



City of Abbotsford

INTERIM HOUSING NEEDS REPORT

November 5, 2024



Preamble

In June 2024, the Province updated the *Local Government Act* to require that all local governments prepare Interim Housing Needs Report (HNR) by January 1, 2025. All local governments must then complete a regular HNR by December 31, 2028 and every 5 years thereafter.

The updated HNR legislation and regulations require the following to be included as part of Interim HNRs:

1. The number of housing units needed currently and over the next 5 and 20 years, calculated using the HNR Method provided in the Regulation;
2. A statement about the need for housing in close proximity to transportation infrastructure that supports walking, bicycling, public transit or other alternative forms of transportation; and
3. A description of the actions taken by the local government, since receiving the most recent housing needs report, to reduce housing needs.

This Interim HNR amends the City's existing 2021 HNR and has been prepared pursuant to section 790 of the *Local Government Act*.

Note: The Interim HNR should be read in tandem with the 2021 HNR. For convenience, the Interim HNR is provided first followed by the 2021 HNR.

Actions Undertaken by the City

1. Official Community Plan Update: In 2023 the City launched an update to the OCP, with a focus on housing supply.
2. Housing Accelerator Fund: The City was approved for up to \$25.6 million in funding. To receive the funding, Council approved an Action Plan on May 19, 2023, with 7 initiatives to increase housing supply, which are mentioned in more detail in this list.
3. Secondary Suite Incentive Program: Adopted by Council on July 30, 2024, the goals of the program are to provide financial and regulatory incentives for the addition of new secondary suites to existing homes and the registration of existing suites.
4. Implementation of Provincial Housing Legislation: Council adopted Zoning Bylaw amendments to implement Small-Scale Multi-Unit Housing and Transit-Oriented Areas legislation on June 25, 2024. Staff continue to work on refinements to the City's implementation of Small-Scale Multi-Unit Housing through the ongoing OCP update process.
5. Development Application Process Review: The Building Division is examining streamlining the processes in place to receive, assess and approve development applications to enhance customer service and reduce timelines.
6. Building Permit Process Review & Modernization Strategy: The City implemented a project which provided digital tracking of building permits, standardized the internal referral process for building permits, created building permit application guides and simplified the building permit application form and checklists. Median Building Permit wait times have since decreased from 23 weeks to 4-6 weeks for residential buildings.
7. Zoning Bylaw Amendments: The City amended the Zoning Bylaw to allow Supported Housing in any zone, except on a Lot where Agricultural Use is permitted or on a Lot in the Agricultural Land Reserve.
8. Amenity Cost Charges (ACC) Bylaw (in development): The City is in the process of transitioning its existing Community Amenity Contributions Policy into an ACC Bylaw.
9. Homeless Action Plan Update: In 2022, City Council adopted an updated Homeless Action Plan.

10. **Abbotsford ACCESS:** The City established Abbotsford ACCESS, a system designed to bring together stakeholders to address social needs, including housing, substance use, mental health, seniors, and culturally relevant supports.
11. **Reaching Home Program:** The City continues to manage the Federal Reaching Home Program, distributing an average of \$1.5 million annually in grants to community agencies. These funds support programs that have the greatest impact by providing housing, as well as prevention and diversion services to those at risk of homelessness.
12. **Community Homelessness Information Application (CHIA):** The City developed and launched a GIS-based app (CHIA) to streamline social services coordination for people experiencing homelessness.
13. **Coordinated Access System (CAS):** Abbotsford continues to develop a robust CAS, working closely with community service providers to meet the housing and social needs of vulnerable populations.
14. **George Schmidt Centre:** The City supported the development of the 60-bed George Schmidt Centre in 2023, located at and operated by Kinghaven Peardonville House Society.
15. **HEART and HEARTH Programs:** In 2024, the City signed an MOU with the Province to advance the HEART and HEARTH programs through BC Housing. This included multiple new shelter sites, including the 51-bed Lonzo Road Shelter.
16. **Supported and Approved Additional Supportive Housing and Shelter spaces:** The City supported and approved a supportive housing and shelter project in 2023 operated by the Lookout Society in the Red Lion building. This project provides a total of 30 supportive housing beds and 20 shelter beds, further addressing housing needs in the community.
17. **Supportive Housing and Shelter Developments:** The City supports the Province through the application and building permit processes for new supportive housing sites, including most recently, at 1640 Riverside Road.
18. **Land Contribution for Supportive Housing:** The City provided land to BC Housing for additional supportive housing projects, ensuring long-term support for housing initiatives.

19. Emergency Weather Response: The City actively supports and funds emergency weather response efforts. During the 2023-2024 cold weather season, Abbotsford provided space for extreme weather response shelter beds to protect vulnerable populations.

20. 2024 Point-in-Time Homeless Count: On October 8, 2024, the City undertook a Point-in-Time count of the existing homeless population to better understand housing needs in the community. Abbotsford ACCESS: The City established Abbotsford ACCESS, a system designed to bring together stakeholders to address social needs, including housing, substance use, mental health, seniors, and culturally relevant supports.

Statement About Housing in Proximity to Transportation Infrastructure

The City's 2016 Official Community Plan (OCP) recognizes that the most important element of achieving a shift to walking, biking, and transit is supportive land uses. To this end, the OCP emphasizes creating a hierarchy of Mixed Use Centres, contained within an Urban Development Boundary, and organized around a Primary Transit Corridor.

The OCP permits the highest density of residential development in the City Centre, with the greatest access to a variety of transportation options, including walking, cycling, and transit. Urban Centres are secondary to the City Centre in scale and intensity of use. Like the City Centre, they anchor the Primary Transit Corridor and offer opportunities for dense residential development in proximity to transit, services, and amenities. Last, 14 Neighbourhood Centres are dispersed throughout the city and are intended to serve their surrounding neighbourhoods with short, walkable trips.

Collectively, these Mixed Use Centres establish the framework for a city whose residents can choose from a variety of transportation options to meet their daily needs.

Number of Housing Units Needed

The following data tables have been generated using the HNR Calculator prepared by the Housing Assessment Resource Tools (HART) project at the University of British Columbia.

The descriptions of the methodology for each component are taken from the Province's **Guidelines for Housing Needs Reports - HNR Method Technical Guidance** document.

Component A: Extreme Core Housing Need

Extreme core housing need (ECHN) for renters and owners with a mortgage is used to estimate the number of new units required for those in vulnerable housing situations. Extreme core housing need, as defined by Statistics Canada, refers to private households falling below set thresholds for housing adequacy, affordability or suitability that would have to spend 50% (as compared to 30% for core housing need) or more of total pre-tax income to pay the median rent for alternative acceptable local housing.

Calculation: To calculate required new units for ECHN, average ECHN rates (% of households) by tenure, taken from the past four census reports, are multiplied by the total number of households by tenure in the most recent census report. Using the average rate over multiple census years minimizes variations from short term effects, such as the impact of CERB payments during Covid.

Table 1a: Owner and Renter Households

The total number of owner and renter households in the four previous census years.

Abbotsford CY (CSD, BC)				
Total Households	2006	2011	2016	2021
Owners	31,765	34,450	34,320	36,600
Renters	11,920	12,000	14,720	16,635

Table 1b: Extreme Core Housing Need

The total number of owner and renter households in ECHN in the four previous census years, with average ECHN rate.

Abbotsford CY (CSD, BC)									
Extreme Core Housing Need	2006		2011		2016		2021		Average ECHN Rate
	#	% of total	#	% of total	#	% of total	#	% of total	
Owners with a mortgage	n/a		n/a		n/a		580	1.58%	1.58%
Renters	1,295	10.86%	1,285	10.71%	1,680	11.41%	1,140	6.85%	9.96%

Table 2: 2021 Extreme Core Housing Need Total

The total estimated number of owner and renter households in ECHN in 2021 (Tbl 1a + 1b)

Abbotsford CY (CSD, BC)			
Total Households	2021 Households	Average ECHN Rate	Households in ECHN
Owners	36,600	n/a	n/a
Owners with a mortgage		1.58%	580.00
Renters	16,635	9.96%	1,656.78
Total New Units to Meet ECHN - 20 years			2,236.78

Component B: Housing Units & Homelessness

This component of housing need quantifies the supply of permanent housing units required for those currently experiencing homelessness.

Data on homelessness is derived from the Province's Integrated Data Project (IDP), a program initiated through a partnership between the Ministries of Housing, Social Development and Poverty Reduction, Citizen Services, and BC Housing. The IDP provides robust data on people experiencing homelessness at any point during the year, as a complement to the annual, one-day point-in-time counts conducted by many local and regional governments.

To be included in IDP counts, individuals must have received income assistance (i.e., BC Employment Assistance) and had no fixed address for three consecutive months or stayed in a BC Housing-affiliated shelter for at least one night, or both. The data is publicly available at the regional scale, with the most recent year being 2021 as of the writing of this guidance.

Calculation: Regional homelessness data, as reported by the IDP, is applied to the applicable municipality or EA based on its share of the regional population. A population-based distribution mitigates some of the impacts of historically varied local government investment in supports and housing serving the PEH population. This calculation assumes that one permanent housing unit is required per PEH.

Table 3: Homes for People Experiencing Homelessness

The estimated number of homes required to meet the need of existing PEH households as a proportion of the regional need

Abbotsford CY (CSD, BC)				
Regional Population	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
317,670	150,800	47.47%	2,262	1,073.79
Total New Units to Homelessness Needs - 20 years				1,073.79

Component C: Housing Units & Suppressed Household Formation

Suppressed Household Formation (SHF) addresses those households that were unable to form between 2006 and the present due to a constrained housing environment. Households make decisions on housing based on the choices available to them; for example, young people may have difficulty moving out of their parents' homes to form households of their own, while others may choose to merge households with roommates due to lack of available and affordable housing supply.

Calculation: To estimate Suppressed Household Formation, 2006 census data – the earliest available data for a time when housing supply was less constrained – is used to determine headship rates by tenure and age cohort. Headship rate is calculated by dividing the number of households by population for a given cohort. 2006 headship rates are then applied to population data from the most recent census report to estimate how many additional households might have formed under more favourable housing conditions.

Table 4a: Age of Household Maintainer

The total number of owner and renter households in 2006 by age of primary household maintainer.

Abbotsford CY (CSD, BC)		
	2006 Households	
Age – Primary Household Maintainer 2006 Categories	Owner	Renter
Under 25 years	570	1,230
25 to 34 years	3,535	2,985
35 to 44 years	6,655	2,765
45 to 54 years	7,280	1,905
55 to 64 years	5,605	1,255
65 to 74 years	3,890	780
75 years and over	4,240	1,000

Table 4b: Owner & Renter Age of Household Maintainer

The total number of owner and renter households in 2021 by age of primary household maintainer.

Abbotsford CY (CSD, BC)		
	2021 Households	
Age – Primary Household Maintainer 2021 Categories	Owner	Renter
15 to 24 years	205	1,310
25 to 34 years	3,325	3,885
35 to 44 years	6,390	3,330
45 to 54 years	7,035	2,775
55 to 64 years	7,695	2,390
65 to 74 years	6,520	1,830
75 to 84 years	3,780	780
85 years and over	1,645	345

Table 5: Population by age category in 2006 and 2021

The population by age category in 2006 and 2021.

Abbotsford CY (CSD, BC)					
		2006		2021	
Age Categories – Household Maintainers	Age Categories – Population	All Categories	Summed Categories	All Categories	Summed Categories
15 to 24 years	15 to 19 years	9,070	17,935	9,280	19,455
	20 to 24 years	8,865		10,175	
25 to 34 years	25 to 29 years	8,140	15,820	10,230	20,815
	30 to 34 years	7,680		10,585	
35 to 44 years	35 to 39 years	8,520	17,650	10,785	20,675
	40 to 44 years	9,130		9,890	
45 to 54 years	45 to 49 years	8,865	16,660	9,230	18,295
	50 to 54 years	7,795		9,065	
55 to 64 years	55 to 59 years	7,190	12,840	9,230	18,380
	60 to 64 years	5,650		9,150	
65 to 74 years	65 to 69 years	4,535	8,395	8,295	15,500
	70 to 74 years	3,860		7,205	
75 years and over	75 to 79 years	3,545	7,975	4,910	11,030
	80 to 84 years	2,645		3,175	
	85 years and over	1,785		2,945	

Table 6: 2006 Headship Rate

The 2006 headship rate in each age category for both renters and owners.

Abbotsford CY (CSD, BC)					
Age Categories – Household Maintainers	2006 Households		2006 Population	2006 Headship Rate	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	570	1,230	17,935	3.18%	6.86%
25 to 34 years	3,535	2,985	15,820	22.35%	18.87%
35 to 44 years	6,655	2,765	17,650	37.71%	15.67%
45 to 54 years	7,280	1,905	16,660	43.70%	11.43%
55 to 64 years	5,605	1,255	12,840	43.65%	9.77%
65 to 74 years	3,890	780	8,395	46.34%	9.29%
75 years and over	4,240	1,000	7,975	53.17%	12.54%

Table 7: 2021 Potential Households

The potential 2021 headship rate of each age category for both renters and owners if the headship rate from 2006 remained constant.

Abbotsford CY (CSD, BC)					
Age Categories – Household Maintainers	2006 Headship Rate		2021 Population	2021 Potential Households	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	3.18%	6.86%	19,455	618.31	1,334.24
25 to 34 years	22.35%	18.87%	20,815	4,651.14	3,927.48
35 to 44 years	37.71%	15.67%	20,675	7,795.59	3,238.89
45 to 54 years	43.70%	11.43%	18,295	7,994.45	2,091.96
55 to 64 years	43.65%	9.77%	18,380	8,023.36	1,796.49
65 to 74 years	46.34%	9.29%	15,500	7,182.25	1,440.14
75 years and over	53.17%	12.54%	11,030	5,864.23	1,383.07

Table 8: Suppressed Households

The number of suppressed households by subtracting actual households in 2021 from potential households in 2021, by age category.

Abbotsford CY (CSD, BC)							
Age Categories – Household Maintainers	2021 Potential Households		2021 Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	618.31	1,334.24	205	1,310	413.31	24.24	437.55
25 to 34 years	4,651.14	3,927.48	3,325	3,885	1,326.14	42.48	1,368.62
35 to 44 years	7,795.59	3,238.89	6,390	3,330	1,405.59	-91.11	1,314.48
45 to 54 years	7,994.45	2,091.96	7,035	2,775	959.45	-683.04	276.41
55 to 64 years	8,023.36	1,796.49	7,695	2,390	328.36	-593.51	0.00
65 to 74 years	7,182.25	1,440.14	6,520	1,830	662.25	-389.86	272.39
75 years and over	5,864.23	1,383.07	5,425	1,125	439.23	258.07	697.30
Total New Units to Meet Suppressed Housing Need - 20 years							4,366.75

Component D: Housing Units & Anticipated Household Growth

Anticipated household growth (AHG) quantifies the additional households required to accommodate an increasing population over twenty years.

Calculation: To estimate AHG, data is drawn from the recently updated BC Stats household projections. Two 20-year growth scenarios are developed:

- The Local Household Growth scenario uses household growth projections for the applicable municipality to determine the number of housing units needed.
- The Regionally Based Household Growth scenario takes the applicable municipality's or EA's number of households from the most recent census report, and applies the projected 20-year regional household growth rate (%), to determine the number of housing units needed.

The average of the two scenarios is taken as the new units required for AHG for housing needs calculations. Regional district EAs will only calculate a Regionally Based Household Growth scenario, due to data availability, and no average will be taken.

Table 9: Regional Population

The 20-year population projection and growth rate for the Fraser Valley Regional District.

Abbotsford CY (CSD, BC)			
Regional District Projections	2021	2041	Regional Growth Rate
Households	118,220	177,611	50.24%

Table 10: 20 Year Housing Need

The number of new homes needed in the next 20 years according to the provincial guidelines, calculated with the average of the municipal and regional growth projections.

Abbotsford CY (CSD, BC)				
Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Local Household Growth	n/a	53,235	77,219.00	23,984.00
Regionally Based Household Growth	50.24%	53,235	79,979.04	26,744.04
Scenario Average				25,364.02
Total New Units to Meet Household Growth Needs - 20 years				25,364.02

Component E: Housing Units & Rental Vacancy Rate

A Rental Vacancy Rate Adjustment (RVRA) adds surplus rental units to restore local vacancy rates to levels representing a healthy and well-functioning rental housing market. Including a RVRA in calculations of housing need has been recommended by multiple sources, including the Expert Panel on Housing Supply and Affordability (BC/Canada) and CMHC. Typically, rates between 3% and 5% are considered healthy rates. These calculations use the more conservative rate of 3%.

Calculation: The RVRA calculation uses Primary Rental Market Vacancy Rate data from CMHC for each applicable municipality or EA. The difference between the units required to reach a healthy vacancy rate of 3% and the estimated existing number of rental units is taken as the additional number of new units required. If Primary Rental Market Vacancy Rate data from CMHC is not available for the applicable municipality or EA, the local government should instead use the provincial vacancy rate, also provided by CMHC. Local governments with vacancy rates above 3% should use zero as the housing need for this component.

Table 11: Rental Deficit

The difference between the existing total number of rental homes and the total number of rental homes required for a 3% vacancy rate.

Abbotsford CY (CSD, BC)				
	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	3.00%	97.00%	16,635	17,149.48
Local Vacancy Rate	1.50%	98.50%		16,888.32
Total New Units to Achieve 3% Vacancy Rate - 20 years				261.16

Component F: Housing Units & Demand (the “demand buffer”)

The final component included in the HNR Method is a calculated number of housing units reflecting additional demand for housing within a given community, beyond the minimum units required to adequately house current and anticipated residents. This is called the “demand buffer” and is designed to better account for the number of units required to meet “healthy” market demand in different communities. Accounting for additional local demand helps address the needs of households who require or prefer housing with certain characteristics (e.g., housing location, unit size, transportation options, or amenities), thereby reducing pressure in the housing system. Examples of such demand include households seeking homes closer to jobs and schools, growing families looking for larger homes, and seniors looking to downsize in their existing communities.

For the purposes of HNRs, a demand factor based on a ratio of housing price to housing density is calculated for each applicable municipality. This factor is then multiplied by the sum of the housing units calculated for Components A (housing units to address extreme core housing need), B (housing units for persons experiencing homelessness), C (housing units to address suppressed household formation), and E (housing units to increase the rental vacancy rate) to determine the additional local housing demand.

Table 12: Additional Demand

The additional demand for new housing by applying the demand factor to the total of the other relevant components, according to provincial guidelines.

Abbotsford CY (CSD, BC)	
Component	Result
A. Extreme Core Housing Need	2,236.78
B. Persons Experiencing Homelessness	1,073.79
C. Suppressed Household Formation	4,366.75
E. Rental Vacancy Rate Adjustment	261.16
Total	7,938.48
Demand Factor	0.49
Total New Units to Address Demand Buffer - 20 years	3,882.48

Total 5-year and 20-year Housing Need

The calculation of 5-year housing need is based on the 20-year calculation for each of the six components of current and anticipated need described above.

The 5-year total number of new housing units for the applicable municipality or regional district electoral area (EA) is the sum of the six components below, rounded to the nearest whole number.

Note: some components are relatively higher in the first 5 years, reflecting the urgency of addressing them, and so calculating the 5-year total is not as straightforward as simply dividing the 20-year number by 4.

Table 13: Total Need

Sum of components A-F and rounded to the nearest whole number to determine the total number of housing units needed over the next 5- and 20-years.

Abbotsford CY (CSD, BC)		
Component	5 Year Need	20 Year Need
A. Extreme Core Housing Need	559.20	2,236.78
B. Persons Experiencing Homelessness	536.89	1,073.79
C. Suppressed Household Formation	1,091.69	4,366.75
D. Anticipated Growth	7,842.42	25,364.02
E. Rental Vacancy Rate Adjustment	65.29	261.16
F. Additional Local Demand	970.62	3,882.48
Total New Units – 5 years	11,066	
Total New Units – 20 years		37,185



ABBOTSFORD
HOMELESSNESS
**PREVENTION &
RESPONSE
SYSTEM**

ABBOTSFORD BC

HOUSING NEEDS REPORT

APRIL, II
2021



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CHAPTER

1



Acknowledgements

The Abbotsford HNR was developed in collaboration with multiple partners, including local community agencies and housing providers, not-for-profit organizations, and residents. Thank you to everyone who participated in the engagement process and shared feedback to help inform the development of the HNR.

HelpSeeker, as the author of the HNR, would like to acknowledge the unceded and traditional territories of The Sema:th (Sumas) First Nation and Matsqui First Nation who are Stó:lō people. S'olh Temexw is the traditional territory of the Stó:lō people, and they have lived here since time immemorial. The Stó:lō traditional territory extends from Yale to Langley, BC. It is for this reason that we acknowledge the traditional territories upon which we reside.

CHAPTER

2



Executive Summary

PROJECT OVERVIEW

As a rapidly growing community, over the last ten years Abbotsford has been experiencing changes in population, shifting demographics, increasing land values and housing costs, changing market conditions, and evolving housing pressures. In response to these pressures and to gain a better understanding of the associated challenges, the City of Abbotsford commissioned this Housing Needs Report (HNR) to formulate a more complete picture of how Abbotsford's changing needs would influence housing requirements. This work follows under the Government of BC's 2018 Housing Needs Reports legislation requiring all local governments to collect and analyze data identifying current and future housing needs, legislation stemming from the emergence of these pressures in many BC communities.

This HNR presents a review of relevant social and economic data, recent strategies and reports on housing, and input from engagement with local agencies, to gain a common understanding of trends and issues impacting housing in Abbotsford. It considers progress to date on housing issues and summarizes the community context in which the 2020 Abbotsford Affordable Housing Strategy and the City's Official Community Plan (OCP) are being implemented. One of the key aspirations of both these documents is to have more affordable ownership, rental, and supported housing with a variety of housing types for all stages in life, allowing people to stay in their neighborhoods as they age. Further, these documents set the direction

for specific actions, policies and measures the City can take with regards to diverse and affordable housing options.¹ The findings from this HNR aim to prioritize key areas of need, supporting the implementation of the City’s Affordable Housing Strategy and any initiatives that emerge from that strategy over the next five years.

THE HOUSING CONTINUUM

This report views housing in Abbotsford through the lens of the Housing Continuum, a diverse cross-section of housing that can be found in Abbotsford. This continuum ranges from social housing (with government support) to market housing. All forms of housing must meet zoning and development requirements².

The Housing Continuum



KEY TRENDS

Key to understanding local changes in housing and population needs is to compare Abbotsford to other municipalities of similar size. To this end, this report compares municipalities of similar size from BC and other provinces. More specifically, this report examines Kelowna, Langley, Chilliwack and Nanaimo as comparators to Abbotsford.

With the onset of the COVID-19 pandemic in March 2020, it is important to recognize that while the housing needs described in this report still exist as described, in some instances these are likely to be exacerbated as a result of COVID-19 impacts, both in the present and over the long-term. In many cases the effects of the pandemic will not be fully understood for years to come.

A Growing Community

Population is likely to remain steady in Abbotsford. Between 2011 and 2016, Abbotsford’s population grew by an average of 1.08% per year and the predictions in this report suggest a 1.5% average growth rate between 2021-2026.

Changing needs based on increasing seniors population. The proportion of Abbotsford residents aged 65 years or older was 16% in 2016, and the projections estimate that by 2026 this percentage is expected to rise to 20% or 34,103 people, placing

¹ <https://www.abbotsford.ca/city-hall/master-plans-strategies/plan-200k-new/housing-strategy>

² City of Abbotsford. 2020. Affordable Housing Strategy. Retrieved from <https://www.abbotsford.ca/sites/default/files/docs/city-hall/2020%20Affordable%20Housing%20Strategy.pdf>

increased demands on housing and health services. Other municipalities have historically had elderly populations similar to what is predicted in Abbotsford. This utilization and needs data could be used to inform the development of the Abbotsford housing strategy.

Figure 1 - THE PROPORTION OF ABBOTSFORD RESIDENTS (aged 65 years and above)

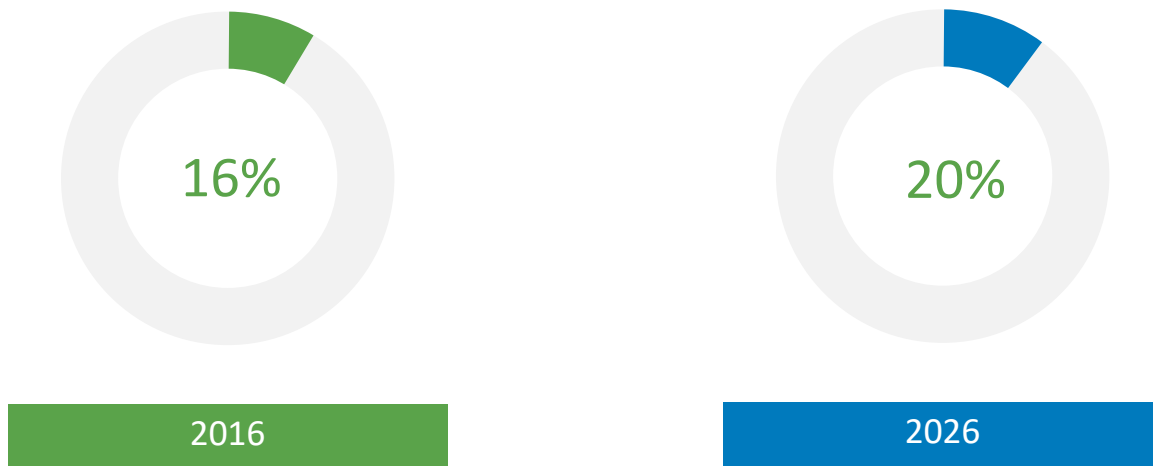
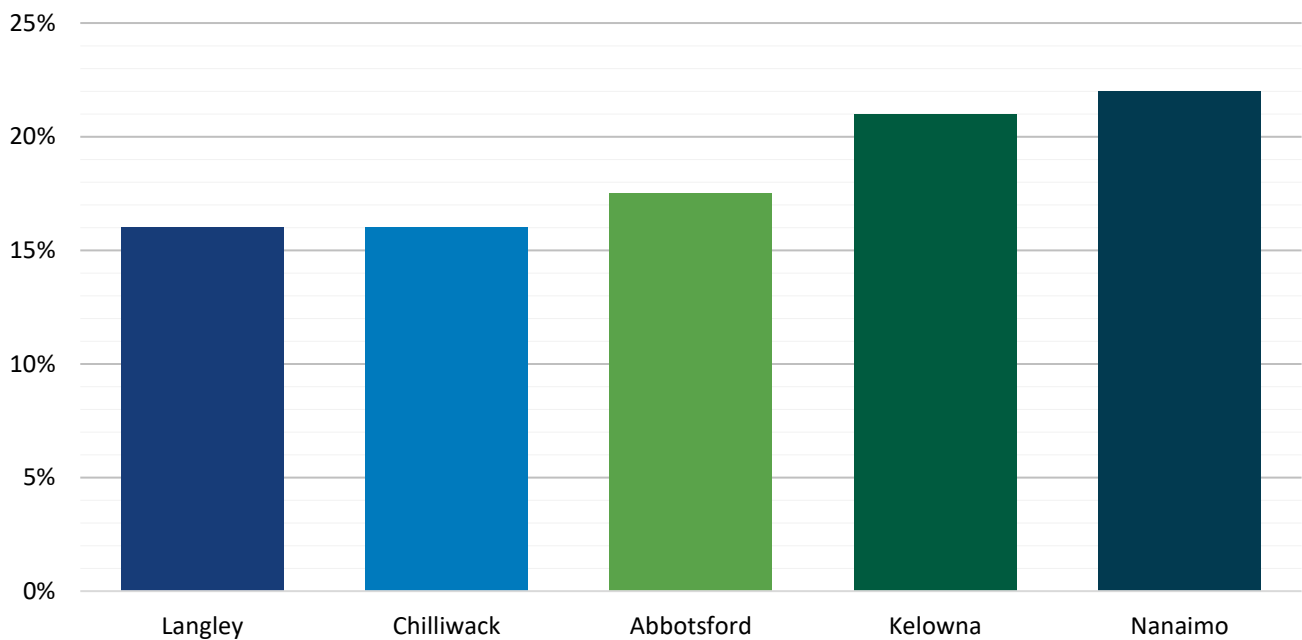


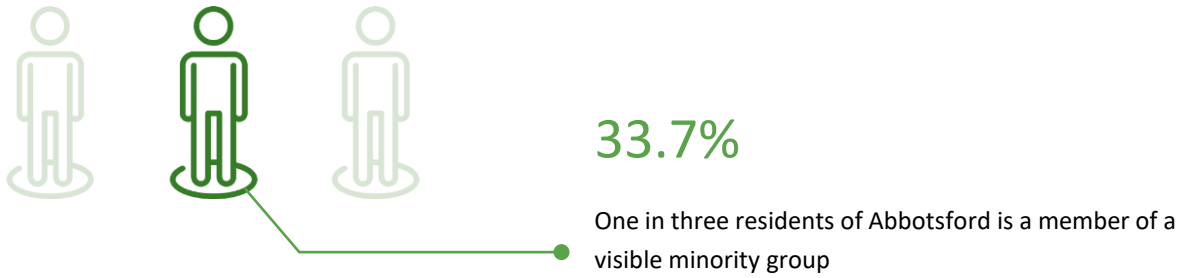
Figure 2 - Percentage of population over 65, 2016³



³ Statistics Canada, 2006, 2011, 2016 Census of Population.

Increasing diversity.

Just over one in three residents of Abbotsford is a member of a visible minority group (33.7%). As compared to cities of similar size, Abbotsford has almost three times as many residents being visible minorities. The next closest is Langley, which does not display the same concentration in a single population as in Abbotsford. This represents a large outlier and suggests that engagement strategies for housing in Abbotsford **must** incorporate this population. Examining this further, approximately 75% of those reporting as a visible minority are of south Asian descent; representing 25% of the total population in Abbotsford.

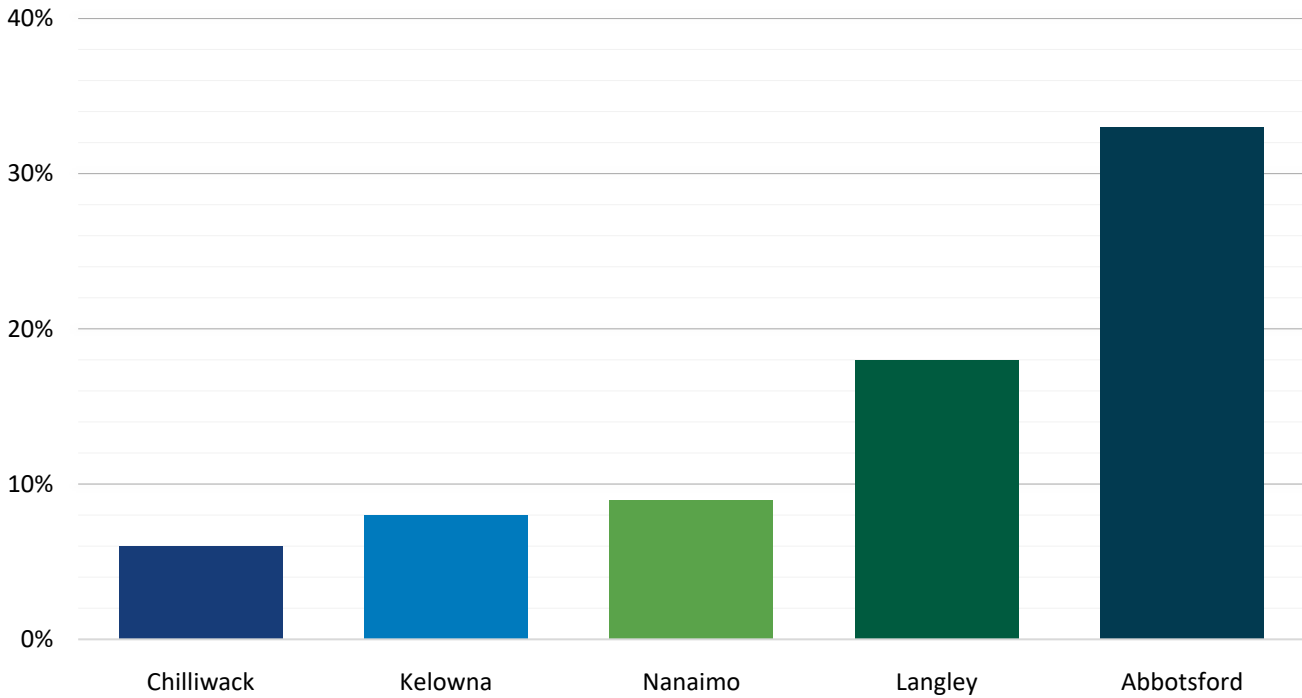


75% of those reporting as a visible minority are of south Asian descent;



25% representing 25% of the total population in Abbotsford.

Figure 3 - Percentage of visible minority population, 2016⁴



As Abbotsford has a larger visible minority population than comparable cities, primarily in the South Asian community, housing strategies need to involve this community. This may require specific engagement strategies in non-English or French languages in order to be effective in understanding of what types of culturally responsive supports these populations may need.

Changes in Housing Stock

Abbotsford's housing stock has been moving towards newer units since 2016. 23% of private dwellings in Abbotsford were built after 2000, and for the period 2017-2020 there were 3,663 housing completions, 32% (1,182) of which are rental units.

Housing Unaffordability

Income Growth versus Housing Prices. While Abbotsford had a large spike in average and median income between 2006 and 2011 (~\$30,000 and ~\$25,000, respectively) there was a much smaller increase between 2011 and 2016 (~\$2,000 and \$3,000, respectively). Yet, with the slowdown in income growth there has been a recent rapid increase in average conveyance pricing of houses. This suggests that income growth is not matching the growth in housing prices in Abbotsford.

⁴ Statistics Canada, 2006, 2011, 2016 Census of Population.

Figure 4 - Median and average household income in Abbotsford⁵

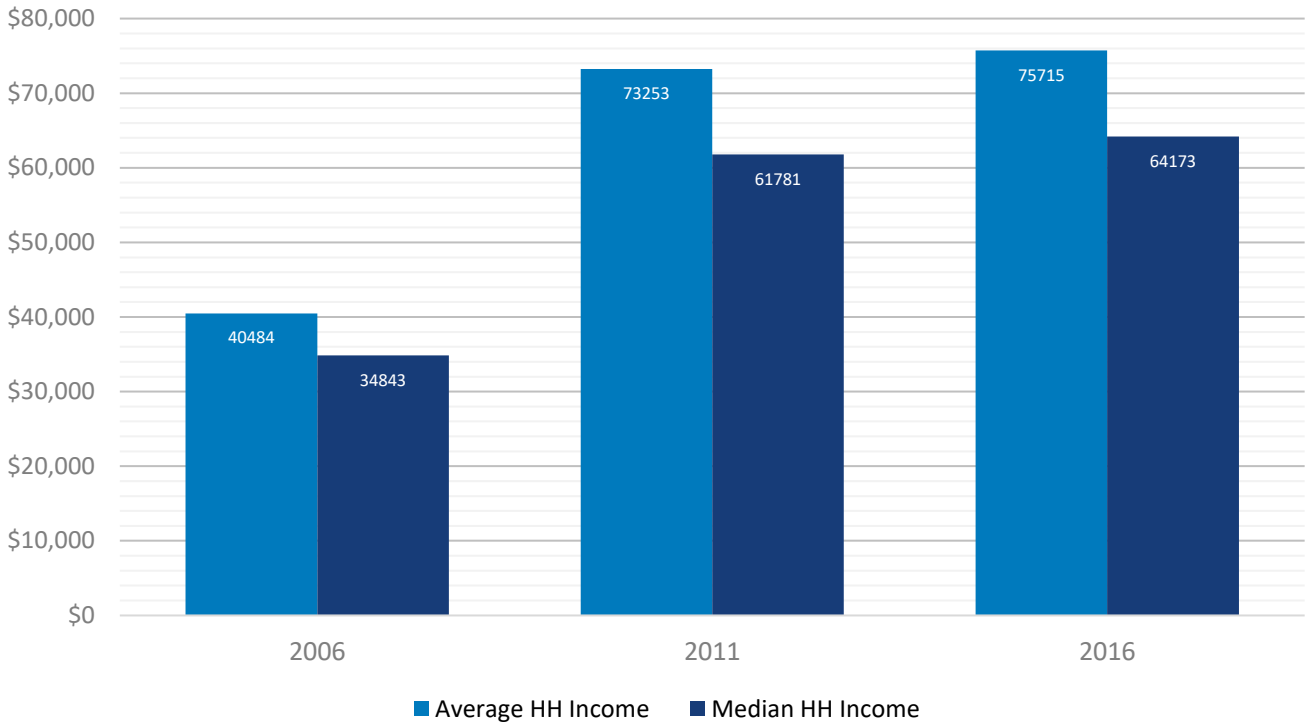
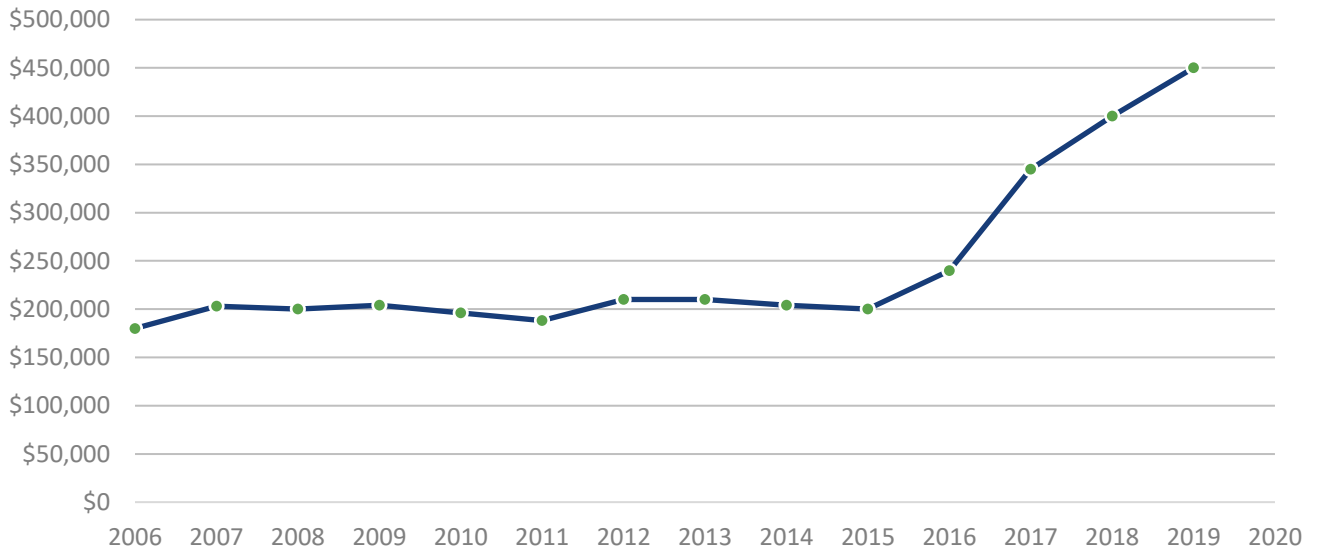


Figure 5 - Average conveyance price of houses in Abbotsford⁶



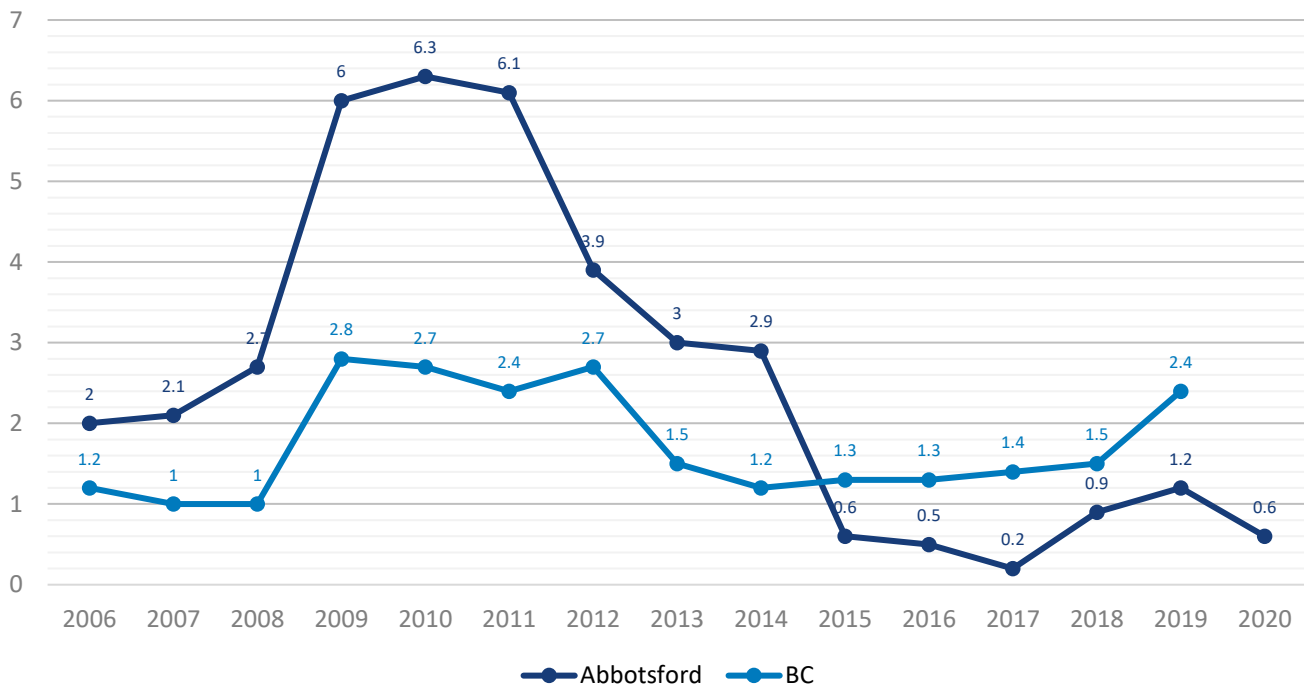
⁵ Statistics Canada, 2006, 2011, 2016 Census of Population.

⁶ Note that the average and median sale prices and assessed values presented here are estimates made by the consultants based on data provided by BC Assessment.

Vacancy Rates and Rental Increases.

From 2015 to 2019, the average rental cost in Abbotsford increased by 34% across all types of rental unit sizes. Three-bedroom rental units experienced the highest price growth between 2015 and 2020 (+48%) compared to other unit sizes in Abbotsford. It should be noted that less formal sources (e.g. news outlets) suggest a much higher rent increase in 2020. Yet, even with this increase in rental cost, Abbotsford is experiencing low vacancy rates both from a historical perspective and in comparison, to the rest of BC.

Figure 6 - Vacancy rates 2006-2020, Abbotsford & British Columbia⁷



Core Housing Need

Rates of Core Housing Need are increasing. In Abbotsford, 5,905 households are in core housing need (CHN) (13% of households); representing a 12% increase from 2006. Data for Abbotsford shows an increasing number of renters in CHN with a decreasing number of owners in CHN.

5,905

households are in core housing need

13%

of households

12%

increase from 2006

⁷ CMHC. 2018. National Vacancy Rate Down for Second Year. Retrieved from <https://www.cmhc-schl.gc.ca/en/media-newsroom/news-releases/2018/national-vacancy-rate-down-for-second-year>

Extreme Core Housing Need

Rising rates of Extreme Core Housing Need. Extreme core housing need is a subset of core housing need. This measure identifies households who face challenges in one or more housing indicators and currently spend 50% or more of their household income on shelter costs. In 2016, 2,595 (5.6%) of Abbotsford households were in Extreme core housing need, representing an increase of 11% from 2006; with an overrepresentation of renters.

In 2016

2,595 (5.6%)

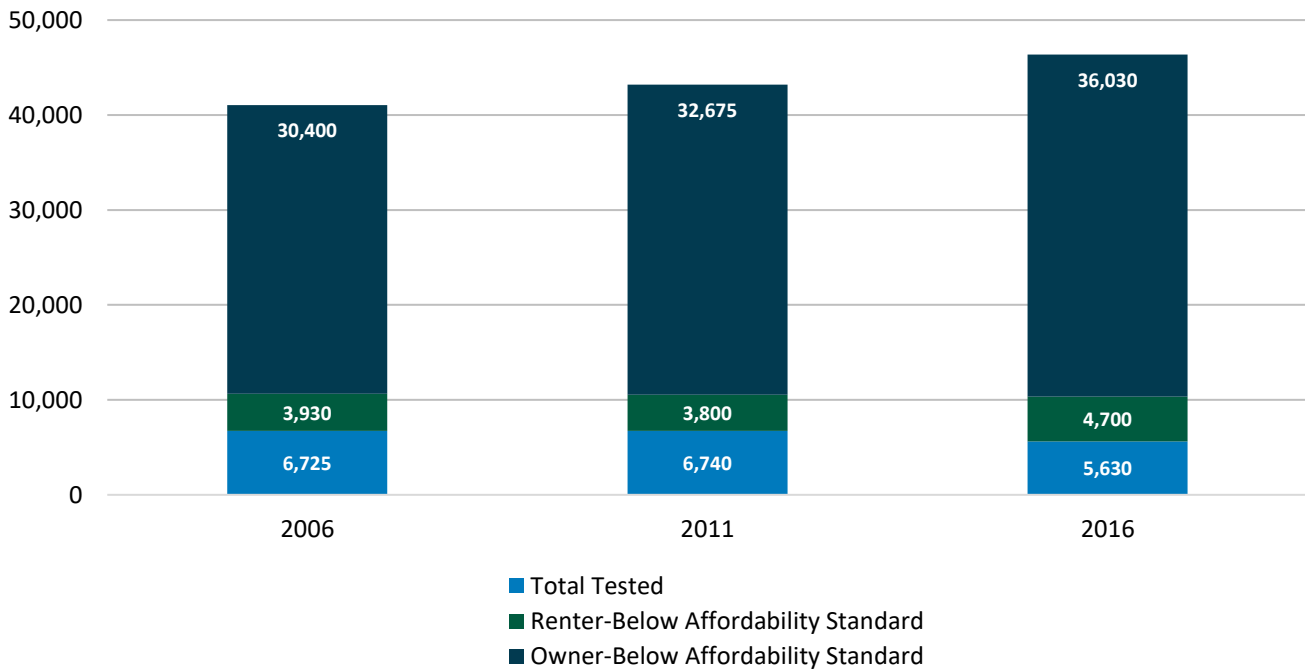
11%

Abbotsford households were

in Extreme core housing need

increase from 2006

Figure 7 - Abbotsford core housing need by type



Renters are struggling. Renter households with only one income earner face significantly greater rates of CHN, with lone-parent females (35%) and lone-senior females (25.7%) and males (28.0%) having the highest rates. Rates of CHN are also notably higher among Indigenous and newcomer households. Certain groups of renters are disproportionately represented in CHN statistics, more specifically one-person households who rent struggle with CHN, especially single parent and over 65 households.

The Point in Time (PiT) counts also suggest an increase in homelessness between 2017 and 2020. The PiT count is a one-day snapshot of homelessness in a community, which over time can provide an indication of the homeless population. This type of count includes individuals and families in shelters, transitional housing or are 'sleeping rough'. It has been highlighted that this method may not provide an accurate number as it is a snapshot rather than an ongoing count and can miss some of those experiencing homelessness. Though as an indicator of trends (increasing or decreasing rates) it is important to examine.

Figure 8 - Specific household groups in core housing need, 2016⁸

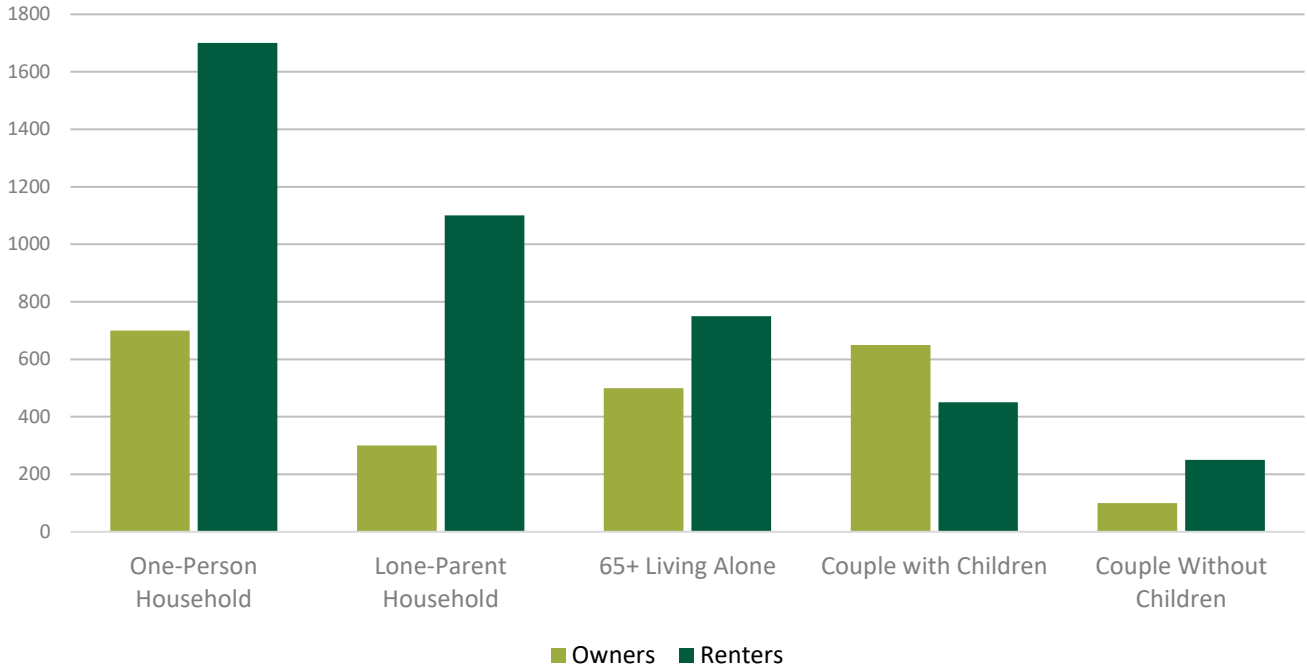
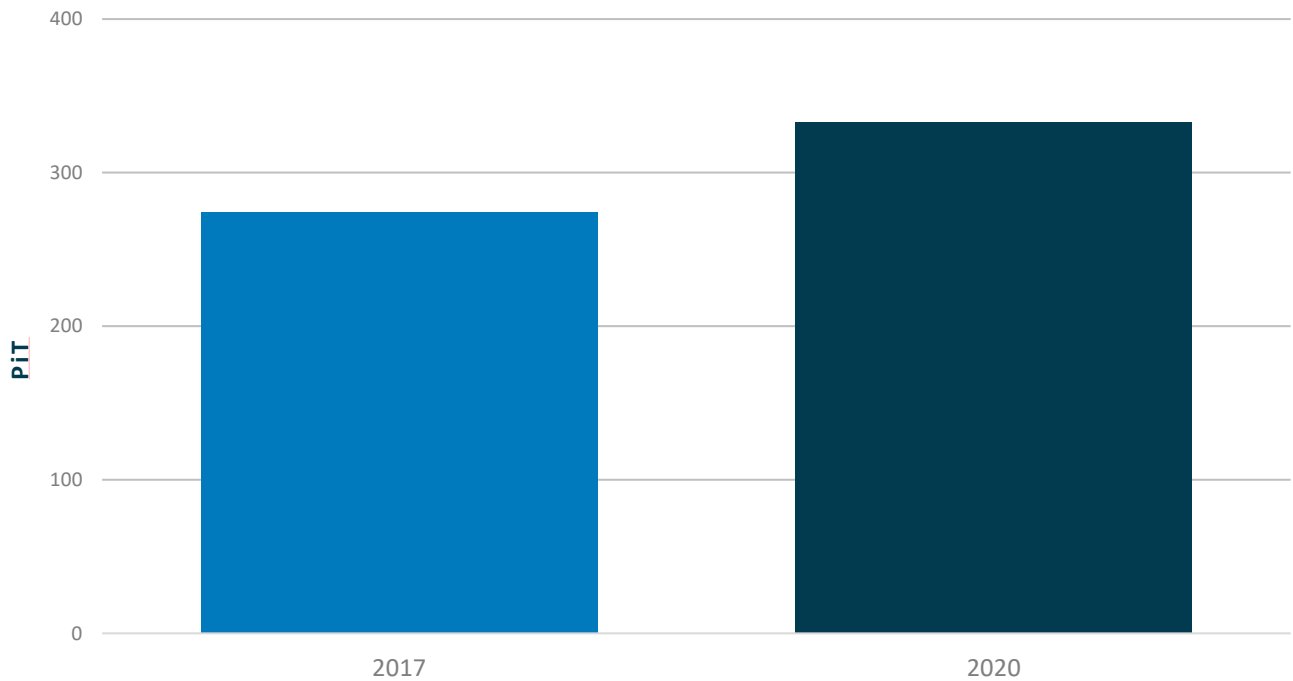


Figure 9 - PiT Count Between 2017 & 2020



⁸ CMHC. 2020. Core Housing Need (2016) — Abbotsford (CY). Retrieved from [https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/5909052/4/Abbotsford%20\(CY\)%20\(British%20Columbia\)](https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/5909052/4/Abbotsford%20(CY)%20(British%20Columbia))

Housing Priorities

Housing demand analysis.

The data clearly points to serious shortages in secure, appropriate, and affordable housing for low to moderate income earners. Without multiple incomes in a single household, the average individual income in Abbotsford suggests that a significant proportion of renters are experiencing CHN. The need for this type of housing is supported by the increased Point in Time counts in Abbotsford between 2017 and 2020. Forecasts of potential growth by housing type were compared to different levels of household incomes required. Of note, there are 761 new market rentals needed by 2026 for projected new households earning \$40,000-\$60,000.



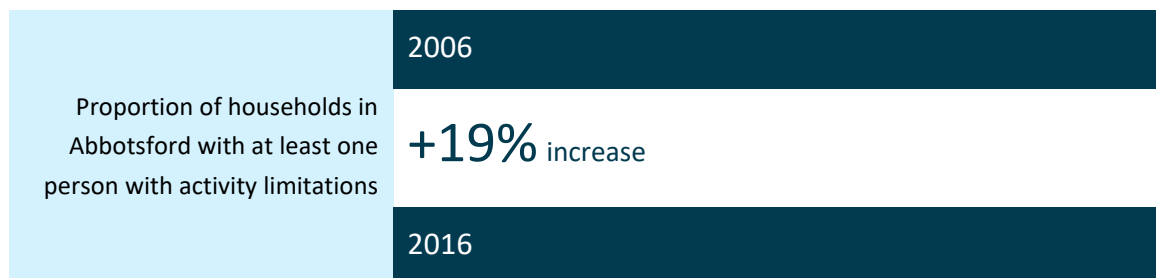
Housing for seniors.

Abbotsford’s senior population is growing and with that comes increased need for accessibility-adapted homes. Current projections for households with seniors in core housing need are expecting to see a rise from 6,616 households in 2020 to 7,294 households (a 10% increase) by 2026. Other comparator communities have historically had higher populations of those over 65 and could provide a rubric for the housing needs of an increasing elderly population.



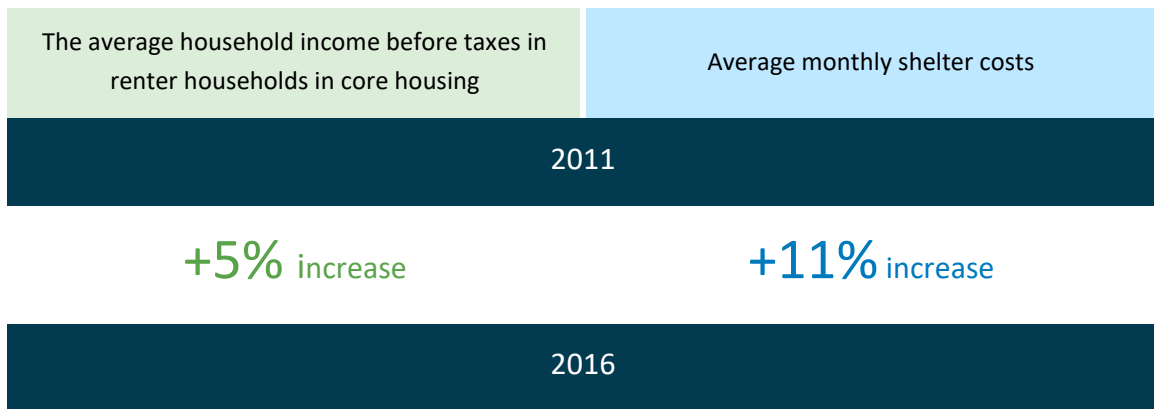
Special Needs Housing.

The proportion of households in Abbotsford with at least one person with activity limitations has rapidly grown by 19% from 2006 to 2016. Moreover, approximately 15% of households in core housing Need in Abbotsford have at least one person with activity limitations. However, special needs housing options in Abbotsford have decreased from 2014 to 2017. Current estimates of need in Abbotsford suggest approximately 600-650 adults would benefit from affordable, inclusive, accessible, and safe housing.



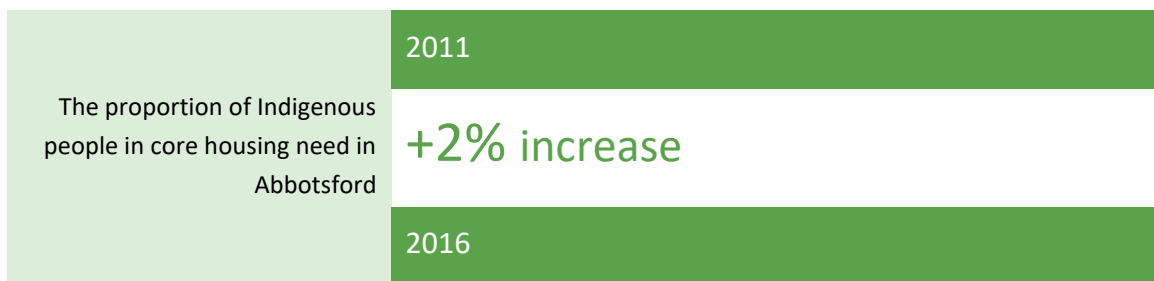
Rental Housing.

In Abbotsford, the rapid increase in house prices has affected more renters than owners, leaving low- and middle-income individuals and households priced out of home ownership and more reliant on rental housing. Furthermore, the average household income before taxes in renter households in core housing need in the community grew by 5% from 2011 to 2016 versus average monthly shelter costs which increased at a faster pace (+11%) during the same period. The number of renter households in core housing need is expected to continue to increase and, as such more affordable rental options should be considered.



Indigenous Housing.

The proportion of Indigenous people in core housing need in Abbotsford has increased at the same pace as the total Indigenous population in the community from 2011 to 2016 (+2%). Indigenous people are more likely to live in a multi-generational household than non-Indigenous people, and birthrates are higher for Indigenous families than the BC provincial average. As such, Indigenous families are more likely to need a larger home to prevent overcrowding. However, larger homes in Abbotsford are predominantly single-detached homes that are now unaffordable for many families with low and mid-level incomes, and availability of rental homes with several bedrooms can be rare.



Housing for families.

Lone-parent households represent the highest proportion of households by family type in core housing need in Abbotsford. Addressing this situation will not only require the development of new housing units, particularly for women-led households and families with children, but also the investment in subsidized housing and other subsidies for families experiencing core housing need or at risk of poverty in Abbotsford.

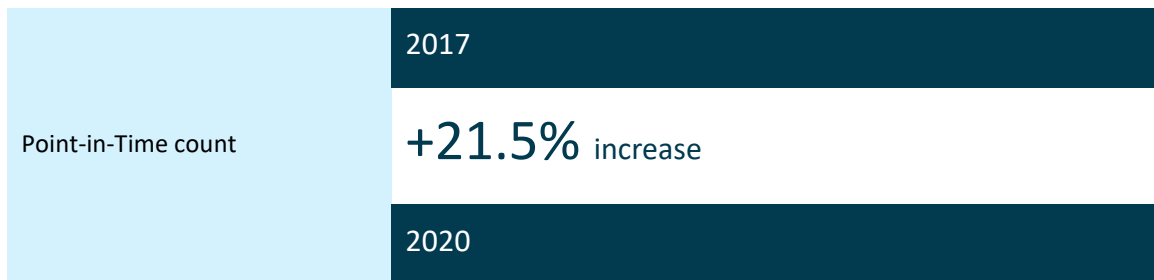
With incomes not keeping pace with housing prices it will be important to support opportunities for ownership as part of any strategy.

☞ **Housing for individuals experiencing Extreme and core housing need.**

In Abbotsford over the decade from 2006-2016 the makeup of core housing need has changed. Historically, a greater proportion of owners were experiencing core housing need, while as of 2016 the split between owners and renters was almost equal. This suggests that while progress has been made with homeowners, renters are now struggling more to afford housing.

☞ **Effects of housing on homelessness.**

The 2016 census data shows a trend of increasing housing costs and groups who are falling behind. Additionally, other factors suggest there is a shortage of necessary housing. For example, historically Abbotsford has had a higher than BC average vacancy rate, yet over the last five years the rate has been lower than the BC average reaching its lowest rate in 22 years in 2017. The cost of this trend is highlighted by the Point-in-Time count between 2017-2020, which increased by 21.5% from 2017 to 2020. This suggests that affordable housing is becoming an increasing problem in Abbotsford and the housing strategy will be vital to changing this upward trend.



☞ **Community Engagement.**

Numerous opportunities to engage Abbotsford residents were made to ensure various viewpoints were captured. There was a general sentiment that more could be done to support those in need, especially those at the lowest earning households and those experiencing acute homelessness.

KEY TAKEAWAYS

While the population in Abbotsford continues to grow, it is experiencing a number of pressures that the City is currently and should continue to plan for. Much like other communities in British Columbia, the population is aging, and suitable supports need to be in place as this population grows. The cost of housing is rapidly increasing, outpacing income growth.

At the same time, historical vacancy rates have remained low since at least 2015, while the cost of renting increases. Populations who are vulnerable to housing pressures include new immigrants, Indigenous households, single-income earners, particularly lone-parents, seniors and individuals with disabilities. As Abbotsford continues to implement its Affordable Housing Strategy, these populations will continue to need to be served, even while more affordable and diverse market options will continue to support families looking to purchase and first-time homeowners. In summary, Abbotsford is increasingly feeling the pressure of the region's real estate market, and in turn this has placed significant pressures on the city's diverse residents.

However, the adoption of the City’s Affordable Housing Strategy in 2020 provided a road map for the City and its partners to build on federal and provincial investments in a range of housing types, from homelessness supports to affordable ownership, should continue to guide the City’s actions. Using the needs identified in this report, and the actions laid out in the Affordable Housing Strategy, the City can continue to move toward its OCP Vision, that

Abbotsford is a city of distinct and increasingly complete neighbourhoods rich with public life. Our compact urban area is anchored by a thriving City Centre and surrounded by remarkable natural areas and flourishing agricultural lands. We are diverse, inclusive, and connected. We are green, prosperous, and healthy. We are a vibrant and beautiful community.



CHAPTER

3

Introduction

OVERVIEW

Like many communities in British Columbia (BC), Abbotsford has seen increases in the cost of living for residents and concerns remain on the access to affordable housing. Affordability and housing must be crucial components of any future planning around how Abbotsford will evolve. To better understand the challenges and how to respond to them, the City of Abbotsford initiated this Housing Needs Report (HNR) to build a more complete understanding of current and future housing needs in the community.

LEGISLATIVE REQUIREMENTS

In 2018, British Columbia's Local Government Act was amended to require local governments to prepare 'housing needs reports' every five years. For the housing needs report to align with the requirements in the Local Government Act, the report must collect:

- statistical information about current and project population;
- statistical information about household income;
- information about significant economic sectors;

- information about currently available housing units and housing units that are anticipated to be
- available, including information about types of housing units; and
- any other prescribed information.

The housing needs report must be based on the information collected above and include:

- for each type of housing unit, the number of housing units required to meet current housing needs;
- for each type of housing unit, the number of housing units required to meet anticipated housing needs
- for at least the next 5 years; and
- any other prescribed information.

Housing needs reports are also required to identify areas or ‘statements of need’ that apply to each local government’s specific housing context. Statements of need for Abbotsford are identified at the end of this document. Once completed, Abbotsford’s City Council must receive by resolution the housing needs report at a meeting that is open to the public. Then, the housing needs report must be published on the City’s website for it to be publicly and freely accessible.

TECHNICAL ADVISORY GROUP

A Housing Needs Technical Advisory Group (TAG) was established and consisted of members of various City Departments with multi-sectoral stakeholders who reviewed and provided input about local conditions and factors that influence housing development, preservation, and access. Their review ensured the HNR provides an overview of Abbotsford’s current housing availability, suitability, and affordability across the entire housing continuum; including but not limited to shelter, supportive housing, affordable housing, co-op/shared housing, affordable homeownership, market rental and market homeownership. Housing for specific populations and community integration needs with specific cultural and sustainable development considerations are incorporated.

ABOUT THE PROCESS:

This HNR was prepared to meet the Housing Needs Reports Requirements outlined in the Local Government Act. This work consolidates the following phases:

Phase 01

Land economic and housing demand analysis utilizing Statistics Canada, Provincial, Regional, Official Community Plan Master Growth Plan, Provincial socio-economic-health, and Point-In-Time Count survey data to ensure comprehensive analysis. The process included multi-sectoral stakeholder and community dialogues to help inform local trends, patterns, and challenges.

Phase 02

Quantitative data collection to help determine current and projected housing needs. Local governments are required to collect 50 distinct kinds of data about: current and projected population, household income, significant economic sectors, and currently available and anticipated housing units. Financial modelling using this data can estimate ongoing levels of investments in the Abbotsford housing continuum-of-care portfolio.

Phase 03

Multi-stakeholder virtual sessions with Abbotsford Housing and Homelessness Systems stakeholders, composed of all levels of government, statutory agency partners, non-profit housing and service providers, First Nations community organizations and agencies, private sector development, businesses, community organizations, and local residents. The purpose of the engagement sessions is to test the data in relation to local conditions, housing pressures, challenges, and opportunities to address the housing and socio-economic needs of the community and its specific sub-populations.

CONTEXT:

COVID-19 Pandemic

In 2020, Canada declared a national state of emergency and national lockdown to limit the spread of the coronavirus. This HNR provides insight into housing impacts where current trends are available.

Alignment to Community Infrastructure Development Study

The investment in a strong social community infrastructure matters to overall socio-economic and healthy community outcomes. The Community Development Infrastructure Study (CDIS) — the first of its kind — brings together focused research on poverty, wellbeing, housing, homelessness, age-friendly strategies for vulnerable seniors, childcare, and systems integration. Incorporating the pillars of Access, Resiliency, Opportunity, Equity, and Inclusion, the aim of this coordinated effort is to provide information from which to strengthen Abbotsford's collaborative approach across housing, health, and community services, to improve outcomes for all residents.

Associated Strategies and Policies

It is important that this Housing Needs Assessment aligns with other higher-level plans and strategies at the federal, provincial, and municipal level. A number of these plans and strategies are noted below.

FEDERAL

National Housing Strategy

Canada's first-ever National Housing Strategy will help drive the success of Canada's housing sector by giving more Canadians affordable homes.

Through the NHS, the federal government is bringing together the public, private and non-profit sectors to re-engage in affordable housing. Using a mix of funding, grants and loans, the strategy will create affordable, stable and livable communities. These communities will be located near amenities and transportation – and have the opportunities needed to succeed. Ultimately, communities where families thrive.

Reaching Home

Canada's Homelessness Strategy is a community-based program by the federal government aimed at preventing and reducing homelessness across Canada. This program provides funding to urban, Indigenous, rural and remote, and territorial communities to help them address their local homelessness needs. The role of local municipalities and communities are key in mobilizing its combined resources in collaboration with senior government to respond to issues of homelessness and vulnerability in the community. Abbotsford has recently been awarded Service Canada Designated Community Status.

PROVINCIAL

Homes for B.C.

In 2018, British Columbia's government launched its 30-Point Plan for Housing Affordability in the province. By addressing demand, supply, and security at the same time, the province aims at bringing down the curve of housing costs and improving options for people looking for a home. To this end, the Plan sets five main strategies with the purpose of stabilizing the market, cracking down on tax fraud and closing loopholes, building the homes people need, security for renters, and supporting partners to build and preserve affordable housing.⁹

Off-Reserve & Urban Indigenous Housing

The Province is working with the Aboriginal Housing Management Association (AHMA) to create sustainable, self-reliant, safe and affordable housing for Indigenous people living off-reserve.

REGIONAL

Fraser Valley Regional District Matters

The following highlights select policy statements from this Plan to further demonstrate alignment with FVRD goals and objectives when providing for the needs of the projected population and related regional matters

Housing:

- ➔ Increasing the supply of non-profit rental social housing.
- ➔ Supporting a range of affordable housing options using a Housing First approach along the housing spectrum, including shelters and safe houses, transitional/temporary housing, supportive housing, and independent living options, especially in transit-accessible areas.

⁹ B.C. Government. (2018). Homes for B.C. A 30-Point Plan for Housing Affordability in British Columbia. Retrieved from: https://www.bcbudget.gov.bc.ca/2018/homesbc/2018_homes_for_bc.pdf

- Leveraging shared funding with other levels of government through advocacy to support the City’s limited mandate and resources to address social needs. Measure, monitor, and articulate local priorities for the community to support advocacy objectives.

Municipal

The Official Community Plan represents the principal policy direction for the City regarding how Abbotsford will change and evolve over time to a population of 200,000 people and beyond. It provides the overarching strategic direction for the City, from which all other plans and strategies should align, and housing is embedded within the following existing plans, policies, standards, and practices.

PLAN	HOUSING NEEDS ASSESSMENT PROJECT
Official Community Plan	Housing Policies 2.1 Housing Diversity 2.2 Housing Affordability 2.3 Housing Design 2.4 Family Friendly 2.5 Age Friendly 2.6 Non-Market Housing
Abbotsford Plan 200K (Master Plans, Key Strategies and Studies)	<ul style="list-style-type: none"> ▪ Park, Recreation and Culture Master Plan ▪ Transportation and Transit Master Plan ▪ City Water Master Plan ▪ City Wastewater Master Plan ▪ Housing Strategy
Neighbourhood Plans	<ul style="list-style-type: none"> ▪ Udistrict ▪ City Centre ▪ Historic Downtown ▪ Mckee
Strategic Plan	<ul style="list-style-type: none"> ▪ Complete Community
2020 Abbotsford Housing Strategy (AHS)	Strategic Area 1: Housing Supply Strategic Area 2: Partnerships and Coordination
Homelessness in Abbotsford Action Plan	The Homelessness Action Plan was developed with a goal of ensuring that every person in Abbotsford has a home. The City of Abbotsford works with BC Housing, Fraser Health Authority, and community partners to implement the plan which includes a Housing First approach, wrap-around supports, prevention programming, community collaboration, and awareness.

These federal, provincial, and municipal level plans guide and inform this report, and they are also subject to change. Changes to provincial and federal policies and programs that support housing development and operation mean that the City of Abbotsford must adapt local policies to align with new requirements as they emerge.



CHAPTER

4

Approach

In April 2020, HelpSeeker was engaged by the City of Abbotsford to undertake a housing study to provide staff with a better understanding of local housing issues. The following methods were utilized:

DOCUMENT REVIEW

A full scan of existing and previous policies, plans, and other documents was conducted to examine how the approach to housing has evolved over more than a decade in Abbotsford.

The City of Abbotsford's Housing and Homelessness Unit has conducted preliminary land, economic, and housing demand analysis as part of Stage 1 of its Affordable Housing Strategy, which will be utilized towards this proposed work.

COMMUNITY-LEVEL STATISTICAL DATA

Quantitative datasets were pulled from the City of Abbotsford, the Government of BC, Statistics Canada, and the Canada Mortgage and Housing Corporation. Accessing complete, real-time data is of utmost importance for ensuring the challenges are accurately diagnosed, and to capture emerging opportunities. The data focused on the City of Abbotsford Census SubDivision (CY, CSD) level

While reviewing this report, there are a number of items to consider.

- Historical data was used to prepare this report including the past three Statistics Canada Censuses (2006, 2011, 2016) and Canada Mortgage and Housing Corporation (CMHC); 2020 updates are provided where possible.
- The BC Stats data is based on a different sampling group compared to the Statistics Canada Census Community Profiles and therefore, there is some variation in data depending on the source.
- Ongoing updates of the demographic and economic data and housing indicators in this report will need to acknowledge the housing impacts that emerged directly and indirectly due to the COVID-19 pandemic. The next census will be conducted in May 2021, and the data release is scheduled for Fall 2022.
- Data and information may not always exist to demonstrate, assess and highlight the issues across the housing system in Abbotsford. There are varying degrees of data gaps specifically with regards to Special Needs housing data.

HOMELESSNESS POINT-IN-TIME COUNT

The Abbotsford Homelessness Point-in-Time Count provided valuable survey and administrative data on sheltered and unsheltered individuals and families for one night in March 2020.

Systems Mapping

The systems mapping platform HelpSeeker has been rolled out in Abbotsford across 3,408 social services, and this generated a real-time inventory and map of housing resources. Using this platform, Social Asset Mapping was conducted to better understand the resources available to Abbotsford currently, as well as assess gaps and trends.

Land Economic and Housing Demand Analysis

GPRA was retained by the City of Abbotsford to provide land economic analysis and housing demand analysis to inform the City's Affordable Housing Strategy, specifically with the goal of determining the City's ability to secure: affordable housing units, voluntary community amenity contributions (CACs), and density bonusing requirements for affordable housing delivery in Abbotsford.

COMMUNITY ENGAGEMENT

Virtual engagement and small physically distanced gatherings took place between June and September of 2020. Engagement opportunities included stakeholder meetings, an online survey in English and Punjabi for city residents, a series of design labs, and community circle dialogues. The purpose of this engagement was to test and confirm the economic data analysis and to better understand the housing and community needs of individuals with low to moderate incomes. Further feedback on priorities, issues, and opportunities related to housing needs in the light of the COVID-19 pandemic was also explored.

The assessment process and this report will not result in specific new policy but will later be used to support and inform future changes to Abbotsford's Official Community Plan, Zoning Bylaws, Affordable Housing Strategy, and other plans and policies related to housing.



CHAPTER

5

Abbotsford Overview

LOCATION

Abbotsford is located on the traditional, ancestral, and unceded territory of the Stó:lō Nation. It is the largest municipality in the province outside Metro Vancouver. The city is 45 minutes from Canada's Pacific coast, at the commercial crossroads of Asia-Pacific and North America, with duty-free access to the US and to Mexico. One US border crossing and the Trans-Canada Hwy (Hwy No. 1) make Abbotsford a primary hub in the Fraser Valley and a prime location for businesses in the region.

Businesses using Vancouver ports take advantage of one of the shortest sea routes from Asia to North America. These routes are connected to all major US economic centres by secure and reliable road and rail networks. The Abbotsford International Airport (YXX) is a prime access asset, and more than 1 million passengers departed or arrived at YXX in 2019, an 18.7% increase over the previous year.¹⁰

¹⁰ Abbotsford International Airport. 2019. Abbotsford International Airport (YXX) reaches 1 million passenger milestone. Retrieved from <https://www.abbotsfordairport.ca/Assets/Abbotsford+Airport/New+Releases/2019-12-30+Abbotsford+International+Airport+Reaches+One+Million+Passenger+Milestone.pdf>

STÓ:LŌ NATION

The traditional land of the Stó:lō Nation extends beyond the Fraser River and into the Fraser Canyon. The term “S’ólh Téméxw” is used to describe the Stó:lō Nation's traditional and ancestral territory, and the Stó:lō people are known to have lived in this territory since “time immemorial”.¹¹

The people are organized in 24 Bands/First Nations within the Sto:lo territory which extends from Langley to 5 Mile Creek, north of Yale, on both sides of the Fraser River. Due to appropriation of land by the Federal Government for public utilities such as hydro, telephone lines, gas lines, roads, railways, and land for honorably discharged veterans; there are 83 parcels of land or reserves allocated to the 24 Sto:lo First Nations. Since the 1990s, Sto:lo leaders have been actively developing a self-governance system and are in treaty negotiations with the Federal and Provincial Government.¹²

Lifestyles and traditions include fishing, wind-drying fish, types of fishing, hunting, governance, plant gathering, carving, Salish weaving, cedar root and bark basket making/textiles, ceremonies, rites of passage, etc. Present day culture is a mixture of the old and the new, and as such, there is considerable movement between Indigenous communities and the land now known as Abbotsford.

KEY TRENDS

Key to understanding local changes in housing and population needs is to compare Abbotsford to other municipalities of similar size. To this end, this report compares municipalities of similar size from BC and other provinces. More specifically, this report examines Kelowna, Langley, Chilliwack and Nanaimo as comparators to Abbotsford.

POPULATION

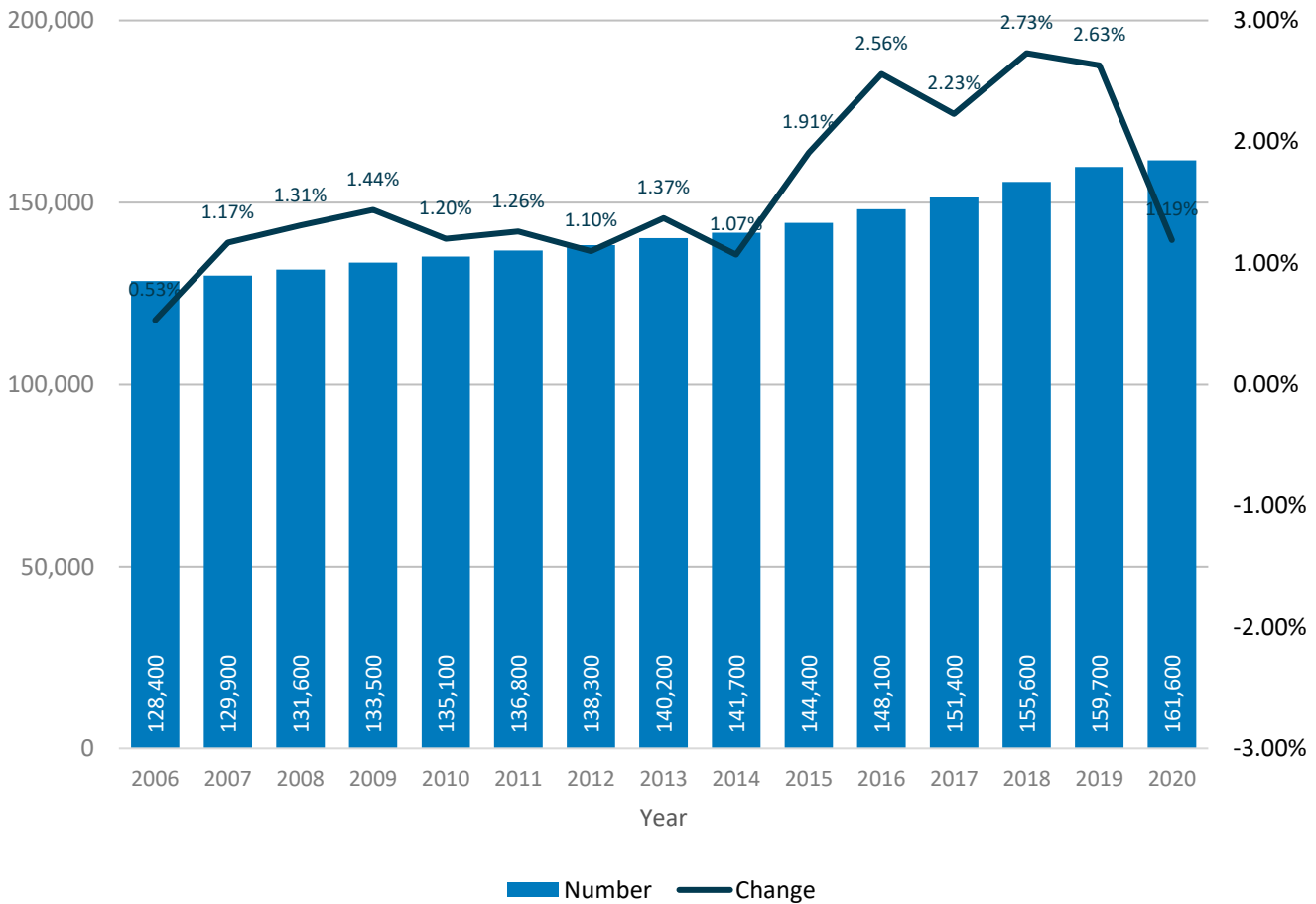
Every year, BC Stats releases total population estimates for these B.C. sub-provincial areas, and as of 2020, the population for Abbotsford is recorded as 161,600.¹³

¹¹ Stó:lō Nation. 2018. <https://www.stolonation.bc.ca/>

¹² Coqualeetza Cultural Education Centre. 2010. Qw'oqw'elith'a. Coqualeetza Cultural Education Centre. Retrieved from <http://www.coqualeetza.com/home.html>

¹³ Government of British Columbia. 2020. British Columbia Population Estimates. Supplied.

Figure 10 - Population growth, 2006-2020.¹⁴



It is important to note the difference between BC Stats and Census population and household data. Population estimates are periodically revised for changes to underlying indicator data, methodological improvements and to reflect updated base year data from a new census. Projections are updated annually to reflect the latest estimates based on actual indicator data, as well as any new information on likely future demographic and economic changes. Census data are never revised except if an error is discovered, and they are typically an undercount of the actual population, which is determined through coverage studies following the Census.

The following information details population change through time using the previous three federal census reports and BC Stats.

Census data shows Abbotsford’s population has continued to increase from 124,300 residents in 2006 to 141,400 in 2016. This is an annual growth of 1.4%, on par with the 1.3% annual increase experienced in the province. A more rapid population increase was registered from 2006 to 2011 with an annual increase rate of 1.5% compared to a 1.2% increase from 2011 to 2016. The overall population increase is more a result of international and domestic migration, rather than natural increase. According to BC Stats, in 2020 Abbotsford’s population reached 161,600.

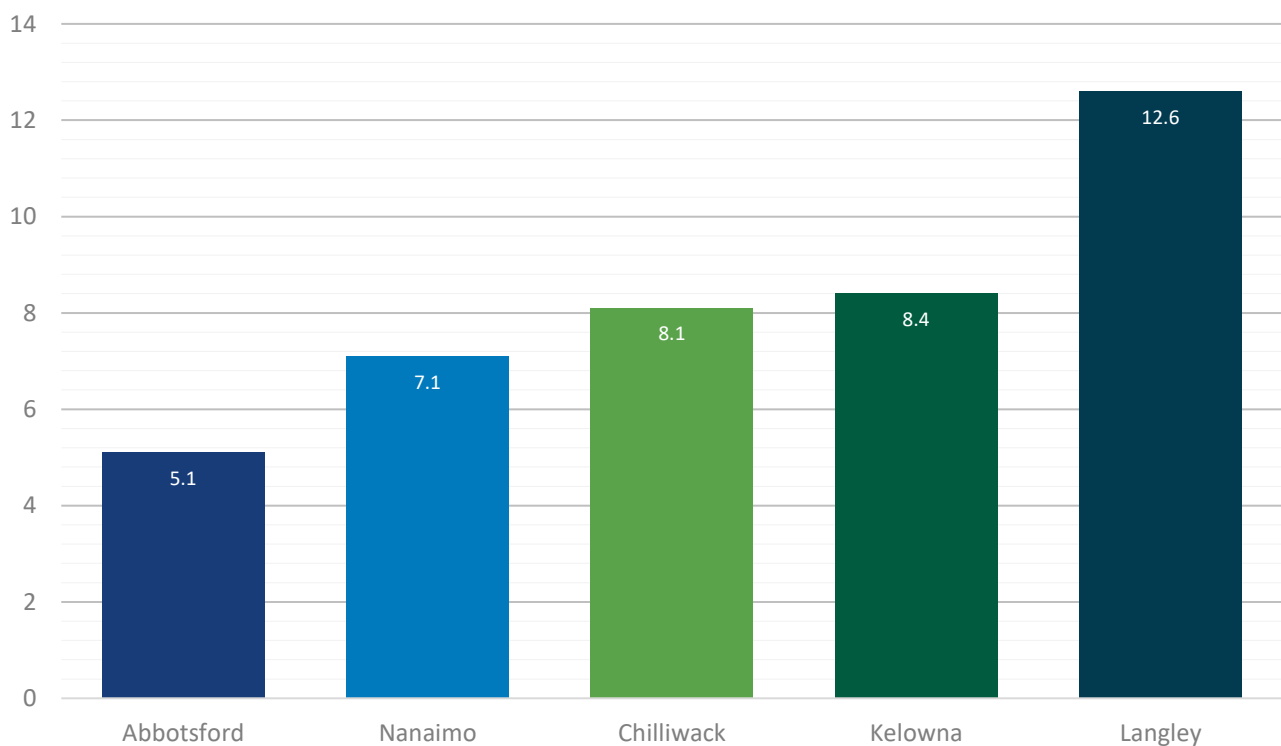
¹⁴ Government of British Columbia. 2020. British Columbia Population Estimates. Supplied

Table 1 - Total population, Abbotsford, 2006-2016, and 2020.^{15,16}

	2006	2011	2016	2020
Census - Total population	124,300	133,500	141,400	-
Percentage change	-	7.4	5.9	-
Total population (estimates)	128,400	136,800	148,100	161,600

Abbotsford has maintained an almost equal proportion of females and males from 2006 to 2016, and into 2020 with females accounting for 51% of the total population in every census count reviewed in this report. Examining the comparator cities, Abbotsford is close to the average growth rate.⁷

Figure 11 - Comparator population growth, 2011-2016¹⁷



An important caveat for this analysis is that it does not take into account COVID related migration patterns. Larger municipalities within Canada (Vancouver, Toronto, etc) have seen large migrations out of city centres towards surrounding

¹⁵ Statistics Canada, 2006, 2011, 2016 Census of Population.

¹⁶ Government of British Columbia. 2020. British Columbia Population Estimates. Supplied.

¹⁷ Statistics Canada, 2006, 2011, 2016 Census of Population.

communities driving up housing demand and prices¹⁸. Out of the comparator cities, Sherbrooke, Kingston and Abbotsford are all close to major population centres and are likely to experience this migration acutely. While not captured in census data, or having undergone systematic analysis, colloquial data suggests that the population in Abbotsford will increase at a higher rate in response to the COVID pandemic.

AGE DISTRIBUTION

The age group distribution of Abbotsford residents has also remained consistent from 2006-2016 and into 2020, with a slight shift as the population ages.

Table 2 - Age distribution in Abbotsford, 2006-2016.¹⁹

Age Group	2006		2011		2016	
	Number	Percentage	Number	Percentage	Number	Percentage
0-14	25,040	20%	25,320	19%	25,940	19%
15-19	9,070	7%	9,440	7%	8,905	6%
20-24	8,865	7%	9,050	7%	9,150	7%
25-49	42,335	35%	44,175	34%	45,430	33%
50-64	20,635	17%	24,475	19%	26,890	19%
65-84	14,585	12%	16,480	13%	19,935	14%
85+	1,785	1%	2,005	2%	2,320	2%

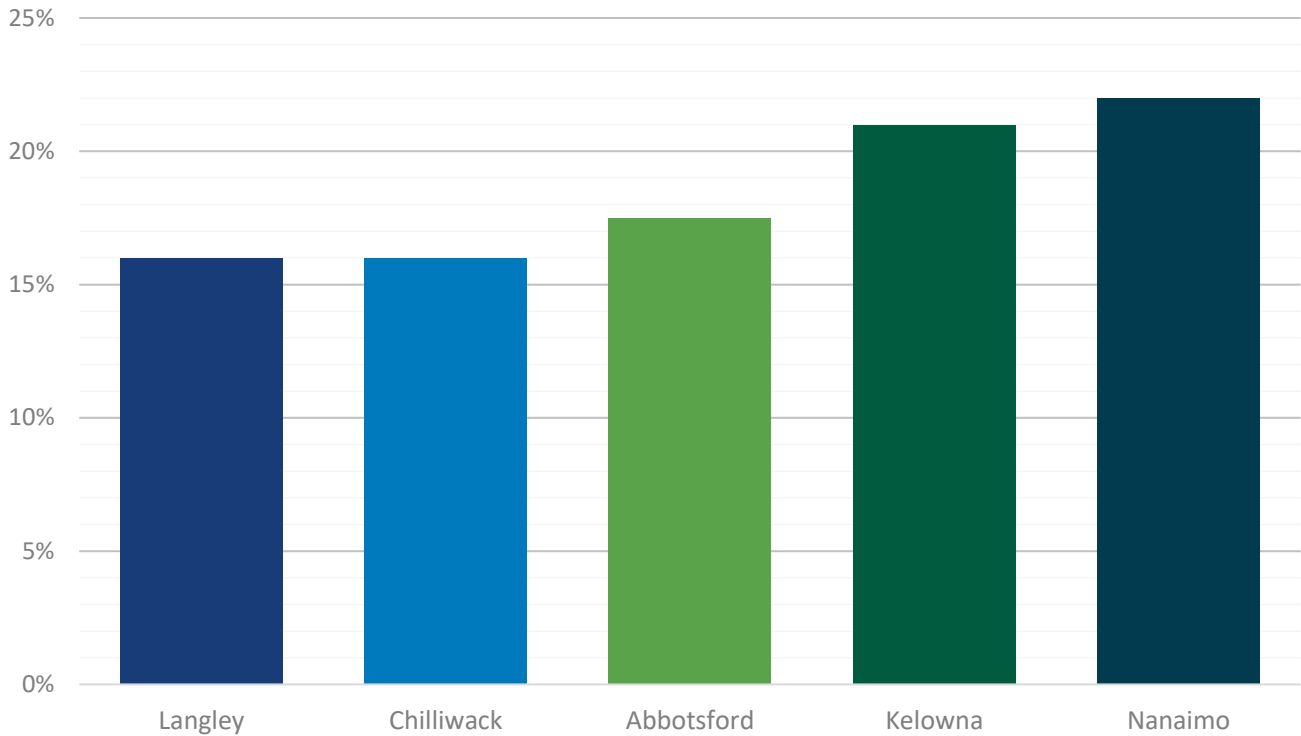
The proportions of children 0-14 and late teens 15-19 are decreasing. Fertility patterns, specifically the number of children born and the average age at childbearing will affect the dynamics of population growth, age structure, family formation, and household composition.

As the proportion of working older adults (50-64) increases over the next 10 years, combined with the current seniors population of “baby boomers”, a greater demand for housing, health care, and other social needs will be realized. The proportion of Abbotsford residents aged 65 years or older was 17% in 2016, and the projections estimate that by 2026 this percentage is expected to rise to 19% or 32,817 people, placing increased demands on housing and health services. Other municipalities have historically had elderly populations similar to what is predicted in Abbotsford. Comparison of health service utilization and housing needs in Kelowna and Nanaimo with the predicted over 65 population (19% over 65 population) may provide insights on the changing needs with this demographic change.

¹⁸ <https://www.missioncityrecord.com/news/buyers-market-housing-prices-continue-to-rise-in-abbotsford-and-mission/>

¹⁹ Statistics Canada, 2006, 2011, 2016 Census of Population.

Figure 12 - Percentage of population over 65, 2016²⁰



This is beginning to be evidenced by the average and median age in the city: a slight increase of about 2 years over the time period identified for this HNR.

Table 3 - Average and median age, Abbotsford, 2006-2016.²¹

2006		2011		2016	
Average Age	Median Age	Average Age	Median Age	Average Age	Median Age
36.8	36.3	38.3	37.4	39.4	38.6

This aging population will affect economic growth, trade, migration, disease patterns and prevalence, and fundamental assumptions about growing older in the community.

²⁰ Statistics Canada, 2006, 2011, 2016 Census of Population.

²¹ Statistics Canada, 2006, 2011, 2016 Census of Population.

MOBILITY AND MIGRATION

From 2006 to 2016, Abbotsford gained over 17,000 new residents, and as seen in the table below, 32% have come from interprovincial and intraprovincial migration (internal migrants moving within Canada and within BC, respectively), and 8% from people living outside of Canada (external migrants).

Table 4 - Mobility status, Abbotsford, 2006-2016.²²

	2006		2011		2016	
	Number	Percentage	Number	Percentage	Number	Percentage
Total - Mobility status 1 year ago	120,660	100%	129,345	100%	136,935	100%
Non-movers	98,610	82%	110,935	86%	115,730	85%
Movers	22,055	18%	18,410	14%	21,205	15%
Non-migrants	14,185	64%	11,080	60%	11,850	56%
Migrants	7,870	36%	7,325	60%	9,350	44%
Internal migrants	6,340	81%	5,725	52%	7,555	81%
Intraprovincial migrants	5,340	84%	4,900	86%	6,120	81%
Interprovincial migrants	995	16%	825	14%	1,445	19%
External migrants	1,530	19%	1,600	14%	1,795	19%

In Abbotsford, both interprovincial and intraprovincial migration drive rental demand.²³ Likely due to pullback in economic activity in Alberta during the oil price downturn,²⁴ as well as the city's proximity to the Vancouver CMA where home prices and rents have increased drastically,²⁵ some individuals and families chose to move to Abbotsford as housing is relatively more affordable.²⁶ It is likely that this trend will only be exacerbated by COVID related migrations.

INDIGENOUS PEOPLES

The Stó:lō First Nations people, or “people of the river”, have always lived in the Fraser Valley region and S'ólh Temexw is the traditional territory of the Stó:lō peoples.²⁷ Along the Fraser River, the people are known as the Upper Sto:lo.

In 2016, 6,595 people identified as Indigenous in the 2016 census, making up 4.33% of the population. Of this 6,595, there were 3,180 people who identified as First Nations, 3,100 as Métis, and 20 as Inuk (Inuit). One hundred ninety-five people indicated multiple responses, and another 100 indicated a response not included in one of these categories. Interestingly,

²² Statistics Canada, 2006, 2011, 2016 Census of Population.

²³ CMHC, 2018, Rental Market Report, Abbotsford-Mission CMA

²⁴ B.C. and Alberta show the highest levels of bilateral migration between any two provinces in Canada.

²⁵ CMHC, 2020, Rental Market Report, Vancouver CMA

²⁶ CMHC, 2018, Rental Market Report, Abbotsford-Mission CMA

²⁷ Stó:lō Nation. 2018. About. Retrieved from <https://www.stolonation.bc.ca/>

only 1,620 people residing in Abbotsford are Registered or Status Indians. This may be for a variety of reasons, however, there have been historical systemic barriers in place, such as race, generation, and gender classifications, that determine eligibility for status.²⁸

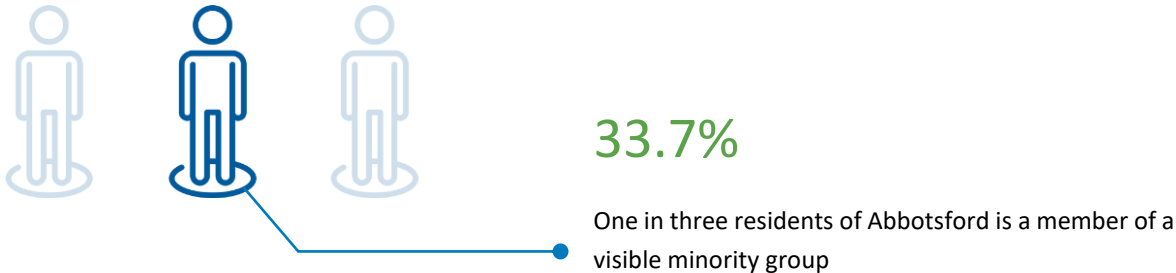
The Indigenous population has almost doubled in the last 10 years with an increase of 85% from 2006. In terms of geographical mobility (i.e., the movement of people from one place to another), it is important to note that Indigenous populations continue to grow both on and off reserve. Therefore, while mobility contributes to some urban population growth, there is no widespread phenomenon of persons moving from reserves to cities.²⁹

IMMIGRATION AND DIVERSITY

In 2016, immigrants made up 27.6% (38,220) of Abbotsford’s total population. During the last census period, Abbotsford saw a considerable influx of immigrants. Between 2011 and 2016, Abbotsford recorded an increase of 12.6% in its immigrant population, double the 6.2% increase over the census 2006-11 period.³⁰ In Abbotsford, India was the single largest source country for both its total immigrant (53.4%) and recent³¹ immigrant populations (65.1%) in 2016. Ethnic diversity is also reflected in residents who speak non-official languages at home, with India (Punjabi), Philippines (Tagalog), Korean, and German being the most common languages for immigrants and recent immigrants.

Just over 1 in 3 residents of Abbotsford are a member of a visible minority (33.7%),³² meaning persons, other than Indigenous peoples, who are non-Caucasian in race or non-white in colour and are defined as such for federal employment equity purposes. In Abbotsford, the top three visible minority groups are from South Asia, China, and Philippines.

Approximately 75% of those reporting as a visible minority are of south Asian descent; representing 25% of the total population in Abbotsford.



²⁸ Statistics Canada. 2017. *Abbotsford, CY [Census subdivision], British Columbia, (table). Census Profile. 2016 Census.* Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017.

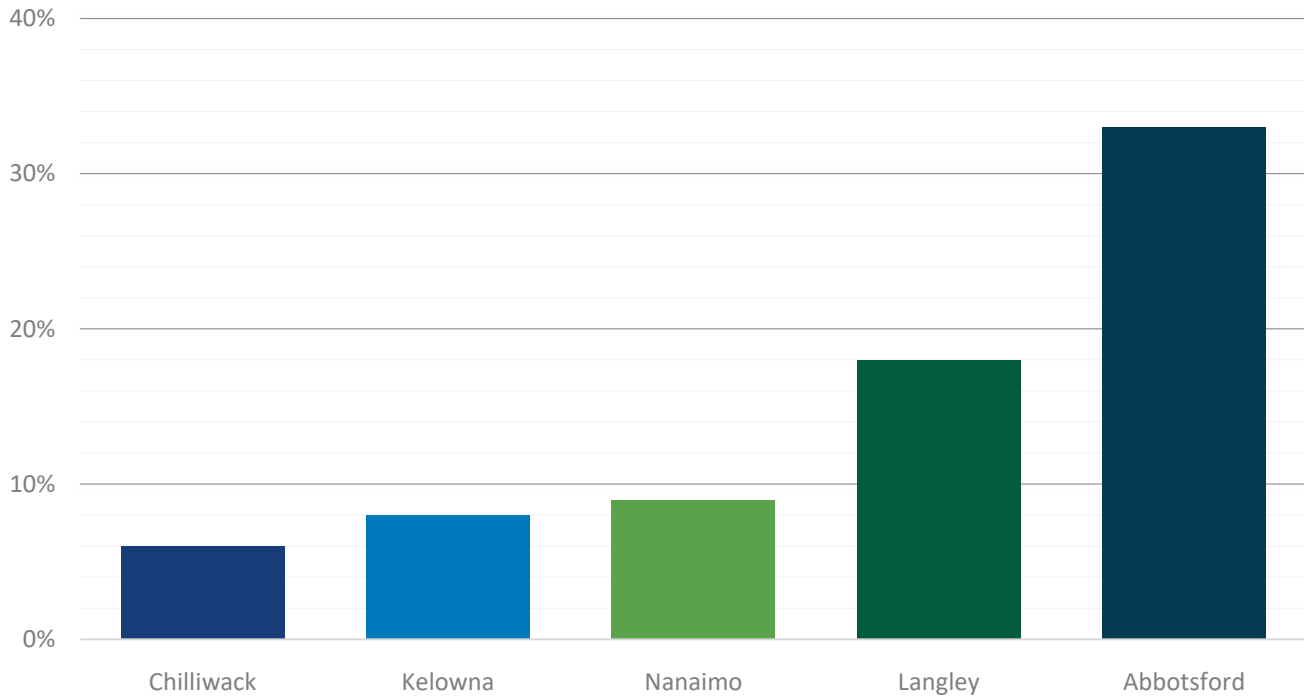
²⁹ Statistics Canada (2017), *Aboriginal Peoples in Canada: Key Results from the 2016 Census*, <https://www150.statcan.gc.ca/n1/daily-quotidien/171025/dq171025a-eng.htm>.

³⁰ Statistics Canada, 2006, 2011, 2016 Census of Population

³¹ Recent immigrant refers to a person who obtained a landed immigrant or permanent resident status up to five years prior to a given census year. In this case: between 2011-2016.

³² Statistics Canada, 2006, 2011, 2016 Census of Population.

Figure 13 - Percentage of visible minority population, 2016²⁰



As Abbotsford has a larger visible minority population than comparable cities, primarily in the South Asian community, housing strategies need to involve this community. This may require specific engagement strategies in non-English or French languages in order to be effective and understanding of whether this community will need different supports (e.g. intergenerational housing supports).

EDUCATION

The education level of individuals in Abbotsford has increased from 2006 to 2016 with characteristics. The percentage of the population aged 15 and over with no certificate, diploma, or degree has decreased by four percentage points, going from 26% in 2006 to 22% in 2016. This decrease corresponds with an increase in the percentage of the population with secondary (high) school diploma or equivalent degree, and with post-secondary certificate, diploma or degree in the city. In 2016, 34% and 45% of the population aged 15 and over had secondary and postsecondary certificates, diplomas or degrees, compared to 31% and 43% in 2006, respectively.

Table 5 - Education level, Abbotsford, 2006-2016. ³³

	2006		2011		2016	
	Number	Percentage	Number	Percentage	Number	Percentage
Total - Highest certificate, diploma or degree for the population aged 15 years and over in private households - 25% sample data	97,185	100%	105,630	100%	112,615	100%
No certificate, diploma or degree	24,915	26%	23,225	22%	24,330	22%
Secondary school diploma or equivalency certificate	30,230	31%	32,865	31%	38,085	34%
Postsecondary certificate, diploma or degree	42,035	43%	49,535	47%	50,200	45%
Apprenticeship or trades certificate or diploma	10,505	25%	11,650	24%	9,490	19%
College, CEGEP or other non-university certificate or diploma	14,675	35%	16,090	32%	17,455	35%
University certificate or diploma below bachelor level	5,075	12%	6,635	13%	4,725	9%
University certificate, diploma or degree at bachelor level or above	11,780	28%	15,165	31%	18,530	37%

The percentage of graduates with apprenticeship or trades certificates or diplomas, and university certificates or diplomas below bachelor level, have decreased, while the percentage of graduates with university diplomas or degrees at bachelor level or above has considerably increased going from 28% in 2006 to 37% in 2016, suggesting the population is becoming more highly educated.

Higher education leads to several advantages not only to individuals but also to the community. A higher education allows individuals to pursue careers that interest them, usually leading to higher job satisfaction. In addition, higher education provides individuals with higher income opportunities, better employment benefits, better access to health care, better dietary and health practices, less dependency on government assistance, and more advancement opportunities. For communities, access to higher education can potentially translate into economic growth, higher productivity, better quality of life, better trained and skilled workers able to fulfill labour force demands, and a reduction of poverty.³⁴

³³ Statistics Canada, 2006, 2011, 2016 Census of Population.

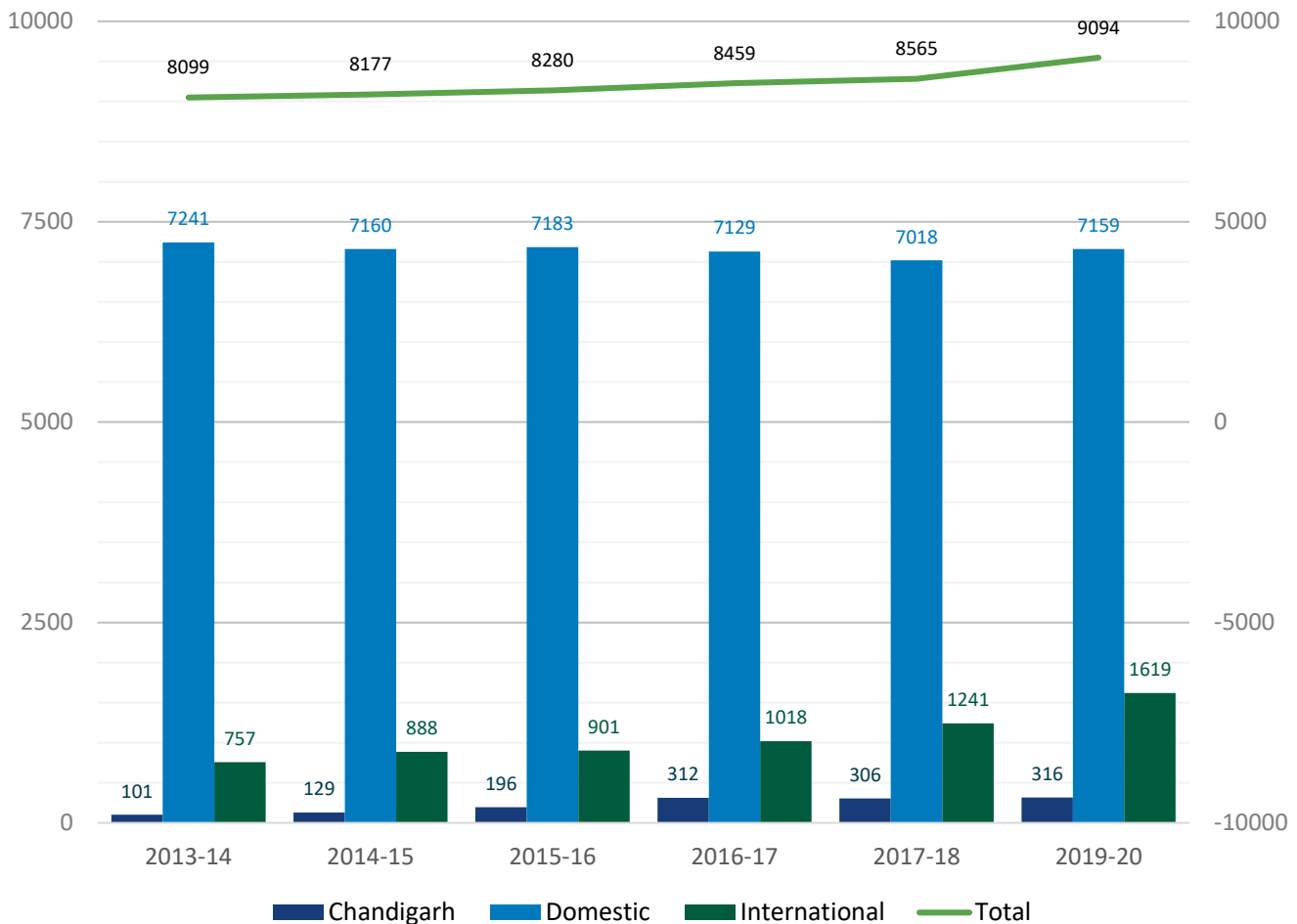
³⁴ The role of higher education in equitable human development; The Economic Returns to Higher Education in Twenty-Five Countries ; Higher Education for Innovation and Development ; How Higher Education Shuts the Door on the Racial Poverty Gap; Higher Education and Society

University Enrollment

The University of the Fraser Valley is the primary post-secondary institution located in the city and has seen a steady increase in its full-time equivalent (FTE) student enrollment numbers over the past 10 years with 5,789 FTE students enrolled during the 2018/19 school year.³⁵

The total number of full-time students has steadily increased over the past 5 years and has been primarily led by the number of international students. As shown in the chart below, the proportion of full-time international students have grown from 9% in 2013-14 to 18% in 2018-19.

Figure 14 - Number of full-time students by student type. University of the Fraser Valley, 2013-14 to 2018-19.³⁶



³⁵ University of the Fraser Valley. 2020. The Office of Institutional Research and Planning. Retrieved from <https://ufv.ca/media/assets/institutional-research/fact-books/UFV-Factbook-2018-19.pdf>

³⁶ The Office of Institutional Research and Planning. 2018. Retrieved from <https://ufv.ca/media/assets/institutional-research/fact-books/UFV-Factbook-2017-18.pdf>

**Note: Students who transfer from Chandigarh to Canada are counted as International.*

Post-secondary enrollment is key to respond to the economic, social, and labour market demands which are described in the following pages. Increasing enrollment in bachelor degrees and apprenticeship programs in the community not only translates into higher income for individuals and households, but also contributes to fill labour market gaps in industries and sectors with high demand of knowledge and skills in the community. Furthermore, university education enables individuals to see their income increase more rapidly and consistently throughout their careers, and once graduated, allows them to draw less frequently on social services, enabling governments to provide more services to all residents.³⁷ As the labour market evolves, the education system and educational programs offered in the community should adapt accordingly and equip themselves to meet the new demands for skills.

HOUSEHOLDS

From 2006 to 2016, the number of households in Abbotsford grew 13%, adding an average of over 540 new households every year. Average household sizes have remained at 2.8 people from 2006 to 2016, higher than the provincial average (2.4) in 2016.

Each year, BC Stats prepares an updated set of sub-provincial household projections after the population projection for the current year has been created using P.E.O.P.L.E. (Population Extrapolation for Organization Planning with Less Error). In 2020, there are almost 4,825 more households in Abbotsford compared to 2016 census data.

Table 6 - Total number of census and estimated households and household average size, 2006 - 2020.^{38, 39}

	2006	2011	2016	2020
	Number	Number	Number	Number
Total Households (Census)	43,564	46,452	49,040	-
Average Household Size	2.8	2.8	2.8	-
Total Households (Estimates)	45,855	48,855	52,890	57,715

*BC Stats household projection

As the chart below outlines, housing in Abbotsford continues to be dominated by one- and two-person households, accounting for 56% of the total number of households in the community in 2016; a 4% increase in one and two person households compared to 2006.

³⁷ The Association of Universities and Colleges of Canada. 2011. Trends in Higher Education: Volume 1 – Enrolment. Retrieved from <https://www.univcan.ca/wp-content/uploads/2015/11/trends-vol1-enrolment-june-2011.pdf>

³⁸ Statistics Canada, 2006, 2011, 2016 Census of Population.

³⁹ Government of British Columbia. 2020. British Columbia Population Estimates. Supplied.

Figure 15 - Breakdown of households by size (1, 2, 3, 4, 5+ people).⁴⁰

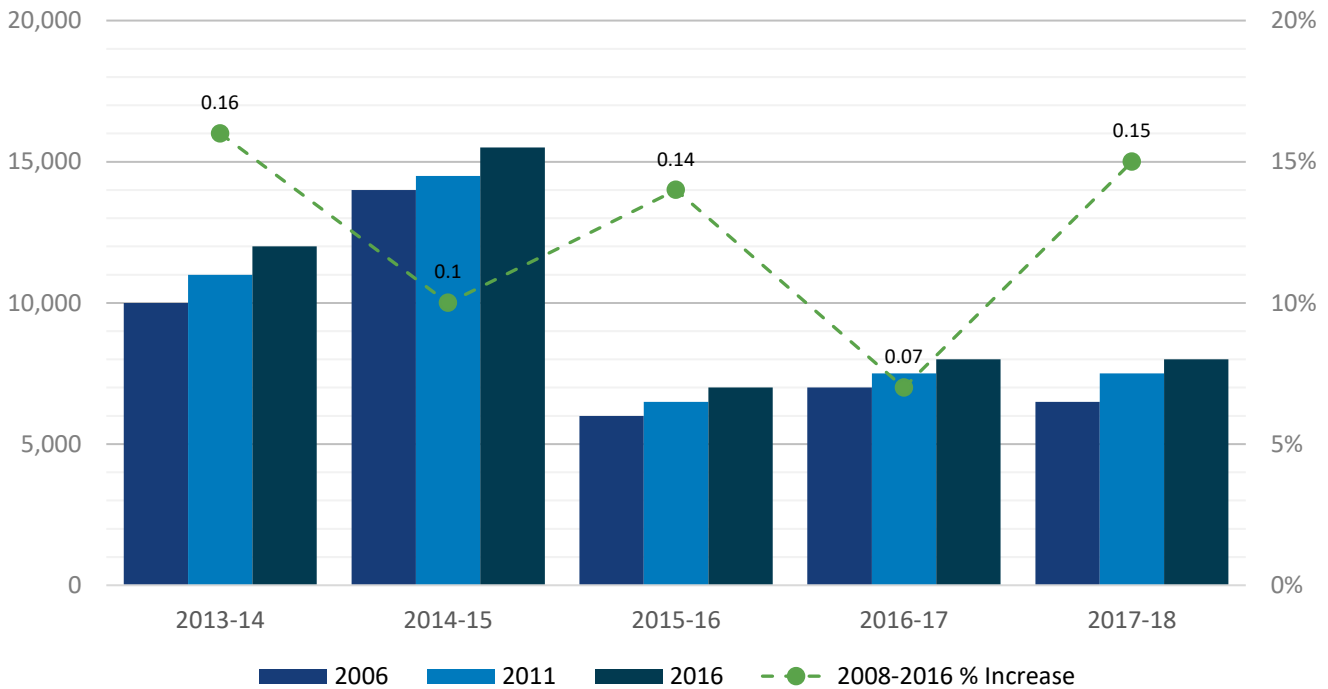


Table 7 - Breakdown of households by size (1, 2, 3, 4, 5+ people)

	2006	2011	2016	2006 - 2016 % Increase
1 person	10,115	10,950	11,700	16%
2 persons	14,090	14,660	15,485	10%
3 persons	6,055	6,635	6,905	14%
4 persons	6,620	6,990	7,100	7%
5+ persons	6,815	7,215	7,850	15%

Between 2006 and 2016, the number of one- and five-person households registered the fastest growth amongst other household sizes in the community. By contrast, despite two-person households having the highest share amongst other household sizes in Abbotsford (32%), it registered the second-lowest percent of household growth from 2006 to 2016. It is important that housing supply responds to the change in demographic and household types.

⁴⁰ Statistics Canada, 2006, 2011, 2016 Census of Population.

Tenure

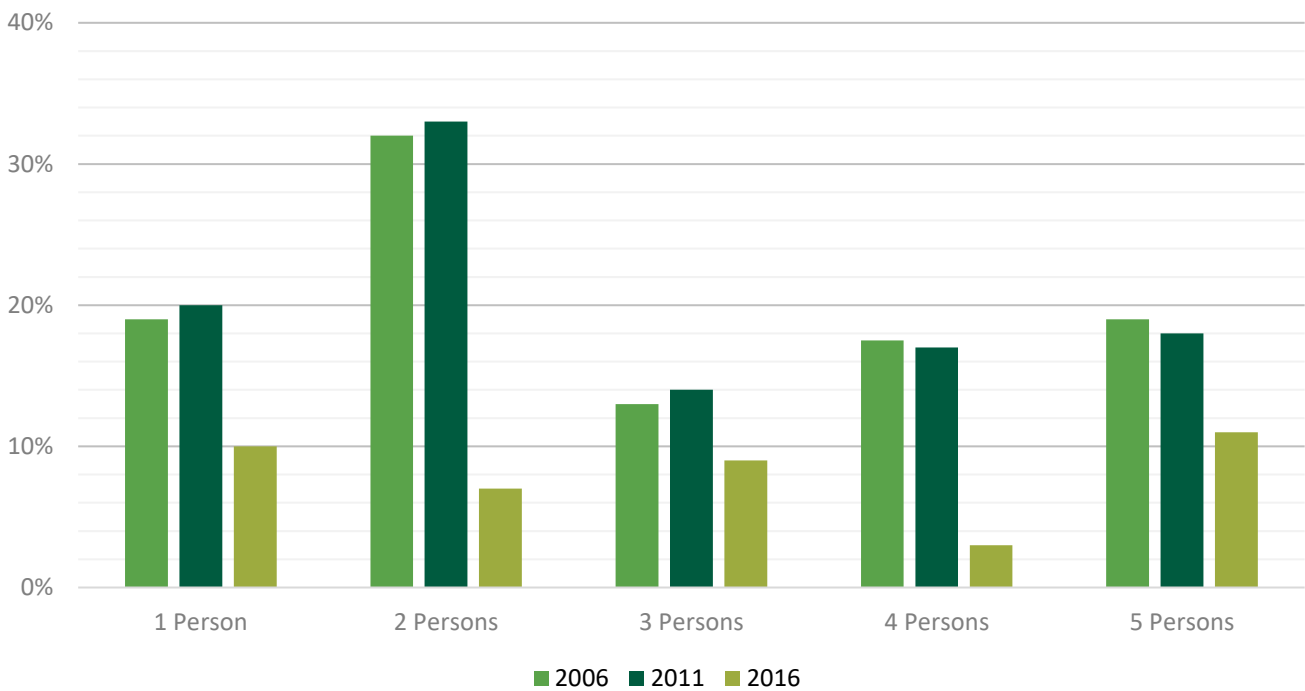
Although owner households accounted for 70% of the total number of households in Abbotsford in 2016, the number of renter households has registered a much faster increase compared to owner households (8% and 24% increase for owner and renter households between 2006 and 2016, respectively).

Table 8 - Renter and owner households.⁴¹

	2006	2011	2016	2006 - 2016 % Increase
Owner Households	31,670	34,450	34,320	8%
Renter Households	11,895	12,005	14,720	24%

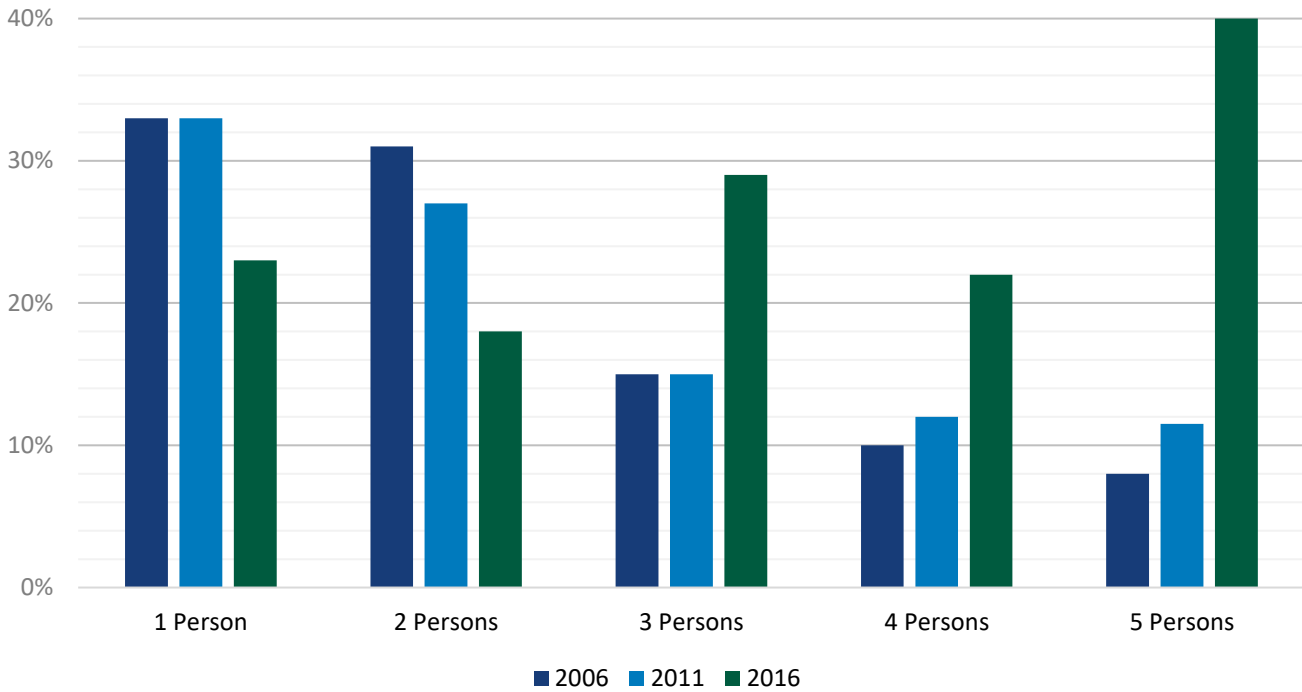
As seen in the charts below, although one- and two-person households had the higher share amongst all other household sizes in Abbotsford, at least three major differences are relevant to highlight.

Figure 16 - Owner households by household size ³¹



⁴¹ Statistics Canada, 2006, 2011, 2016 Census of Population.

Figure 17 - Renter households by household size ³¹



First, while the highest proportion of two-person households is found amongst owner households in Abbotsford (32%), one-person households have the highest share of all renter households in the community (34%). Similar trends are found throughout British Columbia, although with a higher proportion of one-person-renter households (42%) and two-person-owner households (37%).

Second, one- and two-person households have registered a much faster increase from 2006 to 2016 in renter households (23% and 17%, respectively, compared to 10% and 7% in owner households). This is similar to British Columbia's averages, although two-person-owner and renter households have grown by 15% and 27%, respectively from 2006 to 2016.

Third, unlike the provincial shares of 10% and 6% of owner and renter five-or-more-person households, Abbotsford registers a much higher proportion of five-or-more-person households in the community with 19% of them amongst all owner household sizes, and 9% within renter households. The number of people living in five or more person size households in Abbotsford and British Columbia has seen the fastest growth from 2006 to 2016 compared to other household types, although at a much lower rate in the latter (25% in British Columbia compared to 40% in Abbotsford).

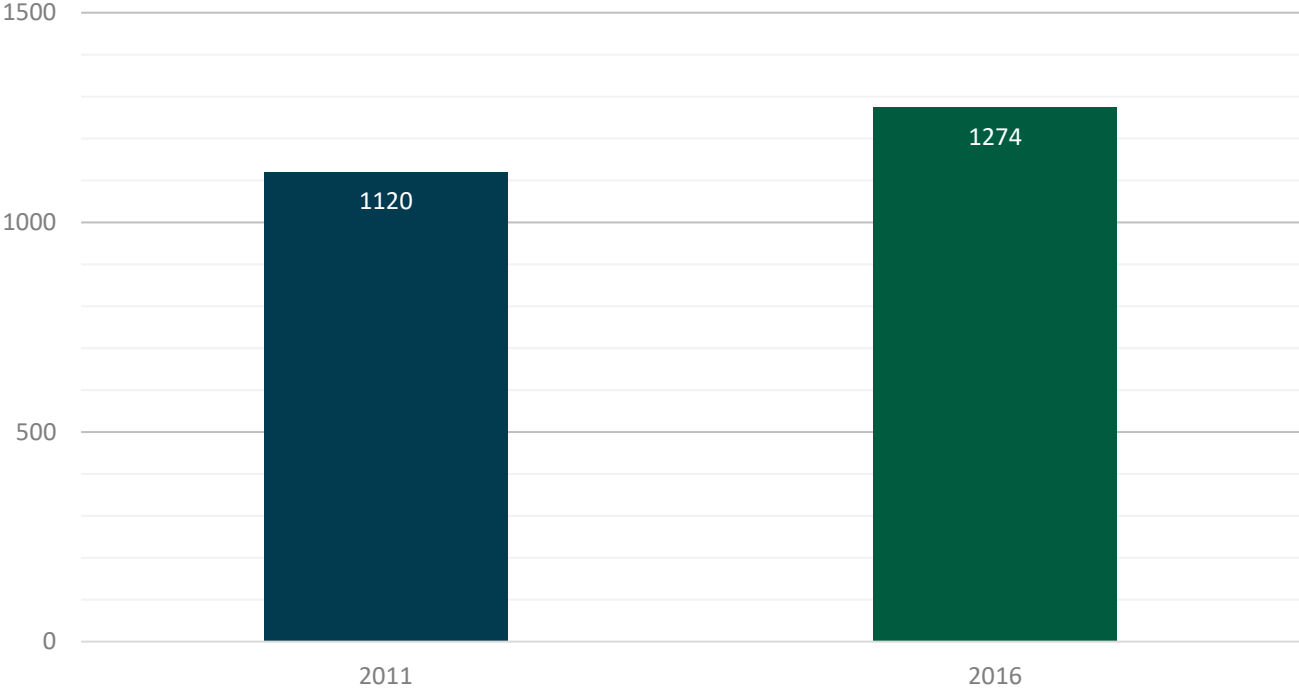
Subsidized Rental Housing

Affordable rental housing is for people who have a low-to-moderate income but may not be eligible for subsidized housing. Subsidized (social) housing includes subsidized housing where rental fees are calculated on a rent-geared-to-income basis, meaning the housing provider matches rent to how much income is earned.

BC Housing provides a listing of subsidized housing for individuals and families that have low income and meet eligibility criteria. A detailed exploration of these units is presented later in this report.

Renter households in subsidized housing.⁴² In 2016, 9% of renter households in Abbotsford accessed subsidized housing, remaining stable from 2011. This is lower than the provincial percentage of 12.5%.

Figure 18 - Subsidized housing in rentals⁴³



Homelessness

A Point-in-Time (PiT) Count is a strategy to help determine the extent of homelessness in a community on a given night, or at a single point in time. A PiT Count allows a community to better understand the nature and extent of unsheltered homelessness and people currently staying in shelters, as well as the characteristics of the local population of people experiencing homelessness. Although PiT Counts provide valuable data and can suggest trends, they are widely understood to under-represent actual numbers of individuals experiencing homelessness, as they typically only capture individuals who are accessing shelters and services or available for interviews on the street during the day of the count. Individuals who decline to be interviewed or who are not interviewed during the 24-hour period are not counted. Point-in-time counts are also recognized to be inadequate in capturing hidden homelessness, and do not measure housing vulnerability. This has been recognized to undercount certain vulnerable populations, including youth, women, and Indigenous households.⁴⁴

⁴² Statistics Canada, 2006, 2011, 2016 Census of Population.

⁴³ Statistics Canada, 2006, 2011, 2016 Census of Population.

⁴⁴ Havi Echenberg and Hilary Jensen. 2020. Defining and Enumerating Homelessness in Canada (Background Paper). Retrieved from <https://lop.parl.ca/staticfiles/PublicWebsite/Home/ResearchPublications/BackgroundPapers/PDF/2020-41-e.pdf>

Table 9 - Number of individuals experiencing homelessness.⁴⁵

	2006		2011		2016	
	Number	Percentage	Number	Percentage	Number	Percentage
Shelter, Safe House or Transition House	112	41%	66	28%	125	38%
Outside	104	38%	99	43%	140	42%
Someone Else's Place	29	11%	45	19%	37	11%
Car, Van or Camper	16	6%	12	5%	18	5%
Hospital	10	4%	11	5%	12	4%
Jail	3	1%	0	0%	1	1%
Total	274	100%	233	100%	333	100%

As described in the table above, the number of individuals experiencing homelessness in Abbotsford increased by 21.5% from 2017 to 2020.

Also, important to consider is hidden homelessness. According to the [Canadian Definition of Homelessness](#), 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." There is a paucity of data on hidden homelessness in Abbotsford, although core housing need in the below section – suitability – may provide some insight, as this measure looks at whether there are enough bedrooms for the size and make-up of resident households.

Individuals and families who experience homelessness may be extremely vulnerable, and lack adequate housing, income, and the necessary support to ensure they stay housed. The causes of homelessness reflect an intricate interplay between structural factors, systems failures, and individual circumstances. Homelessness is usually the result of the cumulative impact of several factors, rather than a single cause.

One of the causes of homelessness relevant to this report is a critical shortage of housing that is affordable, safe, and stable. Many families and individuals living in "extreme core need" (paying more than 50% of their income on housing) are at serious risk of homelessness, as are families and individuals spending more than 30% of their income on housing. Arguably, the most impactful factor is the lack of affordable housing nationwide; however, discrimination can impede access to employment, housing, justice, and helpful services.⁴⁶ These are explored further in the following sections.

⁴⁵ MCC Community Enterprises. 2018. Living Homeless: Abbotsford 2018 Homelessness Survey. Retrieved from <https://www.abbotsford.ca/Assets/2014+Abbotsford/Housing+and+Homelessness/Living+Homeless+-+Abbotsford+2018+Homelessness+Survey+acknowledgements+update.pdf>

⁴⁶ Stephen Gaetz, Jesse Donaldson, Tim Richter, & Tanya Gulliver (2013) The State of Homelessness in Canada 2013. Toronto: Canadian Homelessness Research Network Press.

KEY FINDINGS

- Abbotsford is a primary hub for Fraser Valley for business.
- The municipality has seen steady annual population growth of 1.4%, similar to the provincial level.
- The proportion of residents aged over 65 as a proportion of the total population is expected to increase by 2%. This demographic change will lead to greater demand for services and housing that allows for 'aging in place'.
- Abbotsford has an above average percentage of the population reporting as a visible minority. 75% of those reporting are of South Asian descent. Housing strategy will need to be inclusive of this population (e.g. communications offered in non-English/French)
- Data suggests that educational levels in Abbotsford have increased during the past decade.
- From 2006 to 2016, the number of households in Abbotsford grew by an average of 540 new households every year.
- Housing in Abbotsford is predominantly one and two person households.
- The proportion of households renting is increasing at a faster rate than owner households.
- Abbotsford registers a much higher proportion of five-or-more person households and while a higher proportion of large households is more common in BC Abbotsford is experiencing a much faster growth than the provincial average.
- 9% of renter households in Abbotsford accessed subsidized housing, this is lower than the provincial average of 12.5%
- The number of individuals experiencing visible homelessness in Abbotsford increased by 21.5% from 2017 to 2020.



CHAPTER

6

Household Income

Income trends help to identify housing affordability considerations for owners and renters. Household income consists of various sources from all household members and tends to be of a regular and recurring nature. Included as income are the following:

- Employment income from wages, salaries, tips, commissions and net income from self-employment (for both unincorporated farm and non-farm activities);
- Income from investment sources, such as dividends and interest on bonds, accounts, guaranteed investment certificates (GICs), and mutual funds;
- Income from employer and personal pension sources, such as private pensions and payments from annuities and registered retirement income funds (RRIFs);
- Other regular cash income, such as child support payments received, spousal support payments (alimony) received, and scholarships;

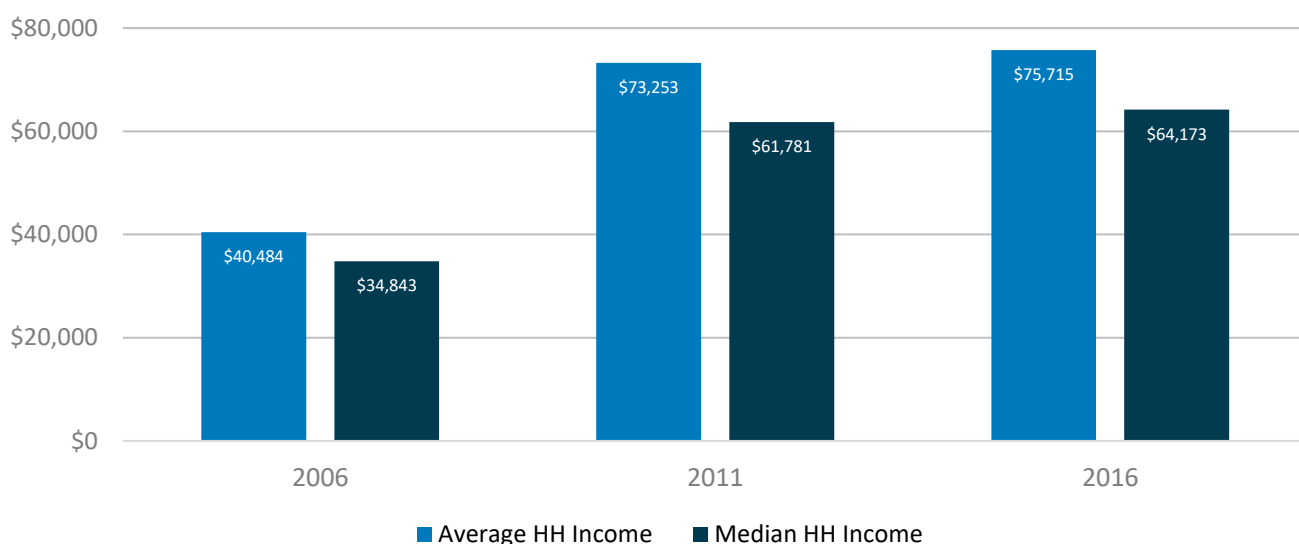
- Income from government sources, such as social assistance, child benefits, Employment Insurance benefits, Old Age Security benefits, Canada Pension Plan and Québec Pension Plan benefits, and disability income.⁴⁷

For the purposes of this Housing Needs Assessment, estimates of net income for Abbotsford are used as it better measures the disposable income that individuals or households have available to spend or save. As defined by Statistics Canada⁴⁸, net income refers to the total income, less income taxes, of the statistical unit during a specified reference period. Income taxes refers to the sum of federal income taxes, provincial and territorial income taxes, less abatement where applicable. Provincial and territorial income taxes include health care premiums in certain jurisdictions.

AVERAGE AND MEDIAN INCOME

While the average income of a specified group is calculated by dividing the aggregate income by the number of units in that group, median income of a specified group is the amount that divides the income distribution of that group into two halves, i.e., the income of half of the units in that group are below the median, while those of the other half are above the median.⁴⁹ Median income is often considered a more reliable indicator of overall trends in income than averages since it is not affected by the distribution of income. Median income estimates usually reflect a reliable picture of the middle-class income in the community.

Figure 19 - Median and average household income in Abbotsford⁵⁰



⁴⁷ Statistics Canada. 2016. Census Profile. Retrieved from <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&Geo1=CSD&Code1=5909052&Geo2=PR&Code2=59&SearchText=British+Columbia&SearchType=Begins&SearchPR=01&B1=All&TABID=1&type=0>

⁴⁸ Statistics Canada. 2016. Census Profile. Retrieved from <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&Geo1=CSD&Code1=5909052&Geo2=PR&Code2=59&SearchText=British+Columbia&SearchType=Begins&SearchPR=01&B1=All&TABID=1&type=0>

⁴⁹ Statistics Canada. 2016. Census Profile. Retrieved from <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&Geo1=CSD&Code1=5909052&Geo2=PR&Code2=59&SearchText=British+Columbia&SearchType=Begins&SearchPR=01&B1=All&TABID=1&type=0>

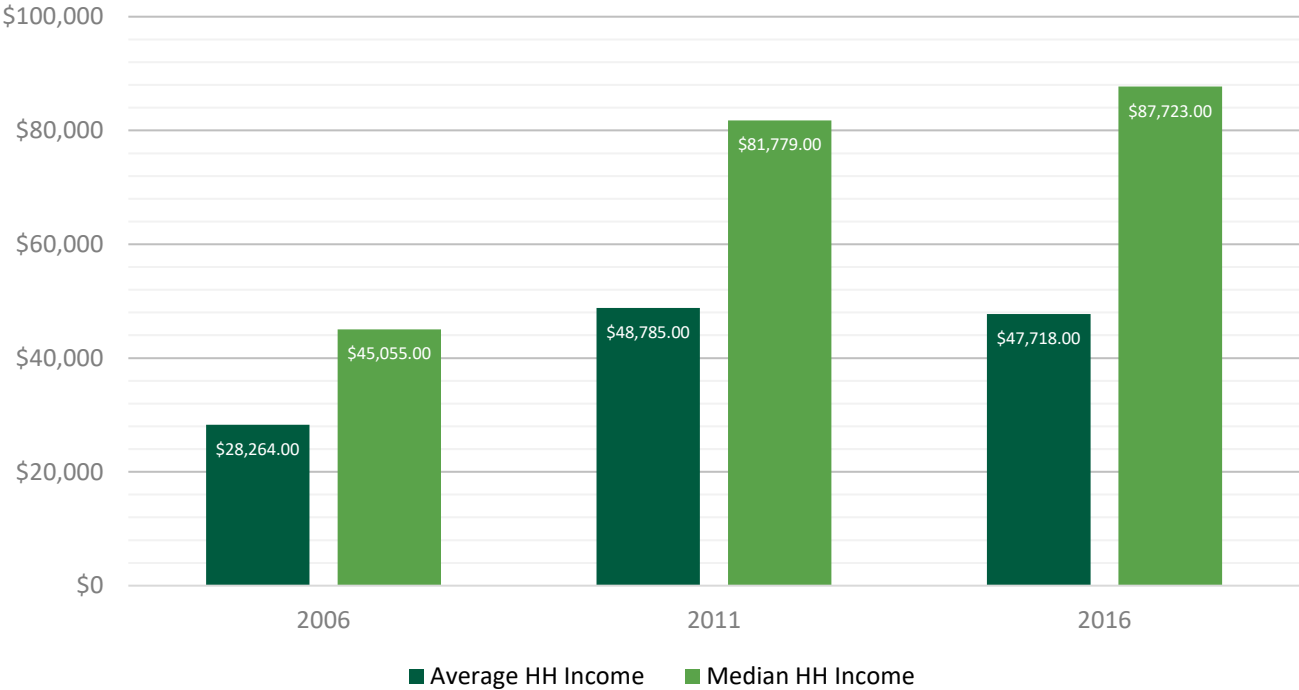
⁵⁰ Statistics Canada, 2006, 2011, 2016 Census of Population.

As seen in the chart above, both the average and median household income in Abbotsford have registered a considerable increase between 2006 and 2016. In particular, the average income per household grew by 87% (from \$40,484 in 2006 to \$75,715 in 2016), while the median household income in the community increased by 84% (\$34,843 in 2006 to \$64,173 in 2016).

TENURE AND INCOME

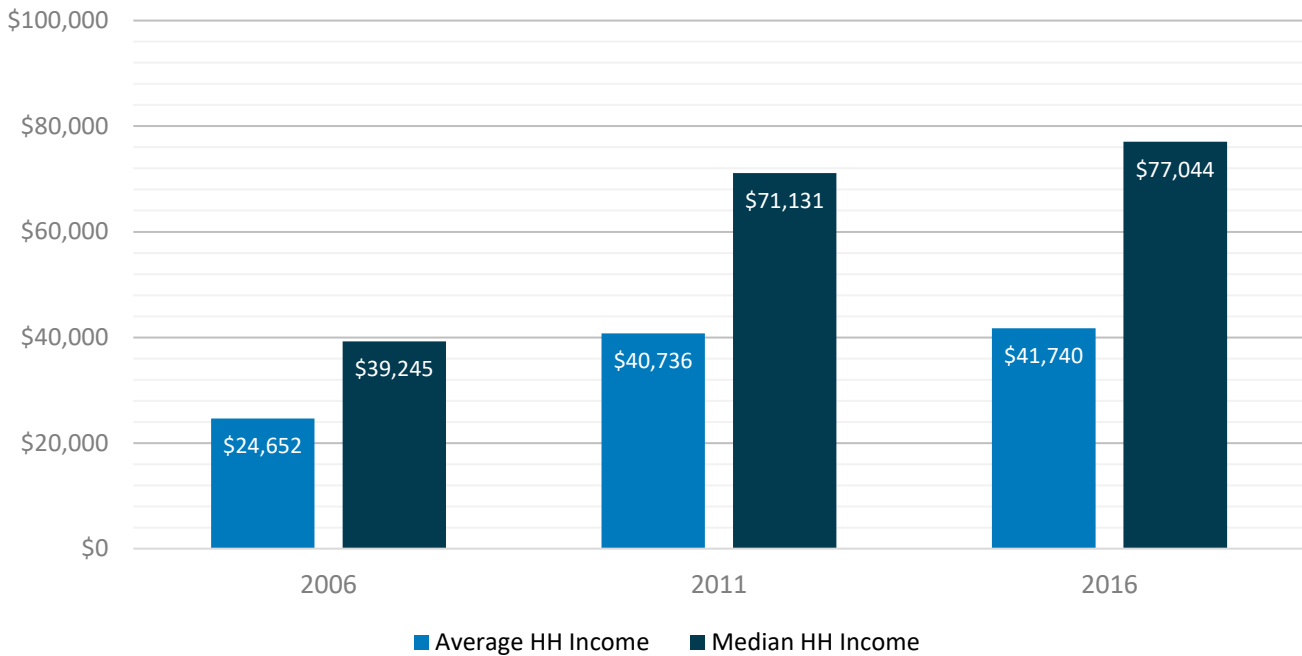
Average and median income amongst owner and renter households present interesting differences. Though average and median income in owner households have increased by 95% and 96% respectively, compared to 2006, average and median income in renter households have grown at a slower pace of 69% from 2006 to 2016.

Figure 20 - Average household income, renter vs owner.⁵¹



⁵¹ Statistics Canada, 2006, 2011, 2016 Census of Population.

Figure 21 - Median household income, renter vs owner.⁵²



As well, owner average and median household incomes in Abbotsford are close to two times higher than those in renter households in 2016. Specifically, while average and median income in owner households reached \$87,723 and \$77,044, respectively, renter’s average and median income per household sat at \$47,718 and \$41,740 in 2016.

While median and average incomes steadily grew from 2006 to 2016 in owner households, renter households experienced a 2% drop in average household income between 2011 and 2016. Moreover, median income in renter households has only increased by 2% during the same amount of time.

Abbotsford’s residents have experienced an increase in disposable income between 2006 and 2016 which translates into possibly higher savings and more diverse spending. However, renters have seen a much slower growth in disposable income than homeowners, not only limiting savings and spending, but also increasing the proportion of their income spent on basic needs.

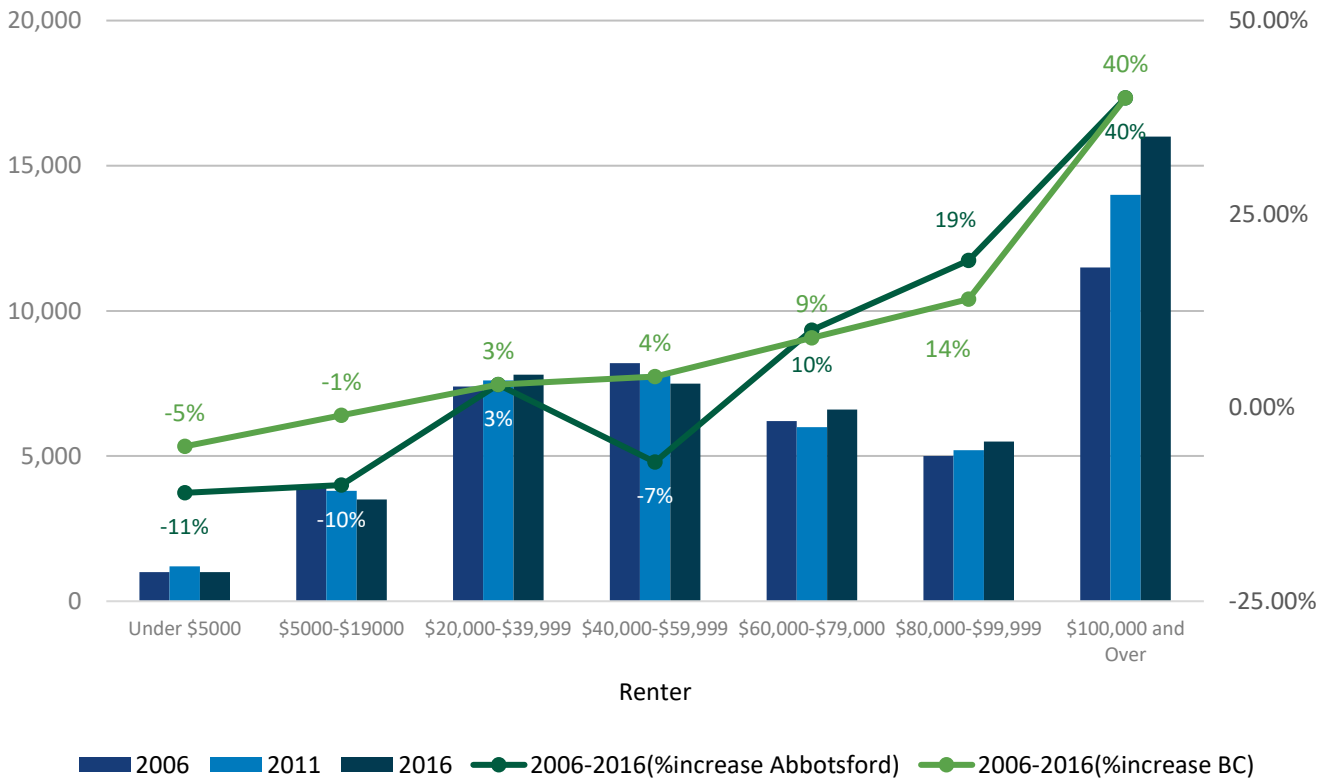
INCOME DISTRIBUTION

The chart below highlights the distribution of income amongst households in Abbotsford from 2006 to 2016. As can be seen, many households during this period of time earned \$100,000 and over, with a significant increase (6%) in the proportion of households in this income range in 2016 compared to 2006. By contrast, the proportion of households earning under \$5,000 and between \$40,000 and \$59,999 have dropped by 2% over the same period.

Compared to Abbotsford, British Columbia’s number of households earning \$100,000 and over increased at a similar rate of 4% per year from 2006 to 2016. Moreover, the proportion of households in this income range, as a share of the total number of households in the province, also increased by 6% between 2006 to 2016.

⁵² Statistics Canada, 2006, 2011, 2016 Census of Population.

Figure 22 - Households in specified income brackets⁵³



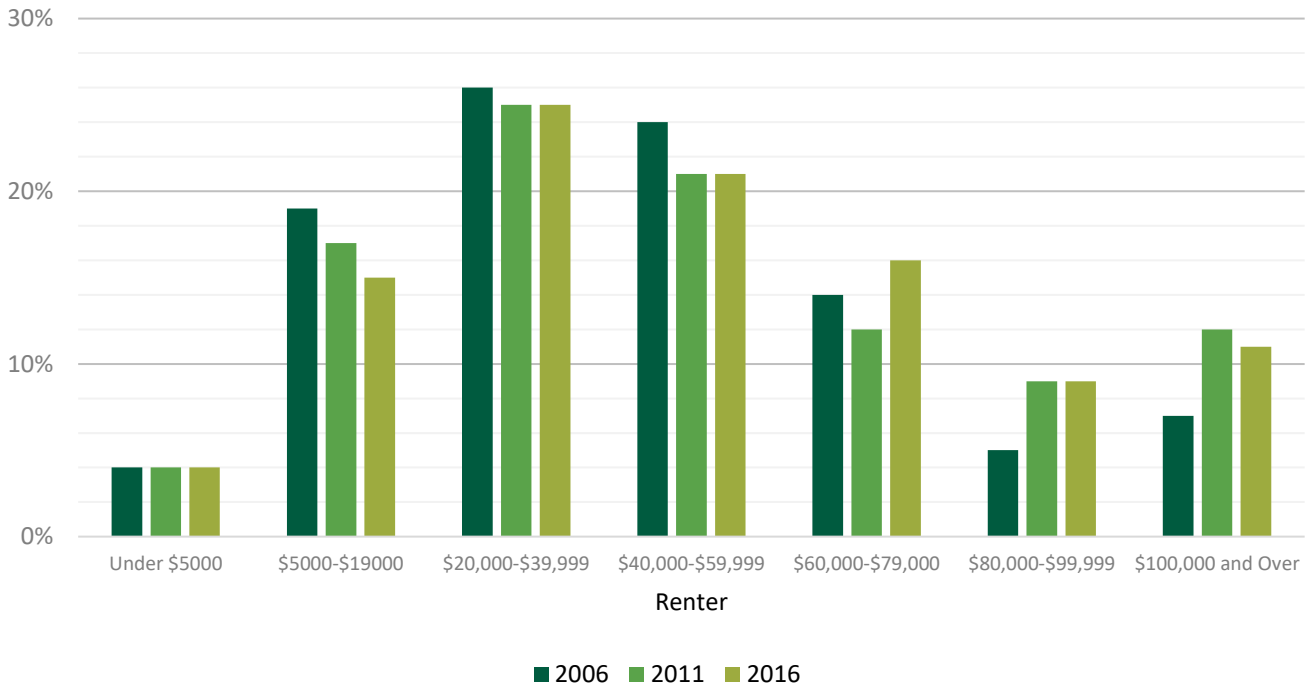
As depicted in these charts below, the distribution of income amongst owner and renter households presents significant differences. First, the number of renter households in Abbotsford has increased its share by 3% with respect to the number of owner households from 2006 to 2016. In particular, during this period of time, renter households have increased at a 2% annual rate compared to the annual increase rate of 1% experienced by owner households in the city.

Second, owners are concentrated in the highest bracket and have grown by 3,730 households from 2006 to 2016, a proportional increase of 9%. The number of owner households have increased more rapidly in the two lowest income ranges (44% increase), and the proportion of owner households in Abbotsford earning between \$20,000 and \$59,999 has decreased by 5% between 2006 and 2016.

Third, renter households are more likely to earn incomes ranging from \$20,000 to \$59,000 in Abbotsford. However, from 2006 to 2016, the proportion of renter households within this income range decreased by 4%, while the percentage of households in the two highest income ranges grew by 7% during the same period of time.

⁵³ Gross income information

Figure 23 - Households in specified income brackets by tenure (2016 Labeled).⁵⁴



Compared to the rest of British Columbia, in Abbotsford, the number of owner households earning between \$5,000 and \$59,999 has decreased more rapidly from 2006 to 2016, although the highest three income ranges have increased at a similar pace in both jurisdictions. Renter households, in turn, registered bigger differences in the number of households in each income range compared to the provincial averages. In particular, renter households earning under \$5,000, \$20,000 to 39,000 and \$80,000 to \$99,999 experienced higher growth in Abbotsford than in the rest of British Columbia in 2006 compared to 2016.

KEY FINDINGS

- Average and median household income in Abbotsford underwent a considerable increase between 2006 and 2016. In particular, the average income per household grew by 87% (from \$40,484 in 2006 to \$75,715 in 2016), while the median household income in the community increased by 84% (\$34,843 in 2006 to \$64,173 in 2016).
- Average and median income in renter households grew slower (69%) than owner households (95%) between 2006-2016.
- Average and median household incomes for owners is almost twice that of renter households in 2016.
- Renters have seen a much slower growth in disposable income than homeowners, not only limiting savings and spending, but also increasing the proportion of their income spent on basic needs.
- Owners are more concentrated in the highest income bracket than renters and have grown by 3,730 households from 2006 to 2016.

⁵⁴ Statistics Canada, 2006, 2011, 2016 Census of Population.

- Renter households are more likely to earn incomes ranging from \$20,000 to \$59,000 in Abbotsford. However, from 2006 to 2016, the proportion of renter households within this income range decreased by 4%, while the percentage of households in the two highest income ranges grew by 7% during the same period.
- Compared to the rest of British Columbia, Abbotsford has seen a decrease in owners in the lower income bracket (\$5,000-\$59,999) and an increase in renters, particularly in renters earning under \$99,999.



CHAPTER

7

Economic Sectors & Labour Force

The COVID-19 pandemic has drastically changed the state of employment around the world. The resulting effects are thought to be unprecedented in scale and impact. The following data presented here showcasing change over time is based on census data. Data for 2020 is presented where possible.

LABOUR FORCE

In 2016, Abbotsford registered a labour force of 73,750 individuals (an increase of 7,950 individuals compared to 2006). However, the number of people in the labour force (as a percentage of the total population aged fifteen and over) has steadily decreased by three percentage points, going from 68% in 2006 to 65% in 2016. From 2006 to 2016, the growth in the number of residents not in the labour force (24%) outpaced Abbotsford's population growth (14%).

Table 10 - Labour force status.⁵⁵

	2006		2011		2016	
	Number	Percentage	Number	Percentage	Number	Percentage
Population 15 years and over by labour force status	97,255	100%	105,630	100%	112,610	100%
In the labour force	65,800	68%	70,530	67%	73,750	65%
Employed	62,185	95%	64,515	91%	68,865	93%
Unemployed	3,615	5%	6,020	9%	4,885	7%
Not in the labour force	31,450	32%	35,100	33%	38,865	35%

According to Statistics Canada,⁵⁶ persons not in the labour force are those who were unwilling or unable to offer or supply labour services under conditions existing in their labour markets, that is, they were neither employed or unemployed. As “seniors typically represent a large portion of the non-participant population”⁵⁷, the age distribution and aging population in Abbotsford’s labour market described in previous pages can be considered a significant contributor to the increase of the population not participating in the labour force.

However, while age is an important contributor to the proportion of people not in the labour force in the community, it is important to note that this category also includes stay-at-home parents, students, and those not able to work. Further research is needed to determine the role that these variables play within the non-participating population in Abbotsford.

For 2020, data is at the **Census Metropolitan** level, which includes Mission. The effects of the COVID-19 pandemic can be seen by comparing the January 2020 and August 2020 data.

Table 11 - Labour force estimate - seasonally adjusted, Abbotsford-Mission, 2020.⁵⁸

January 2020	February 2020	March 2020	April 2020	May 2020	June 2020	July 2020	August 2020	September 2020
Persons - Estimates in thousands, rounded to the nearest hundred.								
106.4	105.6	103.7	100.7	98.2	97.4	100	101.8	102.7

In terms of unemployment rates experienced in the city from 2006 to 2016, of note is Abbotsford's 2011 unemployment rate, which registered at 8.5, considerably higher than the provincial rate of 7.8. Employment rates recovered in 2016 when almost 7 out of 100 workers were without jobs, compared to almost 9 out of 100 in 2011.

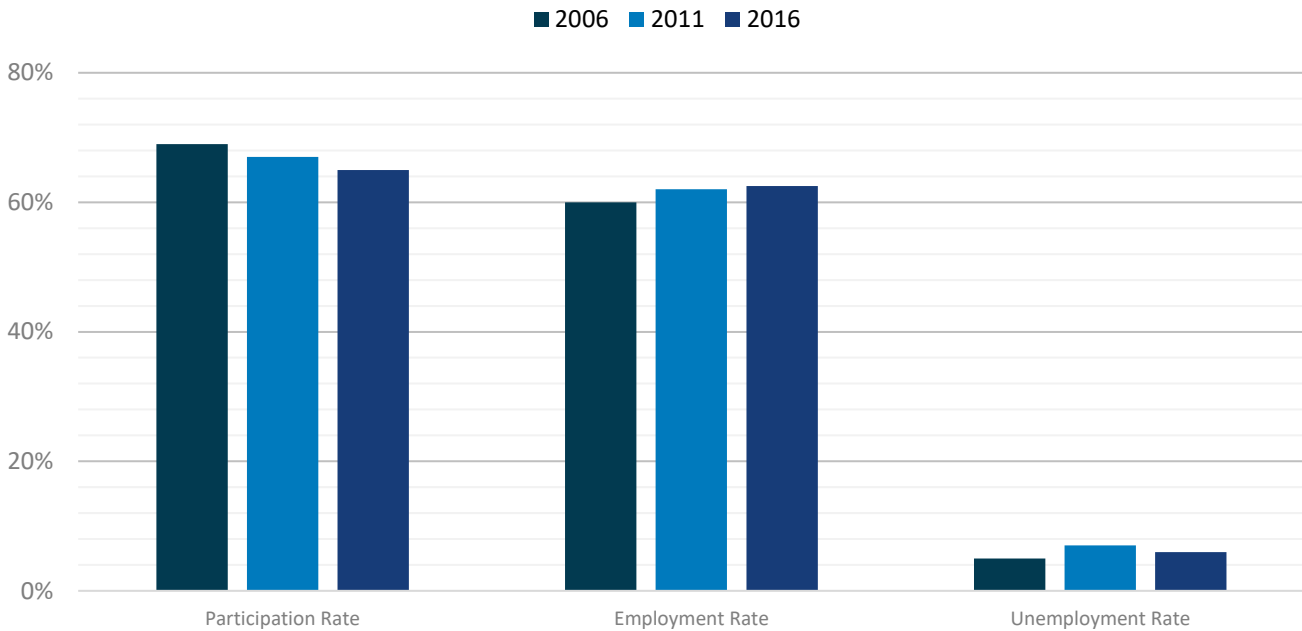
⁵⁵ Statistics Canada, 2006, 2011, 2016 Census of Population.

⁵⁶ Statistics Canada. 2012. Section 2: Determining labour force status. Retrieved from <https://www150.statcan.gc.ca/n1/pub/71-543-g/2012001/part-partie2-eng.htm>

⁵⁷ Gilmore, Jason. LaRochelle-Cote, Sebastien. 2011. ‘Inside the labour market downturn’. *Statistics Canada*. Retrieved from <https://www150.statcan.gc.ca/n1/pub/75-001-x/2011001/article/11410-eng.htm>

⁵⁸ Statistics Canada. Table 14-10-0294-01 Labour force characteristics by census metropolitan area, three-month moving average, seasonally adjusted and unadjusted, last 5 months (x 1,000)

Figure 24 - Abbotsford participation, employment, and unemployment rates*.⁵⁹



ABBOTSFORD PARTICIPATIONS

*Abbotsford-Mission Data

Recent calculations from Statistics Canada indicate that in Abbotsford-Mission in 2020, the unemployment rate had risen to 8%.⁶⁰ It is still unknown how long the global economy will take to recover from the COVID-19 pandemic.

Prolonged, rising unemployment decreases income, and increases poverty, debt, homelessness, and the demand for social and financial assistance in the community. In contrast, low unemployment is a sign of a healthier economy and market place that often translates into increased consumer buying power and less reliance on government assistance.

INDUSTRIES

Abbotsford has a diverse economy with a notable percentage of its labour force in agriculture, retail, manufacturing, health care and social assistance, construction, and transportation and warehousing. In 2016, these industries together employed 37,597 individuals or 49% of the total labour force population aged fifteen and over.

⁵⁹ Statistics Canada, 2006, 2011, 2016 Census of Population.

⁶⁰ WorkBC. 2020. Labour market snapshots. Retrieved from <https://www.workbc.ca/labour-market-industry/b-c-s-economy/labour-market-snapshots.aspx>

Table 12 - Number of workers by industry.⁶¹

	2006		2011		2016	
	Number	Percentage	Number	Percentage	Number	Percentage
All Industry Categories	64,950	100%	68,920	100%	72,615	100%
11 Agriculture, forestry, fishing and hunting	6,460	10%	5,285	8%	5,580	8%
21 Mining, quarrying, and oil and gas extraction	240	0%	220	0%	280	0%
22 Utilities	265	0%	205	0%	235	0%
23 Construction	6,105	9%	6,715	10%	7,065	10%
31-33 Manufacturing	7,985	12%	6,350	9%	7,275	10%
41 Wholesale trade	3,010	5%	2,895	4%	2,945	4%
44-45 Retail trade	6,810	10%	7,640	11%	7,825	11%
48-49 Transportation and warehousing	3,880	6%	4,725	7%	6,185	9%
51 Information and cultural industries	940	1%	920	1%	905	1%
52 Finance and insurance	1,900	3%	2,030	3%	1,995	3%
53 Real estate and rental and leasing	1,085	2%	1,380	2%	1,195	2%
54 Professional, scientific and technical services	2,780	4%	3,285	5%	3,175	4%
55 Management of companies and enterprises	60	0%	30	0%	105	0%
56 Administrative and support, waste management and remediation services	2,455	4%	2,890	4%	3,210	4%
61 Educational services	4,055	6%	4,790	7%	4,425	6%
62 Health care and social assistance	5,740	9%	6,570	10%	7,190	10%
71 Arts, entertainment and recreation	685	1%	1,010	1%	835	1%
72 Accommodation and food services	4,045	6%	4,520	7%	5,115	7%
81 Other services (except public administration)	3,880	6%	3,715	5%	4,020	6%
91 Public administration	2,565	4%	3,750	5%	3,045	4%

As of September 2020, provincial employment losses due to the COVID-19 pandemic are concentrated in a handful of industries, including accommodation services, food services, cultural and entertainment activities, retail, and transportation.

⁶¹ Statistics Canada, 2006, 2011, 2016 Census of Population.

Given the composition of job losses recorded to date, particular emphasis on monitoring the labour market situation of low-income earners is needed.

COMMUTING

The table below describes two different historical commute patterns amongst the employed labour force population aged fifteen and over with a usual place of work. First, between 2006 and 2016, on average, 63% of this population had their usual place of work within the city and, second, an average of 29% during the same period of time had jobs that required them to commute to different municipalities and regions within British Columbia. Meanwhile, a comparatively small proportion of employed residents in the city (8%) commute to a different municipality but within the same region.

Commuting destination.⁶²

Table 13 - Commuting summary

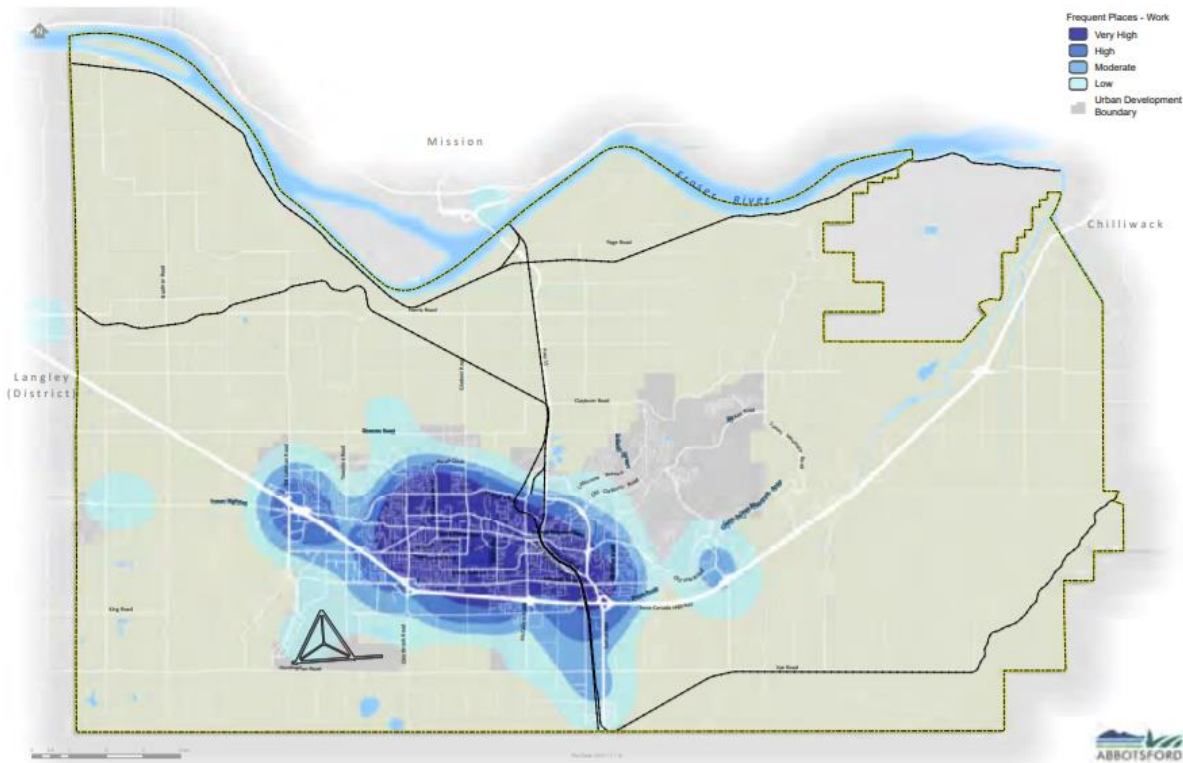
	2006		2011		2016	
	Number	Percentage	Number	Percentage	Number	Percentage
Total - Commuting destination for the employed labour force aged 15 years and over in private households with a usual place of work	46,465	100%	48,650	100%	50,845	100%
Commute within census subdivision (CSD) of residence	28,900	62%	31,480	65%	31,385	62%
Commute to a different census subdivision (CSD) within census division (CD) of residence	3,550	8%	3,655	8%	3,985	8%
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	13,850	30%	13,300	27%	15,215	30%
Commute to a different province or territory	165	0%	215	0%	260	1%

The Transportation and Transit Master Plan provides further insight into travel patterns with the highest concentration of work trips occurring within the City Centre and spread outwards to Blue Jay Street to the west and extending past McMillan Road to the east.⁶³

⁶² Statistics Canada, 2006, 2011, 2016 Census of Population.

⁶³ City of Abbotsford. 2018. Transportation and Transit Master Plan. Retrieved from <https://www.abbotsford.ca/Assets/2014+Abbotsford/Engineering/Master+Plans/Transportation+and+Transit+Master+Plan.pdf>

Figure 25 - Concentration of Work Trips.



With the COVID-19 national lockdown activated in March 2020, many Canadians were forced to work from home if possible, and the country has seen a dramatic drop in the number of people commuting and accessing public transit.⁶⁴ In Abbotsford, the shift in commuting patterns and the concerns for safe public transportation will need to be explored. One of the unintended impacts of lockdown has been that more people, having tried remote working for the first time, have realized they do not need to spend hours a day commuting to an office. This will have implications for city planning in terms of high-density concentrations of housing, which traditionally is leveraged for social or affordable housing purposes.

KEY FINDINGS

- The size of the labour force in Abbotsford has increased by 7,590 individuals, though the percent of the total population participating in the labour force decreased by 3% between 2006 and 2016.
- The average unemployment rate in Abbotsford was ~7%, with provincial unemployment of 7.8%. The most recently available statistics suggest that Abbotsford-Mission now has an unemployment rate of 8%, likely in response to the current pandemic.
- 49% of Abbotsford’s workforce are employed in agriculture, retail, manufacturing, health care and social assistance, construction, and transportation and warehousing.

⁶⁴ Statistics Canada. 2020. Insights for a Better Canada Commuting to work during COVID-19. Retrieved from <https://www150.statcan.gc.ca/n1/pub/45-28-0001/2020001/article/00069-eng.htm>

- ➡ As of September 2020, provincial employment losses due to the COVID-19 pandemic are concentrated in a handful of industries, including accommodation services, food services, cultural and entertainment activities, retail, and transportation.



CHAPTER

8

Housing Units – Currently Occupied/Available

In 2020, the number of households is estimated to be 56,009 according to BC Stats. Using census data (as BC Stats has no further breakdown for housing unit type), the following trends can be discerned.

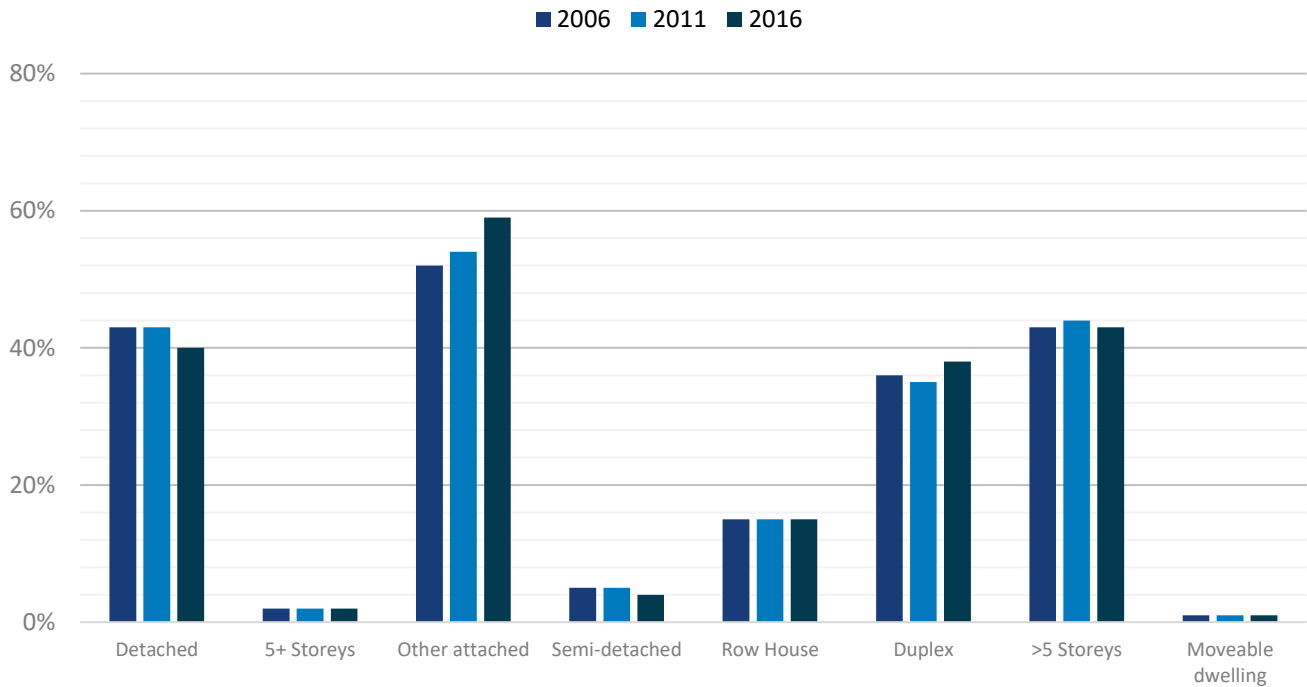
Compared to 2006, the proportion of occupied single-detached houses decreased by 4% in 2016, while the share of other occupied attached dwellings such as semi-detached, row, apartment or flat in a duplex, apartment in a building that has fewer than five stories, and other single-attached houses grew by 6% from 2006 to 2016.

The proportion of occupied apartments or flats in a duplex in the city registered the highest increase (2%) from 2006 to 2016 amongst all other types of attached dwellings. While the proportion of other types of attached dwellings remained the same in 2016 compared to 2006, the percentage of occupied semi-detached houses dropped by 1% during the same period.

HOUSING STOCK

In 2016, while the proportion of occupied single-detached houses in Abbotsford was 4% lower than in the rest of British Columbia, the percentage of other attached dwellings was 14% higher in the city.

Figure 26 - Breakdown by structural type of units.⁶⁵



As the table below describes, of the total number of occupied dwellings in Abbotsford from 2006 to 2016 by number of bedrooms, private dwellings with four or more bedrooms were the type of residence with the fastest growth (30% increase) during this period.

⁶⁵ Statistics Canada, 2006, 2011, 2016 Census of Population.

Table 14 - Breakdown by size (bedrooms).⁶⁶

	2006		2011		2016		2020
	Number	Percentage	Number	Percentage	Number	Percentage	CHANGE
Total - Occupied private dwellings by number of bedrooms	43,685	100%	46,450	100%	49,040	100%	12%
No bedroom	755	2%	630	1%	230	0%	-70%
1 bedroom	4,815	11%	4,840	10%	5,230	11%	9%
2 bedrooms	12,490	29%	13,180	28%	14,655	30%	17%
3 bedrooms	11,810	27%	11,490	25%	10,990	22%	-7%
4 or more bedrooms	13,820	32%	16,310	35%	17,930	37%	30%

Of note, the number of Bachelor units has decreased by 70% between 2006 and 2016. The loss of this unit type is also reflected in the CMHC vacancy rates: bachelor units in Abbotsford have been at 0% vacancy every year from 2016 to 2019.

The table below provides information regarding the period of construction of private dwellings in Abbotsford. The majority of these dwellings (79%) were built before 2000, and a third (33%) are more than 40 years old.

Table 15 - Breakdown by date built.⁶⁷

	Abbotsford		BC	
	Number	Percentage	Number	Percentage
Total - Occupied private dwellings by period of construction	49,040	100%	1,881,970	100%
1960 or before	2,710	6%	267,560	14%
1961 to 1980	13,275	27%	559,485	30%
1981 to 1990	11,210	23%	289,560	15%
1991 to 2000	11,500	23%	331,865	18%
2001 to 2005	3,490	7%	125,340	7%
2006 to 2011	4,340	9%	171,950	9%
2011 to 2016	2,525	5%	136,210	7%
2017 to 2020	3,662 housing completions in Abbotsford*			

⁶⁶ Statistics Canada, 2006, 2011, 2016 Census of Population.

⁶⁷ Custom data set prepared by Statistics Canada for the purpose of Housing Needs Reports. This data provides some information not available in the Census Profiles. However, it is based on a 25% sample for the 2016 census data, and a 20% sample for the 2006 census data. This data differs slightly from that which results in the Census Profiles as it only reports on private households and excludes those living in institutions or any form of collective dwelling.

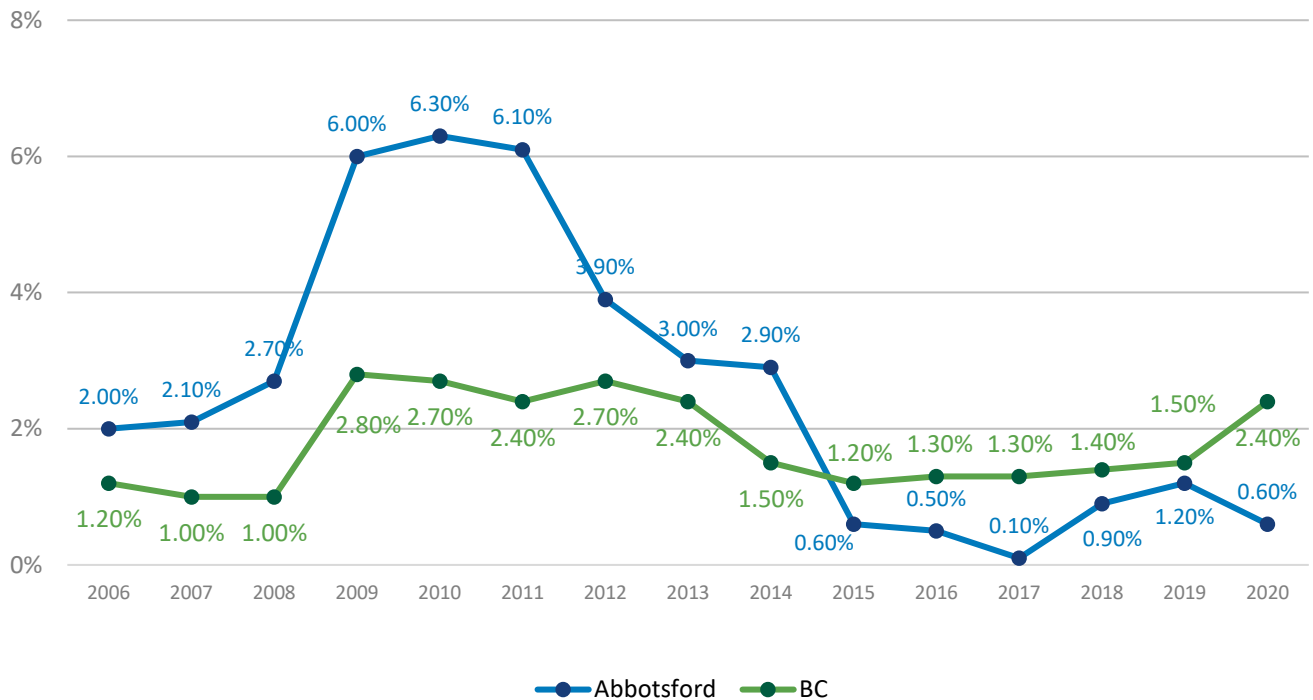
* Single, Semi-detached, Row, Apartment

As of 2016, almost a quarter of Abbotsford’s housing stock is relatively new, with 23% of private dwellings built after 2000. This is similar to new housing stock at the provincial level. Looking at CMHC data, for the period 2017-2020, there were 3,662 housing completions,⁶⁸ considerably increasing the proportion of new housing stock. Of these, 1,182 (32%) are rentals.

VACANCY RATE

Abbotsford’s overall vacancy rate was 0.6% in October 2020 compared to 1.2% in the previous year.

Figure 27 - Vacancy rates 2006-2020, Abbotsford & British Columbia.⁶⁹



The chart above shows the fluctuation of the vacancy rates in Abbotsford compared to British Columbia from 2006 to 2020. From 2006 to 2014, vacancy rates in Abbotsford were consistently higher than those in British Columbia, fluctuating between 2 and 6.3 during the ten-year period. Over the last five years, Abbotsford’s vacancy rates have remained lower than British Columbia’s, reaching its lowest rate in 22 years in 2017 (0.2%). Low vacancy rates indicate that the supply for rental housing is lower than the demand for rental housing – as such, there was a need for added supply of rental properties to the housing market in Abbotsford during this period, and this is being addressed with new supply over the last 2 years.

⁶⁸ CMHC. 2020. Abbotsford (CY) — Historical Completions by Dwelling Type. Retrieved from [https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/5909052/4/Abbotsford%20\(CY\)%20\(British%20Columbia\)](https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/5909052/4/Abbotsford%20(CY)%20(British%20Columbia))

⁶⁹ CMHC. 2020. Rental Market Statistics Summary by Zone. Retrieved from <https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/Table?TableId=2.1.31.3&GeographyId=2410&GeographyTypeId=3&DisplayAs=Table&GeographyName=Vancouver#Apartment>

Table 16 - Rental vacancy rate (%) – overall and for each type of unit. As of October, 2020.⁷⁰

	OCTOBER 2016	OCTOBER 2017	OCTOBER 2018	OCTOBER 2019	OCTOBER 2020
Bachelor	0	0	0	0	1.3
1 Bedroom	0.6	0.1	0.4	0.7	0.6
2 Bedroom	0.4	0.3	1.4	1.6	0.5
3 Bedroom +	0	0	0	3.8	0.0
Total	0.5	0.2	0.9	1.2	0.6

A considerable reduction in vacancy rates in two and more bedroom apartments have led the decrease from 2019 to 2020. While bachelor and 1-bedroom units have had a very low vacancy rate from 2016 to 2019, this rate increased to 1.3 in 2020. This implies that the supply for rental housing in this type of units has increased compared to the demand for rental housing.

PRIMARY RENTAL MARKET

The primary rental market consists of units in privately initiated, purpose-built rental structures of three units or more. The secondary rental market covers condominium apartments offered for rent.⁷¹

In 2016, 14,720 households in Abbotsford were renter households. As of October 2020, the number of primary rental units in Abbotsford reached 4,398, which is 4% higher than the previous year. Although many new units were built in the past few years, data suggests more than 70% of renter households in Abbotsford still rely on the secondary rental market for housing, such as secondary suites and rental units in strata developments.

Table 17 - Number of primary rental units. As of October 2019.⁷²

	OCTOBER 2016	OCTOBER 2019	OCTOBER 2020
Primary Rental Units	3,805	4,221	4,398

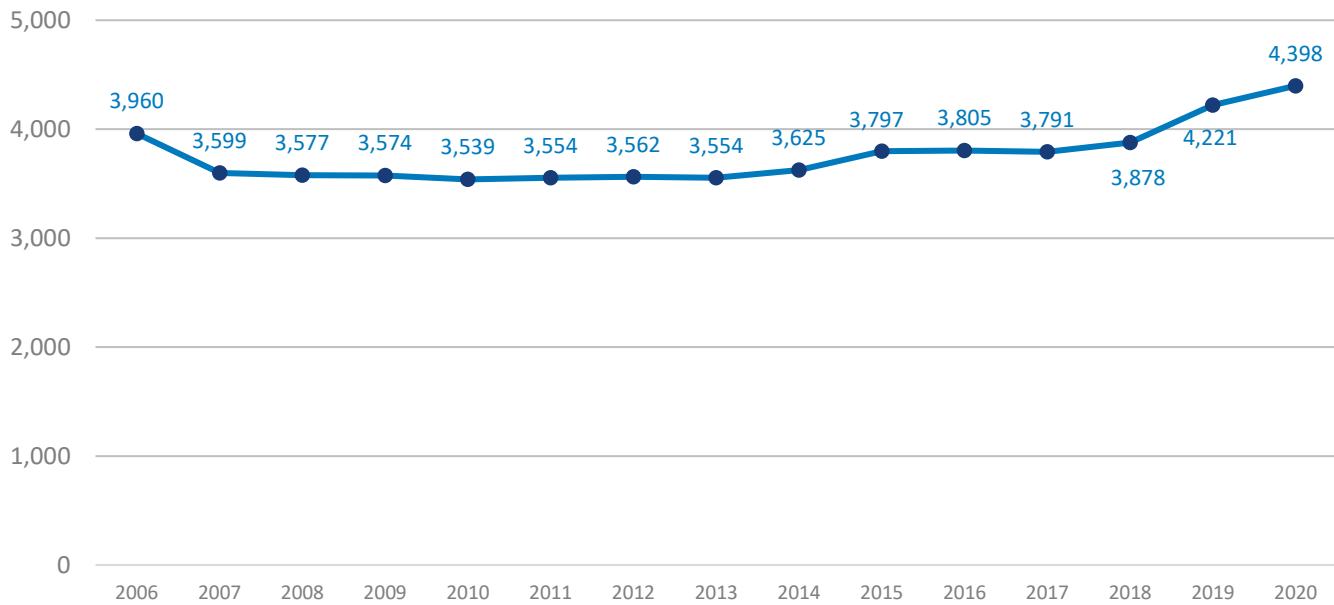
As shown in the chart below, the number of primary rental units in Abbotsford in 2020 has been the highest number of rental units built over the last twenty years. Of note, the majority of primary rental units built from 1998 to 2020 (95%) have been one-bedroom (44%) and two-bedroom (51%) units⁷².

⁷⁰ CMHC. 2020. Primary Rental Market Statistics. Retrieved from [https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/5909052/4/Abbotsford%20\(CY\)%20\(British%20Columbia\)](https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/5909052/4/Abbotsford%20(CY)%20(British%20Columbia))

⁷¹ CMHC. 2018. National Vacancy Rate Down for Second Year. Retrieved from <https://www.cmhc-schl.gc.ca/en/media-newsroom/news-releases/2018/national-vacancy-rate-down-for-second-year>

⁷² CMHC. 2020. Primary Rental Market Statistics. Retrieved from [https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/5909052/4/Abbotsford%20\(CY\)%20\(British%20Columbia\)](https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/5909052/4/Abbotsford%20(CY)%20(British%20Columbia))

Figure 28 - Primary rental units.⁷³



SECONDARY RENTAL MARKET

The secondary rental market consists of rented condominiums and single-detached homes, as well as secondary suites. The following secondary rental market data is available at the Abbotsford-Mission CMA level.⁷⁴ It 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.

⁷³ CMHC. 2020. Primary Rental Market Statistics. Retrieved from [https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/5909052/4/Abbotsford%20\(CY\)%20\(British%20Columbia\)](https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/5909052/4/Abbotsford%20(CY)%20(British%20Columbia))

⁷⁴ CMHC. 2020. Methodology For Secondary Rental Market Survey. Retrieved from <https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/SrmsMethodology>

Table 18 - Other secondary rental market units* (excluding condominiums) (Abbotsford-Mission CMA).⁷⁵

YEAR	ESTIMATED HOUSEHOLDS	PERCENTAGE CHANGE	AVERAGE RENT	PERCENTAGE CHANGE
2008	7,161	-	\$910	-
2009	7,285	2%	\$948	4.18%
2010	8,322	14%	\$869	-8.33%
2011	8,210	-1%	\$922	6.10%
2012	8,279	1%	\$1,028	11.50%
2013	8,347	1%	\$999	-2.82%
2014	8,416	1%	\$1,035	3.60%
2015	8,549	2%	\$1,058	2.22%
2016	8,850	4%	\$1,205	13.89%

This data shows that between 2008 and 2016, the number of secondary rental units (excluding condominiums) grew by 24%, from 7,161 to 8,850. Over this same period, the average rent increased by 32%, from \$910 to \$1,205. As housing costs increased, homeowners increasingly looked to secondary suites as mortgage helpers or saw an opportunity to generate revenue through rental units.

A secondary suite is defined as a portion of a single-family home which is established as a separate dwelling unit from the principal part of the house. It is typically a finished basement with kitchen facilities, a separate entrance from the exterior, and has a lockable, fire-rated door between the second set of cooking facilities and the remainder of the principal dwelling. These types of rentals provide an important part of the secondary rental stock.

SHORT-TERM RENTALS

Often referred to as vacation rentals or shared accommodation, short-term rentals are units, or a portion of a unit, made available for rent for periods less than thirty days. It can include your primary or secondary residence, or part of your residence. It also includes any rentals facilitated by a third party, a website, or an application.⁷⁶

⁷⁵ CMHC. 2018. Secondary Rental Market: Selected Metropolitan Areas. Retrieved from <https://www.cmhc-schl.gc.ca/en/data-and-research/data-tables/secondary-rental-market-selected-metropolitan-areas>

⁷⁶ Government of Canada. 2020. Compliance in the platform economy. Retrieved from <https://www.canada.ca/en/revenue-agency/programs/about-canada-revenue-agency-cra/compliance/sharing-economy.html#toc4>

Tourism Abbotsford’s website directly links to Airbnb for short-term rentals. As of September 30, 2020, there were a total of 158 active short-term rentals in Abbotsford. COVID-19 may affect the short-term vacation rental market; data from September was a decline from April 2020, when there were 173 active rentals recorded.

Table 19 - Number of active short-term rental units.⁷⁷

	APRIL, 2020	SEPTEMBER, 2020
Short-term Rental Units	173	158

In recent years, given the growth of short-term accommodations around the world, local governments have been required to strengthen or create regulations to address the emerging issues resulting from this sharing economy. Concerns have focused on affordable housing, tourism, lack of regulation, public safety concerns, and competitive advantages.⁷⁸

Despite these concerns, short-term rental units also represent an economic opportunity for individuals and communities. People can generate additional income by renting out their homes or rooms in their homes, making it more affordable to live in their own residence. Short-term vacation rentals allow individuals to supplement their income, and thereby offset the cost of their vacation property.⁷⁹ If well-regulated, communities can benefit from taxation, an increase of tourism bringing income growth amongst residents, purchasing power, and consumption.

As of 2020, all accommodation types were badly affected during the worst weeks of the pandemic, and the features that differentiate short-term rentals from hotels – such as full-service amenities, living space, larger properties, and inventory in more remote destinations – have proven to be vital assets during the pandemic. Guests were looking for accommodation where they could safely socially distance and comfortably stay for longer periods of time, as data from AirDNA shows that length of stay increased by 58% during the pandemic.⁸⁰

COOPERATIVE HOUSING AND HOUSING SOCIETIES

Housing co-ops offer quality, affordable, community-oriented housing to over 250,000 people in Canada. In Canada, most housing co-ops are rental co-ops developed during the 1970s and ’80s under government social housing programs targeted to people with low to moderate incomes. In general, housing co-ops cost less to operate – about 14% less than municipal or private non-profit housing.⁸¹

⁷⁷ AirDNA. 2020. Abbotsford. Retrieved from <https://www.airdna.co/vacation-rental-data/app/ca/british-columbia/abbotsford/overview>

⁷⁸ Ministry of Finance. 2018. The Home-sharing Guide For Ontario Municipalities. Retrieved from <https://files.ontario.ca/home-sharing-guide-for-ontario-municipalities.pdf>

⁷⁹ Ministry of Finance. 2018. The Home-sharing Guide For Ontario Municipalities. Retrieved from <https://files.ontario.ca/home-sharing-guide-for-ontario-municipalities.pdf>

⁸⁰ AirDND. 2020. COVID-19 impact on hotels and short-term rentals. Retrieved from <https://airdna-website-reports.s3.amazonaws.com/documentation/Hotels+vs+Short+Term+Rentals.pdf>

⁸¹ Co-operative Housing of Canada. N.D. Vision for the Future of the Co-operative Housing Movement in Canada. Retrieved from <https://chfcanada.coop/about-co-op-housing/vision-for-the-future-of-the-co-operative-housing-movement-in-canada/>

Table 20 - Units in cooperative housing.^{82, 83}

	TOTAL UNITS	STUDIO UNITS	ONE BEDROOM UNITS	TWO BEDROOM UNITS	THREE BEDROOM UNITS	FOUR BEDROOM UNITS	FIVE BEDROOM UNITS	OTHER UNITS
Abbotsford Co-operative Housing	76	0	6	70	0	0	0	0
Bakerview Housing Co-operative	94	0	21	18	50	5	0	0
Brooksford Place Housing Co-operative	51	0	0	10	41	0	0	0
Clearwater Housing Co-operative	40	0	0	0	40	0	0	0
Sherwood Forest Housing Co-operative	35	0	0	2	33	0	0	0
Total	296	0	27	100	164	5	0	0

According to the Co-operative Housing Federation of BC, as of 2020, there are 296 cooperative housing units in Abbotsford, most of which offer two- and three-bedroom units. The price for cooperative housing in Abbotsford ranges from \$564 to \$1,265 and varies depending on the location and type of unit desired.

Across Canada, one of the most challenging issues facing non-profit housing societies is the expiration of project operating agreements (EOA). In British Columbia, project operating agreements representing almost 30,000 units will expire by the year 2033 – 5,900 between March 2015 and March 2020. Operating Agreements (OA) set out the amount, duration, and conditions of the subsidy provided by the provincial or federal governments, or both. Their expiry, often tied to a 35-year amortization period, means that when the mortgage expires, societies are solely responsible for the project’s ongoing financial viability. The reasoning behind this is that following repayment of the mortgage, a project should be able to generate sufficient revenue to maintain its viability, while continuing to provide affordable housing.⁸⁴ For Abbotsford, a priority will be to assess the risk for these cooperative housing units in terms of their ability to continue operations, as soon as possible.

Housing Society is a term used to describe residential complexes usually consisting of buildings each having apartments. A housing society is a group of persons generally residing in the same building, apartments or same premises formed as per relevant laws for smooth functioning of utilities and other amenities provided to them. The housing society formed must be formally registered. Housing societies run on the fees or charges levied by them on their apartment.

⁸² BC Housing. 2020. Housing Listings. Housing Type: Subsidized. Retrieved from <https://www.bchousing.org/housing-assistance/rental-housing/housing-listings>

⁸³ Co-operative Housing Federation of BC. 2020. Find A Housing Co-operative. Retrieved from <https://www.chf.bc.ca/find-co-op/>

⁸⁴ BC Housing. 2020. Expiry of Operating Agreements. Retrieved from <https://www.bchousing.org/projects-partners/non-profit-resources/EOA>

Table 21 - Housing societies, Abbotsford, 2020^{85, 86}

NAME		UNITS
Aavagen Housing Society	Senior Housing Complex	51
Amicus Housing Society	No info	46
Ancora Housing Society	No info	25
Avonlea Housing Society	multi-family house complex	62
Awana Housing Society	55+	64
Clearbrook Golden Age	independent seniors age 55 and over	112
Gladwin Heights Housing	Retirement living complex operated by a housing society	23
Grace Communities	Quality, affordable housing to adults 55+	85
North Oaks Senior Housing	Retirement complex operated by a housing society	62

Housing Societies are similar to co-ops, the list above comprises units not included in the Co-operative Housing Federation of BC list, but are recognized for home owner grant claims.

POST-SECONDARY HOUSING

In 2019, there were 200 beds for post-secondary students available in Abbotsford. Affordable student housing is key in the prevention of destabilizing housing experiences, housing precarity, or literal homelessness for students in the community. Research suggest that students will, as a last resort, stay in toxic relationships, suffer abuse, deal drugs, or trade sex for places to stay or to make income in order to to stay housed.⁸⁷

Table 22 - Student housing beds at BC public post-secondary institutions.⁸⁸

NUMBER OF BEDS	
University of the Fraser Valley	200

The University of the Fraser Valley (UFV) and the City of Abbotsford developed the UDistrict Neighborhood Plan and the UFV Campus Plan in 2018. The plans guide future development and growth of the UFV campus and the surrounding neighborhood.

⁸⁵ BC Housing.2020. Housing Listings. Housing Type: Subsidized. Retrieved from <https://www.bchousing.org/housing-assistance/rental-housing/housing-listings>

⁸⁶ Co-operative Housing Federation of BC. 2020. Find A Housing Co-operative. Retrieved from <https://www.chf.bc.ca/find-co-op/>

⁸⁷ Homeless Hub. 2019. Post-Secondary Student Homelessness in Canada: New Research on Prevalence, Intervention and Prevention. Retrieved from <https://www.homelesshub.ca/blog/post-secondary-student-homelessness-canada-new-research-prevalence-intervention-and-prevention>

⁸⁸ Public Post-Secondary Institutions via Sector Business Innovation Branch, Ministry of Advanced Education, Skills & Training, November 2019.

In order to support the anticipated residential growth that will take place within the UDistrict neighborhood over the next few decades, redevelopment activity will need to occur. The intensification process will be geared towards providing more compact housing forms such as apartments, row housing, and townhouses. It will be important to provide a wide selection of multi-family housing choices in order to provide affordable options.⁸⁹

Housing form and character will be governed by development permit guidelines found within the OCP with specific development permit guidelines for the University Village. Policies relevant to the Housing Needs Assessment include:

POLICY	DESCRIPTION
3.3.1 Multi-Family Variety	Provide a range of multi-family housing types, unit sizes, and tenures.
3.3.2 Three-Bedroom Apartments	Incorporate three-bedroom apartment units into new multi-family developments within the primary redevelopment area.
3.3.3 Purpose Built Rental	Encourage the construction of purpose-built rental housing within the primary redevelopment area.
3.3.4 Affordable Housing	Facilitate the provision of affordable market and non-market housing in collaboration with government, businesses, and non-profit associations (excluding emergency shelters or transitional housing).
3.3.5 Accessory Units	Support housing affordability options by allowing ‘mortgage helpers’ in the form of accessory units within ground-oriented row or townhouses.
3.3.6 Off-Campus Student Housing	Work with UFV to explore locating student housing options off-campus to further campus/neighbourhood integration.

SUBSIDIZED HOUSING

Subsidized housing is long-term housing for people who permanently reside in British Columbia, with rental fees calculated on a rent-geared-to-income basis (30% of household total gross income, subject to minimum rent based on # of people).

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 and housing type.

There are two ways that residents can apply to buildings for housing:

1. Applying to The Housing Registry. The Registry allows your single application form to be considered for available units managed by BC Housing and a number of non-profit and co-operative housing providers that have chosen to use The Housing Registry database.
2. Apply directly to non-profit societies and co-operatives that manage their own application processes.

⁸⁹ City of Abbotsford. 2020. UDistrict Neighbourhood Plan. Retrieved from <https://municipal.qp.gov.bc.ca/civix/content/coa/coabylaws/o/ocp/ud/?xsl=/templates/browse.xsl&xsl=/templates/browse.xsl>

Table 23 - Number of units in subsidized housing.⁹⁰

	TOTAL UNITS	STUDIO UNITS	ONE BEDROOM UNITS	TWO BEDROOM UNITS	THREE BEDROOM UNITS	FOUR BEDROOM UNITS
Abbotsford Co-operative Housing (Phase 2,3,4)	76		6	70		
Bakerview Housing Co-operative	94		21	18	50	5
Brooksford Place Housing Co-operative	51			10	41	
Cedarhurst	49			9	36	4
Christine Lamb Residence	41	8	8	10	13	2
Cole Starnes Place	44	44				
Ebenezer Home	16	2	14			
Fernview	31				31	
Kinsmen Creekside Estates	52			26	20	6
Matsqui Townhouses	10				10	
The George Schmidt Centre	30	30				
Sevenoaks Alliance Manor	81	51	29	1		
Sherwood Forest Housing Co-operative	35				35	
Total	610	135	78	144	236	17
Lynnhaven Society*	32					
The Yaleston**	50					
Total	692					

* Lynnhaven's two buildings have 32 apartments that will allow the society to continue to provide affordable housing for the Fraser Valley's seniors for another 60 years.

** The Yalestone offers 50 rental units ranging from 1 to 3 bedrooms for singles, families and seniors with moderate incomes.

As of 2020, there are 692 subsidized housing units available in Abbotsford, most of which offer two- and three-bedroom units. Some of these units are also cooperative housing (see table above). Rents are geared to income.

BC Housing Waiting Lists

Abbotsford residents may be eligible for subsidized housing if they can live independently and meet the household, residency, income and assets criteria. The following table indicates waitlists for BC Housing for the last 6 months:

⁹⁰ BC Housing.2020. Housing Listings. Housing Type: Subsidized. Retrieved from <https://www.bchousing.org/housing-assistance/rental-housing/housing-listings>

Table 24 - BC housing waitlist, 2020⁹¹.

	MAY 10	JUNE 10	JULY 10	AUG 10	SEPT 10	OCT 10	NOV 10
Total # of Applicants	321	321	320	333	351	373	378
Family	151	148	144	154	164	171	178
People with Disabilities	47	50	49	50	54	57	58
Seniors	79	79	78	77	82	87	86
Wheelchair Modified	13	12	13	13	14	15	15
Singles	12	13	16	20	19	23	22
Rent Supplements	1	1	1	1	1	1	1
Transfers	18	18	18	18	16	23	18
Pending Applications	0	0	1	0	1	3	0

The number of people waitlisted for non-market housing units on the BC Housing Registry has increased from May to November 2020. The Housing Registry is one of many indicators considered when assessing the need for non-market housing and affordable shelter in the region. The number of applicants in a given period may relate to a lack of availability in the number of units. Applicants may also remain on the waitlist for various reasons despite units becoming available.

SHELTERS AND HOUSING FOR INDIVIDUALS EXPERIENCING OR AT-RISK OF HOMELESSNESS

The table below summarizes the shelter and housing supports available in Abbotsford in 2014 and 2020, by type of support provided. The number of beds (+34%) and units (+15%) available for emergency shelters, group homes, and transitional⁹², supportive, and independent housing have grown during this period of time (except for group homes), with the fastest increase experienced in the number of emergency shelter beds (+53%) and supportive housing (+39%).

⁹¹ BC Housing.2020. Housing Listings. Housing Type: Subsidized. Retrieved from <https://www.bchousing.org/housing-assistance/rental-housing/housing-listings>

⁹² Transitional beds refer to beds available for individuals in emergency shelters and transitional units to temporary living spaces or temporary accommodation before permanent housing.

Table 25 - Shelters and homelessness housing support, city of Abbotsford, 2014 & 2020.⁹³

	2014 BEDS	2020 BEDS	BED DIFFERENCE	2014 UNITS	2020 UNITS	UNIT DIFFERENCE
EMERGENCY SHELTERS & EXTREME WEATHER (Total)	178	273	53%			0%
Emergency Shelters	28	88	214%			0%
Extreme Weather Emergency Shelters	150	185	23%			0%
TRANSITIONAL OR SECOND STAGE HOUSING (Total)	256	305	19%			
Transitional Housing - Adults Female	75	75	0%		12	0%
Transitional Housing - Adults Male	83	93	12%		40	0%
Transitional Housing - Mixed Clientele	80	123	54%			0%
Transitional Housing - Youth	18	14	-22%			0%
SUPPORTIVE HOUSING (Total)	941	1,310	39%	782	897	15%
Community Residential Facilities for Adults with Mental Health Diagnosis	60	85	42%	8	8	0%
Low Income Women and Children			0%	41	41	0%
Men			0%	30	30	0%
Women			0%		39	0%
Mixed Clientele			0%		71	0%
Seniors Residential (Unlicensed)			0%	144	144	0%
Seniors Residential Care Nursing	774	1,024	32%	484	484	0%
Youth		4	0%			0%
Living Options for Adults Mentally/Physically Challenged or with Developmental Disabilities	107	101	-6%	75	80	7%
Respite for Adults, Youth and Children		96	0%			0%
GROUP HOMES (Total)	97	95	-2%			0%
Community Residential Facilities for Adults with Acquired Brain Injury	10	10	0%			0%
Living Options for Adults Mentally/Physically Challenged or with Developmental Disabilities	87	85	-2%			0%
INDEPENDENT HOUSING (Total)			0%	481	480	0%
Co-op and Other Subsidized Housing			0%	481	480	0%
AFFORDABLE HOMEOWNERSHIP					15	0%
TRANSITIONAL OR THIRD STAGE HOUSING (Total)	20	20	0%		10	0%
Transitional Housing - Adults Male	20	20	0%		10	0%
Grand Total	1,492	2,003	34%	1,263	1,454	15%

⁹³ Supplied by Strategic Planning, Fraser Valley Regional District.

OTHER SUPPORTS

In addition to the housing inventory described above, the City of Abbotsford currently offers four drop-in services in the community running 24 hour, 7 days a week. The table below describes the type of services available by service provider.

Table 26 - Drop-In services available in Abbotsford, 2020

NAME	TYPE OF SERVICE
Salvation Army	Meal service, appointment-based support services, laundry and medical services
Abbotsford Community Hub Centre -Opened 2019	Integrated health, housing, harm reduction, pharmacy, OAT treatment, income assistance, food, and community integration supports; drop in is shifting to a programmed service; showers and laundry is available.
Warm Zone	Support services for women
Stream Ministries	Friday night meal and Art/Literacy programming

Similarly, 14 outreach programs and services are currently available in the city for individuals looking for housing-related help, ranging from rental supplements to prevention-based support programs.

Table 27 - Outreach housing-related programs in Abbotsford, 2020

NAME	TYPE OF SERVICE	ACTIVATED
Salvation Army	BC Housing funded Homelessness Outreach Program with rental supplements	
Archway Community Services	BC Housing funded Homelessness Prevention Program with rental supplements	Spring 2015
John Howard Society	BC Housing funded Homelessness Prevention Program for individuals, who are exiting corrections	
Fraser Health- Assertive Community Treatment	Fraser Health funded ACT for Abbotsford and Mission	Spring 2015
Fraser Health-Enhanced Outreach positions	Fraser Health funded Registered Psychiatric Nurse (Stacy L.), Nurse Practitioner (Judy T-M), and Outreach (Kaetlon T.)	Summer 2017
Fraser Health-Substance Use and Addictions Team	Fraser Health funded and outreach based	
Ministry of Social Development-Poverty Reduction Community Integration and Homelessness Coordination efforts	Outreach and community-based access to income supports	
Project Angel	Community Action Team initiative; APD- Steward Leader	2018
Business Engagement Ambassador Project	Community Action Initiative funded; Peer-led; City of Abbotsford supported	2018
Intake Function-Coordinated Access	City of Abbotsford/Service Canada funded Intake Function, comprising of a Coordinator (Sharon Forbes) and Housing Retention Worker (Nathan L)	Fall 2017
Mobile Refresh Showers	Mobile showers and meal ministry	2019

NAME	TYPE OF SERVICE	ACTIVATED
Union Gospel Mission	Mobile meal and support offered in West Abbotsford	2018
Blue Bus	Mobile meals for low income individuals and families	
Abbotsford Police Department- Street Outreach Response Team	APD oversight; City funding contribution	2019
Abbotsford Community Van Initiative	Tier 1: Activated for COVID-19 response (Abbotsford and Mission) Tier 2: Pilot Project to be activated in Fall 2020 (to support on-going transportation access for individuals, who lack access to dependable transportation options (e.g. transport of children staying in transition house with Mom to school; individuals connected to AHPRS resources, HARC residents, Hospital discharge).	April 2020

KEY FINDINGS

- Between 2006 and 2016, the proportion of occupied single-detached houses decreased by 4%, while the share of other occupied attached dwellings grew by 6% from 2006 to 2016
- In 2016, while the proportion of occupied single-detached houses in Abbotsford was 4% lower than in the rest of British Columbia, the percentage of other attached dwellings was 14% higher in the city.
- Between 2006 and 2016 private dwellings with four or more bedrooms experienced the fastest growth (30%).
- There has been a reduction in studio units in Abbotsford, which has led to a 0% vacancy every year from 2016 to 2019. Although vacancy for studio units was up as of 2020.
- As of 2016, almost a quarter of Abbotsford's housing stock is relatively new, with 23% of private dwellings built after 2000. This is similar to new housing stock at the provincial level.
- For the period 2017-2020, there were 3,662 housing completions, considerably increasing the proportion of new housing stock. Of these, 1,182 (32%) are rentals.
- Abbotsford's overall vacancy rate was 0.6% in October 2020 compared to 1.2% in the previous year.
- From 2006 to 2014, vacancy rates in Abbotsford were consistently higher than those in British Columbia, fluctuating between 2% and 6.3% during the ten-year period. Over the last five years, Abbotsford's vacancy rates have remained lower than British Columbia's, reaching its lowest rate in 22 years in 2017 (0.2%).
- Low vacancy rates indicate that the supply for rental housing is lower than the demand for rental housing.
- Vacancy rates imply that supply for rental housing in this type of units has increased compared to the demand for rental housing.
- Data suggests more than 70% of renter households in Abbotsford still rely on the secondary rental market for housing, such as secondary suites and rental units in strata developments.
- Data shows that between 2008 and 2016, the number of secondary rental units (excluding condominiums) grew by 24%. Over this same period, the average rent increased by 32%, from \$910 to \$1,205.
- As of 2020, there are 692 subsidized housing units available in Abbotsford, most of which offer two- and three-bedroom units.
- The number of beds (+34%) and units (+15%) available for emergency shelters, group homes, and transitional, supportive, and independent housing have grown between 2014 and 2020.



CHAPTER

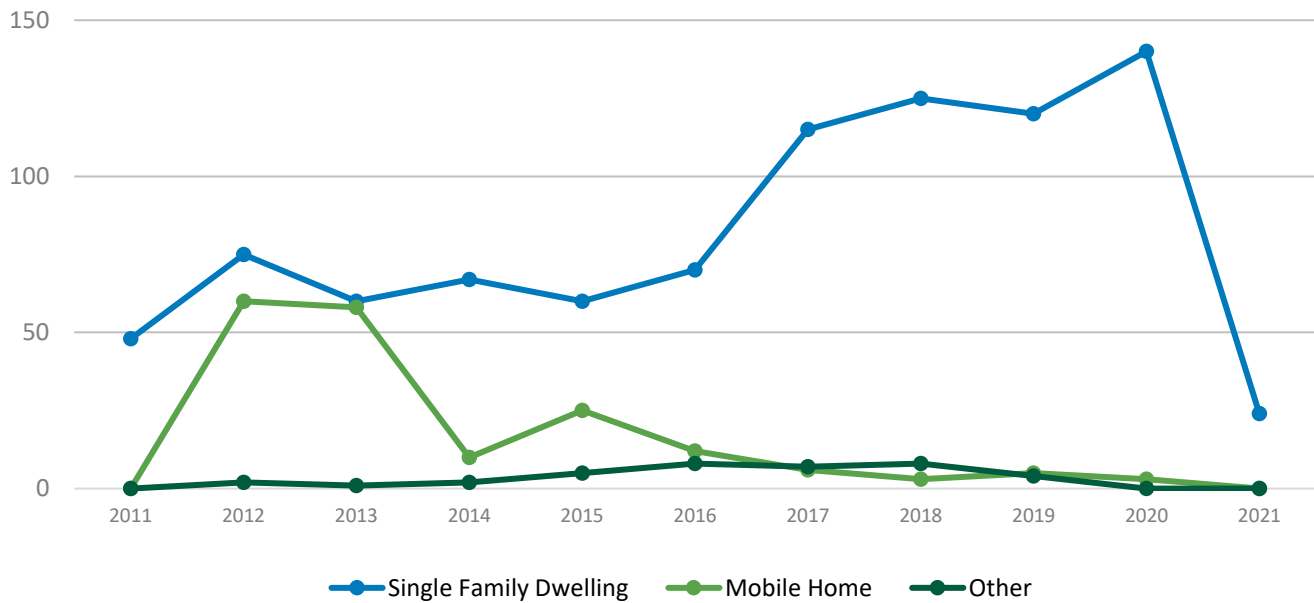
9

Housing Units – Change in Housing Stock

Over the last decade, the housing stock in Abbotsford has experienced distinct fluctuations in the number of demolitions, completions, and new houses built in the community.

From 2011 to 2021, 1,097 residential-related demolition permits were issued in Abbotsford, 58% of them from 2016 onwards. The majority of these permits (97%) have allowed the demolition of 887 single family dwellings (81%) and 175 mobile homes (16%).

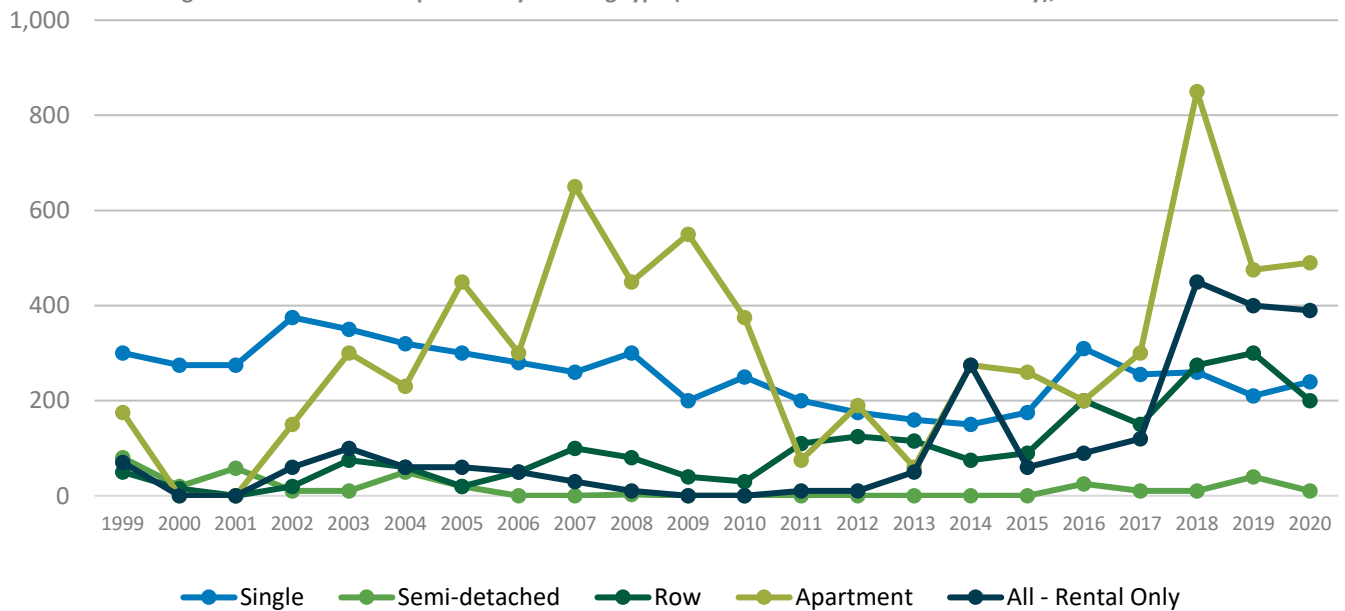
Figure 29 - Demolition permits 2011-2021 (as of March 31).⁹⁴



*Other includes: duplex, second dwelling, single family with suite, temporary structure, commercial and residential, townhouse and apartment.

From 1998 to 2020, 15,280 dwellings have been completed in Abbotsford, 7,486 (49%) of them during the last decade. 16% of the total dwellings completed from 1998 to 2020 have been built for rental purposes.

Figure 30 - Historical completions by dwelling type (all intended markets and rental only), 1998-2020.⁹⁵



⁹⁴ City of Abbotsford. 2020. Issued Building Permit Reports. Retrieved from https://www.abbotsford.ca/business_and_development/building_permits/issued_building_permit_reports.htm

⁹⁵ CMHC. N.D. Housing Market Information Portal. Retrieved from <https://www03.cmhc-schl.gc.ca/hmip-pimh/#Rental>

All new homes in British Columbia (B.C.) must be registered with BC Housing before the issuance of building permits and construction starts. New home registration data is a leading indicator of housing and economic activity in B.C., providing information on registered new homes by building type, location, and building size.⁹⁶

The table below shows that the number of registered new single-detached homes and multi-unit homes have decreased by 20% and 6%, respectively, while the number of purpose-built rental units has grown by 31% from 2016 to 2018. This increase implies more homes are being constructed for rental purposes, including social housing.

Table 28 - Abbotsford registered new homes - structural type and purpose-built rental BC Housing.⁹⁷

	2016	2017	2018
Single Detached Homes	336	252	270
Multiunit Homes	617	654	579
Purpose Built Rental Units	327	No Data*	428

* For privacy reasons, data has been suppressed for communities where there are less than 5 homes.

KEY FINDINGS

- From 2011 to 2021, 1,097 residential-related demolition permits were issued in Abbotsford, 58% of them from 2016 onwards.
- From 1998 to 2020, 15,280 dwellings have been completed in Abbotsford. 16% of the total dwellings completed from 1998 to 2020 have been built for rental purposes.
- The number of registered new single-detached homes and multi-unit homes have decreased by 20% and 6%, respectively, while the number of purpose-built rental units has grown by 31% from 2016 to 2018. This increase implies more homes are being constructed for rental purposes, including social housing.

⁹⁶ BC Housing Research Centre. 2018. BC Residential Building Statistics & Trends Report. Retrieved from <https://online.flippingbook.com/view/702191/4/>

⁹⁷ BC Housing's New Homes. New Homes Registry 2016 - 2018. Retrieved from: https://catalogue.data.gov.bc.ca/dataset/8620ce82-4943-43c4-9932-40730a0255d6/resource/32ff8d70-89bc-4165-8b41-10e054514c7c/download/bc-stats_2018-new-homes-data_tosend.xlsx

CHAPTER

10

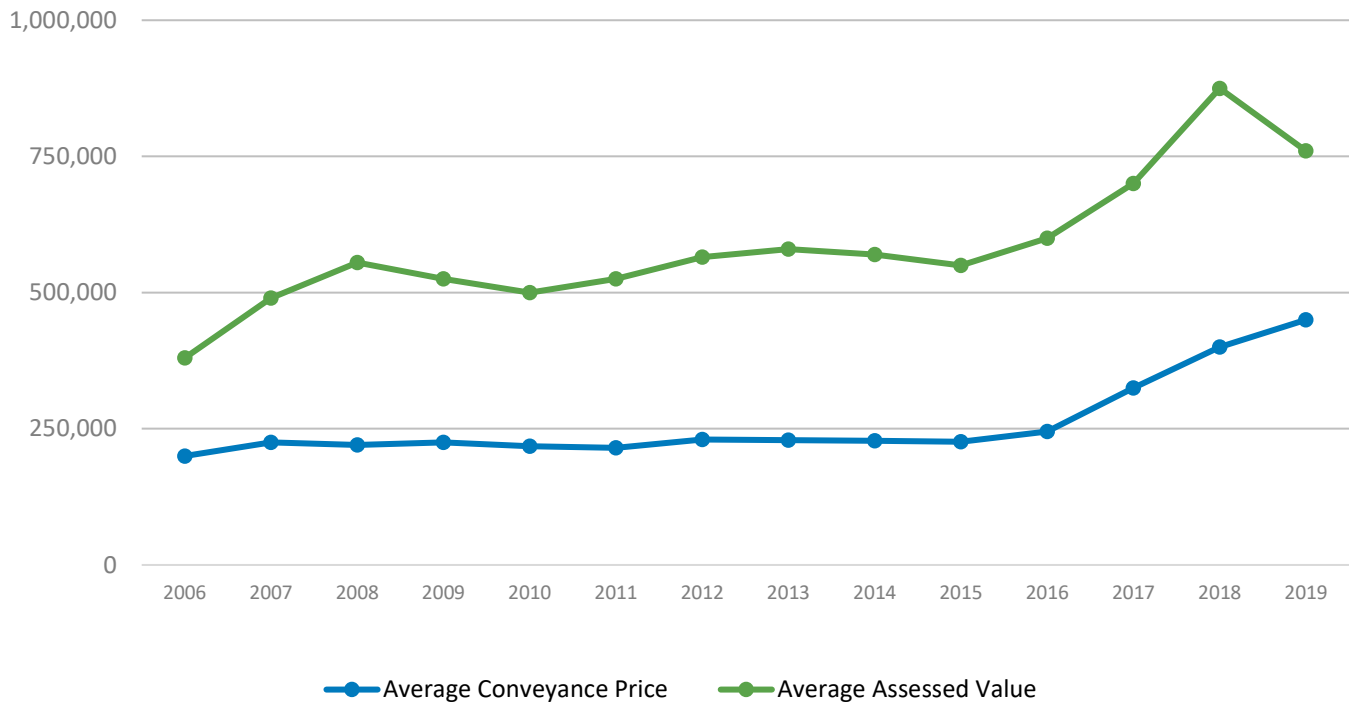


Housing Values

In British Columbia, BC Assessment develops and maintains real property assessments throughout the province in addition to providing real property information. BC Assessment produces assessment information annually to provide tax authorities with a tax base and other information collected about property.

The following table shows the annual average and median assessed values for all residential and strata-residential units combined in Abbotsford from 2006 to 2019. During this period of time, Abbotsford residential properties increased their average and median assessed values by 134% and 97%, respectively.

Figure 31 - Sale prices and assessed values – average and median for owned residential and strata-residential units, 2006-2019.⁹⁸



On average, households in Abbotsford were sold below average and median assessed values from 2006 to 2019. Between 2016 and 2017 both average sale prices and assessed values registered a significant increase of 42% and 24%, respectively.

Sale Prices and Assessed values – Average for residential and strata-residential units, 2006-2019. In British Columbia, BC Assessment develops and maintains real property assessments throughout the province in addition to providing real property information. BC Assessment produces assessment information annually to provide tax authorities with a tax base and other information collected about property. On average, households in Abbotsford were sold below average and median assessed values from 2010 to 2019.

The Fraser Valley Real Estate Board provides housing price monthly data (MLS Summary). In February 2020, the following housing prices were recorded in Abbotsford with average prices increasing by 60% on average from 2016 to 2020. During this period of time, the highest increase was experienced in apartment units (83%), followed by townhouses (55%). In 2021, despite the slowing economy and the effects of COVID-19, average prices continue to rise with an average price increase of 22% in detached, townhouse and apartment units in the community.

⁹⁸ Note that the average and median sale prices and assessed values presented here are estimates made by the consultants based on data provided by BC Assessment. These estimates only include owned residential property types particularly those used for residential and strata residential purposes. This includes single family dwellings, dwellings with suites, duplex, triplex, fourplex, etc., row housing, apartments and manufactured homes. Also note that given that the data received contains multiple average and median values associated with each housing type, these figures represent the average of the total average sale price and median values in the community for the specific years.

Table 29 - Monthly statistics package.⁹⁹

	2016 (Feb)		2020 (Feb)		2021 (Feb)	
	AVERAGE PRICE	MEDIAN PRICE	AVERAGE PRICE	MEDIAN PRICE	AVERAGE PRICE	MEDIAN PRICE
Detached	\$569,540	\$547,350	\$803,986	\$766,000	\$1,081,973	\$1,040,000
Townhouse	\$313,702	\$314,900	\$487,551	\$489,900	\$554,261	\$569,000
Apartment	\$159,459	\$151,500	\$291,405	\$290,000	\$342,194	\$335,000

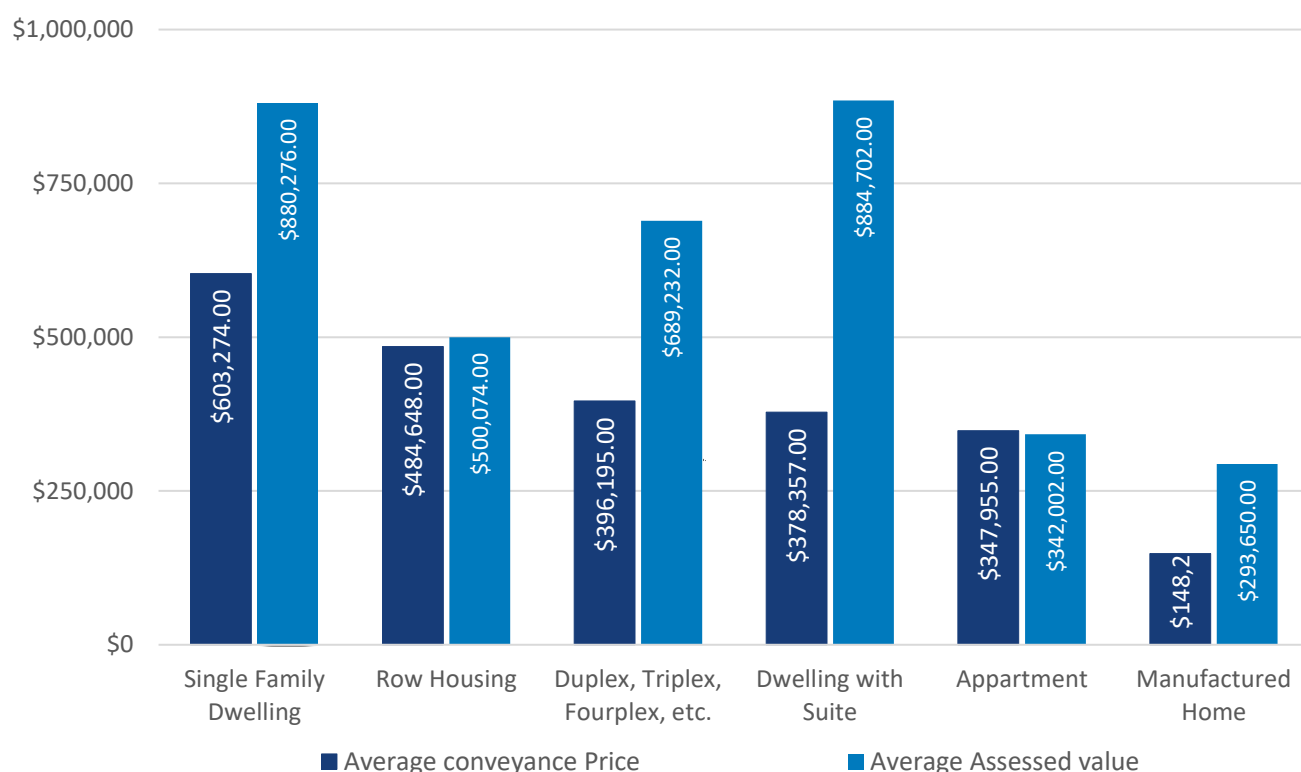
BC Assessment provides a predictable base for real property taxation in British Columbia. It determines ownership, tax liability, classifies and values each property. To meet their mandate, BC Assessment completes property assessments every year. The values are completed by July 1st, and the information is based on the market trends from the previous year. These assessments then provide the foundation for local and provincial taxing. They are used by the local and provincial taxing authorities to calculate the billions of tax revenue each year that will fund community services provided by local governments throughout the province.

As shown in the table below, the average and median assessed values in Abbotsford by structural type sat at over \$598,000 and \$576,000 on average, respectively, in 2019. Dwellings with a Suite and Single Family Dwellings are the types of units with the highest average prices in the community.

In turn, sale prices in Abbotsford were below the average and median assessed values presented with an average sale price of over \$399,000 and \$381,000, respectively, in 2019. Single Family Dwellings and Row Houses have the highest average in sale prices in the community during the same year. Of note, Row Houses and Apartments are the only housing types that registered similar sales and assessed values in the community in 2019.

⁹⁹ Fraser valley Real Estate Board. 2020. Statistics Package. Retrieved from <http://www.fvreb.bc.ca/stats/>

Figure 32 - Sales Prices and Assessed Values - Average and median by selected structural type, 2019¹⁰⁰.



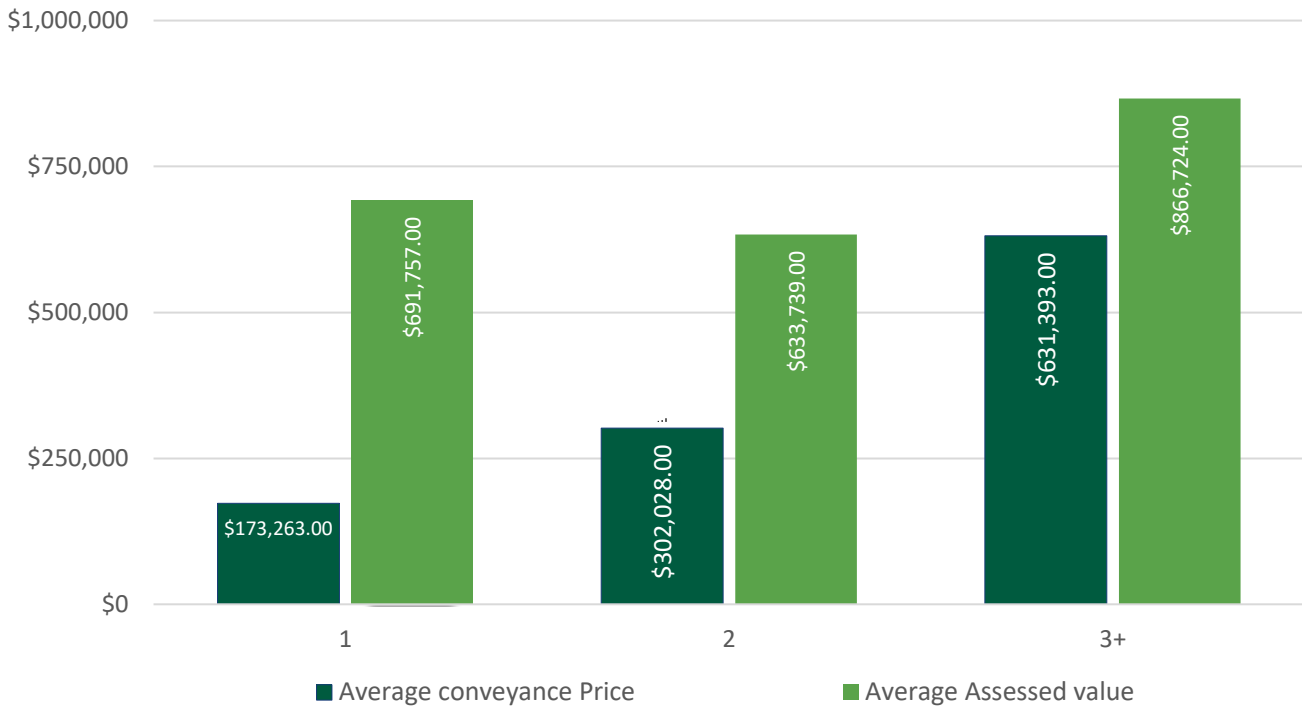
The prices and assessed values in Abbotsford by unit size show that these values follow the same trend described before with higher average assessed values compared to final sale prices in 2019. However, while sale prices increase according to the number of bedrooms in the house, assessed values for one-bedroom housing units register higher values compared to units with two bedrooms.

Table 30 - Sales prices and assessed values - average and median by unit size (0, 1, 2, 3+ bedrooms), 2019¹⁰⁰.

NUMBER OF BEDROOMS	CONVEYANCE PRICE		ASSESSED VALUE	
	AVERAGE CONVEYANCE PRICE	MEDIAN CONVEYANCE PRICE	AVERAGE ASSESSED VALUE	MEDIAN ASSESSED VALUE
1	\$173,263	\$177,667	\$691,757	\$679,192
2	\$302,028	\$303,671	\$633,739	\$610,435
3+	\$631,393	\$552,856	\$866,724	\$833,015

¹⁰⁰ Note that the average and median sale prices and assessed values presented here are estimates made by the consultants based on data provided by BC Assessment. These estimates only include owned residential property types particularly those used for residential and strata residential purposes. This includes single family dwellings, dwellings with suites, duplex, triplex, fourplex, etc., row housing, apartments and manufactured homes. Also note that given that the data received contains multiple average and median values associated with each housing type, these figures represent the average of the total average sale price and median values in the community for the specific years.

Figure 33 - Sales prices and assessed values - average and median by unit size (0, 1, 2, 3+ bedrooms), 2019¹⁰¹.



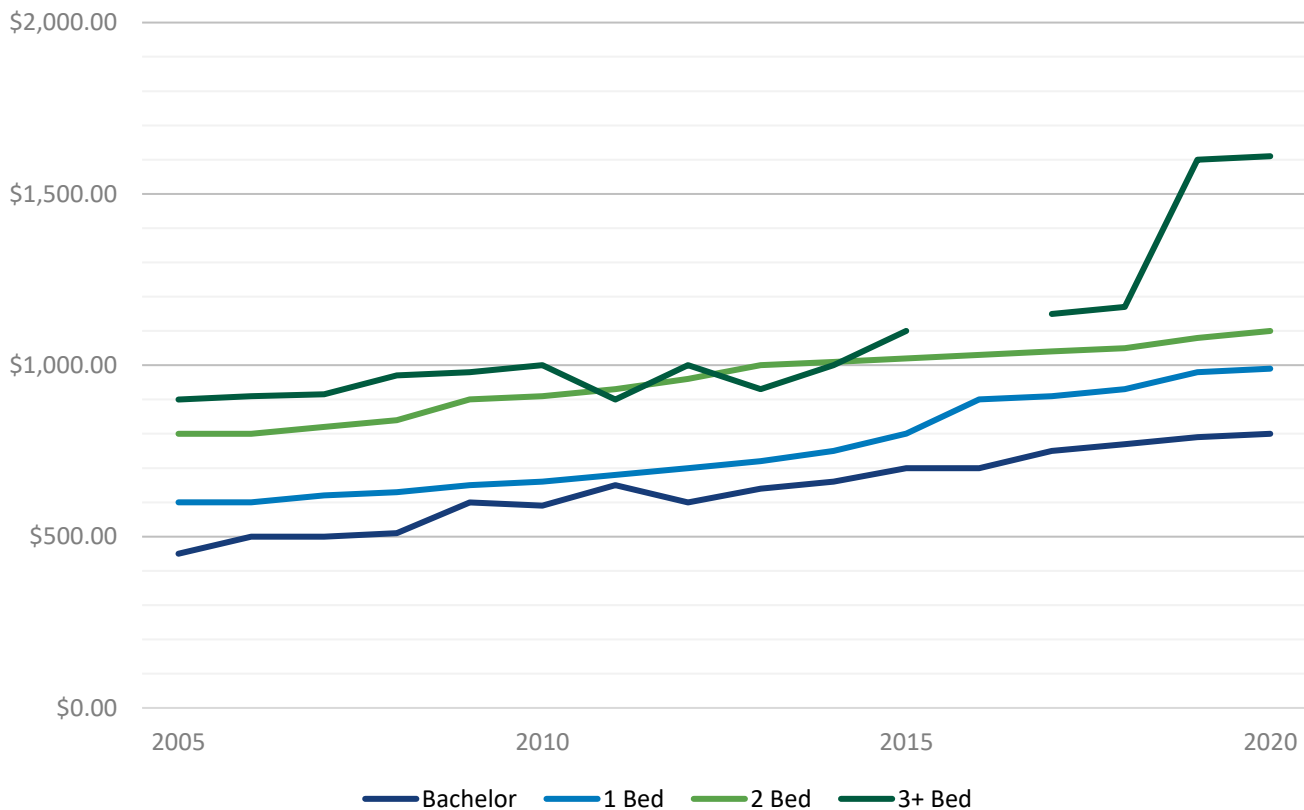
There is a difference between the assessed value on home versus the market value. The assessed value is used by tax authorities to determine how much the tax bill should be each year. The appraised value represents the fair market value of a home. The price is generally determined by what buyers are willing to pay for the property.

Rental Costs

CMHC only provides data on rental costs for the primary rental market in Abbotsford. While the available data provides insight into trends and is a good proxy for the rental market overall, it does not provide a complete picture since a large portion of Abbotsford’s rental stock is in the secondary market. The information in this section refers to the primary rental market only.

¹⁰¹ Note that the average and median sale prices and assessed values presented here are estimates made by the consultants based on data provided by BC Assessment. These estimates only include owned residential property types particularly those used for residential and strata residential purposes. This includes single family dwellings, dwellings with suites, duplex, triplex, fourplex, etc., row housing, apartments and manufactured homes. Also note that given that the data received contains multiple average and median values associated with each housing type, these figures represent the average of the total average sale price and median values in the community for the specific years.

Figure 34 - Median rental prices by bedrooms¹⁰²



Average rent in Abbotsford stayed relatively consistent from 2010 to 2014. From 2015 to 2019, there was a jump in average rent increasing by 34% in all unit sizes. Three-bedroom average rent has experienced the highest price growth between 2015 and 2020 (+48%) compared to other unit sizes in Abbotsford.

In 2020, RentFaster.ca shows average rent prices for Abbotsford across all unit types are still increasing. RentFaster data may catch secondary market units that the CMHC survey does not, which may provide a more fulsome picture of rentals, but this information is not directly comparable to the above CMHC graphs.

Table 31 - RentFaster.ca, Abbotsford, BC, September, 2020.¹⁰³

	LISTINGS	STUDIO	1 BED	2 BEDS	3+ BEDS
Apartment	89	\$963	\$1,245	\$1,395	\$1,871

¹⁰² CMHC. 2018. Primary Rental Market: Selected Metropolitan Areas. Retrieved from <https://www.cmhc-schl.gc.ca/en/data-and-research/data-tables/secondary-rental-market-selected-metropolitan-areas>

¹⁰³ Rentfaster. 2020. Search results. Retrieved from https://www.rentfaster.ca/bc/abbotsford/rentals/?l=12,49.05,-122.2833&proximity_type=location-city&beds=2,2%20%2B%20Den

KEY FINDINGS

- From 2006 to 2019 Abbotsford residential properties increased their average and median assessed values by 134% and 97%, respectively.
- On average, households in Abbotsford were sold below average and median assessed values from 2006 to 2019. Between 2016 and 2017 both average sale prices and assessed values registered a significant increase of 42% and 24%, respectively.
- In Abbotsford average prices increased by 60% on average from 2016 to 2020. During this period of time, the highest increase was experienced in apartment units (83%), followed by townhouses (55%). In 2021, despite the slowing economy and the effects of COVID-19, average prices continue to rise with an average price increase of 22% in detached, townhouse and apartment units in the community.
- Dwellings with a suite¹⁰⁴ and single-family dwellings are the types of units with the highest average prices in the community.
- Average sale prices in Abbotsford were over \$399,000 in 2019. Single Family Dwellings and Row Houses have the highest average in sale prices in the community during the same year.
- Average rent in Abbotsford stayed relatively consistent from 2010 to 2014. From 2015 to 2019, there was a jump in average rent increasing by 34% in all unit sizes. Three-bedroom average rent has experienced the highest price growth between 2015 and 2020 (+48%) compared to other unit sizes in Abbotsford.

¹⁰⁴ Typically refers to single family dwellings with a secondary suite



CHAPTER

11

Housing Standards and Core Housing Need

Statistics Canada, in collaboration with the Canada Mortgage and Housing Corporation (CMHC), has produced the CMHC's Core Housing Need (CHN) indicator for the 2016 Census. A household is said to be in 'core housing need' if: its housing falls below at least one of the adequacy, affordability, or suitability standards; and, the household would need to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (housing that meets all three housing standards).

Housing standards are defined as follows:

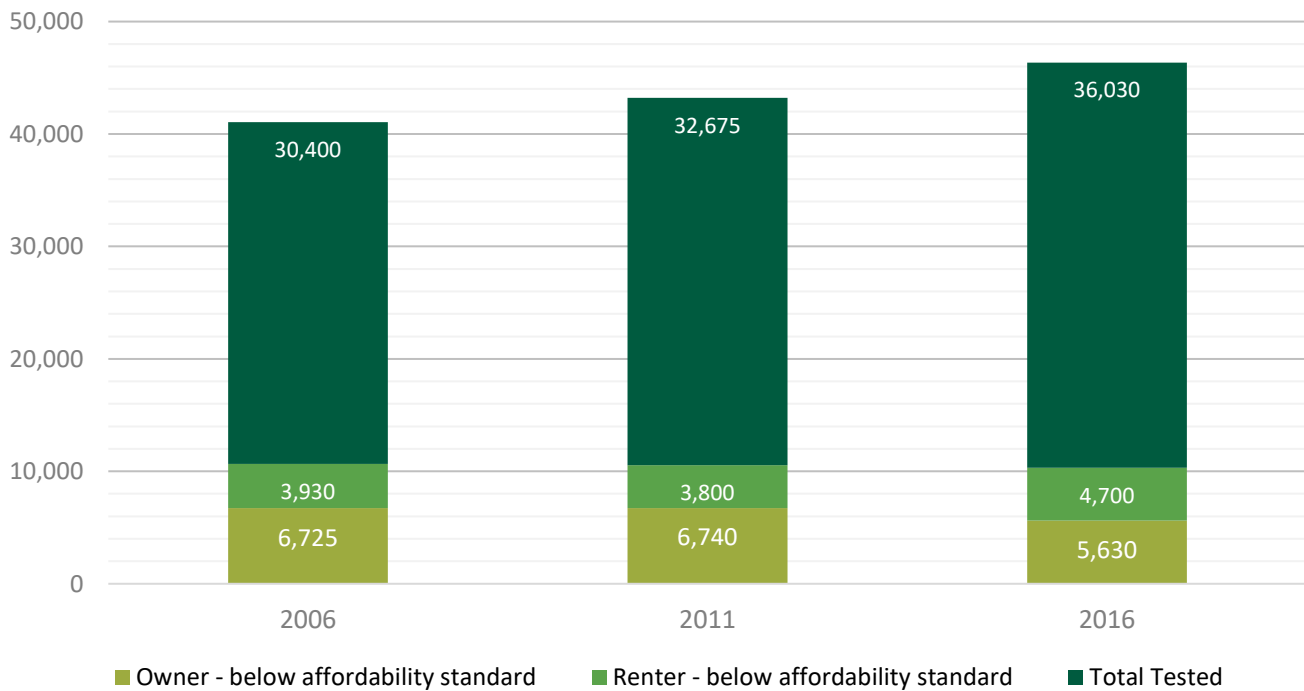
- Affordable housing has shelter costs equal to less than 30% of total before-tax household income;
- Adequate housing is reported by their residents as not requiring any major repairs;
- Suitable housing has enough bedrooms for the size and composition of resident households, according to National Occupancy Standard (NOS) requirements.

HOUSING STANDARDS: AFFORDABILITY, ADEQUACY, AND SUITABILITY

People in households that spend 30% or more of total household income on shelter expenses are defined as having a "housing affordability" problem. Shelter expenses include electricity, oil, gas, coal, wood or other fuels, water and other municipal services, monthly mortgage payments, property taxes, condominium fees, and rent. Band housing on Indian reserves was not included in the calculation of housing affordability.

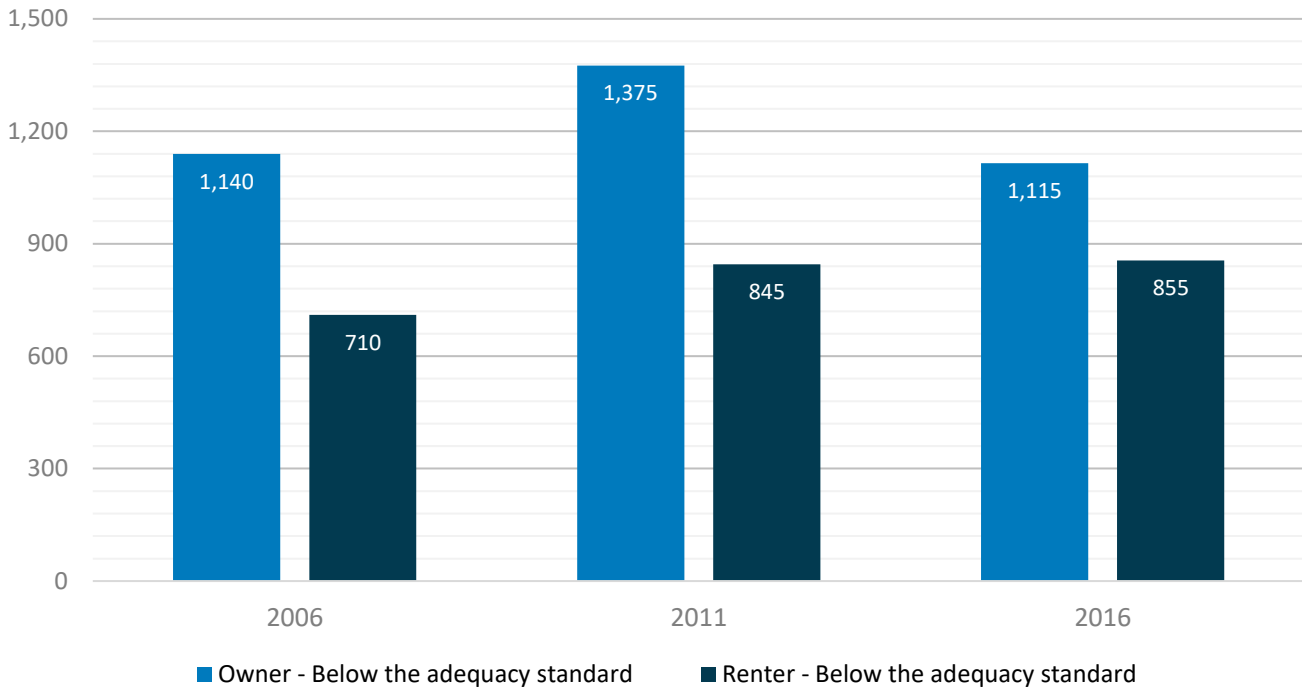
As shown in the figure below, renter households living below the affordability standard have increased by 20% since 2006.

Figure 35 - Affordability – households spending 30%+ of income on shelter costs by tenure.



From 2006 to 2016, as shown in the figure below, the number of households in Abbotsford deemed "inadequate" – meaning in need of major repairs, such as defective plumbing, electrical wiring, or structural repairs needed for walls, floors, or ceilings – has increased by 7%. The number of renter households needing major repairs has grown by 20% during the same period of time.

Figure 36 - Adequacy – households in dwellings requiring major repairs by tenure. (Households tested 2006 –41,060; 2011 – 43,215; 2016 – 46,535)¹⁰⁵



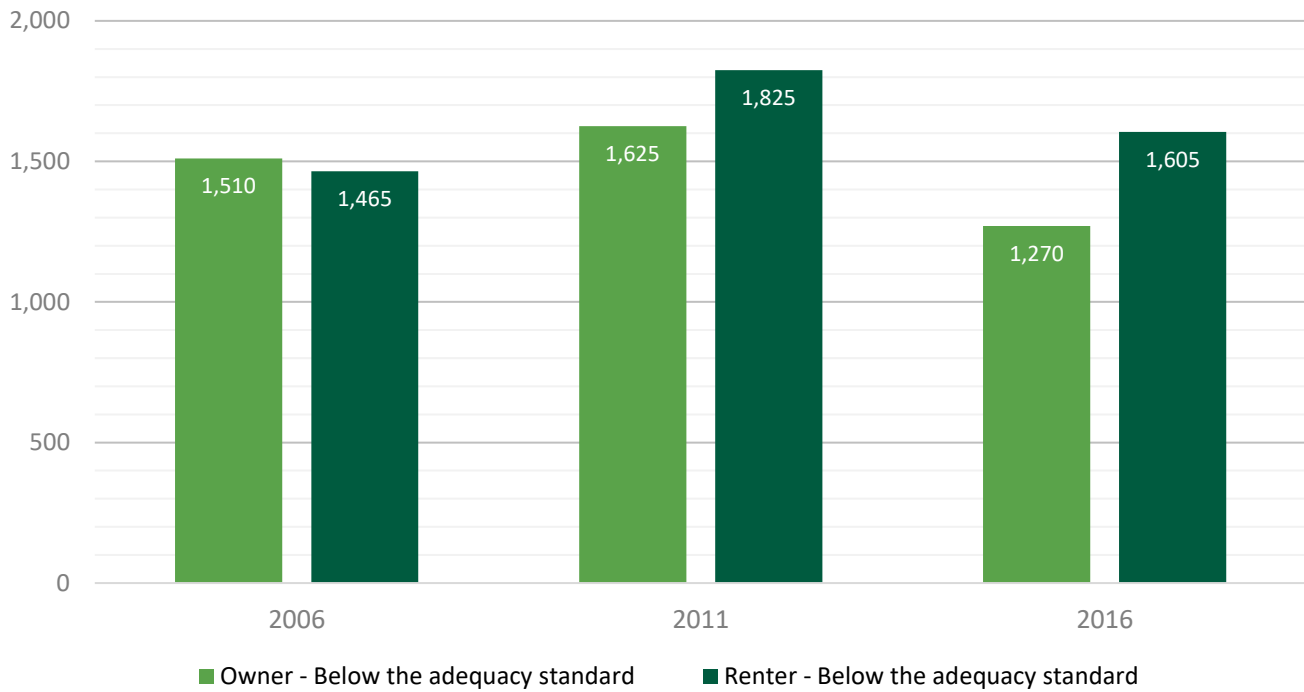
Housing suitability refers to whether a private household is living in suitable accommodations according to the National Occupancy Standard (NOS); that is, whether the dwelling has enough bedrooms for the size and composition of the household. A household is deemed to be living in suitable accommodations if its dwelling has enough bedrooms, as calculated using the NOS.¹⁰⁶

In Abbotsford, 2,875 households were living below the suitability standard in 2016, 3% less than in 2006. Similar to the standards described before, renter households living in overcrowded dwellings have increased by 10% in 2016, compared to 2006 estimates. The proportion of these households has also increased by 7% during the same period.

¹⁰⁵ CMHC. Core Housing Need (2016, 2011, 2006). Abbotsford (CY). Retrieved from: [https://www03.cmhc-schl.gc.ca/hmig-pimh/en#Profile/5909052/4/Abbotsford%20\(CY\)](https://www03.cmhc-schl.gc.ca/hmig-pimh/en#Profile/5909052/4/Abbotsford%20(CY))

¹⁰⁶ Statistics Canada. 2016. Census Profile, 2016 Census. Retrieved from <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&Geo1=CSD&Code1=5909052&Geo2=PR&Code2=59&SearchText=British+Columbia&SearchType=Begins&SearchPR=01&B1=All&TABID=1&type=0>

Figure 37 - Suitability – households in overcrowded dwellings by tenure. (Households tested 2006 – 41,060; 2011 – 43,215; 2016 – 46,535)¹⁰⁷



CORE HOUSING NEED

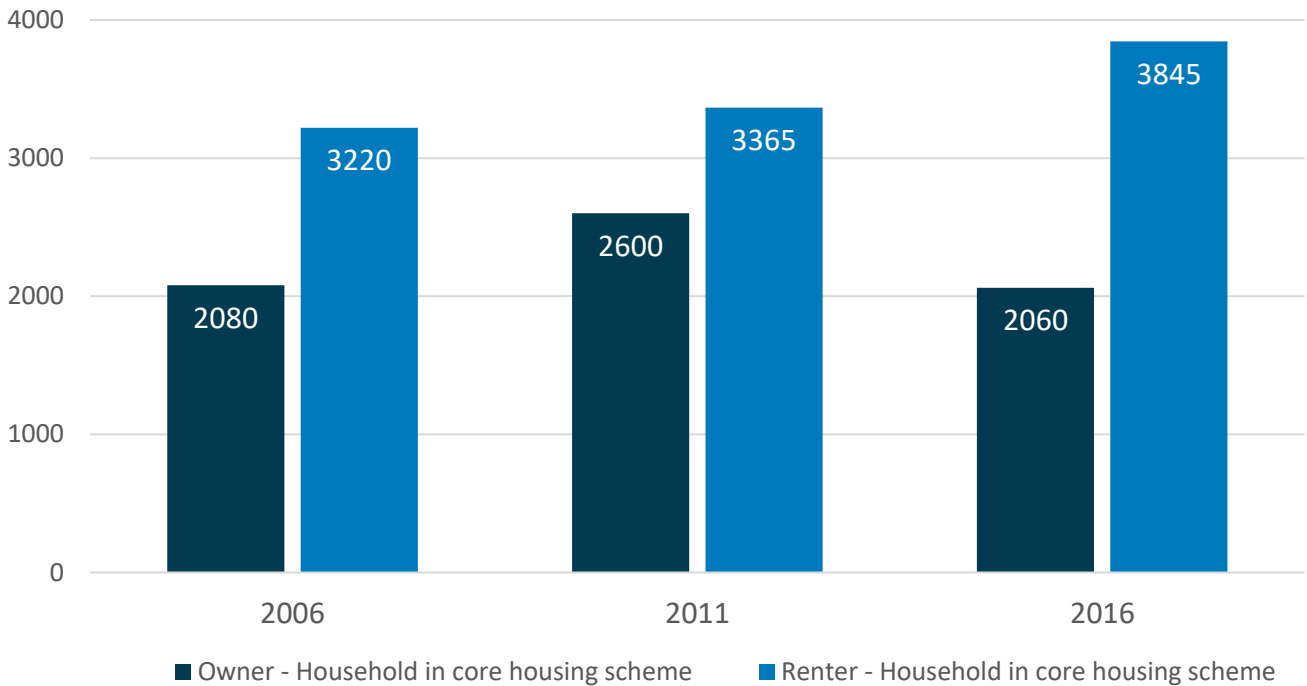
Core housing needs were derived in two stages. The first identified whether the household was living in a dwelling considered unsuitable, inadequate or unaffordable. The second stage established whether the household could be expected to have affordable access to suitable and adequate alternative housing by comparing the household’s total income to an income threshold based on local housing costs. Only those households who could not afford alternative housing would be considered in core housing need.

In 2016, Abbotsford had 610 additional households in core housing need, compared to 2006, a 19% increase. In 2016, renters are almost twice as likely to be in CHN than owners.

¹⁰⁷ CMHC. Core Housing Need (2016, 2011, 2006). Abbotsford (CY). Retrieved from: [https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/5909052/4/Abbotsford%20\(CY\)](https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/5909052/4/Abbotsford%20(CY))

Figure 38 - Abbotsford Households in core housing need and Tenure. (Households tested 2006 – 41,060; 2011 – 43,215; 2016 – 46,535)

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The table below summarizes the number of households in core housing need by type. Renter households with only one income earner face significantly greater rates of CHN, with lone-parent females (49%), lone-senior females (60%), and lone-senior males (50%) having the highest rates. Rates of CHN are also notably higher among Indigenous households and people with activity limitations¹⁰⁹ households.

¹⁰⁸ CMHC. Core Housing Need (2016, 2011, 2006). Abbotsford (CY). Retrieved from: [https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/5909052/4/Abbotsford%20\(CY\)](https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/5909052/4/Abbotsford%20(CY))

¹⁰⁹ Activity limitations refer to difficulties that people have in carrying out daily activities such as hearing, seeing, communicating, or walking. Difficulties could arise from physical or mental conditions or health problems

Table 32 - Household types in core housing need.¹¹⁰

	TOTAL HH IN CHN		OWNERS IN CHN		RENTERS IN CHN	
	Number	Percentage	Number	Percentage	Number	Percentage
All Households in CHN	5,905	12.7	2,060	6.3	3,845	28.1
Couple with children	1,120	7.8	650	5.7	470	16.3
Couple without children	425	3.5	150	1.6	275	11
Senior-led (65+) couple without children	175	3.2	90	1.9	85	13.9
Lone-parent household	1,400	32.7	315	16	1,085	46.9
Female lone-parent household	1,225	34.6	265	16.8	965	49.2
Male lone-parent household	170	22.7	50	12.7	125	35.7
Multiple-family household	180	5.7	105	3.8	70	16.3
One-person household	2,505	23.2	790	12.6	1,720	37.8
Female one-person households	1,515	24.7	505	12.8	1,010	46.2
Senior (65+) female living alone	860	25.7	360	14.4	505	60.1
Male one-person household	990	21.2	285	12.4	705	29.8
Senior (65+) male living alone	380	27.6	145	16.2	240	50.0
Other non-family household	275	16.5	50	7.6	225	22.4
Immigrant Households	1,905	13.1	975	8.8	930	27.6
Household has at least one senior (65 or older)	1,855	12.3	825	6.7	1,030	37.9
Household has at least one person with activity limitations	4,100	15.0	1,300	6.8	2,795	33.9
Indigenous households	620	21.4	90	6.3	530	36.3

¹¹⁰ CMHC. 2020. Core Housing Need (2016) — Abbotsford (CY). Retrieved from [https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/5909052/4/Abbotsford%20\(CY\)%20\(British%20Columbia\)](https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/5909052/4/Abbotsford%20(CY)%20(British%20Columbia))

EXTREME CORE HOUSING NEED

Extreme core housing need is a subset of core housing need. This measure identifies households who face challenges in one or more housing indicators and currently spend 50% or more of their household income on shelter costs. It should be noted that the lower the household income, the more onerous this expense becomes.

Table 33 - Overall extreme core housing need.¹¹¹

	2006		2011		2016	
	Number	Percentage	Number	Percentage	Number	Percentage
Household in extreme core housing need (STIR greater than 50% but less than 100%)	2,330	5.7	2,510	5.8	2,595	5.6
Owner - Household in extreme core housing need (STIR greater than 50% but less than 100%)	1,040	45	1,220	49	910	35
Renter - Household in extreme core housing need (STIR greater than 50% but less than 100%)	1,295	55	1,285	51	1,680	65

In 2016, 5.6% (2,595) of all Abbotsford households were in extreme core housing need, an increase of 11% compared to 2006. This growth has been primarily due to the number of renter households in extreme core housing need, which in 2016, is almost double the number of owner households in this category. There could be a linkage between the increasing house value and the drop in 2016 of owners in extreme core housing need.

People living in Extreme core housing need represent Abbotsford's most dire and unacceptable housing situations: not just unaffordable, but often unsafe, unhygienic, or over-crowded. People living in Extreme core housing need are at severe risk of homelessness.

KEY FINDINGS

- Renter households living below the affordability standard have increased by 20% since 2006.
- From 2006 to 2016, the number of households in Abbotsford deemed "inadequate" has increased by 7%. The number of renter households needing major repairs has grown by 20% during the same period of time.
- In Abbotsford, 2,875 households were living below the suitability standard in 2016, 3% less than in 2006.
- Renter households living in overcrowded dwellings have increased by 10% in 2016, compared to 2006 estimates.
- In 2016, Abbotsford had 19% more households in core housing need. In 2016, renters are almost twice as likely to be in CHN than owners.
- Renter households with only one income earner face significantly greater rates of CHN, with lone-parent females (49%), lone-senior females (60%), and lone-senior males (50%) having the highest rates. Rates of CHN are also notably higher among Indigenous households and people with activity limitations households.
- In 2016, 5.6% of all Abbotsford households were in extreme core housing need, an increase of 11% compared to 2006. This growth has been primarily due to the number of renter households in extreme core housing need. There

¹¹¹ BC Government. 2020. Custom Census Reports (2016, 2011, 2006). Ministry of Municipal Affairs and Housing - Planning and Land Use Management <https://catalogue.data.gov.bc.ca/dataset/custom-census-reports-2016-2011-2006->

could be a linkage between the increasing house value and the drop in 2016 of owners in extreme core housing need.



CHAPTER

12

Five Year Projections

The following demographic projections are derived from BC Stats Population projections and 2016 census data for the City of Abbotsford. As the COVID-19 pandemic continues to impact mortality rates and international migration to Canada, population growth is expected to slow down in the country, and this is expected to affect the projections presented here. An explanation of the methodology is provided in an attached document.

It is important to note that these projections use the current status quo and policy interventions could lead to changes in these projections.

ANTICIPATED POPULATION

Population and household projections to 2026 are summarized below. These population projections indicate that if trends are as expected, the City will gain over 14,000 individuals between 2020 and 2026 (+9.6% according to BC population projections).

Table 34 - Anticipated population, Abbotsford, 2006-2016¹¹²

	2006	2011	2016	2020	2026
Total population (estimates)	128,400	136,800	148,100	161,100	176,700
% increase	-	6.5	8.3	9.1	9.6

Between 2020 and 2026 Abbotsfords' population is projected to increase steadily, by about 1.5% per year on average, to 176,700 in 2026. Note that it is possible that population growth within the next two years could change as a result of the COVID-19 pandemic which would impact these population estimates.

With respect to the projections regarding age, the average and median age of Abbotsford's population is expected to increase slightly by 2 years and 1 year, respectively, by 2026.

Table 35 - Anticipated age - average and median age.¹¹³

	2016	2026
Average Age	40	42
Median Age	39	40

The age groups with the fastest growth are adults aged 65-84 and people 85 years and older; both are projected to increase by 36% between 2016 and 2026. The proportion of individuals in the following age groups are projected to decrease: 0-14, 20 to 24.

Table 36 - Anticipated age – Abbotsford, 2006-2026¹¹⁴

	2006		2016		2026	
	Number	Percentage	Number	Percentage	Number	Percentage
0-14	25,808	20%	27,250	18%	28,095	16%
15-19	9,373	7%	9,330	6%	11,132	6%
20-24	9,245	7%	9,775	7%	11,486	6%
25-64	66,126	51%	76,864	52%	91,884	52%
65-84	15,408	12%	21,326	14%	29,332	17%
85+	2,440	2%	3,554	2%	4,771	3%

¹¹² Government of British Columbia. 2020. British Columbia Population Estimates. Supplied.

¹¹³ BC Stats. 2020. British Columbia - Population Projection. Retrieved from <https://bcstats.shinyapps.io/popProjApp/>

¹¹⁴ BC Stats. 2020. British Columbia - Population Projection. Adapted from <https://bcstats.shinyapps.io/popProjApp/>

With the aging of the baby-boomer generation, the 65-84 year-old age group is anticipated to see the largest growth, followed by the 85 and over age group.

ANTICIPATED HOUSEHOLDS AND UNITS

The Abbotsford projections data uses a parameterisation approach for model development.¹¹⁵

Using BC Stats Household Projections, Abbotsford household numbers are expected to grow at a pace of 9.3% over the next 6 years.

Table 37 - Household projected growth, 2020-2026.¹¹⁶

	2020	2026
Households	57,715	63,105

The table below shows projected households by household type. BC Stats does not collect data on household type, so the projected growth in households is applied to the 2016 census proportion of household types.

Table 38 - Projected household growth by household type, Abbotsford, 2020 to 2026.

	2016		2020		2026		Growth: 2020-2026
	Number	Percentage	Number	Percentage	Number	Percentage	Number
Couple without Children	12,590	26%	15,006	26%	16,407	26%	1,401
Couple with Children	19,700	40%	23,086	40%	25,242	40%	2,156
Other Census Family	3,300	7%	4,040	7%	4,417	7%	377
Non-Census Family	13,455	27%	15,583	27%	17,038	27%	1,456
Total	49,040	100%	57,715	100%	63,105	100%	5,390

¹¹⁵ Frank Ip and Don McRae. 1999. SMALL AREA HOUSEHOLD PROJECTIONS. https://www2.gov.bc.ca/assets/gov/data/statistics/people-population-community/population/pop_small_area_household_projections_1999.pdf

¹¹⁶ BC Stats. 2020. British Columbia - Household Projection. Retrieved from <https://bcstats.shinyapps.io/hsdProjApp/>

The table below shows the assumed distribution of unit sizes required by each household type.¹¹⁷ It is noted that these are the minimum number of bedrooms required, based on NOS. Some households may choose to live in a larger unit that exceeds these minimum standards.

Table 39 - Assumed unit size requirements by household type, Abbotsford.

	0-1 BEDROOM	2 BEDROOM	3+ BEDROOM
Couple without Children	100%	0%	0%
Couple with Children ¹¹⁸	0%	36%	64%
Other Census Family ¹¹⁹	0%	58%	42%
Non-Census Family	87%	11%	2%

*Assumption for non-census families is based on the size of households in the 2016 data.

Based on the household projections and assumptions above, it is estimated that a mix of unit sizes will be needed to accommodate the projected population growth over the next five years. This comparison is based directly on the assumed needs, based on family size, and will not reflect the exact unit mix as this does not capture preference or living in a smaller than assumed unit size.

Table 40 - Anticipated housing units required by number of bedrooms, Abbotsford, 2020 to 2026

	UNIT GROWTH
	2020 - 2026
0 to 1 bedroom	2,685
2 bedrooms	1,051
3+ bedrooms	1,654
Total	5,390

Despite the variations in projections for unit type, the average household size is expected to remain at 2.8 in 2026.

¹¹⁷ The assumed distribution of unit sizes is based on NOS and 2016 Census data on the number of persons per household by household type

¹¹⁸ Assumes one bedroom per child.

¹¹⁹ Assumes half of 4-person other Census family households are comprised of two couples.

Table 41 - Anticipated average household size (# of people)

	2016	2026
Average Household Size	2.8	2.8

PROJECTION SUMMARY

Projections are a useful tool to estimate community trends, but should be used with caution. In all cases, projections require a number of significant assumptions to be made and should only be used to discern general trends. In reality, a number of demographic, economic, market, and other conditions will affect future housing conditions.

The projections show that Abbotsford is expected to continue growing. Projections suggest there could be more than 14,000 new people and 5,390 new households in the city by 2026.

Approximately one-third of this population growth is expected in the population aged 65 years or older. The average household size is projected to remain constant. Over the next five years, assuming the patterns of households remain consistent over time, Abbotsford could see 5,390 additional Households. Over the next five years, Abbotsford is anticipated to need 2,685 new studio or one-bedroom housing units, 1,051 two-bedroom units, and 1,654 three or more bedroom units.

DEEP DIVE - AFFORDABLE HOUSING UNITS REQUIRED

Abbotsford’s Housing Needs Assessment has drawn on the data sources recommended by the provincial government (Statistics Canada Census, BC Stats, BC Assessment, Point in Time Counts, CMHC), and also regional and local sources of information. The forecast below was prepared using both BC Stats projections of population growth current to October 2020. The results were then compared to GPRA-calculated household income requirements for each housing type, and to an estimated future Abbotsford household income distribution, to forecast housing affordability.

At time of writing, the COVID-19 pandemic has resulted in job loss, economic turmoil, and uncertainty in communities around the world, including Abbotsford. This international crisis will likely continue to have long-lasting effects and there is still much uncertainty about what the future will look like for cities as they recover. As such, these estimates for housing needed in Abbotsford have been projected using the best data currently available, and these needs may change as more data around COVID-19 impacts are released.

Table 42 - 2021-2026 Market Housing Needs.¹²⁰

New Single Family	629	based on new households during this period earning income greater than \$150,000 per annum
New Townhouse	917	based on new households during this period earning income greater than \$100,000 but less than \$150,000 per annum
New Apartment Condos	1,287	based on new households during this period earning incomes greater than \$60,000 but less than \$100,000 per annum
Market Rentals Needed	761	based on new households during this period earning incomes greater than \$40,000 but less than \$60,000 per annum

The Province, through BC Housing, has selected an initial seven projects to move forward. These projects are the first of approximately 3,000 new affordable homes that are being funded through the second request for proposals (RFP) for the Community Housing Fund. The RFP is open until January 2021.¹²¹

In Abbotsford, the following Community Housing Fund projects are underway:¹²²

- Lookout Housing and Health Society - 90 beds +units
- Mamele-awt Qweesome Housing Society and Archway - 60 units
- Elizabeth Fry Society of Greater Vancouver - 39 beds +units
- Mosaic Homes - 90 beds +units

Regardless of the type of units estimated to be built in the community by 2026, these developments should take into account the aging population trend anticipated for the community, and as such should consider developing housing suitable for intergenerational living with improved accessibility.

Given the COVID-19 pandemic is heavily affecting people who are economically insecure — refugees, newcomers, ethnic minorities, and low-income people of colour who work in service industries, critical housing supports will be needed. The pandemic has unmasked problems that have always existed: precarity in food, income, and housing; as such, this work should be revisited and new targets set for Abbotsford as soon as possible.

KEY FINDINGS

- Abbotsford’s population is projected to increase steadily, by about 1.5% per year on average, to 176,700 in 2026.
- The average and median age of Abbotsford’s population is expected to increase slightly by 2 years and 1 year, respectively, by 2026.
- Age groups over 65 are set to increase until 2026 with a decrease in some of the younger age groups.

¹²⁰ GP Rollo & Associates. 2020. Supplied

¹²¹ Government of BC. 2020. Hundreds of new affordable homes announced for B.C. Retrieved from <https://news.gov.bc.ca/releases/2020MAH0112-001818>

¹²² BC Housing. 2020. \Homes for british Columbia. Retrieved from <https://www.bchousing.org/projects-partners/Building-BC/homes-for-BC>

- Using BC Stats Household Projections, Abbotsford household numbers are expected to grow at a pace of 9.3% over the next 6 years.
- Based on the household projections and assumptions above, it is estimated that a mix of unit sizes will be needed to accommodate the projected population growth over the next six years.
- Projections are a useful tool to estimate community trends, but should be used with caution. In all cases, projections require a number of significant assumptions to be made and should only be used to discern general trends. In reality, a number of demographic, economic, market, and other conditions will affect future housing conditions.
- The projections show that Abbotsford is expected to continue growing. Projections suggest there could be over 14,000 new people and 5,390 new households in the city by 2026.
- Abbotsford is anticipated to need 1,051 new studio or one-bedroom housing units, 1,654 two-bedroom units, and 2,685 three or more bedroom units.
- These estimates for housing needed in Abbotsford have been projected using the best data currently available, and these needs may change as more data around COVID-19 impacts are released.



CHAPTER

13

Community Consultations

Community engagement is a key component to housing needs research, and an equitable community engagement process means intentionally reaching community members who may not contribute regularly to local planning and decision making. The community engagement strategy for this HNR was developed to gather an array of feedback from residents, community group representatives, local and regional agencies, and other stakeholders. The following list summarizes the engagement mechanisms:

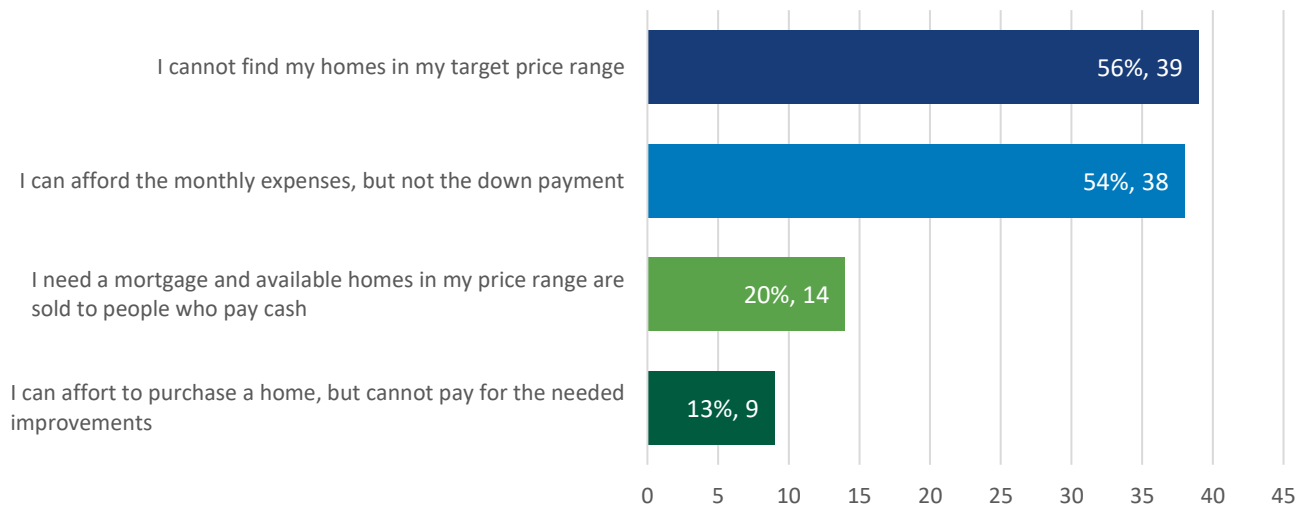
- 5 Technical Advisory Meetings;
- 21 Circle Dialogues, led by community stakeholders, with diverse groups;
- 1 Multisector Design Lab;
- 1 Housing Design Lab;
- 2 Funders Design Labs;
- Key informant interviews;
- Resident survey [English & Punjabi].
- The following information provides further context for the housing situation in Abbotsford:

SURVEY

An online survey was conducted to gather feedback from Abbotsford’s residents regarding housing issues. In total, the survey had 298 respondents, the majority of which (41%) were adults in their early/mid-career years aged 25 to 44 and older adults aged 45 to 64 (35%).

From a resident perspective, Abbotsford does not have enough affordable housing, particularly for low-income families. Almost 50% of respondents can only afford to pay less than \$1000 a month for housing costs. Consider even further that 37% of respondents require 3 or more bedrooms, and the current average rent for these unit types is \$1500. These are points of concern in the community as it can be seen in the chart below that a majority of residents are faced with the issue of unaffordable housing.

The following issues are stopping residents from purchasing homes.



The majority of respondents (77%) indicated that owning their own home was very important for them in the community. Other options such as owning a condominium (28%) and renting a home year-round (24%) were also considered to be very important for respondents.

Respondents considered that housing is interconnected with the concept of community: when everyone is able to look out for one another and have enough communal spaces, parks, and recreation that are accessible and available to everyone. Walkability, safety, affordability, and access to services are other common remarks cited by respondents regarding what makes housing create feelings of community or being home.

COMMUNITY CONVERSATIONS

Virtual Design Labs

As part of the broader consultation process, community members in Abbotsford attended Design Labs to support the HNR TAG in better understanding housing needs in their community. Over 100 individuals participated in the Design Labs, which took place between August and September 2020.

The sessions explored ways that certain programs could be enhanced in order to leverage existing resources and ways in which the HHTF partners could develop integrated responses to health, housing, and homelessness issues. Citizens were invited to:

- Share their experiences with ongoing challenges;
- Identify key issues for resolution; and
- Suggest solutions to the challenges in Abbotsford.

These consultations provided valuable insights to the experiences of Abbotsford residents with these issues.

Community Circle Dialogues

As COVID-19 restrictions eased, Community Circle Dialogues were hosted and facilitated by local, trained community leaders in Abbotsford with residents experiencing different forms of vulnerability. Community Circle Dialogues encourage residents to discuss and share their lived experiences with these social issues, and use their collective knowledge and experiences to generate potential solutions. Residents also discussed social issues from an equity, inclusion, reconciliation, and restorative justice perspective. Afterwards, community leaders then reported the concerns and ideas of residents back as a key input to the CDIS.

Circle Dialogues engaged people with many intersecting identities and experiences, including:

- Vulnerable Seniors
- Interfaith Communities
- Parents & Families
- First Nations & Métis
- Newcomers & Refugees
- LGBTQ2S+
- Business Owners
- Diverse Abilities
- Youth
- Substance Use
- Non-native English speakers
- Homelessness
- Poverty

KEY THEMES

The complexities of housing issues impact many different communities within Abbotsford. The interconnected nature of poverty, addictions, mental health, systematic racism, and systemic barriers all impact the reasons why citizens find themselves at risk of homelessness or experiencing homelessness. The following themes were of particular focus during the Community Circle Dialogues:

1. Housing as a Human Right

The Canadian Human Rights Commission (CHRC) made a clear statement in 2019 that adequate housing is a “fundamental human right that is recognized in international law”. They noted that “women and children fleeing domestic violence, seniors, Indigenous persons, persons with physical or mental disabilities, racialized groups, and LGBTQ2S youth...are just some of the people who are disproportionately affected by inadequate housing or homelessness”.¹²³

This statement resonated in conversations with citizens in Abbotsford with many examples that included the right to proper care as an individual, dignity, respect, sanitation, and even clean water. There were genuine concerns that access to basic needs services are also lost without adequate housing.

The right to dignity and respect came up in discussions of anti-panhandling “policies”, signage, and discouragement of people to ask for help in this way. There was a sense that the focus is directed on punitive measures rather than solutions-focused approaches. The same sentiment was also true for “tent camps”.

One interesting notion that was brought up in the Dialogues aimed to link the idea of housing as a human right to the fact that we have universal health care in Canada - Why do we not have universal housing in Canada that is as well funded as our health care system?

The speculation is that the money currently spent on addressing housing needs in Abbotsford is insufficient; and as such, is inherently “keep[ing] people homeless” rather than working towards homelessness prevention.

The rights of people with disabilities was also noted, particularly that people who are wheelchair users currently have a hard time navigating through downtown Abbotsford; and people with intellectual disabilities may have difficulty processing what is needed to navigate the system.

2. Homelessness as a Symptom

There were many examples given during the Dialogues to confirm that homelessness is thought to be a symptom of a larger and more complex reality for individuals and families. We heard observations that there is a strong connection between those that are homeless and those with mental health concerns; whereupon these individuals often find themselves in a cycle of unsafe situations that could include loss of medical treatment, addiction relapses, and loss of jobs which snowballs into a loss of stable housing and sometimes incarceration.

Participants discussed that the expansion of prison institutions in the Fraser Valley has added additional barriers to safe housing for those being re-integrated into the community and the perceived threats to the communities at large. How is everyone being taken care of in these specific instances? While the safety and security of women and children who are fleeing domestic violence is often top of mind, there are also those men that are being “kicked out” or removed from the home as a result of their culpability and have nowhere to go. There was genuine concern for the high rates of suicide among men that could be associated with the complex issues of which homelessness is a symptom.

The Canadian Observatory on Homelessness (COH) points to the overrepresentation of Indigenous people experiencing homelessness despite making up a small percentage of the population in urban areas in Canada.¹²⁴ It has been observed that oppression, systemic racism, colonization, the historical and ongoing trauma resultant of residential schools, the Sixties

¹²³ CHRC. 2019. STATEMENT - A fundamental human right: CHRC welcomes national housing strategy legislation. Retrieved from <https://www.chrc-ccdp.gc.ca/eng/content/statement-fundamental-human-right-chrc-welcomes-national-housing-strategy-legislation>

¹²⁴ COH. 2019. Racialized Communities. Retrieved from <https://www.homelesshub.ca/about-homelessness/population-specific/racialized-communities>

Scoop, and the child welfare system are all factors that contribute to homelessness amongst Indigenous peoples in Canada. In effect, homelessness is a symptom of many of these factors.

However, it is worth noting that little was mentioned on this topic during the Dialogues. While there were discussions of racism experienced by people in Abbotsford, more was attributed towards South East Asian community members and the need for more cross-cultural understanding as a whole. This may be due to the demographics of people who participated, and the inability to reach a wider range of community stakeholders. It is critical that a specific community engagement should be arranged with Indigenous (First Nation, Metis and Inuit) community members and Indigenous serving agencies to ensure a fulsome scope of community representation.

Further to the observations of racism amongst the South East Asian community, racism and the trauma associated with such bias aimed at refugees and immigrant communities were also highlighted by Dialogue participants' as a need for targeted housing supports; and the current shortfall of which may contribute to the homelessness situation in Abbotsford.

3. Housing affordability

The lack of affordable housing in Abbotsford was one of the dominant themes identified during the Dialogues. Many people had questions on criteria for new affordable housing units, rent caps, and first-time home buyer concerns. A lack of understanding of the bureaucratic process on approving carriage houses, tiny houses, and more co-op housing was seen as a barrier to solutions. Concern over the influx of foreign buyers in the housing market was also identified as a contributing factor to the lack of affordable housing.

An interesting observation that arose during the Dialogues was the frustration about a lack of creativity, beauty, and pride in affordable housing options. It was suggested that it would be nice to see beautification of low-income spaces to create pride in ownership and help de-stigmatize these neighborhoods for surrounding communities and residents.

The gap between access to transportation and low-income housing also affected accessibility to programs, services, and social supports. Low wages and low rates for social assistance, coupled with a high cost of living were also considered as contributors to the homelessness cycle.

4. Suggestions/Solutions We Heard

To increase the supply of affordable housing some policy changes were suggested by participants. The most commonly discussed suggestions were as follows:

- Changing zoning to make more legal suites throughout Abbotsford;
- Requiring developers to include a percentage of affordable housing when they make a new development;
- Creating more co-op and subsidized housing;
- Limiting foreign buyers to make houses affordable to Canadians and Canadian residents;
- Allowing for equity so more people can purchase homes together, especially families;
- Capping rents;
- Offering interest-free mortgages and loans that go towards down payments;
- Speeding up approvals for landlords to rent suites and collect rental income.

It is important to note that while this highlights a diverse array of problems not all can be actioned by a municipality. More specifically, some of these fall under provincial and federal responsibility.

Keeping people housed was also a point of importance identified during the Dialogues. Smokers often encounter difficulty with finding housing, as do men in need of transitional housing. Utilizing existing spaces and designs, such as tiny homes or converting vacant storage units into housing, was suggested as a potential opportunity to keep such people housed.

Regarding the accessibility and affordability of housing, a Housing First model or community housing model was supported by participants. Participants showed support for mixed-income and multi generational housing, as well as legislation to support housing with designated spaces reserved for low-income populations or people experiencing other systemic barriers to housing. Multi-generational housing was discussed as a possible means to promote inter-generational interactions; and mixed-income neighborhoods were thought of to reduce the stigma and marginalization that low-income families may face.

A further observation that was shared during the Dialogues was that housing not only needs to be affordable, but also safe and welcoming. Housing was recognized as a vehicle for creating safe and inclusive communities. Co-op housing models were also mentioned several times, as living in a shared space and having shared ownership and responsibility forces people to build positive relationships with their co-habitants. Dialogue participants suggested conducting a long-term study on co-op housing's effect on indicators of wellbeing like health, financial stability, geographic stability, and affordable housing.

KEY FINDINGS

- An online survey was conducted to gather feedback from Abbotsford's residents regarding housing issues. In total, the survey had 298 respondents.
- From a resident perspective, Abbotsford does not have enough affordable housing, particularly for low-income families.
- The majority of respondents (77%) indicated that owning their own home was very important for them in the community. Other options such as owning a condominium (28%) and renting a home year-round (24%) were also considered to be very important for respondents.
- Respondents considered that housing is interconnected with the concept of community: when everyone is able to look out for one another and have enough communal spaces, parks, and recreation that are accessible and available to everyone.
- The right to dignity and respect came up in discussions of anti-panhandling "policies", signage, and discouragement of people to ask for help in this way. There was a sense that the focus is directed on punitive measures rather than solutions-focused approaches.
- One interesting notion that was brought up in the Dialogues aimed to link the idea of housing as a human right to the fact that we have universal health care in Canada.
- Homelessness is thought to be a symptom of a larger and more complex reality for individuals and families.
- Further to the observations of racism amongst the South East Asian community, racism and the trauma associated with such bias aimed at refugees and immigrant communities were also highlighted by Dialogue participants' as a need for targeted housing supports; and the current shortfall of which may contribute to the homelessness situation in Abbotsford.

- The lack of affordable housing in Abbotsford was one of the dominant themes identified during the Dialogues. Many people had questions on criteria for new affordable housing units, rent caps, and first-time home buyer concerns.
- Variety of policies in support of affordable housing were proposed, ranging from changing zoning to capping rents.



CHAPTER

14

Key Areas of Housing Need Statements

In Abbotsford, the data and consultations indicate affordable housing is not evenly distributed amongst the population in the community. The evidence suggests that the housing market is not able to meet the unique housing needs of certain populations, which increases their vulnerability in the community.

The following population groups are the most vulnerable in Abbotsford with higher rates of core housing need and overspending. They are also in need of more affordable housing options in the community.

1. Seniors

The population in Abbotsford is aging and suitable housing for the elderly needs to be prioritized. As the population ages, the size of an average household shrinks because seniors often live alone or with only one other family member. There could be a surge in the demand for accessibility-adapted homes, and especially single-story homes or multi-family homes equipped with elevators for ease of mobility due to such factors as: the ability to afford necessary adaptive changes to ensure housing

is appropriate for seniors; limited access, or barriers to access, to mobility aids; and/or potential gaps in availability of appropriate supportive services such as home care.¹²⁵

The number of households with seniors as primary household maintainers increased by 25% between 2006 and 2016. Further, the percentage of seniors living with low-income reached 14% in 2016, while the proportion of households in core housing need with at least one senior has increased by 2% from 2011 to 2016. The table below shows projections for the number of households with seniors annually to 2026:

Table 43 - Current projections for households with seniors in Abbotsford, 2020-2026.

	2020	2026
Household in core housing need	6,616	7,294
Senior-led (65+) couple w/o children	196	216
Senior (65+) female living alone	963	1,062
Senior (65+) male living alone	426	469

According to the 2026 projection shown in the table above, senior households in core housing need will reach a total of 1,747. These numbers will increase the demand for housing services for seniors in the coming years, requiring growing and targeted investments that particularly focus on the provision of suitable and adequate housing for seniors, and incentives for the development of more affordable housing options for seniors in the community. Further, appropriately designed seniors’ rental housing and co-op housing that offers limited forms of care and the particular needs of seniors with disabilities is desired.

2. Special Needs - Physical Disabilities, Mobility, Acquired Brain Injury, Developmental Delays and Mental Health.

In Canada, disability is often a barrier to obtaining housing and sustaining stable residency. Many property owners discriminate on the basis of certain disabilities, including evictions for disability-related behaviors and failure to accommodate disability-related needs.¹²⁶ The lack of affordable, inclusive, accessible, and safe housing, coupled with discrimination for people of colour/racialized groups with disabilities, puts these people at increased risk of homelessness and poverty. They have considerably fewer housing options to choose from and an increased likelihood of living in substandard housing.

Communities with old housing stock often lack specific features or technologies needed for this population, such as lowered kitchen counters and sinks, widened doorways, and wheel-in showers. Fifty-six percent of Abbotsford’s housing stock was built before 1990 and is very likely to lack the accessibility features needed for people living with disabilities in the city. This

¹²⁵ Employment and Social Development Canada. 2019. Report on housing needs of seniors. Retrieved from: <https://www.canada.ca/en/employment-social-development/corporate/seniors/forum/report-seniors-housing-needs.html>

¹²⁶ 2017. Meeting Canada’s Obligations to Affordable Housing and Supports for People with Disabilities to Live Independently in the Community. Retrieved from: <https://cacl.ca/wp-content/uploads/2018/05/Canada-Right-to-Housing-for-Persons-with-Disabilities-May-15-2017.pdf>

is of particular relevance, as the proportion of households with at least one person with activity limitations has rapidly grown by 19% from 2006 to 2016. Moreover, approximately 15% of households in core housing need in Abbotsford have at least one person with activity limitations. Renter households in core housing need are two times more likely to have at least one person with activity limitations than owner households.

The model of housing is also important. Adults with intellectual disabilities often reside in congregate residential facilities and group homes, based on their diagnostic label. Many want a home of their own but cannot, because of scarcity of affordable housing and of staff support outside the residential facility. In Abbotsford, there appears to be a re-emergence of these congregate options under consideration for development, despite the need for dispersed housing: research shows dispersed housing appears to be superior to congregate housing based on several quality indicators.¹²⁷ Yet, bachelor units, the preferred housing type for people with disabilities, have been at a 0% vacancy rate for the past 4 years.

Housing affordability and accessibility barriers in the community often result in increasing demand for subsidized housing, home care options, assisted living facilities for the disabled, and the need for home modifications as an alternative for addressing specific housing needs. Yet, in Abbotsford, the number of beds and units available for this population has decreased from 2014 to 2017, as well as being primarily focused on adults, with limited options for minors and youth.

There is a paucity of local research on the determinants of demand for accessible housing for people with disabilities. The following data provides some insight into disability prevalence in communities:

- The Canadian Disability Survey reported that 6.2% of people 15 and over have mobility disabilities and require support with everyday activities.¹²⁸
- The Wellesley Institute estimates the prevalence of need for housing with support for persons with severe mental illness or addiction to be between 0.4% and 1.0% of people 15 and over.¹²⁹
- The Canadian Association for Community Living estimates that between 100,000 and 120,000 adults with intellectual disabilities across Canada face a housing and supports gap.¹³⁰

Based on these national estimated gaps and prevalence rates, current estimates of need in Abbotsford suggest approximately 600-650 adults would benefit from affordable, inclusive, accessible, and safe housing.

Current Projections for People with Activity Limitations.

	2020	2026
Household in core housing need	6,616	7,294
Disabilities Beds	101	111

¹²⁷ Mansell J, Beadle-Brown J. Dispersed or clustered housing for adults with intellectual disability: a systematic review. *J Intellect Dev Disabil.* 2009 Dec;34(4):313-23.

¹²⁸ Statistics Canada, Canadian Survey on Disability, 2012, accessed at: <https://www150.statcan.gc.ca/n1/pub/89-654-x/89-654-x2016005-eng.htm>

¹²⁹ Sutter, Greg. Supportive Housing in Ontario: Estimating the Need accessed at: <https://www.wellesleyinstitute.com/wpcontent/uploads/2017/01/Supportive-Housing-Estimating-the-Need.pdf>

¹³⁰ Canadian Association of Community Living as reported in Meeting Canada’s Obligations to Affordable Housing and Supports for People with Disabilities to Live Independently in the community: Under Articles 19 and 28, Convention on the Rights of Persons with Disabilities And under Articles 2 and 11, International Covenant on Economic, Social and Cultural Rights accessed at: <https://www.ohchr.org/Documents/Issues/Housing/Disabilities/CivilSociety/Canada-ARCHDisabilityLawCenter.pdf>

The table above outlines the projected number of beds and units in 2026 for people with disabilities in Abbotsford. The current demand for beds and units is expected to only increase at a rate of approximately one per year. While this assumes no significant monetary investments needed to properly address the future demand of beds and units in Abbotsford by 2026, more considerable investments are required to effectively cope with the need for subsidized housing and home care in the community for those households with at least one person with activity limitations.

3. Renters

Renters with low-incomes are at higher risk of rent arrears and consequent eviction¹³¹ due to elevated shelter costs.¹³² Similarly, low-income owners are at higher risk of losing their homes given the increasing shelter costs often associated with high mortgage payments or unemployment. The likelihood for both owners and renters living in low-income to require assistance and subsidized housing is similar.

In Abbotsford, the rapid increase in house prices has affected more renters than owners, leaving low- and middle-income individuals and households priced out of home ownership and more reliant on rental housing. An additional 1,105 renter households were living in low-income situations in 2016 compared to 2011, representing 34% of all renter households in Abbotsford in 2016.

Furthermore, while the average household income before taxes in renter households in core housing need in the community grew by 5% from 2011 to 2016, the average monthly shelter costs increased at a faster pace (+11%) during the same period of time. From 2011 and 2016, the number of renter households in subsidized housing in the community grew by 14%.

Table 44 - Current projections for households with renters.

	2020	2026
TOTAL Households	57,715	63,105
Owner	40,391	44,163
Renter	17,324	18,942
Household in core housing need	6,732	7,203
Owner	2,348	2,513
Renter	4,383	4,690

¹³¹ Data on evictions is lacking across the country, further, informal evictions or those that aren't reported by tenants are impossible to track.

¹³² 2017. Meeting Canada's Obligations to Affordable Housing and Supports for People with Disabilities to Live Independently in the Community. Retrieved from:

<https://cacl.ca/wp-content/uploads/2018/05/Canada-Right-to-Housing-for-Persons-with-Disabilities-May-15-2017.pdf>

As shown in the table above, the number of households in core housing need are expected to increase in Abbotsford at the same pace as the total number of households in the community. Renters are expected to continue to be more likely to live in core housing need compared to owners.

As such, the planning of new housing in Abbotsford should consider not only housing availability for the increasing numbers of households expected in the community in the coming years, but also the development of enough suitable, adequate and affordable housing units, along with incentives for developers and subsidies for those individuals, particularly for – but not limited to – renters living in core housing need in the community.

4. Indigenous Peoples

In Canada, Indigenous peoples are disproportionately at risk of experiencing homelessness and face many barriers to housing affordability. While these barriers can be traced back to historical trauma, oppression, racism, and discrimination experienced by Indigenous peoples during Canada’s history of colonization and exploitation of Indigenous land and populations, other structural issues such as poverty, low levels of education, and unemployment are often used to explain these risks and barriers.¹³³

As documented by Vink, et al.¹³⁴ significant gaps often remain in services for Indigenous people, and culturally appropriate responses to Indigenous homelessness, in particular, are underdeveloped in many communities. In addition, Indigenous peoples are disproportionately represented in systems that often fail to support transitions to housing, including the justice system and child welfare system, directly resulting in homelessness.

Similar to other jurisdictions in Canada, Indigenous populations in Abbotsford are disproportionately represented in the homeless population. In 2018, Abbotsford’s Point-in-Time count estimated that approximately 30% of respondents self-identified as having an Indigenous heritage, with the highest percentage (19%) identifying specifically as First Nations.¹³⁵

Affordable, adequate, and suitable housing are also becoming critical issues among Indigenous populations in the community. The proportion of Indigenous people in core housing need in Abbotsford has increased at the same pace as the total Indigenous population in the community from 2011 to 2016 (+2%).

Table 45 - Current projections for indigenous households.

	2020	2026
Indigenous Households	3,423	3,773
Owner	1,686	1,859
Renter	1,737	1,914

¹³³ Homeless Hub. N.D. Indigenous Peoples. Retrieved from <https://www.homelesshub.ca/about-homelessness/population-specific/indigenous-peoples>; <https://chra-achru.ca/wp-content/uploads/2015/09/chra-indigenous-housing-policy-options-paper-final-may-14-17.pdf>

¹³⁴ Vink, Cassandra. Pomeroy, Steve. Ball, Jodi. 2017. Policy Options Paper for an Urban and Rural Indigenous Housing Strategy. Retrieved from <https://chra-achru.ca/wp-content/uploads/2015/09/chra-indigenous-housing-policy-options-paper-final-may-14-17.pdf>

¹³⁵ MCC Community Enterprises. N.D. LIVING HOMELESS: Abbotsford 2018 Homelessness Survey. Retrieved from <https://www.abbotsford.ca/Assets/2014+Abbotsford/Housing+and+Homelessness/Living+Homeless+-+Abbotsford+2018+Homelessness+Survey+acknowledgements+update.pdf>

Indigenous people are more likely to live in a multi-generational household than non-Indigenous people, and birthrates are higher for Indigenous families than the BC provincial average. These statistics suggest that disproportionately, Indigenous families are more likely to need a larger home to prevent overcrowding. Larger homes in Abbotsford are predominantly single-detached homes that are now unaffordable for many families with low and mid-level incomes, and availability of rental homes with several bedrooms can be rare.

5. Families

Across Abbotsford, although most housing is in the form of single-family homes, community engagement suggests that there is a need for affordable options for families (i.e., with three or more bedrooms).

Table 46 - Current projections for families.

	2020	2026
Household in core housing need	6,732	7,203
Couple with children	1,279	1,369
Lone-parent household	1,616	1,729
Multiple-family household	2020	216

While the number of other types of households are expected to rise in Abbotsford by 2026, lone-parent households will continue to represent the highest proportion of households by family type in core housing need in Abbotsford. This situation increases the risk of poverty and homelessness, not only for women leading these households but also for their children.

Addressing this situation will not only require the development of new housing units, particularly for women-led households and families with children, but also the investment in subsidized housing and other subsidies for families experiencing Core Housing Need or at risk of poverty in Abbotsford.

6. Individuals in Extreme and Core Housing Need

As evidenced below, there are a total of 10,085 households that are experiencing housing affordability challenges (In the Abbotsford Mission CMA) – of these, 3,945 are spending 50-99% on shelter, and 6,140 between 30-50%. Renters are much more likely to experience this challenge.

Table 47 - Shelter costs and income¹³⁶

INCOME LEVEL	SHELTER COST-TO-INCOME RATIO 50%-99%					SHELTER COST-TO-INCOME RATIO 30%-50%				
	Total	Owner	Renter	Subsidized Hsg	Not Subsidized Housing	Total	Owner	Renter	Subsidized Hsg	Not Subsidized Housing
Total core housing need										
Under \$10,000	210	70	145	25	120	20	0	10	0	10
\$10,000-\$19,999	1,695	345	1,350	245	1,105	975	345	625	220	410
\$20,000-\$29,999	910	430	480	75	405	1,785	450	1,330	210	1,125
\$30,000-\$39,999	565	420	145	10	130	1,250	515	735	60	680
\$40,000-\$49,999	350	305	40	0	40	1,145	740	405	20	385
\$50,000-\$59,999	215	195	15	0	15	965	735	230	0	230
Total	3,945	1,765	2,175	355	1,815	6,140	2,785	3,335	510	2,840

Most of these challenges are found in single-person households, compared to families with two or more persons. In particular, in 2016, 5,645 households were in deep need of affordable housing, 89% of which were single-person households and 11% were two or more person households. Of note, 51% (2,870) of the total households spending over 30% and 50% of their income on shelter costs were renters in single households.

Table 48 - Shelter costs and household type¹³⁷

	SINGLE PERSON HOUSEHOLD			2+ PERSON HOUSEHOLD		
	Total	Owner	Renter	Total	Owner	Renter
Shelter Cost-to-Income Ratio 50%-99%	1,895	655	1,240	200	80	125
		35%	65%		40%	63%
Shelter Cost-to-Income Ratio 30%-50%	3,155	1,530	1,630	395	135	250
		48%	52%		34%	63%
Total		5,050			595	

In addition to the HNR data presented above, there are a number of indicators that the City can utilize to track changes on an annual basis. Below are some indicators that can be monitored to gain a real-time understanding of the impact of this Housing Strategy and other City policies:

CMHC RENTAL MARKET DATA

- ➡ Number of primary market rental units

¹³⁶ Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016228. Note that the data used for these estimates is only available for the Abbotsford-Mission region.

¹³⁷ Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016228. Note that the data used for these estimates is only available for the Abbotsford-Mission region.

- Vacancy rates for the primary rental market
- Average and median rent values, by bedroom type

☞ MUNICIPAL DATA

- New housing units by dwelling type
- Number of new accessory units
- Developer contributions secured through the anticipated bonus density and/or CAC programs

KEY FINDINGS

- The population in Abbotsford is aging and suitable housing for the elderly needs to be prioritized.
- The number of households with seniors as primary household maintainers increased by 25% between 2006 and 2016. The percentage of seniors living with low-income reached 14% in 2016, while the proportion of households in core housing need with at least one senior has increased by 2% from 2011 to 2016.
- Communities with old housing stock often lack specific features or technologies needed for individuals with reduced mobility, such as lowered kitchen counters and sinks, widened doorways, and wheel-in showers. Fifty-six percent of Abbotsford's housing stock was built before 1990 and is very likely to lack the accessibility features needed for people living with disabilities in the city.
- Renters with low-incomes are at higher risk of rent arrears and consequent eviction due to elevated shelter costs.
- In Abbotsford, the rapid increase in house prices has affected more renters than owners, leaving low- and middle-income individuals and households priced out of home ownership and more reliant on rental housing. An additional 1,105 renter households were living in low-income situations in 2016 compared to 2011, representing 34% of all renter households in Abbotsford in 2016.
- Indigenous people are more likely to live in a multi-generational household than non-Indigenous people, and birthrates are higher for Indigenous families than the BC provincial average. Larger homes in Abbotsford are predominantly single-detached homes that are now unaffordable for many families with low and mid-level incomes, and availability of rental homes with several bedrooms can be rare.
- Across Abbotsford, although most housing is in the form of single-family homes, community engagement suggests that there is a need for affordable options for families (i.e., with three or more bedrooms).



CHAPTER

15

Summary

This section summarizes the key trends and areas of local need based on an overall analysis of the information in this report. It also summarizes the number and type of housing units anticipated over the next five years.

COMMUNITY TRENDS

Approaching 170,000. Abbotsford has seen steady growth and is expected to reach over 170,000 in population by 2026. Population pressures associated with urbanisation, particularly housing affordability and homelessness, are putting strains on existing infrastructure.

More seniors. The proportion of Abbotsford residents aged 65 years or older is 16%, and by 2026 this percentage is expected to rise to 20%, placing increased demands on housing and health services.

Increasing diversity. Just over one in three residents of Abbotsford is a member of a visible minority group (33.7%).

Community voice. The lack of affordable housing in Abbotsford was one of the dominant themes among residents throughout community engagement, and this is having serious impacts on themselves and their families, community well-being, and economic sustainability.

HOUSING UNITS REQUIRED

Based on the projections and assumptions detailed in the Projection Section, it is estimated that 5,390 additional housing units will be needed over the next five years.

Table 49 - Anticipated housing units required by number of bedrooms, Abbotsford, 2020 to 2025

UNIT GROWTH	
2020 - 2025	
0 to 1 bedroom	2,685
2 bedrooms	1,051
3+ bedrooms	1,654
Total	5,390

SUMMARY OF KEY FINDINGS

The Provincial Housing Needs Regulation requires that housing needs reports include a statement about current and anticipated needs for:

- Affordable housing
- Rental housing
- Special needs housing
- Housing for seniors
- Housing for families
- The number of beds in shelters for individuals experiencing homelessness and the number of housing units for individuals at risk of experiencing homelessness.

As indicated by the findings summarized in the following subsections, there are current and anticipated needs in all of these areas.

Housing Unaffordability

Housing prices.

The average single family detached/semi-detached home in Abbotsford was \$811,077 in 2019. This is a 79% increase over five years.

Housing demand analysis.

The data clearly points to serious shortages in secure, appropriate, and affordable housing for low to moderate income earners. Forecasts of potential growth by housing type were compared to different levels

of household incomes required. Of note, there are 761 new market rentals needed by 2026 based on new households earning \$40,000-\$60,000.

Rental Housing

☞ Rent increases.

Average rent has increased by 36% over the same period. Renters living alone, lone parents, Indigenous people, and recent immigrants are experiencing higher affordability challenges.

☞ Renters are struggling.

Renter households with only one income earner face significantly greater rates of CHN, with lone-parent females (34.7%) and lone-senior females (25.7%) and males (28.0%) having the highest rates. Rates of CHN are also notably higher among Indigenous and newcomer households.

Special Needs Housing

☞ Activity Limitations.

There is a concerning data gap for this special population. Based on national estimated gaps and prevalence rates, current estimates of need in Abbotsford suggest approximately 600-650 adults would benefit from affordable, inclusive, accessible, and safe housing.

☞ Indigenous housing.

Affordable, adequate, and suitable housing are also becoming critical issues among Indigenous populations in the community. The proportion of Indigenous people in core housing need in Abbotsford has increased at the same pace as the total Indigenous population in the community from 2011 to 2016 (+2%).

Housing for Seniors

☞ Aging in Place.

The number of households with seniors as primary household maintainers increased by 25% between 2006 and 2016. Seniors' housing built before the 1990s is often unable to accommodate newer independence technologies for seniors. There could be a surge in the demand for accessibility-adapted homes, and especially single-story homes or multi-family homes equipped with elevators for ease of mobility.

Housing for Families

Lone-parent households represent the highest proportion of households by family type in core housing need in Abbotsford. Addressing this situation will not only require the development of new housing units, particularly for women-led households and families with children, but also the investment in subsidized housing and other subsidies for families experiencing core housing need or at risk of poverty in Abbotsford. With incomes not keeping pace with housing prices it will be important to support opportunities for ownership as part of any strategy.

CHAPTER

16



Glossary of Terms

Adequate Housing Standard

"Adequate housing is reported by their residents as not requiring any major repairs."

Affordable Housing Standard

"[Housing with] shelter costs equal to less than 30% of total before-tax household income."

Co-Op/Shared Housing

A housing co-op is an organization incorporated under the Cooperative Association Act that provides housing to its members. Members purchase a share to join and elect directors to govern the co-op. Most housing co-ops in BC are non-profit co-ops with a rental (not equity) model of housing, though there are also a few equity housing co-ops here too. Co-op members do not have a landlord and monthly rents are called "housing charges".

Core Housing Need

A household is said to be in 'core housing need' if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing

Emergency Shelter	A short-term response to the challenge of homelessness, including temporary accommodation with a strong focus on helping individuals move into housing.
Extreme Weather Emergency Shelter	Additional temporary emergency shelter spaces during periods of extreme winter weather which threaten the health and safety of individuals experiencing homelessness.
Market Housing	Housing that is privately owned by an individual (or a company) who generally does not receive direct subsidies to purchase or maintain it. Prices are set by the private market. About 95% of households in the province live in market housing, either rental market housing or home ownership.
Provisionally Accommodated	Situations in which people, who are technically homeless and without permanent shelter, access accommodation that offers no prospect of permanence. Those who are provisionally accommodated may be accessing temporary housing provided by the government or the non-profit sector, or may have independently made arrangements for short-term accommodation.
Rapid Rehousing	Looks for people (both individuals and families) who are experiencing episodic or transitional (as opposed to chronic) homelessness. Like housing first it has no “readiness requirements” but is focused on getting people into housing and out of shelters as quickly as possible.
Second-Stage Housing	Housing for women and children fleeing violence who have completed a stay in a transition house or safe home. Typically, stays last up to 18 months.
Short-Term Rental	Rental of a dwelling (house, town house, condominium, apartment, and secondary suites) on a platform for less than 30 days.
Supportive Housing	Subsidized housing managed by non-profit housing societies that provide ongoing non-clinical supports and services to residents.
Subsidized Housing	Encompasses all types of housing for which a subsidy or rent assistance is provided (usually by government), including public, non-profit and co-operative housing, as well as rent assistance for people living in private market housing. It also includes emergency housing and short-term shelters.
Suitable Housing Standard	“[Housing that] has enough bedrooms for the size and composition of resident households according to NOS requirements." "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 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. A household of one individual can occupy a bachelor unit (i.e. A unit with no bedroom).”

Transitional Housing

Housing provided for a minimum of 30 days that can last up to two or three years. It includes the provision of on- or off-site support services to help residents move towards independence and self-sufficiency.

**Unsheltered Homelessness /
“Rough-Sleeping”**

Includes people who lack housing and are not accessing emergency shelters or accommodation, except during extreme weather conditions. In most cases, people are staying in places that are not designed for or fit for human habitation.

APPENDIX

A



OWNER HOUSEHOLDS

	2006		2011		2016		2006 - 2016 % Increase
	Number	Percent	Number	Percent	Number	Percent	
1 person	6,015	19%	6,795	20%	6,630	19%	10%
2 persons	10,315	32%	11,375	33%	11,060	32%	7%
3 persons	4,240	13%	4,875	14%	4,610	13%	9%
4 persons	5,385	17%	5,615	16%	5,590	16%	4%
5+ persons	5,815	18%	5,790	17%	6,435	19%	11%

RENTER HOUSEHOLDS

	2006		2011		2016		2006 - 2016 % Increase
	Number	Percent	Number	Percent	Number	Percent	
1 person	4,100	34%	4,035	34%	5,055	34%	23%
2 persons	3,775	32%	3,250	27%	4,420	30%	17%
3 persons	1,810	15%	1,815	15%	2,320	16%	28%
4 persons	1,235	10%	1,470	12%	1,520	10%	23%
5+ persons	1,000	8%	1,435	12%	1,395	9%	40%

AVERAGE AND MEDIAN HOUSEHOLD INCOME.

	2006	2011	2016	10 Year % Increase
Average HH income	\$40,484	\$73,253	\$75,715	87%
Median HH income	\$34,843	\$61,781	\$64,173	84%

OWNER AVERAGE AND MEDIAN HOUSEHOLD INCOME.¹³⁸

	2006	2011	2016	10 Year % Increase
Average HH income	\$45,055	\$81,779	\$87,723	95%
Median HH income	\$39,245	\$71,131	\$77,044	96%

RENTER AVERAGE AND MEDIAN HOUSEHOLD INCOME.¹³⁹

	2006	2011	2016	10 Year % Increase
Average HH income	\$28,264	\$48,785	\$47,718	69%
Median HH income	\$24,652	\$40,736	\$41,740	69%

¹³⁸ Statistics Canada, 2006, 2011, 2016 Census of Population.

¹³⁹ Statistics Canada, 2006, 2011, 2016 Census of Population.

HOUSEHOLDS IN SPECIFIED INCOME BRACKETS.¹⁴⁰

	2006		2011		2016		2006 - 2016 % INCREASE ABBOTSFORD	2006 - 2016 % INCREASE BC
	Number	Percent	Number	Percent	Number	Percent		
Under \$ 5,000	870	2%	1,115	2%	775	2%	-11%	-5%
\$5,000 to \$19,000	3,870	9%	3,755	8%	3,485	7%	-10%	-1%
\$20,000 to \$39,999	7,615	17%	7,825	17%	7,850	16%	3%	3%
\$40,000 to \$59,999	8,280	19%	7,800	17%	7,685	16%	-7%	4%
\$60,000 to \$79,999	6,580	15%	6,255	13%	7,240	15%	10%	9%
\$80,000 to \$99,999	5,105	12%	5,505	12%	6,080	12%	19%	14%
\$100,000 and over	11,380	26%	14,195	31%	15,920	32%	40%	41%

BREAKDOWN BY STRUCTURAL TYPE OF UNITS.¹⁴¹

	2006		2011		2016	
	Number	Percent	Number	Percent	Number	Percent
Total - Occupied private dwellings by structural type of dwelling - 100% data	43,685	100%	46,450	100%	49,040	100%
Single-detached house	19,155	44%	20,270	44%	19,525	40%
Apartment in a building that has 5+ storeys	1,055	2%	1,015	2%	985	2%
Other attached dwelling	22,830	52%	24,630	53%	28,235	58%
Semi-detached house	1,385	6%	1,420	6%	1,375	5%
Row house	3,620	16%	4,010	16%	4,385	16%
Apartment or flat in a duplex	7,755	34%	8,100	33%	10,095	36%
Apartment in a building that has fewer than five storeys	10,055	44%	11,070	45%	12,325	44%
Other single-attached house	20	0%	35	0%	50	0%
Movable dwelling	645	1%	535	1%	285	1%

¹⁴⁰ Statistics Canada, 2006, 2011, 2016 Census of Population.

¹⁴¹ Statistics Canada, 2006, 2011, 2016 Census of Population.

RENTAL PRICES - AVERAGE AND MEDIAN BY UNIT SIZE (0, 1, 2, 3+ BEDROOMS).

	BACHELOR		1 BEDROOM		2 BEDROOM		3+ BEDROOM	
	Average Rental Price	Median Rental Price	Average Rental Price	Median Rental Price	Average Rental Price	Median Rental Price	Average Rental Price	Median Rental Price
2005	456	460	565	570	711	705	826	800
2006	490	500	585	585	725	720	807	800
2007	526	515	616	600	758	730	860	825
2008	525	510	634	625	773	770	837	840
2009	557	575	650	635	785	772	926	900
2010	549	550	661	650	793	785	929	925
2011	565	600	670	650	807	800	928	925
2012	563	573	667	656	826	825	990	1,000
2013	580	613	683	675	829	830	992	975
2014	586	600	691	688	842	848	1,009	1,000
2015	592	625	718	723	874	850	1,032	1,095
2016	620	625	749	750	921	900	1,033	**
2017	628	662	772	774	945	925	1,165	1,165
2018	674	689	838	850	1,028	1,000	1,209	1,200
2019	762	721	936	884	1,149	1,065	1,500	1,525
2020	766	739	971	975	1,169	1,150	1,528	1,550

OWNER HOUSEHOLDS IN SPECIFIED INCOME BRACKETS.¹⁴²

	2006		2011		2016		2006 - 2016 % INCREASE ABBOTSFORD	2006 - 2016 % INCREASE BC
	Number	Percent	Number	Percent	Number	Percent		
Under \$ 5,000	380	1%	610	2%	210	1%	-45%	-9%
\$5,000 to \$19,000	1,630	5%	1,700	5%	1,255	4%	-23%	-8%
\$20,000 to \$39,999	4,520	14%	4,815	14%	4,235	12%	-6%	-1%
\$40,000 to \$59,999	5,465	17%	5,325	15%	4,645	14%	-15%	-1%
\$60,000 to \$79,999	4,885	15%	4,795	14%	4,960	14%	2%	2%
\$80,000 to \$99,999	4,335	14%	4,455	13%	4,725	14%	9%	6%
\$100,000 and over	10,560	33%	12,755	37%	14,290	42%	35%	34%

RENTER HOUSEHOLDS IN SPECIFIED INCOME BRACKETS.¹⁴³

	2006		2011		2016		2006 - 2016 % INCREASE ABBOTSFORD	2006 - 2016 % INCREASE BC
	Number	Percent	Number	Percent	Number	Percent		
Under \$ 5,000	485	4%	510	4%	560	4%	15%	-1%
\$5,000 to \$19,000	2,245	19%	2,050	17%	2,230	15%	-1%	3%
\$20,000 to \$39,999	3,100	26%	3,005	25%	3,615	25%	17%	8%
\$40,000 to \$59,999	2,815	24%	2,485	21%	3,055	21%	9%	14%
\$60,000 to \$79,999	1,705	14%	1,465	12%	2,290	16%	34%	31%
\$80,000 to \$99,999	760	6%	1,045	9%	1,360	9%	79%	45%
\$100,000 and over	815	7%	1,440	12%	1,625	11%	99%	92%

SUBSIDIZED HOUSING

	2006		2011		2016	
	Number	Percent	Number	Percent	Number	Percent
Renter Households in subsidized housing	No Data	No Data	1,120	9%	1,274	9%

¹⁴² Statistics Canada, 2006, 2011, 2016 Census of Population.

¹⁴³ Statistics Canada, 2006, 2011, 2016 Census of Population.

UNEMPLOYMENT, CMA-MISSION

	2006	2011	2016
Participation Rate	67.5	66.8	65.5
Employment Rate	63.8	61.1	61.2
Unemployment Rate	5.5	8.5	6.6

SALE PRICES AND ASSESSED VALUES – AVERAGE AND MEDIAN FOR OWNED RESIDENTIAL AND STRATA-RESIDENTIAL UNITS, 2006-2019.¹⁴⁴

YEAR	CONVEYANCE PRICE		ASSESSED VALUE	
	AVERAGE CONVEYANCE PRICE	MEDIAN CONVEYANCE PRICE	AVERAGE ASSESSED VALUE	MEDIAN ASSESSED VALUE
2006	\$170,478	\$164,845	\$385,538	\$378,636
2007	\$205,623	\$201,661	\$487,854	\$480,153
2008	\$198,654	\$184,448	\$557,945	\$546,099
2009	\$208,186	\$191,524	\$536,235	\$524,166
2010	\$195,289	\$192,183	\$506,318	\$481,979
2011	\$185,012	\$181,776	\$530,706	\$513,915
2012	\$210,638	\$203,784	\$555,696	\$531,277
2013	\$209,273	\$207,375	\$570,749	\$547,958
2014	\$206,840	\$203,300	\$557,737	\$541,738
2015	\$198,847	\$196,816	\$548,574	\$532,073
2016	\$242,074	\$239,365	\$584,956	\$574,113
2017	\$343,191	\$341,239	\$725,663	\$711,384
2018	\$406,105	\$390,088	\$885,190	\$868,571
2019	\$453,776	\$414,829	\$760,116	\$732,870

¹⁴⁴ Note that the average and median sale prices and assessed values presented here are estimates made by the consultants based on data provided by BC Assessment. These estimates only include owned residential property types particularly those used for residential and strata residential purposes. This includes single family dwellings, dwellings with suites, duplex, triplex, fourplex, etc., row housing, apartments and manufactured homes. Also note that given that the data received contains multiple average and median values associated with each housing type, these figures represent the average of the total average sale price and median values in the community for the specific years.

DEMOLITION PERMITS 2011-2021 (AS OF MARCH 31).¹⁴⁵

	SINGLE FAMILY DWELLING	MOBILE HOME	DUPLEX	SECOND DWELLING	SINGLE FAMILY WITH SUITE	TEMPORARY STRUCTURE	COMMERCIAL AND RESIDENTIAL	TOWNHOUSE	APARTMENT	TOTAL
2011	47	1	0	0	0	0	0	0	1	49
2012	77	59	1	0	1	0	0	0	0	138
2013	58	55	1	0	0	0	0	0	0	114
2014	65	7	0	0	0	0	0	2	0	74
2015	58	24	2	0	0	0	1	0	0	85
2016	69	10	3	1	0	1	0	0	0	84
2017	112	7	3	2	1	1	1	0	0	127
2018	125	3	3	1	2	1	1	0	0	136
2019	117	6	4	0	0	1	0	0	0	128
2020	136	3	0	0	0	0	0	0	0	139
2021	23	0	0	0	0	0	0	0	0	23
Total	887	175	17	4	4	4	3	2	1	1,097

¹⁴⁵ City of Abbotsford. 2020. Issued Building Permit Reports. Retrieved from https://www.abbotsford.ca/business_and_development/building_permits/issued_building_permit_reports.htm

HISTORICAL COMPLETIONS BY DWELLING TYPE (ALL INTENDED MARKETS AND RENTAL ONLY), 1998-2020.¹⁴⁶

	SINGLE	SEMI-DETACHED	ROW	APARTMENT	ALL	ALL - RENTAL ONLY
1998	355	68	37	175	635	55
1999	316	18	49	124	507	124
2000	285	20	21	0	326	0
2001	284	18	0	0	302	0
2002	395	8	14	153	570	59
2003	355	8	71	338	772	102
2004	306	34	61	226	627	60
2005	287	8	9	480	784	62
2006	269	16	45	287	617	47
2007	263	4	109	622	998	24
2008	309	8	83	460	860	0
2009	179	34	40	543	796	0
2010	251	6	25	375	657	2
2011	201	6	93	70	370	6
2012	142	0	129	167	438	5
2013	123	0	107	61	291	61
2014	110	0	52	275	437	268
2015	139	2	79	270	490	66
2016	352	14	193	183	742	98
2017	257	4	132	336	729	127
2018	264	6	290	848	1,408	456
2019	209	32	306	474	1,021	400
2020	238	12	164	489	903	401
Total	5,889	326	2,109	6,956	15,280	2,423

¹⁴⁶ CMHC. N.D. Housing Market Information Portal. Retrieved from <https://www03.cmhc-schl.gc.ca/hmip-pimh/#Rental>

SALES PRICES AND ASSESSED VALUES - AVERAGE AND MEDIAN BY SELECTED STRUCTURAL TYPE, 2019.

UNIT TYPE	CONVEYANCE PRICE		ASSESSED VALUE	
	AVERAGE CONVEYANCE PRICE	MEDIAN CONVEYANCE PRICE	AVERAGE ASSESSED VALUE	MEDIAN ASSESSED VALUE
Single Family Dwelling	\$603,274	\$496,583	\$880,276	\$792,433
Row Housing	\$484,648	\$486,788	\$500,074	\$486,150
Duplex, Triplex, Fourplex, etc.	\$396,195	\$403,564	\$689,232	\$703,018
Dwelling with Suite	\$378,357	\$367,563	\$884,702	\$865,375
Apartment	\$347,955	\$343,370	\$342,002	\$322,640
Manufactured Home	\$184,222	\$188,333	\$293,650	\$287,542

AFFORDABILITY – HOUSEHOLDS SPENDING 30%+ OF INCOME ON SHELTER COSTS.¹⁴⁷

	2006		2011		2016	
	Number	Percentage	Number	Percentage	Number	Percentage
Total households tested for core housing Need	41,060	-	43,215	-	46,365	-
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	10,660	100%	10,540	100%	10,335	100%
Owner - Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	6,725	63%	6,740	64%	5,630	54%
Renter - Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	3,930	37%	3,800	36%	4,700	45%

¹⁴⁷ CMHC. Core Housing Need (2016, 2011, 2006). Abbotsford (CY). Retrieved from: [https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/5909052/4/Abbotsford%20\(CY\)](https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/5909052/4/Abbotsford%20(CY))

ADEQUACY – HOUSEHOLDS IN DWELLINGS REQUIRING MAJOR REPAIRS.¹⁴⁸

	2006		2011		2016	
	Number	Percentage	Number	Percentage	Number	Percentage
Total households tested for core housing need	41,060	-	43,215	-	46,365	-
Below the adequacy standard (major repairs needed)	1,850	100%	2,215	100%	1,975	100%
Owner - Below the adequacy standard (major repairs needed)	1,140	62%	1,375	62%	1,115	56%
Renter- Below the adequacy standard (major repairs needed)	710	38%	845	38%	855	43%

SUITABILITY – HOUSEHOLDS IN OVERCROWDED DWELLINGS.¹⁴⁹

	2006		2011		2016	
	Number	Percentage	Number	Percentage	Number	Percentage
Total households tested for core housing need	41,060	-	43,215	-	46,365	-
Below the suitability standard (not suitable)	2,975	100%	3,455	100%	2,875	100%
Owner - Below the suitability standard (not suitable)	1,510	51%	1,625	47%	1,270	44%
Renter - Below the suitability standard (not suitable)	1,465	49%	1,825	53%	1,605	56%

¹⁴⁸ CMHC. Core Housing Need (2016, 2011, 2006). Abbotsford (CY). Retrieved from: [https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/5909052/4/Abbotsford%20\(CY\)](https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/5909052/4/Abbotsford%20(CY))

¹⁴⁹ CMHC. Core Housing Need (2016, 2011, 2006). Abbotsford (CY). Retrieved from: [https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/5909052/4/Abbotsford%20\(CY\)](https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/5909052/4/Abbotsford%20(CY))

ABBOTSFORD HOUSEHOLDS IN CORE HOUSING NEED AND TENURE.¹⁵⁰

	2006		2011		2016	
	Number	Percentage	Number	Percentage	Number	Percentage
Total Households Tested for Core Housing Need	41,060	-	43,215	-	46,365	-
Household in core housing need	5,295	100%	5,965	100%	5,905	100%
Owner - Household in core housing need	2,080	39%	2,600	44%	2,060	35%
Renter - Household in core housing need	3,220	61%	3,365	56%	3,845	65%

GPRA'S HOUSING DEMAND FORECAST

GPRA has used a forecast of housing utilizing projections of population growth prepared for the City of Abbotsford as part of our work in 2017/18 for the City's Affordable Housing Strategy Update. The methodology utilized in preparing that forecast is reproduced below, along with some additional information on modifications to data to provide the information required for the Housing Needs forecast.

Our forecast was prepared using BC Stats projections of population growth. The results were then compared to GPRA calculated household income requirements for each housing type, and to an estimated future Abbotsford household income distribution, to forecast housing affordability.

The housing forecast method uses BC Stats population projections by age group, as well as Canadian Census and National Household Survey (NHS) household maintainer¹⁵¹ data, to estimate demand for housing by structure type as Abbotsford's population ages and grows. Demand for a particular type of home per number of people at each age group is expected to broadly resemble that seen now, but with some shift toward higher-density forms as per recent construction trends. Housing built before 1981¹⁵² is expected to be demolished and replaced with new housing built over time, with demolition of old units spread equally over the forecast period. New units are built to match the total expected housing demand in each year, less remaining existing units.

Rental versus owner-occupied shares of each housing type are derived using NHS data on tenure by building age and by building type (generally 74% owned – 26% rented), and by Canada Mortgage and Housing Corporation (CMHC) data on intended tenure of new housing starts by housing type (apartments 29% rental but nearly no rental for other types).

New purpose-built rental stock is almost entirely apartments, at 29% of new apartments, 2% of new single family homes, and 0% of townhomes – this may be viewed as a floor, as some homes may be purchased by homeowners and subsequently rented in whole or in part.

¹⁵⁰ CMHC. Core Housing Need (2016, 2011, 2006). Abbotsford (CY). Retrieved from: [https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/5909052/4/Abbotsford%20\(CY\)](https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/5909052/4/Abbotsford%20(CY))

¹⁵¹ Household maintainer is the person primarily responsible for maintaining a household; data are available by maintainer age group and home building type.

¹⁵² Total number available through NHS 2016 data; assumed to be evenly distributed across housing types

GPRA also calculated household income requirements necessary to afford each type of home based on CMHC standards of no more than 30% of gross income being used for housing costs.

GPRA carried forward the shares of Abbotsford households in each of the income groups from NHS data.¹⁵³ The floors of these income groups are as close as possible to the thresholds needed to afford each type of new housing. While incomes are expected to rise, so too should housing costs. They may not grow at exactly the same pace, nor with growth quite evenly distributed among housing types or income groups, but the shares of Abbotsford residents able to afford each type of housing is assumed to remain approximately constant as the City grows.

This model was updated with October 2020 BC Stats data for the City with estimates of current populations and forecast for growth through to 2041. GPRA received from staff a detailed breakdown of estimated households in 2020 into a number of subcategories, including owner/renter, numbers of indigenous households, and various categories of households in core housing need. We then applied the same rates of growth to each of these categories as the BC Stats projection indicated for the City as a whole (making the assumption that these categories will remain constant in relation to the overall population in the City, barring targeted efforts to affect one or some of these categories).

Estimates of shortfalls in particular housing types are drawn from a comparison of the household forecast numbers projected to 2026 from our updated work from 2018 and the updated NHS numbers indicating the relationship between household income and housing forms (this is based on CMHC affordability guidelines of a maximum of 30% of household income going toward household expenses (mortgage/rent, utilities, etc.)). These broad categories were as follows:

- Household Incomes \$150,000 and higher can generally afford any housing type, but most likely would choose single family dwellings;
- Household Incomes between \$100,000 and \$150,000 can generally afford any ground oriented multi-family housing type, but most likely would choose townhouses due to single family representing a financial stretch for affordability;
- Household Incomes between \$60,000 and \$100,000 can generally afford apartments and some townhouses, but most likely would choose apartments due to townhouses representing a financial stretch for affordability;
- Household Incomes between \$40,000 and \$60,000 cannot generally afford any ownership of homes and would seek market rental units
- Households earning less than \$40,000 require some sort of intervention from senior levels of government or other parties in order to afford housing.

¹⁵³ the most recent data provided by the FVRD is from 2016 Census data in 2018



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