65 to 84	381	17.2%
85+	31	1.4%
Total	**2,212**	**100%**

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

APPENDIX 8.2:

ELECTORAL AREA G
HOUSING NEEDS REPORT SUMMARY FORM

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: ELECTORAL AREA G

REGIONAL DISTRICT: FRASER VALLEY REGIONAL DISTRICT

DATE OF REPORT COMPLETION: FEBRUARY 2021 **(MONTH/YYYY)**

PART 1: KEY INDICATORS & INFORMATION

Instructions: please complete the fields below with the most recent data, as available.

LOCATION	
	Neighbouring municipalities and electoral areas: Electoral Areas C and F, the District of Mission, the City of Chilliwack, and the City of Abbotsford
	Neighbouring First Nations: There are three Cultural Regions in the FVRD - Nlaka'pamux, Stó:lō/Coast Salish, and Stl'alt'imc and over 30 bands.

POPULATION				
Population: 1,776 (2016) / 2,080 (2021 - estimate)		**Change since** 2016 :	17.1 %	
***Projected* population in 5 years:** 2,212 (2026)		**Projected change:**	6.3 %	2021 - 2026
Number of households: 733 (2016) / 848 (2021 - estimate)		**Change since** 2016 :	15.7 %	
***Projected* number of households in 5 years:** 903 (2026)		**Projected change:**	6.5 %	2021 - 2026
Average household size: 2.4 (2016)				
***Projected* average household size in 5 years:** 2.45 (2026)				
Median age (local): 44.9	**Median age (RD):** 41.2	**Median age (BC):** 43.0		
Projected median age in 5 years: 44.9				
Seniors 65+ (local): 19 %	**Seniors 65+ (RD):** 18 %	**Seniors 65+ (BC):** 18 %		
***Projected* seniors 65+ in 5 years:** 19 %				
Owner households: 70 %	**Renter households:** 30 %			
Renter households in subsidized housing: 7 %				

INCOME	Median household income	Local	Regional District	BC
	All households	$ 59,410	$ 69,425	$ 69,979
	Renter households	$ 51,863	$ 42,889	$ 45,848
	Owner households	$ 61,494	$ 81,807	$ 84,333

ECONOMY		
	Participation rate: 63.4 %	**Unemployment rate:** 5.3 %
	Major local industries: AGRICULTURE, FORESTRY, FISHING AND HUNTING (250), CONSTRUCTION (105), RETAIL TRADE (80), MANUFACTURING (75)	

HOUSING		
	Median assessed housing values: $ 477,694 (AVERAGE)	**Median housing sale price: $** 540,811 (AVERAGE)
	Median monthly rent: $ N/A	**Rental vacancy rate:** N/A %
	Housing units - total: 991	**Housing units – subsidized:** 0
	Annual registered new homes - total: N/A	**Annual registered new homes - rental:** N/A
	Households below *affordability* standards (spending 30%+ of income on shelter):	26 %
	Households below *adequacy* standards (in dwellings requiring major repairs):	14 %
	Households below *suitability* standards (in overcrowded dwellings):	3 %

Briefly summarize the following:

1. **Housing policies in local official community plans and regional growth strategies (if applicable):**

   An Official Community Plan (OCP) was adopted in 2009 for Electoral Area G, and states most housing needs over the 10-year life of the plan could be met through subdivision and construction on undeveloped lots. There are limited references to housing within the OCP. While the OCP identifies the requirement for policies related to affordable housing, rental housing, and special needs housing, no policies refer to these issues.

2. **Any community consultation undertaken during development of the housing needs report:**

   In Fall 2020, there were opportunities for stakeholders and the public to provide their insights and comments on housing in the FVRD's Electoral Areas. Stakeholder consultation was completed with representatives from social service organizations, non-profit housing providers, developers, realtors, and local government representatives. In addition to stakeholder consultation, the public was engaged through an online housing needs survey.

3. **Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).**

   The FVRD hosted a virtual workshop for representatives from local government. The session was attended by staff from the FVRD, the Village of Harrison Hot Springs, and the District of Hope. The District of Mission was unable to attend this session and the project team followed up directly with a stakeholder interview.

4. **Any consultation undertaken with First Nations:**

   Discussions with Chief and Council at Spuzzum First Nation and the CEO of Leq'a':mel First Nation Development Corporation provided further context around housing gaps and challenges in Indigenous communities. Many First Nation communities were navigating challenges related to COVID-19 and did not respond to consultation invitations

PART 2: KEY FINDINGS

Table 1: Estimated number of units needed, by type (# of bedrooms)

	Currently (2021)	Anticipated (5 years)
0 bedrooms (bachelor)	0	0
1 bedroom	129	137
2 bedrooms	234	249
3+ bedrooms	485	517
Total	848	903

Comments:

An additional 55 units will be needed by 2026. It is unlikely the proportion of units by bedroom type will change significantly over the next five years. The current unit by bedroom type values presented above are ***unit projections for 2021*** based on the 2016 census of the population and the BC Statistics population projections, and may not be fully representative of on-the-ground unit totals. Updated census data will be available in the forthcoming 2021 census of the population.

Table 2: Households in Core Housing Need	**2006**		**2011**		**2016**	
	#	**%**	**#**	**%**	**#**	**%**
All households in planning area		100		100		100
Of which are in core housing need	115	18%	20	3%	65	10%
Of which are owner households	50	10%	15	3%	50	12%
Of which are renter households	60	41%	0	0%	20	9%

Comments:

In examining the combined indicator of core housing need, the situation appears to have improved since 2006, with fewer, and a smaller share of, households meeting the threshold.

Table 3: Households in *Extreme* Core Housing Need

	2006		**2011**		**2016**	
	#	**%**	**#**	**%**	**#**	**%**
All households in planning area		100		100		100
Of which are in extreme core housing need	45	7%	15	2%	40	6%
Of which are owner households	20	4%	0	0%	25	6%
Of which are renter households	25	17%	0	0%	15	7%

Comments:

The number of households in extreme core housing need has remained relatively consistent between 2006 and 2016 (45 and 40 households respectively), although this does represent a 1% reduction in the share of households in extreme need.

Briefly summarize current and anticipated needs for each of the following:

1. **Affordable housing:**

   Both renters and homeowners struggle with affordability, with approximately a quarter of households in both groups being unable to afford their shelter in 2016. There is an increasing share of homeowners struggling with affordability (while the opposite is true for renter households).

2. **Rental housing:**

   There is currently no purpose-built rental housing in Electoral Area G –there are also no provisions for the creation of secondary dwellings for long-term tenancy and multi-unit buildings are not permitted. The creation of purpose-built rental housing is effectively banned in Electoral Area G by OCP Policy 5.2.3.

3. **Special needs housing:**

   There are no non-market special needs housing units in Electoral Area G. It is assumed that people requiring housing with support services would need to access housing in the FVRD's urban centres, such as Mission, Abbotsford, or Chilliwack.

4. **Housing for seniors:**

   There is a need for accessible, one level homes for independent living as residents age into their senior years. There is limited housing diversity in Electoral Area G, with almost all dwellings being larger single-detached homes, typically with 3 or more bedrooms. There are limited options for seniors looking to downsize and stay in the community.

5. **Housing for families:**

   Electoral Area G has experienced population loss in recent years and the proportion of children, youth, and young adults has decreased while the proportion of older residents has increased. Most homes have 3 or more bedrooms, and would likely meet the needs of families.

6. **Shelters for people experiencing homelessness and housing for people at risk of homelessness:**

   There is limited data available regarding persons experiencing homelessness in Electoral Area G. Similarly, service providers working in the FVRD's urban centres emphasized there are many low-income individuals who are either experiencing or at-risk of experiencing homelessness in the FVRD's Electoral Areas.

7. **Any other population groups with specific housing needs identified in the report:**

   N/A

Were there any other key issues identified through the process of developing your housing needs report?

-Housing supply gaps and related issues recognize that housing adequacy, secondary and accessory dwellings, infrastructure, transportation and employment are currently lacking and require policy frameworks.
-A largely rural, agriculturally oriented area, housing diversity is significantly limited in Electoral Area G.
-Almost all homes are large, older 3+ bedroom detached dwellings. This form serves larger households, and growing families well, but as residents age, and require less space for their households, upkeep can become challenging in addition to increasing mobility challenges.
-There are very limited opportunities to rent dwellings in Electoral Area G. Ultimately, the current planning policy framework does not allow for this use in a meaningful way, beyond a small number of temporary boarders (1-4 individuals) or farm employees (0-2 depending on farm size).

CITY SPACES

Fraser Valley Regional District