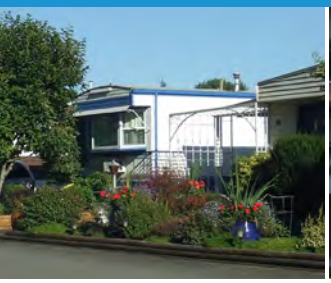
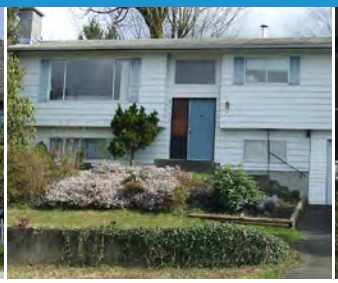
ABBOTSFORD

AFFORDABLE HOUSING STRATEGY




2011

www.abbotsford.ca/affordablehousing

Acknowledgments

Affordable housing success in Abbotsford, and this Strategy, are the result of collaborative efforts from many people, and a few need mentioning here: Abbotsford City Council for their leadership to support affordable housing initiatives (Mayor George W. Peary, Councillors Les Barkman, Bill MacGregor, Simon Gibson, Moe Gill, Lynne Harris, Dave Loewen, Patricia Ross, and John Smith); BC Housing and CMHC as senior government partners willing to work together on successful local projects; Van Maren Construction and Keystone Architecture as leaders in the development community; the Abbotsford Social Development Advisory Committee and its working group who dedicated significant amounts of time to developing this Strategy; the participants of the December stakeholder forum, which kicked off this process; and the Fraser Valley Housing Network for getting the conversations started.

The City began this journey to provide more affordable housing in 2005 and has made great progress on raising awareness and accomplishing successful projects. We hope this Strategy builds on that success and provides a path towards new affordable housing opportunities.

Table of Contents

Executive Summary	v
Introduction	1
Government Roles	4
Local Need	6
Vision & Objectives	10
Policies	11
Implementation Plan	16
Evaluating Progress	22
Glossary	24
Sources	26
Appendices	26

Figures

1. Spectrum of affordable housing options 4

2. Housing cost and income changes 6

3. Housing affordability in Abbotsford by income category and job 7

4. Proportion of income spent on housing 8

5. Affordable housing forecast, new units per year 8

6. 2011 Fraser Valley homeless count 9

Tables

1. Affordable Housing Strategy 'high priority' policies v

2. Affordable Housing Action Plan summary table (2007) 1

3. Estimated median household income ($62,300) in Abbotsford for housing and transportation 3

Executive Summary

Many Abbotsford residents pay an unaffordable amount of income on housing, and there is a growing need for new affordable housing units throughout the City. The City of Abbotsford Affordable Housing Strategy responds to this situation by setting the vision that 'all residents of Abbotsford live in safe, stable, appropriate housing that is affordable for their income level', and policies within the Strategy support developing a range of market and non-market housing options.

The Strategy builds on recent success the City has had building new affordable housing units by working with our partners. The Strategy also reflects the fact local governments are now taking more proactive roles developing and funding affordable housing, in addition to the traditional role of identifying affordable housing needs.

Despite more local government involvement, partnership between the City, senior governments, community agencies and the development industry is necessary to deliver new affordable housing units. The City will not be able to ensure affordable housing is available for all residents on its own.

The Strategy has five objectives: 1. Preserve existing affordable housing; 2. Increase the supply of affordable housing; 3. Improve people's ability to afford housing; 4. Create complete, connected, and livable neighbourhoods with diverse housing types and tenure; and 5. Pursue senior governments, community agencies, and the development industry for partnerships.

Twenty six policies support achieving these objectives, with twelve 'high priority' policies that respond to ongoing and immediate needs through quick implementation.

Table 1. Affordable Housing Strategy 'high priority' policies

Policy	Partners
1.1 Encourage the development of secondary suites in existing housing supply, where appropriate	City, Residents, Strata corporations
1.2 Replace affordable units lost during redevelopment	City, Developers, Residents, Community agencies
1.3 Support the use of boarding houses by developing regulatory policies	City, Province, Property managers, Community agencies, UFV, Residents
1.4 Protect and ensure adequate living conditions in rental buildings through standards of maintenance policies	City, Province, Property managers, Residents
2.1 Ensure affordable housing units are developed throughout the City	City, Federal, Province, BC Housing, CMHC, Developers, Community agencies
2.2 Support the growth and use of the Affordable Housing Fund	City, BC Housing, Developers, Community agencies
2.3 Update the Zoning Bylaw to encourage a range of affordable housing options, such as laneway and coach houses, and microsuites	City, Developers
3.1 Help provide more 'mortgage helper' units	City, Developers, Residents
3.2 Advocate for expanded rent supplement programs and improved social assistance rates	Province, BC Housing, Community agencies, City
4.1 Support affordable housing development close to transit, jobs and services	City, Community agencies, Developers
5.1 Pursue funding opportunities and create financial partnerships to fund affordable housing development	City, Federal, Province, BC Housing, CMHC, Developers, Community agencies
5.2 Pursue affordable housing partnerships by building relationships between senior governments, community agencies, and the development industry	City, Federal, Province, BC Housing, CMHC, Developers, Community agencies, Faith groups

Introduction

The City of Abbotsford's history of involvement in providing affordable housing is relatively short compared to many other local governments in British Columbia. The City was one of the first local governments to legalize secondary suites in the mid 1990s and has more than 4,000 approved. Since 2005 the City has taken a greater role in affordable housing provision through the Official Community Plan (2005), Abbotsford Cares and Abbotsford Social Development Advisory Committee (2006), and the Affordable Housing Action Plan (2007).

Each of these milestones reinforced the City as a partner in providing affordable housing to residents and recognized there are many people in Abbotsford who need better, safer, more adequate, and more affordable housing. In particular, the Affordable Housing Action Plan (Action Plan) firmly established affordable housing provision as an important priority by setting specific policy initiatives under three 'strands': preservation, affordable market housing, affordable non-market housing (Table 2).

Table 2. Affordable Housing Action Plan summary table (2007)

	Strands		
Activities	preservation	affordable market housing	affordable non-market housing
research & education	• inventory and monitor housing stock over time	• seminars and workshops with industry and non-profits	• 'NIMBY' workshops with Council, neighbourhoods
policy	• transition house regulation • strata conversion • manufactured homes • P4 rezoning moratorium	• 'free FSR' bonus for affordable units • parking standards review • unit size and density bonus in Zoning Bylaw • 'inclusionary zoning' • extend suites policy	• density bonus policy, earmarked for affordable housing • extend Community Care and Shelters as permitted uses in more zones
administration	• demolition levies • DCC credit to affordable housing fund • housing agreement to protect affordable units	• expedite development reviews on affordable projects • fee / DCC / tax reductions	• create fund for affordable housing • fee / DCC reductions; tax waivers • partner with non-profits on grant applications
project development		• pre-designate (private) and pre-zone (public) lands for infill, range of housing types, mixed use	• purchase land for non-profit housing • P3 development for affordable housing on City land • require affordable housing on former hospital and school sites • grants to non-profits

Through the Action Plan, and by working closely with the Abbotsford Social Development Advisory Committee (ASDAC) and numerous partners, the City achieved considerable success in all three strands. The success is evidence of strong support from Council and senior management, vision from community agencies and willing participation from the development industry. Highlights include:

- Memorandum of Understanding with BC Housing for developing three supportive housing projects

- Guidelines and provincial funding for Supportive Recovery Use houses
- Completion and sell-out of Harmony, an affordable non-market ownership project
- Creation of a density bonusing policy and associated Affordable Housing Fund

While there are many successes to celebrate, safe, stable, appropriate and affordable housing for all residents is not a reality. Housing affordability is still a pressing issue for many Abbotsford residents and to this end Council directed staff to work with the community and develop a more comprehensive Affordable Housing Strategy to address the broad range of needs in the community.

Why an affordable housing strategy?

The City of Abbotsford faces growing pressure to provide alternative, affordable housing that meets the growing need in the community. According to the 2006 Census there are 12,840 households in Abbotsford who pay more than 30% of their income on housing. This represents 29% of all households in Abbotsford, and disproportionately affects people who rent. According to the 2011 Fraser Valley homeless count there are an estimated 117 people who are homeless in Abbotsford.

The Affordable Housing Strategy (Strategy) reviews housing trends and summarizes available data on population and housing in Abbotsford, using the research findings in the 2009 report 'Gaining Momentum: Affordable Housing in the Fraser Valley'[1].

This analysis is supplemented by consultation with stakeholders and the public including City committees, development industry stakeholders, community agencies and groups, and people living in affordable housing developments. Consultation sessions included a stakeholder forum, community workshops, public open houses, and presentations to City committees (Appendices 1 and 2).

Throughout the process, ASDAC and its homelessness and affordable housing working group provided critical insight into significant issues, supply gaps, and policy responses contained in the Strategy.

The City's 2011 Strategic Directions document established completing an Affordable Housing Strategy as a key initiative for 2011. Strategic Goal Four (Provide a Safe, Healthy, and Inclusive Community) includes the priority objective to increase affordable housing alternatives. The Strategy supports this objective and completes the key initiative.

What is affordable housing?

Affordable housing means many things to different people. Some people choose to pay more for housing; others cannot choose to pay less for housing. In general, affordability is determined by comparing how high a household's income is to how much they pay for their housing.

Affordable housing is when housing costs (rent or mortgage and property taxes, plus heating and electricity costs) do not exceed 30% of gross household income. For example, a household making a median income of $62,300 would be able to afford a home of approximately $180,000 or monthly rent of $1,150.

Severely unaffordable housing refers to households that spend more than 50% of gross household income on shelter. At this level, the ability of a household to make ends meet and purchase other items such as food and health services becomes significantly challenged.

Core housing need is when households are unable to afford shelter that is adequate, suitable, and affordable. Adequate housing does not require major repairs and suitable housing has enough bedrooms for the household. According to the 2006 Census there are 5,300 households in Abbotsford in core housing need.

In addition, recent research supports including transportation costs within the affordability equation[2]. For example, a household that requires one or two vehicles to access services because alternatives such as transit, cycling and walking are limited, has to pay more for transportation than a household living near services or frequent transit (Table 3). As prices for gas rises, the impact of transportation costs on housing affordability will increase.

Table 3. Estimated median household income ($62,300) in Abbotsford for housing and transportation

	Estimated percent of median household income		
Household type	housing & utilities	transportation	total
suburban single family new two vehicles, no transit	100%	25%	125%
urban single family resale two vehicles, some transit	80%	20%	100%
urban townhouse one vehicle, frequent transit	50%	15%	65%
urban apartment no vehicle, frequent transit	30%	5%	35%

Source: City of Abbotsford Planning Services; adapted from Litman[2]

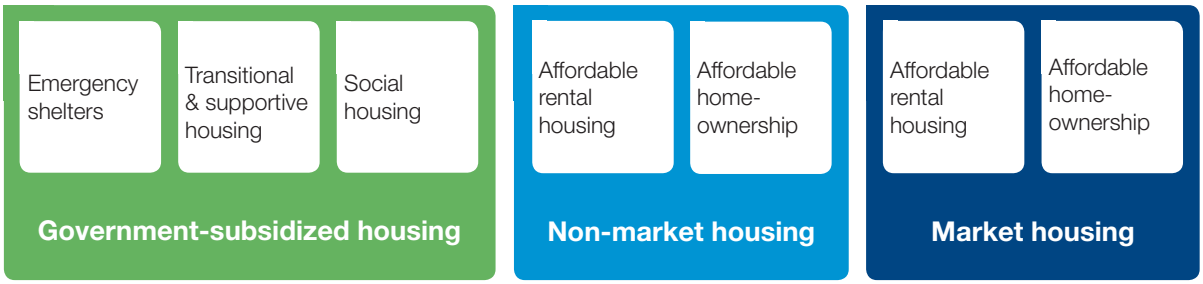
What types of affordable housing are there?

A housing continuum is often used to organize and categorize housing types. Although a continuum implies there is progression from one end to the other (i.e. from emergency shelters to homeownership) some research indicates there is very little movement along the continuum[3,4].

This Strategy takes a different perspective by providing a spectrum of housing options and choices (Figure 1). It advocates for permanent housing solutions with the necessary support system to help people stay housed. Although the emphasis of this Strategy is on permanent supportive, non-market and market

affordable housing, there are policies that also address the need for transitional and emergency shelter services to help people access permanent housing.

Figure 1. Spectrum of affordable housing options



Government Roles

Historically, the provision of affordable housing has been the responsibility of senior governments (federal and provincial) with a less defined role for local government. Changes in senior government policy placed greater expectations on local government to play a role in facilitating the delivery of affordable non-market and market housing. However, it is widely recognized local governments lack sufficient resource capacity to act alone in this regard. In order to act effectively, a coordinated and concerted effort is needed involving senior governments, local governments, community agencies, and the development industry.

Although there are various roles local governments can play in order to influence housing, it is important to understand the affordable housing policy context in British Columbia (BC) in order to develop effective approaches to providing affordable housing.

Senior government

With the *National Housing Act* in 1946, the federal government and the Canada Mortgage and Housing Corporation (CMHC) led the development of thousands of affordable housing units across Canada until the 1980s. Shifting federal priorities led to a withdrawal in funding and development in the 1990s and very few new units were built. Recently, the federal government has introduced new funding resources but they have not reached the same extent, nor had the same impact as decades ago.

BC Housing is the provincial agency responsible for affordable housing in BC. BC Housing, guided by the 'Housing Matters' provincial housing strategy[5], partners with private and non-profit housing providers, other levels of government, health authorities and community agencies to increase the supply of affordable housing in BC. Their main purpose is to build new units, maintain existing housing, and provide rent assistance in the private market.

Regional government

Increasingly, regional governments have played a role related to initiating new projects and documenting regional needs. The Fraser Valley Regional District has worked closely with community groups such as the Mennonite Central Committee, United Way of the Fraser Valley, Fraser Valley Regional District's Mayor's Task Force, and the Fraser Valley Housing Network to facilitate collaboration and dialogue about homelessness and affordable housing. Activities included a series of forums, homeless counts, and studies on affordable housing and homelessness in the Fraser Valley.

The 'Gaining Momentum' report documents the regional role as being instrumental in a number of changes regarding homelessness and the provision of affordable housing:

- Noticeable improvements to some services available in communities
- A greater degree of community awareness about homelessness and lack of affordable housing in the region
- Greater awareness and commitment among local politicians to work toward meaningful changes in local policy and regulations

Local government

Over 30 local governments in BC have a housing strategy or plan. They respond to specific local housing needs and identify the most appropriate level of services, in collaboration with senior governments. Local governments are also given a variety of tools to address housing affordability challenges through the *Local Government Act* and *Community Charter*:

- Official Community Plans with housing policies respecting affordable housing, rental housing, and special needs housing
- Zoning for amenities and affordable housing, including density bonusing
- Housing Agreements to protect the occupancy, tenure and affordability of affordable and special needs housing units
- Waiving or reducing development cost charges for non-profit rental housing, including supportive housing
- Creating reserve funds for specified purposes, including affordable housing
- Using flexible development cost charges for housing units based on unit size (along with exemptions for small units)

The City of Abbotsford sees affordable housing as vital to creating a community in which residents at all income levels and life stages have access to a full range of housing opportunities. The Official Community Plan (OCP) commits the City to work with senior levels of government, community agencies, and the development industry to identify ways to increase the supply of affordable housing.

Since 2005 significant progress has been made raising the profile of the need for more affordable housing and completing successful projects. The City completed an Action Plan in 2007, resulting in several key outcomes as described earlier. However, significant affordability challenges remain across the community, along with opportunities for new initiatives that address these challenges.

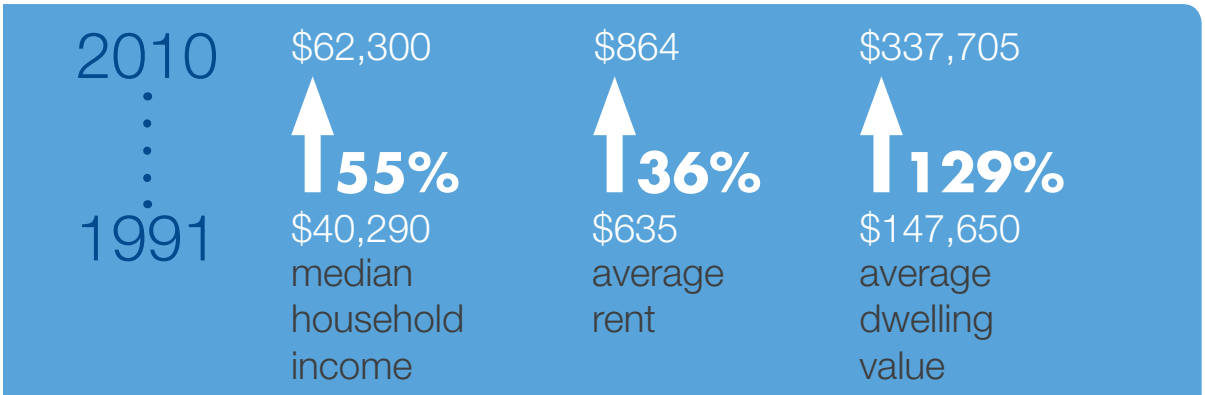
Local Need

Many Abbotsford residents pay an unaffordable amount of income on housing, and there is a growing need for new affordable units throughout the City. Income has not kept pace with the growing costs of ownership, and almost one third of households pay more than 30% of their income on housing. In addition Abbotsford is forecasted to need more than 100 new units of affordable housing per year to keep up with demand.

Affordability trends

From 1991 to 2010, median household income in Abbotsford increased 55% from $40,290 to $62,300. Over the same period, average rent increased by 36% (from $635 to $864) and average dwelling value increased 129% (from $147,650 to $337,705) (Figure 2). This reveals that while income kept pace with rent it fell significantly short compared to the rising costs of ownership.

Figure 2. Housing cost and income changes



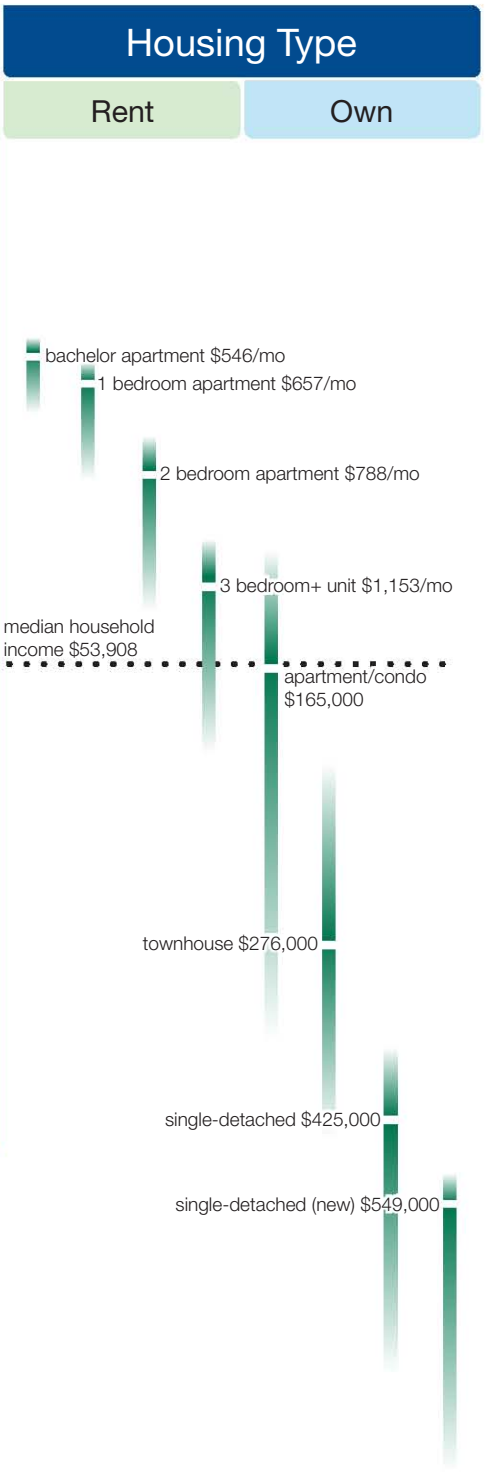
Sources: Statistics Canada 1991 Census; CMHC; Fraser Valley Real Estate Board; and Demographia and Performance Urban Planning

Household spending

As defined earlier, affordable housing is when housing costs do not exceed 30% of gross household income. Figure 3 shows the type of housing Abbotsford households can afford to rent or own based on household income, along with a representative job for each category. If a family makes the median income of $53,908 (2006) they can only afford to own an average condominium priced at $165,000. Or if an single mom works as a receptionist, she can only afford to

Figure 3. Housing affordability in Abbotsford by income category and job

Household Income	Percentage of Households	Typical Job (full-time)
Under $10,000	4.1%	unemployed
$10,000 - $19,999	10.2%	food/beverage server
$20,000 - $29,999	10.0%	hairstylist/ barber
$30,000 - $39,999	11.4%	receptionist
$40,000 - $49,999	10.5%	insurance agent/broker
$50,000 - $59,999	9.2%	plumber
$60,000 - $69,999	8.6%	registered nurse
$70,000 - $79,999	7.2%	civil engineer
$80,000 - $89,999	5.9%	financial manager
$90,000 & over	22.7%	business services senior manager



Notes: All data based on 2010 & 2011 figures, except 2006 household income and 2009 BC Wage & Salary Survey. Affordable ownership based on Canada Mortgage and Housing Corporation Income, Home Price and Down Payment Guide which assumes 10% down payment, 8% mortgage interest rate, average tax and heating costs in Canada, and the mortgage of an average Canadian who would qualify based on a 32% debt/ service ratio

Sources: City of Abbotsford Planning Services; Statistics Canada 2006 Census; Canada Mortgage and Housing Corporation Housing Market Outlook Spring 2011, Rental Market Report Fall 2010, and Income, Home Price and Down Payment Guide; Fraser Valley Real Estate Board Monthly Statistics Package May 2011; 2009 BC Wage & Salary Survey; City of Ottawa City Housing Strategy 2007-2012

rent an average bachelor, one or two bedroom apartment - anything else would be unaffordable.

According to the 2006 Census 42% of renter households and 25% of owner households in Abbotsford spend more than 30% of their income on housing (Figure 4). This equals over 12,500 households, or almost 30% of all Abbotsford households, and is more than the 20% of Abbotsford households in 1991. In addition, CMHC's core housing need indicator shows that 5,300 Abbotsford households live in unaffordable, inadequate and unsuitable housing and are

Figure 4. Proportion of income spent on housing

42% of **renter** households

25% of **owner** households

12,840 (29%) of **all** households

spend more than **30%** of their **income** on housing

Source: Statistics Canada 2006 Census

unable to find alternative housing that meets their needs. This equals 12% of all Abbotsford households and represents people with the greatest housing need.

Housing need forecast

A recent report from the Fraser Valley Regional District (FVRD) estimates demand for affordable housing will exceed 100 units per year to 2036 (Figure 5). This figure only projects future demand, and does not take into account existing households that are in unaffordable situations.

Figure 5. Affordable housing forecast, new units per year*

Rented **56** Owned **67**

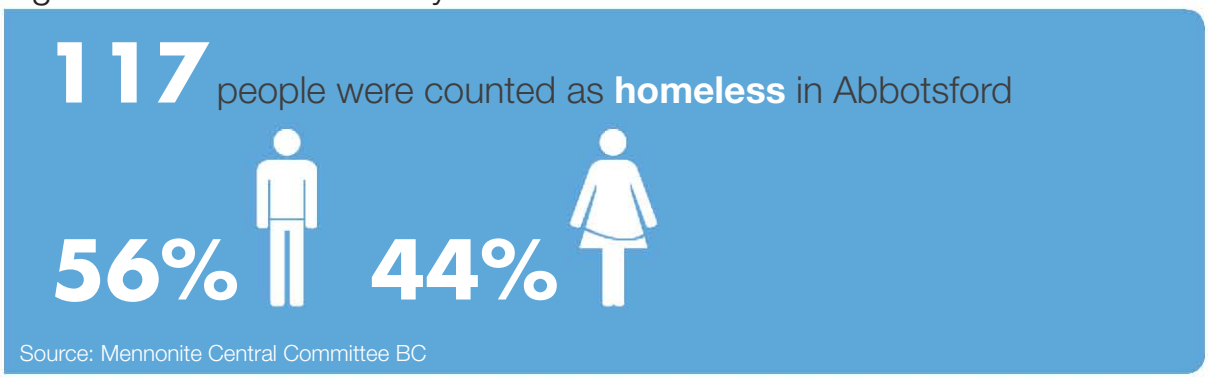
*based on households spending 50% or more of their income on housing (does not include existing shortfall of households spending 30% on housing)
Source: Fraser Valley Regional District

Target groups

The 'Gaining Momentum' report identifies key groups in need of permanent supportive housing, including single parents, seniors on fixed low income, persons in recovery, recent permanent residents, refugee claimants, and homeless persons. The report outlines seniors as one of the fastest growing groups of new users at the Food Bank and in need of adequate housing. Housing for youth, females, and males transitioning from supportive to independent living was also identified as a priority need.

The 2011 Fraser Valley homeless count identified a total of 345 people as homeless in the Fraser Valley region, which includes Abbotsford, Mission, Chilliwack, Agassiz-Harrison, and Hope. At the time of the count, Abbotsford had 34% of the homeless population in the Fraser Valley for total of 117 people who were homeless (Figure 6). Many often live with disabilities, mental health challenges and/or addiction issues. Of those identified as being homeless in

Figure 6. 2011 Fraser Valley homeless count



Abbotsford, 56% were male and 44% female, with youth 15 to 19 years old as the dominant age group (32%). Inadequate income was identified as the most common reason for homelessness, while steady employment, improved income, and access to affordable housing were identified most frequently as ways to end homelessness. Over half of those counted as homeless in Abbotsford have lived in the city for at least one year.

The current BC Housing applicant wait list has approximately 100 people who are waiting to secure housing, with families representing 42%, seniors 24%, and persons with disabilities 14% of the total. Statistics Canada's before tax low income cut-offs (LICOs) indicates 34% of persons 15 years and older not living in families, 26% of female lone-parent families, and 14% of persons living in private households, are low income.

These statistics indicate Abbotsford still requires significant investment in affordable housing. Other major challenges related to affordable housing include neighbourhood opposition to affordable housing projects, deteriorating housing stock in older, more established neighbourhoods, housing people who are the "hardest to house", and alleviating homelessness.

Vision

Many residents pay an unaffordable amount of income on housing and there is a clear need for more affordable housing units in Abbotsford. The Affordable Housing Strategy responds to these challenges through a policy approach that is based on the following vision:

"All residents of Abbotsford live in safe, stable, appropriate housing that is affordable for their income level"

Objectives

The Strategy's objectives set general guidelines for how to achieve the vision. They address the two sides of what makes housing affordable: what it costs (build and maintain) and financial resources (income and cost of living). The five objectives below are described in detail on the following pages, including summary statements about the situation and approach, along with specific policies to implement each objective.

1. Preserve existing

preserve existing affordable housing units

2. Build new

build new affordable housing units

3. Improve incomes

improve people's ability to afford housing

4. Diverse options

create complete, connected, and livable neighbourhoods with diverse housing types and tenure

5. Pursue partners

pursue senior government, community agencies, and the development industry for partnerships

1. Preserve Existing

preserve existing affordable housing units

The Situation

Many affordable units in Abbotsford are 40 to 50 years old and will require maintenance and upgrades. Some single family neighbourhoods had large numbers of houses built during the 1960s and 70s that will require maintenance and upgrades. However, existing homes also provide significant affordable housing opportunities.

The Approach

Local governments have some tools to preserve existing affordable housing units, encourage or regulate their maintenance, and use existing housing stock to create affordable housing opportunities. Many residents look to government agencies for support with keeping existing housing units in adequate condition.

Policies

1.1 Encourage the development of secondary suites in existing housing supply, where appropriate

1.2 Replace affordable units lost during redevelopment

1.3 Support the use of boarding houses by developing regulatory policies

1.4 Protect and ensure adequate living conditions in rental buildings through standards of maintenance policies

1.5 Help maintain existing co-op and non profit housing units

1.6 Update the City's mobile home park redevelopment policy



2. Build New

build new affordable housing units

The Situation

Supportive housing and independent affordable housing are the types identified as most needed in Abbotsford. Forecasted need is for 56 rental and 67 owner affordable units per year until 2036. In addition, there were 117 people who were counted as homeless in Abbotsford in 2011.

The Approach

Affordable housing development has traditionally been the role of federal and provincial governments. Now, no single agency can develop affordable housing on their own and there is a need for a coordinated approach that includes policies to support developing a range of market and non-market affordable housing units.

Policies

2.1 Ensure affordable housing units are developed throughout the City

2.2 Support the growth and use of the Affordable Housing Fund

2.3 Update the Zoning Bylaw to encourage a range of affordable housing options, such as laneway and coach houses, and microsuites

2.4 Speed up processing times for affordable housing applications

2.5 Establish a development corporation to develop and manage affordable housing units

2.6 Create financial incentives for affordable housing development

2.7 Use Area Plans to support developing a range of affordable housing options in specific areas of the City



3. Improve Incomes

improve people's ability to afford housing

The Situation

From 1991 to 2010 household income increased 55% while housing prices increased 129%, revealing a trend of increasing unaffordability. The 2006 Census showed almost one third of all Abbotsford households spend more than 30% of their income on housing.

The Approach

Many affordable housing strategies include policies dealing with reducing housing cost but do not address increasing income. The City has an opportunity to partner with other government and community agencies and support improving resident's incomes and their ability to pay for housing.

Policies

3.1 Help provide more 'mortgage helper' units

3.2 Advocate for expanded rent supplement programs and improved social assistance rates

3.3 Support social programs and enterprises that employ people typically excluded from the workforce

3.4 Support improved household incomes for Abbotsford residents

3.5 Support access to low cost education opportunities, such as financial literacy, household budgeting, homeownership, and continuing education



4. Diverse Options

create complete, connected, and livable neighbourhoods with diverse housing types and tenures

The Situation

Some neighbourhoods in Abbotsford have few affordable housing options and do not provide diverse housing types. Poor access to transit, jobs and services increases household transportation costs and limits housing affordability. Affordable housing also needs to contribute to the stability and safety of neighbourhoods, and offer long term affordable housing choices for all residents.

The Approach

When developed across the City, more affordable housing options can meet the needs of a growing community. Improved transit service, transit oriented development and mixed use neighbourhoods can reduce transportation costs and improve housing affordability. Affordable housing that exhibits high quality design can help prevent crime, improve health, reduce utility and household costs, and provide age friendly access.

Policies

4.1 Support affordable housing development close to transit, jobs and services

4.2 Support affordable housing development with high quality urban design, low impact and crime reduction principles

4.3 Develop a variety of housing types to suit different needs related to household type, tenure and income

4.4 Reduce parking requirements for affordable housing when developed near transit, jobs, and services



5. Pursue Partners

pursue senior government, community agencies, and the development industry for partnerships

The Situation

All groups involved in affordable housing development face limited financial resources and tools, and cannot build affordable housing on their own. They also have unique strengths to contribute, but face challenges in identifying the available opportunities to work together.

The Approach

The City could help overcome some of these challenges by encouraging and pursuing partnership based projects. Clear communication about Abbotsford's affordable housing need is currently inadequate and emphasizing a partnership approach would enable many agencies to address high priority needs together.

Policies

5.1 Pursue funding opportunities and create financial partnerships to fund affordable housing development

5.2 Pursue affordable housing partnerships by building relationships between senior governments, community agencies, and the development industry

5.3 Develop a 'housing first' strategy that effectively responds to root causes of homelessness

5.4 Provide adequate City staff resources to support affordable housing development



Implementation Plan

The implementation plan of the Affordable Housing Strategy describes how the City and its partners will work on each policy under the five objectives. Action steps for each policy are prioritized according to timeline. Implementation will begin with the 'high priority' ongoing and short term policies as soon as possible (shown as grey shaded rows), with the goal to complete them in the next two years. Ongoing policies are currently being implemented and involve enhancing existing processes and/or situations. The ongoing policies will also require continual monitoring and renewal to maintain their relevance and effectiveness.

Strategy implementation requires the coordination of various partners in order to address key policies and actions. Partners are listed for each policy and identify key stakeholders who will work together to accomplish the action steps. Resource requirements are summarized to show the potential amount of City support needed to accomplish the action steps.

The implementation plan is a concise summary of strategy policies and action steps. As work begins on implementing the Strategy, the actions and timelines may change and new partners may be added. The Abbotsford Social Development Advisory Committee (ASDAC) will play the lead role in monitoring the implementation of the policies and action steps and report back to Council on progress. The implementation plan may evolve over time as new opportunities and policy directions emerge. It is a plan that builds on past successful initiatives and introduces new directions for the future.

Policy	Action	Partners	Resource [1] requirements	Timeline [2]
Objective 1. Preserve existing affordable housing units				
1.1 Encourage the development of secondary suites in existing housing supply, where appropriate	**a.** identify and mitigate barriers to adding suites to existing housing **b.** explore suites being added to existing townhouses (following the Multi-Unit Residential Flex zone - RMF)	City, Residents, Strata corporations	Low - Moderate	Ongoing
1.2 Replace affordable units lost during redevelopment	**a.** develop and maintain an inventory of units within the City **b.** develop a unit replacement policy **c.** update the Strata Conversion policy	City, Developers, Residents, Community agencies	Moderate	Ongoing - Short
1.3 Support the use of boarding houses by developing regulatory policies	**a.** develop a boarding house policy **b.** explore Zoning Bylaw and business licence tools for regulating houses	City, Province, Property managers, Community agencies, UFV, Residents	Low - Moderate	Short
1.4 Protect and ensure adequate living conditions in rental buildings through standards of maintenance policies	**a.** develop a Standards of Maintenance bylaw	City, Province, Property managers, Residents	Low - Moderate	Short
1.5 Help maintain existing co-op and non profit housing units	**a.** advocate for federal and provincial funding to repair and renovate co-op and non profit developments	Federal, Province, Community agencies	Low	Medium
1.6 Update the City's mobile home park redevelopment policy	**a.** complete a consultation process with mobile home park residents	City, Residents	Low	Medium

Policy	Action	Partners	Resource [1] requirements	Timeline [2]
Objective 2. Build new affordable housing units				
2.1 Ensure affordable housing units are developed throughout the City	**a.** prioritize projects for youth housing, men's and women's permanent supported housing, and women's emergency shelter **b.** develop an inclusionary zoning policy for new residential development	City, Federal, Province, BC Housing, CMHC, Developers, Community agencies	Low - High	Short
2.2 Support the growth and use of the Affordable Housing Fund	**a.** contribute land to support affordable housing projects **b.** develop a land bank to support affordable housing development **c.** expand the density bonusing policy	City, BC Housing, Developers, Community agencies	Moderate - High	Short
2.3 Update the Zoning Bylaw to encourage a range of affordable housing options, such as laneway and coach houses, and microsuites	**a.** review the minimum unit size requirement **b.** pilot a laneway house development	City, Developers	Low	Short
2.4 Speed up processing times for affordable housing applications	**a.** establish internal processing time goals and processing agreements with external agencies	City, Developers, BC Housing	Low	Short - Medium
2.5 Establish a development corporation to develop and manage affordable housing units	**a.** include affordable housing as a part of the development corporation's scope	City, Developers	High	Medium
2.6 Create financial incentives for affordable housing development	**a.** reduce development fees and charges **b.** provide rebates for application fees **c.** develop a property tax deferral or reduction program	City, Developers, Province	Moderate - High	Medium
2.7 Use Area Plans to support developing a range of affordable housing options in specific areas of the City	**a.** incorporate affordable housing into the U District, City Core, and other Area Plans	City, Developers, Residents	Moderate	Medium - Long

Policy	Action	Partners	Resource [1] requirements	Timeline [2]
Objective 3. Improve people's ability to afford housing				
3.1 Help provide more 'mortgage helper' units	**a.** continue to promote the Multi-Unit Residential Flex zone (RMF) **b.** explore creating flex unit space in apartment buildings **c.** continue to develop new secondary suites, where appropriate	City, Developers, Residents	Moderate	Ongoing
3.2 Advocate for expanded rent supplement programs and improved social assistance rates	**a.** meet with provincial and BC Housing staff	Province, BC Housing, Community agencies, City	Low	Short
3.3 Support social programs and enterprises that employ people typically excluded from the workforce	**a.** support existing social enterprises **b.** promote awareness about City's contracts with existing social enterprises **c.** review the City's procurement policy and develop criteria to evaluate purchases based on local social impact **d.** host workshops to build capacity for organizations to create social enterprises	Community agencies, City, Chamber of Commerce	Low - Moderate	Medium
3.4 Support improved household incomes for Abbotsford residents	**a.** help community agencies raise awareness about the benefits of paying a living wage **b.** pursue economic development that creates diverse and skilled employment opportunities	Community agencies, City, Chamber of Commerce, Federal, Province	Low - Moderate	Medium
3.5 Support access to low cost education opportunities, such as financial literacy, household budgeting, homeownership, and continuing education	**a.** partner with agencies to host workshops and education seminars **b.** provide grants in support of education opportunities	Community agencies, UFV, Financial institutions, Abbotsford School District 34, City	Moderate	Long

Policy	Action	Partners	Resource [1] requirements	Timeline [2]
Objective 4. Create complete, connected, and livable neighbourhoods with diverse housing types and tenure				
4.1 Support affordable housing development close to transit, jobs and services	**a.** develop location criteria to ensure affordable housing is within walking distance (400m) of transit, jobs, and services	City, Community agencies, Developers	Low	Short
4.2 Support affordable housing development with high quality urban design, low impact and crime reduction principles	**a.** review projects using an urban design and CPTED checklist **b.** develop child, age, and accessible design principles **c.** support community gardens and urban agriculture within and near affordable housing developments	City, APD	Low - Moderate	Short - Medium
4.3 Develop a variety of housing types to suit different needs related to household type, tenure and income	**a.** support projects for immigrants, and seasonal and foreign workers **b.** explore policies for multi-generational living (not secondary suites) **c.** work with the province to allow developing fee simple row housing	City, Province, Developers, Community agencies, Residents	Moderate - High	Short - Medium
4.4 Reduce parking requirements for affordable housing when developed near transit, jobs, and services	**a.** review the Zoning Bylaw and incorporate parking reductions where appropriate	City	Low	Medium

Policy	Action	Partners	Resource [1] requirements	Timeline [2]
Objective 5. Pursue senior government, community agencies, and the development industry for partnerships				
5.1 Pursue funding opportunities and create financial partnerships to fund affordable housing development	**a.** showcase successful projects to increase support and generate interest **b.** use a development corporation to create and facilitate partnerships	City, Federal, Province, BC Housing, CMHC, Developers, Community agencies	Low - High	Ongoing
5.2 Pursue affordable housing partnerships by building relationships between senior governments, community agencies, and the development industry	**a.** lobby senior governments to fund more affordable housing in Abbotsford **b.** support community group applications for funding and project development **c.** build awareness about the need and benefit of affordable housing with community groups and the public	City, Federal, Province, BC Housing, CMHC, Developers, Community agencies, Faith groups	Low - Moderate	Short
5.3 Develop a 'housing first' strategy that effectively responds to root causes of homelessness	**a.** meet with provincial staff to expand the Integrated Homelessness Intervention Project into Abbotsford **b.** hire a consultant to complete a study	City, Province, Developers, Consultant(s)	Low - Moderate	Medium
5.4 Provide adequate City staff resources to support affordable housing development	**a.** designate a City staff lead for facilitating affordable housing development **b.** ensure adequate support for increased affordable housing development in the future	City	Moderate	Medium

[1] Low = existing staff resources | Moderate = existing staff resources, grants to support projects, reduced revenue | High = significant capital (land or cash) or new resources
[2] Ongoing = continuous support | Short = 1 to 2 years | Medium = 3 to 5 years | Long = over 5 years

Evaluating Progress

Indicators

The City will use a group of indicators to assess whether Abbotsford is becoming a more affordable place to live and progress is being made to accomplish the Affordable Housing Strategy policies. The indicators are broken into two groups, annual and Census. Annual indicators use data available every year, while Census indicators use Statistics Canada data available every five years. Along with the value of each indicator is a trend dot showing improvement (green) or decline (red) over time. The indicators will help the City identify changing and emerging issues, and enable updating the Strategy to include appropriate policy responses.

Annual	2009	2010	Trend
People on the wait list for social housing (BC Housing, December list)[6]	**90**	**95**	
New supportive and transitional housing units	**0**	**0**	
Purpose built rental housing starts[7]	**1**	**5**	
New non-market housing units	**0**	**11**	
New housing units within 400m of transit service (15min peak, 30min off peak)	**67%** (~880)	**50%** (~350)	
New housing units in the urban core (density bonusing eligible area)	**62%** (~810)	**19%** (~130)	
New housing units supported through municipal financial incentives	**0**	**11**	
New small lots (units)	**67**	**47**	
New infill housing units (laneway, coach, secondary suites)	**52**	**71**	
Median household income[8]	**$57,200**	**$62,300**	
Median income to median home value ratio[8]	**6.6**	**6.5**	
Rental units lost through strata conversion or demolition	**0**	**0**	
Population receiving income assistance (less than 65 years old)[9]	**2.2%**	**2.1%**	
People who are homeless (counted every 3 years)[10]	**235** (2008)	**117** (2011)	

Census	2001	2006	Trend
renter households in core housing need[11]	**24%** (2,895)	**27%** (3,220)	
owner households in core housing need[11]	**5%** (1,305)	**7%** (2,080)	
renter households spending 30% or more on housing[12]	**40%** (4,810)	**42%** (4,965)	
owner households spending 30% or more on housing[12]	**22%** (6,225)	**25%** (7,875)	

Glossary

Acronyms

APD
Abbotsford Police Department

ASDAC
Abbotsford Social Development Advisory Committee

CMHC
Canada Mortgage and Housing Corporation

CPTED
Crime prevention through environmental design

MSD
Ministry of Social Development

MEM
Ministry of Energy and Mines (Minister responsible for Housing)

RMF
Multi-Unit Residential Flex zone

UFV
University of the Fraser Valley

Definitions

Affordable housing
Shelter costs (rent or mortgage and property taxes, plus heating and electricity) do not exceed 30% of a households gross income

Affordable Housing Fund
A fund established by the City to support the development of affordable housing (can be used to buy land, build units and/or provide grants to other organizations)

Area Plans
A mid-level policy (contained in the OCP) that describes the desired uses and built form for a particular area in the City

Boarding houses
Single family houses rented to more than one unrelated person

Coach housing
Detached secondary suites in a separate building on single family lots

Co-op housing
Housing that is collectively owned and managed by the members (residents) and members have secure tenure

Core housing need
When a household is unable to find shelter that is adequate (no major repairs), suitable (enough bedrooms), and affordable (see above)

Density bonus
Voluntary density taken by a developer through the rezoning process (where permitted) in exchange for a financial contribution to the Affordable Housing Fund

Development cost charges (DCCs)
Fees collected from developers by municipalities to help pay for services such as roads, water and sewer pipes and parks

Emergency shelters
Short term (less than 30 days) shelter for people who are homeless to access services and address immediate needs, including food

Housing Agreement
A covenant registered on the title of a property setting specific limitations on the use and occupancy of the property

Housing first
An approach to housing and service provision that places the greatest importance on finding housing for a person first, then providing the support for addressing the person's other issues (rather than requiring the other issues be addressed before the person gets housing or requiring them to progress through an emergency shelter, transitional housing, and then into permanent housing)

Inclusionary zoning
Zoning policy requiring a portion of new development units to meet affordability criteria

Infill housing
Introducing new housing into existing neighbourhoods resulting in increased density (can include small lots, laneway housing, secondary suites, or converted industrial or commercial land)

Laneway housing
Detached dwellings located in the typical garage area of a single family lot, facing the laneway and maintaining backyard open space

Living wage
The minimum hourly wage necessary for a full time, dual income household of four to meet basic needs, including shelter, food, clothing, health care and transportation (within a particular area)

Low Impact
Development that minimizes impact on the environment and City infrastructure (including alternative energy, and resource recycling and reuse)

Market affordable housing
Affordable housing that is available through the market

Microsuites
Independent studio apartments, approximately 300 square feet in area, primarily including small bathrooms, mini kitchens, and a combined living-sleeping area

Mixed use
A combination of residential, commercial and/or institutional uses on one site (for example, apartments over commercial services)

Non-market affordable housing
Affordable housing that is not part of the broader housing market but is not subsidized by the government

Official Community Plan (OCP)
A broad policy that describes long term land use, form and character of development in the City

Secondary suite
A self contained unit, typically in the basement of a single family home

Social housing
Housing subsidized by the government

Supportive housing
Permanent housing that includes support services to help people stay housed and address mental health and/or addiction issues

Transitional housing
Housing intended to help people move from an unstable situation (homeless or emergency shelter) to more stable, permanent shelter

Zoning Bylaw
A land use policy that regulates what uses are permitted on any property in the City

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Appendices

Appendix 1 Strategy Development & Public Consultation

Appendix 2 Community Workshops

(available as a supporting document)



Prepared by:

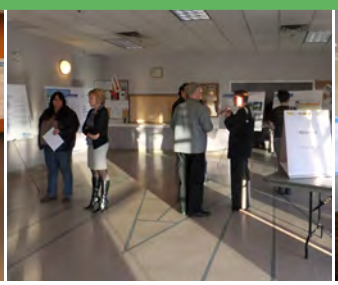
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ABBOTSFORD

AFFORDABLE HOUSING STRATEGY APPENDICES




2011

www.abbotsford.ca/affordablehousing

Table of Contents

Appendix 1	Strategy Development & Public Consultation	1
Appendix 2	Community Workshops	4

Appendix 1

Strategy Development & Public Consultation

The City of Abbotsford's Social Development Advisory Committee (ASDAC) was the project steering committee. Details of the Strategy development and public consultation process are described below.

Phase 1 | Policy Development

The vision and five objectives were developed through consultations with ASDAC and its homelessness and affordable housing working group.

Initial policy options were identified at a stakeholder forum on December 8, 2010, attended by 62 community leaders representing City staff and Council, the development industry, community agencies and groups, financial services and senior government.

Phase 2 | Consultations

Workshops were completed with approximately 145 people from community agencies and groups, and those living in affordable housing developments. The Community Workshop Report (Appendix 2) summarizes outcomes of the workshops and identifies affordable housing priorities.

Additional consultations and workshops were completed with several City Committees (ASDAC, CIDAC and EDAC) to further refine and develop policy options for each objective.

Abbotsford Social Development Advisory Committee (ASDAC)

Mayor George W. Peary, City of Abbotsford

Councillor Lynne Harris, City of Abbotsford

Councillor Bill MacGregor, City of Abbotsford

Ron Van Wyk (Chair), Mennonite Central Committee BC

Andrea Senft (Vice Chair), School District No. 34

Wayne Green, United Way of the Fraser Valley

Andy Kwak, Salvation Army

Rod Santiago, Abbotsford Community Services

Suzanne Blakley-Oaks, Abbotsford Chamber of Commerce

Stacey Corriveau, Abbotsford Community Foundation

John Sutherland, Abbotsford Board of Education

Eric Davis, University of the Fraser Valley

John Fitzsimmons, Ministry of Children and Family Development

Trent Brown, Ministry of Social Development

Andy Libbiter, Fraser Health Authority

Bev Olfert, Youth

Barbara Day, Seniors

Denise Thandi, Children and family

Annette Borrows, People with disabilities

Satwinder Bains, Multicultural and diversity

Pam Willis, Wellness and health

Tony DeWaal, Public safety and justice

Gail Franklin, Affordable housing

Milt Walker, Citizen at large

Ross Siemens, Citizen at large

Musleh Hakki, Citizen at large

December 8, 2010 Stakeholder Forum

Adam Palesch, Aird Flavelle, Amy Anaka, Andy Kwak, Arno Neumann, Barbara Khan, Barry Schantz, Bev Olfert, Councillor Bill MacGregor, Bob LaRoy, Carl Johannsen, Carol Paetkau, Cherie Enns, Christine Batchelar, Christine Reid, Dan Paris, Darren Braun, Dave Algra, Dave Murray, David Pasko, Debra Yip, Diane Delves, Gail Franklin, Geeta Bhardwaj, Gurcharan Dhillon, James Breckenridge, James Bryndza, Jay Teichroeb, Jeanette Dillabough, Joanne Weins, Councillor John Smith, Kent Whitehead, Kerry Lawson, Larry Mierau, Lee Anne Hanson, Lynne Ganske, Margaret-Ann Thornton, Mark Ward-Hall, Melissa Pryce, Michael Dickinson, Michael J. Farina Sr., Michele Giordano, Milt Walker, Njeri Kontulahti, Raymond Kwong, Reuben Koole, Ricky Kwan, Rita Klippenstein, Ron Van Wyk, Rosie Gosling, Ross Seimens, Ryan Reed, Sharon Forbes, Simone Maassen, Siri Bertelsen, Stacey Corriveau, Steve Jedreicich, Surinder Soni, Suzanne Blakely-Oaks, Ward Draper, Warren Schatz, and Wayne Green.

Community Agencies & Groups

Abbotsford Community Services

Abbotsford Food Bank

Atangard Community Project (Fraser Valley Inn)

BC Housing residents

Cyrus Centre

Raven's Moon Resources

The Salvation Army

Women's Resource Society of the Fraser Valley

City/Industry Development Advisory Committee (CIDAC)

Mayor George W. Peary
Councillor Dave Loewen
James Kay (Chair)
Alf Wall
Darryl Horton
Dave Krahn
Dave Wiebe
Fred Strumpski
Jim Ellis
Ken Friesen
Ken Toews
Norm Davis
Raymond L. Field

Economic Development Advisory Committee (EDAC)

Mayor George W. Peary
Councillor John Smith
Dennis Neumann (Chair)
Dave Holmberg Sr. (Vice Chair)
Bob Bos
Darryl Horton
Diane Delves
Ed Rempel
John P. Friesen
Mark Evered
Mike Welte
Phil Klaassen
Ryan Huston
Satvir Gill

This refined list of policy options was taken to two public open houses, March 29 and April 7, 2011. Members of the public were invited to see, prioritize and comment on the policy options and ask staff questions about the purpose of the Strategy. Approximately 50 members of the public attended the two open houses (see photos below).

Finally, the policy options were also taken back to ASDAC and EDAC, where committee members were given the opportunity to prioritize the policies.

Phase 3 | Draft Strategy

Once prioritized, the policy options were reviewed and assessed by Planning staff. This included criteria based on four categories: public priority, effectiveness, simplicity, and City role. Each policy was scored out of 50, distributed equally to the four categories (except effectiveness, which was scored out of 20). The policies were then ranked by score and staff developed action steps for the top policies under each objective.

The Implementation Plan in the Strategy document summarizes the top policies and action steps for each of the five objectives. In addition, partnerships, resource requirements and a timeline were applied to each policy. Finally, the implementation plan was reviewed and discussed with ASDAC.





Phase 4 | Final Strategy

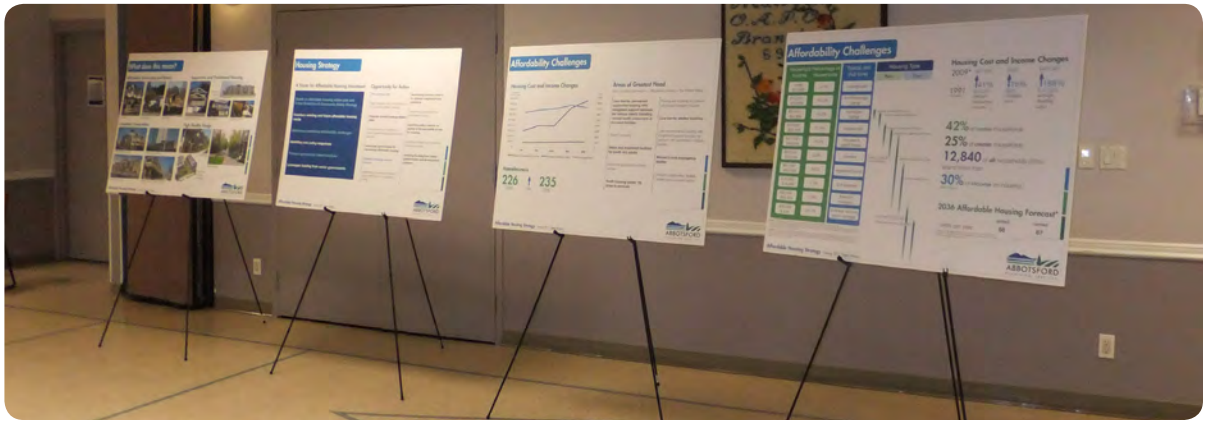
The draft Strategy was presented to City Council in August 2011 for approval to proceed with final referrals and consultations. This included hosting a public open house on September 20, 2011 where Strategy partners and the public were provided a final opportunity to comment on the draft Strategy. Referrals were made to key community stakeholders, particularly those identified as partners in the implementation plan. Staff also presented the draft Strategy to ASDAC for final comments.

City staff reviewed all the feedback and incorporated the necessary changes and updates into a final Affordable Housing Strategy. The final Strategy was presented to Council for approval in November 2011.

Staff will present the Strategy to community groups and at community events in the future. The Strategy will also be posted on the City's website (www.abbotsford.ca/affordablehousing), along with progress reports using the Strategy indicators to assess progress in making housing more affordable in Abbotsford.







Appendix 2

Community Workshops



Grateful acknowledgements go to all of the services providers throughout the community who so graciously gave their time to assist in the workshops, and to Victoria Harris and Shana Roberts for workshop preparation and assistance, Melissa Kendzierski for the development of the Affordable Housing Graphic Summary, and the University of the Fraser Valley students for their work pertaining to the UDistrict, specifically Jessica Dick, Milan Francisty, Kristin Galcso, Angeline Mushumanski, Angela Ostrikoff, Chris Ovens, and Scott Varga.

Table of Contents

Introduction.....1
Consultations: Dates.....2
Consultations:
- Abbotsford Food Bank.....3
- Cyrus Centre - Provider Meeting/Youth Workshop.....4
- Raven's Moon Resources.....5
- Salvation Army - Centre of Hope.....6
- Women's Resource Society.....7
- Atangard Community Project.....8
- Abbotsford Community Services.....9
- BC Housing.....10
- UDistrict: Student Consultations.....11
- Seniors Housing Sessions 2010.....12
- ACT: Youth Housing Sessions 2010.....13

Affordable Housing Key Needs.....14
Affordable Housing Priorities.....16
Conclusion.....17
References.....18
Appendix.....19

Introduction:

The purpose of the workshops was to investigate the needs of the community through the perspective of individuals who are representative of the different scales of need as outlined on the housing continuum (ranging from homeless shelter to affordable purchasing options and the variety of housing options spanning in between). The information gathered as a result of these consultations is to inform the Affordable Housing Strategy that is being developed by the City of Abbotsford, to ensure inclusivity of the whole of Abbotsford's community.

During the workshop the participants were asked the following questions:

1) what are your current housing challenges?
2) how do you feel the City of Abbotsford could alleviate those challenges?
3) what role do you think the City plays regarding affordable housing?
4) what goals do you have, as they related to housing?
5) what do you feel works and does not work in terms of affordable housing models?

After the questions were answered and the ensuing dialogue the participants were presented with several different affordable housing models, then they had opportunity to respond to each of the models and add their own ideas or concepts for inclusion, and had an open floor discussion regarding other opportunities within Abbotsford that could alleviate housing affordability issues.



Affordable Housing Continuum

1

Consultations: Dates

Consultation Date	***Place***	***Number of People***
February 24, 2011	Abbotsford Food Bank	9
March 4, 2011 April 1, 2011	Cyrus Centre - Provider Meeting Cyrus Centre - Youth	2 16
March 4, 2011	Raven's Moon Resources	4 (3 leaders and 1 client)
March 4, 2011	Salvation Army - Centre of Hope	54
March 9, 2011	Women's Resource Society	12
March 17, 2011	Atangard Community Project	10
April 18, 2011	Abbotsford Community Services	34
April 21, 2011	BC Housing	3
	Total	144

Consultations: Abbotsford Food Bank

Afternoon Session with Mentoring Group

"I don't need a house, I just need three bedrooms."

Through the discussions with the mentoring group participants at the Food Bank several issues with affordable housing were identified, which included the fact that the requirement of a damage deposit in the case of low income earners often was hard to manage, the need for options for housing with more bedrooms (including three bedroom apartments) or a full house, and the current wait lists for cooperative and subsidized housing are extending beyond two years. Further discussion, after the consultation, revealed that although the homeless numbers appear to be receding, there are a number of homeless who are not housable and will never be housed. Additionally, there are single moms and dads with kids who pay rent far beyond their means and cannot feed their families, seniors who are not adequately housed, all of whom wish to own their own place, begging the question of whether or not it is enough to create affordable housing rentals or if it must include ownership as well. Ingenuity and innovation will be key to the development of adequate housing that will not only be affordable but help build equity and be affordable for future generations.

During the discussion regarding potential housing typologies, Harmony Flex Housing was reviewed and was regarded as viable home ownership option, but this group really would need a mortgage helper. The participants also regarded the suites as being an important aspect of affordable housing for low income households, especially with the restrictive covenant. Additionally, participants stated that there is a need in Abbotsford for single family dwellings, affordable rentals for families with foster children, an interest in increased trailer home rentals, and a need for more places with increased storage areas.

Many of the participants discussed the challenge they would have being landowners/ landlords in the Harmony project, and the need for home ownership training. They would need help regarding such possibilities. There is potential in Abbotsford for rent to own, or for more affordable housing options as well. Other identifiable needs included plants not requiring water (to save money), housing that included bills, help to handle mental health issues, bathroom on main floor, parking, and playgrounds. Much of the affordable housing available today is rental that is made of cheaper materials with black mould, few windows, no utilities included, plywood windows, with no playground, and no storage, that offer little support.

3

Consultations: Cyrus Centre - Provider Meeting

Friday night - dinner served

According to the service providers, Les Talvio and Joyce McElhoes, of the Cyrus Centre, at-risk youth and homeless youth do not have access to affordable housing. They do not qualify for BC Housing or cooperative housing projects, or are not able to be approved, and find that when they are approved for apartments, often they are evicted due to having parties or having extraneous peoples staying in the apartment thereby breaching their tenancy agreements). Mr. Talvio and Ms. McElhoes agree that Abbotsford needs a type of transition house for youth that has live-in support, such as a "parent" system, that help with transition from living on the street to living on their own, similar to Aldergrove Neighbourhood Housing, in which a youth mentor lives with a youth in a housing situation.

Consultations: Cyrus Centre - Youth

During the workshop at the Cyrus Centre with at-risk and homeless youth, Cherie Enns presented the Nanaimo Youth Services Association Youth Housing. During the discussion that followed, it was clear that the youth thought that this type of housing was more suitable and appreciated the fact that there were no drugs or alcohol on site. Additionally, the respondents liked the common areas, cheap rent, and the idea of having some older residents in the apartment building as well, who could mentor and support the younger ones in the building in job search, employability skills etc.



Nanaimo Youth Housing



Atangard Community Project

Discussion also included a statement for need for mentors or others to help the youth learn how to cook, or to have some kind of community cooking - maybe a small cafeteria style," "where everyone has to pitch in and cook a couple times a month or something."After some discussion regarding the Atangard Community Project (including the shared cooking responsibilities) the respondents saw this as something that could be of value for them and could work in the City of Abbotsford, as a housing option for Abbotsford's at-risk and homeless youth.

4

Consultations: Raven's Moon Resources

Afternoon Session at boarding house

At Raven's Moon Resources, they teach the clients life skills for independent living and integration into society. The focus is assisting people to transition into a positive way of life through empowerment, not by doing everything for them, but by finding out what they want and helping them get there.

One thing that should be mentioned is that people who chose to live in supportive, transitional houses do so for a variety of reasons. Some have a history of addiction, mental health disorders, incarceration, developmental disabilities or complex health issues. What makes transitional houses or boarding houses different than support recovery houses is that some clients have no history of addiction or have moved beyond recovery and still need the support. The individual, and the service providers seek integration within their local community. When there is successful integration within the community, not only does the individual feel empowered, the community benefits as well.

Integrating people who are living with multiple barriers means safe, affordable housing, access to community resources, life skills support, parenting support, short- and long-term goal setting, assisting with employment opportunities and fostering a sense of community. That's what Raven's Moon Resources is doing in our community.

"We are working collaboratively with the local probation, parole, MCFD, MHSD, doctors, clinics, pharmacies, employment agencies, Fraser Health and local treatment centres to empower our clients to understand systems in a more positive way so they can continue to work within them independently. We are building on long-term sustainable life skill not just situational support."

5

Consultations: Salvation Army - Centre of Hope

Afternoon session at the Centre of Hope

The Salvation Army Centre of Hope workshop started with a discussion of why it is hard to find a place to live/homelessness is an issue. Some of the key issues identified were affordability; mental health and disability; drug and alcohol addition; credit and criminal record check; hard to find a place on income assistance and allowable portions for rent; and no references or identification.

Prior to showing the variety of housing options, the participants were asked to discuss where housing would best benefit them. The response that resounded was NOT downtown, but within walking distance of the Salvation Army and amenities, and near transportation.

From the discussions, it became evident, that there is a need for this particular group to have a sense of connection within the community, and programs, such as New York's Scattered Site Housing Program, where there is housing situated throughout the community, which offers a better option all around. Of equal importance was the Jericho Project, in which families are reunited, especially parents with children. Each of these projects, as with the Victoria Cool Aid Society, offers programs with the housing options that assist the residents to become more independent and self-sufficient, which is a necessary step to leaving the street. When introduced to Harmony Flex-housing, the participants liked the idea due to its affordability and accessibility. The participants found that it is perfect for those in wheelchairs and that it is a great idea to be able to own and rent the downstairs, and to have flex mortgage and zero down. Participants, when shown the innovative container housing thought that this was a good idea in Abbotsford, cheap, affordable and a way to use what is there as an abundant resource. Some other comments that were made, included a recommendation to build a RV/Trailer park around the area of Mill Lake so there is an option for pad rental, and look into sustainable options for RV Parks.



Harmony Flex Housing Project



Jericho Project Family Reconciliation Program

Consultations: Women's Resource Society

Afternoon session at Mission office

Participants at the Women's Resource Society of the Fraser Valley workshop discussed their work regarding transitional housing, the need for support and the limited funding.

During the workshop the participants referenced the preference of women for small independent units for one person. During the presentation of different housing concepts the participants loved the Harmony concept, and stated that they preferred a more permanent housing solution and preferred not to cluster too many units in one area, due to the fear of "ghetto-izing" households. They sited the Mustard Seed program in Calgary as a successful program in Canada. The co-housing option was also well received by this group of participants as building community is an important aspect since one respondent stated "when we talk of housing, there is a need to understand community life, sense of place and connectedness.'

Through the discussion, participants voiced concern regarding elderly women and their ability to find housing, the response to the South Asian community, who are often afraid to go to social housing developments, and the report regarding boarding houses. One of the biggest issues facing this specific community is that the women feel trapped and, in reality, oftentimes, are. They seek a sense of belonging and integration within the community.

7

Consultations: Atangard Community Project

Evening coffee session

Those living at Atangard, stated that if they were not there they would be living at home with their parents, with siblings, in a basement suite or in a shared apartment. The respondents stated that Salvation Army was a “band-aid” type fix to homelessness and that church developments, such as the Grace church developments, did not take into account the stigma attached to the project, and that since there is more profit for renting than there is in ownership this could explain why there is more interest in having rental properties than ownership properties. Discussion regarding Cyrus Centre and youth homelessness options revolved around the idea of current youth agreements and the problems with parties and too many kids living in one space and breaking their youth agreements, leading to eviction, and return to homelessness or Cyrus Centre.

From the discussion regarding basing a model on Atangard, it became apparent, that while the idea of Atangard has worked for them, it would be difficult to imitate since it was organically created from community and family support, an ability to aspire a sense of ownership within a community, and a sense of togetherness. Obstacles in imitating such a project include: project start-up, budgeting, financing, and separating the individual to become the shared community. The greatest assets of this project include its location, its walkability, affordability, garden, and the people. The project is not just about affordable housing, but about a community for a common interest, who do not necessarily want to live alone, but independently.



Atangard Community Project

Consultations: Abbotsford Community Services

Multicultural lunch - lunch served

At the start of this discussion, the participants were asked what were some of the major challenges in finding housing upon their arrival in Canada. Some of the responses included finding a good, safe, supportive, community with affordable homes. Safe neighbourhoods included both perceived and real safety - crime, drugs, homelessness, and reputation. Many new immigrants seek to move into neighbourhoods that are near religious buildings, such as temples, shopping and amenities, and near public transportation. Transportation is key since many new immigrants do not have identification, or car ownership. Additionally, the new immigrants require assistance with application processes and find it hard to get mortgages (even if having the down payment) since they are not established within the community.



Winnipeg New Immigrant Housing

During the discussion it was clear that over 99% of the participants rented or stayed with friends upon their arrival in Canada. Albino, from the Sudan, stated " It is a good way to learn the typical pattern, for orientation on what to do in Canada".

When shown the Winnipeg New Immigrant Housing (right) the participants thought it was a great idea, but that it needed a time limit, assessment, and programs. Mr. Singh, did not agree that single skilled workers should spend tax payers dollars and should "be responsible for yourself", especially since there is already such a stigma on new Canadians.



Coach home/Lane-way house as an in-law suite

The respondents also really appreciated the Harmony Flex Housing idea, but some stated it was not helpful for new comers who cannot get a mortgage, and, again, stressed the need for nearby transit. Further to the discussion, most participants agreed that granny suites, secondary suites, coach homes/laneway housing best suited their needs as new immigrants. They stated that housing for younger families and for seniors within their own community is what is really needed, and integrative housing that is near amenities and transportation. A priority issue for many new immigrants, stems from the need for housing for farm workers, which is currently cramped, substandard, and inappropriate housing.

9

Consultations: BC Housing

Evening session at Clearbrook Library

Although this consultation was small, there was a lot of valuable information gathered. Some of the key housing challenges identified include the BC Housing wait list, the bad situations that the residents often come from, and rebuilding of lives. Some of the key issues surround the housing include not having appropriate play places for children, conditions of the housing not being good (including mould), finding housing with children and without working, and the service provider, in this case, BC Housing, being very hard to contact. The respondent stated that the “Women’s Resource Society is a key help with transitional housing and advocacy “ and that she is “very thankful for affordability”.

During the discussion regarding housing typologies that would work best, the responded stated that apartments with small outdoor spaces like balconies do not work, and liked the idea of container housing, for its affordability.



Modularhousing using containers, Tempohousing Salvation Army, Amsterdam

Consultations: UDistrict - Student Consultations

UDistrict Collective - University of the Fraser Valley Students - part of the UDistrict Project

During the discussion regarding UDistrict Housing students stated that some of the main factors that increase their desire to live near campus is affordability. Research into UDistrict housing development has shown that students seek housing that is similar to residential housing, with security, communal spaces, and still provide privacy (UDistrict Collective 2011, et al.). Affordable housing typologies, for the most part, have been in the form of high density apartment-style units for most university residences, and have not explored the opportunity for mixed land use. The University District of the UFV Abbotsford campus seeks to promote mix-use neighbourhood design with a combination of housing, shopping, work, and study, with a mixture of high density, and more convenient access to amenity spaces (UDistrict Collective 2011, et al). The UDistrict vision also seeks to implement a variety of housing types that may also include live-work studios and multi-use buildings (UDistrict Collective 2011, et al).

The following survey results outline the respondents priorities regarding housing within the UDistrict:

- 64 % of participants said affordability was important
- 44 % of participants said accessibility was important
- 34 % of participants said location was important
- 46 % of participants said convenience was important
- 22 % of participants said mixed housing was important

Current living situation of participants

- 58 % of participants live with their parents
- 26 % of participants rent
- 11 % of participants own their own home
- 5 % of participants live at Baker House

(UDistrict Collective 2011, et al)



Mixed-use student residence.

Consultations: Seniors Housing Sessions - 2010

During the previous seniors housing sessions greyfield redevelopment/mixed-use was received as being the best option because it provided multiple uses, with green spaces, walkability and access to transportation, and of equal importance, safety. Participants also presented the idea of multi-generational housing in the form of duplexes or triplexes with common social gathering/meeting areas, and would therefore have a different classification than a secondary suite or granny suite and a duplex or triplex.



Greyfield Redevelopment/Mixed-Use

12

Consultations: Affordability and Choice Today (ACT) - Youth Housing Sessions - 2010

At the youth housing sessions, the need for pedestrian friendly, mixed-use neighbourhoods that provided a decent sized house with nearby convenience stores was stressed. The youth understood the affordability of secondary suites and Flex Housing, and had a clear understanding of the gap between income and affordability of housing. The youth also stressed the importance of safety principles and gathering places within neighbourhood and housing design.

During the consultations carried out in 2009, and the child and youth facilitations through the Abbotsford Youth Commission, valuable information regarding the current and future housing needs of Abbotsford was gathered. Most of the respondents stated that Abbotsford needs mixed-use neighbourhood design with affordable rental and owned housing.



Mixed-use neighbourhood design



Secondary Suites

Affordable Housing Key Needs

Some of the key housing needs, as outlined in the Mennonite Central Committee report *Gaining Momentum - Affordable Housing in the Fraser Valley (*Van Wyk et al, 2009*)* include:

- Low-barrier, permanent housing with integrated supportive services, for social service clients of various needs, including mental health consumers that complete their stay at licensed facilities.
- Low-income rental housing (60 – 80 units) with integrated supportive services, for persons with permanent multiple barriers (PPMB).
- Detoxification and treatment facility for youth and adults. Detoxification and treatment should be integrated and should be provided with low barriers to entry.
- Seniors' housing. At present, seniors are the fastest-growing group of new users to the Abbotsford Food Bank.
- Housing for youth in transition to independent living.
- Permanent housing for women who leave transition houses, persons released from incarceration, and those who graduate from treatment facilities.
- A low-barrier emergency shelter that does not require abstinence for eligibility.
- Additional supportive recovery houses for adults in transition.
- Strong, revolving affordable housing fund.
- Women's only emergency shelter. Centrally coordinated and flexible outreach program and contact centre that can assess chronically homeless and at risk populations and refer and connect them with community based services and facilitate the provisioning of sustained social support.

Affordable Housing Priorities

"I would not have heard about Harmony if it were not for you and I would still be a renter. With home ownership comes a whole sense of wellbeing that is so hard to explain." Lori Wirth

From the workshops, there has been an identification of priorities, as seen by the community, regarding affordable housing. The basic premise is not so much where to live but how to live - independently and with dignity. These priorities include:

• Need for affordable home ownership
• Self contained suites for youth, with "house parent"
• Single-occupied suites
• Farm worker housing, for new immigrant workers especially
• Integrative multi-cultural housing
• Housing near transportation, walkable neighbourhood design
• Accessible suites
• Scattered sites, not grouping projects all in one neighbourhood
• Range of housing typologies: Flex housing sites, co-housing sites, single-occupied suites, container housing etc.
• Options for programs to assist newcomers, youth, and homeless whether through mixed-use buildings or through "care continuum"
• Create greater transparency and accountability for adequate housing provided by other housing providers
• Child Friendly design guidelines in affordable housing developments for families, i.e. playgrounds
• Housing for persons between the ages of 30-50 without children, especially married couples with limited income (who do not qualify for bachelor suites but also cannot afford one bedroom apartment)

Conclusion

The key needs, as set forth in this document are those of the community residents who are the users of the services that are provided throughout the City of Abbotsford and who are most likely to use the services in the future. These needs and the information in this report should help inform the Affordable Housing Strategy to be inclusive and reflective of the current and future needs of the residents of the City of Abbotsford. Some of the key needs of the different groups are listed below.

CONSULTATION	KEY HOUSING NEED IDENTIFIED
Abbotsford Food Bank	Affordable home ownership is key; rent-to-own options, flexible mortgages
Cyrus Centre - Provider Meeting	transitional-type housing with adult/mentor support for assistance to move out on own
Raven's Moon Resources	housing that is integrated within the community
Salvation Army - Centre of Hope	mirco-suites that are more than transitional, accommodations for middle-age group without children, improved home ownership opportunities
Women's Resource Society	more permanent housing solution that integrates them within a community, that alleviates their state of isolation
Atangard Community Project	creative solutions that are more sustainable sense of community
Cyrus Centre	housing that integrates individual units with communal cooking and cleaning, mentorship and assistance from older youth
Abbotsford Community Services	immigrant farm worker housing; integrative short-term housing near transportation, and amenities
BC Housing	ground oriented housing, stable tenure, entry level ownership or rent-to own

In all cases, location, transportation, and integration were critical and the need to weave all forms of housing into general residential landscape beyond the usual pattern of segregation cannot be underestimated.

Policy and responses often are done without consideration of those that are most affected by the decisions. Many of the models discussed, such as the youth house and immigrant house, require support in terms of policy, education, and community acceptance. As the participants were shown a variety of housing models it became clear that the innovative responses that the City of Abbotsford has started to provide, such as Harmony Flex Housing and Atangard Community Project, are well-liked and are what the community seeks in the way of solutions. Of equal importance is the annual celebration and recognition of the champions who care for the most vulnerable in the community.

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Appendix - Salvation Army Questionnaire

Hope Through Housing Forum

YOUR OPINION MATTERS!

Many of the following topics listed in the questions below will be discussed in the Hope through Housing Forum on March 4th.

1. Please circle the choice that best suits your current housing situation:
   a) Homeless
   b) Rent a room in a house
   c) Rent my own apartment
   d) Rent with a roommate
   e) Couch surfing
   f) Room and Board
   g) Subsidized housing

2. I am content with my current housing situation:
   a) Yes. I wouldn't change it.
   b) No. I am actively looking for other options.
   c) No - but I am not currently looking to move/change.

3. My current income is:
   a) Employment wages
   b) Income Assistance
   c) Income Assistance w/ PPMB or PWD
   d) Pension
   e) No Income
   f) Other: _____

4. The biggest barrier for me in terms of finding and keeping housing is:
   a) Affordability
   b) Mobility issues (disability)
   c) Pets
   d) Access to transportation/Safe Location
   e) Addiction or Mental Health challenges
   f) Other: _____

5. When looking for a home the most important thing for me is:
   a) Safety and security
   b) No rules
   c) Clean and sober roommates
   d) Own personal space
   e) Affordability
   f) Location

18

Please take a moment to read over and answer the following questions. You may write your answers in the space provided. These same questions will be discussed at the forum on Friday March 4th.

In my opinion, the biggest challenges that people face in obtaining housing is ....

My ideal living situation would be .....

Organizations (like the Salvation Army) could better support me in my current housing situation by.....

If affordable housing projects were designed in Abbotsford , it should include.....

Return your survey to Linda or an Outreach Team member.
Please note that there will also be a time for you to pose questions to a City of Abbotsford Consultant.

Thank you for your opinion - it does matter!

19



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