

District of Mission Housing Needs Assessment

May 2020

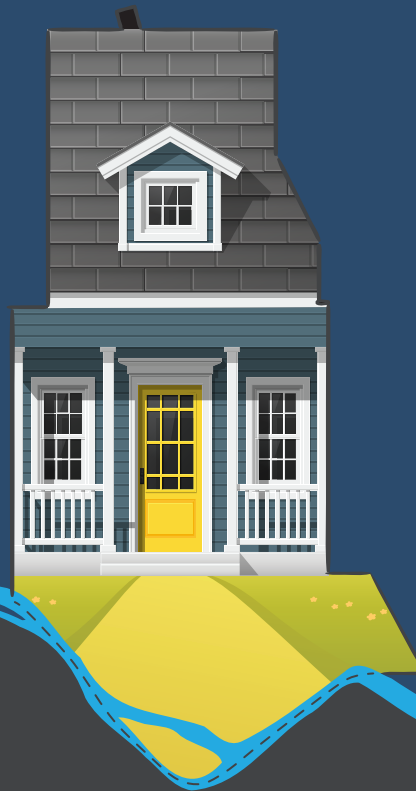


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1 Acknowledgements

The development of the Housing Needs Report was led by the District of Mission's Social Development and Planning departments. The District would like to acknowledge the contributions of the following community stakeholders for their active participation in the community engagement process:

- Abbotsford-Matsqui Impact Society
- BC Housing
- City of Chilliwack
- District of Mission – Bylaw Services
- Fraser Health –
- Fraser Health – Aboriginal Mental Health and Substance Use Services
- Fraser Health – Environmental Health Officer
- Fraser Health – Mental Health and Substance Use Services
- Fraser Health– Clinical Coordinator (Housing, SHARP, ACSS, Aboriginal Liaison, Outreach)
- Fraser Health- Community Health Specialist
- Fraser House Society-Community Substance Use Services
- Fraser Valley Aboriginal Child and Family Services
- Fraser Valley Regional District
- Haven in the Hollow
- Homeless Outreach Program
- Homeless Prevention Program
- Hope Central
- Kwantlen First Nation
- Leq'á:mel First Nation
- Matsqui First Nation
- Ministry of Child and Family Services
- Ministry of Poverty Reduction and Social Development
- Mission Association for Community Living
- Mission Association for Seniors Housing
- Mission Community Services Society
- Mission Community Services Society-Board of Directors
- Mission Community Wellness Committee
- Mission Cooperative Housing Society In-Phase Care Clinic
- Mission Division of Family Practice
- Mission Friendship Centre Society
- Mission Friendship Centre Society -Board of Directors
- Mission Leisure Centre- Youth Recreation Leader
- Mission Outreach Services Team
- Mission Seniors Activity Centre
- Mission Youth House
- Mission Youth House Advisory Board
- Pleasant View Housing Society
- RCMP – Community Safety and Enforcement Team
- Rivendell
- Salvation Army
- Sara for Women
- Sustainable Housing Committee
- Triangle Resources
- Union Gospel Mission
- University of the Fraser Valley
- Xyolhemelyh
- Youth Unlimited

2 Executive Summary

2.1 What is a Housing Needs Report?

The purpose of a Housing Needs Report is to strengthen the ability for local governments to:

- identify current and future housing needs;
- identify existing and projected gaps in housing supply; and
- identify shortages in **affordable** housing to better understand what kind of housing is most needed in their community.

A Housing Needs report provides a clear representation of problems as well as opportunities and engages critical partners to focus on affordable housing.¹

Together, the housing needs reports legislation and regulation specify requirements for:

- Information Collection – as a basis for determining current and projected housing needs, local governments are required to collect approximately 50 distinct kinds of data; and
- Report Content – all housing needs reports are required to contain certain content, based on analysis of the information collected, and a standardized summary form.

Within the report content, local governments are also required to provide:

- The number of housing units required to meet current and anticipated housing needs for at least the next five years, by housing type. Housing type is defined as dwelling size (number of bedrooms);
- Statements about key areas of local need;
- The number and percentage of **households** in core housing need and extreme core housing need;²
 - » *Statements about key areas of local need, including: affordable housing, rental housing, special needs housing;*
 - » *Seniors housing;*
 - » *Family housing; and*
 - » *Shelters for individuals experiencing homelessness and housing for individuals at risk of **homelessness**.*
- Summary form, including:
 - » *Key contextual information (e.g., location, population, median age, unemployment rate, etc.;*
 - » *Summary of all required content;*
 - » *Summary of housing policies in OCPs and RGSs (if available);*
 - » *Summary of community consultation, consultation with First Nations, other local governments and agencies; and*
 - » *Other key housing issues or needs not identified in the required content.*

2.2 Why Do We Need a Housing Needs Report?

Local governments in BC are now required to complete housing needs reports by April 2022 and every five years thereafter.³ These reports will help ensure that local policies, plans and development decisions relating to housing are based on recent evidence and are responsive to current and

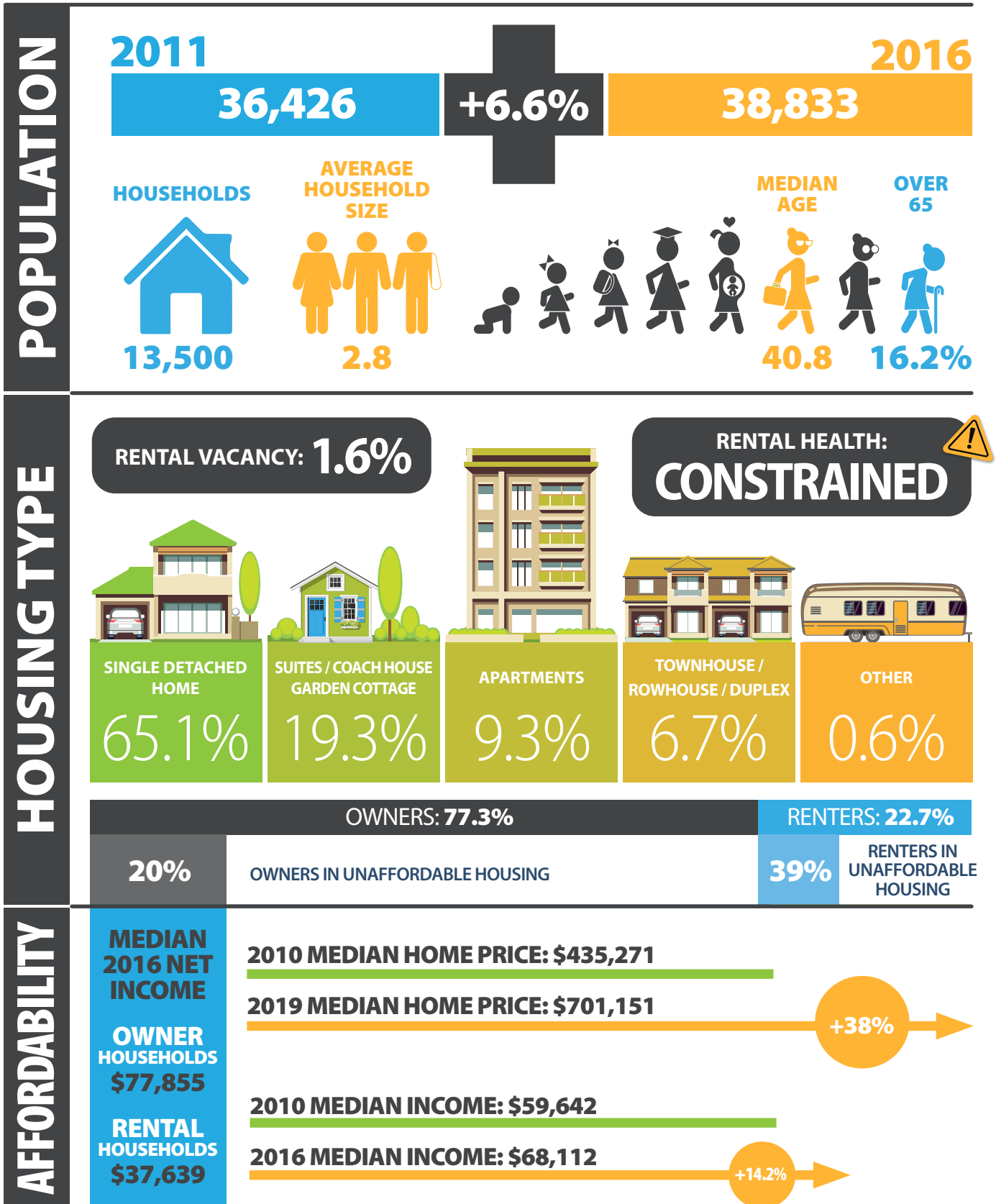
future needs. The Report can also act as an advocacy tool for local governments when requesting funding from other levels of government. The Report can also help assist local non-profits in their decision making and funding application requests.

1 Province of BC, An Overview of Housing Needs Reports

2 Summary of Legislative and Regulatory Requirements for Housing Needs Reports, Province of BC Report Content Requirements

3 Housing Needs Report Regulation http://www.bclaws.ca/civix/document/id/oic/oic_cur/0205_2019

MISSION NOW



3 Sources of Information

3.1 Statistics

Statistics were collected in accordance with the recommended data sources which included:

- Statistics Canada;
- Ministry of Advanced Education, Skills and Training (AEST);
- BC Stats;
- BC Housing;
- BC Non-Profit Housing Association (BCNPHA);

- Canadian Rental Housing Index⁴ (CRHI);⁵
- BC Assessment;
- Canada Mortgage and Housing Corporation (CMHC); and
- District of Mission.

This information was supplemented by other sources, including: local government data, local non-profit data, community surveys, and public engagement.

3.2 Data Limitations

Statistics Canada⁶

Area and data suppression

Area and data suppression resulted in the deletion of all information for geographic areas with a population below a specified size. Suppression of data can be due to poor data quality or to other technical reasons.

Random rounding⁷

Numbers are randomly rounded either up or down to a multiple of '5' or '10'. As a result, when this data is summed or grouped, the total value may not match the individual values since totals and sub-totals are independently rounded. Similarly, percentages, which are calculated on rounded data, may not necessarily add up to 100%.

Local Health Area

The administrative boundary for Mission's **Local Health Area** (LHA)⁸ differs from that of the District of Mission. In terms of population, the District of Mission represents approximately 88% of the LHA. This proportion was used to adjust data obtained from *BC Stats*.⁹

Rental Rate Data

The rental vacancy rate data for the Abbotsford-Mission Census Metropolitan Area (CMA) obtained through CMHC is often unreliable; therefore, it was necessary to find alternative sources of data. The Abbotsford and Mission Rental Listings is a local publication compiled by the Abbotsford Salvation Army. This listing combines listings from Craigslist, Kijiji, and local newspaper classifieds and can contribute to the local picture of the rental market in Abbotsford and Mission, including estimated vacancy rate and rental rates.

Existing Housing

The District compiled a list of available emergency shelter spaces, transitional housing spaces, social housing units, affordable rental housing units, affordable home ownership units and market rental housing units beginning with an inventory completed by the Fraser Valley Regional District (FVRD) and Mennonite Central Committee (MCC) in 2017.¹⁰ Although attempts were made to be as thorough as possible, the data may not be exhaustive.

4 Canadian Rental Housing Index, Data FAQ's

5 Canadian Rental Housing Index: Methodology

6 More information can be found in: *About the data, Census Profile, 2016 Census*

7 Guide to the Census of Population, 2016

8 BC Stats, Ministry of Health. Health Boundaries, British Columbia. Fraser East: Mission.

9 BC Stats, Population Estimates- Sub-Provincial

10 2017 Social Housing Inventory: Mission, Mennonite Central Committee, Fraser Valley Regional District

<https://www.fvrd.ca/assets/Government/Documents/2017%20Mission%20Housing%20Inventory.pdf>

4 Approach

4.1 Applying an Equity Lens

Applying an equity lens means asking who will benefit from a policy, program, initiative or service, but also who may be excluded from the benefits and why. It means recognizing the importance of engaging people with lived experience of homelessness and housing insecurity to influence changes that may impact them.¹¹

An equitable community engagement process means intentionally reaching community members who may not contribute regularly to local planning and decision making.¹² Throughout the development of the Housing Needs Report, we consulted with key groups while also ensuring diverse representation. Community engagement efforts were designed to support dialogue across a variety of perspectives and eliminate barriers in order to promote full participation. They were held in inclusive, safe spaces that were familiar and convenient environments, sensitive to people's life histories and current circumstances.

Qualitative data from Mission's Poverty Reduction Forum¹³ and a local Housing Study was used as a starting point for public engagement, including the development of the community survey. Housing insecurity and affordability challenges were key themes, as were:

- High housing costs
- Limited availability
- Special considerations/needs
- Location
- Precipitating factors
- Connection to Mission
- Family Size and Composition – Size of accommodation
- Urgency of need
- Landlord/tenant relationships
- Complicated application processes
- Renovictions
- Shared accommodation challenges

4.2 Summary of Community Consultation

A communications plan was developed early on in the Housing Needs Report process to guide our approach to community consultation. A variety of engagement methods were used including:

- A community survey that was made available online as well as in paper form. Staff were available to assist with the survey where needed. We made efforts to engage stakeholders across the range of housing needs to bring an authentic understanding to local housing challenges.
- Staff presented to, and dialogued with, various community tables and boards of directors for local non-profits representing a range of local population groups and specific demographics. For example, a dialogue event was held for front-line staff from with representation from over 20 local service agencies.
- Online engagement included a Housing Needs Community Survey, access to existing housing policies, educational/background documents, and local resource listings.¹⁴
- Paper copies of the survey were available at multiple District locations and distributed through local service providers.

11 Plan H, Healthy Community Engagement Guide

12 Engaging People with Lived Experience: A Guide for Including People in Poverty Reduction

13 The Strands of Poverty: Mission's Poverty Reduction Forum

14 <https://engage.mission.ca/housing-needs-report>

Summary of Community Consultation		
Date of Event	Stakeholder Group	Description of Event
Monthly	Sustainable Housing Committee	Progress updates monthly Assisted with survey development.
March- August, 2019	Local Non-Profit Organizations and Community Tables	Interviews, phone calls, email communications Data collection- qualitative
June 10 and September 30, 2019	Service Providers – Community Leaders	Presentation to Community Wellness Committee
February 11, 2019	Local housing leaders and decision makers	Stakeholders Meeting
June 13, 2019	Front-Line Service Providers	Dialogue
June 19, 2019	Youth Service Providers	Presentation and consultation, survey development
June 27, 2019	Housing Providers	Presentation and dialogue
July 7, 2019	Urban Aboriginal residents, persons living homeless or at risk of homelessness	Indigenous focused engagement hosted at Mission Friendship Centre Society. Dinner provided and one-on-one discussions, support in accessing community survey.
July 18, 2019	Service Providers –urban Aboriginal, persons living homeless or at risk of homelessness	Presentation and dialogue
July-August, 2019	Mission Residents	Online engagement: https://engage.mission.ca/housing-needs-report
August 7, 2019	Youth	Survey development and distribution. Youth surveys were distributed through local agencies who work with youth.
August 22, 2019	Kwantlen First Nation	Dialogue
August 29, 2019	Matsqui First Nation	Dialogue
September 4, 2019	Service Providers – Front-Line	Presentation to Community Integration Team
October 11, 2019	Leq'á:mel First Nation	Dialogue

4.3 Defining Affordability

Affordability can be defined in a multitude of ways. For the purposes of this report, a definition has been selected that is standard among governments and non-profit organizations across Canada. **Affordable housing** in this Housing Needs Report refers to acceptable housing that has shelter costs that are less than 30% of the total before-tax household income. **Shelter costs** refer to the **average** total of expenses related to the dwelling paid by households. According to CMHC, a household spending 30% or more of its gross income on housing is considered to have affordability challenges. Households spending in excess of 50% of gross income on housing are severely overspending and considered to be at a crisis level of spending, putting individuals and families at risk of homelessness.

Not everyone has the financial means to access or compete in the housing market. The marketplace isn't always able to meet

the unique housing needs of certain groups, such as people with disabilities. In these cases, governments, community organizations, non-profits and the private sector work together to provide affordable housing. Many people think the term "affordable housing" refers only to rental housing that is subsidized by the government. In reality, it's a very broad term that can include housing provided by the private, public and non-profit sectors. It also includes all forms of **housing tenure**: rental, ownership and co-operative ownership, as well as temporary and permanent housing.¹⁵ In other words, the term "affordable housing" can refer to any part of the **housing continuum** from temporary **emergency shelters** through transition housing, **supportive housing**, subsidized housing, market rental housing or market homeownership as long as a household's shelter costs are under 30% of their pre-tax income.

4.4 The Housing Continuum

The housing continuum model is an approach to visually depicting the various types of housing.¹⁶

For some people changes to housing needs can occur in different directions along the continuum. Additionally, many families and individuals may not choose homeownership as their ultimate goal. Reasons could include length of stay in a city, preference of proximity to work, or a change in household composition. A healthy **housing stock** needs to include a variety of housing forms and tenures to meet the diverse needs of residents from different socio-economic backgrounds and at every stage of their lives.

Affordable housing
in this Housing Needs
Report refers to
acceptable housing that
has shelter costs that are
less than 30% of the total
before-tax household
income.

¹⁵ CMHC: About Affordable Housing in Canada

¹⁶ CMHC: The Wheelhouse: A New Way of Looking at Housing Needs

THE HOUSING CONTINUUM



Homeless/Unsheltered: includes individuals who are unsheltered and lack fixed, regular, and adequate nighttime residence. Someone who is unsheltered may be sleeping in their car, or in a public park, or couch-surfing with family and friends.

Emergency shelters: includes temporary shelter, food and other support services, generally operated by non-profit housing providers.

Transitional Housing: includes housing with support services offered by non-profit providers as a step between shelters and long-term housing (with typical stays of two to three years). Also known as second-stage housing.

Subsidized (Social) Housing: includes subsidized housing where rental fees are calculated on a rent geared to income basis. This means that the housing provider matches your rent to how much income you earn.

Affordable Rental Housing: includes rental housing where rents are equal to, or lower than, average rates in the private-market. Affordable rental housing is for people who have a low-to-moderate income but may not be eligible for subsidized housing. Also included in this category are rent supplement programs which are cash assistance to low-income workers to help with their monthly rent payments in *Market Rental* units.

Affordable Home Ownership: includes programs geared toward moderate and middle-income households. Affordable home ownership can help households move from being renters to home owners and can help moderate income households to build equity to break the cycle of poverty. CMHC's First-Time Home Buyer Incentive is an example of this type of program. Shared equity ownership such as mobile homes or co-operatives are often in this category.

Market Rental: includes all types of purpose built rentals, including: apartments, townhouses, secondary suites, single family homes. Rental rates are determined by the market.

Market Home Ownership: includes all types of purpose built home ownership, including: apartments, townhouses, single family homes. Purchase prices are determined by the market.

5 Government Roles in Affordable Housing

5.1 What Role Do Governments Play in Addressing Housing Affordability?

Municipal Role	
District of Mission	Sustainable Housing Committee
<ul style="list-style-type: none"> • No mandate to supply affordable housing • To create policies that support affordable housing – i.e., Official Community Plans, Affordable Housing Strategy, Incentives, Zoning • Protect the current stock of affordable housing • Encourage a greater mix, scattered housing and mixed-use neighborhoods • Encourage the development of affordable housing 	<ul style="list-style-type: none"> • Committee of Council • Collaboration of broad stakeholders • Advise and provide recommendations to Council on housing policy • Facilitate partnerships between non-profit or private developers and provincial and/ or federal funding bodies • Identify potential solutions and incentives for: <ul style="list-style-type: none"> » <i>Increasing the supply of affordable rental units</i> » <i>Attracting affordable housing developers</i>

Provincial Government Role		
	Ministry of Municipal Affairs & Housing	
BC Poverty Reduction Strategy: "Together BC"	BC Housing	Residential Tenancy Branch
<ul style="list-style-type: none"> • Affordable housing a priority action area <p>Goals:</p> <ul style="list-style-type: none"> • Reduce overall poverty by 25% • Reduce child poverty by 50% in five years • Restrict rent increases • Improve rent supplement programs- Rental Assistance, SAFER • Increase the supply of affordable homes 	<ul style="list-style-type: none"> • Crown Corporation • Mandate to deliver Affordable Housing projects • Based on a cooperative approach with local Governments and non-profits • Supports social and affordable housing, emergency shelters • Regulates residential construction • Supports outreach and rent supplements 	<ul style="list-style-type: none"> • Residential tenancy law (Residential Tenancy Act) • Changes to Act to discourage "renovictions" and wrongful evictions • \$7 million invested to improve effectiveness • Dispute Resolution

Federal Government Role		
National Housing Strategy	Homeless Strategy: “Reaching Home”	Canada Mortgage & Housing Corporation
Goals: <ul style="list-style-type: none"> • Cut chronic homelessness by 50% • Remove 530,000 families from housing need • Renovate and modernize 300,000 homes • Building 125,000 new homes 	<ul style="list-style-type: none"> • Designed to support the goals of the National Housing Strategy • Replaces Homelessness partnering Strategy • Aim to prevent and reduce homelessness • Support the most vulnerable Canadians in maintaining safe, stable and affordable housing • Reduce chronic homelessness nationally by 50% by 2027–2028 • 2.2 billion for homelessness over 10 years 	<ul style="list-style-type: none"> • Crown Corporation • Support the construction, finance, purchase and refinancing of rental properties • Build new affordable housing and renew the existing affordable housing stock • Provide technical assistance, tools and resources to build capacity in the community housing sector and funds to support local organizations • Support research, capacity-building

The housing landscape is continuing to change. Housing prices and rents have skyrocketed and availability has been at an all-time low. Our current housing stock does not adequately support our growing population. Changes to Provincial and Federal programs that support housing development and

operation mean that our community must adapt our local policies to align with these new requirements. This Housing Needs Report provides the District with an opportunity to better understand the current situation around housing in Mission and to identify areas of need.

5.2 How is Housing Built? Market & Non-Market

Market and non-market housing are built in accordance with municipal bylaws and policies, and Provincial legislation. Some of the relevant bylaws and legislation, include: the District’s Official Community Plan (OCP), Zoning Bylaw and Provincial Building Code.

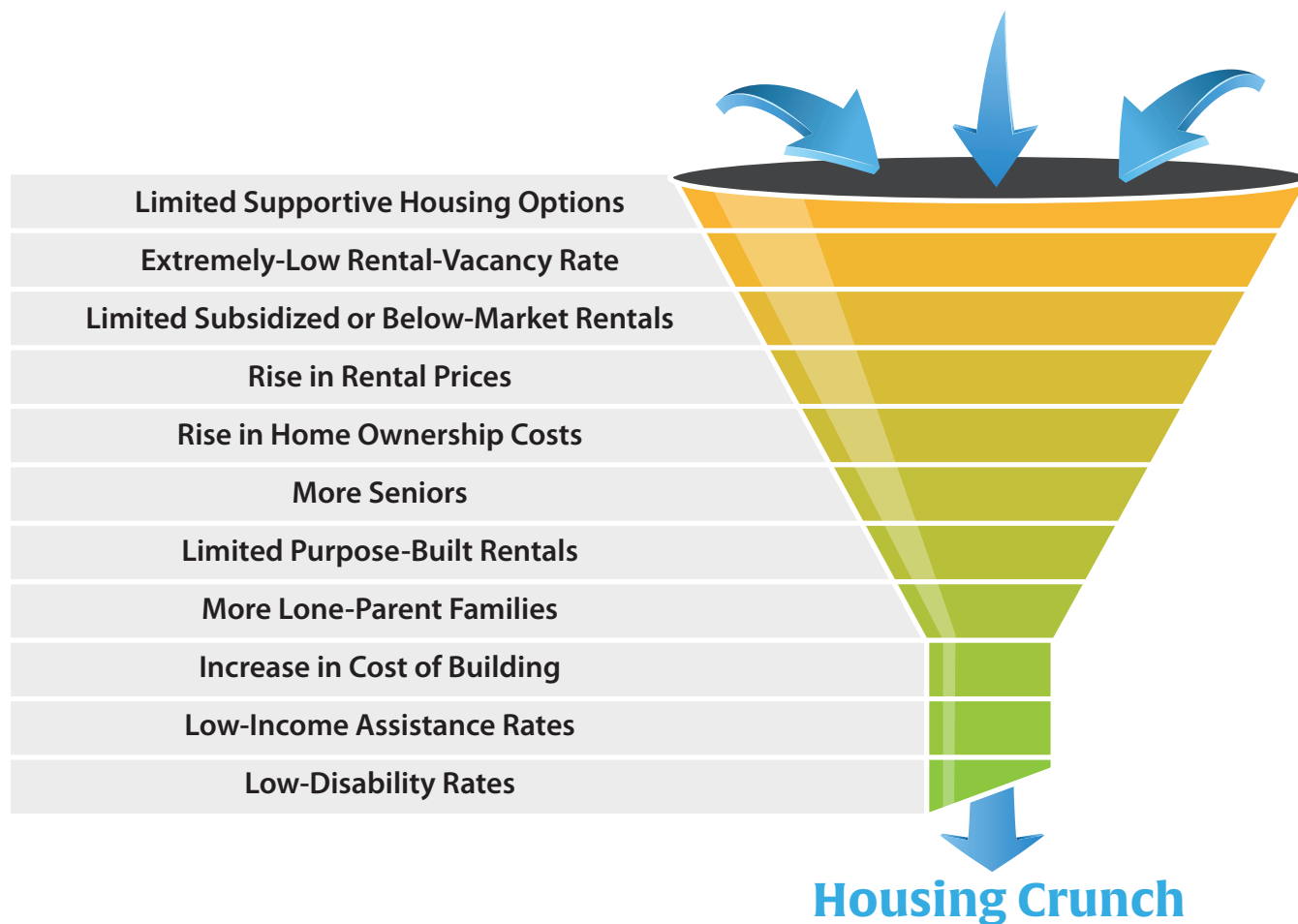
Housing developers and contractors must follow municipal processes for development. In some cases, property will be zoned to allow for construction; however, in most cases rezoning of a development site is required before building permits can be issued for construction. The development process starts with a meeting between a housing developer and District staff from planning, engineering, building and other departments. Staff provide information on relevant municipal, provincial and federal, bylaws and legislation, including: the *Official Community Plan (OCP)* and Zoning Bylaw. A developer would then go through the rezoning process, including: submitting a formal application, internal and external review of the application, public consultation

and Council approval. The rezoning process can vary in time based upon the project’s complexity (generally 6 – 12 months) and the quality and completeness of a submitted application. As part of this process, a developer pays a variety of fees, charges and contributions, including: application fees, Development Cost Charges (DCCs), a voluntary Community Amenity Contribution (CACs), engineering servicing fees, landscaping security and other fees.

After the rezoning process a building permit is required before construction. A building permit application ensures construction conforms with the Building Code. The building permit process can vary in time based on the project complexity and the quality and completeness of a Building Permit application.

6 The Housing “Crunch”

6.1 What Is Causing The Housing Crunch?



6.2 How has the District of Mission been addressing the Housing Crunch?

Housing affordability is a critical issue in Mission. High housing costs relative to income, historically low *vacancy rates* and lack of adequate supply of new housing are some of the contributing factors to why many residents struggle to secure and maintain housing. There is a significant cost to municipalities as a result of homelessness. Unstable and *unaffordable housing* often lead to a range of socio-economic challenges including impacts to the health, justice, and social care systems.

Affordable Housing Strategy (2010)

In 2010 Council approved the District's current Affordable Housing Strategy. The purpose of the Strategy was to outline the District's current policies as they relate to affordable housing, identify deficiencies and gaps in housing the existing and future population, and identify both existing and potential gaps in housing stock and to provide recommendations for action to fill these gaps.¹⁷ The Strategy was developed by Mission's Social Housing Working Group in collaboration with other community housing experts and the Affordable Housing Advisory Group.

¹⁷ District of Mission Affordable Housing Strategy, 2010.

Affordable Housing Policy (2014)

In 2014 Council approved the District's current 'Incentives for Affordable Housing' Policy (LAN.61). The purpose of this policy is to provide clarity about possible incentives and when they would apply to projects that include permanent affordable housing units.¹⁸

Official Community Plan (2017)¹⁹

In 2018, Council approved the District's *Official Community Plan (OCP)*. An OCP represents a community's overarching vision for the future and provides a framework to guide growth and decisions about the use and management of land and resources in the municipality. It also describes how and where residential, commercial, industrial, agricultural and other types of development may occur.

OCP Housing Policies were based on the following approaches and strategies:

- Collaboration among local housing and social service organizations and networks; funding strategies involving the Provincial and Federal governments;
- Research and the setting of housing targets; support for infill and densification, such as secondary dwelling units on a property and regulated secondary suites;
- Use of incentives such as market rental housing agreements and density bonuses; support for alternate housing structures, such as co-op housing, co-housing, mixed market/non-market housing; encouraging housing that provides for "aging-in-place" and support for those with special needs; encouraging universal design of housing and neighborhoods, and adaptable housing.

Official Community Plan (OCP) housing policy highlights, including policies to:

- Encourage a variety of housing options and encourage infill;
- Encourage higher densities;
- Encourage rental housing, including identified units within multi-unit housing, as a means of providing affordable housing;

- Facilitate the development of affordable, rental and special needs housing through supporting multi-unit housing developments, small house/small lot housing, secondary suites, duplexes in appropriate locations, mixed market/non-market housing projects, coach house, garden cottages, and other innovative housing forms;
- Support innovative approaches to creating affordable housing and inclusive housing including density benefits and housing agreements; and
- Develop a policy and regulatory framework to permit secondary suites.

A complete list of OCP housing policies can be found in Appendix 1 on page 77

Sustainable Housing Committee

The Mission Sustainable Housing Committee was established by Council in 2017 to provide recommendations related to:

- Developing a plan to address the shortage of affordable housing rental units;
- Researching affordable housing incentives for developers; and
- Compiling data and recommending a systematic response to tracking trends to better understand demand, supply and the needs of various populations types.

Partnerships (2018)

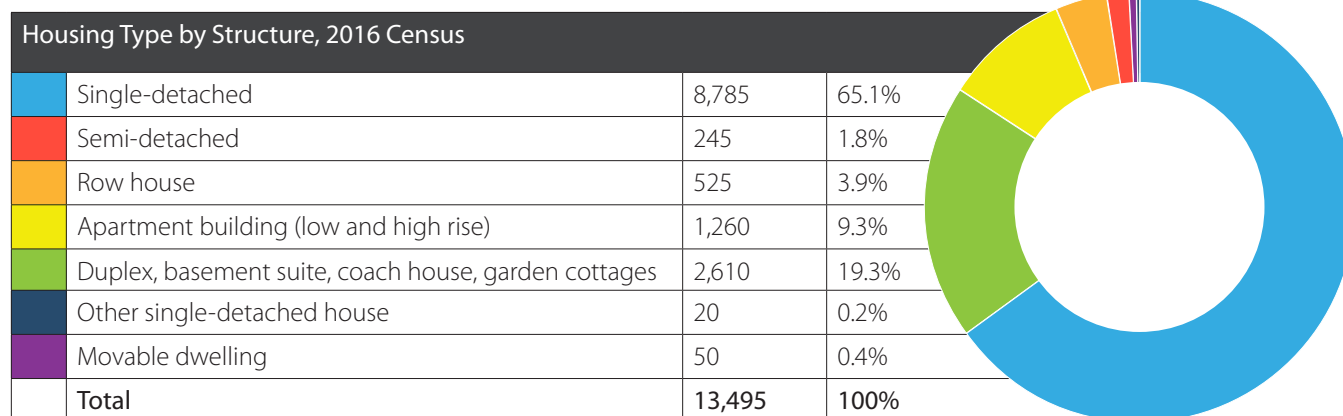
The District partnered with BC Housing, the Mission Association for Seniors Housing (MASH) and the Mission Seniors Community Association (MSCA) to construct a mixed-use project including 74 units of affordable housing for seniors and a community centre. The District provided the land for the project and a grant to cover various fees related to the project.

¹⁸ District of Mission Incentives for Affordable Housing Policy (LAN.61), 2014.

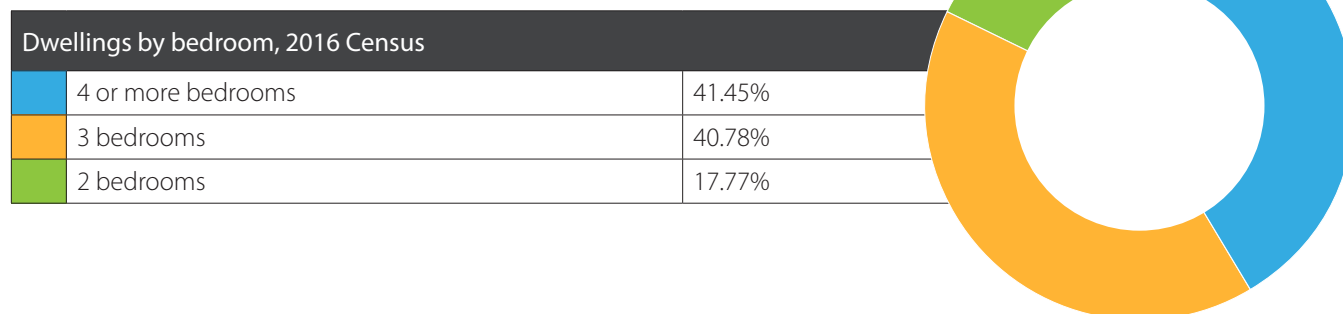
¹⁹ District of Mission Official Community Plan, 2018.

7 Housing In Mission Now

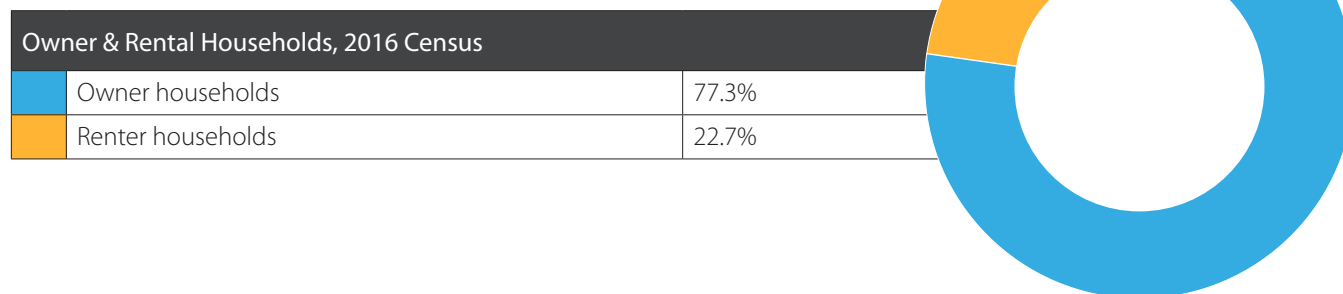
7.1 Overall Supply



7.2 Distribution



7.3 Overall Housing Market



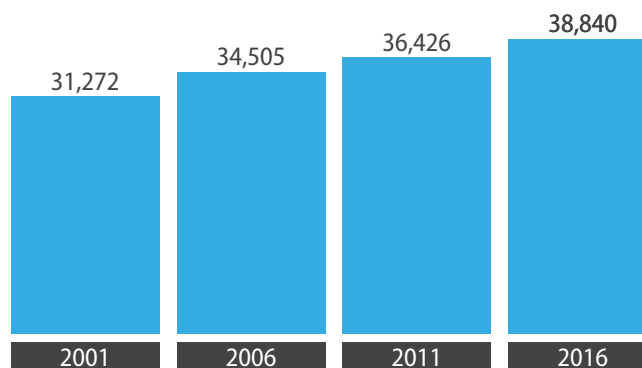


8 Who Is Mission?

8.1 Population & Households

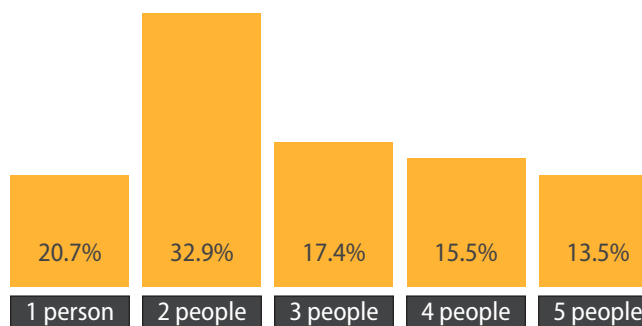
Population

In 2016, the population of the District of Mission was 38,840, which represents a change of 6.6% from 2011. This compares to the provincial average increase of 5.6% and the national average of 5%. Over the past twenty years the growth rate has varied considerably from a rate of 0.5% per year between 1996 and 2001 to 2.06% between 2001, and 2006. The overall growth rate between 1996 and 2016 averaged 1.25% per year within this period. (Population of Mission, 2016 Census - Townfolio)



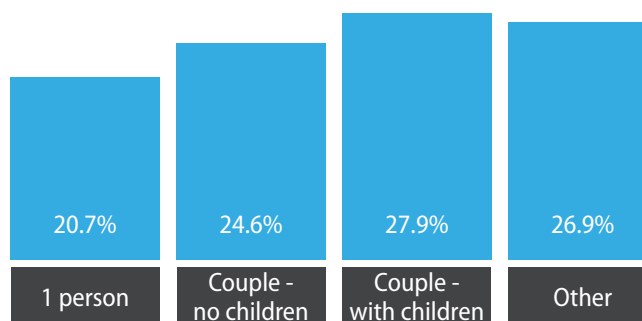
Household Size

In 2016, there were 13,500 households in Mission, an increase of 1,320 households over the last 10 years. The average household size is 2.8 people. (StatsCan, 2016)

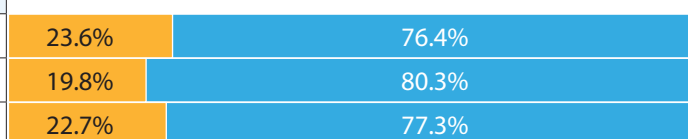


Household Types

In 2016, 20.7% of all households were single person households. 24.6% were couple households without children. 27.9% were couple households with children. 26.9% of households were other types of households such as people who live with roommates. (Statistics Canada Census, 2016)

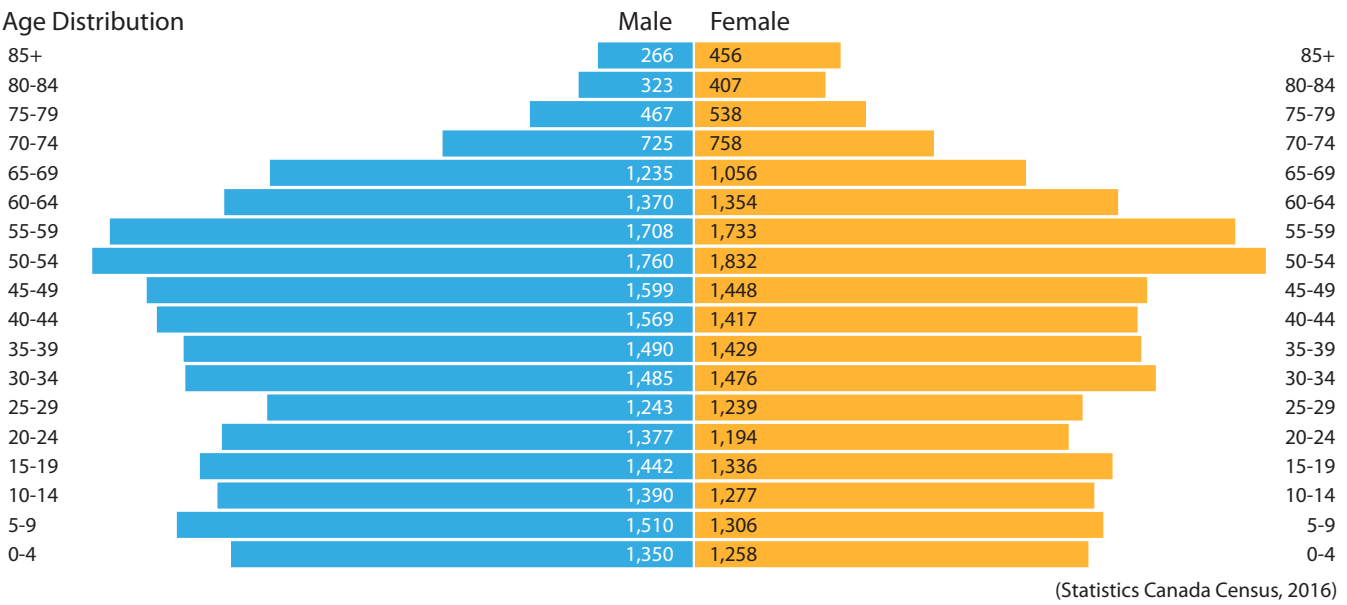


Renter & Owner Households			
Census Year	Renters	Owners	Total
2006	2,875	9,310	12,185
2011	2,530	10,260	12,785
2016	3,065	10,440	13,500



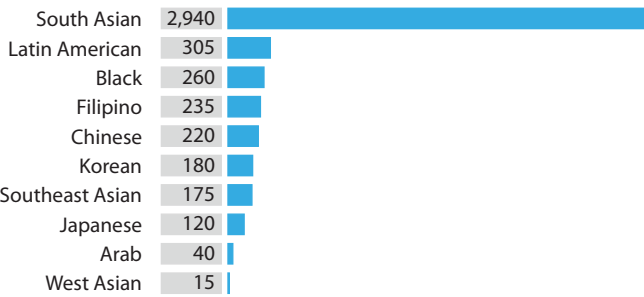
8.2 Demographics

In 2016, the median age was 40.8; the average age was 40.0. This is about the same as the average for other cities in the region and slightly lower than the provincial average of 43.1. The populations of seniors is expected to rise from 6,500 (14.6%) to 9,250 (18.4%) between 2017 and 2025. (BC Stats PEOPLE)



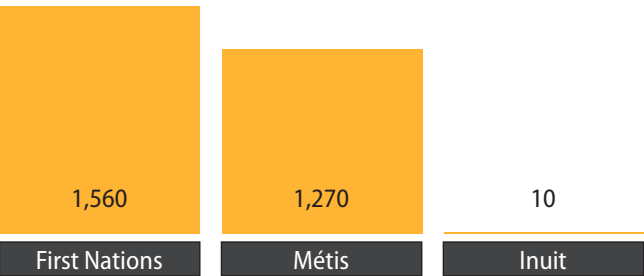
Minorities, 2016 Census

South Asians are the largest visible minority group, making up 65.5% of the total visible minority population; followed by Latin Americans and black people. (Townfolio, 2016)



Aboriginal Identity, 2016 Census

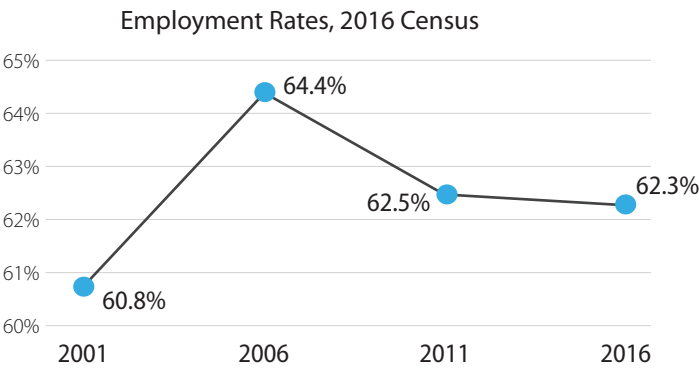
People who identify as First Nation are the largest group of people with Aboriginal identity, making up 54.9% of the total aboriginal population; followed by Métis and Inuit.



The term ‘Aboriginal identity’ refers to someone who identifies as an Aboriginal person. This includes those who are First Nations (North American Indian), Métis, Inuk (Inuit) and/or those registered or Treaty Indians (that is, registered under the Indian Act of Canada), and/or those who have membership in a First Nation or Indian band. Aboriginal peoples of Canada are defined in the Constitution Act, 1982, Section 35 (2) as including the Indian, Inuit and Métis peoples of Canada. (Statistics Canada, 2016)

8.3 Economy & Transportation

The employment rate is the number of persons employed expressed as a percentage of the population 15 years of age and over (Statistics Canada). Overall, the average employment rate of Mission, BC is growing at an average of 0.18% per year over the past 15 years. In the last census, its employment rate declined by 0%, an average rate of decline of 0.06% from 2011 to 2016. Further declines in employment rates reflects positive economic conditions in the community, as more people are finding jobs and businesses are most likely thriving. (Townfolio, 2016)



Unemployment

The unemployment rate decreased slightly from 6.9% in 2011 to 6.0% in 2016. This is consistent with regional unemployment rates for the same time period. Regional rates have been decreasing since 2015 from 6.0% to 4.3% as of 2018. An unemployment rate somewhere between 3.0% and 6.0% is considered healthy.

Overall, the average unemployment rate of Mission, BC is dwindling at an average of -1.38% per year over the past 15 years. In the last census, its unemployment rate declined by 0%, an average rate of decline of 2.61% from 2011 to 2016. Further declines in unemployment rates reflects positive economic conditions in the community, as more people are finding jobs and businesses are most likely thriving. (Townfolio)

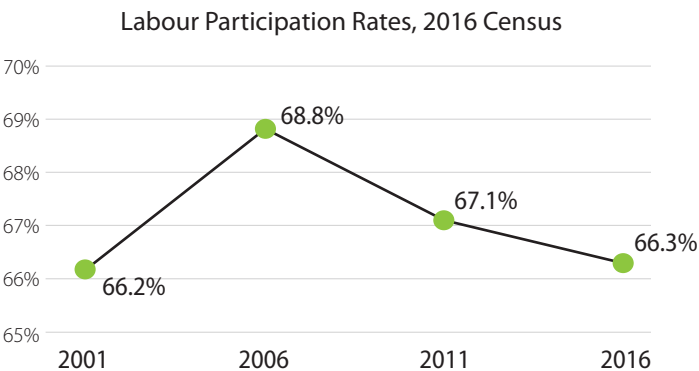
Unemployment Rates, 2016 Census (Townfolio)



Labour Participation

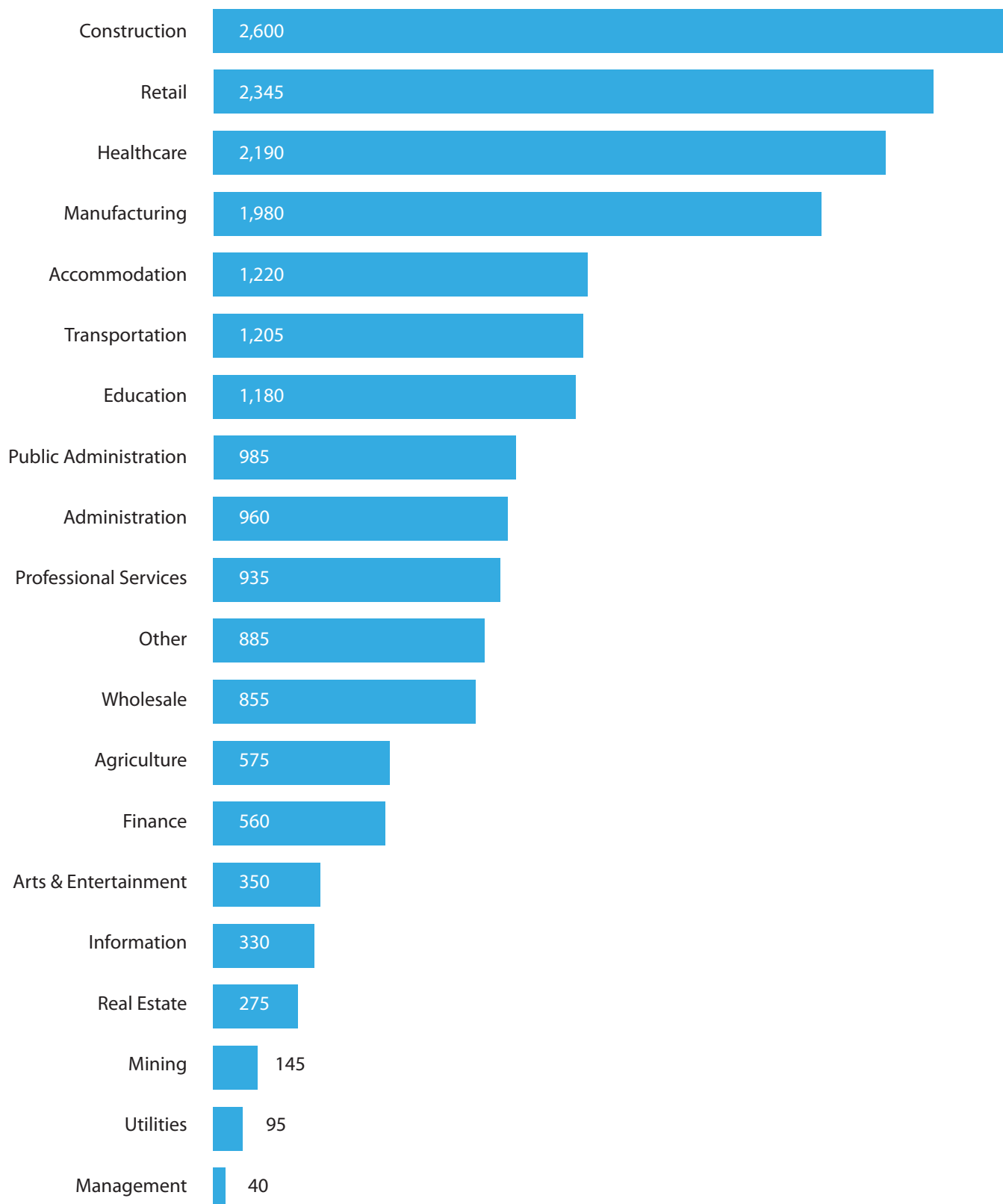
The participation rate measures the total labour force (comprised of those who are employed and unemployed, combined) relative to the size of the working-age population. In other words, it is the share of the working-age population that is working or looking for work. (Statistics Canada, 2016).

The 2016 census shows that 66.3% of Mission residents participate in the labour force which is consistent with regional rates as of 2016. The projected increase of seniors among the population could partially affect participation rates over the long term due to baby boomers retiring.



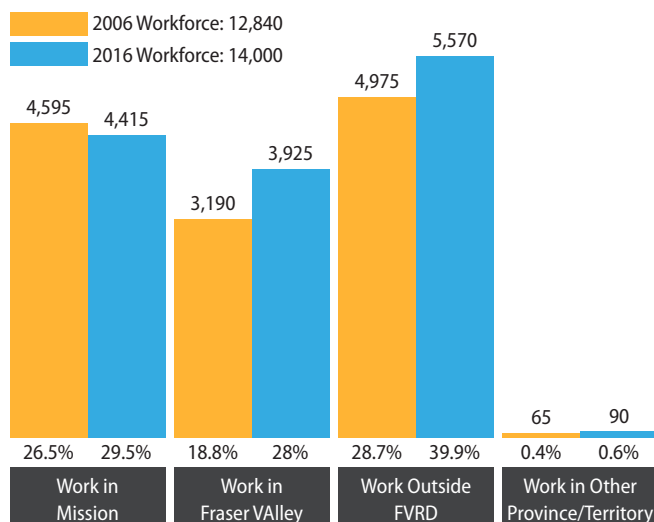
Industries in Mission

Construction, retail trade, health care, manufacturing, educational services, accommodation and food services, transportation and warehousing are Mission's largest industries. (Labour Force by Industry, 2016 Census)



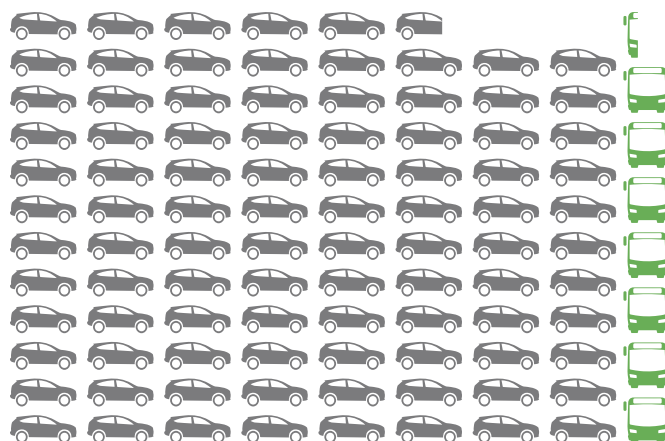
Transportation

29.5% of Mission residents work within Mission while 28.0% drive somewhere else within the Fraser Valley (2016 Census). This means that overall, 57.5% of the workforce are working within the Fraser Valley Regional District (FVRD). The FVRD includes; Abbotsford, Chilliwack, Mission, Kent, Hope, Harrison Hot Springs, and various unincorporated Electoral Areas. About half of commuters travel less than 30 minutes with an average time of 26 minutes. There has been a steady increase in the last 10 years of people working outside of the FVRD but within the Province from 28.7% in 2010 to almost 40% in 2016. This figure includes those working in the Metro Vancouver in areas such as Maple Ridge and Langley. (Statistics Canada Census)



Public Transportation

7.3% of Mission residents use public transit, walk or bike to work while 92.7% use a vehicle for their commute (2016 census). Although Mission residents' use of transit is above average compared to other FVRD municipalities, the rates of walking or cycling are significantly lower due to the lack of amenities (i.e., schools, shops and services) within walking or cycling distance of most residents. Mission generally performed worse than the Fraser Health average for indicators related to the healthy built environment (Fraser Health, 2015). This puts **low income** residents at a disadvantage more likely to rely on public transportation. Proximity to public transportation should be considered when looking at locations for housing geared to lower incomes. (Fraser Health, 2015²⁰)



8.4 Income

In 2015, the median total income of households in Mission was \$78,159. This means 50% of Mission residents make more than this amount and 50% make less. This is an increase of 16.5% from a median income of \$67,077 in 2005. This is more of an increase than any of the District's neighbouring municipalities.

There are more Mission residents in higher tax brackets as of the 2016 census than there were in 2011. This has been an increasing trend since 2006. This may speak to lack of affordability in the area for lower income residents who may

have moved farther east. This could also be influenced by people with relatively higher incomes moving to Mission from municipalities to the West. The Census however, does not include people living homeless with the exception of those staying in shelters and transition homes.

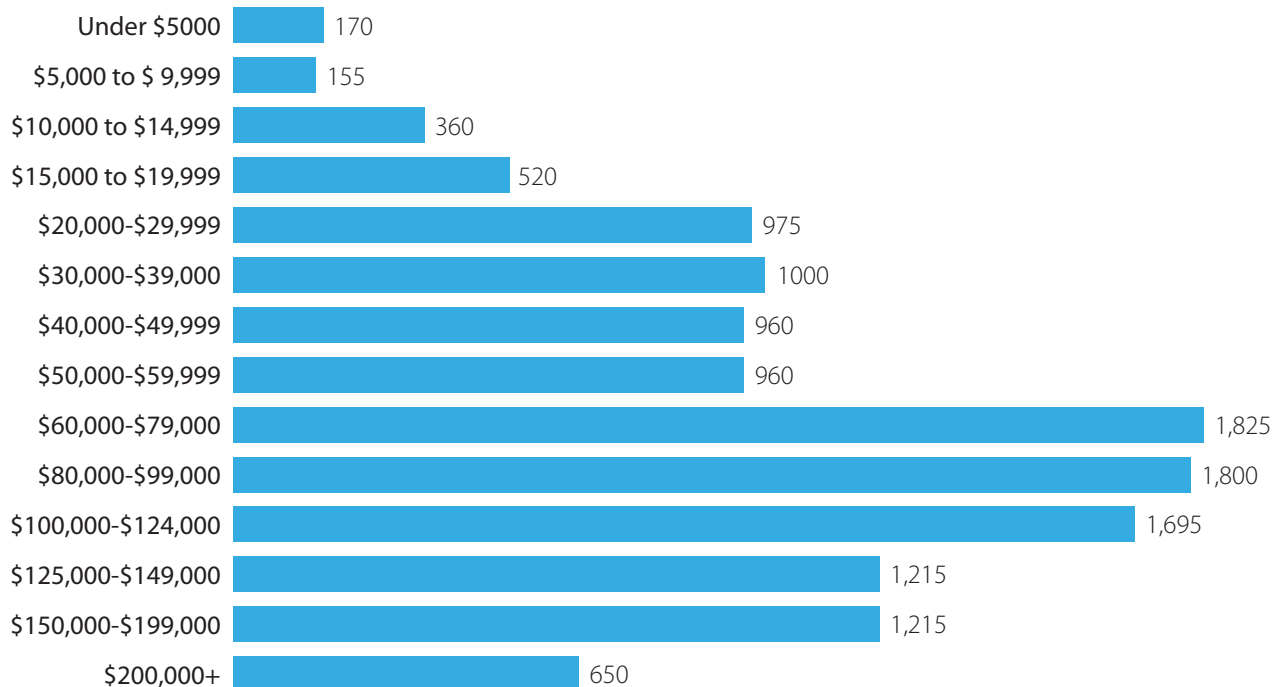
20 My Health: My Community: Mission Community Health Profile, Fraser Health, 2015.

Income Distribution

The household incomes chart below shows how many households fall in each of the income brackets specified by Statistics Canada (Townfolio, 2016).

Household Income						
Income Bracket	2016		2011		2006	
	#	%	#	%	#	%
Under \$5000	170	1.3%	215	1.7%	935	7.6%
\$5,000 to \$ 9,999	155	1.1%	270	2.1%		
\$10,000 to \$14,999	360	2.7%	370	2.9%	945	7.8%
\$15,000 to \$19,999	520	3.9%	650	5.1%		
\$20,000-\$29,999	975	7.2%	1,130	8.8%	1,020	8.4%
\$30,000-\$39,000	1,000	7.4%	1,145	9.0%	1,110	9.0%
\$40,000-\$49,999	960	7.1%	1,015	7.9%	1020	8.4%
\$50,000-\$59,999	960	7.1%	925	7.2%	985	8.1%
\$60,000-\$79,000	1,825	13.5%	1,890	4.8%	1,740	14.3%
\$80,000-\$99,000	1,800	13.3%	1,885	14.7%	1,750	14.4%
\$100,000-\$124,999	1,695	12.6%	1,430	11.2%	3,210	26.0%
\$125,000-\$149,000	1,215	9.0%	950	7.4%		
\$150,000+ - \$150k-\$199k = 1215 - \$200k+ = 650	1865	13.8%	910	7.1%		
Total Households	13,500	100%	12,785		12,185	

2016 Household Income, 2016 Census

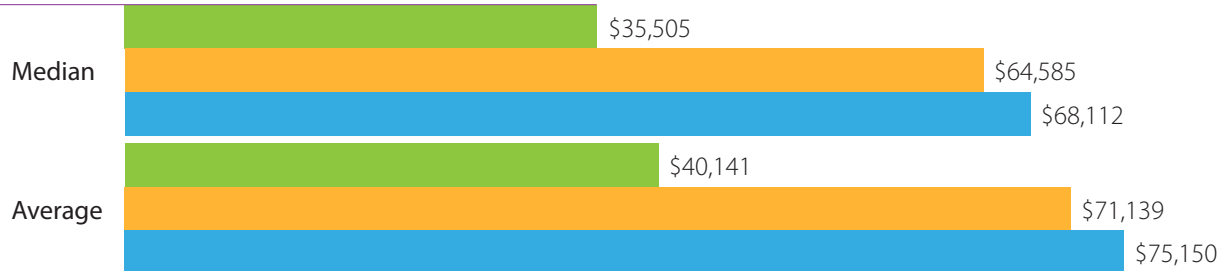


Average & Median Income

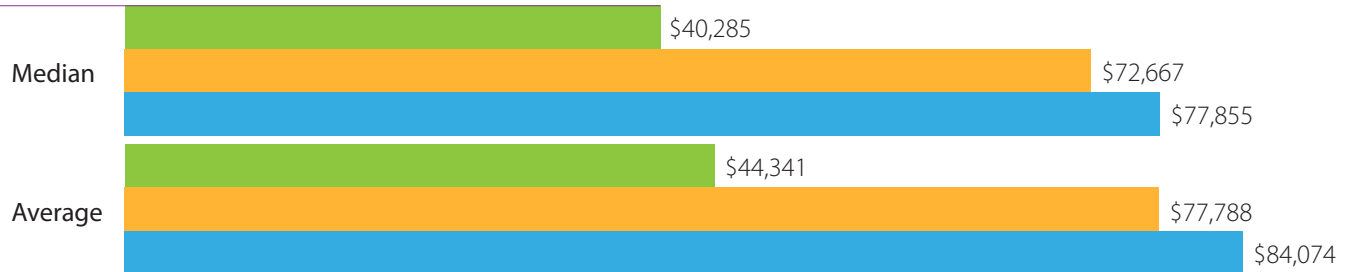
The median is the middle number, with half of all incomes being greater than this number, and half being less than. The median is a better way of measuring income than the average when some incomes may be unusually large or small. Average income is calculated by adding the total dollar amount of all incomes together and then dividing by the number of incomes counted.

The median income increased by 16.3 between 2010 and 2016 (Census). In comparison, the cost of goods increased by almost 18% over the same time period and the average home price increased by over 38% between 2010 and 2019.

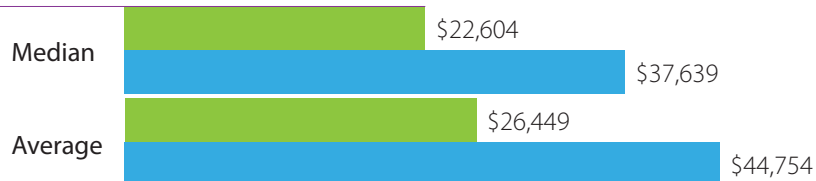
Total



Owner



Renter



*Based on after-tax income of households in 2015 (\$)

**Based on after-tax income of households in 2015 (\$) Constant Dollars

Statistics Canada Census, 2006, 2011, 2016

Renter households had an average income that was 53% less than that of the average owner household income and 48% less than the median income for Mission. 43% of owner households make over \$100,000 per year while only 11% of renters do. (Canadian Rental Housing Index)

Renter & Owner Income Comparison by Geography (2016)

Total



Owner



Renter



Source: Statistics Canada 2016

Low-Income Households in Mission

In 2015, 5,135 persons or 13.7% were low income*, while in 2005, 14.3% of the persons in Mission were considered low income. The low-income rate for persons under 18 years of age was 18.1% compared to 12.0% for persons aged 18 to 64 and 14.4% for persons 65 and over in 2015. Persons living in lone-parent families had a higher rate of low income* at 33.3%, which is higher than the National, Provincial and Regional rates. In contrast, those living in couple families with children had a lower rate of 6.5%. (Statistics Canada, 2016)

*Calculated using Low income Cut off After Tax (LICO-AT) - adjusted.

9 Housing Need in Mission

Households in Core Housing Need			
	Total -Tenure (Owner & Renter)	Owner	Renter
2016	1,640	685	955
2011	1,750	885	860
2006	1,495	710	785

In Mission, 685 owners and 955 renters are considered to be in core housing need. Measurements of core housing need differ from affordability measures.

Core Housing Need: A household in core housing need is one whose dwelling is considered unsuitable, inadequate or unaffordable (spending 30% or more of their income on shelter) *and* whose income levels are such that they could not afford alternative *suitable* and *adequate* housing in their community. Below, affordability, adequacy, and suitability are explored separately:

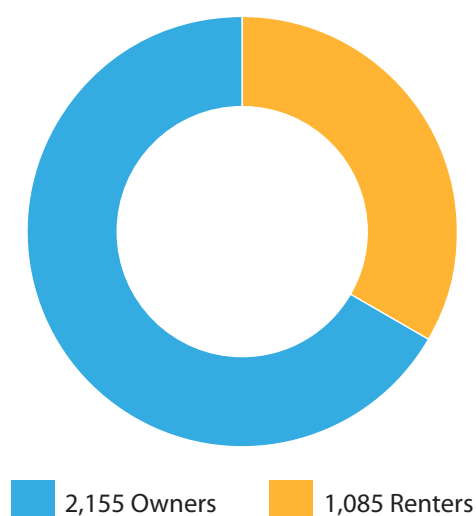
9.1 Affordability

Affordability is one of the criteria used to calculate core housing need (above). According to the Canada Mortgage and Housing Corporation, a household spending 30% or more of its gross income on housing is considered to have affordability challenges.

The rate of **unaffordable housing** (households spending over 30% of their income on shelter costs) in Mission is 24% of all households, 35% for all renter households and 20% for all owner households. In comparison, the City of Vancouver has a rate of 32% overall.

- The rate of unaffordable housing for Abbotsford-Mission overall is the 9th highest CMA in Canada and for owner households is at 20% which is the 6th highest of all Census Metropolitan Area (CMA) in Canada.²¹
- The rate of unaffordable housing for renters households is 39.1%. Renters in Mission are twice as likely as owners to spend over 30% of their income on shelter, 15% higher than for the province overall. (Statistics Canada, 2016)

Households Spending 30% or More on Housing Costs



21 Housing in Canada: Key Results from the 2016 Census

In Mission, 2,155 owners and 1,085 renters are spending 30% or more of their income on shelter costs. Households spending in excess of 50% of gross income on housing are

severely overspending and considered to be at a crisis level, putting individuals and families at risk of homelessness. (Canadian Rental Housing Index)

Households in Extreme Core Housing Need Source: Statistics Canada Census				
Year	Owner	Renter	Total	% of total households
2016	350	345	695	5.1%
2011	515	225	740	5.8%
2006	330	395	725	6%

Source: Statistics Canada Census

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; So, a household in core housing need is one whose dwelling is considered unsuitable, inadequate or extremely unaffordable (spending between 50 to 100% of household income on shelter) and whose income levels are such that they could not afford alternative suitable and adequate housing in their community. (Stats Canada, 2016 (CRHI))



9.2 Adequacy

Adequate housing is housing that is reported by residents as not requiring any major repairs and is another indicator which is factored in to core housing need. An indicator for housing adequacy is the condition of the dwelling. Examples of **major repairs** include defective plumbing or electrical wiring, structural repairs to walls, floors or ceilings, etc. **Minor repairs** refer to 'missing or loose floor tiles, bricks or shingles, defective steps, railing or siding, etc.' **Regular maintenance** refers to 'painting, furnace cleaning, etc.' (Statistics Canada). Mission has an aging housing stock. As buildings get older, they can be more difficult and more expensive to maintain.

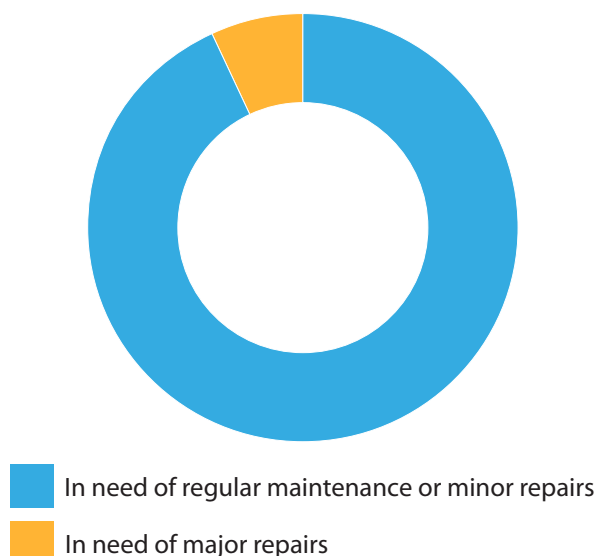
Households Requiring Repairs				
Estimate based on 25% sample data				
	2016 - #	2016 - %	2011 - #	2011 - %
Number of occupied private dwellings	13,500		12,875	
In need of regular maintenance only	12,590	93.2%	8,590	66.7%
In need of minor repairs			3,405	26.4%
In need of major repairs	910	6.8%	790	6.1%

Source: Statistics Canada Census, 2016, 2011, 2006

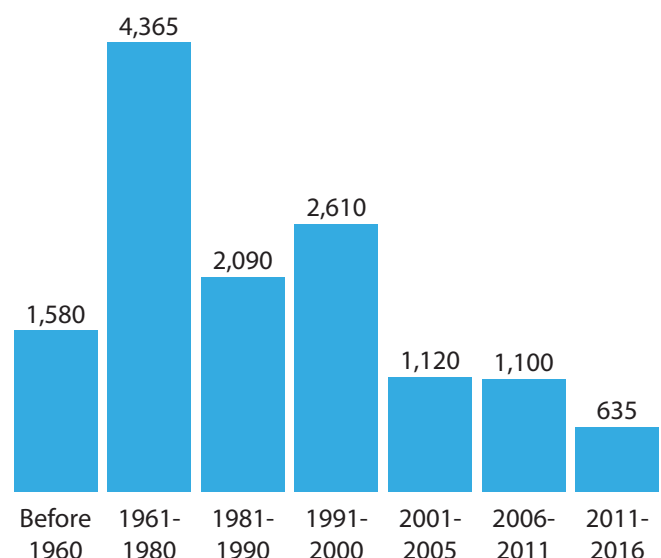
Renter & Owner Households Requiring Major Repairs			
	Owned & Rented	Owned	Rented
1 person household	235	145	80
2 persons household	270	210	60
3 persons household	135	90	45
4 persons household	100	55	45
5 or more persons household	105	55	50
Total	840	555	280

Source: Statistics Canada Census, 2016, 2011, 2006

2016 Housing Conditions
Source: Statistics Canada Census, 2016



Housing by Date of Construction
Source: Statistics Canada Census, 2016



“Black mold. I have COPD. Major plumbing leaks and minimal windows”

-comment from engage.mission.ca

“Rodents/rats, make it hard to keep food”

-comment from engage.mission.ca

“Can’t afford to maintain house”

-comment from engage.mission.ca

Dwelling Condition by Tenure and Period of Construction, Abbotsford - Mission, 2011			
Tenure and Period of Construction	% In Need of Regular Repairs	% In Need of Minor Repairs	% In Need of Major Repairs
Total	72.3	22.4	5.4
1945 or before	52.1	35.4	11.6
1946-1960	53.1	32.7	14.2
1961-1970	57.2	32.7	10.2
1971-1980	59.0	32.9	8.1
1981-1990	73.0	22.4	4.6
1991-1995	77.9	18.4	3.6
1996-2000	82.4	14.8	3.0
2001-2005	90.9	8.6	0.5
2006-2011	94.9	4.8	0.3
Owned	73.1	22.2	4.7
1945 or before	52.6	35.0	12.4
1946-1960	53.8	31.8	14.7
1961-1970	59.2	33.0	8.0
1971-1980	58.3	34.5	7.2
1981-1990	74.8	21.7	3.4
1991-1995	77.3	19.1	3.6
1996-2000	82.7	14.2	3.3
2001-2005	90.4	9.3	0.0
2006-2011	95.4	4.1	0.4
Rented	69.7	22.7	7.5
1945 or before	52.6	34.2	6.6
1946-1960	52.2	34.4	13.3
1961-1970	53.0	32.6	14.3
1971-1980	61.0	28.7	10.4
1981-1990	67.3	24.7	8.1
1991-1995	81.4	14.8	3.8
1996-2000	82.3	16.4w	1.8
2001-2005	91.5	6.7	0.0
2006-2011	93.0	7.0	0.0

Source: CMHC, 2011 adapted from Statistics Canada (National Household Survey)

“I lived in one room with my 3 children for 2 years after fleeing an abusive relationship while on a waitlist for subsidized housing with documentation from my doctor outlining health concerns with my living environment that pushed me to the top of the waitlist. 3 years later, I have still not received a call that a unit is available”

- comment from engage.mission.ca

9.3 Suitability – Overcrowding

According to *National Occupancy Standard (NOS)* requirements (Statistics Canada), **Overcrowding** refers to housing where there are not enough bedrooms for the size and composition of residents within a household. Enough bedrooms based on NOS requirements means one bedroom for:

- each cohabiting adult couple;
- unattached household member 18 years of age and over;
- same-sex pair of children under age 18; and
- and additional boy or girl in the family, unless there are two opposite sex children under 5 years of age, in which case they are expected to share a bedroom.

Some housing providers have policies that reflect the NOS such as BC Housing and many cooperatives. While the NOS is designed to increase child safety and reduce overcrowding, it can also be a barrier to accessing affordable housing, specifically for families with multiple children and children of different genders. What might be considered unsuitable housing by the National Occupancy Standard, may not be considered overcrowding to the people who live there. This is particularly true for households that choose to live intergenerationally (Canadian Rental Housing Index Data FAQ). Others, however, find themselves unable to afford the size of unit that would be appropriate for their household size.

Suitability - Number of Overcrowded Renter and Owner Households

	Renters and Owners	Owners	Renters
1 person	0	0	0
2 persons	50	10	40
3 persons	95	20	70
4 persons	105	40	60
5 persons	245	185	65
Total	490	260	230

Source: Statistics Canada, 2016

10 Spotlight on Housing & Homelessness

10.1 What is Homelessness?

The Fraser Valley Homelessness Survey, which is used for the *point-in time*-count, defines homelessness as:

“Persons with no fixed address, with no regular and/or adequate nighttime residence where they can expect to stay for more than 30 days. This includes persons who are in emergency shelters, safe houses, and transition houses. It also includes those who are living outside and “sleeping rough,” in reference to people living on the streets with no permanent physical shelter of their own, including people sleeping in parks, in nooks and crannies, in bus shelters, on sidewalks, under bridges, or in tunnels, vehicles, railway cars, tents, makeshift homes, dumpsters, etc. It also includes those who “couch surf,” meaning they sleep at a friend’s or family member’s place for a night or two or three, then move on to another friend, etc.” (2017 Fraser Valley Homelessness Survey Report)

This definition does not fully encompass every experience of homelessness, it focuses mainly on the street-entrenched and/or absolutely homeless population and does not include

those living in other precarious housing situations. There are different groups of people who are affected differently, and every individual’s experience is unique.

10.2 Measuring Homelessness: Point-In-Time Counts

A point-in-time (PiT)²² count is a method used to measure sheltered and unsheltered homelessness. It aims to count individuals in a community who are, at a given time, staying in shelters or “sleeping rough” (e.g., on the street, in parks), providing a “snapshot” of homelessness in a community. The PiT counts include a survey that can provide communities with information on the characteristics of their homeless population (e.g., age, gender, veteran status, Indigenous identity) (Government of Canada). This information can be used by communities to direct resources to areas of greatest need, and to connect individuals to targeted supports to help them achieve stable housing. It can also be used to track changes in the homeless population over time and measure progress in reducing it and to advocate for funding from other levels of government.

These counts are coordinated with communities across Canada through the Government of Canada’s Homelessness

Partnering Strategy. In Mission, the last 24-hour PiT survey was conducted March 7 and 8, 2017. The next count will take place in March of 2020. The Fraser Valley Regional District’s PiT count conducted in 2017²³ found that 63 persons were homeless in Mission, accounting for 10% of the Region’s homeless population. Throughout the various FVRD PiT counts, inadequate income and high rents have been consistently given as the top reasons for homelessness.

Information received from the outreach community suggests that the PiT count figure underrepresents those living homeless. Current estimates from the Mission outreach team suggest there may be 100 people (+ or- 10) living in absolute homelessness in Mission and many more that are not visible. When these numbers are inaccurate, the result could be an under allocation of resources to reduce homelessness. The total number of people living homeless in Mission is currently estimated at 150.

²² Employment and Social Development Canada. Background: Point-in-Time Counts

²³ Out in the Cold: 2017 Homelessness Survey, Fraser Valley Regional District.

10.3 How Do People Become Homeless?

Homelessness is usually the result of the cumulative impact of a number of factors, rather than a single cause. Those living in poverty, frequently unable to pay for necessities such as housing, food, childcare, health care, and education, are more vulnerable to homelessness. They may be one illness, one accident, or one pay cheque away from living on the streets. There are many reasons why people experience homelessness, including the lack of structural supports for those experiencing poverty, job loss, and inadequate discharge planning for those leaving hospitals, correctional facilities, treatment, and mental health inpatient programs. Many people who experience homelessness do not struggle with substance abuse problems or addictions. Just like in the general population, only a portion of those living homeless deal with addictions.

“People with mental illness experience homelessness for longer periods of time and have less contact with family and friends. In general, 30-35% of those experiencing homelessness, and up to 75% of women experiencing homelessness, have mental illnesses. 20-25% of people experiencing homelessness suffer from concurrent disorders (severe mental illness and addictions). People who have severe mental illnesses over-represent those experiencing homelessness, as they are often released from hospitals and jails without proper community supports in place.”

- Homeless Hub²⁴

“If I could end up homeless, anyone reading this could!

My homelessness is temporary until pension day. What about the others?”

-online engagement participant

We need more shelters, all night drop-in, affordable housing.

Free showers, and bathrooms, I spend 1-day food money for shower at leisure centre. I moved to Mission because it is a relatively safe, friendly community. The City of Mission has a chance to show true leadership and help resolve a social issue. Thank You.”

-online engagement participant

“We are forcing our elderly, low income families, young families starting out, young singles, and low income singles to **choose between eating nutritious meals or having a place to sleep that isn’t on the street.**”

-online engagement participant

24 Homeless Hub. About Homelessness: Mental Health

10.4 Who Is Homeless In Mission?

Many of us have an idea of who experiences homelessness, and why they experience it. The reality is, there is no such thing as a “typical” person experiencing homelessness, and the population is incredibly diverse; no one is absolutely safe from experiencing homelessness. That being said, there are some common factors or experiences among those living homeless in our community.

For instance, in the FVRD, 35% of homeless persons identify with some form of Aboriginal ancestry (2017 Fraser Valley Homelessness Survey Report). According to the most recent Census, only 7.7% of Mission residents identify as having aboriginal ancestry. This indicates that a disproportionate number of Aboriginal residents are homeless. This speaks to the need for culturally-appropriate housing, especially when it comes to shelters, second stage and supportive housing.

Another common thread among people living homeless in the Fraser Valley is interaction with the foster care system (Ministry of Child and Family Development). Nearly half (49%) of respondents during the 2017 PiT indicate having been in Ministry care. Higher percentages of people in the 30-59 age cohort have experienced Ministry care. 39 homeless youth,

aged 19 and under reported experiences in Ministry care.

In Mission, 48.1% of all responses during the 2017 PiT count indicated housing affordability as a reason for homelessness. (2017 FVRD Homelessness Survey)

“We are currently Homeless can’t find housing or help getting it. Been registered with BC Housing, Seniors housing for 2 months. No results. The problem is there are no programs out there that can help. I am a tractor trailer driver and my wife is 69 yrs old and sick. I could have a job in a matter of days, but I can’t leave my wife alone in the car while I’m on the road 7 or 14 days in a row. What I need is a place for my wife to stay that’s even temporarily. I believe that a month to a month and a half of work will let me earn enough to get an apartment and break this cycle.” - Homeless in Mission (Survey Respondent)

Across the board – provincially, regionally and locally, the three main barriers to accessing housing were high rents (53%), low incomes (51%), and a lack of available, suitable housing (30%). (2018 Report on Homeless Counts in BC)

10.5 Community Partnership: Mission Outreach Support Team

The Mission Outreach Services Team (MOST), winner of the 2018 Premier’s award for Partnership, started in May 2015 with the goal of creating relationships that empower street-entrenched homeless people toward positive outcomes. MOST addresses ongoing challenges related to homelessness and the opioid crisis. The team works within homeless communities to provide coordinated and informed service delivery, as well as better access to services. The team’s focus is on providing a service delivery method that is client-centred and trauma informed to address barriers in accessing shelter, support and economic security with a goal of increase physical, emotional, mental health, and economic security.

10.6 Emergency & Short-Term Supportive Housing & Shortfall

Emergency & Short-Term Supportive Housing Supply			Shortfall		
	# of Units/Beds (Current)		Waitlists	Turn - Aways (2018/2019)	Average Daily Turn- Aways
	Men	Women			
Emergency Shelter Haven in the Hollow	21	6	n/a	3,080	8.5
Second-Stage Housing Rivendell	32	12	27	n/a	n/a
Total Permanent Spaces:	65				
Extreme Weather Response (seasonal) Haven in the Hollow Elks Hall MY House (Youth)	22 (MCSS) 22 (additional as of 2019) 6 Youth (MY House)		n/a	402 (Nov 1- Mar 1, 2018/2019)	3.4
Total Seasonal Spaces:	50				
BC Housing Homeless Programs (time- limited rent supplements) Homeless Prevention Program Homeless Outreach Program	20* 15*		n/a	n/a	n/a
Total Rent Supplements (HOP, HPP):	35				
Total all Categories:	150			4,020	11.9

*These are the number of supplements provided by BC Housing. Distribution of supplements is managed by MCSS and numbers may vary.

What does Mission have in terms of shelter beds and housing units for people experiencing or at risk of homelessness?



Emergency Shelters

Haven in the Hollow, operated by Mission Community Services Society (MCSS), is Mission's only emergency shelter. MCSS has a total of 27 beds, 21 designated for males and 6 for females. Individuals must be over the age of 19 to stay at Haven, therefore, youth cannot access the shelter. Between April 1, 2018 and March 31, 2019 Haven in the Hollow served 177 unique individuals and turned people away from the shelter a total of 3,080 times. 32 individuals staying at Haven were able to secure housing. In May, 2019, 7 additional beds funded by MCSS were added to the shelter.

Extreme Weather Response (EWR)

EWR is a provincially-funded initiative that supports community-based services to provide additional temporary emergency shelter spaces in communities where there is not sufficient emergency shelter bed capacity during extreme weather. In Mission, Haven in the Hollow (MCSS) provides an additional 22 time-limited mats in extreme weather conditions which threaten the health and safety of individuals experiencing homelessness. Nov 1st, 2017 through March 1st, 2018 EWR provided temporary shelter for 1,705 men and 176 women. In that time, 319 men and 83 women were turned away. MCSS appealed to BC Housing for additional funding for this program for 2019 and 2020 based on immense community need. They were successful in obtaining 22 more EWR adult mats and for the first time, they were approved for 6 youth mats for EWR.

Rent Subsidy Programs

Homeless Outreach Program (HOP)

Individuals may receive support from BC Housing's Homeless Outreach Program (HOP). BC Housing provides 20 rent supplements through this program; however, this is extended through the creative and flexible distribution of funds by staff. HOP assisted 122 unique clients in 2018/19. A total of 98 rental subsidies were given and 29 individuals secured housing. This supplement is a maximum of \$300 per person, per month, but exceptions may exist on a case-by case basis. This figure has

been consistent since 2011. MCSS administered, on average, 15 HOP rent supplements per month based on available funding from 2011-2019. HOP assisted 122 unique clients in 2018/19. A total of 98 subsidies were given and 29 individuals secured housing. (BC Housing, Mission Community Service Society)

The Homeless Prevention Program (HPP)

Individuals may receive support from BC Housing's Homelessness Prevention Program (HPP). This program provides rent supplements and connects people to housing, income assistance, and community-based support services. Mission HPP administered, on average, 20 rent supplements monthly based on available funding from 2015-2019. An HPP rent supplement is a maximum of \$450 per person, per month, but is time limited. The program allows service providers the flexibility to assist more people than the 20 rent supplements allocated by BC Housing. HPP saw the addition of 263 new clients in 2018/19 and 359 subsidies were administered. With the assistance of the subsidy, 348 individuals were able to secure housing. An additional 67 were able to secure housing with non-financial support from the program. (BC Housing, Mission Community Service Society)



Rivendell, operated by Mission Community Services, provides second-stage housing and support for Individuals who are homeless or at risk of homelessness. The program has 44 total spaces, 12 for women and 32 for men. Individuals must often outstay the two-year criteria due to a lack of affordable housing alternatives.

10.7 Can Housing Eliminate Homelessness?

Homelessness is not strictly an issue of housing instability and housing alone cannot *solve* or *eliminate* homelessness. Every homeless individual faces a different and complex set of circumstances. There are various myths and misconceptions around the issue of homelessness. People often experience homelessness when all other options have been exhausted, and/or they are dealing with circumstances that make it difficult to maintain housing. The longer a person lives homeless, the more challenging it is to address their needs: their health will have suffered both physically and

mentally. Their homelessness may cause them to develop challenging behaviors that require intensive support; they may feel alienated, isolated, with little connection to the community; they are more likely to experience anxiety about living indoors.

In order to contribute to a reduction of homelessness, housing should be offered in combination with specialized support services that will address issues of trauma, mental health or addiction challenges and assist in keeping people housed.

Survey Responses

"There is nothing affordable or subsidized for single people or single people who are on a disability pension. Single people on assistance receive less than \$500 per month for housing. With the average rent for a one-bedroom place in Mission being about \$900+per month that means their whole monthly income goes to a roof over their heads. We are forcing our elderly, low income families, young families, and low income single to choose between eating nutritious meals or having a place to sleep that isn't on the street."

"We have many street people in our town. There is a reason for that. Not all of them are there because they have addictions. Some are there...because they feel they don't have any other options."

(Housing Needs Survey Respondent)

Housing Needs Dialogue: Front-Line Service Providers

"The only individuals that currently have affordable housing have lived in their rentals for a long period of time, or with family."

- Housing Needs Dialogue: Front-Line Service Providers

"Being homeless is free. If renting, the rent takes up almost all funds."

- Housing Needs Dialogue: Front-Line Service Providers

"Shared accommodation challenges – no tenancy agreements/protections under residential tenancy act."

- Housing Needs Dialogue: Front-Line Service Providers

"Low vacancy rates-tough competition/discrimination and victimization, renovictions, exploitation."

- Housing Needs Dialogue: Front-Line Service Providers

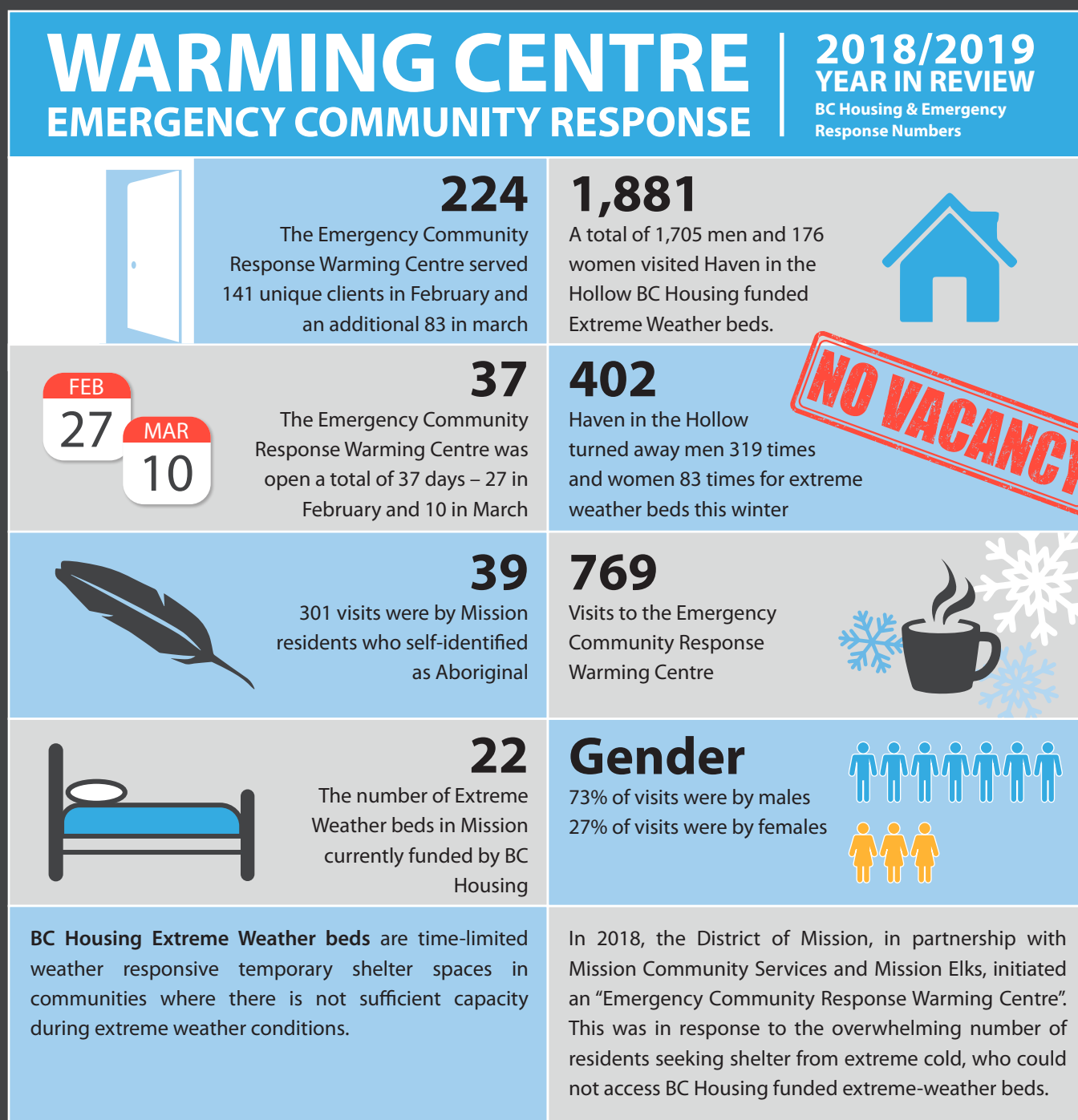
"Victimization- from landlords, off cash deals, online, 'application fees.'"

- Housing Needs Dialogue: Front-Line Service Providers

10.8 Community Partnership: Emergency Community Response Warming Centre

In 2019, the District of Mission, in partnership with Mission Community Services and Mission Elks, initiated an Emergency Community Response Warming Centre. This was in response to the overwhelming number of residents seeking shelter from the extreme cold and could not access BC Housing funded Extreme Weather beds. The location was generously provided, in-kind, by Mission Elk's Club over the winter of

2018/2019. This temporary measure had a maximum capacity of 20 per night and was not intended for individuals to sleep, but rather keep warm in below zero weather. There were 545 visits in February, 2019, and an additional 224 in March 2019. These data were used to advocate to BC Housing for an additional 30 Extreme Weather beds for the 2019/2020 winter season, including 6 for youth.



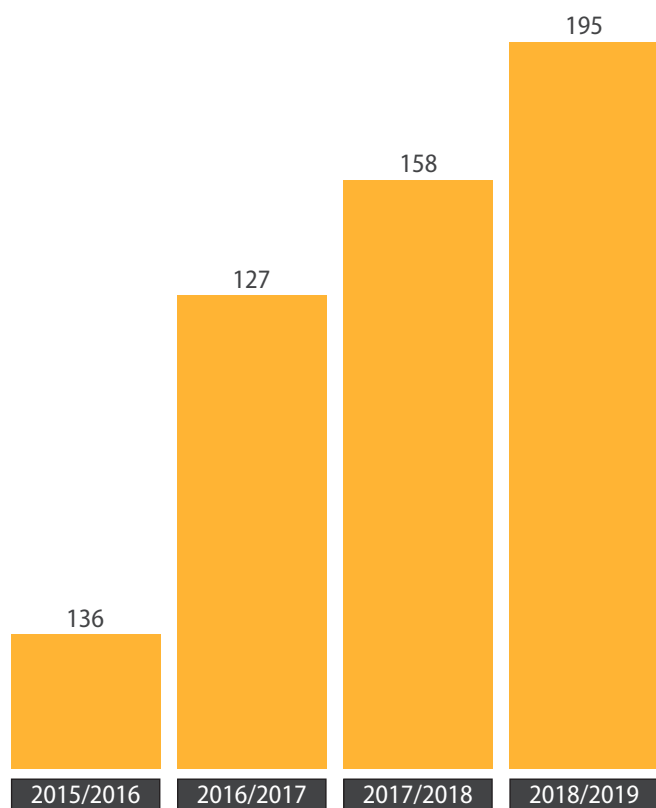
11 Spotlight on Youth Homelessness

11.1 Factors Contributing to Youth Homelessness²⁵

- Fleeing abuse
- Poverty
- Being “kicked out”
- Parental criminality, substance use
- Involvement with child welfare system
- “Aging out” of care

In 2017, 15.8% of those living homeless in the Fraser Valley were youth under 19. An additional 15% were aged 20-29. This is roughly double the proportion of youth 15-29 years old represented in the general population. The number of “Couch Surfing” or Homeless Youth accessing Mission Youth House has been steadily increasing since its doors were opened in 2015. In 2018, MY House served about 30 youth who were homeless or “couch surfing”. This year, MY House served almost 5 and a half times as they did in their first year.

Mission Youth House – Number of Unique Youth Served



Source: Mission Community Services

Among the youth who participated in the Housing Needs Survey, 5 reported to be currently homeless or homeless at some point over the last year. One of these youth had moved or “couch surfed” in 8 different locations over the last year in addition to being homeless for a period of time. Two youth reported to currently be residing in tents outdoors.

Mission does not have year-round overnight accommodations for youth. Youth are transported to youth shelter facilities in neighbouring municipalities when space is available. Youth under 18 cannot access Mission’s emergency shelter, Haven in the Hollow. Mission Youth house is not equipped to provide overnight accommodations. For the first time, BC Housing is funding 6 dedicated extreme weather beds for youth in the 2019/2020 winter season.

“Supports (are needed) to help youth learn how to be good tenants – i.e., communication, taking care of the rental unit, appropriate use of space. We need emergency shelter for youth under 18, and affordable, accessible housing for youth up to 24.”

- Front-Line Dialogue Respondent

25 Why do Young People Become Homeless? Homeless Hub

11.2 The Hidden Homeless

When youth couch surf, they are often at risk of victimization through sexual exploitation, substance use, physical and sexual assault and more:

According to the Canadian Definition of Homelessness²⁶, the “hidden homelessness” population falls under the category of “provisionally accommodated.” It refers specifically to people who live “temporarily with others but without guarantee of continued residency or immediate prospects for accessing permanent housing.” Often known as “couch surfing,” this describes people who are staying with relatives, friends, neighbours or strangers because they have no other option. They generally are not paying rent and it is not a sustainable

long-term living arrangement but they do not have the ability to secure their own permanent housing immediately or in the near future. This population is considered to be “hidden” because they usually do not access homeless supports and services even though they are improperly or inadequately housed. Because they do not access services, they do not show up on standard statistics regarding homelessness.

(Homeless Hub)

Risks Associated with Youth Homelessness

- High rates of victimization
- Sexual exploitation
- Hunger
- Sickness
- Sexual and physical assault

A report on youth homelessness²⁷ lists low income as a major barrier to accessing adequate housing. Youth at Mission Youth House, primarily reported to be receiving Income Assistance. This means that a single person has \$375 per month to spend on housing costs. Many have been former youth in care of the child welfare system, which has service age cut-offs.

Although transition programs do exist, many youth are not prepared for adult life without supports. Local service providers who work with youth point to a lack of life skills to maintain their housing and the need for supports to build skills around how to be good tenants, communication, taking care of a rental unit, and appropriate use of space.

“Like many others, I want to see a youth overnight shelter which would include “wrap around” services, including treatment for addiction, education resources, life skill classes, and ongoing mentoring and support.”

- Front-Line Dialogue Respondent

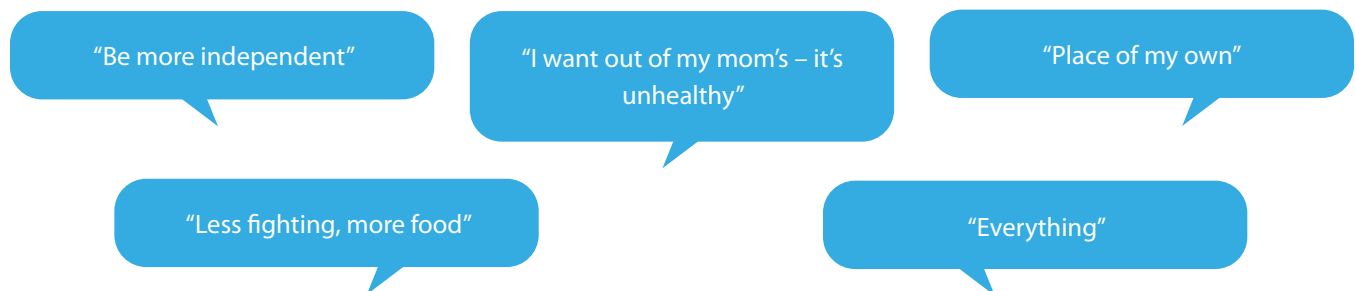
²⁶ Canadian Definition of Homelessness: Canadian Observatory on Homelessness

²⁷ Homeless Youth: The Need to Link Research and Policy. S. Kidd, L. Davidson, 2009.

We asked 15 youth aged 14-24 who access Mission Youth House and the Youth Lounge what their **ideal housing situation** would look like. Here is what they said:



Six of the youth who participated did not have stable housing and were either sleeping outside or couch surfing. Nine of the youth had previously been kicked out of their home at some point. We asked if there was anything they would like to **change about their situation**:



11.3 Community Partnership: Mission Youth House

MY House is approaching its 4th year of providing care to vulnerable youth in our community. As a collective, we are as determined as ever to remain steadfast in our focus of providing unconditional loving care and connection to youth. By providing for a youth’s basic needs, we are also able to be effective towards holistic transformation through an approach that is often described as familial and parental.

At MY House, youth can access essentials for basic needs such as meals, laundry, showers, refuge and daytime shelter. As youth continue to engage, at their pace and under their control, their trust and relationship with staff increases. Soon, they are asking for additional supports such as counselling, connecting to other essential services, emotional

support, goal setting and steps towards overall well-being. MY House staff are equipped and mandated to assist youth with whatever support a youth is requesting towards their holistic health. (MY House Annual Report, 2019)



12 Spotlight on Housing for Mental Health Substance Use

12.1 Housing Challenges: Mental Health & Substance Use

People with poor mental health are more susceptible to the factors that can lead to homelessness. Community-based mental health services play an important role. Homelessness could be drastically reduced if people with severe mental illness were able to access supportive housing as well as other necessary community supports. Housing outreach services that provide a safe place to live are a vital component of stabilizing the illness and helping individuals on their journey to recovery. (Homeless Hub)

People who have mental health and/or substance use challenges are being discriminated against in their pursuit to obtain and retain housing. Service providers are identifying that their clients are at increased vulnerability as a result of the discrimination.

Safety concerns were noted to be an issue among mental health clients who may have limited awareness of their rights and what is required; both from tenants and landlords. Some people with mental health challenges find themselves living in rundown accommodations, often with no kitchen or windows, and feel disempowered to bring up safety concerns due to fear of reprisal and the potential of losing their housing altogether. Outreach workers stress the need for “sufficient and dignified” housing.

Front-line service providers reports that there are insufficient aftercare resources for individuals who have completed a mental health or substance use inpatient recovery program. People go from having a high level of support and assistance within a program, often to having none afterward. There are limited affordable housing options available in Mission and even fewer supportive housing options. This lack of appropriate transitions contributes to a cyclical pattern for those who have mental health and substance challenges, from recovery-to street-to recovery. Front-line workers point to the need for more substance use services within Mission, and the need for supportive, affordable housing.

12.2 Mental Health & Substance Use Housing

Mental Health Housing Supply		Shortfall
Housing Type	Number of Units/Beds	Waitlists
Residential Care (Mental Health) The Residence at Pleasant View	19	Not Available*
Assisted Living (Mental Health) The Suites at Pleasant View	22	Not Available*
Independent Living Parkside Apartments	13	50+
Group Home (Mental Health) (Pleasant View Housing Society)	6	Not Available*
MACL Programs Mission Association for Community Living	85	45
Substance Use/Recovery Housing Lydia Home (Union Gospel Mission) Barb's Transitional Housing Glory House	106 (Numbers not included for all local services)	3
Total Estimated Permanent Spaces:	251	
Mental Health Rent Subsidies Supported Independent Living (SIL) BC Housing Mental Health Subsidy	25	Not Available
Total Estimated Spaces all Categories:	276	98

*Fraser Health holds the waitlists for these residences. Waitlist numbers were requested but were not obtained from Fraser Health at the time of publication.

Residential Care (Mental Health)



The Residence at Pleasant View is a 19-bed residential care facility for mental health clients. Residents must have a minimum of three prescribed services to be referred by Fraser Health (i.e., medication administration, activities of daily living, psychosocial rehabilitation). In addition to housing, the facility also provides meals, housekeeping, and recreational activities.

Assisted Living

The Suites at Pleasant View is a 22-unit apartment building, consisting entirely of 1-bedroom units, for mental health clients requiring assisted living. Residents must have a maximum of 2 prescribed services to be referred by Fraser Health i.e., psychosocial rehabilitation, medication management, and not having a high level of physical needs. Includes 2 meals, a daily snack, basic cable, and housekeeping.

Independent Living

Parkside Apartments (Pleasant View Housing Society) is a 13 unit apartment building, consisting of studio “micro-living” self-contained suites (8’x10’ units). Priority is for Fraser Health Mental Health clients. Additional tenants are assessed based upon housing need and ability to follow the housing community rules. Hydro, cable, 1 meal per day, weekly light housekeeping, and linens are included.

Substance Use Recovery Housing

Lydia Home (Union Gospel Mission) is a faith-based residential alcohol and drug recovery program for women age 19 and over. Lydia Home has a 9-bed capacity and turns away an average of 3 women per month. For women who want to stay in the community the main struggle upon program completion is housing; specifically, affordable, abstinence-based housing. The current second stage housing program does not accommodate women and children.

Last Door Recovery Society offers detox, family support and continuing care services for three primary groups: males 14 to 18 years of age, adult males 19 to 30 years of age, and men 30 years of age and over. There are also groups for partners, parents, alumni, and friends and family.

Barb’s Second and Third Stage Transitional Housing provides second- and third-stage homes for up to 33 men, 19 years of age and older who have completed an addiction program. For second-stage housing, potential residents must not be using substances and the minimum stay is three months. For third-stage housing, potential residents must have been clean and sober for three months or longer, and working, attending school, on disability, or social assistance.

Glory House (Hope for Freedom Society) operates first- and second-stage residential supportive recovery homes for women and men. The program helps clients build a new support group and provides alcohol and drug counselling, group therapy, and a 10-week life skills program grounded in Christian principles. Provides 12-step, anger management, life skills, and relapse prevention programs. The women’s facility has 14 beds, and the men’s facility has 50 beds in five homes (some of which are a recovery house registered with the Assisted Living Registry, Ministry of Health). Offers a total of 17 beds at certain locations for clients who wish to taper off methadone or other opiates; clients must commit to a year-long program.





Community Living Residential Programs

Mission Association for Community Living (MACL) provides residential supports for children and adults and their families who have an intellectual disability. Their capacity to support clients in the community is directly related to the supply of affordable housing. They currently support approximately 75 adults and 10 children in various housing situations. Eligibility for MACL services is determined by the Ministry of Children and Family Development (MCFD), and Community Living British Columbia (CLBC) for adults. Long-term placements are needed in independent suites, detached homes, and family homes.

Based on community engagement, there is an immediate need for at 10-15 clients to move in to more suitable housing as their current housing is inadequate and inconvenient. Beyond this immediate need, critical need for 15 long-term placements in independent suites, 10 long-term placements in detached homes, and 10 long-term placements in family homes. Several MACL clients have had to move outside of Mission due to lack of available and affordable housing.

Mental Health Rent Subsidies

Supported Independent Living (SIL)

This program offers a financial subsidy to Fraser Health mental health clients who live independently in market housing and engage with community support workers to accomplish personal wellness goals. The number of support hours per client varies by need from daily support to once a month. There is a total of 21 subsidies available, varying in amount from \$75 to \$450 per month—averaging \$200 per month. Eligibility is determined based on income and need. SIL was intended to be a temporary subsidy for a person until they meet their wellness goals. Participation in support is a condition of receiving the subsidy.

BC Housing Mental Health Subsidy

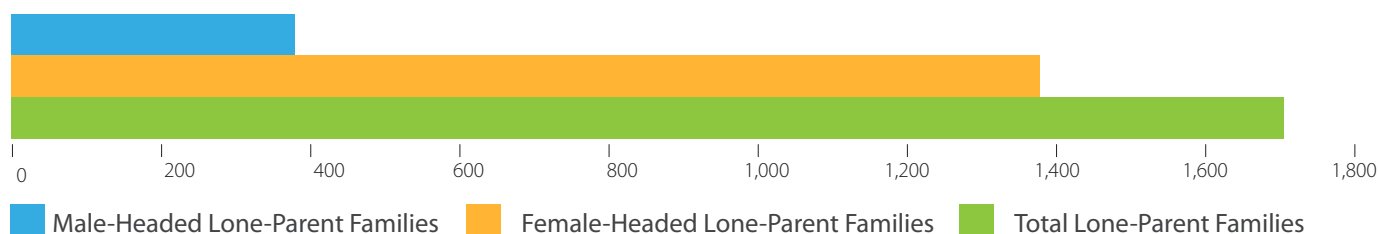
This program, administered by Fraser Health, has 4 subsidies of \$145 per month available in Mission. Eligibility is determined based on income and need. This subsidy is available to people indefinitely so long as they remain a client of Mission Mental Health or until they obtain a different source of income. The limitation of this program is that the need is so great, there is a waitlist to receive the subsidy, there are only 4 subsidies available and even with the subsidy, it is difficult to find a suitable affordable home to rent.

13 Spotlight on Women & Children

13.1 Lone-Parent Families

- There were 1,705 lone-parent households as of the 2016 census, accounting for 18.5% of all census families, up from 17.7% in 2006.
- Lone-parent households are overwhelmingly female headed. Of the 1,705 lone-parent households, 78% are female-headed while only 22% are headed by males.
- Both lone mothers and lone fathers were less likely to be employed than those who were in a couple.
- One in five children aged 0-14 (20.5%) live in a lone-parent household. (Statistics Canada 2016 (CRHI))
- Overall, lone-parent families have incomes that are less than half (48.8%, 45.2%) of couple families (median after-tax income (2016 census) for lone-parent economic families \$45,641 and average after-tax income \$52,900 as compared to \$93,555 and \$117,128, respectively, for couple economic families with children).
- Persons living in lone-parent families in Mission had a higher rate of low income at 33.3%, than the National, Provincial and Regional rates. In contrast, those living in couple families without children had a lower rate of 6.5%. (Statistics Canada, 2016)

Lone-Parent Households in Mission BC, 2016



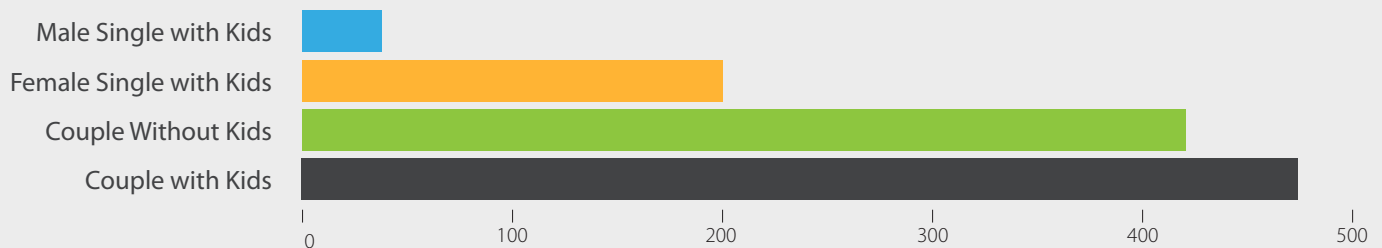
There are life-long implications for children who grow up in poverty. These numbers suggest that the community is not doing enough to support single mothers and their children in Mission. Access to safe, affordable and adequate housing means that lone-parents will be faced with less difficult decisions about whether to pay rent or put food on the table.

- Lone mothers were more likely to work in sales and service occupations than females in couple families. Similarly, lone fathers were more likely to be working in occupations that require relatively lower levels of education.
- An increase in number of hours of unpaid housework and childcare is associated with lone parenting. (Lone-Parent Families – Statistics Canada)

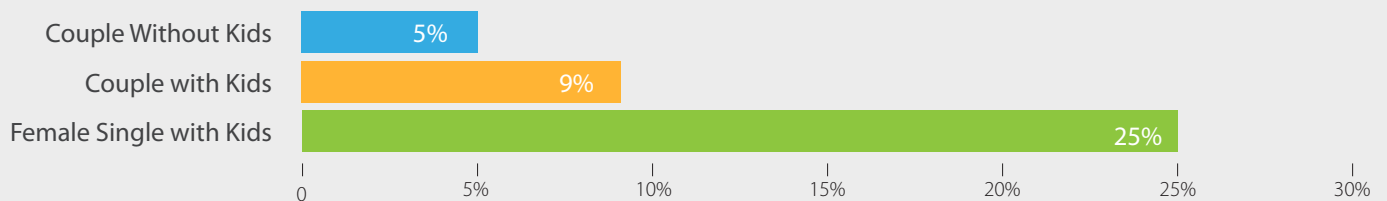
Lone-Parent Renters

Female singles with children are among the worst faring in terms of renting. 68% of female singles with children are living in *unaffordable* rentals, spending over 30% of their income on rent. A quarter of female singles spend upwards of half their income on rent.

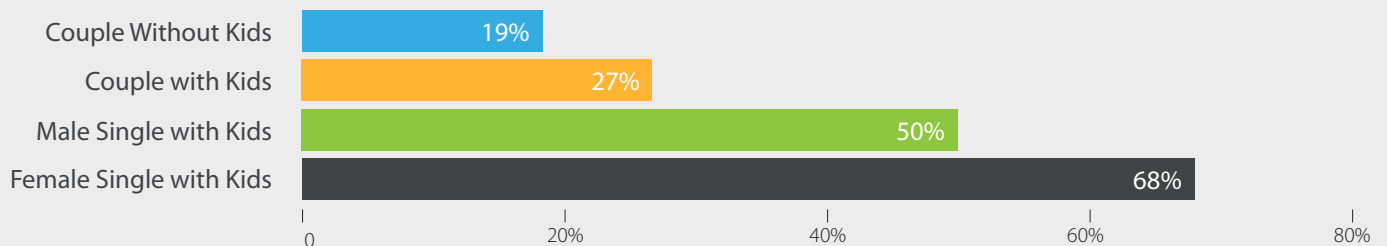
Number of Mission Renters by Family Type



Proportion of Households Spending Over 50% of Income on Rent & Utilities



Proportion of Households Spending Over 30% of Income on Rent & Utilities



Couples with children, by comparison, are far better off with only 9% spending over half of their income on rent. Furthermore, although the rent paid does not differ greatly between family types, female singles with children have an

average income that is less than half of other family types at \$31,466. Female singles with children are also the most likely group of renters to live in overcrowded conditions (11%).

	Average Renter Household Income in 2019	Median Renter Household Income in 2019	Average Household Rent & Utilities in 2019
Couple With Kids	\$70,033	\$65,258	\$1,268
Couple Without Kids	\$66,382	\$56,964	\$985
Male Single With Kids	\$61,251	\$56,689	\$1,046
Female Single With Kids	\$31,466	\$29,265	\$1,035

13.2 Women & Children Fleeing Violence

One reason women may find themselves as a single parent is when they are feeling violence.

Violence is a major contributor to women's housing instability. A study by the BC Non-Profit Housing Association and the University of British Columbia & BC Centre of Excellence for Women's Health,²⁸ found that the health effects of violence were a barrier to accessing housing and that the unsafe and

unacceptable housing options from which participants were forced to choose had a further negative impact on their health. (BCNPHA)

Housing for Women and Children		Shortfall
Housing Type	Number of Units/Beds	Turnaways
Transition Home <ul style="list-style-type: none">Mission Transition Home (SARA)	12	538+ (Apr-Oct 2017)
Second-Stage Housing <ul style="list-style-type: none">Santa Rosa (SARA)	13	Not Available
Total Estimated Spaces*:	25	

*At time of report

Second-Stage Housing for Women

Santa Rosa Place, operated by Sara for Women, is a second-stage transitional housing program for women and their children located in downtown Mission. AbbotsfordMission had a family violence incidence rate of 225 per 100,000 persons in 2016, well above the provincial average of 199 per 100,000 persons.²⁹ Actual cases of domestic violence fell by 9% from 2017, according to the Mission RCMP,³⁰ with 118 cases reported locally in 2018.



28 Unsafe and Unacceptable Housing: Health and Policy Implications for Women Leaving Violent Relationships, BCNPHA

29 Family Violence in Canada: A Statistical Profile, 2017

30 Mission RCMP Detachment Annual Performance Plan, 2018.

Transition Homes

SARA for Women operates transition homes in both Mission and Abbotsford with a total of 22 beds for women/children who are in crisis, escaping violence, or who are at great risk of being homeless. These are safe, supportive emergency shelters that welcome women, alone or with children, and provide food, toiletries, and shelter for up to 30 days.

From April to October 2017, SARA provided housing for 55 homeless women and 46 children as well as emergency transitional housing for 53 women and 61 children. The Mission Transitional House turned away 311 women and 227 children in this same 5-month period. (SARA, 2018)

The lack of transition home spaces, and transitions into housing thereafter, has serious implications for the safety and security of women and children. When there are not adequate spaces, women may remain in unsafe situations. When spaces do not exist, women and children are often forced to leave their home community, leaving their existing services and support networks behind. Front-line staff note that there is a lack of affordable housing options that exist for women leaving the transition homes. This has led to increased wait times for transition house space and inhibits some women and children from remaining in their community.

Outreach workers highlight discrimination against non-nuclear or single parent families as a barrier to accessing housing.

- Families are overwhelmed with navigating the various systems (housing, income assistance, etc.).
- Barriers to finding housing – childcare.
- Difficult to get to appointments, usually on public transit, with kids in tow.
- Having to choose between rent, bills, meals, etc.
- Hesitant to seek help for fear of removal of children.



14 Spotlight on Senior's Housing

14.1 Seniors in Mission

Seniors currently make up 16.2% of the total population. This is up from 11.9% in 2011. This proportion will continue to increase over the next 5 years from 16.2% to 19% according to BC Stats population projections³¹. By 2025, Mission will have an additional 8,091 seniors. This is mainly due to the ageing of the “baby boomer” generation born between 1946 and 1964. This means roughly one in five Mission residents will be over 65 years of age. Mission's proportion of seniors is slightly lower than that of the Fraser Valley region and of BC who expect proportions of 20.4% and 21.4% by 2024.

Historical Seniors Proportion	
2006 Seniors 65+ (Mission)	10.7%
2011 Seniors 65+ (Mission)	11.9%
Current Seniors Proportion (2016)	
Seniors 65+ (Mission):	16.2 % (2016)
Seniors 65+ (FVRD):	18.3%
Seniors 65+ (BC):	18.8%
Projected Seniors Proportion (2024)	
Seniors 65+ (Mission):	19%
Seniors 65+ (FVRD):	20.4%
Seniors 65+ (BC):	21.4%

Source: BC Stats: Sub-Provincial Population Projections - P.E.O.P.L.E. 2018 (Sept 2018), Statistics Canada Census (2006, 2011, 2016)

- According to the Canadian Rental Housing Index, senior renters (65+) in Mission have an average income of \$37,903. 43% of these seniors are spending more than 30% of their income on rent and 12% are spending more than 50%.
- The number of seniors experiencing homelessness has decreased according to the 2017 point in time count. There has been speculation that this may be due, in part, to the shortened life expectancy among homeless persons given the strain and stresses of homeless living. (2017 FVRD Homelessness Survey Report)

By 2025,
Mission will have
an additional
8,091 seniors

31 BC Stats: Sub-Provincial Population Projections - P.E.O.P.L.E. 2018 (Sept 2018)

14.2 Seniors Housing

There are a total of 629 seniors-oriented units in Mission with various degrees of affordability, support, and eligibility. This is a higher proportion than any other group of specialized housing in Mission yet waitlists remain high. It is important to note that housing and related programs have varying age requirements for eligibility as a senior.

Seniors Housing Supply		Shortfall
Housing Type	# of Units/Beds	Waitlists
Affordable Home Ownership Cedar Valley Manor	42	25
Subsidized and Low- Income <ul style="list-style-type: none"> • Welton Towers • St. Andrew's Place • Co-Op • Pleasant View Apartments 	192*	110
Assisted Living <ul style="list-style-type: none"> • The Cedars 	58	25
Long-Term Care <ul style="list-style-type: none"> • The Residence in Mission (TRIM) 	200	-
Rent Subsidies in Private Market Shelter Aid for Elderly Renters (SAFER)	166	N/A
Total All Categories	658*	160

* This number does not include the addition of 74 units at the Grand Street Seniors Residence, expected to be completed in 2021.

Affordable Home Ownership

Cedar Valley Manor is an example of affordable home ownership called life-lease. Mission Association for Seniors Housing owns and operates the building. Seniors 55+ purchase a 30-year lease which can be renewed if people are still there at year 30. If, and when, a tenant moves out they receive 95% of their money back and the onus is on the Society to resell the unit.



Rent Subsidies in 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 are currently 166 seniors in Mission who receive a rent subsidy through this program. There are 166 active SAFER subsidies for market rentals in Mission.



Subsidized and Low- Income Seniors' Housing

There are a number of subsidized and low-income seniors' housing options in Mission with varying degrees of affordability and eligibility:



Welton Towers has 61 low-income studio apartments for seniors 55 +.



Grand Street Seniors Residence is mixed income housing development for seniors 55+ to be completed in the Fall of 2020. There will be a total of 74 units with mix of studio, one and two bedrooms. 22 of these are geared towards middle income seniors, 37 for low-moderate and 15 for low-income.



St. Andrew's Place Co-Op is an independent co-op for low-moderate income seniors. There are 60 one-bedroom and 30 two-bedroom units. The co-op has a waitlist of 5 to 6 years.



Pleasant View Apartments has 41 private one-bedroom apartments for seniors 65+ and persons with disabilities.

Assisted Living

Assisted living is personal care and hospitality services for adults who can live independently. Residents live in apartment units furnished with their own furniture and belongings. They maintain a great deal of independence and privacy, while being supported with services. In Mission, assisted living is

managed by Mission Association for Seniors Housing who manages 40 subsidized units and 18 private units at The Cedars.

Long Term Care

Long Term Care provides long term care for adults who can no longer live safely or independently at home due to their need for 24-hour nursing supervision in a secure environment, and their unpredictable or complex care needs which can no longer be managed in their home setting. In Mission, this type of care is provided through Fraser Health at **The Residence in Mission**, next to Mission Memorial Hospital which has 200 publicly subsidized beds.

The Residence in Mission (TRIM) is a long-term care facility located next to Mission Memorial Hospital. TRIM has 200 publicly subsidized beds and is operated by Fraser Health.

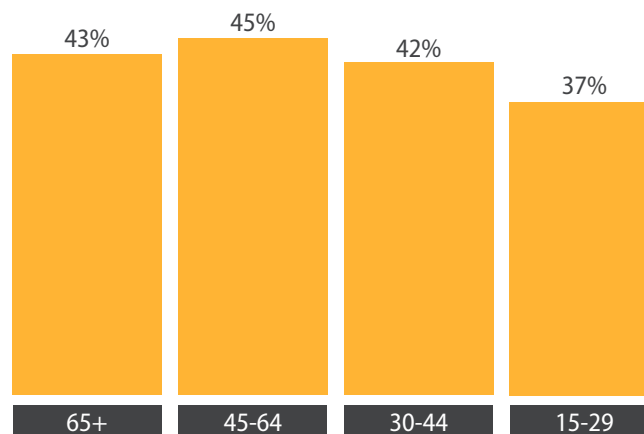
There were also 848 patients in Mission using Home Health Services in 2016, the majority of which were seniors (Paris, 2016). Of the 249 clients using Residential Care services in 2016, 193 or 78% were seniors (Paris, 2016). These are seniors who live independently and require additional supports in their home because of a chronic-health related problem or end-stage illness.



14.3 Challenges in Seniors Housing

The District invited those on wait lists for local seniors housing program to participate in a dialogue around the issues they face. Several themes emerged from the discussion. Participants spoke to the lack of accessibility for seniors looking for housing. Many don't have the access to technology or lack the skills required to search for housing online or complete online housing applications. Seniors are also less likely to trust online sources, with many participants citing online safety as a concern. Concerns around maintenance and accessibility, and alternative levels of care were highlighted, often times making it difficult or impossible for seniors to age in place. As people age, their income and activity levels often decrease making it difficult to keep up with routine maintenance and repairs. This decreased income, combined with increased maintenance and repair responsibility, can lead to affordability challenges.

Over 30% of Household Income Spent on Rent & Utilities, 2016 Census (CRHI)



“Pensions don’t increase but rents increase, and food and utilities. Soon people on a pension will not be able to live without having to sacrifice food for electricity and more pensioners will be homeless. There is a great need for affordable housing.” - Housing Needs Survey Respondent

Many Mission seniors feel stuck in their current living situations due to the increases in market rent compared to their incomes. As their physical needs and care needs increase as they age, some seniors find themselves choosing between living in a situation that does not meet their physical needs, or having to sacrifice other needs such as medications or food, in order to pay rent. Maintenance costs can also become a financial barrier as seniors age.

Renter Income by Age, 2016 Census (CRHI)			
Age	Average Renter Household Income	Median Renter Household Income	Average Household Rent & Utilities
65+	\$37,903	\$30,647	\$789
45-64	\$52,921	\$45,806	\$1,027
30-45	\$55,262	\$45,247	\$1,129
15-29	\$49,509	\$43,139	\$937

Seniors who participated in a Housing Needs Dialogue highlighted the need for rents geared to income, accessible/adaptable building design, and locations close to services and transportation as fundamental elements of seniors housing.

When we asked Senior's Dialogue participants if their current housing meets their needs, size, need for major repairs, lack of accessibility, and proximity to transportation or services were the primary concerns. Top Concerns about remaining in current housing were affordability with 48.1% followed by physical accessibility, maintenance, renovation or sale and location, all with 18.5%. As the population ages, these needs will only increase among our community members. It will be important to consider maintenance and home adaptations when thinking about housing for seniors.

"Perhaps some considerations could be incorporated with a sliding scale guideline so people with higher income pay more rent than the lower income but still qualify for a quiet senior environment"

- from engage.mission.ca

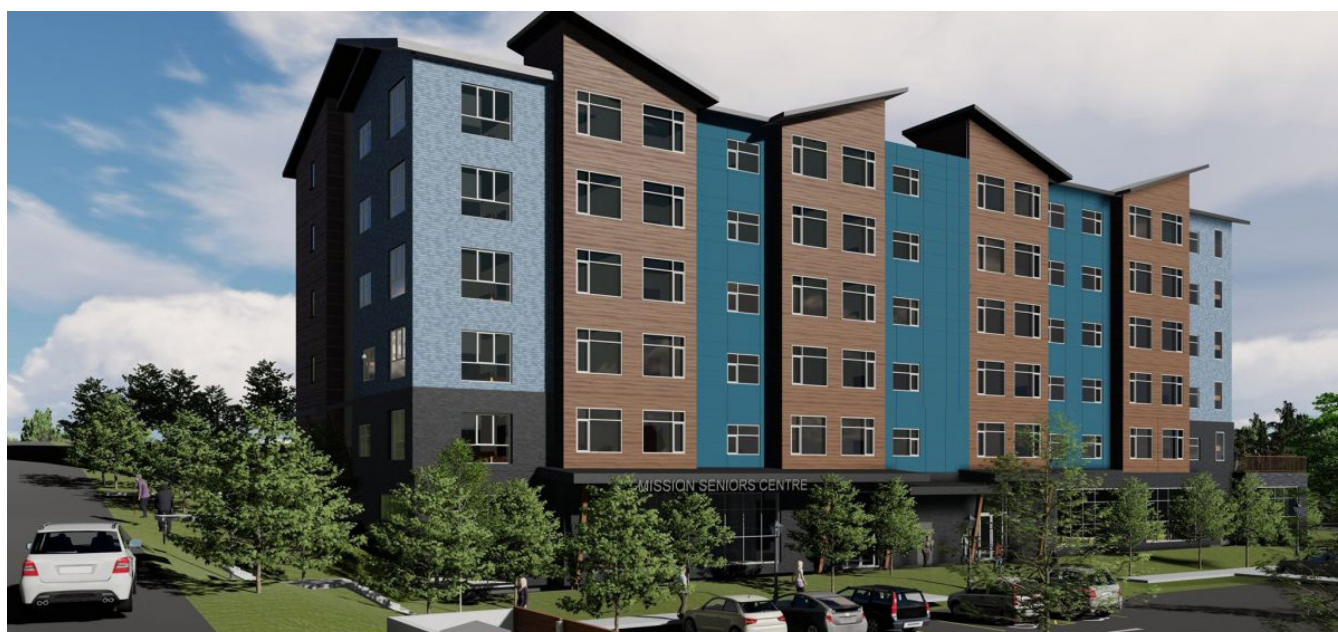
"Housing needs to be affordable especially if one is on disability"

- Seniors Dialogue participant

14.4 Community Partnership: Seniors Centre & Residence

The Grand Street Seniors Centre and Residence is a mixed income development for seniors 55+. The development is a partnership between BC Housing, the District of Mission, Mission Seniors Centre Associations, and Mission Foundation. BC Housing contributed \$7,400,000 from the Community Housing Fund for capital construction of the residential component and will subsidize ongoing operating costs. The District of Mission contributed \$4,000,000 for the Community Centre. The Mission Foundation donated \$500,000 towards the capital cost of building the Community Centre. The building will have a community centre on the main floor and

74 residential units on the 5 floors above. The Grand Street Centre and Residence is being built under BC Housing's Community Housing Fund and will reflect the following mix of incomes: 30% of the units will be for households with middle incomes; 50% of the units will be for a range of low-to moderate-income households; 20% of the units will be for households with low incomes. Construction commenced Fall of 2019 and the building is expected to be completed by the Fall of 2020.



15 Rental Housing

"One of the major drivers of rental demand in 2017 was migration, particularly the rise of interprovincial and intra-provincial migration. Due to the pullback in economic activity in Alberta during the oil price downturn, as well as the Abbotsford-Mission CMA's proximity to the Vancouver CMA where home prices and rents have seen strong growth, some individuals and families chose to move to the Abbotsford-Mission CMA where housing is relatively more affordable. Combine this with the rising cost of ownership, as mortgage rates increase, and newcomers to the area as well as existing renters may have a greater propensity to remain in rental accommodation longer, contributing to sustained rental demand. Strong rent increases may be causing some tenants to stay longer in their current units, as the turnover rate for Mission has declined for the third consecutive year to 13%." (CMHC, 2018³²)

15.1 Primary Rental Market

Primary Rental Market

Purpose-built market rental housing is housing built via the private market with the intent to serve as long-term rental accommodation. Purpose-built rental housing is typically built as apartment buildings, but can sometimes be townhouses. They are typically owned and managed by a professional private market landlord, unlike a rented condo or a secondary rental suite. These units are typically more secure for renters over the long term.

There has been a limited supply of purpose-built rental housing in recent decades with no purpose-built rentals built in Mission between 2016 and 2018. Furthermore, multifamily apartment units account for only 10% of the overall housing market, or about one-third of the provincial average.

Mission saw a decrease in stock in the private rental market between 2017 and 2018 equating to 2.7%. All units lost were bachelor and 1 bedroom. These units likely disappeared from the rental market as owners decided to sell their properties. This can sometimes lead to "renovictions". A renoviction is the illegal eviction of all of a building's tenants on the grounds that a large-scale renovation is planned, usually resulting in increased rent for the units and revenue for the owner or landlord. It can also mean when a landlord evicts a tenant under the guise of needing to complete major renovations requiring the tenants to move out, and then re-lists the apartment for more than the original rent. This is one way

landlords attempt to avoid maximum rent increases set by the Residential Tenancy Branch yearly. The maximum rent increase is 2.5% in 2019 and will increase to 2.6% in 2020.

"Three times I moved because the landlords had sold the house. The fourth time I moved because the suite didn't fit my belongings, it was cold and it was dark. I was slipping into depression again."

- comment from engage.mission.ca

Number of Purpose Built Rental Apartment Units		
	Oct 2017	Oct 2018
Bachelor	14	12
1 Bedroom	179	169
2 Bedroom	172	172
3 Bedroom	81	81
Total	446	434

Source CMHC Rental Market Survey, 2018

The CMHC Rental Market Survey does not have reliable information about average rental prices in the primary rental market since much of the data has been suppressed due to a lack of available data, potentially due to a lack of landlord participation in Rental Market surveys.

32 CMHC Rental Market Report, Abbotsford-Mission CMA, 2018

15.2 Secondary Rental Market

The secondary rental market includes:

- Rented single-detached houses.
- Rented double (semi-detached) houses (i.e., two units of approximate equal size and under one roof that are situated either side-by-side or front-to-back).
- Rented freehold row/town homes.
- Rented duplex apartments (i.e., one-above-other).
- Rented accessory apartments (separate dwelling units that are located within the structure of another dwelling type).
- Rented condominiums in select CMAs (can be any dwelling type but are primarily apartments).
- One or two apartments which are part of a commercial or other type of structure. (CMHC Secondary Rental Market Survey) <https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/SrmsMethodology>

Other Secondary Rental Market Units* (excluding condominiums) (Abbotsford-Mission CMA)	
Year	Average Rent (\$)
2008	910
2009	948
2010	869
2011	922
2012	1,028
2013	999
2014	1,035
2015	1,058
2016	1,205

CMHC Secondary Rental Market Survey, 2008-2016

Because condos are not surveyed in the Abbotsford-Mission CMA, and because Mission's secondary rental market information is grouped with Abbotsford by CMHC, it is difficult to gather the full picture regarding average rents in Mission. For these reasons it was necessary to find alternative sources of data. Since the beginning of 2019, District staff have tracked rents biweekly, as advertised in the Salvation

Army Abbotsford-Mission Rental Listings. These listings that combines listings from Craigslist, Kijiji, and local newspaper classifieds specific to Mission and Abbotsford. The advertised rents shown in the listings were significantly higher than those reported via the CMHC Rental Market Survey and the 2016 census. (Abbotsford/Mission Rental Listings)

Average Advertised Rental Rates by Unit Size - January to December 2019						
Date	Shared Accommodation	Bachelor	One Bedroom	Two Bedroom	Three Bedroom	Four + Bedroom
Average	594	691	955	1,189	1,770	2,385

"Landlords are charging an outrageous amount for rent right now and it's sad because those renting can't afford it."

- comment from engage.mission.ca

Vacancy Rates

Rental vacancy rates are low. This has fueled the need for rental housing over recent years. There has not been enough housing built in Mission over the last few years to keep up with the demands of a growing community. The rental market in particular has been very slow-moving. This means that as a community, we have fallen behind in terms of the housing choices that are available. Low vacancy rates, which drive prices up, are due, in part, to a lack of adequate supply.

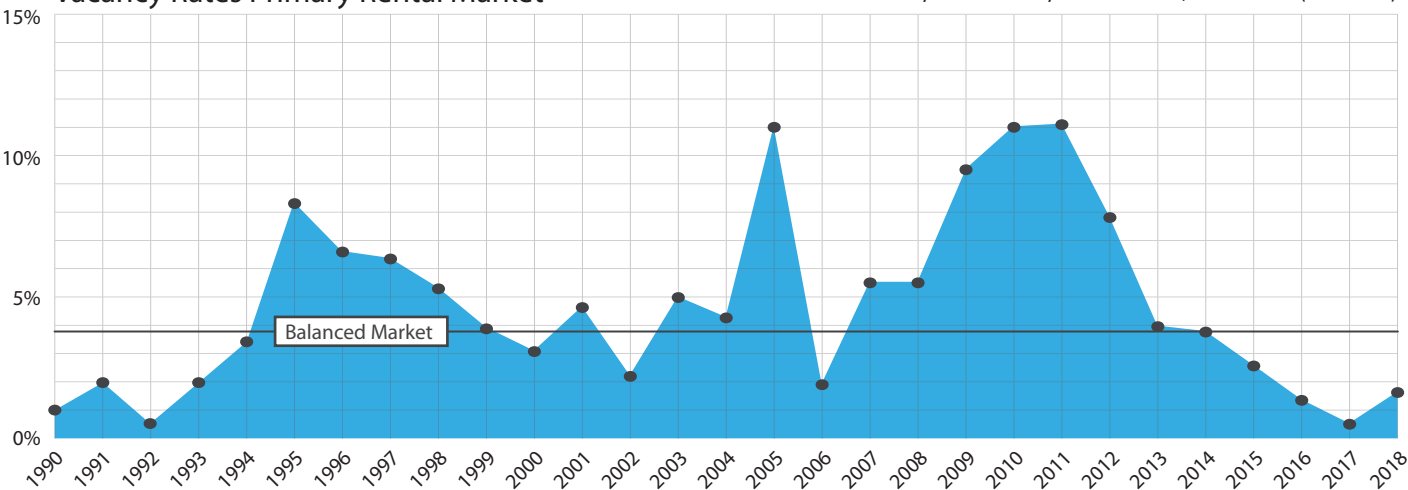
“Potential landlords demanding outrageous rent costs and other conditions knowing that rental vacancy is low and that we needed somewhere to live very soon. Thankfully we had family to move in with.”

- comment from engage.mission.ca

In 2016 Mission had an overall rental vacancy rate of 0.5%, the lowest in all of Canada other than Vancouver which also had 0.5%. The total vacancy rate for apartments and other suites, as of October 2018, as reported by CMHC was 1.6% with some rates, such as 3 bedrooms being as low as 0.6%. The overall vacancy rate in the Abbotsford-Mission Census Metropolitan Area (CMA) increased slightly in 2018 but remained low. In October 2018, the purpose-built apartment vacancy rate rose to 1.0% in Abbotsford-Mission from 0.2% a year earlier. Mission’s vacancy rate trended upward in October 2018, reaching 1.9% compared to 0.6% the previous year. (2018 CMHC Rental Market Report)

Vacancy Rates Primary Rental Market

Vacancy Rates Primary Rental Market, CMHC 2018 (Townfolio)



Primary & Secondary Rents

Why are average rents in the Rental Housing Index different from Canada Mortgage and Housing Corporation's (CMHC) numbers? The data use from the long-form census is self-reported by individuals filling out the census questionnaire. As a result, the census includes data from all types of rental units, including the secondary stock such as rented condos, secondary suites and shared homes. The secondary housing

stock has come to constitute a bigger proportion of the rental stock over the last 25 years in Canada and these units typically rent at lower rates than the purpose-built stock. Given that the long-form census includes these units, average rents in the RHI are frequently lower than those reported by the CMHC. (Canadian Rental Housing Index)

Cost of Rent Plus Utilities Including Heat, Hot Water, & Electricity								
Household Income Range	Quartile	Average	Studio	1-Bed	2-Bed	3-Bed	4-Bed	All Units
\$0 to \$22,626	Q1	\$13,829	\$521	\$631	\$842	\$1,046	\$1,815	\$832
\$22,626 to \$42,008	Q2	\$31,058	-	\$605	\$774	\$1,070	\$1,116	\$833
\$42,008 to \$70,633	Q3	\$54,542	-	\$737	\$839	\$1,208	\$1,344	\$1,021
\$70,633	Q4	\$102,480	-	\$797	\$966	\$1,376	\$1,563	\$1,320
	All		\$578	\$655	\$840	\$1,483	\$1,483	\$1,002

15.3 Renters in Mission

The Canadian Rental Housing Index ranks the Fraser Valley as 269 out of 284 regions across Canada in terms of rental health which the index considers a "critical" market. Renters in Mission are more than twice as likely as owners to spend over 30% of their income on shelter. This rate is also 15% higher than for the Province overall. When rents are so high in the private market it puts people at risk of homelessness. . The higher the rents are in the private market, the more pressure there is on the non-profit housing sector to provide housing solutions for renters. Rental housing is critical to maintaining a healthy economy and serving the diverse needs of Mission residents. It allows residents with low to moderate incomes to continue calling Mission their home.

Age

Almost a quarter of renters age 45-64 are spending more than 50% of their income on rent. (CRHI, 2019)

Indigenous Households

There are 390 Indigenous renter households within the District of Mission. While only 15% of Indigenous renter households spend over 50% on rent, which is less than non-Indigenous households at 19%, more Indigenous households in this group (47%) live in unaffordable rental situations, spending over 30% of their income on housing costs. This figure is 42% for non-Indigenous households. (CRHI)

Overspending

Overspending measures renter households spending more than 50% of their before-tax income on rent and utilities. In order to calculate Overspending, we divide the number of renter households spending more than 50% of their income on rent and utilities by the total number of renter households for each respective bedroom size and income quartile.

(Canadian Rental Housing Index Methodology)

Number of Renter Households in Mission Spending More than 50% of Income on Rent								
Household Income Range	Quartile	Average Income	Studio	1-Bed	2-Bed	3-Bed	4-Bed	All Units
\$0 to \$22,626	Q1	\$13,829	15	195	150	75	35	495
\$22,626 to \$42,008	Q2	\$31,058	-	-	-	35	-	65
\$42,008 to \$70,633	Q3	\$54,542	-	-	-	-	-	-
\$70,633+	Q4	\$102,480	-	-	-	-	-	-
	All		25	205	155	110	50	570

Proportion of Renter Household Income Spent on Rent Plus Utilities – 2015 (Affordability)*								
Household Income Range	Quartile	Average Income	Studio	1-Bed	2-Bed	3-Bed	4-Bed	All Units
\$0-\$22,626	Q1	\$13,829	52%	54%	70%	89%	222%	72%
\$22,626-\$42,008	Q2	\$31,058	-	24%	29%	41%	41%	32%
\$42,008-\$70,633	Q3	\$54,542	-	16%	19%	27%	29%	22%
\$70,633+	Q4	\$102,480	-	11%	12%	16%	17%	15%
	All		34%	26%	22%	22%	25%	24%

* Source: Canadian Rental Housing Index

Low Income Renters

In order to calculate overspending, the number of renter households spending more than 50% of their income on rent and utilities is divided by the total number of renter households for each respective bedroom size and income quartile. Income quartiles are one way to display income distribution. For example, the median (the spot between Q2 and Q3) is where 50% of the population is above and 50% is below. The first quartile is where 75% of the population is above this threshold and 25% of the population is below. Displaying the data this way captures the affordability challenges that exist among different income groups whereas averaging can dilute the impact of these challenges. (CRHI Methodology)

By using this method, we can easily see that affordability challenges are much more severe for those with the lowest

incomes. In fact, all renter households making less than \$22,626 are spending over half of their income on rent and almost all renters making below \$42,000 are living in **unaffordable** conditions. As bedroom size increases, so does unaffordability with those in 3 and 4 bedrooms spending increasingly more of their income on rent. Households spending in excess of 100% can represent households living off savings or credit, or households whose rent and utilities exceed their annual income (Canadian Rental Housing Index Data FAQ). We can speculate that this disproportionately affects low-income families who are faced with sometimes very difficult decisions around whether to spend more on rent in order to avoid overcrowded or unsuitable conditions which could put children at risk.

On the other hand, of the renter households in the top half of incomes, none are spending over 30% of their income on rent, indicating that these households are not overspending and are living in affordable situations.

Renter Households Spending More Than 50% of Income on Shelter Costs	
Year	Renter
2016	345
2011	225
2006	395

Almost 1 in 5 renter households in Mission spend over 50% of their income on rent and utilities. 87% of these renters are in the lowest income group \$0-22,226. Among the 495

households with an average income of \$13,829, the lowest income group, 65% spend over half of their income on rent and utilities. (CRHI,2016)

The lowest income group, those making under \$22,626 per year, spend an average of 72% of their income on rent and utilities. Even at the highest end of this income group, average rent for all bedroom sizes would need to be around \$550 per month to meet the affordability standard. For the average income of \$13,829, rents would need to be as low as \$345 per month. This, however, is far from realistic and rental rates vastly exceed affordability standards for this group. This group would have to make, on average, 141% of their current income to make their housing costs affordable.

15.4 Rental Challenges

Disability and Income Assistance Shelter Rates

As of January, 2019, there were 1,170 open cases with 2,337 recipients receiving Ministry assistance in Mission through various programs including Income Assistance, and Persons with Disabilities. Included in this figure are 553 dependent children. (MSDPR 2019)

It is important to consider “shelter allowance” rates provided by the BC Employment and Income Assistance³³ as well as for those with a Persons with Disabilities³⁴ (PWD) designation. This is the amount provided to pay for all costs associated with housing, including utilities. The portion for shelter or rent for a single person receiving Ministry assistance is \$375. For example, studio and one-bedrooms in Mission cost between \$521 and \$631 on average. A lone-parent family with 3 children would receive \$700 towards rent while the average 3 bedroom can be between \$1,046 and \$1,770.

“It means you’re getting your rent paid every month. Twice we have had tenants on assistance and it’s been great. Do your interviews and go with your gut when finding a renter. Property taxes being so high for suites is a major deterrent for residents who own to rent.”

- comment from engage.mission.ca

“I’m on PWD assistance and husband is on CPP disability! Landlords don’t want to rent to the unemployed even though it’s guaranteed monthly rent!”

- comment from engage.mission.ca

33 Income Assistance Rate Table, Ministry of Poverty Reduction and Social Development, 2019

34 Disability Assistance Rate Table, Ministry of Social Development and Poverty Reduction, 2019

2019 Income Assistance (IA) & Persons with Disabilities (PWD) Rates	
Household Size	Shelter Maximum (IA and PWD)
1	\$375
2	\$570
3	\$660
4	\$700
5	\$750
6	\$785
7	\$820
8+	+\$35 for additional dependent children

Source: Ministry of Social Development and Poverty Reduction

Short-Term Rentals

The District of Mission and the Fraser Valley Regional District both do not participate in the Municipal and Regional District Tax (MRDT) Program, a tax applied to short-term rental accommodations. As a result, it's difficult to determine the exact number of short-term accommodations in Mission. A review of short-term accommodation sites, shows over 50 properties listed in Mission. From these listings over 40 were for an entire house, while the remainder were listings for bedrooms within a house.³⁵ Short-term rentals did not emerge as a significant issue during the creation of this report; however, it is a potential area of concern due to the steady increase in listings since 2016.

Secondary Suites

Secondary suite means a secondary dwelling unit that is contained entirely within an owner-occupied single-family dwelling and is separated from the principal use. These may be a basement or upper-floor rental unit, a coach house or garden cottage. These types of rentals provide an important part of the secondary rental stock. There are currently over 2,350 secondary suites in Mission of which approximately 400 are authorized and 1,950 are unauthorized. The District is currently undergoing a review of its secondary suite program and is considering challenges of safety, impact to community and displacement of renters in this process.

“(We need) legitimate low-income housing. “Low income” housing prices are still outrageous.”

- comment from engage.mission.ca

“In a small basement suite with no windows, not the best quality of life because of this but chose to live here out of necessity. Also not sure if our suite is legal so we are worried we may have to unexpectedly move again.”

- comment from engage.mission.ca

“Not sure if our suite is legal, we don't feel the most secure because of that.”

- comment from engage.mission.ca

“We have a suite in our home that we rent out and we would be able to charge our tenants less in rent if we did not have to pay the additional \$1,200 in property taxes. This fee is painful, PLEASE remove it”

- comment from engage.mission.ca

35 <https://www.airdna.co/vacation-rental-data/app/ca/british-columbia/mission/overview> accessed November 21 and 28, 2019.

15.5 Subsidized & Affordable Rental

- **St'at'xwaya**, operated by Mamele'awt Qweesome & To'o Housing Society (MQHS), is subsidized long-term family housing. An applicant must show they are able to maintain a successful tenancy and are able to meet the household, residency, income and assets criteria. Rental fees are calculated on a rent geared to income basis. St'at'xwaya has 37 unit townhouse development consisting of two, three and four-bedroom units.



- **To'o Housing** (MQHS) has 13 one-bedroom units for singles. MQHS offers a variety of houses centrally located through-out Mission ranging from 2-4 bedrooms.



- Mission Heights Family Housing is BC Housing owned and operated subsidized long-term housing. This complex has 3 two-bedroom units, 26 three-bedroom units and 4 four-bedrooms units. Rental fees are calculated on a rent geared to income basis (30% of household total gross income, subject to minimum rent based on # of people).



- **Windebank Village** is BC Housing owned and operated subsidized long-term housing. This complex has 15 three-bedroom units. Rental fees are calculated on a rent geared to income basis (30% of household total gross income, subject to minimum rent based on # of people).

Co-op Housing (Family Oriented)

- **Lock Lane Co-Op** has 30 two- and three-bedroom units of family housing, geared to low and moderate incomes. Co-op share purchases are required.



Subsidized and Affordable Rental		Shortfall
Housing Type	Number of Units/Beds	Waitlists
Subsidized/Low-Income Rental Units		
• St'at'xwaya (MQHS)	37	
• To'o Housing (MQHS)	23	
• Mission Heights Family Housing (BC Housing)	33	
• Windebank Village (BC Housing)	16	
Co-op (Family Oriented)		
• Lock-Lane Co-Op	30	Not Available
Total Permanent Spaces:	139	
Rent Subsidies for Families		
• Rental Assistance Program	89	N/A
Housing Registry		
• BC Housing		106
Total All Categories:	228	106

Rent Subsidies for Families

Rental Assistance Program

The Rental Assistance Program (RAP) through BC Housing Provides low-income working families with cash assistance to help with their monthly rent payments. In order to be eligible, families must have a maximum annual household income of 40,000, have some income from employment, have at least one or more dependent children and have less than \$100,000 in assets. Recipients must also file an annual income tax return and pay more than 30% of your household income towards rent. The maximum rent ceilings as of August 2018 for Mission (Zone 2) are \$1,086 per month for a family of 3 or less and \$1,136 for a family of 4 or more. Families must renew the subsidy yearly.

Subsidized & Affordable Rental Housing Need

Housing Registry

The Housing Registry is BC Housing's subsidized housing listing and application service. The housing registry includes public housing and some non-profit and co-op housing. Eligibility criteria varies by program, housing type. Housing Income Limits³⁶ (HILs) represent the maximum gross household income per year for eligibility in many affordable housing programs. The HILs rates for Mission in 2019 are:

- \$35,000 for 1 bedroom or less;
- \$42,000 for 2 bedrooms;
- \$66,000 for 3 bedroom or less; and
- \$86,000 for 4+ bedroom.

There are currently 106 "live" applications on the Housing Registry for applicants in Mission.

36 Housing Income Limits 2019, BC Housing

16 Home Ownership

A household is considered to own their dwelling (owner household) if some member of the household owns the dwelling even if it is not fully paid for, for example if there is a mortgage or some other claim on it.

The decision to own or rent one's home is one of the most important decisions for a household. It affects household finances, the ease with which people can relocate, the choice of location and type of dwelling, and other important factors related to how people live. Many factors contribute to trends in homeownership, including demographics, the

size of the housing stock; availability and cost of alternatives to homeownership; mortgage interest rates and access to financing; and the household preferences and needs.

(Statistics Canada)

16.1 Home Prices

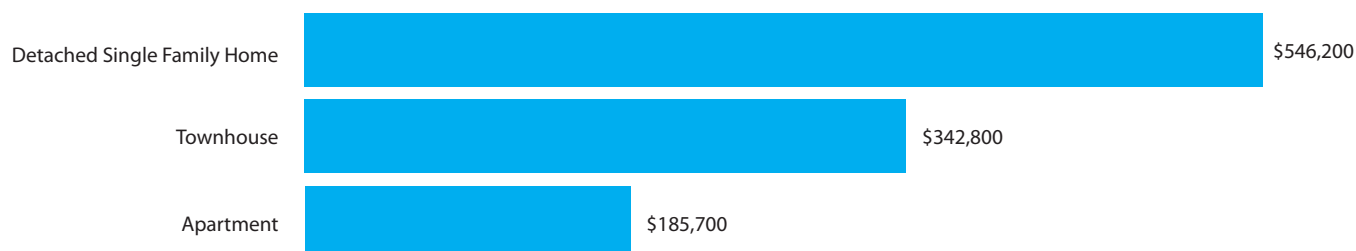
In Mission, the price of single-family homes has been increasing steadily over the last 10 years from an average sale price of \$435,271 in 2010 to over \$701,151 in 2019, an increase of over 57%. This has vastly outpaced the average increase in

income of 14.2% between 2010 and 2016. This means that home ownership is out of reach for the majority of first-time home buyers in Mission.

	Detached			Townhouse			Apartment		
	March 2019	March 2015	March 2010	March 2019	March 2015	March 2010	March 2019	March 2015	March 2010
Benchmark Price	\$645,900	\$588,500	\$351,722	\$443,400	\$299,700	N/A	\$338,400	\$190,800	N/A
Median Price	\$697,000	\$624,000	\$405,000	\$414,000	\$338,000	\$ 256,000	\$289,900	\$145,000	\$190,000
Average Price	\$701,151	727,357	\$399,633	\$435,271	\$361,095	\$ 269,062	\$283,633	\$158,357	\$192,500

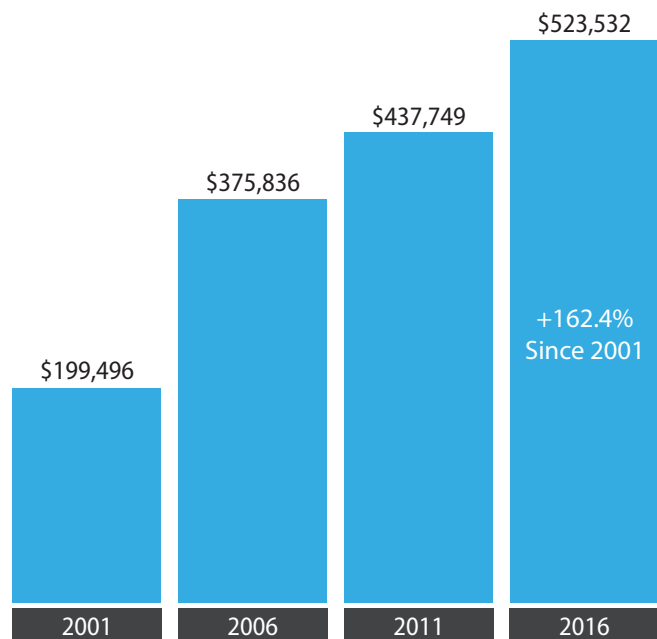
Source: Fraser Valley Real Estate Board, 2019, 2015, 2010

Housing Values, Fraser Valley Real Estate Board, 2017



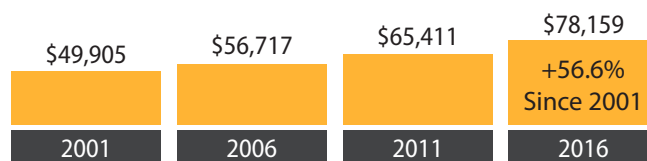
The rate of unaffordable housing for owner households is 20%, the sixth highest CMA in Canada. (Statistics Canada, 2016)

Housing Prices, Statistics Canada Census



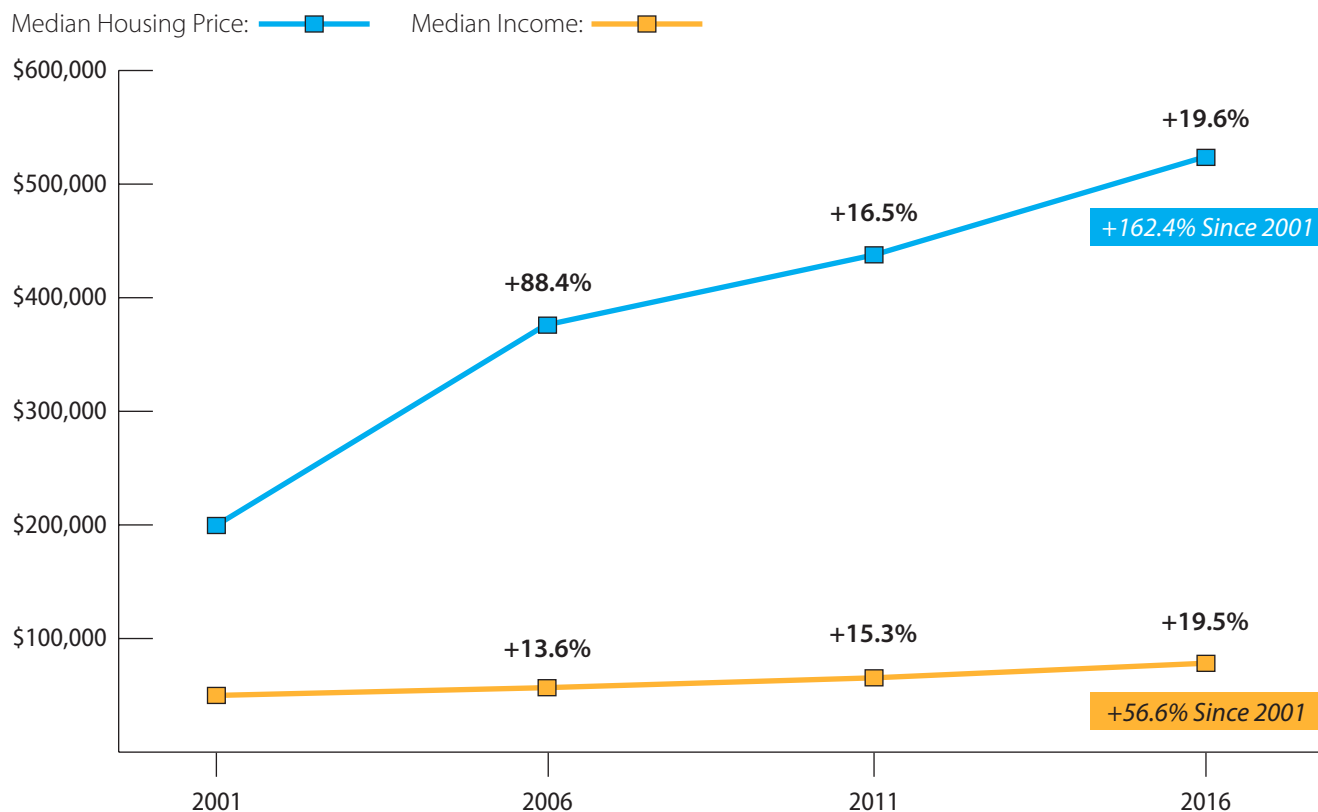
Source: Statistics Canada Census

Income, Statistics Canada Census



Source: Statistics Canada Census

Comparison of Housing Prices vs. Income – Percent Increase Over Previous Census Year



16.2 Trends

Staying At / Returning Home

Young adults are living with their parents longer, an increasing trend. In 2016, the proportion of young adults aged 20 to 34 living with at least one parent was 39.1% compared to 38.0% in 2011. This rate is higher than Vancouver at 38.6% and well above the national average of 34.7% (Statistics Canada, Young Adults 2016). For some, this living arrangement brings benefits such as allowing the young adult to pursue higher education opportunities or working full-time. Additionally cultural preferences and the rising cost of living, including higher housing costs and comparatively low employment earnings. (Statistics Canada, Young Adults, 2016 – tinyurl.com/y9g45sgt)

Decisions about renting or owning a home often coincide with household formation decisions, such as moving out of the parental home or establishing a home with another person. Many other factors, such as shelter costs, are also involved. nevertheless, the lower rate of homeownership of millennials, compared with boomers when they were at the same age, is consistent with other generational differences. younger adults aged 20 to 34 – those often referred to as the millennial generation – are slower to get into the housing market than was the case for the baby boomers at that age.

“Potential landlords demanding outrageous rent costs and other conditions knowing that rental vacancy is low and that we needed somewhere to live very soon. Thankfully we had family to move in with.”

- comment from engage.mission.ca

“I’ve been renting/living with family to save to purchase a house. Moving frequently due to that.”

- comment from engage.mission.ca

Millennials are also more likely to live in condos or apartments than their baby boomer predecessors. Abbotsford-Mission had a rate of over one in five households living in a condominium. This is the third largest CMA for proportion of condo ownership, surpassed only by Calgary at 21.8% and Vancouver at 30.6%. (Statistics Canada, Housing in Canada / Housing in Canada: Key Results from the 2016 Census – tinyurl.com/y8br5haz)

“It is so costly that I cannot save for a down payment in a way that would lead me to be a homeowner with my own suite to rent out.”

- comment from engage.mission.ca

“I cannot afford to buy my own house even with steady, full-time employment”

- comment from engage.mission.ca

16.3 Ownership Programs

Mortgage “Stress Test”

Home buyers with a down payment of 20% or more are now subject to stricter qualifying criteria (also known as a stress test) that would determine whether a homebuyer would be able to afford their principal and interest payments should interest rates increase. This stress test would use either the 5-year benchmark rate published by the Bank of Canada or the customer's mortgage interest rate plus 2% – whichever is the higher.

First-Time Homebuyers Incentive

Under the National Housing Strategy, CMHC has implemented the new First-Time Home Buyer Incentive.³⁷ With this incentive, the Government of Canada provides: 5% or 10% for a first-time buyer's purchase of a newly constructed home, 5% for a first-time buyer's purchase of a resale (existing) home, and 5% for a first-time buyer's purchase of a new or resale mobile/manufactured home.

Participants must meet minimum insured mortgage down payment requirements. The incentive is available to first-time homebuyers with qualified annual incomes of \$120,000 or less. A participant's insured mortgage and the incentive amount cannot be greater than four times the participant's qualified annual income. The maximum home purchase price is \$400,000. This program has been criticized for being inaccessible to those living in or around large metropolitan areas.

BC Housing's 2017/2018 Community Profile for Mission also reports 24 homeownership grants made possible through BC Housing's former BC HOME Partnership Program. The program helped eligible first-time homebuyers in BC by providing repayable down payment assistance loans up to a maximum of 5% of the purchase price. This program has been discontinued as of September, 2018.

Both the First-Time Home Buyer Incentive and the new mortgage “stress test” have the potential to squeeze would-be home buyers out of the market, instead remaining renters (BC Real Estate Association Housing Forecast Update, February 2019). This must be considered when looking at future need for rental housing.

Affordable Home Ownership

Affordable Home Ownership programs are geared toward moderate and middle-income households. Affordable home ownership can help households move from being renters to home owners and can help moderate income households to build equity to break the cycle of poverty.

37 First-Time Home Buyer Incentive, Canada Mortgage and Housing Corporation

17 Statements of Housing Need

17.1 Introduction

To ensure that the diverse needs of Mission's residents are met, each segment of the housing spectrum should be addressed by providing a specific statement about key areas of local housing need. In accordance with provincial legislation, this report provides statements on the following key areas:


- Affordable housing;
- Rental housing;
- Special needs housing;
- Housing for seniors;
- Housing for families; and
- Shelter spaces for individuals experiencing homelessness and housing for individuals at risk of homelessness.

Assumptions were made in developing these statements and they are not intended to be exact. They provide an indication of the level of housing need. The actual number of units required to address underlying housing need is subject to


a variety of external factors that may, or may not change or materialize over time, including: the number of housing units approved, the demographics of the community, the behavior of renters and landlords, availability of jobs and transportation options near housing and government housing policy at all levels of government. These assumptions include:

- Average growth rate of 2% per year;
- Average household size will remain constant at 2.8 Person per household;
- Percentage of senior households in the community will remain constant at 16.2% of all households;
- The percentage of low-income households will remain constant at 13.7% of all households;
- The current rental vacancy rate is less than 1.0%; and
- The current number of unauthorized suites is approximately 1950.

These statements of housing need show two projections:

 **Scenario 1:** Shows a 'status quo' projection that projects the number of housing units needed to maintain a status quo scenario in Mission. This scenario includes:

- maintaining a vacancy rate of 0.5%;
- maintaining the number of unauthorized suites at its current percentage of total housing stock;
- maintaining the number of households in extreme core housing need at their current rate;
- maintaining the housing wait lists at their current level; and
- maintaining the usage rates for emergency shelter spaces at their current level.

 **Scenario 2:** Shows a 'Goal' projection that projects the number of housing units needed to improve the housing market in Mission. This scenario includes:

- increasing the rental vacancy rate to 3.0%;
- reducing the number of unauthorized suites by 20.0%;
- reducing the number of households in extreme core housing need to 0%;
- eliminating waiting lists for special needs housing; and
- eliminating the need for Emergency Shelters.

17.2 General Statements on Housing Need:

Mission needs to build more housing every year just to keep its 'head above water'.

Assuming a 2% yearly growth rate, the total number of housing units required in Mission over the next 5 years is approximately 1,490 units or 298 units per year. Looking at past building permit data, on average approximately 165 units per year have been built, resulting in a shortage of units in the community, year over year. This means that not enough units are being built every year just to keep Mission's 'head above water'. To build enough units to achieve the goal shown in scenario 2, 2,060 units or 412 units per year are needed. This would help to address the cumulative shortfall and provide a sufficient number of units to achieve goals in all housing categories, including: ownership units and rental units.

	Scenario 1 Status Quo	Scenario 2 Goal
Total # of units	1,490	2,060

Mission needs a wider variety of housing stock to meet the community's needs, including: more purpose-built apartment rental units and fewer Single-Family Dwellings.

Currently 65.1% of dwelling units in Mission are Single Family Dwelling units. Suites (i.e., basement suites, coach house and garden cottages) comprise an additional 19.3% of all units. Combined dwelling units located on Single Family Dwelling properties comprise 84.4% of all units. Units within an Apartment building comprise another 9.3% of all units. The remaining 6.3% of units include semi-detached, rowhouse, moveable, and other dwelling types. This presents a significant challenge for home owners and renters, including: forcing households to purchase or rent a unit that doesn't meet their needs in terms of affordability, unit size, livability and other standards. To build enough units to achieve the goal shown in Scenario 2, approximately 1,315 (65%) of all new units would need to be rental units.

	Scenario 1 Status Quo	Scenario 2 Goal
Total # of units	1,490	2,060
Ownership units	1,150	745
Rental units	340	1,315

Mission needs to act to address the proliferation of unauthorized suites.

2,610 units in Mission are suites located on Single Family Dwellings properties (i.e., basement suites, coach houses and garden cottages). The District estimates that approximately 1,950 of those units (primarily basement suites) are unauthorized. That means that approximately 14% of all units in Mission are unauthorized.

	Scenario 1 Status Quo	Scenario 2 Goal
Total # of unauthorized suites	2,155	1,725

In most areas of Mission, a property owner is required to rezone their property before obtaining a building permit to build a suite. Council's 2018 to 2022 Strategic Plan identified the implementation of a secondary suite program as a priority action item. One component of a suite program would be to allow suites 'as-of-right' by the Zoning Bylaw (i.e., not require a rezoning before obtaining a building permit). This would essentially make many currently unauthorized suites, authorized once a building permit has been obtained. Although Mission is on its way towards allowing suites throughout the community, this issue needs to be addressed soon.

The cost of housing in Mission for both ownership and rental units is going up faster than household incomes.

The price of the median single-family dwelling home has increasing steadily over the last 10 years from \$405,000 in 2010 to over \$697,000 in 2019, an increase of over 57%. Official data sources related to average rental prices has been mostly unreliable; however, information received through the Salvation Army Housing Listings and during public consultations shows a similar trend for rental prices. In the same time period, the median household income only increased by 16.3%.

Affordable housing

In 2016, the number of households facing affordability issues in Mission was 3,240 (2,155 owner households and 1,085 renter households). This means:

- 24% of all households in Mission are facing affordability issues;
- 35% of all renter households are facing affordability issues; and
- 20% of all owner households are facing affordability issues.

The affordability challenge is particularly acute for renter households in the bottom two income quartiles (i.e., those making less than \$42,008 per year). In fact, all 495 renter households in the bottom income quartile (those making less than \$22,262) are spending over half of their income on rent and most of the 65 households in the second income quartile (those making between \$22,626 to \$42,008) are having unaffordable issues. Additionally, as bedroom size increases, so does unaffordability, particularly for those households in 3 and 4 bedroom units. In some cases, the amount of spending on housing exceeds a household's yearly income which means that some households are living off savings or credit to pay for housing. For example, households making less than \$22,625 per year and requiring 4 or more bedrooms.

The available affordability data is from 2015, once you extrapolate the data to the year 2024 this means a need for 750 units affordable units.

	Scenario 1 Status Quo	Scenario 2 Goal
Total # of affordable units	205	750

Affordable means shelter costs that are less than 30% of the total before-tax household income.

Although the amount paid is based on individual household incomes, the BC Housing HILS rates give an idea of the level of affordability. This means:

Income	1 bedroom or less	2 bedrooms	3 bedrooms	4 + bedrooms
Household yearly income	\$35,000	\$42,000	\$66,000	\$86,000
Household maximum monthly rent	\$875 or less/mo	\$1,050 or less/mo	\$1,650 or less/mo	\$2,150 or less/mo

Rental housing

Rental housing availability and affordability emerged as the most significant area to be addressed during the creation of this report. Currently, over 95% of units built in Mission in any given year are ownership units with the remaining 5% of units being rental units (almost exclusively in the form of secondary suites). Similar to the housing market in general, an insufficient number of rental units has been built in recent decades to accommodate past and future growth. Assuming that the percentage of renter households remains the same, 340 rental units would be required to keep Mission's 'head above water' and 1,315 would be required to improve the

housing market. An improvement includes enough units to:

- increase the vacancy rate to 3%;
- reduce the number of unauthorized suites by 20%;
- eliminate the incidences of renter households that are spending 50% + of their income on shelter costs; and
- accommodate those who are currently being housed in emergency shelters, transitional and supportive housing, including: woman and children fleeing violence, the homeless, and those transitioning out of mental health spaces.

A review of residential development applications currently being processed by the District, shows a significant shift in the type of housing that will be built in Mission in the next 5 years. At present there are over 600 apartment units (approximately 75% ownership units and 25% rental units) under review by the District. In the 10 years prior to this report, Mission saw the creation of less than 150 apartment units (approximately 50% suites and 50% purpose built rental units). The housing

projections in Scenario 1 and 2 reflect both the need for more rental housing, as an overall percentage of housing that's built every year, and this shift in housing being built.

	Scenario 1 Status Quo	Scenario 2 Goal
Total # of rental units	340	1,315

Special Needs Housing

Housing for women and children who are in crisis, escaping violence, or who are at greater risk of being homeless than the general population:

Based on housing provider 'turn away' data and waitlists, there are an estimated 215 woman and children households in Mission in need of transition home and second-stage housing. This number is in addition to the 13 households currently served by the existing second stage housing facility for women and children currently operating in the community.

	Scenario 1 Status Quo	Scenario 2 Goal
Total # of spaces for women & children	100	100

Housing for those who need access to housing with support services, including people with mental and/or physical disabilities:

Local housing providers were able to provide detailed 'turn away' and waitlist data; however, similar information was not forthcoming from Fraser Health. As a result, it was difficult to estimate the overall short-fall of units needed for people with mental and/or physical disabilities since Fraser Health operates approximately 20% of all supportive housing units for people with mental and/or physical disabilities in the community.

	Scenario 1 Status Quo	Scenario 2 Goal
Total # of units for people with mental and/or physical disabilities	100	100

Housing for Indigenous people

Indigenous housing includes housing across the entire housing spectrum. As a result, the estimated numbers here are based on a percentage of the overall housing units needed and based on the percentage of the population that's Indigenous.

	Scenario 1 Status Quo	Scenario 2 Goal
Total # of Indigenous units	n/a	60

Housing for seniors who need support

Seniors housing includes the entire housing spectrum. As a result, the estimated numbers here are based on a percentage of the overall housing units needed, and based on the percentage of the senior population.

	Scenario 1 Status Quo	Scenario 2 Goal
Total # of senior's units	240	335

Housing for families

There is a prevalence of larger units in Mission. This includes:

- 41% of units have 4 or more-bedrooms;
- 33.5% of units have 3 bedrooms
- 17.7% of units have 2 bedrooms; and
- 7.8% of units have 1 bedroom or less.

Despite the large average unit size, there is still an issue of overcrowding for 490 households which represent 3.6% of all households. This includes 260 ownership households (1.9%) and 230 renter households (1.7%).

This may point to a few trends:

- households that are ‘over-housed’ (i.e., they have more bedrooms than required), such as households that are aging in place and living in homes that once housed large families, but are now only serving one or two people;
- households that live in overcrowded conditions due to a lack of available and affordable units that meet National Occupancy Standards;
- Non-related individuals living together in a large, but over crowded, dwelling; and
- Households that choose to live in conditions that don’t conform to National Occupancy Standards due to religious or ethnic customs.

In addition to Statistics Canada data, information obtained through public consultation also indicated that some households are over housed (primarily single-family dwelling owners) and some are ‘under housed’ (primarily renters). This indicates a need for housing production that more closely represents household composition. This means a greater production of 2 and 3 bedroom rentals, and smaller ownership units (2 bedrooms or less).

		Scenario 1 Status Quo	Scenario 2 Goal
OWNERSHIP	Total number of ownership units	1,150	745
	Studio	240	155
	1 bedroom	280	185
	2 bedrooms	320	205
	3 + bedrooms	310	200
RENTAL	Total number of rental units	340	1,315
	Studio	70	270
	1 bedroom	85	325
	2 bedrooms	95	365
	3 + bedrooms	90	355

Shelters for individuals experiencing homelessness and housing for individuals at risk of homelessness

The number of people currently homeless in Mission is estimated at 150. The total number of permanent spaces within emergency shelters and second-stage housing is 65; however, during the period of November 1st to March 1st each year the number of spaces increases to 110. This number is dependent on funding each year from BC Housing’s Extreme Weather Response program. Even with full funding from BC Housing each year, this does not provide a sufficient number of spaces to house the homeless population; nor does it provide a sufficient number of spaces to house any potential increase in the homeless population. Assuming that the homeless population of Mission increases at the same rate of growth as the general population, it’s expected that the total number of homeless will increase to approximately 170 by 2024. This would leave a deficit of approximately 170 spaces during the warmer weather months of March to October, and a deficit of approximately 80 spaces during the cold weather months of November to February.

	Scenario 1 Status Quo	Scenario 2 Goal
Total # of spaces for homeless	80	170

17.3 Overall Housing Needs For Mission:

		Scenario 1 Status Quo	Scenario 2 Goal
TOTAL	Total number of units	1,490	2,060
	Total number of senior's units	240	335
	Total number of affordable units	205	750
	Total number of non-specified units	1,045	975
OWNERSHIP	Total number of ownership units	1,150	745
	Studio	240	155
	1 bedroom	280	185
	2 bedrooms	320	205
	3 + bedrooms	310	200
RENTAL	Total number of rental units	340	1,315
	Studio	70	270
	1 bedroom	85	325
	2 bedrooms	95	365
	3 + bedrooms	90	355
WOMEN +CHILDREN	Total number of spaces for woman and children	215	215
HOMELESS	Total number of spaces for homeless	80	170

Next Steps & Recommendations

Following the completion of the Housing Needs Study, the next step for the District of Mission is to update the Affordable Housing Strategy. This process is different from the Housing Needs Study in that the Housing Needs Study gathers a multitude of data from a broad array of sources. The Affordable Housing Strategy does not focus on data but rather utilizes the data gathered to explore recommendations and actions for maintaining current housing stock as well as building new affordable housing options. This process will include Public Engagement with opportunities for input advertised on the District of Mission website. For more information, you are welcome to contact the following District of Mission staff.

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18 General Definitions

Aboriginal identity: refers to whether the person identifies with the Aboriginal peoples of Canada. This includes those who are First Nations (North American Indian), Métis or Inuk (Inuit) and/or those who are Registered or Treaty Indians (that is, registered under the Indian Act of Canada), and/or those who have membership in a First Nation or Indian band. Aboriginal peoples of Canada are defined in the Constitution Act, 1982, Section 35 (2) as including the Indian, Inuit and Métis peoples of Canada. (Statistics Canada, 2016)

Adequate Housing: is reported by their residents as not requiring any major repairs.

Affordable: According to the Canada Mortgage and Housing Corporation, a household spending 30% or more of its gross income on housing is considered to have affordability challenges. Households spending in excess of 50% of gross income on housing are severely overspending and considered to be at a crisis level of spending, putting individuals and families at risk of homelessness. (Canadian Rental Housing Index)

Affordable Home Ownership: Programs geared toward moderate and middle-income households. Affordable home ownership can help households move from being renters to home owners and can help moderate income households to build equity to break the cycle of poverty. CMHC's First-Time Home Buyer Incentive is an example of this type of program. Shared equity ownership such as mobile homes or co-operatives are often in this category.

Affordable Housing: shelter costs that are less than 30% of the total before-tax household income.

Affordable Rental Housing: rental housing is housing with rents equal to, or lower than, average rates in the private-market. Affordable rental housing is for people who have a low-to-moderate income but may not be eligible for subsidized housing. Also included in this category are rent supplement programs which are cash assistance for low-income workers to help with their monthly rent payments.

Average: the mean, which is calculated by dividing the sum of the values in the set by their number.

BC Housing: A provincial crown corporation that develops, manages and administers a range of subsidized housing options and programs across British Columbia.

BC Stats: the Provincial Government's leader in statistical and economic research, information and analysis.

Below-Market Rental: housing with rents equal to, or lower than, average rates in the private-market.

Canada Mortgage and Housing Corporation (CMHC): A federal crown corporation that manages a range of programs, such as: funding for the construction or repair of housing units, loans to facilitate the construction of new market rental housing, mortgage and rental housing insurance, research on housing and real estate trends.

Census: Every five years Statistics Canada conducts a census. The last census was 2011. The census provides a statistical portrait of our country and its people. The census includes every man, woman and child living in Canada on Census Day, as well as Canadians who are abroad. (Statistics Canada)

Core Housing Need: A household in core housing need is one whose dwelling is considered unsuitable, inadequate or unaffordable and whose income levels are such that they could not afford alternative suitable and adequate housing in their community.

Dwelling Condition: (an indicator for housing adequacy) is classified into three groups: needing regular maintenance only, needing minor repairs and needing major repairs.

- **Major Repairs:** Dwellings in need of major repairs are considered an indicator of inadequate dwellings by housing organizations. At the time of the census, to guide respondents in answering the question on the condition of the dwelling, examples were included in each response category. The examples of 'major repair' were intended to capture problems that compromised the dwelling structure or the major systems of the dwelling (heating, plumbing and electrical). Specifically, the questionnaire contained the following examples for 'major repairs': 'defective plumbing or electrical wiring, structural repairs to walls, floors or ceilings, etc.'

- **Regular Maintenance:** For 'regular maintenance,' the examples on the questionnaire were: 'painting, furnace cleaning, etc.'
- **Minor Repairs:** For 'minor repairs,' the examples on the questionnaire were: 'missing or loose floor tiles, bricks or shingles, defective steps, railing or siding, etc.'

Emergency Shelter: Emergency shelters are temporary but immediate places to stay for anyone who is homeless or at risk of homelessness. (BC Housing)

Employment Rate: The employment rate (formerly the employment/population ratio) is the number of persons employed expressed as a percentage of the population 15 years of age and over (Statistics Canada).

Employment: Number of non-institutionalized, civilian working-age adults (15 years of age and older) working at paid jobs plus those who are self-employed, including unpaid workers who contribute to the family's farm or other business (Statistics Canada).

Extreme Core Housing Need: (Housing Needs Report Legislation): 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. Statistics Canada, however, does not include adequacy or suitability in the calculation for Extreme Core Housing Need, but rather uses the Shelter-Cost-to-Income-Ratio to display households spending 50% or more on housing costs, an affordability indicator.

Extreme Weather Response (EWR): BC Housing program that funds community-based services to provide temporary emergency shelter spaces during periods of extreme winter weather which threaten the health and safety of homeless individuals.

Homeless/Unsheltered: An individual who is unsheltered lacks fixed, regular, and adequate nighttime residence. Someone who is unsheltered may be sleeping in their car, or in a public park, or couch-surfing with family and friends.

Homelessness: According to the Canadian Definition of Homelessness, homelessness is "the situation of an individual, family, or community without stable, safe, permanent, appropriate housing, or the immediate prospect means and ability of acquiring it."

Household: refers to a person or a group of persons (other than foreign residents) who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada. It may consist of a family group (census family) with or without other persons, of two or more families sharing a dwelling, of a group of unrelated persons, or of one person living alone. Household members who are temporarily absent on May 10, 2011 (e.g., temporarily residing elsewhere) are considered as part of their usual household. Every person is a member of one and only one household. Unless otherwise specified, all data in household reports are for private households only.

Housing Continuum: The housing continuum model is a linear progression from homelessness or housing need to homeownership. Used around the word, it's an approach to visually depict different segments of housing.

Housing Stock: the houses and other places to live that are available in an area.

Housing Tenure: the financial arrangements under which someone has the right to live in a house or apartment. The most frequent forms are tenancy, in which rent is paid to a landlord, and owner-occupancy.

Labour Force: The sum of employed and unemployed persons aged 15 and up. Excludes those who are not employed and who are not looking for work (Statistics Canada).

Local Health Area: The BC Ministry of Health developed the Community Health Service Area (CHSA) and Local Health Area (LHA) geographic boundaries for administrative purposes to inform health system planning and service delivery. The Local Health Area Boundaries for Mission changed between 2011 and 2016 from having one service delivery area to presently include two areas, 2141 South Mission 2142 North Mission.

Lone-Parent Household/Family: families with children under age 18 headed by a guardian who is widowed or divorced and not remarried, or by a guardian who has never married.

Low Income: Prevalence of low income based on the Low-income cut-offs, after tax (LICO-AT) (%) is the percentage of people below the low-income after-tax cut-offs. These prevalence rates are calculated from estimates of economic families and persons 15 years of age and over not in economic families. (As defined by Statistics Canada). (Percentage of economic families or persons not in economic families who spend 20% more of their after-tax income than average on food, shelter and clothing.)

Low Income Cut-Off After Tax: The Low-income measure after tax (LIM-AT) is a fixed percentage (50%) of median adjusted after-tax income of households observed at the person level, where 'adjusted' indicates that a household's needs are considered.

Market Home Ownership: there are multiple forms of home ownership including fee simple homeownership, strata ownership, and sometimes shared equity (such as mobile homes or housing co-operatives). Home ownership comes with additional costs and responsibilities such as maintenance.

Market Rental: includes purpose-built long-term rental apartments, private rental townhomes, secondary suites, carriage homes and single-family rental homes. Rents are determined by market demand.

Median: the value separating the higher half from the lower half of a data sample (a population or a probability distribution). For a data set, it may be thought of as the "middle" value.

National Occupancy Standards (NOS) require that there must be unique bedrooms for:

- each cohabiting adult couple;
- and additional boy or girl in the family, unless there are two opposite sex children under 5 years of age, in which case they are expected to share a bedroom.
- same-sex pair of children under age 18;
- unattached household member 18 years of age and over;

North American Industry Classification System (NAICS): an economic classification system that replaces the Standard Industrial Classification (SIC) system for statistical purposes. Like the SIC, NAICS is a system for classifying establishments by type of economic activity (Employment and Social Development Canada).

Official Community Plan: Under the Local Government Act section 471, an OCP is a statement of objectives and policies to guide decisions on planning and land use management.

Owner Household: refers to a private household where some member of the household owns the dwelling, even if it is still being paid for.

Participation Rate: The participation rate is the number of labour force participants expressed as a percentage of the population 15 years of age and over. (Statistics Canada).

Point-in-Time Count (PiT): a method used to measure sheltered and unsheltered homelessness. It aims to count individuals in a community who are, at a given time, staying in shelters or "sleeping rough" (e.g., on the street, in parks), providing a "snapshot" of homelessness in a community.

Primary Rental Market: includes rental units in privately initiated apartment structures containing at least three rental units. The secondary rental market covers rental dwellings that were not originally purpose-built for the rental market, including rental condominiums (CMHC).

Purpose-Built Rental: housing designed and built expressly as long-term rental accommodation. It is different from other types of rentals, such as condominiums or secondary suites, which may be available in the rental pool one year and not the next. Purpose-Built Rental housing is the most secure form of rental housing available.

Renoviction: A renoviction is the illegal eviction of all of a building's tenants on the grounds that a large-scale renovation is planned, usually resulting in increased rent for the units and revenue for the owner or landlord. It can also mean when a landlord evicts a tenant under the guise of needing to complete major renovations requiring the tenants to move out, and then re-lists the apartment for more than the original rent.

Renter Household: refers to private households where no member of the household owns their dwelling. The dwelling is considered to be rented even if no cash rent is paid.

Shelter Costs: refer to the average total of expenses related to the dwelling paid by households. According to the Canada Mortgage and Housing Corporation, a household spending 30%.

Shelter-Cost-to-Income Ratio: refers to the proportion of average total income of household which is spent on shelter costs.

Social Assistance: In BC, income and disability assistance are provided through the Ministry of Social Development and Poverty Reduction (MSDPR). The BC Employment and Assistance program helps people move from income assistance to sustainable employment, and provides income assistance for those who are disabled.

Subsidized (Social) Housing: Refers to whether the dwelling is subsidized including rent geared to income, social housing, public housing, government assisted housing, non-profit housing, rent supplements and housing allowances.

Subsidized Housing (BC Housing): Subsidized housing is long-term housing for people who permanently reside in BC. Rental fees are calculated on a rent geared to income basis. This means that the housing provider matches your rent to how much income you earn (BC Housing).

Suitability/Overcrowding: whether the dwelling has enough bedrooms based on age, sex, and relationships among household members according to the National Occupancy Standards (NOS).

Supportive Housing: is for those experiencing or at risk of homelessness with varying health and personal challenges and needs. Non-profit housing operators provide a range of on-site, non-clinical supports, such as life-skills training, and connections to primary health care, mental health or substance use services.

The BC HOME Partnership: results are the number of mortgage loans approved and funded by March 31, 2017. Additional applications may be approved, but yet to be finalized.

The Rental Assistance Program: 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): a program that 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.

Transitional Housing: stable housing along with support services offered by non-profit providers as a step between shelters and long-term housing (with typical stays of two to three years). Also known as second-stage housing.

Unaffordable Housing: housing that costs a household more than 30% of its after-tax income.

Unemployment Rate: The number of unemployed persons expressed as a percentage of the labour force. (Source: Statistics Canada)

Unemployment: People who are available for work and are actively looking for jobs, or have looked for work in the previous four weeks. (Source: Statistics Canada)

Vacancy Rate: the ratio of rental units not rented versus the total number.

Vacancy: A unit is considered vacant if, at the time of the survey, it is physically unoccupied and available for immediate rental.

19 BC Housing Service Allocation Definitions

Homeless Housed: 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.

Homeless Prevention Program (HPP): The number of HPP/ Homeless Rent Supplements ('units') identified herein does not reflect the number of 'people' assisted through the program. It is an accurate representation of the number of rent supplements allocated to a service provider, but as not all clients require the maximum amount possible, the program allows service providers the flexibility to assist more 'people' than 'rent supplements' allocated.

Homeless Rent Supplement: This program connects people who are homeless to housing, income assistance, and community-based support services. The number of units shown represent an estimate of rent supplements given monthly based on available funding. Homeless Rent Supplement projects were first initiated in the 2008/2009 fiscal year.

Homeless Sheltered: Short stay housing. The shelters provide single or shared bedrooms or dorm-like sleeping arrangements, with varying levels of support services provided for the clients.

Independent Seniors: Housing for seniors where minimal or no additional services are provided. Seniors are usually defined as individuals who are 65 years of age and older.

Low-Income Families: Independent housing for low- to moderate-income households with a minimum of two people including at least one dependent child.

Rent Assistance Seniors: Housing subsidy to help make private market rents affordable for BC seniors with low- to moderate-incomes. Housing under this category include the Shelter Aid for Elderly Renters (SAFER) program as well as other rent supplement units in the private market targeted towards seniors.

Special Needs: Housing for households who need access to housing with support services, including: households with mental and/or physical disabilities.

Women and Children Fleeing Violence: BC Housing provides funding for transition houses, safe homes and second stage housing programs that support women and their children who have experienced violence or at risk of experiencing violence. Temporary shelter/housing and support services are provided.

21 Appendix 1: OCP Housing Policies

5.0 HOUSING AND LIFESTYLE

5.1 HOUSING

The primary residential areas in Mission are identified as Urban and they occur within an identified Urban Growth Boundary (Map 3 Urban Growth Boundary). In these areas, infrastructure and services are available or planned, based on projected demand.

The urban areas of Mission have the potential to be compact, walkable communities with diverse transportation options, meeting the economic, social and environmental aspects of sustainability. There are opportunities here for a mix of residential types and densities integrated with commercial and employment lands, supporting a healthy, diverse, complete community. The challenges in the urban area include the following:

- achieving higher densities while retaining the small town character valued by Mission residents
- establishing a market that attracts buyers of higher density housing

Mission also has a variety of rural, rural residential and suburban communities, including Hatzic/North Hatzic, Israel Bench, Silverdale, Ferndale, Keystone, Silverhill, Stave Falls and Steelhead (Map 4 Communities). Each of these communities is unique and presents different opportunities and challenges. Mission's rural areas have experienced slow but steady growth over the previous decade and for most areas, this pace of growth is expected to be maintained over the next several years. Some of the key topics to be addressed in rural areas include the following:

- confirming appropriate minimum lot sizes for residential development
- addressing pressures related to requests for more dense or urbanized forms of development
- secondary dwellings
- water supply and water quality
- requirements for private sewage disposal systems
- interface fire hazards
- guidelines for building housing on steep sites
- the need for Local Area Plans for rural areas to address challenges on a local basis, involving residents in a community engagement process
- buffers between residential land and agriculture/Municipal Forest lands

Residential Supply

Single-detached units continue to be the dominant housing form in Mission for 65% of Mission's households (2016), stemming from the relative isolation and charm of the community as well as its affordability relative to other places in the Lower Mainland. It appears that people often choose to move to Mission to buy detached homes that would be unaffordable in other communities. As a result, Mission has a much higher share of its housing stock in the form of single-detached units compared to provincial and Lower Mainland averages (*Figure 4.1*).

Housing by Type - 2016 Census	District of Mission		British Columbia	
Houses	9,555	70.8%	1,035,885	55.0%
Single-detached house	8,785	65.1%	830,660	44.1%
Semi-detached house	245	1.8%	57,395	3.1%
Row house	525	3.9%	147,830	7.9%
Apartment building low and high rise	1,260	9.3%	562,970	29.9%
Less than five floors	1,200	8.9%	385,140	20.5%
Five or more floors	60	0.4%	177,830	9.5%
Apartment or flat in a duplex*	2,610	19.3%	230,075	12.2%
Other single-detached house	20	0.2%	3,755	0.2%
Movable dwelling	50	0.4%	49,290	2.6%

* item was called "apartment, duplex" in 2011

Figure 4.1: Comparison of Housing Types - District of Mission and Province of BC

Source: Statistics Canada, 2011

The second most common housing type in Mission is the duplex, which accounts for 19.3% of all private dwellings. According to reports, the majority of this product is comprised of single detached homes serving as primary residences with integrated secondary suites that have separate private entries. Mission has a significantly higher share in this category as well when compared to the Province overall.

Other housing types are under-represented in Mission compared to the Province overall. Multi-family apartment development has been progressing slowly over the years, with fewer than 100 units built in the 1980s. Between 2006 and 2016, only about 61 apartment units were built, bringing the total to 1260 and the type's share to under 10% of the overall housing market, or about one-third of the provincial average. Also by the 2016 census there were only 525 rowhouses (townhouses) in Mission representing only 3.9% of the total housing stock, or roughly half the average provincial rate.

Analysts have noted that much of the demand for multi-family units comes from local residents looking to downsize and that even with this local demand, new multi-family units can take considerably longer to sell than detached houses. Multi-family unit sales are increasing. As the Greater Vancouver region grows, a spill-over effect is occurring in the Fraser Valley, increasing demand for all housing types.

The housing stock in Mission is slightly newer than the provincial average, with only 12% built before 1961 versus the Province's 19% (*Figure 4.2*). Over 18% of Mission's housing stock was built between 2001 and 2011 as compared to the provincial average of 13.5%. Interestingly, the housing within Mission is in slightly greater need of repair than the houses province-wide (*Figure 4.2*).

In terms of tenure of housing, approximately 80% of the housing units in Mission were owner-occupied, compared to 70% for the provincial average.

	District of Mission						Province of British Columbia					
	All		Owners		Renters		All		Owners		Renters	
Period of Construction	#	%	#	%	#	%	#	%	#	%	#	%
Number of occupied private dwellings	12,785	100	10,260	100	2,575	100	1,890,761	100	1,338,698	100	547,408	100
Dwellings built before 1960	1,560	12.2	1,220	11.9	345	13.6	282,675	16.0	182,755	14.8	99,760	19.0
Dwellings built from 1961 - 1980	4,275	33.4	3,335	32.5	935	37.0	551,655	31.3	351,225	28.4	199,590	38.0
Dwellings built from 1981 - 2000	4,635	36.3	3,840	37.4	800	31.6	638,230	36.2	481,085	39.0	154,285	29.4
Dwellings built from 2001 - 2005	1,420	11.1	1,160	11.3	260	10.3	133,230	7.6	101,495	8.2	31,220	5.9
Dwellings built from 2006 - 2011	895	7.0	705	6.9	185	7.3	158,845	9.0	118,155	9.6	40,410	7.6
Dwellings built from 2012 - 2016	530	4.0	480	4.5	50	1.9	126,126		103,983		22,143	
Physical Condition	#	%	#	%	#	%	#	%	#	%	#	%
Number of occupied private dwellings	12,875	100	10,260	100	2,530	100	1,764,630	100	1,234,710	100	524,995	100
Dwellings in need of regular maintenance only	8,590	67.2	6,885	67.1	1,710	67.6	1,233,245	69.9	875,160	70.9	356,480	67.9
Dwellings in need of minor repairs	3,405	26.6	2,770	27.0	635	25.1	403,625	22.9	279,360	22.6	122,535	23.3
Dwellings in need of major repairs	790	6.2	600	5.8	185	7.3	127,760	7.2	80,190	6.5	45,985	8.8

Figure 4.2: Housing Construction Periods - District of Mission vs. Province of BC

Source: Canada Mortgage and Housing Corporation (CMHC) - Physical Condition is from 2011 (2016 not available)

Recent Activity

From 2010 through 2016, Mission saw 715 additional housing units completed, with nearly 92% being single detached houses (*Figure 4.3*).

Year	Single-Detached	Semi-Detached	Rowhome	Apartment	All
2016	113	0	4	5	122
2015	112	0	0	0	112
2014	97	0	0	42	139
2013	64	0	0	0	64
2012	78	4	0	0	82
2011	84	2	0	0	86
2010	110	0	0	0	110

Figure 4.3: New Residential Unit Completions - District of Mission - 2010 - 2016

Source: CMHC

For Mission, the MLS® Home Price Index (HPI) benchmark price of a detached house in September 2016 was \$546,500, an increase of 35% compared to September 2015 when it was \$404,800. The MLS® HPI benchmark price of townhouses was \$319,700 in September 2016, an increase of 39.8%, from \$228,700 in September 2015. The benchmark price of apartments was \$208,300 in September 2016, an increase of 23.7% compared to \$168,400 in September 2015.

Over the past two decades, the District of Mission has been developing and considering some large development projects. Cedar Valley has become a dynamic neighbourhood with some phases still to be developed, and downtown and the Mission waterfront have been the subject of planning studies. These projects promise to provide hundreds, if not thousands, of residential units of varying types as well as neighbourhood-level commercial and retail services.

Other projects, such as Silverdale, have had varying levels of interest. Analysts suggest that the duration of such developments were not compatible with previous developers' priorities, as they were long-term projects, potentially spanning over 30 years.

Residential Demand

The demand for housing is directly tied to population growth. Mission is expected to grow modestly but appreciably over the next 20 years or so. One trend is the widespread phenomenon of shrinking household sizes, as the average individual household is expected to include fewer persons. Another prevailing trend is an increasing share of multi-family developments such as apartments and townhouses, especially in developed areas. *Figure 4.4* summarizes the previous data and projected demand for housing by type over the 2011 to 2041 period.

Population and Housing	2011	2016	2021	2026	2031	2036	2041
Population - Previous and Projected	36,426	37,743	41,551	45,563	50,574	55,766	61,970
Average Household Size	2.73	2.63	2.56	2.53	2.51	2.48	2.46
Number of Households	13,343	14,406	16,263	18,009	20,189	22,486	25,242
Number of Houses ¹	9,967	10,779	12,114	13,285	14,637	15,944	17,380
Number of Apartments ²	3,376	3,627	4,149	4,725	5,553	6,543	7,864
Market Share - Houses	74.7%	74.8%	74.5%	73.8%	72.5%	70.9%	68.9%
Market Share - Apartments	25.3%	25.2%	25.5%	26.2%	27.5%	29.1%	31.2%
Home Construction Projection		2012-2016	2017-2021	2022-2026	2027-2031	2032-2036	2037-2041
New Units Built - Previous and Projected		1,063	1,903	1,747	2,180	2,297	2,757
Houses		812	1,352	1,171	1,352	1,307	1,436
Apartments		251	551	576	828	990	1,321
Average Annual Units Built		213	381	349	436	459	551
Houses		162	270	234	270	261	287
Apartments		50	110	115	166	198	264

¹ Includes Single-Detached, Semi-Detached and Rowhouse Units

² Includes Apartments and other Attached Units, Detached Duplexes, and Mobile Dwellings

Figure 4.4: Housing Projections - District of Mission - 2011-2041

Sources: Statistics Canada; Site Economics

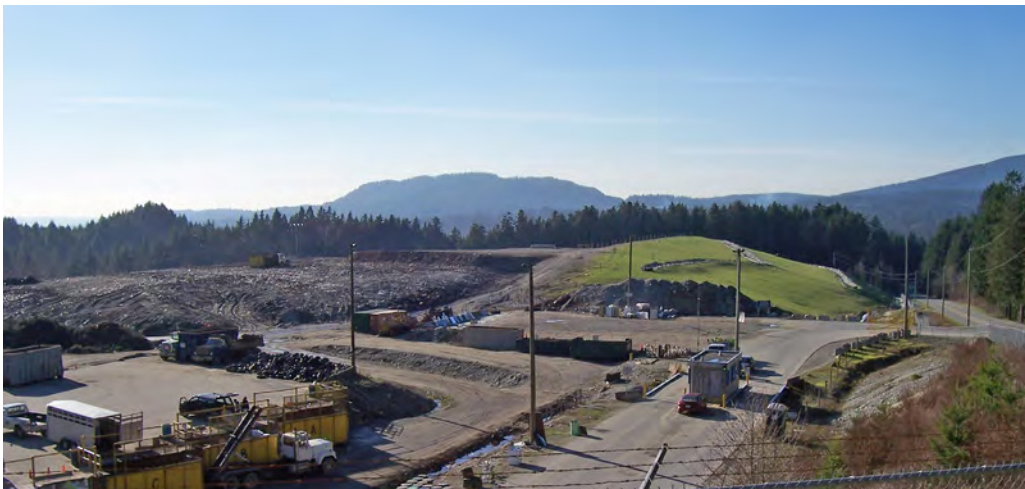
By 2041, the District of Mission is expected to require nearly double the number of housing units as it had in 2011. This is due to the projected population increasing by 69% over that period, with steady decreases in the average number of persons per household. Apartments and other multi-family units are expected to increase their share of the total households over this period. As of the 2011 census, apartments comprised 25% of the District's households; by 2041 apartments are expected to rise to 31% of households.

The trend toward denser forms of housing is widespread in the Lower Mainland and in many developed areas across North America. Key factors driving smaller house sizes for newly built houses across the US and Canada include decreasing household sizes, tightened lending rules following the Great Recession of 2008, and the price of land increasing at a rate faster than salary growth. A recent survey produced by the Canadian Home Builders Association identified that average new home size to be 176.52 m² (1894 ft²) down from 213.67 m² (229.92 ft²) in the mid 2000s.

Increasing the share of denser housing forms requires the construction of more multi-unit developments than in previous years. It can be challenging to convince developers to develop multi-unit housing in Mission because single-family houses remain a popular choice among Fraser Valley residents. However, as noted previously, multi-unit developments are gaining traction in Mission. The projection above shows that by 2031 about 40% of new housing units will be multi-unit types, equaling the rate of single-detached development by 2041. This trend is occurring in Abbotsford and is expected across the Fraser Valley. Building more multi-unit housing in Mission will increase housing choices for a diverse range of residents in an increasingly urban region.

As land values rise in Metro Vancouver, and the effects of this spread up the valley, a noted trend has been the demand for townhouses, as these provide a more affordable option, while offering many of the benefits of single-detached housing. Some experts have called townhouses “the new family dwelling”.

The District requested that the economic land analysis provide a perspective on the need to expand the urban growth boundary. Given the information described above, there is no reason to expand the urban growth boundary for the long term as the residential land supply within it is ample.



Above: Development in Minnie's pit

Community Perspectives on Housing

The community survey for the OCP requested input on housing, and 50% of respondents indicated that diversity of housing is a challenge to be addressed, whereas 26% felt it to be a strength in Mission. About 73% of respondents indicated that diversity of housing should be a vision for the community. The option “encourage diverse and affordable housing options” was selected as the fourth among eight potential priorities for the OCP.

Focus group sessions and the open house comments on housing focused on the following themes:

- interest in more affordable and inclusive housing options, e.g., near transit, mixed income, aging in place
- complete communities that are livable, walkable, and accessible to all
- a need for more housing options including duplexes, townhouses, rowhouses, low-rise and mid-rise condominiums and apartments, and larger multi-unit complexes
- developments that include mixed land uses and housing with a range of values
- places for seniors to live and “age in place”
- supported housing for homeless and low income residents (e.g., mental health and addiction supports, detox facility, family units)
- a balance of lot sizes including backyards for families and small lots that are lower in cost
- requiring more parks and amenity areas in developments to support a better lifestyle, especially because denser communities have less space available for outdoor play, and physical activity is essential for the health of children
- regulating secondary suites to provide incentives for retrofits

Meeting diverse housing needs in any community is a complex issue. Most urban communities in BC and elsewhere are faced with similar challenges. As property values continue to rise, it becomes ever more difficult to meet the housing needs of everyone who would like to live in a community. Being demanding in terms of good design and construction can help to offset concerns about “cheap” housing, but design standards must be balanced with the overall cost of the end product. The Mission Sustainable Housing Committee, appointed by Council, is providing input on the challenges of affordable and sustainable housing.

HOUSING DEFINITIONS IN MISSION

In this OCP, **affordable housing** is defined as housing for which the monthly mortgage or rent costs no more than 30 percent of gross household income. The term **affordable housing** is used in reference to low-income residents for whom mortgage or rent costs are a challenge.

Housing affordability is the degree to which housing is attainable to anyone, at any income level.

Inclusive housing is defined as housing that supports the specific needs of seniors and/or those with developmental or physical disabilities.

Adaptable Housing refers to residential dwelling units that are designed to allow easy conversions or modifications that will ensure that the units are physically accessible to everyone and that occupants can age-in-place as their ability levels change.

Universal Design involves designing products and spaces so that they can be used by the widest range of people possible. Universal Design evolved from Accessible Design, a design process that addresses the needs of people with disabilities. Universal Design goes further by recognizing that there is a wide spectrum of human abilities. Everyone, even the most able-bodied person, passes through childhood, periods of temporary illness, injury and old age. By designing for this human diversity, we can create things that will be easier for all people to use. Universal Design makes things safer, easier and more convenient for everyone.



Above: Example of a neighbourhood in Mission

The availability of affordable housing is an important factor in a community's quality of life. Lack of affordable, rental, seniors and special needs housing can have a serious effect on the development of a balanced community and it can increase the demands placed on a community's social services, facilities and programs.

Transportation pressures, lack of access to amenities, and feelings of isolation have become common challenges today. A lack of affordable housing can also result in homelessness. If people can only afford to live in communities far from their work or school, it can put stress on other aspects of individual and community well-being.

Economic factors such as housing prices, interest rates and wage levels affect housing affordability. In Mission, as elsewhere in the Lower Mainland, housing prices have increased significantly in the last 20 years, while incomes have generally not kept pace with prices. This has resulted in an affordability problem.

Recent data highlights the status of many local residents' capability to afford adequate housing. In 2010, the median household income in Mission was reported as \$65,411, an increase from \$56,717 in 2005. Within the 2010 median, there was a substantial difference between one-person households (\$29,631) and two-or-more person households (\$79,671). When comparing median household income overall, Mission's was higher than that of the Province (\$60,333), Abbotsford (\$62,350), and Chilliwack (\$56,513), and lower than that of Maple Ridge (\$71,078).

Regarding affordability, approximately 67% of households in the District spent less than 30% of total household income on shelter costs, a slightly lower ratio when compared with 72% in Abbotsford, 70.4% in Chilliwack, and 69% in Maple Ridge (*Figure 4.6*). This ratio in Mission is similar to the Metro Vancouver area as a whole (67%). This information confirms the need for more affordable housing in Mission.

Below: Townhome construction in Mission; a development known as "The Mews" on 7th Avenue



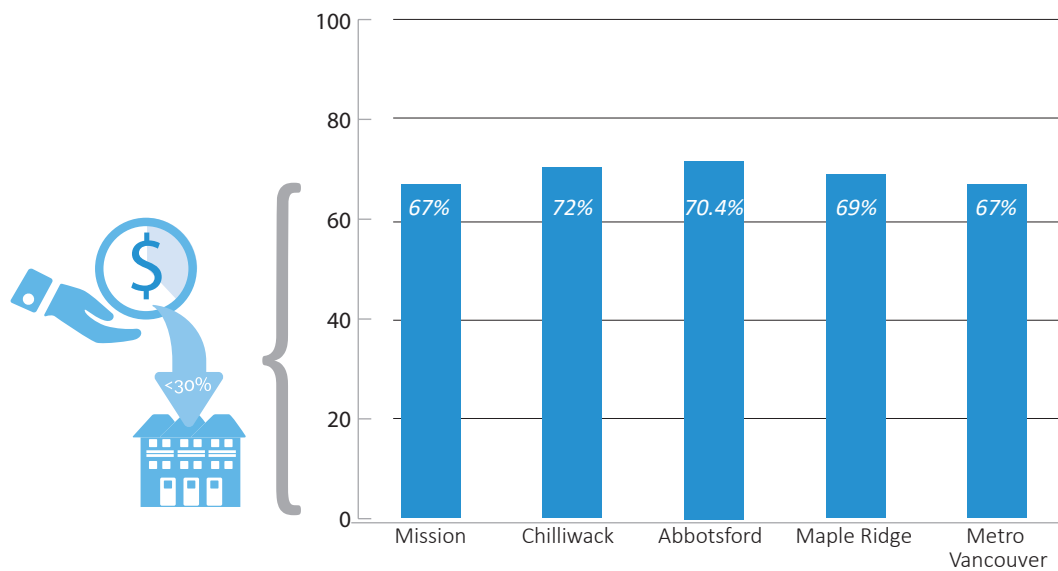


Figure 4.6 Comparison of households that spend less than 30% of total household income on shelter costs

However, since 2010, there have been significant changes in the Lower Mainland residential housing market. The benchmark price for single detached housing in Mission (\$407,000 as of 2015) is viewed as relatively affordable when compared to neighbouring Abbotsford (\$490,000) and across the Fraser Valley Real Estate Board geographic area (\$659,700).

Secondary dwelling units (such as coach houses, garden cottages, duplexes and secondary suites) are important sources of rental housing in many communities. They can provide affordable rental housing in communities where there is a relatively low supply of conventional rental units. Secondary dwelling units also benefit the homeowner. The extra income can help to make housing more affordable for homeowners, allowing them to stay in their existing neighbourhood.

Those seeking affordable housing typically include young families who are often first-time home buyers, lone parent families, single person households, persons with special needs, and seniors. Although options may be available for more affluent seniors, low-income seniors often have limited choices. The policies on affordable and inclusive housing in this OCP are based on the following approaches and strategies:

- collaboration among local housing and social service organizations and networks
- funding strategies involving the provincial and federal governments
- research and the setting of housing targets
- support for infill and densification, such as secondary dwelling units on a property and regulated secondary suites
- use of incentives such as market rental housing agreements and density bonuses
- support for alternate housing structures, such as co-op housing, co-housing, mixed market/non-market housing
- encouraging housing that provides for “aging-in-place” and support for those with special needs
- encouraging universal design of housing and neighbourhoods, and adaptable housing

Infill Residential

One of the most effective techniques for maximizing efficiencies and achieving a more sustainable community is through infill housing. Infill housing can take many forms. In Mission, it refers to subdividing larger lots to match the surrounding lot pattern; secondary suites; secondary dwelling units on a lot (e.g., coach houses, garden cottages); duplexes; and multi-unit developments consisting of triplex, fourplex, sixplex, low density townhouses, and smaller apartment buildings. Infill development increases the density and housing options in an existing neighbourhood in a way that is compatible with the neighbourhood, using the existing streets and based on current lot patterns.

Infill housing has the following advantages:

- it can provide economic efficiencies by utilizing existing infrastructure and services
- it can provide more affordable housing choices to young families, and single-income and low-income households
- it can provide for more interesting and varied urban neighbourhoods, with a broader range of housing forms and styles

- if done sensitively, it can provide subtle and low-impact densification of neighbourhoods
- it helps to combat urban sprawl and consequently helps to preserve the natural environment
- it increases fiscal responsibility by limiting the geographic area needing services

A variety of infill housing types in a neighbourhood helps with viability over the long term as people can continue to live in the same area, even if their lifestyle, needs, age or income level changes. This leads to more sustainable neighbourhoods, in both social and economic terms.

OBJECTIVES

1. Encourage and support diverse housing options that cater to different types of households and income levels.
2. Encourage and support housing that can respond to the needs of residents as they change over time, including affordable and inclusive housing.
3. Support new housing to meet the needs of the growing population, while addressing concerns such as tree protection, parking, traffic, noise, effects on other properties, and neighbourhood character.
4. Encourage infill housing that increases density and integrates with the character of existing neighbourhoods.
5. Improve the safety of housing by increasing the number of residential units that comply with building code requirements.
6. Reduce the number of unregulated residential units and increase the range of regulated housing options in established neighbourhoods.
7. Encourage and support more housing that is located close to community services and public transit.

POLICIES

General Housing Policies

- 5.1.1 Encourage adherence to the urban growth boundary (Map 3 Urban Growth Boundary) by discouraging residential development at urban densities outside of it.
- 5.1.2 Explore identifying an area outside the urban growth boundary as a future transition area for higher density development as may be needed in the future to accommodate growth.
- 5.1.3 Permit new residential lots only in locations with municipal water or where there is a proven water supply of sufficient quantity and adequate quality (Guidelines for Canadian Drinking Water Quality).
- 5.1.4 Encourage all residential development and redevelopment projects to minimize disturbance of existing trees, topographic features and landscaped areas that contribute character and quality to the site or the streetscape. Where these areas are disturbed, encourage the installation of new features and landscaped areas that contribute to the site or streetscape.
- 5.1.5 Consider the use of density benefits pursuant to Section 482 of the *Local Government Act*, in exchange for community amenities, consistent with the District's Community Amenity Contribution policy.

Affordable and Inclusive Housing

- 5.1.6 Continue to collaborate with local housing organizations and networks to implement the affordable housing strategy for Mission.
- 5.1.7 Encourage the development of rental housing, including identified units within multi-unit housing, as a means of providing affordable forms of housing.
- 5.1.8 Facilitate the development of affordable, rental and special needs housing through supporting multi-unit housing developments, small house/small lot housing, secondary suites, duplexes in appropriate locations, mixed market/non-market housing projects, coach houses, garden cottages, and other innovative housing forms.
- 5.1.9 Support innovative approaches to creating affordable and inclusive housing including density benefits and housing agreements (which may include co-housing and other forms of shared ownership), subject to Sections 482 and 483 of the *Local Government Act*, respectively.

- 5.1.10** Explore the opportunity of creating an affordable housing amenity reserve fund.
- 5.1.11** Incorporate provisions for the development of affordable, rental and special needs housing within Neighbourhood Plans as they are prepared for existing and future residential areas.
- 5.1.12** Promote and encourage a wide variety of housing types, tenures and price ranges for seniors, vulnerable populations, and those at higher risk of poor health, with proximity to shopping, health services, transit and community facilities, including the following:
- townhouse designs with master suites and laundry on the ground floor
 - housing that is sponsored by a community organization to meet special needs
 - assisted living facilities
 - co-housing
 - small lot single family developments
- 5.1.13** Encourage universal design in at least 10% of the units in all multiple family developments for the benefit of seniors and persons with special needs.
- 5.1.14** Require universal design in neighbourhoods, buildings, parks, services, amenities and transportation systems and facilities in the community.
- 5.1.15** Encourage as much housing as possible to be built to meet the needs of seniors, those with special needs, and anyone wishing to “age in place”, using guidelines for “SAFER” homes.

WHAT ARE “SAFER” HOMES?

SAFERhome Standards Certification is one option for guiding the construction of safer homes. It is a process for certifying design and construction that is in accordance with universal design guidelines. saferhomesociety.com



Above: Construction worker inspecting to ensure accordance with universal design guidelines.

- 5.1.16 Consider incentives for seniors' housing developments where community housing objectives are being met.
- 5.1.17 Develop a strategy for special needs housing, integrating smaller scale projects into the community, in conjunction with overall community needs, such as emergency shelters for homeless persons, emergency transition housing, transition housing, and group homes for persons with mental and physical disabilities or behavioral problems.
- 5.1.18 Consider incentives to lower housing costs, such as permissive revitalization tax exemptions (under Section 226 of the *Community Charter*), where affordable or inclusive housing will be provided.
- 5.1.19 Allow secondary suites in all single detached houses with lot sizes that are able to appropriately accommodate an additional on-site parking space.
- 5.1.20 Allow detached suites such as garden cottages on all single detached lots with lot sizes that are able to appropriately accommodate an additional on-site parking space.
- 5.1.21 Allow up to a maximum of two additional housing units on a lot where sufficient services and parking exist, the privacy of neighbours is respected, and appropriate zoning is in place.
- 5.1.22 Consider subdivision as a form of infill housing in the Urban Residential area only, where a larger lot is subdivided to match the size of surrounding lots, with new lot widths matching the average of the width of neighbouring lots.
- 5.1.23 Develop a policy and regulatory framework to permit secondary suites as a way of providing affordable housing in the community, pursuant to Section 877 (2) of the *Local Government Act*, subject to the requirements of the BC Building Code, recognizing that this will be a process requiring time and community engagement. Developing a policy and framework may include the following tasks:
 - work with the community to identify criteria for the regulation of secondary suites in Mission
 - conduct an analysis to identify revenues, costs, and resources required to regulate secondary suites
 - consider a pilot study of secondary suite regulation in a defined area
 - amend the Zoning Bylaw to permit new homes to include secondary suites, where applicable, once secondary suites are regulated

Infill Residential

- 5.1.24** Evaluate proposals for infill residential development, based upon their degree of compatibility with the character of the immediate neighbourhood, considering the following:
- the height, size, scale and massing of buildings
 - harmonious integration of the building in terms of setbacks, window placement, privacy, design and materials
 - retention of locally significant landscaping
 - addition of new landscaped areas
 - upgrading of existing dwellings
 - transportation and parking
- 5.1.25** All infill development will require a Development Permit to manage form and character and integration within neighbourhoods (Section 9.0).
- 5.1.26** Encourage secondary dwelling units as a form of infill housing on lots in any residential designation that are large enough to accommodate the following associated elements:
- on-site parking
 - private outside space
 - separate entrance that is clearly secondary to the primary dwelling
 - scale of the secondary dwelling must be ancillary to the primary use
- 5.1.27** Consider preparing an infill incentive program to encourage infill development.

5.2 HEALTH, SOCIAL SERVICES, AND SAFETY

The District has a wide range of public, community-based and volunteer organizations that help to support the health, social, and safety needs of residents. The Fraser Health Authority, the RCMP, and the Fire/Rescue Service provide core health and safety services, respectively. There are also many community service agencies that are engaged and supportive.

General Land Use Policies

General development-related policies for the Cedar Valley Local Area Plan include:

- 8.1.1 All developments shall be comprehensively planned to avoid small parcel alienation and shall consist of more than one adjacent property thereby providing connected roadways, sidewalks and trails for community connectivity.
- 8.1.2 Consider variances for increased building height where a high water table exists, to facilitate grade level parking instead of underground parkades for multi-unit, commercial, mixed use, and institutional projects or basements for single family and compact residential developments.
- 8.1.3 Developers shall create 'service lots' that shall be transferred to the District to provide for comprehensive block development in the future in cases where neighbouring properties may be 'hold-outs', thereby hindering planned future development.
- 8.1.4 Provide a landscaping buffer on properties adjacent to the Ferndale Corrections Institution property that is within the Agricultural Land Reserve (ALR). Landscaped buffers for development applications shall include fencing and landscaping designed and implemented in accordance with the BC Ministry of Agriculture "[Guide to Edge Planning](#)" objectives and design guidelines.

8.2 HOUSING

The Cedar Valley Neighbourhood provides for a variety of housing forms and densities. The Cedar Valley Neighbourhood is located within the District's Urban Growth Boundary, as such, density is encouraged. The OCP designations within Cedar Valley include Suburban Residential, Urban Residential, Urban Compact Residential, Attached Multi-Unit Residential and a small amount of Mid-Rise Multi-Unit Residential. The mix of residential land use designations, along with the Neighbourhood Centre and Future Employment Lands designations provide for a substantial variety of housing types and tenures that can contribute to creating a healthy, diverse and complete community.

While the OCP designations in the Cedar Valley provide for a variety of housing forms and tenures, there are challenges presented by the topographic, watercourse, and groundwater features of the neighbourhood that can place constraints upon development. Throughout Cedar Valley, the high water table imposes restrictions on developing in-ground basement homes and underground parkades for multi-family, commercial, and institutional developments. While the high water table poses design challenges, it also presents opportunities for creative development. Homes without in-ground basements have opportunities for Universal Home Design, Inclusive Housing and Adaptable Housing, as encouraged by the OCP.

Recent Activity

Cedar Valley neighbourhood development has progressed slower than initially anticipated, with Phase 1 being approximately 70% complete as of the date of this plan. Between 2016 and 2018, development has gained momentum. The increasing interest of the development community in Cedar Valley is evident through the Pre-Application Review (PAR) process. PAR applications in Cedar Valley have almost quadrupled between 2014 and 2017, and this trend of growth is expected to continue in 2019.

Table 7: PAR Applications in Cedar Valley between 2014 and 2018

Pre-Application Reviews (PARs) by Year and Proposal					
Year	2014	2015	2016	2017	2018
# of PARs in Cedar Valley	6	7	20	23	24
Single Family & Secondary Suites	4	4	14	12	9
Townhouses / Rowhouses	1	2	4	9	12
Apartments	-	1	-	1	1
Mixed Use	-	-	1	-	-
Multi Family and Single-Family Mix	-	-	1	1	-
Other	1	-	-	-	2

While single-detached units had once dominated the housing market in Cedar Valley, in recent years the neighbourhood has experienced a shift towards higher density housing forms. Pre-Application Review (PAR) applications for rowhouse and townhouse projects have increased by 800% from 2014 to 2017. In addition to the PAR applications, development applications have increased in Cedar Valley. The following table (*Table 8*) outlines the residential development applications received for new development in Cedar Valley in recent years. Between 2010 and 2017, 352 new residential units were created as a result of new development applications. 191 units were created as rowhouses or townhouses in comparison to the 161 single family units, emphasizing the shift from single family to multifamily projects in Cedar Valley.



Seniors' housing apartment on Cedar Street at Cherry Avenue

Table 8: Cedar Valley Residential Applications 2010 to 2018

Cedar Valley Residential Applications (Subdivisions and Multi-family)				
Phase	Year Application Received	Development Type	Number of Units	Civic Address(es)
1	2010	3 lots	5	32484, 32494 Tunbridge Avenue
1	2012	21 Rowhouses	21	8613 Cedar Street
3	2013	10 lots	10	33237, 33293 Dewdney Trunk Road; 9321, 9343 Barr Street
1	2014	10 lots	9	32910 Sylvia Street
1	2014	4 lots	4	32637 Tunbridge Avenue
1	2015	10 lots	16	8895 Cedar Street
1	2015	2 lots	2	32960 Sylvia Avenue
1	2016	38 Townhouses	38	8725 Cedar Street
1	2016	35 lots	35	8540, 8554, 8590, 8522 Nottman Street
1	2016	5 lots	5	32673 Tunbridge Avenue
1	2016	14 lots	14	8473, 8511 Judith Street; 32960 Sylvia Avenue
1	2016	20 lots	28	32554, 32596, 32598 Cherry Avenue
1	2016	58 Townhouses	58	33173, 33191, 33209, 33221 Cherry Avenue
1	2017	2 lots	2	8580 Tupper Boulevard
1	2017	10 lots	10	8504, 8522 Cedar Street
1	2017	11 lots	11	32643, 32637 Tunbridge Avenue
1	2017	10 lots	10	32643, 32636 Tunbridge Avenue
1	2017	28 Rowhouses	28	32661 Egglestone Avenue; 8689, 8677, 8653 Cedar Street
2	2017	46 Townhouses	46	8924 Cedar Street
Total			352	
Single Family Units			161	
Multifamily Units			191	

In addition to housing policies 5.1.1 to 5.1.27 and 8.1.2, 8.1.5 – 8.1.11 and 8.1.13, and 8.1.32 to 8.1.35 contained in the Official Community Plan (OCP), the following policies shall apply to all properties designated Suburban, Urban Residential, Urban Compact, Attached-Multi-unit Residential, Mid-Rise Multi-unit Residential, Neighbourhood Centre, and Future Employment Lands, located within the Cedar Valley Local Area Plan boundaries.

- 8.2.1 Attached Multi-unit Residential designated properties shown on Map 04 are identified for 'Density Averaging' whereby an increase in density on one portion of a development site may be permitted, in exchange for a reduced density on another portion of the same site provided the overall density on the site does not exceed 1.5 floor space ratio (FSR) and six storeys. All other Attached Multi-unit Residential designated properties shall not be eligible for density averaging.
- 8.2.2 Attached Multi-unit Residential properties shown on Map 05 are identified for 'Density Bonusing', whereby additional density to build an Apartment Building, is permitted in exchange for the developer providing a significant community benefit. The conditions under which density bonusing is allowed will be in accordance with the density bonus regulations in the Zoning Bylaw. The overall density on the site does not exceed 1.5 floor space ratio (FSR) and six storeys.
- 8.2.3 Support housing affordability through the integration of rental and other housing tenures within all residential designated areas whereby a minimum of 10% of all residential units within Attached

Multi-unit Residential, Mid-Rise Multi-Unit Residential, Neighbourhood Centre and Future Employment Lands locations are sold or leased at below market rates.

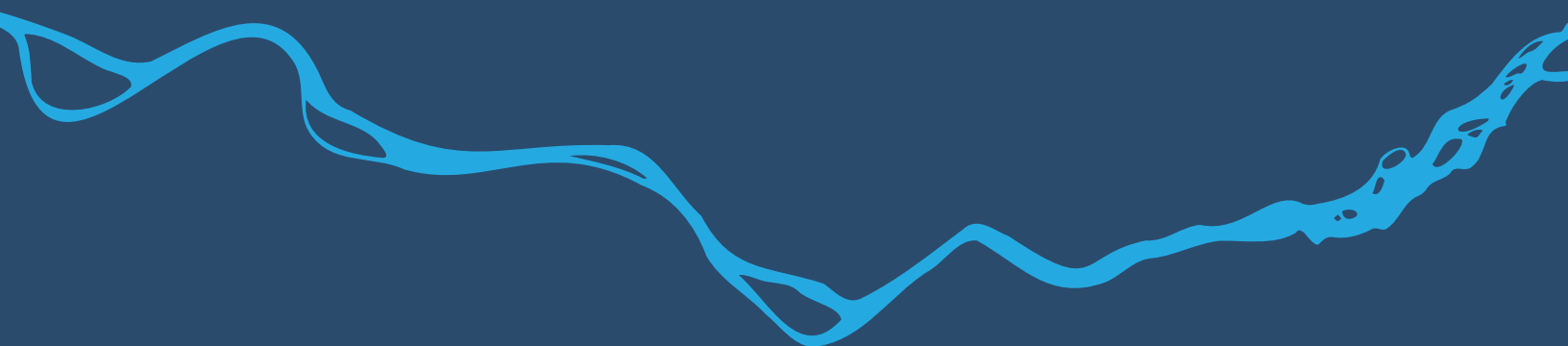
- 8.2.4 Vehicular access for individual multi-residential units shall not be from arterial and collector roads (Cherry Avenue, Cedar Street, Dewdney Trunk Road, or Tunbridge Avenue). In a case where a property abuts two of these streets, access shall be from the minor street.
- 8.2.5 On all development parcels, except those designated Neighbourhood Centre, a continuous landscape buffer strip of 6 metres in width on development sites, shall be provided along arterial roads, including: Cedar Street, Cherry Avenue, and Dewdney Trunk Road.
- 8.2.6 Developments that abut properties designated Parks and Open Space and Institutional shall provide direct uninterrupted pedestrian access to those lands.
- 8.2.7 Development that abuts properties designated Parks and Open Space and Protected Natural Asset (PNA) are encouraged to cluster development away from these areas and provide pedestrian trail access where determined suitable based upon environmental evaluation by municipal staff and a Qualified Environmental Professional (QEP).
- 8.2.8 Neighbourhood Centre and Attached Multi-unit Residential development that is at an intersection of arterial and collector intersections shall provide a landmark or gateway feature on the corner, in the form of a plaza with pedestrian seating, public art or other amenities.
- 8.2.9 Parking and loading facilities shall not be located between the building and the front or exterior side yard property line. Parking for residential units in mixed use developments (within the Neighbourhood Centre or designation), shall be located within the interior of buildings and shielded from street visibility by surrounding retail and commercial businesses at ground level.

8.3 PARKS, OPEN SPACE AND TRAILS

Cedar Valley is a growing community endowed with parkland and natural areas. Planning for parks and open space is guided by the OCP, Parks Master Plan, various bylaws and strategies. Mission's Parks, Recreation and Culture Department manages and oversees the planning, design and construction of parks and trails throughout Mission in accordance with the Master Plan. The Cedar Valley Local Area Plan references these guidelines and provides greater detail for park, natural area and trail planning.

According to the OCP Community Survey, three out of the four top strengths of Mission were reported to be natural areas, trails and parks. The proximity of nature, trails and open space are characteristics that Mission residents' value. The 2018 Parks, Recreation, Arts & Culture Master Plan identified parkland classifications including District Parks, Community Parks, Sports Parks and Neighbourhood Parks. Undeveloped parkland classified as Natural Area Parks included recreational greenways and ecological greenbelts. Master Plan recommendations are based on:

- providing parks for kids and families;
- improving parkland acquisition and development;
- adopting a "Riverfront to Mountain Top" approach to recreation; and
- forging cultural links leading to community benefits.



District of Mission Housing Needs Assessment

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