

AFFORDABLE HOUSING STRATEGY

City of Abbotsford
Draft Report: May 2020

abbotsford.ca

plan FOR 200K

ABBOTSFORD

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1 Introduction

1.1 Understanding the Housing Continuum

The housing continuum, shown in the figure below, illustrates a diverse cross-section of housing that can be found in Abbotsford, ranging from social housing to market housing. Social and below market housing usually require some level of senior government funding support, while market housing receives little to no government support. All forms of housing must meet zoning and development requirements.

Figure 1: The Housing Continuum



The role of local government may differ in facilitating or supporting the development of various types of housing along the continuum. A strategy can help clarify the roles of local government and the points of maximum impact to support the development of priority housing types. The City plays the following roles in supporting the development of housing across the continuum:

- Market Housing – the City enables the development of market housing through regulation and development planning.
- Below Market Housing – the City enables the development of non-market housing through regulation and development planning, incentivizes this housing (e.g. through reduced parking requirements), and invests in this housing through grants and/or land contributions.
- Social Housing and Housing with Supports – the City enables the development of social housing through regulation and development planning, incentivizes and invests in this type of housing through grants, partners with other organizations to develop and operate this housing, and advocates to senior government for increased investment in this type of housing.

1.2 Developing the Abbotsford Housing Strategy

Abbotsford's 2016 OCP update, commonly referred to as Abbotsforward, identifies key aspirations that underpin the overarching Vision Statement:

> *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.*

One of these key aspirations is that the City have more affordable ownership, rental, and supported housing including a variety of housing types for all stages of life, allowing people to stay in their neighbourhoods as they age. This aspirational statement sets the direction for specific actions, policies and measures that the City can take with regards to diverse and affordable housing options.

Increasingly, leading municipalities around British Columbia are developing housing strategies and action plans to identify key municipal roles and responsibilities in relation to housing. These include protecting existing housing stock; identifying opportunities for increased diversity and density of housing stock; and supporting broader partnerships with non-profits, the private sector and senior government to develop new housing solutions along the housing continuum. With increased investments from the federal and provincial governments, housing strategies should align with their priorities in order to leverage local resources to maximize investment.

This Strategy identifies potential actions and tasks that could be undertaken by the City and its partners over the next five years, in order to build on current and emerging funding programs from both provincial and federal governments. With substantive changes in capital funding available both through the Province of British Columbia and the Canada Mortgage and Housing Corporation in the last two to three years, a five-year time frame was selected to ensure that Abbotsford remains responsive to potential changes in funding priorities from senior government.

1.3 Planning Process

This Housing Strategy was prepared through a comprehensive planning process involving Abbotsford City Council, a wide range of stakeholders, residents, and City staff. This work was completed in four phases, as shown in Figure 2 and described below.

Figure 2: Planning Process



Phase 1 commenced in 2017 with a land economic and housing demand analysis. This work involved gathering and generating data on housing demands and forecasts in Abbotsford. Extensive stakeholder engagement was then conducted in 2018 with a diverse cross-section of stakeholders and community members. This work included a multi-sectoral research design team, in-depth interviews with key stakeholders in the housing sector, community input charrettes, and key informant interviews.

Phase 2 was focused on exploring options to address the findings of Phase 1. This work, completed in 2019, included identifying actions the City can take to strengthen and further support existing work on housing, while better leveraging those actions to achieve senior government support for new housing in the City. Staff working sessions, interviews, and a presentation to Council were completed during this phase.

Phase 3 was focused on developing and reviewing the Draft Housing Strategy. This work was completed from late 2019 to Spring 2020, and included staff working sessions and interviews, a presentation to Council, and a multi-stakeholder workshop.





City of Abbotsford photos from multi-stakeholder workshop (March 2020)

Phase 4 included the completion of this Housing Strategy based on feedback received in Phase 3. The final document was presented to Council on May 25, 2020.

1.4 The Broader Context: Provincial and Federal Actions

In November 2017, the Canadian Federal Government released a national housing strategy called a *Place to Call Home Strategy* - a 10-year, $55-billion plan intended to support provinces in addressing the housing affordability crisis across the country. It identifies six priority areas for action:

- Housing for those in greatest need
- Community housing sustainability
- Indigenous housing
- Northern housing
- Sustainable housing and communities
- Balanced supply of housing

With the intention of developing 125,000 new homes and cutting chronic homelessness in half by 2027, the national strategy represents the first major federal investment in housing in over 25 years.

In 2018, the BC Provincial Government released its plan, *Homes for B.C.: A 30-Point Plan for Housing Affordability in British Columbia.* The plan outlines five key focus areas for provincial action on housing:

- Stabilizing the market
- Cracking down on tax fraud and closing loopholes
- Building the homes people need
- Security for renters
- Supporting partners to build and preserve affordable housing

The province has committed to building 114,000 new homes across the housing continuum by 2028. To support this investment, a number of new programs came online in 2018 through BC Housing, including capital funding for mixed income, Indigenous, and supportive housing to address homelessness, coupled with expanded funding for existing programs.[1]

[1] A range of new programs have become available, including BC Housing's Community Housing Fund and Indigenous Housing Fund, which both provide capital funding, financing and operating support for newly built non-market housing. CMHC also provides a range of supports including seed funding, capital grants through its Co-Investment Fund, and favourable financing rates for non-market and market rental projects.

1.5 The Local Context for Housing in Abbotsford

1.5.1 Investments of Senior Government Funds in Abbotsford

Recent investment from senior government has led to funding for a number of new and proposed projects in Abbotsford. Some examples of recent investments made by the City and senior government partners include:

- *Christine Lamb Residence and George Schmidt Centre:* Through a Memorandum of Understanding with BC Housing, these two projects provide transitional housing. Christine Lamb provides housing for women and children, while George Schmidt provides second stage housing for men recovering from addictions. These two projects were completed in 2012 and 2013 as part of BC Housing's efforts to address homelessness in urban centres across BC.
- *Hearthstone Place Supportive Housing*: This project, operated by Archways Community Services, provides 30 units of low-barrier supportive housing for between 18 and 24 months for individuals who have become homeless or are at risk of homelessness. The City provided land, worth approximately $600,000, and contributed an additional $350,000 in equity contributions to cover Development Cost Charges (DCCs), building permits and servicing costs; BC Housing provided an additional $5.1 million in capital funding and provides operating funds. This project was completed in 2015.[2]
- *Rapid Response to Homelessness*: Through BC Housing's Rapid Response to Homelessness program, the province has committed approximately 80 units of modular supportive housing for individuals experiencing or at-risk of homelessness across two sites. These units are to be operated by Elizabeth Fry Society and Lookout Housing and Health Society. The City provided land for one of the two projects, and BC Housing is providing capital and operational funding. These projects opened in 2019.
- *Yale Community Housing*: Nameless'awt Qweesome To'o Housing Society and Archways Community Services have partnered to provide approximately 60 units of inter-generational Indigenous family housing including supported housing for vulnerable youth and young adults. The City provided a contribution to cover DCC, building permit and servicing costs through its Affordable Housing Opportunity Fund and BC Housing funded the project through capital and operating grants from its Indigenous Housing funding stream. The project is projected to open in 2020.

In addition to these projects, there are several projects planned by non-profits in Abbotsford that aim to access federal and provincial funding sources now available for a range of different housing types.

[2] https://archway.ca/program/supportive-housing-hearthstone/

1.5.2 Regional Partnerships

The city has played a key role in broader regional partnerships to support action on housing. Regional initiatives that Abbotsford has led or partnered in include:

- Fraser Valley and Metro Vancouver homeless counts
- Regional best practices forums with neighbouring Fraser Valley and Metro Vancouver communities
- Partnerships with nearby municipalities to support housing data collection and sharing
- Hub of the Fraser Valley Community Entity
- Abbotsford Homelessness Prevention and Response System

2 Affordable Housing Strategy Vision

Abbotsford is a complete and vibrant community that has diverse and affordable housing options for all stages of life.

The following principles provide a foundation for this vision and are woven through the actions and tasks identified in later sections. These principles are intended to elaborate on how this strategy will achieve the vision described above

Build more affordable housing

Develop more affordable housing, specifically a range of housing that includes supportive and rent-geared-to-income housing for lower income earners, affordable and near-market rentals for moderate earners, and market rental and entry-level ownership options for middle-income earners.[3]

Diversify housing options

Continue to encourage diverse and mixed housing options that suit local neighbourhood character and needs, with complementary community amenities and supports (e.g. childcare, cultural spaces, etc.) where appropriate and feasible to enhance livability.

Preserve existing affordable housing stock

Implement consistent, clear and enforceable preservation policies to help maintain a secured affordable housing inventory, good housing conditions, and access to diverse rental and attainable housing options.

Build and nurture partnerships across the housing sector

Grow partnerships and shared resources through a sector-wide approach to foster innovative and responsive approaches to addressing housing issues, support the financial sustainability of the sector, and implement performance measurements to track progress.

Promote equity, inclusion, and accessibility through new housing options

Prioritize principles of equity and inclusion to support the development and sustainability of socially and economically diverse and vibrant neighbourhoods. Promote accessibility and visitability to support physical, social, cultural, and economic equity and inclusion.

[3] See Background Research section for more information.

3 A Multi-Sectoral Approach to Housing

Provincial Government

In British Columbia, the province is responsible for overseeing and regulating housing through a number of roles. These include the development of a provincial strategic housing action plan, maintaining the BC Building Code, and regulating a number of areas, including real estate development, home insurance, landlord-tenant relations, strata housing and developments, land use, and development finance. However, a primary role the province plays with regards to affordable housing is to partner with non-profits, local governments and other stakeholders to fund (both capital and operational costs) social housing programs and projects. The province's role in the housing system in Abbotsford is identified in Table 1.

Local Government

Local government policy can play a key role in facilitating and incentivizing the development of new housing. Increasingly, local governments in BC are also broadening the role they play in the housing sector to include new functions, such as investing in housing through land or capital contributions, educating about the benefits and opportunities of diverse forms of housing, and developing partnerships with a range of stakeholders to shape and facilitate new projects. Except in specialized cases, local governments in BC typically do not directly build or operate housing[4] or associated support services and ventures; partners such as non-profits, developers, and senior government are typically responsible for these roles. The City of Abbotsford's role in the housing system is identified in Table 1.

Partnerships

The City works with many partners to support housing solutions across the housing continuum. These activities include the funding and development of new housing (senior government and institutional partners such as Vancity), the building and operations of affordable units (non-profit housing providers), the development of new market and affordable housing (developers), the provision of health and other support services (Fraser Health and non-profit service providers), and data gathering and research (University of the Fraser Valley). Indigenous governments play a wide range of roles in the housing sector, serving a variety of needs within their community.

Table 1 identifies the roles of current and potential future partners in the housing system, and highlights contributions they can make towards achieving the vision of this Housing Strategy.

[4] Except through an arms-length organization, such as the Whistler Housing Authority, or Metro Vancouver Housing Corporation.

Table 1: Roles of the City and Stakeh

OPPORTUNITIES Roles in Housing Affordability	City of Abbotsford	Indigenous Governments	Non-profits	Developers and Builders	Senior Government	Institutional and Other Partners
Facilitate Development	✓	✓				
Regulate and Incentivize	✓	✓				
Invest	✓	✓			✓	
Monitor, Research, & Innovate	✓	✓	✓		✓	✓
Education & Advocacy	✓	✓	✓		✓	✓
Partnerships	✓	✓	✓	✓	✓	✓
Build Affordable Housing		✓	✓	✓		
Operate Affordable Housing		✓	✓	✓		
Operate Support Services		✓	✓			
Operate Social Enterprises		✓	✓	✓		
Implement Corporate Social Responsibility	✓	✓		✓		

4 Background Research

4.1 Housing Needs by Income Group

A 2018 report by GP Rollo and Associates analyzed estimated housing needs based on 2015 income. Table 2 below shows what different earning groups are currently able to afford, and the proportion of total households they represent. Currently, households earning $150,000 or more annually can afford all types of market housing in Abbotsford, while households earning less than $40,000 annually cannot afford any forms of market housing without paying more than 30% of their before tax income toward shelter costs.

Table 2: Household Affordability by Income, based on 2015 Income

Household Income Levels	% of Households	Affordable Homes			
		Single Detached	Townhome	Condo	Market Rental
>$150K	13%	✓	✓	✓	✓
$100-$149K	19%		✓	✓	✓
$60-99K	27%			✓	✓
$40-$59K	16%				✓
<$40K	25%				

From this analysis, three key income groups were identified that have limited housing options:

- Households earning between $60,000 and $99,000 require greater supports to enable a diversity of housing options in order to support access to market ownership. Local government can play the role of facilitating and regulating increased opportunities for this form of housing.

- Households earning between $40,000 and $59,000 currently are unable to purchase in the market at all. The City can therefore play the role of facilitating and regulating increased opportunities for this form of housing, while incentivizing opportunities for market and low-end of market rental, to ensure adequate supply in the face of low vacancy rates in Abbotsford of 1.2% in October 2019.[5]
- Finally, households earning less than $40,000 are unable to afford any market options, including market rental. The City can therefore play a more active role in facilitating new housing options for this group of households. The City can actively invest in land or capital contributions for community housing, incentivize non-market housing projects, and partner with developers, non-profits, Indigenous partners, and senior government to ensure appropriate housing supports are developed to meet the needs of all Abbotsford residents.

Among the households who are most vulnerable in Abbotsford are those who are in 'core housing need'. According to the CMHC, a household is considered to be in core housing need if its housing is unacceptable (does not meet one or more of the CMHC's adequacy, suitability or affordability standards), and if acceptable alternative housing in the community would cost 30% or more of its before-tax income.[6]

There were approximately 5,900 households in core housing need in Abbotsford in 2016, representing 13% of all households. The household demographics that are most likely to be in core housing need in Abbotsford include renters, seniors, recent immigrants, Indigenous households, lone-parent households, and households where at least one person has an activity limitation[7]. The actions outlined in this Strategy are intended to support these and other households in their housing needs.

[5] CMHC reported a vacancy rate of 1.2% in the primary rental market in October 2019, well below the healthy standard of about 3-5%. CMHC's survey is conducted annually, and this represents the most recent data available about vacancy rates.

[6] https://www.cmhc-schl.gc.ca/en/data-and-research/core-housing-need/identifying-core-housing-need

[7] 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.

5 Strategies and Actions

5.1 Strategy Area 1: Housing Supply

Increase the availability of diverse housing options for all stages of life across the housing continuum.

The following actions are intended to build on existing City-led measures to develop and protect a range of new housing forms. Specifically, they prioritize areas that can make projects more viable (incentives) or strengthen investment from other funding sources (land acquisition).

A. Use local government levers to facilitate affordable housing development and diversify housing options.

B. Increase funding and investment supports for affordable housing projects.

C. Explore land acquisition opportunities.

D. Preserve and maintain existing affordable housing stock.

Tasks for the City pertaining to Strategy Area 1 are identified in Section 6.1 – Implementation Plan.

5.2 Strategy Area 2: Partnerships and Coordination

Collaborate and innovate with existing and new community partners in the delivery, preservation, and operation of housing options.

The following actions are intended to inform the City's response to emerging federal and provincial housing investments. They ensure that the City and its partners are well-positioned to access the resources and programs over the next five to ten years put in place through these programs.

A. Identify opportunities to implement the Housing Strategy through federal and provincial funding programs, and community partnerships with Indigenous, non-profit and private sector partners.

B. Work with partners to advocate to increase investment in housing in Abbotsford and collaborate on solutions.

C. Build local capacity and knowledge to innovate on housing.

D. Develop education and outreach approaches for engaging with residents and stakeholders around affordable housing.

Tasks for the City pertaining to Strategy Area 2 are identified in Section 6.2 – Implementation Plan.

6 Implementation Plan

This implementation plan identifies potential actions and tasks that could be undertaken by the City and its partners over the next five years. This timeframe was selected specifically to respond to current and emerging housing resources and programs from senior government. The funding landscape around housing has shifted significantly in the last two years, and in order to maximize partnership opportunities and investments, a five year timeframe is key to ensuring Abbotsford remains responsive to current federal and provincial housing priorities.

Priority tasks are highlighted blue in the following tables; these tasks represent items that are both high-impact and relatively easy to achieve. A summary of the most critical components of each Strategy Area is provided in sections 6.1.1 and 6.2.1.

6.1 Strategy Area 1: Housing Supply

Increase the availability of diverse housing options for all stages of life across the housing continuum.

Actions	Tasks	Emergency Shelter	Supported Housing	Subsidized Housing	Below Market Rentals	Affordable Ownership	Market Rentals	Market Ownership	City Role
		Social Housing			Non-Market Housing		Market Housing		
A. Use local government levers to facilitate affordable housing development by community partners.	i. Introduce a Community Amenity Contribution program with a component that contributes to Affordable Housing Reserve and/or provision of housing units.								Invest
	ii. Review and update density bonusing program to better achieve Affordable Housing Reserve contributions and/or provision of housing units.								Facilitate, Regulate, Incentivize
	iii. Conduct a Housing Needs Assessment through grant funding from UBCM.								Research
	iv. Monitor impact of inclusionary zoning in other communities, with a focus on ‘stacked’ impact of CACs, inclusionary zoning and other developer contributions to affordable housing with consideration of future implementation.								Monitor
	v. Formalize implementation of lock-off suites / flex-suites in appropriate neighbourhoods to support housing for students, multi-generational families, and seniors or people with disabilities with in-home support.								Regulate
	vi. Work with partners and key stakeholders to build the non-profit sector’s capacity and knowledge of the development process through education and the development of learning tools, to ensure they can act on current funding opportunities.								Partner

	vii. Formalize and consider expanding existing incentive programs for market rental.								Incentivize

Actions	Tasks	Emergency Shelter	Supported Housing	Subsidized Housing	Below Market Rentals	Affordable Ownership	Market Rentals	Market Ownership	City Role
		Social Housing			Non-Market Housing		Market Housing		
B. Increase funding and investment supports for affordable housing projects.	i. Assess municipal financial resources and other supports to explore the idea of a community land trust model.								Invest
	ii. Review and update criteria for the expenditure of Affordable Housing Reserve funds based on other comparable municipalities, and internal priority housing types (e.g. Coquitlam's Affordable Housing Reserve Fund).[8]								Invest
	iii. Consider incentivizing the legalization of existing, non-conforming secondary suites with favourable policies (e.g. waive additional taxation or additional waste collection/water fees for a period of time).								Regulate
	iv. Develop clear understanding of the impact of an incentive package (e.g. reduced parking, property tax incentive, DCC grant, increased density, etc.) on the financial pro forma of various projects (e.g. below market rental, supportive housing, etc.) and identify potential effect on City finances and project viability.								Incentivize, Invest

[8] Further information on the specific criteria for accessing funds from Coquitlam's Affordable Housing Reserve can be found here: https://www.coquitlam.ca/docs/default-source/community-planning-documents/coquitlam-s-affordable-housing-reserve-fund.pdf

Actions	Tasks	Emergency Shelter	Supported Housing	Subsidized Housing	Below Market Rentals	Affordable Ownership	Market Rentals	Market Ownership	City Role
		Social Housing			Non-Market Housing		Market Housing		
C. Explore land acquisition opportunities.	i. Conduct a land availability inventory, including identifying surplus and underdeveloped City-owned land.								Research, Invest
	ii. Identify private properties opportunities that would align with current City ownership and develop criteria and policies for rapid acquisition of this land when it becomes available.								Research, Invest
	iii. Explore opportunities to facilitate access to institutional land partners (e.g. health authorities, school districts) to support the development of affordable housing units.								Research, Partner
	iv. Explore opportunities to facilitate the availability of faith-based lands to support the development of affordable housing units.								Research, Partner
	v. Explore opportunities to facilitate the use of crown land to support the development of affordable housing units.								Research, Partner
	vi. Explore the feasibility of developing affordable housing units in institutional buildings (e.g. libraries and fire halls).								Research

Actions	Tasks	Emergency Shelter	Supported Housing	Subsidized Housing	Below Market Rentals	Affordable Ownership	Market Rentals	Market Ownership	City Role
		Social Housing			Non-Market Housing		Market Housing		
D. Preserve and maintain existing affordable housing stock.	i. Develop communication tools to raise awareness of the City's affordable housing objectives for landlords and tenants.								
	ii. Explore ways to support the sustainability of cooperatives and other non-profit housing providers with expiring operating agreements.								Research
	iii. Monitor the need for additional rental protections policies.								Monitor

6.1.1 Summary – Strategy Area 1

The City has a significant role to play in supporting the development of a range of housing types. While there are a number of tasks listed in Section 6.1 that can gently encourage or incentivize new or more diverse forms of housing (e.g. lock-off suites, legalization of non-conforming secondary suites, etc.), there are a few measures that will likely have the largest impact on the social housing and below market housing components of the continuum. Access to land for new housing represents a key component of leveraging senior government investment in new affordable housing. Land is required for a housing operator to apply for CMHC Seed Funding and BC Housing's capital funding streams. The City should therefore pursue the financial tools and measures necessary to strategically acquire land or support the development of land in partnership with organizations currently considering redevelopment (e.g. the faith-based organizations and institutional partners).

The following priority (blue) tasks from Section 6.1 are considered to be critical components of this Strategy Area with respect to access to land for new housing. The items below represent the basis for developing and meaningfully funding affordable housing in Abbotsford, and leveraging local investments to maximize opportunities for senior government funds:

- Introduce a Community Amenity Contribution program with a component that contributes to Affordable Housing Reserve and/or provision of housing units.
- Review and update density bonusing program to better achieve Affordable Housing Reserve contributions and/or provision of housing units.
- Conduct a Housing Needs Assessment through grant funding from UBCM.
- Review and update criteria for the expenditure of Affordable Housing Reserve funds based on other comparable municipalities, and internal priority housing types (e.g. Coquitlam's Affordable Housing Reserve Fund).
- Conduct a land availability inventory, including identifying surplus and underdeveloped City-owned land.

Implementation of the above tasks is to be led by the City's Planning and Development Services Department.

Strategy Area 2: Partnerships and Coordination

Collaborate and innovate with existing and new community partners in the delivery, preservation, and operation of housing options.

Actions	Tasks	Emergency Shelter	Supported Housing	Subsidized Housing	Below Market Rentals	Affordable Ownership	Market Rentals	Market Ownership	City Role
		Social Housing			Non-Market Housing		Market Housing		
A. Identify opportunities to implement the Housing Strategy through federal and provincial funding programs, and community partnerships with Indigenous, non-profit and private sector partners.	i. Leverage Abbotsford's Housing Strategy to strengthen investment from the federal government by aligning with priorities from the *National Housing Strategy* where most effective.								Incentivize, Invest, Partner
	ii. Leverage local housing actions to build on current and proposed provincial priorities, as outlined in the Government of BC's *Homes for BC Plan*, to strengthen investments in homelessness response, community housing capital investments, and developer/non-profit partnerships.								Incentivize, Invest, Partner
	iii. Invite and work with Indigenous partners, on and off-reserve, to collaborate on housing solutions, identifying opportunities through federal and provincial funding sources that can fund Indigenous-led solutions, supported by the City and its partners.								Partner
	iv. Create opportunities for private sector and developers to increase the provision of affordable housing through incentives and partnerships.								Incentivize, Partner, Educate
	v. Communicate new housing policies and initiatives to partners across the sector.								Educate, Partner
B. Work with partners to advocate to increase investment in housing in Abbotsford and collaborate on solutions.	i. Develop partnering skills and capacity for multi-level government funding proposals.								Educate, Partner
	ii. Advocate for additional funding to senior government for new builds of additional community housing, across the housing continuum.								Advocate
	iii. Advocate to senior government to support non-profit and rental providers with access to funding for renovations, retrofitting and environmental remediation of affordable housing. Promote funding opportunities to non-profit and rental providers.								Advocate
	iv. Prepare and provide continuing community housing education and materials to stakeholders.								Educate, Partner

Actions	Tasks	Emergency Shelter	Supported Housing	Subsidized Housing	Below Market Rentals	Affordable Ownership	Market Rentals	Market Ownership	City Role
		Social Housing			Non-Market Housing		Market Housing		
	v. Continue to convene and sustain regular dialogue sessions with a broad range of stakeholders.								Partner
	vi. Engage individuals who have experienced housing challenges across the housing continuum (from homelessness to ownership) in finding solutions.								Partner
	vii. Conduct study of middle-income earners to identify nature of growing gap between middle-income earners and housing affordability, including new and emerging trends and pressures, and build on findings of the Housing Needs Assessment.								Research
	viii. Develop a City webpage with key affordable housing information (inventory of units, key studies being conducted, successes in the community, etc.). Work with partners to update and maintain an inventory of affordable housing units and supports in Abbotsford.								Educate, Partner
C. Build local capacity and knowledge to innovate on housing.	i. Engage UFV and others in an ongoing partnership to assist with knowledge development and research and building a community of practice.								Research, Innovate
	ii. Work with FH and other partners to develop a healthy built environment checklist for affordable housing projects.								Research, Innovate
	iii. Develop or adapt existing health impact assessment tools to monitor the role of housing in impacting community health.								Research, Innovate
	iv. Partner to research and test community-based housing interventions that have not yet been used in Abbotsford.								Research, Partner
	v. Partner to research social return on investment in affordable housing developments.								Research, Partner
	vi. Develop social housing innovation lab on Housing First through CMHC funding opportunities.								Research, Innovate, Partner
D. Develop education and outreach approaches for engaging with residents and	i. Develop public education materials for engaging with the community on implementation of the City's Housing Strategy.								Educate, Partner
	ii. Recruit key allies through stakeholder groups that can support public engagement.								Educate, Partner

Actions	Tasks	Emergency Shelter	Supported Housing	Subsidized Housing	Below Market Rentals	Affordable Ownership	Market Rentals	Market Ownership	City Role
		Social Housing			Non-Market Housing		Market Housing		
stakeholders around affordable housing.	iii. Develop an engagement approach with neighbourhoods and neighbourhood associations that encourages pre-planning and visioning with neighborhoods about development principles, and neighbourhood character, before non-market or rental projects are proposed.								Educate, Partner
	iv. Develop a housing inventory to allow the City to track affordable and market units.								Educate, Research

6.1.2 Summary – Strategy Area 2

The City's participation in the housing sector in recent years has gone beyond a regulatory and incentivizing role to that of a partner at the table supporting Indigenous, non-profit and private sector partners. The City has made significant gains in addressing homelessness and strengthening the housing sector. In light of the new resources available through federal and senior government housing programs, the most impactful actions that the City can take in cooperation with its partners is to leverage existing actions in the community to access resources and funding from senior government**.**

The following priority (blue) tasks from Section 6.2 are considered to be critical components of this Strategy Area with respect to leveraging existing actions in the community:

- Leverage Abbotsford's Housing Strategy to strengthen investment from the federal government by aligning with priorities from the National Housing Strategy where most effective.
- Leverage local housing actions to build on current and proposed provincial priorities, as outlined in the Government of BC's Homes for BC Plan, to strengthen investments in homelessness response, community housing capital investments, and developer/non-profit partnerships.
- Invite and work with Indigenous partners, on and off-reserve, to collaborate on housing solutions, identifying opportunities through federal and provincial funding sources that can fund Indigenous-led solutions, supported by the City and its partners.
- Create opportunities for private sector and developers to increase the provision of affordable housing through incentives and partnerships.

Additionally, in order to strengthen community support for these initiatives and ensure that the residents of Abbotsford understand the benefits and opportunities of senior government investment, the City should prioritize the following blue tasks from Section 6.2:

- Develop public education materials for engaging with the community on implementation of the City's Housing Strategy.
- Develop an engagement approach with neighbourhoods and neighbourhood associations that encourages pre-planning and visioning with neighborhoods about development principles, and neighbourhood character, before non-market or rental projects are proposed.

Implementation of the above tasks is to be led by the City's Homelessness Prevention and Response System, which is already leading community partnerships in the housing system.

6.2 Considerations for Internal Alignment

As with any municipal strategy, recognizing the links between this Housing Strategy, and the OCP and other existing master plans is critical to the success of this Strategy. The considerations below are less about concrete and discrete actions that will impact the development of housing across the continuum, and more about ensuring that specific considerations are given to internal alignment with existing plans and policies.

6.2.1 Ensure that Housing Priorities Align with Existing Plans

This Housing Strategy takes direction from the OCP and stakeholder and community engagement in recommending specific actions and tasks. However, there are a number of other plans that should be considered during implementation. The following should be considered in implementing the Housing Strategy:

- Neighbourhood Plans
- Transportation and Transit Master Plan
- Parks, Recreation and Culture Master Plan
- Homelessness in Abbotsford Action Plan

6.2.2 Integrate Housing Considerations into Municipal Financial Planning

Some of the most impactful actions the City can take regarding housing, such as identifying existing City land appropriate for development or the incentivization or particular types of housing, could cost resources. Appropriate municipal financial planning will be a key component of ensuring that the City can adequately resource the commitments articulated in this Strategy.

Additionally, the extent to which the City is able and willing to incentivize a range of types of housing may need to be prioritized based on the level of need in the community and what level of affordability that development is able to offer. For example, a market rental building may be offered modest parking reductions and a partial or no waiver of DCCs, while developments with deeper affordability may receive a full DCC waiver and a more significant reduction of parking requirements. Determining the extent of these incentives will allow the City to maximize the impacts it can make with regards to new housing and limited resources.

6.2.3 Integrate Housing Strategy Priorities into Neighbourhood Planning Processes

As noted above, neighbourhood plans are core plans that need to be considered when implementing this Strategy. Additionally, working with neighbourhoods proactively to identify opportunities for suitable affordable housing developments can be key in reducing neighbourhood resistance to new affordable developments. Strategy 1 identifies tasks for identifying potential land and sites for affordable housing, while Strategy 2 identifies tasks that provide direction on how this can be implemented. Ensuring that neighbours and neighbourhoods remain informed about potential developments and are able to provide input at key junctures will be vital to the success of future projects.

Appendix 1: Monitoring Framework

Housing Needs Assessments

The primary method for monitoring the impact of this strategy should be a comprehensive Housing Needs Assessment prepared in accordance with the *Local Government Act*. These reports are mandated by the provincial government and municipalities are required to update them every five years.

Housing Needs Assessments provide a deeper understanding of the housing challenges and issues a community might face, and the demographic changes that can affect housing needs and demands. Needs assessments require the collection of 50 different indicators in a number of areas. All required data is provided by the province, including a custom data request that provides detailed information on the incomes of renter and owner households. Data is required to be collected for the following themes:

- Population
- Households
- Anticipated population
- Anticipated households
- Household income
- Economic sectors and labour force
- Housing units, including new construction
- Housing values
- Core Housing Need

In addition, there are a number of supplementary indicators that can strengthen a Housing Needs Assessment, including:

- Core Housing Need figures by vulnerable population group[9]
- Benchmark home prices and sales volumes, as tracked by the Fraser Valley Real Estate Board
- Any information about residents and housing needs on neighbouring First Nations communities that may be available
- Data and information on need from housing providers in the community

[9] Available through CMHC's Information Portal website: https://www.cmhc-schl.gc.ca/hmiportal

Annual Monitoring Indicators

In addition to a Housing Needs Assessment, 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
    - 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



AFFORDABLE HOUSING STRATEGY

ABBOTSFORD