



# **Affordable and Accessible Housing in the Upper Fraser Valley: Issues and Opportunities**

February 2006

**Sherril Guthrie**

The Guthrie Consultants Group Inc.

## **PROJECT DIRECTORS**

**Ron VanWyk**

Director: Employment & Community Development  
Mennonite Central Committee, BC

**Glenn Hope**

Executive Director  
United Way of the Fraser Valley



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*Published separately:*

Appendix 1:  
Inventory of Resources in the CITY OF ABBOTSFORD

Appendix 2:  
Inventory of Resources in the CITY OF CHILLIWACK

Appendix 3:  
Inventory of Resources in the DISTRICT OF MISSION

Appendix 4:  
Inventory of Resources in the DISTRICT OF KENT

Appendix 5:  
Inventory of Resources in the DISTRICT OF HOPE

Sherril Guthrie  
The Guthrie Consultants Group Inc.

Abbotsford,  
British Columbia

## PROJECT DIRECTORS

Ron VanWyk  
Director: Employment & Community Development  
Mennonite Central Committee, BC

Glenn Hope  
Executive Director  
United Way of the Fraser Valley

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Cataloguing-in-Publication  
A CIP record is available from the Library of Canada.



# Affordable and Accessible Housing in the Upper Fraser Valley: Issues and Opportunities

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# **Affordable and Accessible Housing in the Upper Fraser Valley: Issues and Opportunities**

## **RESEARCHER'S NOTE**

Early on in this research project, two central themes emerged.

The first was that a vast storehouse of literature, data, intelligence and experience on the subject of affordable and accessible housing already exists. As well, a considerable number of cities, municipalities, organizations and non-profit groups throughout Canada and British Columbia, including some in the Upper Fraser Valley, have already conducted their own studies. These studies involved specialized committees, public consultations, focus groups and site visits. A number of these communities have also examined a variety of new housing strategies, various choices and options, while others have action plans in place and are gradually working toward implementation.

This research respectfully acknowledges these efforts and findings. In doing so, we have made every effort not to waste valuable resources by covering familiar ground. Our goal has been to add value to what is known by building a comprehensive inventory of what exists in the Upper Fraser Valley in the way of affordable and accessible housing and supports. This inventory, which was clearly lacking in each of the communities studied, should provide a solid and credible base of information for further discussion and planning. It should also enable each City and District within the Upper Fraser Valley to view the gaps and opportunities within a larger context. This perspective will assist future planning to incorporate a more holistic and integrated approach that will ultimately produce a number of successful and sustainable housing projects.

The second overriding theme encountered throughout the research was one of frustration and impatience. A considerable number of housing and social service providers throughout the Upper Fraser Valley are, quite simply, angry about the limited or dwindling resources available to address the growing social needs related to housing and homelessness. This will not come as a surprise to most readers of this report. Housing is a complex subject that brings many social issues and core beliefs to the forefront, particularly when affordable and accessible housing is in short supply.

My hope is that the level of detail and insight afforded by this research will enable all stakeholders and partners to focus on the gaps, set aside any unrealistic expectations, reach agreement on priorities and the compromises that will inevitably have to be made, and work in a strategic fashion toward achieving tangible results.

The need for affordable and accessible housing throughout the Upper Fraser Valley is significant, and the time to act is now.





## ACKNOWLEDGEMENTS

This report could not have been completed without the support and involvement of many people and organizations. Thanks go to:

- The funders:
  - Vancouver City Savings Credit Union (Vancity)
  - Coast Capital Savings Credit Union
  - BC Housing Management Commission (BC Housing)
  - Service Canada
  - The Real Estate Foundation of British Columbia
- Those whose critical attention guided the revision of the initial draft: Lorraine Copas, Manager of Research and Corporate Planning, BC Housing; Joy Cox, Executive Director, Mission Community Services Society; Iris Davies, Executive Director, Creative Centre Society; Gerry Dyble, Executive Director, Hope and Area Transition House; and Terrill Welch, Executive Director, Women's Resource Society of the Fraser Valley.
- The many individuals and groups throughout the Upper Fraser Valley who shared their insight, data and expertise in the consultation workshops, focus groups and interviews.
- John Crean and Ian Munro of the Victoria Cool Aid Housing Society, who generously gave their time to introduce the researchers to their groundbreaking projects and systems.
- Marg Gordon, of the BC Non-Profit Housing Society, and Gerald Rougeau, of the BC Kinsmen Housing Network, for their advice and support.
- Research assistant Brenda Listoen, who gathered an endless amount of data for the inventories and final analysis.
- Research assistant and community liaison Gail Franklin, who co-ordinated events, conducted interviews, gathered inventory data, compiled the list of relevant models in other communities, and edited the final draft of the report.
- Project directors Ron VanWyk, Director of Employment & Community Development, Mennonite Central Committee, British Columbia; and Glenn Hope, Executive Director of the United Way of the Fraser Valley, for their direction and support in this research.
- The many stakeholders of the Fraser Valley Housing Group, for the conception of this project, and the group energy that brought it into being.

Special thanks to the Honourable Murray Coell, Minister of Advanced Education for the Province of British Columbia, who, during his tenure as Minister of Housing, encouraged the Fraser Valley Housing Group in its plan to launch this project.





# Affordable and Accessible Housing in the Upper Fraser Valley: Issues and Opportunities

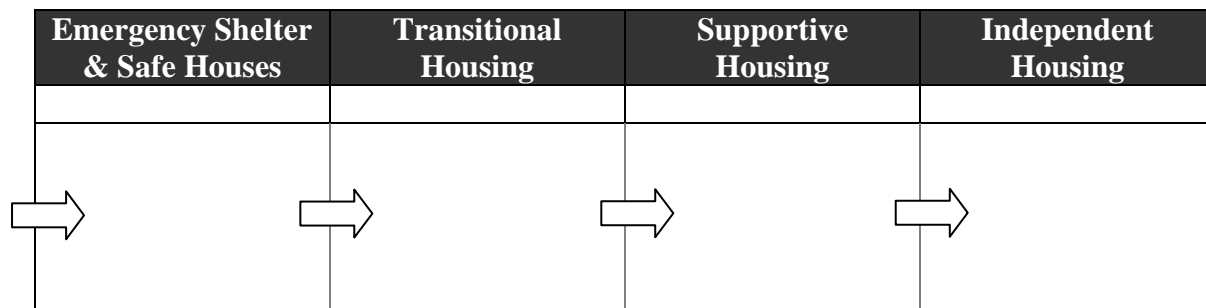
## EXECUTIVE SUMMARY

The purpose of this research was to investigate the supply of, and demand for, affordable and accessible<sup>1</sup> housing in the Upper Fraser Valley; to identify existing resources and gaps relating to its provision; and to identify innovative opportunities and community-based solutions. The research was conducted from April to December, 2005.

The study focused on the communities of the Upper Fraser Valley: the cities of Abbotsford and Chilliwack, and the Districts of Mission, Kent and Hope; with input from as far east as Boston Bar and North Bend.

### The Continuum of Housing and Support

This report considers a comprehensive range, or continuum, of housing and support services designed to help the homeless move out of the cycle of homelessness and prevent those "at risk" from becoming homeless. As illustrated, the continuum includes emergency shelter and safe houses, transitional housing, supportive housing and independent housing.



The continuum also considers and includes, where applicable, a wide range of support services including prevention, outreach and referral services, food and clothing resources, employment services, drop-in centres and support programs, health and mental health services, addiction treatment and recovery services, as well as advocacy, legal and financial services. These support services are widely acknowledged as a critical component in helping individuals and families to stabilize their living situation and to progress toward living as independently as possible.

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<sup>1</sup> In this study, the term "affordable and accessible housing" refers to housing that is publicly owned and funded or publicly supported, either through capital or operating funds. It also refers to non-profit and co-operative housing, and can include policy tools such as rent supplements for market rental housing units that cap household spending on rent at 30% of gross income; the use of rent controls; and regulations that protect the existing stock of rental housing, or that subsidize the development of new rental housing stock.



This report's community inventories (Volumes 2-6) list the housing stock and related support services available in each category along the housing continuum. An inventory is provided for each of the five communities within the Upper Fraser Valley.

### **Research Design and Methods**

The research process included a literature review, with a particular focus on recent projects in British Columbia and Canada. Early in the project, the team identified and held preliminary telephone interviews with many diverse stakeholders from each city and district. From these preliminary interviews, a detailed database was developed. The interviews also helped to clarify current usage and the demand for each housing resource and service, as well as the current issues and challenges each faced.

Subsequent in-depth interviews, site visits, consultation workshops and focus groups led to a comprehensive inventory of existing or planned affordable and accessible housing projects and related support services, all placed within the continuum of housing.

### **Examples and Models**

Where possible, this report outlines opportunities to address the current housing gaps in each community. Section 4, *Developing and Maintaining Affordable Housing Stock*, provides a number of working examples and models that have been successful in communities facing similar challenges outside the Fraser Valley.

### **Findings**

Throughout the survey area, housing was identified as a critical component of stability and progress for youth, single-parent families, new immigrants, people with disabilities, people in recovery programs, people on income assistance, and seniors. For many individuals within each of these groups it is becoming nearly impossible to find adequate and affordable housing in their Upper Fraser Valley communities.

Those who need support to stabilize their lives and make progress face long wait lists, costly and daunting travel outside their communities, or—in many cases—no help at all.

The current costs and shortages of housing have placed many Upper Fraser Valley residents in a position where they are unable to feed and clothe themselves properly. These households are faced with a choice between shelter and food, including food for their children.

It is unlikely that the current housing problems will be solved by market forces. Landlords and developers point out that the current shelter allowance does not provide them with enough money for basic maintenance of their properties, and does not present any inducement to accept needy tenants or to build more low-income rental units.



There is considerable interest from every community sector to address these issues. But to succeed, regional community initiatives require increased involvement and support from all levels of government. Key partnerships and cooperative relationships will need to be formed in order to create cost-effective and sustainable home-grown solutions.

## **GENERAL RECOMMENDATIONS**

- At each level of government, encourage and support non-profit organizations in preparing and implementing proposals to build and operate sustainable non-market housing.

This support may include funding; training in property management or proposal preparation; government representation on committees; expert advice as requested; identification of usable land; innovative schemes to promote density and mixed land use; flexibility in applying regulations and municipal innovations, etc.

- Service providers should consider ways to establish and maintain statistical records that accurately reflect the extent of unmet need among their target groups, as well as their current rates of success. Although funders require certain kinds of output data, these do not always offer the means to justify expanding or starting new initiatives.
- Increase the BC Shelter Allowance to properly reflect the realities of current rental prices.
- Consider innovations such as portable housing allowances, as suggested to Victoria City Council. (See Section 4: *Financing Tenancy and Development*.)
- Provide indirect support to youth of all ages, to help them avoid disengaging from society. Affordable housing can make day care and employment possible for single-parent families; provide security and stability for a continuous education; and reduce expenses related to health care, policing, and the treatment of substance abuse. All of these, and many other factors related to affordable and accessible housing, have a positive effect on the mental and physical health of children in the Upper Fraser Valley.

The following is a summary of research findings in each of the five communities involved.







## **COMMUNITY ISSUES AND OPPORTUNITIES: CITY OF ABBOTSFORD**

Rapid growth of Abbotsford's population and economy are creating a challenge to provide affordable housing to residents at many different levels of income and stages of life.

Abbotsford has over 3000 households in CMHC's category of "worst case" housing need, defined as those in "core housing need"<sup>2</sup> and paying over 50% of their gross income on shelter. These households are at greater risk of homelessness due to economic eviction, and are less likely to be able to provide an adequate amount of food, clothing and other essentials for themselves and their families.

The current supply of affordable rental units in Abbotsford is extremely low, leaving low-income residents with few options and at increasing risk of homelessness. For youth, seniors, and those on income assistance or disability allowances, there are even fewer affordable options.

Abbotsford's net growth between 2001 to 2003 was second only to Surrey, a city whose growth has not been viewed as moderate. The medium projections from the City of Abbotsford are for a growth rate of 4.3% between 2004 to 2006, and by 14.6% between 2006 to 2011. This level of growth will magnify the current housing challenges and enlarge the current housing gaps.

### **ABBOTSFORD'S HOUSING GAPS:**

- Affordable rental housing for low-income singles, single parents, seniors and families.
- Emergency shelter beds or safe houses for youth.
- Transitional housing for youth.
- Second-stage housing for women and children.
- Supported housing for individuals with a mental health diagnosis.

### **GAPS IN SUPPORT SERVICES:**

- Detoxification facilities.
- Funding for various programs providing food and clothing to low-income residents.

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<sup>2</sup> Canada Mortgage and Housing Corporation (CMHC) defines "acceptable housing" as housing that is adequate in condition, suitable in size, and affordable. Housing is deemed "affordable" if it costs the household less than 30 percent of its gross income. A household is said to be in "core housing need" if its housing falls below one or more of these standards.



## **HOUSING GAPS - ABBOTSFORD**

### **Affordable rental housing for low-income singles, single parents, seniors and families**

While many low-income families have experienced no significant increase in their income over the past five years, the cost of housing in Abbotsford has increased substantially. In addition to the rising prices, the current demand for affordable rental units (particularly one and two bedroom units) significantly exceeds the supply. Estimates of the vacancy rate for a bachelor suite vary anywhere from 2.8% to 1%, depending on the source. Low as these rates are, the market is much tighter for Abbotsford's disadvantaged and vulnerable populations.

### **Independence requires affordable housing**

The majority of individuals in transitional or recovery programs are "working a plan" that is designed to help them live clean, sober and honest lives, while contributing positively to their family and society. Unfortunately, the plan is dependent upon their ability to find affordable and appropriate housing that enables them to work on maintaining a stable life.

### **Subsidized housing and co-ops**

Abbotsford's housing and social challenges are further complicated by a shortage of subsidized housing. Non-profit co-ops are addressing only a small portion of the need presented by low-income couples and families. In addition, most of the existing co-ops have no units suitable for singles, or for anyone who is handicapped, disabled or elderly.

### **Emergency shelter beds or safe houses for youth**

As of November 2005, there were no youth emergency shelter services available in the City of Abbotsford, although there is a widely-perceived and urgent need for them. "At risk" and vulnerable youth need safe shelter where they can access community services and resources. If they can get this help, they may avoid becoming "street-entrenched".

An important service related to an emergency shelter for youth is a specialized youth detox service, either in or close to the shelter or drop-in facilities. Researchers learned that if a youth detox were to open in Abbotsford next week, 4-5 beds could be filled promptly and the facility would likely remain busy.

### **Transitional housing for youth**

Transitional housing represents a logical next step for youth that have substance abuse problems and that need help to progress beyond detox or emergency status. The research identified a significant number of individual service providers aware of youth that would benefit from, or that urgently need, transitional housing.

### **Second-stage housing for women and children**

Women's transition houses (up to 30 days stay) focus on providing a safe and supportive living environment for women and their children at risk of violence. Second-stage (up to two years) housing comes into play when a woman can no longer return to her husband or partner because of the threat of abuse, and her allotted time at the transition house is drawing to a close.



To rebuild their lives, such women need safe and affordable places to live, and a healthy environment for their children. Many also need ongoing help from a service provider who can offer emotional support, advice, and other training. For those on social assistance it is difficult to find accommodation that is large enough, clean, appropriate for children, and, especially, affordable.<sup>3</sup> To pay for livable accommodation, local women in this situation often need to spend from the food budget and do without other necessities.

### **Supported housing for individuals with a mental health diagnosis**

All of the housing facilities and programs for individuals with a mental health diagnosis in Abbotsford are operating to capacity and with waitlists, while addiction counsellors and support workers are reporting an increase in the number of individuals with a concurrent disorder. As a result, this report concurs with the findings contained within the *Mental Health Housing Plan for 2006-2011* (Fraser Health, 2005). The plan projects that Abbotsford will require 89 supported housing beds or units by 2010, as compared to its current inventory of 38 supported units. This represents an increase of 134%. The majority of these units will be supported independent living or SIL units.

## **SERVICE GAPS – ABBOTSFORD**

### **Detoxification facilities**

A number of interviewees indicated that there is sufficient demand to fill a 15-bed detox centre in Abbotsford. This is in addition to the recently-opened beds at the Chemical Withdrawal Management Unit in Chilliwack.

### **Funding for various programs providing food and clothing to low-income residents**

A growing number of Abbotsford's low income households face serious difficulties in gaining access and keeping acceptable shelter. This trend has created related problems for low-income households. The Abbotsford Food Bank gives out 30,000 food hampers every month, and numerous service providers describe other clients who do not approach the Food Bank out of shame. Despite Abbotsford's stellar record for charitable donations, many low-income residents are unable to adequately feed and clothe themselves or their families, and pay the rent.

## **RECOMMENDATIONS**

- Preserve and increase the current inventory of affordable rental units, particularly one- and two-bedroom apartments, as well as secondary suites.
- Establish partnerships and create incentives to develop new affordable housing units designed to meet the needs of low-income residents.
- Build additional co-op or subsidized housing units and take steps to maximize the subsidized unit contribution of those that already exist.

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<sup>3</sup> The Abbotsford Transition House made 68 referrals to social assistance in 2003/04 and 105 referrals to social assistance in 2004/05.



- Preserve and increase the number of recovery houses in Abbotsford. A number of these houses are already providing different levels or stages of housing for their residents as they progress in their recovery programs. With sound management practices and adherence to quality assurance measures, this valuable resource could continue to meet a critical housing need.
- Expand Fraser Health's Supported Independent Living or SIL program for individuals with a mental health diagnosis.



## **COMMUNITY ISSUES AND OPPORTUNITIES: CITY OF CHILLIWACK**

In recent years the City of Chilliwack has taken significant steps to examine the issues related to affordable housing needs and options for its residents (Bennett, 1998). In this regard, Chilliwack is ahead of the other municipalities in the Upper Fraser Valley.

However, this knowledge has not translated into measures adequate to the situation. Chilliwack has over 2370 households in CMHC's category of worst case housing need.

### **CHILLIWACK'S HOUSING GAPS:**

- Affordable rental housing for low-income singles, single parents, seniors and families.
- Supportive or supported housing for individuals with an ongoing or persistent mental illness.
- Transitional and supportive housing for individuals with addictions or a concurrent disorder.
- Supportive or semi-independent housing for youth and young single parents.

### **SUPPORT SERVICE GAPS**

- Food and clothing for low income residents.
- Youth detox beds.
- Youth and adult drug and alcohol rehabilitation program.

## **HOUSING GAPS - CHILLIWACK**

### **Affordable rental housing for low-income singles, single parents, seniors and families**

Chilliwack's current supply of affordable and accessible independent housing is remarkably low. The city has only 319 units of purpose-built affordable housing, with long wait lists for each facility. The number of affordable or subsidized units required for Chilliwack's population on income assistance alone is 4043 (BC STATS, 2004 – Chilliwack).<sup>4</sup>

Rental prices in Chilliwack have recently increased sharply, while vacancy rates have declined. A significant number of rental units are being sold and are not going back into the rental market—a trend also observed in Abbotsford.

### **Supportive housing for individuals with an ongoing or persistent mental illness**

The demand for Supported Independent Living units far outweighs their availability (Fraser Health, 2005). Almost all of the Mental Health Centres within Fraser Health, including

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<sup>4</sup> Based on the 2004 population figure for Chilliwack (73,525) and the 2004 figure for the percentage of Chilliwack's population on income assistance (5.5%).



Chilliwack, have substantial wait lists. Because of the high cost of rent and the limited number of SIL units available, many Mental Health clients have to live in low-standard housing. Financial constraints also limit each individual's ability to participate in recreation or social activities, which in turn affects their physical and mental health.

### **Transitional and supportive or supported housing for individuals with addictions or a concurrent disorder**

Chilliwack currently has no residential recovery (transitional) or supportive housing for residents with drug and alcohol problems or addictions.

A number of individuals interviewed quoted statistics indicating that Chilliwack has a higher proportion of drug and alcohol problems per capita than neighbouring communities, but does not have the housing and support services necessary to address rehabilitation and recovery. BC STATS – Chilliwack (2004) reveals that Chilliwack has a higher rate of non-cannabis drug offences than most of its neighbouring communities.

### **Supportive or semi-independent housing for youth and young single parents**

The demand for supportive or semi-independent housing for youth and young single parents, well documented in 2002, still exists and, in some cases, has grown.

Chilliwack Community Services confirms a sharp increase in single moms, in particular "kids having kids". Young moms often attempt to bunk together in poorly-maintained and inappropriate housing, creating an unstable and unhealthy situation for their babies and children. In addition, hunger and poor nutrition are evident among youth, single moms and their kids.

Youth outreach workers and counsellors report increased drug use, violence and prostitution among their client groups. Interviews with Chilliwack Community Service's Youth Outreach Services described "an alarming increase in and trend toward violence among street youth" in particular, and among youth in general.

In addition, Chilliwack Community Services' Sexual Assault Counselling—a program for children and their families who are dealing with the impact of sexual assault—currently has a wait list of 25 kids. When the counsellor was available five days a week, the wait list was 10. The counsellor is now available three days per week.

Supportive housing for youth and young single parents is needed. This housing needs to be linked with a few, highly-specialized support services delivered by a consistent core group of skilled and experienced individuals. One of the key insights from this research as it relates to youth is that there are only certain kinds of individuals that seem capable of truly connecting with this group, earning their trust, and therefore achieving results.



## **SERVICE GAPS – CHILLIWACK**

Despite the many support services currently offered in Chilliwack, the research revealed the following gaps in support services:

### **Food and clothing for low-income residents**

As stated throughout this report, the key groups that have been reported as "falling through the cracks" are youth, primarily "couch surfing" or street youth and young mothers or single-parent families. Youth on welfare simply cannot pay rent and eat on a regular basis, according to Youth Outreach. It's especially difficult for youth in Chilliwack, since there is nowhere locally where they can be assured of a meal every day.

### **Youth detox beds**

Although the new Chemical Withdrawal Unit at the Chilliwack General Hospital is highly regarded, it currently has only one swing bed for youth. According to community sources, this is not sufficient to meet local demand, let alone the demand that comes from the rest of the Fraser Valley.

### **Youth and adult drug and alcohol rehabilitation program**

As previously stated in the report, Chilliwack does not have a comprehensive approach to the rehabilitation issues for its adult and youth residents who are addicted. At present, most of these individuals have to access a variety of services in far-flung locations—an approach that is difficult and unlikely for this particular group. Difficult access means that many of these individuals will not receive the kind of intervention and support that is required to help them progress along the road to recovery.

## **RECOMMENDATIONS - CHILLIWACK**

- Preserve or revitalize the current inventory of affordable rental units, particularly one- and two-bedroom resources, as well as secondary suites.
- Establish partnerships and create incentives for the development of new affordable housing units, especially those designed to meet the needs of single parents, low-income singles, families and seniors.
- Build additional co-op or subsidized housing units that meet the financial limitations of Chilliwack's low-income residents.
- Increase the number and availability of rent supplements.
- Introduce "good neighbour" training and more effective life-skills programs for a variety of target groups, including youth and single parents seeking their first apartment; people leaving correctional facilities; individuals who have experienced homelessness and are



progressing along the housing continuum; and others working toward self-sufficiency and independent living.

- Expand Fraser Health's SIL program in Chilliwack, increase the number of Community Support Workers, and provide funding for a mental health drop-in center for high-functioning individuals. A well-managed centre could provide additional programming, including essential social and recreational activities, which SIL clients cannot otherwise afford. With innovative programming and an outreach component, a drop-in centre could provide additional support to Mental Health's Community Support Workers.
- Create a partnership to develop additional affordable housing units. A successful model is Canfield House. These affordable housing units are the result of cooperation between the Chilliwack Supportive Housing Society, BC Housing, CMHC, the Real Estate Foundation and Prospera Credit Union.
- Allow the establishment of residential recovery houses in Chilliwack. There are a number of well-run recovery houses in Abbotsford that may be willing to expand into Chilliwack or share valuable expertise to help facilitate this process.
- Identify and create partnerships for the development of an additional facility that will provide affordable housing and support to individuals with concurrent disorders. The Victoria Cool Aid Housing Society has shown this approach to be successful.
- Review progress and lessons learned from the Xyolhemeylh Child and Family Services semi-independent living facility in Chilliwack. Based on this review, create a plan that capitalizes on their experience.
- Identify the most experienced and "successful" youth workers and counsellors in Chilliwack and the Fraser Valley and create a small, highly-specialized project team. Because the youth in need of supportive housing are likely to have addiction issues as well, the recovery house model is one that should be carefully reviewed.
- Create a six-or eight-unit youth supportive housing project within Chilliwack, with all critical links to the necessary support services secured well in advance; and then look for a second property. The need for this type of housing is significant.





## ***COMMUNITY ISSUES AND OPPORTUNITIES: DISTRICT OF MISSION***

Over the past five years, growth and development in the District of Mission has consistently exceeded the provincial average. Its present rate of growth is only marginally less than those of Abbotsford and Chilliwack.

The district's families had a lower average income than that of BC as a whole in 2000. Female lone-parent families in Mission also earned approximately \$4,800 less than the BC average. The number of single-parent families in Mission, which has been higher than the BC average for a number of years, has risen sharply recently.

Mission not only has more individuals on income assistance by age group than the provincial average; it also has a higher percentage of single parent families, children and youth on income assistance.

Nearly half of Mission's households that rent accommodation are in core housing need, and over 900 households meet CMHC's definition of worst case housing need.

The development patterns, choices and decisions made in the District of Mission over the coming years, therefore, will determine if the community created is the community that has been envisioned.

### **MISSION'S HOUSING GAPS:**

- Youth emergency shelter or safe house
- Year round funding for current emergency shelter
- Transitional and second stage housing
- Supported independent living units
- Affordable housing for low income singles, single parents, seniors and families

### **GAPS IN SUPPORT SERVICES:**

- Detoxification facilities



## **HOUSING GAPS - MISSION**

### **Youth emergency shelter or safe house**

There is currently no emergency shelter for youth in the District of Mission. There is a need for a local, low-barrier shelter for youth to the age of 19 years, for stays up to 30 days.

Service providers in general agreed that an emergency shelter for youth in Mission should likely offer 8-10 beds with lockable security and 24/7 staffing, in order to meet the needs and challenges presented by youth with addictions and/or mental health issues. Interviews also indicated general agreement that the facility should be closely connected with opportunities for supported second-stage housing, with programs to teach independent living and employment skills.

### **Year-round funding for current emergency shelter**

The Mission Community Services Society, in partnership with the Diamond Head Motor Inn, operates the current emergency cold/wet weather shelter program for adults in Mission. At present, the program is funded and in operation from November 15 to April 30.

Although Mission is only a few kilometres north of Abbotsford, Environment Canada (2004) shows that it receives an average of 300 mm more rainfall throughout the year. This leads to an increased need for shelter, particularly where homeless individuals or other residents in temporary distress are concerned. As a result, Mission Community Services, which operates the contract for the current emergency shelter, is seeking year-round funding for the program. Mission's public health department concurs that there is a need for a year-round emergency shelter for adults.

### **Transitional and second-stage housing**

There is no supervised long-term facility in the Mission area for addicted men or women, especially mothers of young children, to withdraw and recover from their addictions.

Second-stage housing that provides secure living arrangements for up to two years was a gap indicated by nearly every Mission service provider interviewed. They stated that clients recovering from addictions need support to rebuild their lives away from a lifestyle and environment that fuels substance abuse and dependence.

Respondents also agreed that many clients and outreach contacts of all ages have not had adequate models or safe environments in which to learn and practise key life skills, social skills, literacy, financial management, parenting and employment skills. For these clients, the programming and support needed to develop these skills for independent living was placed on par with the need for housing itself.

*Youth* - Fraser House and MCFD independently calculate the need at 10 beds for 1-month transitional care in the Mission area, connected to second-stage housing.



*Men and Women* - The Mission Transition House, operated by the Women's Resource Society of the Fraser Valley, estimates a need for approximately 15 women's 30-day transitional beds for withdrawal and recovery from addiction, linked to a 20-bed second-stage housing program. Fraser House also calls for a minimum of 10 transitional beds each, for men and women, for the same purpose.

*Mothers with children* - Fraser House states a need for 10 second-stage beds specifically for addicted women with children in the Mission area, with day care available nearby. Second-stage housing in the District of Mission would enable families to stay together and children to continue going to school while their mothers get the help they need to deal with their addiction.

### **Supported independent living units**

Mental health workers surveyed at Fraser Health in Mission expressed urgency about the need for more Mental Health accommodation in Mission, particularly SIL housing units. There are 467 clients on its current caseload, and Fraser Health staff note that although only 28 are wait-listed, its entire caseload needs SIL, according to both Fraser Health policy and personal need.

However, as other areas of the Fraser Valley have even less Supported Independent Living accommodation and significant demand, Fraser Health's own plans do not recognize this need for at least the next 15 years (Fraser Health, 2005).

According to Fraser Health Mental Health management, Fraser Health clients are specifically defined as those having case managers. The Mental Health Housing Plan does not count any other persons in need, including those already being treated for addictions under its current case load, as they are not registered as presenting with a mental illness. There is a major and unrecognized need for SIL accommodation among this uncounted population.

### **Affordable housing for low-income singles, single parents, seniors and families**

There is an immediate need for rental accommodation for single men and women earning low wages or on income assistance. Low-income families, both single and dual-parent, also need affordable and appropriate housing in the form of two and three-bedroom units located near amenities, transit and schools.

The research noted numerous anecdotal references to Mission women and men "sleeping rough", "couch surfing", or living in their cars, sometimes for weeks or months, while they seek affordable housing.



## **SERVICE GAPS - MISSION**

### **Detox Facilities**

A detox centre or withdrawal/recovery centre leading to transitional housing and other supports is needed for both men and women in the Mission area. The Women's Resource Society of the Fraser Valley estimates that 15 beds should be available solely for women, with additional accommodation for their children.

While Chilliwack's new 10-bed detox centre is a welcome addition to available services, it now has a long wait list. A person's decision to go to detox is ineffective if there are no available beds for weeks or months.

## **RECOMMENDATIONS**

- A significant and progressive increase in subsidized and affordable rental apartments for low-income singles, families, seniors and people with disabilities, located within walking distance of shopping, transit and amenities.
- An 8- to 10-bed youth emergency shelter with 24-hour staff, for youth up to 19 years old, for stays up to 30 days.
- Extend the existing program funding to provide year-round emergency shelter at the current facility.
- A 10-15 bed transitional program for women in withdrawal and recovery from addiction, linked to a 20-bed second-stage housing program.
- A minimum of 10 transitional beds for local men in withdrawal and recovery from addiction, linked to a second-stage housing program.
- At least 10-15 beds for 30-day transitional care for youth in the Mission area, connected to supportive second-stage housing.
- A significant and progressive increase in Mental Health accommodation in Mission, particularly funding for SIL programs. Consider also the remarkably cost-effective model of the Donarvon Home in Mission (see Section 4).
- Raise the BC Shelter Allowance to properly reflect the realities of current rental prices.



## ***COMMUNITY ISSUES AND OPPORTUNITIES: DISTRICT OF KENT***

The District of Kent is a small community of approximately 5500 people and encompasses the towns and villages of Agassiz, Harrison Highlands, Harrison Mills, Ruby Creek and Agassiz.

The District has logged some impressive growth rates over the past five years, particularly in 2003 when growth was 3.8%, and the average population increase in BC was only 1.1%. Continued growth in the District of Kent will likely result from a wave of retiring baby boomers looking for the benefits of a small community with easy access to the great outdoors; young families hoping to buy their first home; and the increased demand and rising housing costs in Abbotsford and Chilliwack.

The need for affordable housing has also grown. Data from Statistics Canada show that the number of Agassiz-Harrison households in core housing need grew from 150 in 1996 to 245 in 2001—an increase of 62%. Over 51% of households that rent accommodation are in core housing need (spending more than 30% of their income on shelter), and over 225 households meet CMHC's definition of worst case housing need (spending over half the household income on shelter). These households are at greater risk of homelessness due to economic eviction, and are less likely to be able to provide an adequate amount of food, clothing and other essentials, for themselves and their family.

As the District continues to grow, and likely builds more mid-market rental units and single family homes, there will be fewer affordable housing options available for low-income residents.

### **DISTRICT OF KENT'S HOUSING GAPS:**

- Affordable, independent housing for low income singles, single parents, families and seniors
- Supportive housing for seniors
- Supportive housing for individuals with a mental health diagnosis, addiction or concurrent disorder

### **GAPS IN SUPPORT SERVICES:**

- Additional support services for seniors and the disabled
- Additional support services for individuals with mental health issues
- Additional support services for individuals with addictions
- Support services for landlords
- Transportation and day care services



## **HOUSING GAPS - KENT**

### **Affordable rental housing for low-income singles, single parents, families and seniors**

As it has been proven in other communities, low-income groups forced to spend as much as two-thirds or more of their income on shelter cannot properly feed and clothe themselves. Increasingly, this group needs to rely more heavily on local health and social service providers to fill the gap. Single mothers, and others within the District of Kent, attend Better Beginnings, Family Place, the Food Bank and the Health Unit, as well as other programs that offer meals, snacks and additional support.

For those who do not access these services, there are several options. Some suffer in silence, with their children or dependents going hungry and showing up at school hungry. This scenario was evident at McCaffrey alternate school, where it is clear that a number of the students are not eating on a regular basis. Other options for families or individuals in need include creative or illegal ways of getting by.

It should be noted that, according to BC STATS, while the change in serious violent and property crime rates have gone down for BC from 1998 to 2003, the rate in Agassiz has increased. The increase of 10.1% for Agassiz-Harrison, although lower than Hope's 38.5% increase, is significantly higher than the average for BC at -13.0%. Most notable is the increase in serious juvenile crime (ages 12-17) which from 2001 to 2003 was 5.5 per 1000 population as compared to 3.5 for all of British Columbia. While this may not be directly related to housing, a logical correlation can be made.

### **Supportive housing for seniors**

The District of Kent has a current shortage and growing need for supportive housing for seniors. The specific needs are for additional complex care beds and subsidized assisted living beds.

An interview with the district's Case Manager for Home Health Care revealed a need for more assisted living beds and residential care beds in Agassiz. Current demand indicates that 6 assisted living beds and 13 residential care beds could be filled immediately if they were available.

### **Supportive housing for individuals with a mental health diagnosis, addiction or concurrent disorder**

***Mental Health*** – At the time of this research, five Supported Independent Living (SIL) contracts were announced for the District of Kent. Prior to this announcement, there were none. The five new SIL contracts will readily be filled, leaving sufficient demand for another 5-7 contracts, possibly more, according to the consultation workshop. Participants at the workshop were able to count 30 individuals within the district who are considered to be in need of mental health support, including housing.



**Addictions** - Agassiz has the second-highest rate of heroin addiction in the province. Chilliwack's detox unit had 13 people from Agassiz on their wait list from July 15 to October 1st, 2005, which is statistically significant given the size of Agassiz's population.

The program director and addictions counsellor for Agassiz-Harrison Community Services estimates that over half of his current caseload, which at the time of the interview was 30 people, has both an addiction problem and mental health issues. He also stated that an increased number of individuals are in their 20's, with a substance abuse trend towards crystal meth and crack.

There is general agreement that more needs to be done in the area of addictions. One of the suggestions was the development of stronger partnerships between agencies for a more comprehensive and cohesive delivery of addiction services. For example, Fraser Health, Service Canada and Community Services could work together more creatively to achieve further progress for individuals with addictions.

The community may need to consider establishing a recovery house in Agassiz-Harrison, as there is a significant number of individuals with addictions who are unable to break the cycle on their own. A number of well-managed recovery houses in Abbotsford may provide models. These houses offer live-in support and supervision, programs and counselling, and established connections with local employment services and businesses that are willing to hire their residents.

## **SERVICE GAPS – KENT**

### **Additional support services for seniors and the disabled**

The day care program that operates out of Glenwood Care Centre is full. Current demand indicates that an additional five spaces per week are needed and could readily be filled.

Interviews indicated that seniors in the District of Kent would also benefit from a Meals on Wheels program and some kind of affordable housekeeping services. These support services appear to be the most significant needs for seniors and disabled residents who would like to stay at home. These additional support services may also help to prevent or delay facility admissions.

### **Additional support services for individuals with mental health issues**

A number of interviews revealed that a Mental Health Clubhouse with a support worker would be of benefit. The research identified that Agassiz-Harrison residents with mental health issues have few places to go during the day and no way to make money. This scenario appears to be one of the contributing factors that leads to inadequate or unhealthy housing conditions, poor nutrition, problems with landlords, and the potential for a mental health crisis.

A clubhouse or meeting place could be established as a place where these individuals could sell art or unique items. They could make a product or perform pre-determined routine tasks



for various businesses or community organizations in the district. This would provide some of the additional income necessary for adequate food and clothing, and might provide sufficient income to rent more appropriate housing.

The Clubhouse could also assist Mental Health clients by providing guidance with routine paperwork such as completing and filing tax returns so that medical coverage can be obtained. A number of district resident with mental health issues do not have medical coverage because they have not filed a tax return.

### **Additional support services for individuals with addictions**

Agassiz-Harrison has a number of supports in place for individuals with addictions. These include health and mental health services, individual and family counselling, addictions counselling, and employment services through Agassiz-Harrison Community Services.

Currently, there are two full-time and one half-time employment counsellors handling a total of 150 clients. Although there may be some need for additional support in this area, Employment Services operates the successful Earn, Work and Learn Program, and also refers people to receive psychological, vocational, educational and neurological testing. These tests, which may identify a learning disability, can assist in identifying and overcoming specific barriers to employment.

Affordable and accessible housing for individuals with addictions would likely foster further integration of the existing support services, while providing the structure and stability that is essential for recovery.

### **Support for landlords**

The research process included interviews with a number of different landlords in Agassiz. These interviews represented the "other side of the story" that is rarely considered when an individual with a mental health issue or concurrent disorder is evicted.

All of the landlords shared case examples and their experience with problem tenants. At various times, all of these landlords have been sympathetic to tenants with special needs or challenges, and all have tolerated the high turnover that tends to come with many, but not all, of the individuals and families on social assistance. The research indicated that although the turnover is tolerable, the damage is not.

All of the landlords interviewed have had to deal with significant damage as a result of tenants with mental health issues or drug and alcohol problems. In addition, all had experienced onerous and time-consuming difficulties related to getting a problem tenant out of their buildings.

### **Transportation and day care services**

Interview data indicated that as of January 2005, there were no day care services in Agassiz, while there are more people needing day care. The only available daycare now is in private homes. Although there is the Seabird Island Daycare on the reserve, it has a wait list.





The research also indicated that transportation services for the District's low-income residents are needed. Because of a lack of funds and the absence of a Class 4 vehicle and driver, Agassiz-Harrison Community Services is unable to provide this service.

The lack of transportation services was also identified as a barrier to employment. According to one of the Employment Counsellors at Agassiz-Harrison Community Services, transportation is needed to get into Chilliwack for many different reasons, including employment. There is a bus that runs once a day, but the round trip totals \$6.00—an expense, interviews indicated, that many low-income individuals cannot afford.

## **RECOMMENDATIONS – KENT**

- Build subsidized housing for low-income singles and families. Consider the flex-housing approach seen on Seabird Island, in preparing for changing demographics.
- Provide affordable and accessible housing for individuals with addictions. Integrate existing support services while providing the structure and stability that is essential for recovery.
- Develop stronger partnerships between agencies for a more comprehensive and cohesive delivery of addiction services.
- Foster and maintain co-operative partnerships with local landlords to encourage acceptance of "hard-to-house" tenants. Hold community discussions to consider ways to assist some landlords to maintain their buildings or upgrade specific units for clients with special needs.
- Consider establishing a recovery house in Agassiz-Harrison, as there is a significant number of individuals with addictions who are unable to break the cycle on their own. A number of recovery houses in Abbotsford may provide models for support, supervision and programming.
- Expand the day care program that operates out of Glenwood Care Centre by at least five spaces.
- Provide seniors and disabled residents with a Meals on Wheels program and some kind of affordable housekeeping services. These support services may help to prevent or delay facility admissions.
- Establish a Mental Health Clubhouse with a support worker, to give residents with mental health issues a place to go, a way to make money and support for completing paperwork, and other essential life skills.
- Require support workers and counsellors to make routine and timely, in-person visits to supportive housing tenants and landlords.
- Establish a licensed day care for local children.
- Establish a community-based shuttle service, providing reasonably frequent, scheduled return transportation to Chilliwack, either free or at a nominal cost.





## ***COMMUNITY ISSUES AND OPPORTUNITIES: DISTRICT OF HOPE***

As a result of a struggling economy, plus Hope's location at the eastern end of the Fraser Valley, population growth has been slow. Recent BC STATS indicate that the population has grown from 6184 in 2001 to 6431 in 2004, an annual increase of 1.3% compounded per annum.

The District of Hope has already examined many of the factors shaping its housing market and housing affordability issues, as shown in the District's *New Housing Strategies* report (von Hausen, 2004). As a result, Hope's Mayor and Council, as well as District Staff and a diverse group of community stakeholders, both private and public, are aware of the following facts and issues:

- Hope's lower-income households, in all age groups, cannot afford to own housing.
- There is a severe shortage of rental accommodation in Hope, with rents ranging from \$600 to \$850 per month depending on type, age, size, location and condition of the units.
- There is a shortage of developable land in the District of Hope.
- The loss of higher-paying resource sector and government jobs, coupled with the growth of lower-paying service sector jobs, have worsened the housing affordability problem in Hope. Those worst affected are the unemployed, those on social assistance and disability allowances, seniors and single parents.
- Federal and provincial housing programs to address affordable housing have been cut dramatically, and government can no longer be counted on to resolve these problems.
- Private developers have limited ability to solve Hope's housing affordability problems. While they are able to provide smaller and less expensive housing for home ownership, they are not able to provide rental units for those most in need.

The report also concludes that the job of providing affordable housing for lower-income households in Hope is best provided by housing advocacy and non-profit groups, in partnership with local governments who are able to provide land at low or no cost.

The present report seeks to offer an opportunity to assess the District's progress in relation to the choices and opportunities it has explored; and clear direction on affordable housing priorities, based on the gaps identified.

According to CMHC data for 2001, 54.5% of Hope's renters were spending more than 30% of their income on shelter. The percentage of renters in this category is substantially higher than the BC figure of 44.1% of renters. In addition, the District of Hope has over 250 households in CMHC's category of "worst case" housing need.



### **HOPE'S HOUSING GAPS:**

- Affordable, independent housing for low income singles, single parents, families and seniors
- Emergency shelter for adults and youth
- Group home or supported housing for youth
- Supportive housing for seniors
- Supportive housing for individuals with a Mental Health diagnosis

### **GAPS IN SUPPORT SERVICES:**

- Additional support services for seniors
- Lack of transportation
- Additional services for adults and youth with addiction
- Parenting programs

### **HOUSING GAPS – HOPE**

#### **Affordable rental housing for low income singles, single parents, families and seniors**

The *New Housing Strategies* report (von Hausen, 2004) confirms that there is a severe shortage of affordable rental housing in Hope, especially for low-income residents. In addition, a considerable number of the existing rental units are poorly maintained or in very poor condition.

As a result of its struggling economy and slow growth, Hope has seen very little in the way of recent housing development. In addition, no new townhouses or apartment complexes have been developed in the district for more than a decade.

The current research shows that it is essential to ensure that an appropriate number of the units developed will meet the needs of low income residents and those with special needs.

There is a shortage of developable land in the District. If the supply is not increased, the District estimates that new construction past 5 years will fall off dramatically and housing prices will increase substantially.

#### **Emergency shelter for adults and youth**

At present, Hope's emergency shelter is the Mt. Hope Motel. The shelter beds are located in this facility because no other facility would agree to house shelter clients. Unfortunately, there are some serious concerns with this location. Because of insufficient funding, the program is not staffed and must rely on the good judgement of motel staff to call the RCMP "when things get out of hand." In addition, motel staff conduct little, if any, preventive interactions with shelter clients to diffuse situations and thereby reduce the need to call the RCMP. This



situation presents a considerable risk for women or youth, for clients with drug, alcohol problems or mental health issues, and most certainly for motel employees. It is widely known and accepted that the Mt. Hope Hotel is badly run down and frequently has problems with alcohol or drug use because of the profile of its patrons. Mental Health has had clients who prefer to spend the night in the park, as they feel that it is safer than the emergency shelter.

The shelter's low usage rates contradict the expressed need or demand for emergency shelter beds in the Hope area.

### **Group home or supported housing for youth**

Supported housing for youth emerged as an issue in the consultation process as well as throughout the interview process. There are currently no Group Homes for youth in the District of Hope, and no other forms of supported housing for youth.

According to the interviews, there is a lot of "couch surfing" and an increased trend toward youth being transient in the District of Hope. According to the Youth Family Support Worker at Hope Community Services, a number of youth are struggling with their home, school or community environment, peer conflicts, as well as anger issues, sexual issues and drug use.

The research indicates a need for a professionally-run group home staffed by trained counsellors and youth workers. It was suggested that any group home project should serve both males or females, as well as aboriginal youth. Interviewees indicated that such a facility should likely have eight beds, four each for males and females, with each group living on different floors. It was also strongly suggested that any type of housing incorporate drug and alcohol counselling and rehabilitation.

### **Supportive housing for seniors**

There is a demonstrated demand for additional assisted living and extended care beds for seniors. Growth projections for this population support the long-term need as well.

Both of Hope's assisted living facilities available through Fraser Health have challenges for seniors. Park Street has stairs, which automatically rules out any seniors with a number of health issues from heart problems to hip, knee and any other related mobility challenges.

Riverside is too expensive for some seniors, and does not have enough subsidized beds. Interviews revealed that this facility could use 15 more beds. Riverside is also too far away from amenities for seniors who can't walk far.

### **Supported housing for individuals with a mental health diagnosis**

There is a severe shortage of rental units in the District of Hope. This translates to even fewer units accessible to individuals with a mental health issue or diagnosis. As the Mental Health Case Worker for Hope pointed out, the wait list is always for "decent housing" as there appears to be too many that are simply not liveable, and these are the ones that tend to be left over for individuals who are perceived to be problem tenants.



## **SERVICE GAPS – HOPE**

### **Additional support services for seniors**

The research indicates a shortage of support workers for the senior population in Hope, a population that exceeds the provincial average. The district faces continual challenges to professional recruitment.

For instance, Hope does not have a physiotherapist for seniors and at the time of this research had been without an occupational therapist for nine months. The current Home Health Case Manager in Hope has no staff, while functioning as a resident care co-coordinator, hospital liaison and case manager for a client base of 190 individuals. In contrast, in Chilliwack there are hospital liaison staff to visit Home Health clients, residential case co-coordinators and more than one case manager.

### **Additional day care spaces needed**

The only day program for seniors is at the Fraser Canyon Hospital. There are 10 spaces, all currently filled at the time of this research. The research revealed that the day program could use as many as five additional spaces.

Another related frustration disclosed, relate to exclusionary practices of some facilities in Chilliwack. For example, if a senior in Hope is in need of services that cannot be accessed in Hope, and Home Health or the family are willing to take the client into Chilliwack to the NetCARE service, the client is not allowed to access these services because he or she is not a resident of Chilliwack.

### **Lack of transportation**

Lack of transportation was presented as a significant issue in Hope and Boston Bar. As there is no bus service in Hope, many seniors and people with mobility issues remain homebound. There is Greyhound service to Chilliwack, but even getting to the bus depot for some is difficult or impossible without a local bus service. Greyhound runs twice daily between Hope and Boston Bar, but for many seniors and others on Income Assistance the \$20 one-way fare is simply too expensive.

### **Parenting programs**

A number of individuals taking part in the research process strongly recommended an increased focus on parenting programs.

### **Additional support services for adults and youth with addictions**

Hope leads the way in the statistics on Serious Drug Crime and has an alarming increase in Total Serious Crime, while this figure has gone down throughout BC. As of 2004, Hope ranks first in both categories among 78 Local Health Areas in BC.



This data makes it clear that additional support services in this area are required:

Hope's Non-Cannabis Drug Offences <sup>a</sup>	758.0	149.9 (in BC)
Juvenile Non-Cannabis Drug Charges	90.2	46.8 (in BC)

*Note.* From BC STATS (2004). Statistical Profile, Local Health Area 32: District of Hope.

<sup>a</sup> Per 100,000 population

## **RECOMMENDATIONS – HOPE**

- Work with local non-profit organizations to build non-market rental units.
- Secure funding and facilitate the development of additional units or cabins as proposed by the management of the Thunderbird Motel.
- Find a better location for the shelter program, or provide funds to transport clients to a shelter in Chilliwack.
- Secure sufficient funding for an emergency shelter with trained full-time staff that also provides one-on-one support for shelter clients seeking jobs and a way out of their current lifestyle.
- Establish an eight-bed professionally-run group home staffed by trained counsellors and youth workers, for both males and females and including aboriginal youth, and incorporating drug and alcohol counselling and rehabilitation.
- Proceed with the Hope Legion Housing Committee's proposal to expand the Fraser Hope Lodge.
- Provide 15 more beds at the Riverview seniors facility, and apply funding remedies to make them more affordable to seniors.
- Increase the number of assisted living and extended care beds for seniors. Provide extra funding to help isolated seniors in Boston Bar afford to use the Dunlevy Care Home and similar facilities as available.
- Expand the Joan Greenwood facility, or build a second similar facility, incorporating smaller, purpose-built units for residents with special needs (concurrent disorders, etc.)
- Encourage professional recruitment in Hope, to provide adequate care for seniors, people with disabilities, and others.
- Establish a low-fee community shuttle service linking Boston Bar, Hope and Chilliwack.
- Increase public education and case-managed training in parenting skills.







# **Affordable and Accessible Housing in the Upper Fraser Valley: Issues and Opportunities**

## **1. INTRODUCTION**

### ***PURPOSE OF THE PROJECT***

The purpose of this project was to investigate the supply and demand sides of affordable and accessible housing in the Upper Fraser Valley, to identify existing resources and gaps relating to its provision, and to identify innovative opportunities and community-based solutions.

As an incremental step, the project sought to raise awareness of the many issues surrounding affordable and accessible housing and its provision, and to create opportunities for useful discussion on the gaps, needs and possible solutions.

### ***SCOPE AND DESIGN***

#### ***Geographic Area***

This study focused on the Upper Fraser Valley including the cities of Abbotsford and Chilliwack, as well as the Districts of Mission, Kent and Hope, extending as far east as Boston Bar and North Bend.

#### ***Research Design and Methodology***

This was an ambitious and challenging research project, primarily because of its scope and sense of urgency. Because each city and district was considered to be of equal importance, despite our limited resources, a structured and diligent approach was followed, with few compromises related to the collection of data.

#### ***Database Development and Literature Review***

The research process began with the development of stakeholder lists that included a diverse and sizable group of key informants from each city and district. Although these lists were quite extensive, the team continued to add names and essentially involved an ever-increasing number of people throughout the entire research process.

At the same time, the team started and continued to build the project's literature review files, with an increased focus on current studies that were closer to home.

#### ***Preliminary Interviews***

With the project's contact lists nearly 80% complete, the process of conducting preliminary telephone interviews was initiated. These preliminary interviews were designed to accomplish three things:



- To provide a highly-detailed database that would enable the team to build a comprehensive inventory of existing or planned affordable and accessible housing projects, as well as related support services.
- To understand the role, purpose, focus and proper placement of each housing facility and support service on the housing continuum.
- To clarify current usage and the demand for each housing resource and service, as well as the current issues and challenges each faced.

This detailed database allowed the research team to build an initial housing continuum for discussion at the consultation workshops.

### **Consultation Workshops**

Different consultation formats yield different results. As the goal of this project was to engage community stakeholders in a meaningful way that would focus their input and incorporate their knowledge and expertise, the consultation workshop format was chosen. Stakeholders were notified of the project, the process and were invited to contribute. As part of the preparation, discussion and presentation materials were created, including the draft housing continuum.

The continuum offered a constructive starting point and was accompanied by discussion materials. Each discussion group was joined by a discussion leader and note-taker, who objectively moved the discussion along and facilitated the completion of key questions within the scope of the workshop.

Consultation workshops were held in Hope, Agassiz, Mission, Chilliwack and Abbotsford. All of the sessions were well-attended and yielded results that enabled the research team to expand and clarify the continuum, identify perceived gaps and issues, and log key recommendations and possible solutions.

In addition, the workshops provided an excellent basis for detailed follow-up and in-depth interviews, and allowed the team to begin the process of assessing whether or not *perceived needs* could be substantiated through the collection of credible data and supporting evidence.

### **In-Depth Interviews and Site Visits**

The research team conducted numerous in-depth telephone and face-to-face interviews throughout the Upper Fraser Valley. The interview format was selected based on time, travel and budget constraints as well as the availability of each key contact.

In most cases, the interviewer created an interview guide, familiarized themselves by reviewing available background information, and isolated the most critical issues that were relevant to the research.

Most face-to-face interviews provided the opportunity for a site visit or guided tour. These tours were conducted within a specific housing project or, in a number of cases, in housing areas that best illustrated a particular gap or problem.



The site visits and in-depth interviews enabled the research team to answer key questions related to perceived needs or gaps, operational issues and challenges, as well as best practices, lessons learned and future prospects. They also enabled the team to add a qualitative dimension to existing data. Through careful selection and planning, including measures to ensure accurate note-taking and record-keeping, each site visit yielded relevant and highly useful data.

### **Focus Groups**

When it became clear that certain information or a greater depth of understanding could only be gained through a focus group, a session was organized. As a number of key informants were able to offer their results from recent and extensive focus groups, the research team conducted only two additional sessions. These meetings were with small groups of Youth Workers and counsellors involved with the Alternate Schools Program and with individuals involved in the field of addictions. Although a focus group was planned for landlords and developers, due to the nature of their work and the excellent data derived from in-depth interviews, a focus group was not needed.

All of the above elements in the research design produced valuable data which was analyzed, tabulated and interpreted in order to produce the report.

## ***THE CONCEPTION OF THE PROJECT***

This report is the result of collaboration and alliance among more than fifty government and non-government agencies in the Fraser Valley. It comes as part of the development of a non-partisan, regional community approach to housing in this area.

The report was commissioned with the personal encouragement of the Minister of Housing, and the support of the stakeholder participants in the Fraser Valley Housing Group. A brief history follows.

A report by Morrison, Sommers and Ninow (2004), commissioned by the United Way of the Fraser Valley, identified affordable and accessible housing as one of the Upper Fraser Valley's urgent social needs. A United Way regional conference held shortly after its publication further identified this issue as one of four priorities for the region.<sup>5</sup>

Participants in the conference's breakout workshop on housing continued to meet in the months following the conference. The group attracted other interested organizations and individuals. Through continued discussion it formed the intention of launching a cross-sectoral community initiative to address the needs of the homeless, or those at risk of homelessness, throughout the service region of the United Way of the Fraser Valley.

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<sup>5</sup> The conference identified the three other top community priorities as affordable child care and early childhood education; volunteerism; and general community awareness and acknowledgement of local poverty. These issues are being addressed by other community groups, with the support of the United Way of the Fraser Valley.



Now working under the provisional name of the Fraser Valley Housing Group, participants identified the need for accurate data to describe the situation. They were encouraged in their decision by the Honourable Murray Coell, then Minister of Housing for the Province of British Columbia, and by Shayne Ramsay, executive officer of BC Housing.

According to the group's wishes, the Mennonite Central Committee and the United Way of the Fraser Valley obtained funding and undertook the administration of the project.

Its completion, however, is due to the input and collaboration of the many participants of the Fraser Valley Housing Group.

### ***Current Participants in the Fraser Valley Housing Group***

Abbotsford Community Services	Fraser Valley Institution/Elizabeth Fry Society
Abbotsford Mental Health Consumers' Union	Fraser Valley Regional District
Agassiz-Harrison Community	Habitat For Humanity
Ann Davis Transition Society	Hope & Area Transition Society
BC Housing	Hope Community Services
BC Kinsmen Housing Network	Joan Greenwood Society (Hope)
BC Non-Profit Housing Association	John Howard Society of the Fraser Valley
BC Schizophrenia Society	Jubilee Street Outreach
Bridging the Canyons - Boston Bar	Landmark Realty Corp.
Chilliwack Supportive Housing Society	Living Stream Little Sisters of Faith
City of Abbotsford	Lydia Home (Mission)
City of Chilliwack	MCC Employment & Community Development
Community Employment Develop't (Abbotsford)	Mission Association For Seniors Housing
Community Futures South Fraser	Mission Community Services Society
Community Kitchens of the Fraser Valley	Mission Native Housing Society
Creative Centre Society	Pleasant View Housing Society (Mission)
Cyrus Centre	Rogue Outreach
Debbie Denault & Associates	Service Canada
District Of Mission - Councillor	Streethope (Abbotsford)
Kinghaven-Peardonville House Society	Salvation Army
Elizabeth Fry Society	University College of the Fraser Valley
Focus Architecture Incorporated	United Way of the Fraser Valley
Fraser Basin Council	Vancity
Fraser Health	Welton Towers Housing Society (Mission)
Fraser House Society	Women's Resource Society of the Fraser Valley

For more information about the Fraser Valley Housing Group, see Section 4.10.2: "Local Community Networks and Resources to Support Community Action".



## 2. AFFORDABLE AND ACCESSIBLE HOUSING

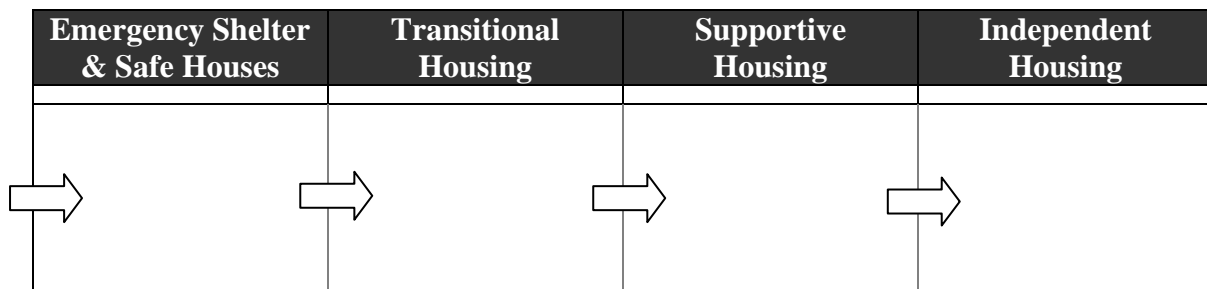
### *AFFORDABLE AND ACCESSIBLE HOUSING DEFINED*

For this study, "affordable and accessible housing" refers to housing that is publicly owned and funded or publicly supported, either through capital or operating funds. It also refers to non-profit and co-operative housing and can include policy tools such as rent supplements for market rental housing units that cap household spending on rent at 30% of gross income, the use of rent controls, and regulations that protect the existing stock of rental housing, or subsidize the development of new rental housing stock.

### *CONTINUUM OF HOUSING AND SUPPORT*

This is a comprehensive continuum of housing and support services designed to help the homeless move out of the cycle of homelessness and prevent those "at risk" from becoming homeless.

The continuum is made up of a progressive range of housing and supports that, together, work toward stabilizing the living arrangements of individuals and families in need, while encouraging and developing self-sufficiency where possible and to the extent each individual is capable. The length of stay is key to understanding the position or placement of specific housing resources along the continuum.



### *HOUSING*

The following types of housing make up the continuum:

- Emergency Shelter and Safe Houses
- Transitional Housing
- Supportive Housing
- Independent Housing



## ***Emergency Shelter and Safe Houses***

This includes all facilities established to provide for those who are unable to meet their own basic needs for safety, comfort, nutrition and hygiene. These facilities are designed to provide short stay housing of 30 days or less and include emergency shelters that provide single or shared bedrooms or dorm style sleeping arrangements, with varying support to individuals. Families with children, as well as women and children who are fleeing abuse, are also served through specialized emergency shelters or motels. The Abbotsford Transition House, for example, and all other "transition houses" fall within this category because the length of stay at these facilities is 30 days or less.

When the individuals in need are youth under the age of 19, the emergency shelter facility is called a *safe house*. Legislation requires that youth without a parent or guardian must be housed in a separate facility or living space with appropriate measures to ensure their safety. For this reason youth shelters or safe houses require 24/7 staffing and supervision.

For each emergency shelter and safe house that exists in the Upper Fraser Valley, there is a select range of on or off site support services to help and encourage individuals to access the services they need in order to stabilize their living arrangements and move forward with their lives.

## ***Transitional Housing***

Transitional housing provides temporary housing in a safe, secure environment for periods of 30 days to 2-3 years, based on the need of each individual or family. This includes ***Second Stage Housing*** which provides housing for women and children who are unable to return to an abusive environment. Transitional housing also includes ***Recovery Houses*** for men and women with addictions, certain types of ***Group Homes*** and ***Bridging Facilities*** that help individuals in a residential facility make the transition to supported housing, as well as ***Transitioning Out Facilities*** which provide an effective transition for individuals leaving a licensed facility and moving to supported housing. These facilities include the provision of support services, on or off site, in order to help individuals and families move toward greater independence and self-sufficiency.

## ***Supported or Supportive Housing***

This category of housing includes a variety of living arrangements, usually self-contained living units, for individuals who are able to live independently only with the assistance of a range of support services and the provision of a housing subsidy. In the case of Supported Independent Living or SIL units for individuals with a mental health diagnosis, those who no longer require regular visits from a support worker may progress to a subsidy only status. There is often no limit on the length of stay at many supported or supportive housing facilities as many residents are not expected to become fully self-sufficient. Other target groups for this type of housing include individuals with a serious and persistent mental or physical illness, a developmental disability or a brain injury. As



this housing category also includes residential care facilities and assisted living facilities for low income seniors, this target group is also served by these facilities.

This form of housing may be located in a purpose-designed building or in scattered site apartments. These living arrangements involve a further breakdown into Enhanced Supported Housing and Other Supported Housing including Step Down Units, Bridging Units, Congregate Housing, Enhanced Supported Apartments, Enhanced Apartments, Mobile Home Units and Specialty Housing. Specialty housing is long-term housing for individuals with complex mental health issues.

Please note that in some studies the term *supported housing* usually refers to housing that attaches external supports such as a rent subsidy or regular visits from a support worker, while *supportive housing* refers to housing where the support services are on-site and are an integral part of the housing facility.

### ***Independent Housing***

This category of housing includes permanent, affordable housing for individuals who can live independently as well as independent social housing targeted to low income families and seniors, and housing in the private rental market. More specifically, independent housing includes co-op and non-market housing, native housing, various forms of rental subsidies, supplements or rent controls, secondary suites, rooming and boarding houses, trailer parks, hotels and motels offering long-term rentals and apartment units which are accessible to low income individuals and families.

## ***SUPPORT SERVICES***

The following types of support services complete the continuum:

- Prevention, Outreach and Referral
- Food and Clothing
- Employment Services
- Drop-in Centres and Support Programs
- Health Services
- Mental Health Services
- Addiction Treatment and Recovery Services
- Transportation Services
- Advocacy Services
- Legal and Financial Services



### ***Prevention Services***

These services help keep people from becoming homeless. They include programs that offer direct assistance to prevent eviction (e.g. mediation and rent banks), support stable tenancies (e.g. training and guidance on life skills) and find affordable housing (e.g. housing registries). They may also include advocacy work aimed at discriminatory rental practices, housing and poverty issues and social programs designed to support the family and, where possible, keep it together.

### ***Outreach and Referral***

This is a service focused on finding homeless individuals or families, establishing rapport and trust, and eventually engaging them in a service they need but might not otherwise use. Some of these services include providing information or assistance in obtaining food and clothing, housing and employment or a referral to treatment for an addiction.

### ***Employment Services***

This category includes a wide variety of programs that help promote and sustain employment through employment assistance services such as training, work experience, one-on-one coaching, counselling and educational options.

### ***Drop In Centres and Support Programs***

These centres offer homeless people the ability to come in off the street, have a coffee or a meal, use a washroom, shower, wash their clothes, obtain counseling and referral to other services, and build life and employment skills or simply improve their quality of life. Other drop in centres are purpose-driven and provide services for special need clients such as seniors, youth, or those with brain injuries and mental illness.

### ***Health Services***

Includes hospital emergency wards, general health clinics, targeted clinics, mobile clinics and dental care. These services may be delivered in conjunction with services such as mental health or addiction.

### ***Mental Health Services***

Includes assessment, counseling, treatment, rehabilitation, referrals, crisis response, case management, medication management, as well as emergency and outreach services.

### ***Addiction Treatment and Recovery Services***

These services generally include sobering centres, detoxification, methadone treatment, needle exchange, residential treatment, counselling, support groups and regular meetings such as alcoholics anonymous and narcotics anonymous, as well as membership and involvement in various churches within the community. Recovery houses and medium to long-term supportive housing providing alcohol and drug free environments are included on the housing continuum based on their target group and length of stay.





## ***Transportation Services***

These services generally include buses, taxis, specialized vans or programs for individuals with disabilities, or any community based project or groups that helps low income residents and those with specific challenges to effectively access the programs and services that they need in a safe and timely manner.

## ***Advocacy Services***

Advocacy services encompass a wide variety of groups, societies or organizations that speak up for or advocate for change on behalf of those individuals who cannot adequately or effectively represent themselves. These services may focus on the needs and rights of migrant workers, individuals who have experienced eviction or unfair treatment from a landlord, and also involve self-advocacy programs managed by individuals with a specific disability.

## ***Legal and Financial Services***

Legal services include Legal Aid through the Legal Services Society, free online services providing free information and advice to low income residents in British Columbia, Pro Bono Law Clinics offering qualified volunteer lawyers and any society that focuses on Poverty Law in entitlements for Unemployment Insurance, Canada Pension, Worker's Compensation and so forth, on behalf of low income individuals. Financial services include a variety of organizations or groups that provide free information, advice or assistance related to bankruptcy, budgeting or such practical needs as banking or cashing a cheque for individuals who are unable to do this on their own.

## ***INCOME***

As stated by Goldberg (2003),<sup>6</sup> income is one of the critical "three ways to home". Without an adequate income, or the skills and ability to get and keep a job, individuals and families soon find themselves in unstable and inadequate living conditions and at risk of homelessness. A steady income provides the basis for individuals and families to stabilize their living arrangements and move forward with their lives. For many this means working towards increasing levels of independence and self-sufficiency. For others, it means achieving new levels of functioning and independence that enhance their quality of life, while still requiring financial and other forms of support.

The types of income sources are:

- Income Assistance
- Disability Assistance
- Family Maintenance
- Earned Income

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<sup>6</sup> "The three ways to home" described by Goldberg (2004) are income, housing and support. The paper outlines many of the current problems related to accessing income assistance and reduced or outdated rates.



The BC Employment and Assistance Program was introduced into the legislature in April 2002. The stated purpose was to redefine income assistance to focus on employment and self-sufficiency. An excerpt from the website for the BC Ministry of Employment and Income Assistance (2002) reads, "The BC Employment and Assistance Programs assist British Columbians in achieving their potential by moving people from income assistance to sustainable employment, and by providing income assistance to those in need."

BC Employment and Assistance is an income and asset-tested program intended to assist people temporarily while they find work, and to assist those who are unable to fully participate in the workforce. Personal responsibility and active participation are the key principles of BC Employment and Assistance. Employable applicants are expected to look for work before they receive assistance, and people receiving income assistance are expected to complete an Employment Plan, seek work, and participate in job placement and job training programs so they may reach their goal of self-reliance.

People with disabilities who can work are supported by employment programs that recognize the cyclical nature of some disabilities. Assistance is also available to those in need who are not expected to gain independence through employment.

According to the Ministry's website, prior to the application interview date, individuals are expected to look for employment. This three-week work search gives individuals the opportunity to look for work and access other sources of support, such as family, friends and the community. It also allows time to collect the documents required for the application interview.



### **3. HOUSING GAPS, ISSUES AND OPPORTUNITIES BY COMMUNITY**

This section contains the primary research outcomes for each of the cities and districts within the Upper Fraser Valley. The sequence is as follows:

- City of Abbotsford
- City of Chilliwack
- District of Mission
- District of Kent
- District of Hope

Although a number of common gaps were identified, the reports clearly reflect the unique nature of each community, as well as the specific issues and challenges that each faces in the provision of affordable and accessible housing.

Where possible, opportunities for addressing the current housing gaps in each community are outlined and recommendations are made. Where this is not the case, and a number of creative options need to be reviewed and considered, please refer to Section 4, *Developing and Maintaining Affordable Housing Stock*. This section provides a number of working examples and models that have been successful in other communities facing similar challenges. All of these examples were reviewed and selected based on their applicability to the gaps that exist within the Upper Fraser Valley.

Finally, it should also be noted that, although many needs were expressed by various individuals throughout the research, only those that emerged in a significant way were isolated as gaps or current priorities for each city or district. This approach does not, in anyway, attempt to diminish these needs. It simply means that they were not consistently sighted or identified by the majority of community stakeholders as being a priority at the present time.





## 3.1 CITY OF ABBOTSFORD

### *Introduction*

Abbotsford is the fifth largest city in British Columbia and one of the fastest growing municipalities in Canada. With a strong provincial and local economy, the opening of a new hospital and cancer treatment centre scheduled for 2008, the expansion of the Abbotsford International Airport, a continuing trend to relocate industrial operations away from the urban core of Vancouver, the 2010 Olympics, and recurring waves of retiring baby boomers, continued growth is inevitable. In the midst of this, one of the central challenges for Abbotsford will be to provide housing choices that are affordable to residents at many different income levels and stages of life.

“Affordable housing” means that families and individuals, at all income levels and life stages, can find suitable and secure places to live. It also means that those who work in Abbotsford—manufacturing and retail employees, agricultural workers, health care providers, construction and trades people, teachers, correctional staff, and many others—can afford to live in Abbotsford. This approach reduces the time and expense consumed by commuting, decreases traffic congestion and pollution, and frees up valuable time for family and children, community involvement, and educational or recreational pursuits.

Creating affordable options for Abbotsford residents at all income levels means that young families and single parents are able to find appropriate rental housing where they can raise their children and save for their own home. It means providing options for seniors and other individuals who need smaller, lower maintenance housing. It also means that those less fortunate in terms of health, education, income and family support, are able to find adequate housing or shelter, and are not at risk of being homeless.

The development patterns, choices, compromises and decisions made in Abbotsford over the coming years will determine the city's affordability and inclusiveness. In turn, this will determine if Abbotsford is truly a place individuals and families at many different income levels, levels of need and life stages can call home.



## ***STATISTICAL PROFILE***

The statistical profile of Abbotsford outlined in this section is not intended to be all-inclusive. A more comprehensive profile is available from the City of Abbotsford's Development Services, BC STATS or Urban Futures.

The data selected for this profile was based on two criteria. First, that it has a direct correlation to affordable housing and related issues. Second, that it narrows the focus and helps to illuminate the size and scope of specific housing gaps.

Data sources for this profile include The City of Abbotsford, BC Stats, BC Housing, Stats Canada, Census Metropolitan Area statistics, Canada Mortgage and Housing Corporation, Urban Futures, and the Abbotsford Food Bank.

The Urban Futures Data is used because it offered one of the most current sources of information for discussing growth and change as it relates to population, housing and employment. In addition, because the Urban Futures study focused on the Fraser Valley Regional District and offered data and analyses specific to the Upper Fraser Valley and its five sub-regions or communities, it offered a means of consistent comparison.

### ***Population Statistics***

#### **Population of Abbotsford**

2001 Census Data	121,263
Mid-year estimate for 2004	131,000
Medium projection for 2006	135,312
Medium projection for 2011	149,915 <sup>a</sup>
Urban Futures <sup>b</sup> projection for 2011	151,351

<sup>a</sup> City of Abbotsford projections for 2006 and 2011 are based on BC Stats population estimates, taking into account the estimated 1991, 1996 and 2001 Census undercount.

<sup>b</sup> From Urban Futures (2003).

#### **Population Growth Rates**

1981 to 2001	115%
1991 to 2001	36%
1996 to 2001	9.5% (or 10,660 new residents)
1996 to 2004	19.6% <sup>a</sup>
2003 to 2004	2.7% <sup>b</sup>

<sup>a</sup> Only Surrey was higher, with a 21% increase in population.

<sup>b</sup> Among 54 BC Municipalities, Abbotsford's 2003/04 population increase was second only to Port Moody's at 3.1%. Chilliwack's increase was 2.3%, while Mission's was 2.0% for the same period.



While growth will continue, the City of Abbotsford expects the rate of increase to be moderate, at least in percentage terms, over time.

Based on medium projections, the City's population could increase by 4.3% between 2004 and 2006 and a further 14.6% between 2006 and 2011. When all of the municipalities in the Lower Mainland are ranked by net growth from 2001-2003, Abbotsford was second only to Surrey, a city whose growth has not been viewed as moderate.

As previously mentioned, despite a limited supply of developable land there appear to be a cluster of factors,<sup>7</sup> both internal and external, driving the city's growth. These are factors that could very well put Abbotsford on a faster than moderate growth track—a track that will magnify the current housing challenges and enlarge the housing gaps.

### **Population by Age Group**

0 to 19	29%
20 to 44	36%
45 to 65	21%
over 65	14%

*Note.* From Statistics Canada. (2003) – Abbotsford.

According to Urban Futures (2003), Abbotsford's population by 2031 is projected to grow by 82%, as it adds 102,056 new residents. Of this total growth, the largest relative growth is expected in the 55-64 age range, which could grow by as much as 117% or 12,897 people. By contrast, the greatest absolute growth would be seen in the 35-44 age group, adding 16,647 individuals to Abbotsford's population.

### **2004 Homeless Count**

In Abbotsford	226	In Upper Fraser Valley	407
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*Note.* From VanWyk and VanWyk (2004).

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<sup>7</sup> See introduction for factors influencing Abbotsford's growth.



## *Housing Statistics*

### OVERALL SUPPLY

#### City of Abbotsford Housing Count for mid-Year 2004

Ground Oriented Units <sup>a</sup>	31,651		
Apartment Units	11,375	Total	43,842 <sup>b</sup>

<sup>a</sup> Ground oriented units include single family dwellings and townhouses.

<sup>b</sup> Does not include secondary suites. A conservative estimate for 2004 was 3541 secondary suites. This estimate is based on research by CV Marketing (2004). The 2005 inventory is 3763, a significant increase from 2793 in 2001.

#### Projected Supply

	2003	2011	2016	2031
<b>Ground oriented units</b>	32,018	39,391	44,432	57,919
<b>Apartments</b>	11,824	15,306	17,910	26,610
<b>Total</b>	43,842	54,697	62,342	84,529

*Note.* All data is from Urban Futures (2003).

Of the five sub-regions considered in Urban Futures (2003), Abbotsford has, and will continue to have, the largest housing base. Overall growth in the total number of housing units in Abbotsford from 2003 to 2031 will be in the neighbourhood of 93%, as 40,687 dwelling units are added. Of this total, 25,901 or 64% would be ground oriented units, which would see the ground oriented stock grow by 81%, while the remaining 36%, or 14,786 units, would be in the form of apartment units, an increase of 125%.<sup>8</sup>

And so the question remains: How many of these units will be affordable and accessible to low income residents, including those with physical, mental or age-related challenges? If the development choices and patterns do not account for the needs of these groups, it is logical to assume that Abbotsford's homeless population will grow significantly as those who are currently "at risk of homelessness" find themselves increasingly unable to meet their basic need for shelter.

<sup>8</sup> The net new dwelling units for Abbotsford were allocated based on Abbotsford's historical pattern of residential housing starts in the FVRD, and on the capacity of existing residential land uses to accommodate development, as illustrated by Abbotsford's Official Community Plan.





## **AFFORDABILITY**

The statistics that offer additional insight on housing affordability in Abbotsford are annual household income, whether earned or from social assistance, and the percentage of income allotted to or required for housing, as measured by *core housing need*.

### **Household Income in Abbotsford**

Average Household Income (2000)	\$58,719 (BC \$64,821)
Average for Husband/Wife (2000)	\$62,925 (BC \$70,033)
Average for Female/Lone Parent (2000)	\$30,119 (BC \$33,829)
10.9% of households earned less than \$20,000	(BC 12%)

*Note.* From BC STATS – Abbotsford (2004).

### **Income Examples for those on Social Assistance**

Social Assistance for a single person	\$510 per month or \$6120 per year
Disability I for a single person	\$608 per month or \$7296 per year
Disability II for a single person	\$856 per month or \$10,272 per year

### **Income Assistance – Percentage of Population Receiving IA Benefits Sept. 2004**

Total (ages 0-64)	3.2% (as compared to 4.1% in BC)
Children (0-18)	3.2% (as compared to 4.2% in BC)
Youth (19-24)	2.7% (as compared to 3.1% in BC)

Although Abbotsford has fewer individuals on income assistance by age group than the provincial average, the percentage of single parent families on income assistance is higher. Single parent families represent 23.9% of the total caseload in Abbotsford as compared to 19.1% of the total caseload in BC. It should also be noted that in Abbotsford, only 0.7% of the population between the ages 19-64 who are on income assistance<sup>9</sup> are also considered employable.

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<sup>9</sup> All Income Assistance recipients include the disabled but exclude aboriginals on reserve.



## CORE HOUSING NEED

According to CMHC, a household is said to be in **core housing need** if its housing falls below one or more of the basic housing standards and the household would have to spend 30 percent or more of its income to pay the average rent of alternative local housing that meets all three standards. The basic housing standards are:

- adequate condition – does not require major repairs
- suitable in size – has enough bedrooms
- affordable – shelter costs are less than 30 percent of before tax household income

In some cases these household could afford to rent alternative housing which meets all three standards; in some cases they cannot.

According to CMHC data for 2001, 40.6% of Abbotsford renters were spending more than 30% of their monthly income on shelter. This was less than the BC average of 44.1% for the same period. The data also indicates that 30.3% of all households in Abbotsford were renters as compared to 33.7% for all of BC. In addition, 22.9% of Abbotsford's homeowners in 2001 were spending more than 30% of their income on shelter, as compared to 20.7% for BC.

### Abbotsford Households in Core Housing Need

Data provided by BC Housing's Research and Corporate Planning division offers further insight into the actual number of Abbotsford households in core housing need, as well as the trend from 1991 to 2001:

Renters:	3175	
Owners:	1835	Total 5010

### Abbotsford Renters In Core Housing Need Over 10 Years

In 1991	2730
In 1996	3865
In 2001	3175

*Note.* From BC Housing, Research and Corporate Planning Division.

A further breakdown of data provided by BC Housing's Research and Corporate Planning Division allows us to quantify the number of specific households in core housing need in 2001, including the increasing levels of risk as households move closer to the point of *worst case housing need* and/or increased risk of homelessness through economic eviction.

Abbotsford households spending 35-39% of income on shelter	1720
Abbotsford households spending 40-49% of income on shelter	2230



## WORST CASE HOUSING NEED

### Abbotsford Households In Need and paying At Least Half (INALH)

Households in this category are described as being in *worst case housing need*. These are households that are spending 50% or more of their income, from whatever source, on shelter.

Household by Tenure	Number of Households INALH
Owned	1515
Rented	1525
Total	3040

According to Melzer (2001), INALH households in Canada tended to be tenants, to be disproportionately younger; to be non-family households or lone-parent family households with a child under 18; to have a lower income; were less likely to have their major source of income from employment; were more likely to live in apartments, particularly low-rise apartments; and were more likely to live in dwellings needing major repairs. Their annual incomes are usually less than \$20,000.

The same study also indicated that the largest number of INALH households were in British Columbia, Ontario and Quebec. The percentages of households which were INALH ranged from 3% in NWT (including Nunavut) to about 8% in BC.

More critical to this report, however, is the fact that Abbotsford has over 3000 households in the INALH category or in *worst case housing need*. These households are at greater risk of homelessness due to economic eviction, and are less likely to be able to provide an adequate amount of food, clothing and other essentials for themselves and their families, as the remaining data on rental accommodation further demonstrates.

## RENTAL ACCOMMODATION IN ABBOTSFORD

### Gross Rent or Major Monthly Payment in Abbotsford (2001)

Tenants/Renters	\$706 per month (as compared to \$750 in BC)
Owners	\$966 per month (as compared to \$904 in BC)



## Average Rents In Apartment Units By Bedroom Type And Vacancy Rate, 2004

Bachelor	\$442 (2.8% vacancy)
1 Bedroom	\$546 (2.4% vacancy)
2 Bedroom	\$684 (3.1% vacancy)
3 Bedroom	\$770 (vacancy data not available)

*Note.* From Canada Mortgage and Housing Corporation [CMHC] (October, 2004).

Some additional perspective on vacancy rates can be derived from CMHC's *Rental Market Report* (CMHC, October 2004). According to this report, the average rental apartment vacancy rate in Canada's 28 major centres was unchanged at 2.7 per cent in October 2005 compared to last year. This followed three consecutive increases in the vacancy rate over the 2002 to 2004 period. The vacancy rate remains below the average of 2.8 per cent observed over the 1995 to 2004 period. On the other hand, some of the lowest vacancy rates identified were in British Columbia, with Vancouver at 1.4% and Victoria at 0.5%.

### Rental Accommodation in Abbotsford

*Basement Suites available*      *Price range*  
*(type / number on average)*

1 bedroom / 16	\$425-\$800
2 bedroom / 36	\$500-\$950
3 bedroom / 3	\$1200

#### *Apartments*

1 bedroom / 7	\$500-\$800
2 bedroom / 7	\$565-\$925
3 bedroom / 1	\$850-\$900

#### *Shared Accommodation*

4 available (on average)	\$325-\$650
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*Note.* From Abbotsford News (September – October 2005). Classified Advertisements. Abbotsford, BC: Black Press.

In summary, the current supply of affordable rental units in Abbotsford is extremely low, leaving low income residents with fewer options and at greater risk of homelessness. It's also clear that for those on income assistance or disability, there are even fewer affordable options. At its most basic level, the income assistance and rental data reveals that a single person on income assistance in the City of Abbotsford cannot afford an average, one bedroom basement suite, assuming that the landlord is willing to rent to them in the first place. Furthermore, even if they are able to secure a basement suite, at current social assistance rates, they will clearly not have enough money left over for adequate food and other essentials after paying for shelter.



A single individual on social assistance receiving \$510 per month, for example, will likely have to find shared accommodation (which may or may not be appropriate for their circumstances), a rooming or boarding house facility (in short supply) or they will have to settle in a rental unit that is substandard in terms of location or condition. Given the current rental and vacancy rates in Abbotsford, for this particular example, it is also clear that even if a single individual is able to secure accommodation at the lowest end of the rental market, there will be very little money left over for food and other necessities.

The rental data for Abbotsford indicates that low income individuals, single parents, families and seniors in Abbotsford face an economic barrier when it comes to securing affordable housing that is appropriate for their needs.

## HOUSING STATISTICS – ABBOTSFORD FOOD BANK

The economic barrier and related problems facing Abbotsford's low income residents can be further substantiated by recent data from the Abbotsford Food Bank (2005).

According to the Food Bank, the majority of food bank clients are *not homeless*. Most rent some type of housing, whether it be an apartment, basement suite, room or house. Statistics from the food bank's client profile are as follows:

<b>Type of Housing</b>		<b>Average Monthly Cost of Housing</b> <i>(utilities not necessarily included)</i>	
Rent Apartment	29%	Apartment	\$553
Rent Basement Suite	56%	Basement Suite	\$703 <sup>a</sup>
Rent a Room	11%	Room	\$346
Own a Home	4%	Own Home	\$710

### Percentage of Monthly Income Spent on Rent

Families	53%
Singles	62%

### Length of Time Living in Abbotsford

Less than one year	24% <sup>b</sup>
1-5 years	21%
Over 5 years	56%

*Note:* All data from Abbotsford Food Bank. (2005). Client Profile. Abbotsford Community Services.

<sup>a</sup>According to this data, it is more expensive to rent a basement suite than an apartment. However, it should also be noted that many basement suites include laundry and utilities.

<sup>b</sup>A significant number were from Surrey and Vancouver.



## Sources of Income for Food Bank and Christmas Bureau Clients

Most people relying on the food bank live below the poverty line. The majority receive income from some source of government assistance. The following is a summary:

- 54% of food bank clients are on social assistance (not disability)
- 18% are working and have some employment income
- 17% are on disability and can't work
- 6% are on employment insurance
- 3% are on pension
- 2% other/no income

According to the Abbotsford Food Bank (2005), these figures are beginning to change from year to year. The predominant change is that the number of working poor has risen from 3% to 13% in the past 5 years. The data also reveals that the number of food bank clients on disability has increased from 1% to 15% since 2000, and that a significant number of clients are in supportive housing, such as Supported Independent Living.

## Summary

Economic hardship takes its toll on individuals, couples, and families, particularly children and teens. Financial pressure is strongly linked to physical and mental health outcomes, including depression, marital problems, and friction between parents and children. Davis and Mantler (2004) show a relationship between the availability of affordable housing and many aspects of family, marital and community health.

Given the trend in Abbotsford's housing market and predictions for growth, it's clear that Abbotsford's affordable housing problems will not be resolved by market forces. Developers and project managers are not stepping forward with proposals or plans to build affordable housing units and are unlikely to do so in the current economic climate.

As a result, the present shortage of affordable rental accommodation in Abbotsford, coupled with rising rental rates and social assistance rates that are out of synch with BC's housing market, can only lead to further and more significant housing and social problems. This is almost certain to occur unless the federal, provincial and municipal governments, as well as key funding agencies and logical partners step forward and take progressive action to intervene.

As CMHC's Chief Economist, Bob Dugan, stated in December 2005,

*"Even though the average rental apartment vacancy rate has moved higher in recent years, many households are still facing affordability issues across Canada. Either these households need to move to less expensive units or require additional help to make their monthly shelter costs more affordable. In many cases, however, there are not enough vacant units to meet the needs of all households in core housing need. Therefore, additional affordable housing units continue to be required."*



## ***Recent Milestones***

Despite the formidable housing challenges facing the City of Abbotsford, some progress related to the development of affordable and accessible housing was evident in 2005. These milestones or advances include:

- **Salvation Army Opens New Facility with Supportive Housing Units for Men**

These 14 beds offer the additional time and stability many clients need in order to become self-sufficient and better prepared to live independently. Length of stay is up to, but is not to exceed, 18 months. This new housing facility, located on the second floor of The Salvation Army's new building, opened September 2005.

- **Cyrus Centre Opens**

The Cyrus Centre is a drop-in centre where the basic needs of street and homeless youth, 18 years of age and younger, can be met in a non-threatening, supportive environment. The centre, which opened in September 2005, is sponsored by Christian Outreach of Canada and supported by area churches and individuals, in partnership with MCC BC - Employment & Community Development.

- **Rose's Place—A New Recovery House for Women Opens**

This is a new 6-bed resource available for women over the age of 19 who have been referred by a Concurrent Disorder Therapist. The 3-month program funded by Fraser Health is designed to provide stabilization and a transitional living residence for women recovering from drug and/or alcohol concerns up to and including methadone treatment.

- **Kinghaven Opens New On Site Facility**

Valley House is an 8 bed facility and outreach project for males 19 years of age and older. It offers a 90 day residential treatment program.

- **Habitat for Humanity Secures Land and Approvals in Abbotsford**

In 2005, the City of Abbotsford approved the low-cost sale of land to Habitat for Humanity. The organization plans to begin construction of a single family home in Spring 2006. Habitat for Humanity has also opened a ReStore in Abbotsford, another example of social enterprise in the community.

- **Social Planner Hired**

The City of Abbotsford hired its first Social Planner in 2005. As the time of this research, the new Social Planner, strategically positioned within the Community Planning Department, was in the process of conducting an extensive review of current housing and social issues within the community.



- **Abbotsford Police Expand Youth Programs and Services**

The Abbotsford Police's new Youth Squad, scheduled to begin in January 2006, will replace the school liaison officer program. Its primary focus is at-risk youth. Under this new system, each officer will be assigned a number of youth who are chronic law breakers. They will also assist a community program coordinator with police programs, plan projects which target drug dealers and sexual exploiters, and work collaboratively with youth agencies to connect these and other at-risk youth to the resources they need.

- **MCC BC Expands Employment Services for Youth**

Youth Keep Working or YKW began in November 2005. This client-centered program is designed to respond to the individual needs of youth, 15-30 years of age, facing multiple barriers to employment. The program is part of the Government of Canada's Youth Skills Link Program. MCC is also offering the LYNCS (Link Youth Now with Community and Skills), a new program as of October 2005. It is designed to help young people aged 15 to 30 explore career and job opportunities while they are getting paid to learn. The program covers all of the skills required to get a job or return to school. The program is operated by MCC Employment & Community Development with funding from Service Canada, formerly HRSDC.

- **Fraser Valley Centre for Social Enterprise Opens**

The Fraser Valley Centre for Social Enterprise is spearheaded by Community Futures South Fraser and the Mennonite Central Committee–Employment & Community Development. These two organizations are also partners in the ARISE project—the first large-scale example of the social economy at work in the Fraser Valley. Originated locally, the concept for the Fraser Valley Centre for Social Enterprise is supported by Western Economic Diversification Canada. The centre opened October 2005.

- **Centre for Social Responsibility Opens in Abbotsford**

The new centre, which opened November 25, 2005 at the University College of the Fraser Valley, will tackle "some of our most serious social challenges" such as addiction and crime. This centre is a joint strategy led by the provincial Ministry of Safety and Solicitor General, MCFD and the Ministry of Community Services. (BC Ministry of Public Safety and Solicitor General, November 25, 2005.)

- **FCM Continues to Press for a National Housing Strategy**

The Federation of Canadian Municipalities' National Housing Policy Team continues to work with more than 40 member municipalities from across Canada. This federation has considerable influence and an excellent track record, and continues to push for progress on affordable housing and homelessness. Its goal is to persuade the Government of Canada to implement a national housing strategy with long-term funding. This would enable municipalities such as Abbotsford to advance projects under the new infrastructure program. FCM is a partner in the National Homelessness Strategy.





## Current Gaps

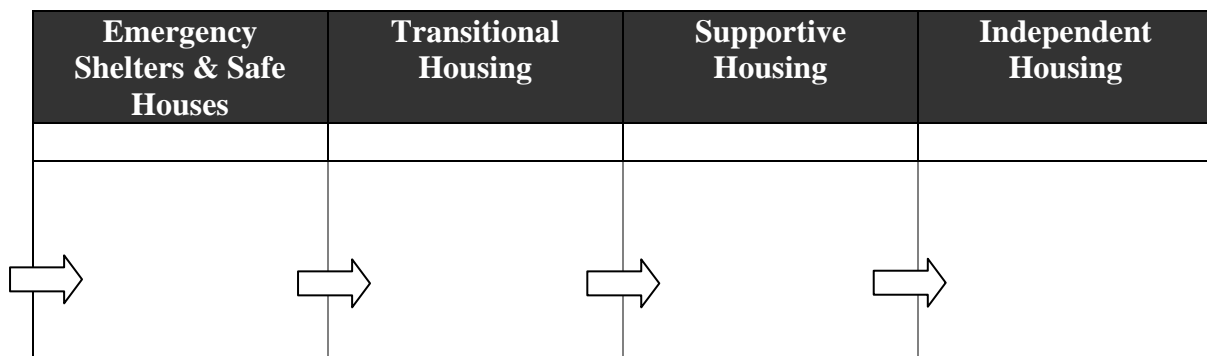
Although there has been some progress related to the provision of affordable and accessible housing in the City of Abbotsford, the research identified a number of significant gaps.

### BACKGROUND

A key part of the research process involved the creation of a comprehensive inventory of affordable and accessible housing and related support services in Abbotsford. This inventory is available as a separate document and is ideal for anyone who wishes to learn more about Abbotsford's affordable and accessible housing supply.

The inventory identifies and describes all of the facilities and resources available in Abbotsford at the time of this research. It also includes relevant statistics, where possible, and key contact information.

The inventory is structured and organized according to the four types of housing that make up the *Affordable and Accessible Housing Continuum*, shown below.



The Abbotsford inventory and continuum provided a sound basis for review and assessment throughout the analysis phase of the research. It also allowed the gaps and issues to be viewed in a larger and more meaningful context.

In addition to the inventory, a consultation process, including a well-attended workshop at City Hall, was conducted. The consultation workshop involved a diverse group of stakeholders who freely offered ideas, insight, data and referrals. Stakeholder referrals to other key contacts expanded the research in a significant and helpful way. Numerous in-depth interviews and a small number of focus groups were also conducted. Where possible, stakeholders contributed target group data, as well as results from their own research which included surveys, focus groups and independent studies.

Based on this process, the gaps are categorized by housing or by support service and only those gaps that emerged in a substantial way are highlighted in this report. There were many needs expressed throughout the research process. However, in order for an expressed or perceived need to be recognized as a significant gap, it had to be supported by either solid statistical data or a substantial amount of experiential data that could be independently



verified by a number of different sources. Where statistical data was limited, the research team conducted in-depth interviews and site visits, and reviewed related reports in order to reach a conclusion.

As a result of this research, the housing and support service gaps listed in this report can be viewed as priorities for Abbotsford. Given the limited amount of resources currently available and the amount of time and energy that will need to be expended in order to access funding and create the necessary partnerships and plans required, a clear sense of what is most important will be required.

## **HOUSING GAPS**

- Affordable housing for low income singles, single parents, seniors and families
- Emergency shelter beds for youth
- Transitional and supportive housing for youth
- Second stage housing for women
- Supported housing for people with a mental health diagnosis

## **SUPPORT SERVICE GAPS**

- Detoxification facilities
- Funding for various programs providing food and clothing to low-income residents



***HOUSING GAP ONE:  
AFFORDABLE, INDEPENDENT RENTAL HOUSING  
FOR LOW-INCOME SINGLES, SINGLE PARENTS, SENIORS AND FAMILIES***

***Current Inventory***

At the present time, no one really knows the exact number of housing units, in particular rental units, that exist in Abbotsford. Although a centrally-accessible Planning Data Centre is in the divisional work plan at the City of Abbotsford, as of November 2005, this data centre had not been implemented. As a result, the data in this section was derived from Urban Futures, the City of Abbotsford, CMHC and BC Housing, as well as numerous interviews and the housing inventory that was created for Abbotsford.

Urban Futures reported 11,824 apartment units in 2003, while the City of Abbotsford reported the following for mid-year 2004:

Apartment units	11,375
Townhouses	6,341
Single family units	25,310
Secondary Suites	4,000
Total Units	47,026

*Note.* Estimate based on the number of registered suites in Abbotsford's Secondary Suite Program for 2002 and 2005. These estimates are generally viewed as conservative, as not all suites register with the program.

Maintaining an accurate housing inventory in a growing city is a challenge. However, an even greater challenge is gaining a clear perspective on the number and type of rental units that fall within various price ranges. Of particular concern for this research is the number of rental units in Abbotsford that are affordable and accessible for residents with a fixed or low income. This group includes low income singles, single parents, seniors and families, especially those on social assistance or disability.

What is clear at the present time is that the current demand for affordable rental units, particularly those with one and two bedrooms, significantly exceeds the supply.



## ***Current Issues and Demand***

### **AFFORDABLE RENTAL UNITS IN ABBOTSFORD**

The problems of housing need in Abbotsford tend to be concentrated at the low- to moderately low-income levels. According to BC Stats data on *Income Distribution Among Families* for 2000, 10.9% of the families in Abbotsford earned less than \$20,000.

*So how much can some of Abbotsford's low-income households afford to pay for rent?*

According to income data from the 1996 Census, anyone living alone and earning \$15,224 per year cannot afford to spend more than \$400 a month on rent. A single parent household earning in the range of \$18,543 per year, cannot afford to spend more than \$499 per month. For low income couples (with children) earning \$24,627 annually, they cannot afford to spend more than \$600 a month. And for seniors earning between \$15,000 and \$22,000 annually, they cannot afford more than \$400 to \$499 per month.

This data, although dated, should offer some perspective. Given what we know about Abbotsford's growth and rising housing costs, as well as the reported increase in the number of households in and beyond core housing need, it's unlikely that the situation for low income residents has improved. Instead, the data points to greater financial difficulties for low income residents, particularly those on social assistance. While many low income families have not experienced a significant increase in their income over the past five years, the cost of housing in Abbotsford has increased substantially.

### **Average Rents in Abbotsford Apartment Units by Bedroom Type/Vacancy Rate**

Bachelor	\$442 (2.8% vacancy)
1 bedroom	\$546 (2.4% vacancy)
2 bedroom	\$684 (3.1% vacancy)
3 bedroom	\$770 (vacancy not available)

*Note.* From CMHC (October, 2004).

### **Random Sample and Local Interviews More Revealing**

The sample of advertisements of rental accommodation in Abbotsford taken in September and October 2005 (Abbotsford News, 2005) is perhaps more telling than the October 2004 data from CMHC's Rental Market Report (CMHC, October 2004).

During these two months, there were on average only 16 one-bedroom basement suites advertised for rent by the Abbotsford News on any given publication day (Tuesday, Thursday or Saturday), with prices ranging from \$425 to \$800 per month. During the same period there were on average only 36 two-bedroom basement suites advertised for rent with prices ranging from \$500 to \$950. Furthermore, there were, on average, only seven one-bedroom and seven two-bedroom apartments advertised for rent.



This data not only reveals a shortage of rental accommodation for low-income singles or couples, it demonstrates that the mid-to-upper range is completely beyond their affordability, thereby reducing the number of units available *to them*, even further.

Interviews conducted in November 2005 with real estate companies and property management firms seem to offer an even more current and "street-wise" perspective on the rental market in Abbotsford.

A number of individuals working in the field described the current rental market as "raging" and "It has gone crazy!" They also indicated that there are not enough places for single moms and their kids, especially mothers on welfare or those working full-time at a minimum wage job.

*"Many of these women are looking for places between \$600 and \$700 per month, and at that price they're not going to find a two- or three-bedroom apartment that is half decent."*

The going rate for a two-bedroom apartment in Abbotsford, according to this realtor, is \$750-\$775, and the demand for these units exceeds the supply. Another interviewee put the current range for a two-bedroom unit between \$675 to \$950 per month, depending on size and location. They also indicated that, based on their experience, current vacancy rates in Abbotsford are at about 1%.

### **Vacancy Rates Don't Apply to Everyone**

According to CMHC (October 2004), the vacancy rate for a bachelor suite in Abbotsford in October 2004 was 2.8%, while the rate for a one bedroom was 2.4%. Current information from local realtors indicates that the market is much tighter.

Although any of these rates are considered low by rental standards, particularly the 1% rate, they are known to be much lower for youth, single parents, anyone leaving an alcohol or drug rehabilitation program, anyone leaving a correctional facility,<sup>10</sup> anyone that registers "a hit" on a criminal records check (even if it represents a vehicle offence), anyone with a mental health diagnosis (especially if they indicate that their case manager sent them), and certainly anyone requiring wheelchair access.

Abbotsford Community Services' Youth and Family Workers indicated that there are very few landlords—they could name only one—that is willing to rent to youth. Interviews with Mental Health Case Managers indicated a similar problem. This was reinforced by interviews with a number of owners of recovery houses in Abbotsford who indicated that if their particular housing resource was not available, many of their residents would be homeless or living in accommodations that would jeopardize their recovery, and in some cases their life.

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<sup>10</sup> On any given day, the Correctional Service of Canada (CSC) manages 1100 individuals on day and full parole, excluding Statutory Release (approximately 350) and Warrant Expiry. Of these, 25% or 362 are in the Fraser Valley, and an estimated 250 individuals are likely in need of affordable housing. (CSC, 2005)



## **Blockages and Backlogs along the Housing Continuum**

Whenever a particular group of residents is unable to access affordable housing that meets their basic needs or allows them to progress along the housing continuum, they are left with three choices:

- Spend more than they can afford, thereby limiting their ability to pay for food, utilities and other necessities.
- Try to preserve their current accommodation, which in many situations, such as low rent accommodation for transitional, supportive or subsidized housing, means that they will occupy a bed or housing unit that is needed by someone else.<sup>11</sup>
- Become homeless, in absolute terms or by "couch surfing", moving from one friend or relative to another until the welcome mat disappears.

For any housing continuum to function, the opportunity to move forward (to whatever level an individual is capable) must exist. If health and mental health workers, addiction counsellors and recovery house managers, and social service providers are diligently working to help specific "hard to house" groups achieve higher levels of self-sufficiency, they must have somewhere to go. They must have a place to live. When affordable and accessible housing is missing from this equation, blockages and backlogs are created, and many of the individuals who are capable of progressing to a higher level of self-sufficiency, hit "the wall".

### **Examples of "The Wall"**

Abbotsford's *Housing and Support Service Inventory*, created as a part of this research, indicates that, as of November 2005, there are 219 transitional housing beds in Abbotsford. Of these, 177 are for men and 42 are for women. Most of these are in residential recovery houses, while fourteen are the new supported independent living beds at the Salvation Army. Individuals staying at these facilities pay in the neighbourhood of \$350 a month for rent and \$100 monthly for food, while taking part in a variety of programs, one-on-one counselling, and community activities designed to help them successfully re-integrate and live independently with external supports.

The problem is: Where do these individuals go when it's time for them to leave these transitional housing facilities?

Many of the individuals leaving recovery houses face certain barriers when it comes to securing affordable rental accommodation. Because of these barriers, including mental health or addiction recovery issues, a past criminal offence, or a limited track record due to recent re-entry into the job market, most don't make it to the front of the line in a competitive rental market. Even if they did, there are simply not enough affordable units available in the City of Abbotsford at the present time.

For many, this means that either the recovery house or Salvation Army will have to extend their length of stay, thereby creating a backlog or wait list of people who need transitional

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<sup>11</sup> For example, the Womens' Resource Society of the Fraser Valley reported that a number of residents of its Abbotsford Transition House are staying longer due to the lack of affordable independent housing.



housing.<sup>12</sup> Alternatively these individuals will have to somehow arrange for living accommodation (shared or otherwise) that is often not appropriate for their situation. Some recovery houses try to make special arrangements for these individuals to rent a basement suite owned by someone they know from their church, but these are also in short supply.

It's important to note that the majority of individuals in transitional housing are "working a plan" that is designed to help them live clean, sober and honest lives, while contributing positively to their family and society. Unfortunately, the success of "the plan" depends upon their ability to find affordable and appropriate housing that enables them to stay on track and maintain stable lives.<sup>13</sup>

Evidence of additional blockages and backlogs in Abbotsford's affordable housing supply chain can be found when the same question, "*Where do they go?*" is asked with regard to individuals leaving various drug and alcohol rehabilitation programs, as well as those released from the various correctional facilities. Where do these individuals find affordable and accessible housing that enables them to reintegrate into society and live a clean and stable life?

Because there are not enough places for these individuals and many other low income or vulnerable residents to live, this particular gap represents one of Abbotsford's most significant housing and social challenges. This housing and social challenge will not go away by itself—it will not be solved by normal market forces and it's not reasonable to assume that it can be moved along to another municipality.

### **The Subsidized Housing Crisis**

Abbotsford's housing and social challenges are further complicated by a current shortage of subsidized housing.

Data from BC Housing indicates that there are currently 886 units of subsidized housing in Abbotsford as well as 458 households receiving rent assistance in the private market. The number of subsidized units identified in the Abbotsford inventory, however, did not match this data. The inventory identified 516 units of subsidized housing. The primary reason for this discrepancy appears to be related to how the units are categorized. This report separates supportive housing from independent housing, while the BC Housing data does not. As well, in some cases the number of units at various facilities has changed over the past year and this may not be reflected in specific data files. This discrepancy, however, is not significant enough to alter or dilute the conclusions reached in this report.

According to the housing inventory completed during the research, Abbotsford currently has 414 co-op housing units spread throughout nine developments. Unfortunately, all of these co-op housing developments are either "full all the time" or they maintain a sizable and pre-screened wait list. Telephone interviews revealed that some of the co-ops had eight pre-

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<sup>12</sup> Interviews revealed that this number is between 200 and 300 at any given time, calculated from the number of routine releases from Kinghaven, Miracle Valley and Peardonville Centres.

<sup>13</sup> Of the 66 people who went through Psalm 23's transitional housing program in 2004, 44 remained clean and sober as of July 2005, and were continuing their progress.



screened couples or families on their list, while others had as many as twenty. Those with smaller wait lists also indicated that if they kept track of everyone who wants or needs co-op housing at present, the lists would be too large and unmanageable.

To further compound this problem, the research also revealed that many of these co-ops have used up their "subsidy pool" which means that even if a low-income couple or family is on the wait list, there is no guarantee that they will be placed in a subsidized unit. In most cases this means that new residents eventually accepted into these co-ops will, in fact, be paying "market rent".

It should also be noted that in many of these co-ops, whose mortgages are held by CMHC, no more than 21% of the total units can be subsidized. That is the allowable limit, based on an outdated funding formula, which most agree is far too low.

By applying this formula to the Abbotsford inventory, it means that Abbotsford actually only has approximately 87 subsidized units in its CMHC funded housing co-ops. Given the current demand for affordable and/or subsidized housing in Abbotsford, this is particularly problematic. There is a certain level of expectation that "non-profit" co-ops are addressing a portion of the need presented by low-income couples and families. Unfortunately, in Abbotsford, the portion addressed by co-op housing is extremely small.

Not only does Abbotsford's current supply of co-op housing not meet current demand, it does not address the needs of specific target groups, which also happen to be low-income. Most of the existing co-ops do not have any units that are suitable for singles and most do not have units that are appropriate for anyone who is handicapped, disabled or elderly. Consultations revealed a common awareness that most of the co-ops and low income housing in Abbotsford were not purpose-built to allow for wheelchair or scooter access and most do not allow for manoeuvrability around the suites or units. There were also a number of concerns raised throughout the research process about the age and condition of a number of the co-ops. Most were built in the late 70's and 80's and have fairly low density.

In addition to the nine co-op housing developments previously mentioned, BC Housing directly manages three subsidized housing developments in Abbotsford. These three developments add 102 subsidized units to Abbotsford's inventory, for a total of 516.

Although all of the units in these developments are subsidized, they are almost always full and any vacancy is promptly filled from a substantial wait list. It should also be noted that these developments do not contain any one bedroom units. According to the BC Housing's Service Plan update, (BC Housing) (2005), one bedroom units or single room occupancy (SRO) units are needed for low income and vulnerable singles, not only in Abbotsford but throughout the province.





## ***Opportunities***

Although Abbotsford does not yet have an affordable housing project that addresses the needs of low-income individuals and those with addiction issues, mental health issues or a concurrent disorder, the supports are in place to allow such a development to be well-managed and well-maintained.

The existence of many well-established community-based programs and services in Abbotsford can provide residents of such a facility with access to external resources and appropriate levels of support, whether it be an employment program or social enterprise, drop-in facility, youth or family counselling, AA group, mental health case manager, or faith-based support. In addition, the research has revealed a high level of readiness among local stakeholders for innovative partnerships and strategies involving all levels of government, the private sector, and key housing providers.

## ***Recommended Strategies***

- Preserve or increase the current inventory of affordable rental units, particularly one- and two-bedroom apartments, as well as secondary suites.
- Establish partnerships and create incentives to develop new affordable housing units designed to meet the needs of low-income residents.
- Build additional co-op or subsidized housing units and take steps to maximize the subsidized unit contribution of those that already exist.
- Preserve and increase the number of recovery houses in Abbotsford. A number of these houses are already providing different levels or stages of housing for their residents as they progress in their recovery programs. With further planning, solid management practices, and adherence to quality assurance measures, this valuable resource could continue to meet a critical housing need.



## ***HOUSING GAP TWO:*** **EMERGENCY SHELTER BEDS OR SAFE HOUSES FOR YOUTH**

### ***Current Inventory***

As of November 2005, there were no youth emergency shelter services available to the general population in the City of Abbotsford. There is one emergency or transition bed available through Abbotsford Community Services' Youth Resource Centre (YRC), but it is specifically for youth involved with the criminal justice system. Youth eligible for this bed come to the attention of YRC by way of referral from the Ministry of Children and Family Development and the court system.

The only other beds available, approximately two or three that serve a variety of short-term or immediate needs, are also specifically for children or youth in the care of MCFD.

Our research also revealed that kids have spent a night in jail from time to time because there is nowhere else for the officer to put them at 4:00 am, and driving them to Maple Ridge, Langley or Vancouver is difficult or impossible due to other demands. Furthermore, the kids then have to find their way back to Abbotsford, or they simply stay where they are, possibly getting themselves into further difficulties. According to the constable interviewed, the services for Abbotsford youth need to be in Abbotsford.

### ***Current Access***

At present, any youth in Abbotsford in need of emergency shelter services must be transported or find their own way to one of the following facilities outside of Abbotsford:

- The Iron Horse Youth Safe House in Maple Ridge. This five bed, co-ed facility opened June 13, 2005. Length of stay is maximum 30 days; age range is 13-19. This facility has been full every night since its second week of operation. From June 1 to September 30, 2005 50 youth stayed at the shelter. Although originally designed to service local youth, they have had a lot of youth from Port Coquitlam, Coquitlam, Pitt Meadows, Langley, Mission and Abbotsford. During the same four month period, the Iron Horse provided shelter for 7 Abbotsford youth and received at least 6 calls or requests that did not result in a stay because of lack of transportation, no bed available, or the youth didn't show up.
- Faith Home for Youth in Chilliwack. This two bed, co-ed facility opened in November 2005. These safe house beds for youth 13-18 years of age represent a partnership between the Chilliwack Salvation Army and MCFD. Although two beds are available, MCFD has funding for 1 bed year, meaning that if two beds are used on a regular basis, the funding will run out before the end of 2006. These beds are for youth not currently in the care of MCFD, but are in vulnerable or dangerous situations as a result of drug use, violence or prostitution. Length of stay is 30 days maximum and over 5 days requires MCFD approval.
- Youth Emergency Placement Program through Xyolhemeylh Child and Family Services (Sto:lō First Nations) in Chilliwack. This 6 bed, short-term placement facility for youth



under the age of 19 was scheduled to open in November 2005. Length of stay ranges from 24 hours to 30 days, based on individual need and assessment. Youth coming to this program will typically be harder core Children in Care or CICs who have gone AWOL from foster care, no longer have a caregiver who is willing to take them, and have generally worn out their welcome "couch surfing". Some have gone back to their Social Worker and indicated that they'd like to be taken back into care. Before the process of finding a more permanent placement begins, however, the Social Worker needs to be sure that they are serious, as the process is expensive and time-consuming. This is the main reason for this short-term facility—it allows time to meet their basic needs for food, shelter and safety, while allowing time to determine next steps.

- Ministry of Children and Families 5 bed emergency program in Chilliwack. These beds are for youth or children needing immediate housing before placement in foster care. They have often been apprehended without prior notice and do not have a suitable or alternate place to go to, such as with relatives. The beds are located in receiving homes which are homes in the community that will take children on short notice for a period of time until a permanent placement can be found. Some of the beds are MCFD funded and run, while others are MCFD funded and run by Community Living Services.

## ***Current Issues and Demand***

### **A Sense of Urgency**

The need for youth shelter beds in Abbotsford is clear. Not only are there solid indicators of this, there is widespread agreement and recognition among a diverse and sizable group of stakeholders. Their sense of urgency for a youth shelter in Abbotsford is based on the following rationale:

- Prevention and early intervention are key – if youth counsellors, social workers, outreach workers and community policing efforts such as the Youth Squad can intervene at an earlier stage by getting "at risk" and vulnerable youth into a safe shelter where they can access other community services and resources, they may be able to prevent some of these youth from becoming "street-entrenched".
- Youth are always dependent on the family and when that family is dysfunctional, youth try to cope in the best way they can, but often make bad choices.
- Youth left to fend for themselves will resort to crime in order to support themselves and survive.<sup>14</sup>
- "Street-entrenched" youth present a complex and costly challenge. They are more difficult to work with, requiring more intensive and costly resources. The longer youth are left

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<sup>14</sup> According to a youth focus group conducted by The Abbotsford Police, the crimes often committed by youth at risk are break and entry; stealing cars, crotch rockets (sport motorbikes), car stereos and license plates; prostitution; cell phone fraud; possession and dealing in drugs; passing counterfeit money; shoplifting; and Visa and SIN fraud (easy to get numbers from garbage).



homeless or on the street to fend for themselves, often getting more involved in substance abuse, prostitution and crime, the harder they are to reach.

### **A Sense of Urgency**

Although it is challenging to put an exact figure to the number of youth in need of emergency shelter (and related support services) in Abbotsford, there are some solid indicators that point to a reasonable range or estimate.

- January 2004, Les Talvio, Director of the Cyrus Centre, opened a temporary emergency shelter with help from Abbotsford Community Services and Youth for Christ. Fifteen youth used the facility. The majority were from Abbotsford, with one from Mission and one from Chilliwack, brought in by the Chilliwack police. The shelter also had four other referrals from Mission, but as there was no transportation available, the four Mission youths never arrived.
- The snapshot survey of homelessness conducted throughout the Upper Fraser Valley in August 2004 (VanWyk and Wolfson, 2004) indicate that approximately 14.4% of the 387 homeless who were willing to provide their age were 19 years of age or younger. Of these, 3.1% were under the age of 15. This data points conservatively toward a range of between 9 and 15 homeless youth under the age of 19.
- October 2005, one of the counsellors at Youth for Christ or C-21 indicated that he is aware of 4 youth who are homeless and two females currently "couch surfing".
- October 2005, one of the youth counsellors at Impact Society's Substance Abuse Program in Abbotsford indicated that, at any given time, he and the other 2.5 counsellors will have at least four or five kids in their caseload who are in need of a youth shelter. Counsellors see 60 kids a month. This program serves youth from ages 12 to 24 and their families. Although most fall within this age range, counsellors work with kids as young as 8. Ninety percent of the kids are from Abbotsford, with the balance coming from various locations throughout the Fraser Valley and Vancouver Island. Many of the youth are street-entrenched and are known to go from "dumpster to dumpster" for food. Dominant issues for them are prostitution in Abbotsford and high levels of drug use.
- November 2005, ACE, an alternative school funded by the Ministry of Education and operated by School District #34 since 1992, estimated that approximately 75 to 85% of their students aged 13-19 live in unstable and disadvantaged situations. Using their total of 539 students in that age range, which includes 80 First Nations youth, ACE has just over 400 students who live in disadvantaged or unstable home environments. These were described as environments where the youth most often lack good role models, where the family tends to move from one crisis to another and the kids have little guidance from a parent or guardian. In some cases these individuals have simply had enough and can't deal with the youth any more. From these interviews, it appears that a fair number of the "couch surfing" or virtually homeless youth that are difficult to track may go to ACE.
- November 2005, Constable Jill Parker with The Abbotsford Police and newly-formed Abbotsford Youth Squad indicated that there are 76 children on the chronic missing



children's list, 50 on the ICE program (a proactive tracking program that helps identify youth in Abbotsford who are being sexually exploited), 20 chronic repeat offenders that are seen in the court system every week, and "tons of others" who are out there into drugs and prostitution, breaking and entry, etc. and have no criminal record. Constable Parker indicated that this is why it's difficult to give a number, and repeated, "there are tons of them".

### **Supports in Place**

The research process revealed that many of the key supports required for an integrated approach to "youth issues" in Abbotsford are in place. What is missing are the "bricks and mortar"—the shelter or housing required to get vulnerable and "at risk" youth off the streets and out of danger.

If the necessary funding and approvals could be secured, a youth shelter in Abbotsford would have the following support services in place to assist and complement its operation:

- The Cyrus Centre
- Impact Substance Abuse Program
- ACE (Alternate School)
- The Abbotsford Youth Squad – a partnership between local police, crown counsel, MCFD and the School District.
- Youth Unlimited or C-21 Abbotsford Community Services' Youth Resource Centre – eleven Youth and Family Workers and specialized programs.
- The Youth Commission
- Youth Employment Services and Programs through Service Canada, MCC BC, Triangle Resources and others.

Interviews with Abbotsford's Youth Squad, ACE and the Youth Resource Centre indicated that many of the youth-related organizations are working well together. There are Care Team meetings held at the Ministry of Children and Families. These meetings involve a wide variety of individuals from foster parents to probation officers and even a girlfriend or boyfriend involved in a specific youth's life or case file.

In Abbotsford, there are Care Team meetings for specific youth who are not in the care of the Ministry. In addition, Abbotsford has Youth Networking meetings, often with 35 participants, and there is the Child and Youth Committee as well. Where integration is still lacking is in the area of funding.



## *Next Steps*

For some "at risk" youth, the safety and security provided by a youth shelter may be enough to stabilize the situation, if provided with individual or family counselling and possibly a referral to a residential treatment program for substance abuse. This type of intervention may help youth and their parents or guardians to get back on track.

For others, where it is clear that they can't or won't go home and have no other options, transitional housing is needed.

## *Barriers*

- long-term funding for the shelter and staff
- re-zoning and approvals process.

## *Opportunities*

There are currently two projects or proposals "in the works" in Abbotsford and a third opportunity for consideration. All are seeking additional support, funding and the necessary approvals to proceed. The opportunities to fill the gap for emergency youth shelter beds in Abbotsford are as follows:

- **The Valley Youth Safe House Project**

The lead organization for this project is Abbotsford Community Services, Youth Resource Centre, in partnership with Mennonite Central Committee-Employment and Community Development. The project is slated to open in 2006, with a planned expansion pending additional funding and approvals.

Initially, this two bed resource will provide temporary shelter for up to 30 days maximum. Target group is homeless youth and youth at risk. The proposed facility could provide transitional housing of up to six months for youth on youth agreements, with a mandatory day program including life skills, independent living skills and transition to employment with opportunities for work experience. It could also accommodate up to 6 emergency, low barrier admission beds for youth requiring immediate crisis resolution, links to services and possible transition to supported independent living beds. The facility would also include alcohol and drug counselling for youth on-site, mentors and interns, as well as a potential agricultural co-op. The original proposal was crafted by members of the Valley Youth Safe House Committee.

- **Spirit Bear Aboriginal Youth Shelter – Spirit Bear Centre Society**

The Spirit Bear Centre Society and its partners are currently seeking government and private funding. They have a certificate of incorporation and an architect's plan for the site. Land has been donated for the project by Lester Ned Sr. and Ken Ned. The Spirit Bear Society incorporated in March 2005; the proposal is to have the Spirit Bear Centre up and running by September 2006.



This proposal is for a 10-bed rural Youth Christian Centre drop-in and shelter for aboriginal youth aged 13-19. The proposal is for emergency, short-term (transitional) and supported long-term (second-stage) housing on Lower Sumas Mountain. The second-stage phase would work with two local employers that can offer training and employment support and opportunities for the residents. It would be staffed 24/7 by Spirit Bear Centre employees. The proposal envisions medical services provided through Fraser Health.

- **Cyrus Centre**

The Cyrus Centre has indicated that it would be willing to act as an emergency cold weather shelter, with mats on the floor, for up to 10 youth. Its director, Les Talvio, also indicated that they could make these permanent and appropriate year-round beds if the municipality would work with them to zone the facility for a shelter. That would mean opening up the space next door, and running both a drop-in and a shelter. This would not be a transitional facility, although the Centre would be willing to look at that possibility at some point. What is envisioned at present is a place where kids can sleep safely, and a partnership with the Mennonite Central Committee or other employment services for pre-employment and employment skills training programs.



## ***HOUSING GAP THREE:*** **TRANSITIONAL HOUSING FOR YOUTH**

### ***Current Inventory***

#### **BACKGROUND**

In order to understand the gap of transitional housing for youth in Abbotsford, it's important to note the following:

- In Abbotsford, there are currently 200 children ages 0-18 in foster care or in the care of the Ministry of Children and Family Development.
- Of these, approximately 75 are youth between the ages of 13-18.
- Of these, approximately 16 are on a Youth Agreement.
- Six or seven youth between the ages of 16-18 are on Independent Living arrangements, while they make the transition out of youth care and into adult independence.

With this in mind, the current inventory for transitional housing for youth in Abbotsford is as follows:

- **Six transitional group home beds for youth**

These are funded by the Ministry of Children and Family Development (MCFD) and managed by Abbotsford Community Services – Youth Resource Centre. This facility is specifically for youth between the ages of 13-18 who need a temporary, structured living arrangement for 3 to 6 months as referred by MCFD only. In most cases there has been a breakdown in foster care and the youth are at the group home for re-assessment or a child or youth has been removed from the home and is awaiting placement in a foster home.

- **Youth Agreements**

Currently, there are approximately 16 youth aged 13-18 on Youth Agreements with MCFD. The research clarified that those on Youth Agreements would be homeless if they were not in MCFD's care. When a youth goes on such an agreement, the family/parents have generally been ruled out of the equation due to physical or sexual abuse, or because the parents or guardians are no longer exercising their roles or assuming their responsibilities.

- **Independent Living Arrangements**

Currently, there are six or seven youth between the ages of 16-18 who have Independent Living arrangements with MCFD. All receive shelter and support from the Ministry. Youth on Independent Living are in the process of *transitioning out* of care prior to their 19<sup>th</sup> birthday. Although living independently, with support, this is still considered transitional housing.





## ***Current Access***

The current inventory for transitional housing for youth makes it clear that, unless the youth is in the care of the Ministry, there is nothing available in Abbotsford.

## ***Current Issues and Demand***

Interviews indicated solid agreement on the need for transitional housing for youth. At the present time, however, this need lacks clarity in terms of actual demand and the specific youth target group for transitional beds. These issues have a significant influence on the type of facility needed, the specific number of beds required, a suitable location, the need for attached support services and staffing levels or supervision.

One of the reasons for this current lack of clarity appears to stem from the current housing gaps previously listed. As the director of the Cyrus Centre indicated:

*"Because we don't have youth with substance abuse problems going through detox for 3-7 days here in Abbotsford and because we don't have an emergency shelter that could then handle their needs for the next 7-30 days, or any residential drug rehabilitation services for youth in Abbotsford, such as Kinghaven or Peardonville for adults, it's difficult to assess the number of youth that would then need transitional housing."*

Transitional housing represents a logical next step for some of these youth. Interviews revealed that they need help in order to progress beyond detox or emergency status. However, if that part of the continuum isn't in place then it's very difficult to track these youth and, in turn, to help them.

So, although the research certainly identified a significant number of individual service providers who are aware of youth who would benefit from or urgently need transitional housing, the present demand in Abbotsford is difficult to address.

## ***Opportunities***

As outlined under *Housing Gap Two - Emergency Shelter Beds or Safe Houses for Youth*, there are three opportunities or proposals "in the works". All of these proposals demonstrate an awareness that, to be effective in addressing the youth problems in Abbotsford, a continuum of housing and support is required.

The Cyrus Centre, Spirit Bear Aboriginal Youth Shelter and Valley Youth Safe House Project have all outlined the potential that exists for them to offer more of a "continuum of youth services" designed to successfully facilitate the passage from troubled adolescence into self-sufficient adulthood.

The Cyrus Centre would like to expand its facility to include year-round emergency shelter beds for youth, and is open to the possibility of further expansion by offering transitional housing at some point.



The Spirit Bear proposal is for emergency, short-term (transitional) and supported long-term (second-stage) housing on Lower Sumas Mountain. The second-stage phase would work with two local employers that can offer training and employment support and opportunities for the residents. It would be staffed 24/7 by Spirit Bear Centre employees. The proposal envisions medical services provided through Fraser Health.

The Valley Youth Safe House proposal is for transitional housing of up to six months for youth on youth agreements, with a mandatory day program including life skills, independent living skills and transition to employment with opportunities for work experience. The proposed facility would also include alcohol and drug counselling for youth on-site, mentors and interns, as well as a potential agricultural co-op.



## ***HOUSING GAP FOUR:*** **SECOND STAGE HOUSING FOR WOMEN AND CHILDREN**

### ***Current Inventory***

Second Stage Housing provides housing for women and children who are unable to return to an abusive environment after staying the maximum number of days at an emergency shelter. In terms of the housing continuum, this type of housing falls within the transitional housing because of the length of stay. Transitional housing provides temporary housing in a safe environment for periods of 30 days to 2-3 years, based on the need of each individual or family.

At present, there is no Second Stage Housing for women and their children in Abbotsford who must leave the confidential, emergency shelter facility provided by the Abbotsford Transition House.

### ***Current Issues and Demand***

#### **Background**

The Abbotsford Transition House is operated by the Women's Resource Society of the Fraser Valley (WRSFV), an umbrella organization that serves both Abbotsford and Mission. Through the Abbotsford Transition House, the WRSFV provides advocacy and referral to the Society's outreach programs and other community agencies.

The mandate of the Transition House Program is to provide temporary, safe shelter and support for adult women and their dependent children, if any, who have experienced or are at risk of abuse, threats or violence. The facility provides safe accommodation in a confidential location. Residents can stay for up to 30 days while they gather information and consider their options for longer term living arrangements. The house provides food, toiletries, sheets and towels. Crisis counselling and information on legal rights, income assistance and housing are also available.

These services are provided in a communal environment and require the resident to be able to function relatively independently in such an environment. There is 24 hour access, but not 24 hour staffing. The transition house employs 8 full time and 10 relief staff, and the staff to client ratio is 1 to 2 per day and evening shifts.

#### **Target Group**

The research revealed that such environments are not easy for most people and can be particularly challenging for individuals experiencing mental health issues. As a result, the program is not intended for women with problems related exclusively to their mental health. Transition house services focus on providing a safe and supportive living environment for women and their children who are at risk of violence. With this primary purpose in mind, the use of drugs and alcohol is prohibited at the transition house, and the program is not appropriate for women who are actively using drugs or alcohol at the time they make a request for service.



Since this is the specific mandate and target group for the program, it is important to note that the current usage data does not capture the housing needs for women (or youth or children) who have a need for shelter where their issues are exclusively related to mental health, alcohol or drugs. The data also does not capture the needs of women and children who have an exclusive need for shelter.

### **Usage Statistics or Demand**

In 2003, the Abbotsford Transition House dealt with 414 women and 325 children. During the same period, 323 women and 224 children were refused.<sup>15</sup> In terms of "bed nights" during the same period, 1716 women and 2252 children stayed at the shelter resulting in a 92% occupancy rate.<sup>16</sup> From April 1, 2004 to March 31, 2005, the house had an 84% occupancy rate. During this same period, the transition house served 152 women and 168 children, and received 600 crisis calls. As well, the house had to refuse over 200 women and children during this same period due to a lack of space.

A further indication of a relatively high usage rate and demand for second stage housing is the data on extended stays. It's important to note that in 2003/04, 13 women and 26 children remained at the transition house beyond the 30 day or one month time limit. In 2004/05, 6 women remained for an extended period of time. Interviews revealed that in most cases this extended stay is likely due to problems associated with finding safe, appropriate and affordable housing beyond what the Abbotsford Transition House can provide. Although finding affordable housing is not part of the central mandate for the transition house program, when housing is less affordable and accessible, as is currently the case in Abbotsford, the impact on this client group is significant.

### **Few Places to Go**

The housing challenge for this target or client group becomes acute when it's clear that a woman, or a woman and her children, can no longer return to her husband or partner because of the threat of violence or abuse, and her allotted time at the transition house (emergency shelter category) is drawing to a close. The research revealed that in many cases these women have been isolated from their families and social network by their abusers and have nowhere to go. According to information received from the Women's Resource Society of the Fraser Valley, this tactic of isolating the abused woman from her sources of support is often used by the abuser as a means of control. The woman may also experience isolation because of the shame she may feel as a result of the abuse.

For these reasons, it is less likely that a woman will stay with a family member or friend. The other problem is that her presence may in fact place her friend or family member at risk in the event the abusive partner learns of her location. There is second stage housing for women in Chilliwack, but unfortunately its space is limited for referrals from Abbotsford and Mission.

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<sup>15</sup> Reasons for refusal include lack of space, the presence of a severe mental health or substance abuse issue, or that the woman is just looking for shelter and is not fleeing an abusive relationship.

<sup>16</sup> The Abbotsford Transition house is considered full at 80% occupancy, to allow room for emergency admission of a family.



As a result, the women who cannot return to their abuser are "starting over" and have to rebuild their lives, along with a healthy environment for their children. In order to do this, however, they need a safe and affordable place to live. For those on social assistance, it is difficult to find accommodation that is large enough, clean, appropriate for children, and, especially, affordable.<sup>17</sup> In order to secure livable accommodation a woman in this situation will often need to spend from the food budget and do without other necessities. The only other option available would be to double-up with another woman in the same predicament, which may prove difficult over the long term.

The other complicating factor is the current rental market in Abbotsford. At the present time and for the foreseeable future, two- and three-bedroom apartments in a suitable location are well beyond the budgets of these women.<sup>18</sup>

Finally, these women also require ongoing support from a trusted service provider who can offer some comfort and advice as the woman develops new social relationships and new support systems. Interviews revealed that these women often need employment and other training, as well as emotional healing that will help them to move toward independent living and increased self-sufficiency.

### **Considerations**

There are a number of factors to consider when identifying safe housing for women who fear for their safety. According to the Women's Resource Society of the Fraser Valley, these include diverse communities with close and easy access to amenities such as shopping, doctors, daycare and support services. These ideal places would be well lit. If multiple dwellings are involved, they would have secure entrances and common areas such as parks, playgrounds and courtyards. The housing would be located where it would have well-lit and easy access from parking lots or bus stops to the dwelling. Ideally, it would have in-the-complex childcare. What is also needed is a strong community or neighbourhood presence that offers some support to the woman and some level of awareness and non-acceptance of the behaviour exhibited by perpetrators of violence.

### **Conclusions**

The research revealed that there is local need for second-stage housing. Without this type of resource, another critical population in need "hits the wall" in terms of the housing continuum. With few places to go, an abused woman and her dependent children, if any, are left with difficult choices. In a situation such as this, if the woman relents and returns to her abuser, as is often the case, the cycle of violence is likely to continue.

The research must conclude, however, that more data and further study is required in order to properly quantify the number of beds, type of units and possible locations for second-stage housing in the City of Abbotsford.

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<sup>17</sup> The Abbotsford Transition House made 68 referrals to social assistance in 2003/04 and 105 referrals to social assistance in 2004/05.

<sup>18</sup> This is an example of a target group or population that is at risk of ending up in worst case housing need.



## ***HOUSING GAP FIVE:*** **SUPPORTED HOUSING FOR PEOPLE WITH A MENTAL HEALTH DIAGNOSIS**

### ***Current Inventory***

According to Fraser Health (2005), in 2005 Abbotsford's inventory of supported housing was 38 units or beds. Of these, 35 are supported independent living or SIL units and 3 are transitional housing units.

### ***Current Issues and Demand***

#### **Demand Exceeds Supply**

The research revealed that all of the current housing facilities or housing programs for people with a mental health diagnosis are operating to capacity and many Mental Health Centres in Fraser Health have clients on waitlists. The need for this type of housing is widely known and agreed upon.

Unfortunately, in addition to a high demand for SIL units, there is limited turnover, thereby creating very few vacancies. As a result, many people in need have to live in substandard conditions due to the high cost of rent. Many mental health clients are on disability income which can range from \$608 to \$856 per month depending on classification. Given that most rents for single bedroom apartments in Abbotsford range anywhere from \$425 to \$800, this leaves many clients with insufficient income for proper nutrition. This situation also limits their ability to participate in recreational and social activities. The entire scenario or predicament impacts significantly on a client's physical and mental health.

Fraser Health predicts that Abbotsford will need 89 supported housing beds or units by 2010, with the majority of these being SIL units. This projection represents a 134% increase over the current inventory of 38.

### **Conclusions**

This report concurs with and supports the findings of Fraser Health (2005) for Abbotsford. There is a strong need to move forward with this housing plan and a clear need for more creative solutions that will effectively meet the needs of people with a mental health diagnosis or concurrent disorder (mental health plus addiction issues). The Canfield Apartments in Chilliwack and a number of the projects managed by the Victoria Cool Aid Society represent some excellent examples for Abbotsford to review and consider.



## ***SUPPORT SERVICE GAP ONE: DETOXIFICATION FACILITIES***

### ***Current Inventory***

The Abbotsford Health Centre (formerly Gemini Services) provides medically-managed withdrawal and counselling for addiction to opiate-classed drugs, with or without coexisting addictions. The centre also provides services to those requiring methadone for pain management. This is a confidential, fee-for-service program with its main office in Abbotsford and an alternate location in Chilliwack.

Beyond this, Abbotsford does not have a local detoxification or withdrawal management facility. There were some rumours shared throughout the research process that the new hospital and cancer centre had a detox unit sketched into an earlier plan. As of November 2005, however, this did not appear to be the case.

In addition, the research revealed that MSA Hospital's Psychiatric Services will take addicted individuals who are so desperate that they are suicidal or are indicating an intent to commit suicide. One or more of the local recovery houses stated that they have picked individuals up from the "psych ward" at MSA on a number of occasions. They also indicated that these individuals are prime candidates for detox.

### ***Current Access***

At present, any adult or youth in Abbotsford in need of detox services must be referred to one or more of the following facilities outside of Abbotsford:

- **Chilliwack's Chemical Withdrawal Management Unit** at the Chilliwack General Hospital. This is a 9 bed facility with one bed for youth. Since opening in June of 2005, the facility has had a wait list.
- **Vancouver Detox, Cordova Detox and Outpatient Daytox Services** (all in Vancouver). Although these are excellent services, they currently serve the needs of a large urban population, often have wait lists, and are difficult to access for anyone in Abbotsford. The other problem is that if someone in need does in fact manage to get a ride into Vancouver to access this service, it is often difficult for them to get back to Abbotsford. For a youth or vulnerable individual, this presents a range of problems and potential risks that further jeopardize their recovery.
- **PLEA's Youth Detox Program**. Also located in Vancouver, this 4 bed, non-medical detox offers 24 hour support and supervision in a home-like setting with caregivers trained in detox. This service is for non-street-entrenched youth 21 years of age and younger. Length of stay is 5-10 nights.
- **Maple Cottage Detox Centre** (Burnaby) - for adults and youth. This Fraser Health facility currently has 25 beds with three of these for youth. The facility will be moving to Surrey and expanding to 30 beds in early 2007. This new total will include 6 beds for youth. The



location of this facility, again, presents problems around accessibility due to wait lists and transportation.

- **Youth Detox Program**

This 4 bed resource is for youth 21 years of age and younger. The program provides non-medical detox with 24 hour support and supervision in a home-like setting and family atmosphere. The homes are closer to Vancouver, with one in Burnaby. Target group is non-street-entrenched youth and young adults, male and female. Length of stay ranges from 5-10 nights while a suitable discharge plan is put into place. This program is part of Pacific Legal Education Association or PLEA and Vancouver Coastal Region.

- **Access Y**

This is a centralized information and referral resource for youth ages 12-21 wanting to access detox facilities. Youth can refer themselves or they can be referred by professionals. Although Vancouver Coastal Health funds the program, it is open to youth in any community.

- **Family Services Youth Detox**

This is four bed facility for youth 12-21 years of age. Length of stay is up to 7 days. To access the program youth can call “Access Y” at 1.866.658.1221, which screens and refers them to appropriate facilities. This program takes youth from any community, including Abbotsford.





## ***Current Issues and Demand***

The research identified a number of key issues around the topic of detoxification facilities in Abbotsford. These issues relate to the *perceived need and demand* for such as facility, as well as the *type of detox facility* that may best address local needs.

### **Perceived Need or Demand for a Detoxification Facility in Abbotsford**

The consultation process documented a very strong perceived need among stakeholders for a detox facility in Abbotsford.

A number of interviewees indicated that there is sufficient demand to fill a 20-bed detox centre in this area, and stated that this is in addition to the new beds at the withdrawal management unit in Chilliwack. While they also recognized that a facility of this size is unlikely due to funding, most agreed that it should be at least a 10-bed facility. One individual working in the field of addictions indicated that, in their opinion, "a five bed facility in Abbotsford would be full all the time." Most agreed, however, that a larger facility would be better. The number of beds most commonly suggested for a detoxification facility in Abbotsford was 15.

### **Current Data Supports the Perceived Need**

The widespread recognition of the need for a detox facility in Abbotsford is supported by current wait list data from Chilliwack's Chemical Withdrawal Management Unit (CMU).

As of October 2005, the CMU had 40 individuals on their wait list, a common occurrence since it opened in July of 2005. From July 15 to October 2005, data revealed that the unit had 69 people from Abbotsford on their wait list. Furthermore, during that same period, the wait list held 53 people from Chilliwack, 14 from Mission, 13 from Agassiz, 2 from Hope, and several with "no fixed address". According to the unit's Manager, these are accurate numbers and are not repeats.

### **Type of Detoxification Facility Needed in Abbotsford**

Interviewees agreed that the Maple Cottage Detoxification Centre and Chilliwack Withdrawal Management Unit are excellent, well-managed facilities. The new unit in Chilliwack is viewed as a significant asset, not only for Chilliwack but for the entire Fraser Valley. The creation of this new unit, in fact, appears to have boosted the morale of many working in the field of addictions in the Fraser Valley.

Despite this, two schools of thought emerged as to the type of facility needed in Abbotsford. One would like to see a facility modeled after Chilliwack's Withdrawal Management Unit. A separate "school" outlined the need for a "walk-in" or "wet" facility, particularly for youth. This type of detox was also referred to as "detox on demand". Whatever term was used, they were describing a detox with very few barriers to access—a facility where someone in need can be brought in for help, on relatively short notice, even if they have been using drugs or alcohol within the last 24 hours.



The manager of the Maple Cottage Detoxification Centre, indicated that she doesn't see one type of facility as being better than another. Rather, she indicated that offering more of a variety of detox services is beneficial as it generally means you'll reach or serve more individuals in need.

For example, one of the criteria for admission to the detox in Chilliwack is that the individual has not used drugs or consumed alcohol 72 hours prior to being admitted. A number of interviewees involved in the operation of recovery houses, as well as counsellors currently working in the field of addictions in Abbotsford, feel that this barrier excludes a significant number of those in need. One interviewee responded to the 72 hour clean requirement by asking, *"Why would you need a detox, then? After 72 hours they've practically detoxed themselves."*

Another interviewee commented that he understands the need for this restriction—"You want to make sure they're serious and not just looking for 'three hots and a cot', but at the same time, most need help." This same individual suggested that the best solution for Abbotsford would likely come from a closer examination of Vancouver detox, Cordova detox and the Withdrawal Management Unit in Chilliwack, resulting in a blended design and approach that would best meet the need in Abbotsford.

An interview with the Program Coordinator at Abbotsford Addictions introduced the idea of "in-home detox"—a concept that has been shared among various peer groups. This would involve the individual remaining at home and having a public health nurse or member from the detox team checking in on a regular basis. Some stakeholders view this as a cost-effective option, although they're not entirely clear on how it would be administered.

Other individuals indicated, that because it is currently a challenge and quite time-consuming to get someone from Abbotsford into detox when they need it most, even with the additional beds in Chilliwack, they will, at times, help out by providing "soft detox". This process involves the provision of shelter to let the individual sleep as much as possible, keeping them clean and away from harm, and helping to make them comfortable with available medications. Due to the potential risks and staffing limitations, recovery houses do not want to get into this process. Unfortunately, that's not always possible. When someone desperately needs help and can't be admitted to detox because of a wait list or their current condition, and turning them away would prove risky or potentially dangerous, the only choice that remains is "soft detox".

The other issue around timing and access to detox services, which in turn determines the type of facility selected, has to do with the "window of opportunity". A number of interviewees explained that for many addicts or alcoholics who seek help or at least present an opportunity for intervention, the window of time in which to act is limited. This window, according to a number of individuals, closes quickly—often within 12 to 48 hours. Where youth are involved, interviews with MCFD's Youth Section Team Leader and Social Worker revealed that this is definitely the case. The window of opportunity to get a youth into detox for help is less than 24 hours.

There are a number of reasons for this. One of these seems to be avoidance of withdrawal. Addicted individuals routinely resume substance abuse to avoid the pain of withdrawal, and



ultimately the issues driving their addiction. These issues are driving the need for a detox facility that is readily accessible, with as few barriers as possible. Hence the term "walk in" detox or "detox on demand".

A similar approach is being taken in Victoria where the Victoria Cool Aid Society is now transporting individuals in need of detox to a sobering centre. A retro-fitted van, designed solely for this purpose, is operated by trained Cool Aid staff. Although the sobering centre is not a detox facility, the ultimate goal of this approach is to move towards a "wet detox" that offers additional care and supervision beyond what is provided at a "sobering centre". Both approaches are indications of a growing need to reduce the number of barriers to accessing this type of support service.

### **Building the Road to Recovery**

The research revealed that most interviewees, particularly those who are working in the field of addictions, are keenly aware of the connection between all of the "paving stones" that make up the "road to recovery". These "paving stones" include:

- outreach and education
- emergency shelter
- drop-in facilities
- community policing
- detox
- outpatient treatment and counselling services
- residential treatment
- employment services
- recovery houses - pre and post treatment
- bridging facilities
- supportive housing
- independent living with external supports provided by AA, NA, Alano Club and Alanon, as well as local churches, ministries and First Nations groups.

Therefore if Abbotsford is to offer access to detox services locally, for both youth and adults, the facility will need to be effectively linked or integrated with all other elements. Improved communication and thoughtful planning will help to ensure that all existing support services are utilized effectively and in the most cost-effective manner possible.



## **Detox Services for Youth – A More Specialized Approach**

Interviews with a variety of youth agencies and service providers clarified some specific considerations relating to detox for youth.

The first consideration is that it may be more effective to have a youth detox on site or in close proximity to a youth safe house, emergency shelter or drop-in. As many of the current services for youth are quite specialized in their approach, as demonstrated by the Cyrus Centre, Youth Unlimited, ACE and Impact, and because the issue of ensuring youth safety is paramount, this may prove to be the best option. In addition, some youth may require a higher level of security or supervision that can only be offered by a youth shelter that has planned for this type of situation or has been "purpose-built".

Second, because the elements of trust, rapport and "comfort" within their surroundings play such a huge role in successfully connecting "at risk" youth with the services they need, an adult-oriented detox, particularly one that adheres to a "health or medical model", may not be the type of resource that effectively addresses youth needs. Interviews with MCFD's Youth Section highlighted this point.

MCFD's Team Leader and Social Worker indicated that a 72 hour wait period for youth to access detox is unrealistic. As previously indicated, the window of opportunity is often less than 24 hours. Instead, for youth they recommended a "detox on demand" approach, a facility that is not in the hospital, and one that follows more of a "social model". They also indicated that a youth detox needs to be accepting of the fact that there will be relapses and that these relapses must be viewed as part of the overall process of recovery. It was also suggested that if a youth detox were to open in Abbotsford next week, 4-5 beds could be filled promptly and the facility would remain busy.

### **Creating Options**

Finally, it may be necessary in Abbotsford, or within the Upper Fraser Valley, to introduce a service similar to PLEA's Youth Detox Program in Vancouver. This 4-bed, non-medical detox offers 24-hour support and supervision in a home-like setting with caregivers trained in detox. This service for non-street-entrenched youth may provide another viable option, particularly if the proposed youth detox, located on-site at the proposed youth shelter, is geared more for street-entrenched youth. Again, it's about creating cost-effective options that best address the issues related to vulnerable and troubled youth in dire need of intervention.

### ***Opportunities***

The research process identified a number of individuals who would be willing to take part in more advanced and focused discussions pertaining to the location and development of detox facilities in Abbotsford.



***SUPPORT SERVICE GAP TWO:***  
**ADDITIONAL FUNDING FOR SUPPORT SERVICES  
AND PROGRAMS OFFERING FOOD AND CLOTHING  
TO LOW-INCOME RESIDENTS**

***Issues and Conclusions***

**Increasing number of households moving into and beyond core housing need**

A growing number of Abbotsford's households spend over 30% of their monthly income on rent. As well, a growing number of households are gradually moving into the worst case category of housing need. These trends are creating spin-off trends and related problems for low income households.

**Not enough money for food and shelter – a growing trend**

The Abbotsford Food Bank gives out 30,000 food hampers every month. Their data reinforces the fact that many low-income singles, families and single parents in Abbotsford, whether working or on social assistance, are unable to adequately meet their basic needs for both food and shelter. After paying for rent, there is simply not enough money left over to adequately feed and nourish themselves, as well as their children, on a consistent basis. Many Abbotsford residents are going hungry in exchange for the roof over their heads.

Interviews with social service providers and program coordinators revealed that the numbers reported at the food bank may be low. Youth and family workers, in particular, stated that they are aware of individuals and families in need in Abbotsford who *do not* access the food bank because of shame and embarrassment, or because they don't want their lifestyle to be scrutinized. Abbotsford Community Services Youth Resource Centre indicated that they routinely see youth who have been told that they are not to go to the food bank or ask anyone for food. As a result, the children in these families often do without and go to school hungry (if they go to school regularly), find creative ways to feed themselves, or they "dumpster dive".

**Social programs attempting to meet some of the demand**

The growing trend of not enough money for both food and rent among Abbotsford's lower income groups is affecting social service providers. An increasing number of programs are finding that they must always keep food on hand and find creative, respectful ways to feed their clients. Numerous examples of this were identified throughout the research process, and throughout the Upper Fraser Valley.

It has been said, "You'll never go hungry in Abbotsford", and to a certain extent, this is true. As the *Abbotsford Housing and Support Service Inventory* indicates, in addition to the Abbotsford Food Bank and Salvation Army, there are numerous churches and drop-ins that provide free breakfasts, lunches, dinners, as well as handouts throughout the week. In order to take advantage of these opportunities, however, individuals and families must be well-informed and organized, as most meals or handouts fall within a specific time frame on a specific day.

They must also be capable of transporting themselves to a specific location, which can also be a challenge among low-income groups or youth who don't own or operate a car and, for a



variety of reasons, are unable to effectively utilize public transit. Obtaining free food in Abbotsford is challenging for some of these groups, particularly when the weather is cold and wet.

It should also be noted that there are societies, such as the Little Sisters Ministry, and Youth Unlimited or C-21, that actively seek out the isolated and the homeless in Abbotsford, Mission, Chilliwack and Langley in order to drop off food and other necessities. Recent interviews indicate that Little Sisters routinely drops off food to a number of homeless women in Abbotsford who live in cars with their children. According to our interviews, a number of these women work and make arrangements for their childrens' care, but cannot afford to pay current rents and don't want their children taken away from them.

In addition, the research indicated that many social service programs and drop-ins throughout the Upper Fraser Valley must to provide food or nutritious snacks at most of their programs because the children, youth, single moms, or low-income families attending these programs are hungry. This need has also been noted by Fraser Health's prenatal programs for young parents and single moms. It not only places an added demand on social programs and their allotted funds, but provides another indication of the scope of need.

It is also fair to say that our research revealed concern among some service providers about creating a dependency within specific low-income groups. Although it was made clear that no one wants to question an individual's need, or set limits on how often someone can access critical supports, many service providers want to find a more sustainable solution that enables individuals and families to support themselves. Many see this as essential to enabling them to maintain their dignity and self-respect.

Abbotsford is a generous community—the most generous in the country, in fact.<sup>19</sup> But with increasing demands from a growing number of homeless and those at risk of homelessness, it's logical to assume that some residents may reach their limits of giving. Alternatively, if more private donations are needed to address the demand for food and shelter for these individuals and families in need, it may limit the funds available for other community initiatives.

In conclusion, despite all that is being done in Abbotsford to feed, clothe and provide shelter for those in need or "at risk", additional steps will need to be taken. Without advances in the area of affordable and accessible housing, it's clear that the demand on social services and on local taxpayers will continue to grow, as the city grows. Furthermore, if the economy and the job market, for whatever reason, takes an unexpected turn for the worse, current housing issues and their related problems will be magnified.

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<sup>19</sup> Statistics Canada (November 1, 2005) shows Abbotsford taxpayers gave on average \$540 each in 2004 – by far the highest average among all Canadian municipalities. Toronto was second with an average of \$320 per resident. The average donation per taxpayer in Canada is \$230.



## 3.2 CITY OF CHILLIWACK

### *Introduction*

Chilliwack is one of the fastest growing communities in the Fraser Valley. With a strong provincial and local economy, local incentives to attract business and industry seeking to move its operations away from the urban core of Vancouver, and waves of retiring baby boomers, continued growth is expected. In turn, one of the central, and ongoing, challenges for Chilliwack is to increase the supply of affordable housing options for its residents, particularly those with lower incomes and special needs.

The City of Chilliwack recognized this growing need a number of years ago and has taken significant steps to examine the issues and fully comprehend the scope of the problem. In this regard, Chilliwack is ahead of the other municipalities in the Upper Fraser Valley (Bennett, 1998; City of Chilliwack, 2002).

As a result of the *Housing Assessment and Action Plan* (Bennett, 1998), Chilliwack's Mayor and Council is generally well-versed on the following local housing concerns and needs:

- emergency shelters for homeless youth and adults
- additional second stage housing for women fleeing domestic violence
- additional subsidized housing
- affordable seniors housing at various care levels
- affordable housing students and mature singles
- affordable housing opportunities for employed, low-wage earners
- affordable housing opportunities for first-time home buyers
- quality affordable housing
- adaptable housing that allows people to age in place
- housing for individuals with mental or physical disabilities
- additional housing for clients of Mental Health
- council's support for innovative housing initiatives
- strict design guidelines for the entire District of Chilliwack
- a district-wide housing registry and housing resource center

From Bennett (1998), Chilliwack also knows that its low-income and "special need" households are faced with the following challenges:

- an extreme shortage of subsidized housing;
- frequent rejection at higher quality rental projects, thus rendering them captive to the "slum housing" segment of the rental market;
- further entrenchment in the poverty cycle as they spend an inordinate portion (as much as two-thirds) of their income on accommodation expenses;
- minimal provision of housing for the handicapped and mentally ill.



It also seems clear that Chilliwack understands the role of local government in the development of social housing. Bennett (1998) provides a clear synopsis of the housing crisis in BC, its history and background. The same report elaborates on the various municipal planning and development opportunities that represent viable options for Chilliwack and other local governments.

With this background to Chilliwack's relatively advanced position on the subject of affordable housing, it is intended that this report, and the research in general, will offer the following:

- an update and/or confirmation of Chilliwack's housing concerns and gaps;
- a current and more detailed inventory of affordable and accessible housing and support services in Chilliwack. The Chilliwack inventory should serve as a valuable reference, as well as a planning and communication tool;
- an opportunity to assess the city's progress in relation to stated action plans and previous reports;
- a renewal or revision of key strategies for the provision of affordable housing in the City of Chilliwack.





## ***STATISTICAL PROFILE***

The statistical profile of Chilliwack outlined in this section is not intended to be all-inclusive. A more comprehensive profile is available from the City of Chilliwack, BC Stats or Urban Futures.

The data selected for this profile was based on two criteria. First, that it has a direct correlation to affordable housing and related issues. Second, that it narrows the focus and, in some way, helps illuminate the size and scope of specific housing challenges.

Data sources for this profile include The City of Chilliwack, BC Stats, BC Housing, Stats Canada, Census Metropolitan Area statistics, Canada Mortgage and Housing Corporation and Urban Futures.

The Urban Futures data is used because it offered one of the most current sources of information for discussing growth and change as it relates to population, housing and employment. In addition, because the Urban Futures study focused on the Fraser Valley Regional District and offered data and analyses specific to the Upper Fraser Valley and its five sub-regions or communities, it offered a means of consistent comparison. Where possible, current estimates from the City of Chilliwack have been included to balance or add additional perspective to the projections made by Urban Futures.

### ***Population Statistics***

#### **Population of Chilliwack**

2002 (source City of Chilliwack)	69,535
2004 (source City of Chilliwack)	73,525
2007 City of Chilliwack projection, as of 2005	78,115
2011 City of Chilliwack projection, as of 2005	85,904
2011 Urban Futures projection, as of 2005	91,257

#### **Population Growth Rates**

1996-2004	10% or 6543 <sup>b</sup> residents
2002	2.26%
2003 to 2004	2.3% <sup>c</sup>

<sup>a</sup> From Urban Futures (2003).

<sup>b</sup> Absolute Change data from BC STATS. (2004). BC Municipal and Regional Population Estimates.

<sup>c</sup> BC Municipal Population Estimates (BC STATS, 2004) notes that among 54 municipalities, Chilliwack's growth ranks 5th (tied with Courtenay), as compared to Abbotsford's 2nd place ranking (2.7% increase) and Mission's 9th place ranking (2.0% increase) for the same period.



According to Urban Futures (2003), Chilliwack is projected to add 61,633 residents (84 percent growth) between 2003 and 2031. While Abbotsford will grow by the greatest absolute number, Mission is projected to experience the greatest relative growth, of 92 percent, over the same period.

### Population Distribution and Growth by Age Group

0-14 age group	21.3%
15-24	13.4%
25-44	29.1%
45-64	20.6%
over 65	15.6%

*Note:* From City of Chilliwack website. (2005).

In addition to the 2001 distribution figures, Urban Futures (2003) projects that the largest relative growth in Chilliwack from 2003 to 2031 will be between the ages of 25 and 34. According to their data, this group will grow by 10,781 or 128 percent in Chilliwack. In terms of absolute growth, the 65+ population is projected to add the greatest number of new residents in Chilliwack at 13,680, growing by 117 percent over the period.

### 2004 Homeless Count

In Chilliwack	87	In Upper Fraser Valley	407
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*Note.* From VanWyk and VanWyk (2004).

## Housing Statistics

### OVERALL SUPPLY

#### Current and Projected Housing Supply

	2003	2011	2016	2031
Ground oriented units	23,025	28,599 (24,681)	32,168 (27,784)	40,580
Apartments	5,705	7,291 (6,975)	8,476 (8,382)	12,435
Total	28,730 <sup>b</sup>	35,890 (31,656)	40,644 (36,166)	53,015 (51,524)

*Note:* City of Chilliwack projections, as of 2005, are in parentheses.  
All other data is from Urban Futures (2003).

<sup>a</sup> Ground oriented units include single family dwellings and townhouses.

<sup>b</sup> 2005 estimates from City of Chilliwack: 27,260 total dwelling units - apartments 5451, ground-oriented 21,809. Total does not include secondary suites. Chilliwack's secondary suite estimate for 2005 was 1600.



## **AFFORDABILITY**

The statistics that offer additional insight on housing affordability in Chilliwack are annual household income, whether earned or from social assistance, and the percentage of income allotted to or required for housing.

### **Household Income in Chilliwack**

Average Household Income (2000)	\$56,829 (BC \$64,821)
Average for Husband/Wife (2000)	\$62,153 (BC \$70,033)
Average for Female/Lone Parent (2000)	\$27,917 (BC \$33,829)
11.8% of households earn less than	\$20,000 (BC 12%)

### **Income Assistance**

Percentage of Chilliwack's population receiving Income Assistance as of September 2004

Total (ages 0-64)	5.5% (as compared to 4.1% in BC)
Children (0-18)	5.7% (as compared to 4.2% in BC)
Youth (19-24)	5.3% (as compared to 3.1% in BC)

The percentage of Chilliwack's population on income assistance exceeds the average for British Columbia. In addition, single parent families represent 23.8% of the total caseload in Chilliwack as compared to 19.1% of the total caseload in BC.

It should also be noted that in Chilliwack, only 1.3% of the population between the ages of 19-64 who are on income assistance<sup>20</sup> are also considered employable.

### **Income Examples for Individuals on Social Assistance**

Social Assistance for a single person	\$510 per month or \$6120 per year
Disability I for a single person	\$608 per month or \$7296 per year
Disability II for a single person	\$856 per month or \$10,272 per year

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<sup>20</sup> All Income Assistance recipients include the disabled but exclude aboriginals on reserve.



## **CORE HOUSING NEED**

According to CMHC, a household is said to be in core housing need if its housing falls below one or more of the basic housing standards and it would have to spend 30 percent or more of its income to pay the average rent of alternative local housing that meets all three standards. The basic housing standards are:

- adequate condition – does not require major repairs
- suitable in size – has enough bedrooms
- affordable – shelter costs are less than 30 percent of before tax household income

In some cases these household could afford to rent alternative housing which meets all three standards; in some cases they cannot.

According to CMHC data for 2001, 28.3% of all households in Chilliwack were renters, and 53.2% of these renters were spending more than 30% of their income on shelter. This is substantially higher than the BC figure of 44.1%. With regard to household owners in Chilliwack spending over 30% of their income on shelter, the figure is 19.5% as compared to 20.7% for all of BC.

### **Chilliwack Households in Core Housing Need**

Data provided by BC Housing's Research and Corporate Planning division offers further insight on actual numbers in core housing need, as well as the trend from 1991 to 2001:

Renters:	2570	
Owners:	1475	Total 4045

### **Chilliwack Renters in Core Housing Need over 10 years**

In 1991	1905
In 1996	2470
In 2001	2570

A further breakdown of data provided by BC Housing allows us to quantify the number of specific households in core housing need in 2001, including the increasing levels of risk as households move closer to the point of worst case housing need and/or increased risk of homelessness through economic eviction.

Chilliwack households spending 35-39% of income on shelter	975
Chilliwack households spending 40-49% of income on shelter	1240



## WORST CASE HOUSING NEED

### Chilliwack Households In Need and paying At Least Half (INALH)

Households in this category are described as being in 'worst case' housing need. These are households that are spending 50% or more of their income on shelter.

Household by Tenure	Number of Households INALH
Owned	845
Rented	1525
Total	2370

According to Melzer (2001), INALH households in Canada tended to be tenants, to be disproportionately younger; to be non-family households or lone-parent family households with a child under 18; to have a lower income; were less likely to have their major source of income from employment; were more likely to live in apartments, particularly low-rise apartments; and were more likely to live in dwellings needing major repairs. Their annual incomes are usually less than \$20,000.

The same study also indicated that the largest number of INALH households were in British Columbia, Ontario and Quebec. The percentages of households which were INALH ranged from 3% in NWT (including Nunavut) to about 8% in BC.

More critical to this report, however, is the fact that Chilliwack has over 2370 households in the INALH category or in *worst case housing need*. These households are at greater risk of homelessness due to economic eviction, and are less likely to be able to provide an adequate amount of food, clothing and other essentials for themselves and their family, as the remaining data on rental accommodation will further demonstrate.

### Gross Rent or Major Monthly Payment in Chilliwack (2001)

Tenants/Renters	\$669 per month (as compared to \$750 in BC)
Owners	\$805 per month (as compared to \$904 in BC)

*Note.* From BC STATS (2004) – Statistical Profile, LHA 33: Chilliwack

### Average Rents in Apartment Units by Bedroom Type/Vacancy Rate 2004

Bachelor	data not available
1 bedroom	\$508 (2.6% vacancy)
2 bedroom	\$640 (2.5% vacancy)
3 bedroom	data not available

*Note.* From CMHC (October 1, 2004)



Some additional perspective on vacancy rates can be derived from CMHC's *Rental Market Report* (CMHC, October 2004). According to this report, the average rental apartment vacancy rate in Canada's 28 major centres was unchanged at 2.7 per cent in October 2005 compared to last year. This followed three consecutive increases in the vacancy rate over the 2002 to 2004 period. The vacancy rate remains below the average of 2.8 per cent observed over the 1995 to 2004 period. On the other hand, some of the lowest vacancy rates identified were in British Columbia, with Vancouver at 1.4% and Victoria at 0.5%.

### **Rental Accommodation in Chilliwack – Snapshot Survey of Basement Suites**

<i>Basement Suites Available</i>	<i>Price range</i>
1 bedroom	\$550-\$700
2 bedroom	\$625-\$800

*Note.* From Chilliwack Progress (September – October 2005).

Interviews with Chilliwack real estate agents specializing in the management of rental properties indicated that rental rates in Chilliwack rose 5% in 2004 and 7% in 2005. The research also indicated that current vacancy rates in Chilliwack are considerably lower than a year ago, particularly for individuals or families with a fixed or low income. This is partly because a significant number of rental units are being sold and are not going back into the rental market—a trend that was also observed in Abbotsford. In addition, of the 338 new rental units being built in Chilliwack in 2005, most are priced beyond the affordable range of low-income residents.

In summary, the current supply of affordable rental units in Chilliwack is shrinking, leaving low-income residents with fewer options and at greater risk of homelessness. It's also clear that for those on income assistance or disability, there are even fewer affordable options. Income assistance and rental data reveals that a single person on income assistance in the City of Chilliwack cannot even afford a typical one-bedroom basement suite, assuming that the landlord is willing to rent to them in the first place. Furthermore, even if they are able to secure a basement suite, at current social assistance rates, they will not have enough money left over for adequate food and other essentials.

As a result, the present shortage of affordable rental accommodation in Chilliwack, coupled with rising rental rates and antiquated social assistance rates that are out of synch with BC's housing market, can only lead to further and more significant housing and social problems. This is almost certain to occur unless the federal, provincial and municipal governments, as well as key funding agencies and logical partners step forward and take some progressive action to intervene.



As CMHC's Chief Economist, Bob Dugan, stated in December 2005:

*"Even though the average rental apartment vacancy rate has moved higher in recent years, many households are still facing affordability issues across Canada. Either these households need to move to less expensive units or require additional help to make their monthly shelter costs more affordable. In many cases, however, there are not enough vacant units to meet the needs of all households in core housing need. Therefore, additional affordable housing units continue to be required."*

### ***Recent Developments***

Throughout 2005 there were a number of advances related to the development of affordable and accessible housing and support services in the City of Chilliwack. Some of these include:

- **The Waverly Seniors Village Opens January 2005**

This development provides a range of services and care levels, from assisted living to residential care. Forty of the 66 assisted living units are subsidized through Independent Living BC. The rent supplement bridges the gap between the market rent and what the tenant can afford. Residents receive personal care services, such as assistance with medications, as well as recreational opportunities, housekeeping, meals, and laundry services. BC Housing provides funding to make sure housing remains affordable to tenants. Fraser Health funds the personal care services for the Independent Living BC units.

- **The Cascades Set for Expansion**

This privately owned residential care facility offers complex care and assisted living. As of August/05, the Cascades offered 54 beds of complex care. By Feb./06 there will be 60 additional complex care beds that are subsidized. By Oct./06 it is possible that there will be another 32 complex care beds which are subsidized, and by Dec./06 there will be an additional 48 assisted living beds, of which 36 will be subsidized.

- **Chemical Withdrawal Management Unit Opens**

This 9 bed detox unit in Chilliwack General Hospital is a first in the Upper Fraser Valley. The unit provides an opportunity for clients from within Fraser Health to safely withdraw from alcohol or drugs. The facility also offers one bed for youth. Since opening in June 2005, the unit has had an extensive wait list.

- **Chilliwack Salvation Army Opens New Youth Shelter**

These safe house beds for youth between 13-18 years of age are a new resource as of November 2005. They represent a partnership between MCFD and the Chilliwack Salvation Army. These beds are for youth not currently in the care of MCFD, but who are in vulnerable or dangerous situations as a result of drug use, violence or prostitution.



- **Xyolhemeylh Child and Family Services Opens Semi-Independent Living Units for Youth.**

This 10 bed apartment building is for youth 15 to 18 whose foster placement has broken down and are not able to function on their own.

- **Xyolhemeylh Child and Family Services Opens Youth Emergency Placement Program.**

This new 6 bed facility, a BRITCO portable on site at the Skway reserve at the far end of Wellington, was scheduled to open late in 2005. This is a short-term placement facility for youth who are under the age of 19. The length of stay will range from 24 hours to 30 days based on individual need and assessment of each situation.

- **Triangle Resources Opens New Office in Chilliwack**

Triangle offers specialized employment programs and personal management skills to assist both men and women with multiple barriers to finding and keeping employment.

- **Chilliwack's Child and Youth Mental Health Team (MCFD) Grows**

Along with the Early Psychosis Program and an outreach worker, the team now has the part-time support of three psychiatrists and two contracted psychologists who can go to the alternate schools and conduct assessments, as well as one-on-one sessions. In addition, a *community committee* or working group in Chilliwack has recently been formed to address some of the issues related to children and youth who are resistant to treatment. As well, the approach now used is whoever sees the child or youth first, in the case of a "mixed presentation" works with both issues – substance abuse and mental health.

- **Topaz Place – A New Mental Health Facility to Open in January 2006**

This 10 bed Fraser Health facility is the first purpose-built community mental health facility in the region that is designed for *aging in place*. Topaz Place is an example of Fraser Health's goal to build a more responsive, effective continuum of services.



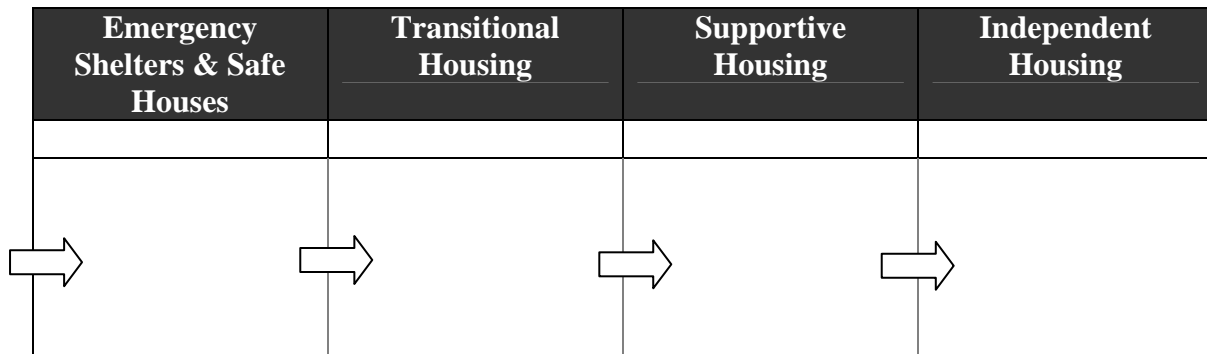


## Current Gaps

Despite some impressive developments for the City of Chilliwack in 2005 and early 2006, the research confirmed a number of significant gaps related to the provision of affordable and accessible housing and supports.

### BACKGROUND

A key part of the research process involved the creation of a comprehensive inventory of affordable and accessible housing and related support services in Chilliwack. This inventory is available as a separate document and is ideal for anyone who wishes to learn more about Chilliwack's affordable and accessible housing supply. The inventory identifies and describes all of the facilities and resources available in Chilliwack at the time of this research. It also includes relevant statistics, where possible, and key contact information. The inventory is structured and organized according to the four types of housing that make up the *Affordable and Accessible Housing Continuum*, shown below.



The Chilliwack inventory and housing continuum provided a sound basis for review and assessment throughout the analysis phase of the research. It also allowed the gaps and issues to be viewed in a larger and more meaningful context.

In addition to the inventory, a consultation process, including a well-attended workshop at the local UCFV Campus, was conducted. The consultation workshop involved a diverse group of stakeholders who freely offered ideas, insight, data and referrals. Stakeholder referrals to other key contacts expanded the research in a significant and helpful way. Numerous in-depth interviews and a small number of focus groups were also conducted. Where possible, stakeholders contributed target group data, as well as results from their own research which included surveys, focus groups and independent studies.

Based on this process, Chilliwack's current gaps are categorized by housing and support service.



In addition, only those gaps that emerged in a substantial way are highlighted in this report. There were many needs expressed throughout the research process. However, in order for an expressed need to be recognized as a significant gap, it had to be supported by either solid statistical data or a substantial amount of experiential data that could be independently verified by a number of different sources. Where statistical data was limited, the research team conducted in-depth interviews, site visits, and reviewed related reports in order to reach a conclusion.

As a result of this research, the housing and support service gaps listed in this report can be viewed as priorities for Chilliwack. Given the limited amount of resources currently available and the amount of time and energy that will need to be expended in order to access funding and create the necessary partnerships and plans required, a clear sense of what is most important will be required.

### **HOUSING GAPS**

- Affordable, independent housing for low income singles, single parents, seniors and families.
- Supportive housing for individuals with an ongoing or persistent mental illness.
- Transitional and supportive housing for individuals with addictions or a concurrent disorder.
- Supportive or semi-independent housing for youth and young single parents.

### **SUPPORT SERVICE GAPS**

- Food and clothing for low income residents.
- Youth detox beds.
- Youth and adult drug and alcohol rehabilitation program.



***HOUSING GAP ONE:***  
**AFFORDABLE, INDEPENDENT RENTAL HOUSING**  
**FOR LOW-INCOME SINGLES, SINGLE PARENTS, FAMILIES AND SENIORS**

***Current Inventory***

Chilliwack's current supply of affordable and accessible independent housing for its low income residents is remarkably low.

In terms of subsidized housing, the research could only identify one co-op housing development—Cheam Housing with 45 units. Although definitely in the affordable range with bachelor units renting for \$265 per month and one bedroom units at 30% of income, it had ten people on the wait list.

Kiwanis Housing in Chilliwack adds 34 units to this inventory, but it currently has an even greater problem meeting demand. At the time of this research it had a 100% occupancy rate and seventy-five people on the wait list. Interviews revealed that this facility gets numerous requests from families living on minimum wage jobs, expectant young women, physically disabled individuals and others, due to closure of the Canadian Forces base.

Chilliwack Legion Housing, which is also subsidized, has two apartment complexes for seniors, adding 72 units to the affordable inventory. However, 95% of the units are for veterans and spouses and only 5% are available for non-veterans needing affordable, short-term housing. Here as well, there are substantial wait times. One of the facilities had 28 individuals or couples on their wait list at the time of this research.

The other affordable, independent housing complexes for seniors in Chilliwack are Columbus Manor, Trident Manor, Lion Roy Campbell Lodge, Garden Villa and Redwood Manor. Combined, they only add 168 units to Chilliwack's inventory. Most of these operate full to capacity and vacancies are filled promptly.

According to the Chilliwack & District Seniors Resource Society, the requests for affordable independent housing are constant and the demand has steadily increased from 2004 to 2005. Other stakeholders were quick to point out that, based on their knowledge, seniors currently make up approximately 15% of Chilliwack's population, a percentage that is expected to double over the next three to four years.

All of the facilities previously listed, in grand total, only contribute 319 units of affordable housing for singles, single parents, families and seniors – a number that is clearly inadequate.



Beyond this, the inventory for affordable, independent rental housing primarily consists of apartment buildings and secondary suites. A current estimate from the City of Chilliwack for apartment units is 5450. Of the 338 rental units being built in Chilliwack in 2005, most are mid-market or higher and, therefore, are not accessible to low income singles and families.

Because most mobile homes in Chilliwack are owned, they have not been included in this inventory. It can be noted, however, that the 1996 inventory of mobile homes, which was 744, has declined.

Data from the City of Chilliwack<sup>21</sup> conservatively estimates its secondary or accessory suites at 1600 units.<sup>22</sup> When this is added to the City's current estimate of 5450 apartment units, the total inventory of rental units in Chilliwack is 7050.

Based on the 2004 population figure for Chilliwack (73,525) and the 2004 figure for the percentage of Chilliwack's population on income assistance (5.5%), the number of affordable or subsidized units required for this target group alone is 4043. This does not account for any low-income residents such as students, working singles, single parents or low income families who are not on social assistance.

In terms of rent assistance or rent supplements, data from BC Housing indicates that 411 individual households in Chilliwack currently receive rent assistance in the private market, either through SAFER or the Independent Living BC program.

### ***Current Issues and Demand***

The housing need problems in Chilliwack tend to be concentrated at the low income levels. What we can conclude (based on Chilliwack's previous housing reports, the statistical profile above, the consultation process, in-depth interviews and the 2005 inventory accompanying this report) is that Chilliwack still has the following issues or challenges:

- a growing number of residents in and beyond core housing need.
- a higher-than-average number of residents on income assistance in all age categories, but particularly for youth between the ages of 19-24.
- a higher-than-average number of single parent households.
- a dwindling supply of rental units that are accessible to low income residents.
- an increasingly expensive rental market with more stringent requirements for renters and, therefore, higher levels of rejection for low-income residents.

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<sup>21</sup> Chilliwack city staff conservatively estimate that at least 10% of the 16,362 single family homes have a secondary suite.

<sup>22</sup> Chilliwack does not require registration of secondary suites, but requires them to conform to building code standards and to be in a zone that allows secondary suites.



### **Increasing signs of trouble**

Solid, community-based evidence revealed that a growing number of Chilliwack residents are in fact well beyond core housing need and into the CMHC's "worst case" scenario. This information comes from interviews with Chilliwack Community Services and other service providers.

The following is an excerpt from an interview with Chilliwack Community Services:

*"We have a huge percentage of people in Chilliwack who can't even meet their most basic needs. We see so many people who can't afford to properly feed and clothe themselves or any dependents because they have to pay too much for housing. With the current cost and shortage of housing in the Fraser Valley, low-income residents are left with too little to pay for food, clothing and basic hygiene needs, including doing their laundry. This is why Chilliwack Community Services offers food at almost all of their programs. Our program coordinators know that for some of the children, the meal they get at that program will likely be all they get that day."*

The interview identified that the problem of kids not getting enough to eat was particularly noticeable at Central Elementary School, near downtown Chilliwack. In addition, *Family Matters* now offers a clothing exchange and laundry facilities, as a significant number of people coming to Family Place cannot afford to launder their clothes or to buy some of the clothing they need.

### **Dwindling supply of affordable rental units**

Interviews with local real estate agents and landlord/developers familiar with Chilliwack's rental market revealed that availability of lower-end rentals is diminishing, rental prices are rising and the acceptance criteria for renters have become more stringent. Landlords interviewed are not renting to individuals who do not have a job, and stated that *"drugs cool the welcome"*. Many landlords say that these tenants are responsible for a considerable amount of damage, and note that anyone using crystal meth is extremely difficult to remove from an apartment.

As well, an increasing number of landlords are conducting criminal record checks and are more diligently reviewing references.

### **The sale of rental units**

According to these sources, one of the reasons for the diminishing supply of affordable rental units is that a significant number are being sold and are not being put back onto the rental market. One of the agents interviewed stated that in 2004 he had between 11 and 13 one-bedroom rental apartments in the \$500-\$550 per month range on Cook Street. By 2005 he had only 4 or 5 left, having sold the other units. In addition, smaller, older buildings are being torn down, only to be replaced by mid-market or higher-end townhouses or apartment complexes in Chilliwack.



One of the landlord/developers added this perspective:

*"The BC government is complicit in the low-cost housing shortage because they haven't raised the shelter portion of the welfare rates in so long. It means there's no money in it for people who would try to help. We've had 10-13 years of the same rate, \$325/month, which isn't enough to maintain any facility. I'm paying for the maintenance of these low-income buildings out of the earnings from my other buildings. Who would build new low-income housing when you could sell the same thing at \$180,000 or \$200,000 per unit to the normal market, and you have to deal with these folks?"*

### **No incentive to renovate or develop affordable units**

The following comments offer additional insight as to why developers don't bother to renovate an old building and develop additional affordable units at the present time:

*"I have eight low-income rental units in one building and another 12 across town. I could start building more, but it's money that's the problem. To renovate a shell you'll spend \$25-30,000 per unit, apart from the purchase of the land. The bank wants prime plus one, and after insurance, heat and utilities you have \$150 per month to service \$150,000 worth of debt. There were programs at one time, when you'd get a certain amount of money back per building. The deal was that the loan was forgiven over a period of years as long as the building was kept for low-income residents."*

### **Low vacancy rates and rising prices**

Interviews revealed that rental prices in Chilliwack rose by 5% in 2004 and 7% in 2005. The snapshot survey tends to support these findings. It indicated a range of \$550-\$700 for a one-bedroom *basement suite* and \$625-\$800 for a two-bedroom *basement suite*. These rates are considerably higher than the average rents indicated by CMHC in 2004.

Interviews also revealed that pets are a huge issue in the current rental market, particularly among low-income groups who seem to want or need their pets, but in many cases are unable to afford them. Renters in Chilliwack can expect to pay 7-10% more for a unit if they have a pet in 2006, assuming that pets are allowed.

One agent also noted a significant number of single mothers who aren't able to work because they can't afford day care for their children, as well as people with disabilities and some seniors looking for more affordable rental housing in Chilliwack. The same agent indicated that he doesn't have anything to offer them—the same message these individuals and families are getting from Cheam Housing, Kiwanis, Chilliwack Legion Housing and the independent housing complexes for low-income seniors.



## Vacancy Rates Don't Apply to Everyone

According to CMHC's Rental Market Report (CMHC, October 2004) the vacancy rate for a one-bedroom unit in Chilliwack in October 2004 was 2.6%, while the rate for a two-bedroom was 2.5%. Information from local realtors indicates that the current market is much tighter than this.

Although any of these rates can be considered low by rental standards, they are known to be much lower for youth, single parents, anyone leaving an alcohol or drug rehabilitation program, anyone leaving a correctional facility<sup>23</sup>, anyone registering "a hit" on a criminal records check, anyone with a mental health diagnosis (especially if they indicate that their case manager sent them), and certainly anyone requiring wheelchair access.

The majority of Chilliwack's affordable apartment units are old and either do not have an elevator or are not wheelchair-accessible. This means that the only units accessible by wheelchair may be on the main floor, which further reduces the stated vacancy rate for this particular group.

Chilliwack Community Services' Youth Outreach Services indicated that there are very few landlords willing to rent to youth. Triangle Resources, one of Chilliwack's highly regarded employment services, indicated similar barriers and difficulties for a number of individuals attending their programs. In particular, Triangle's owner indicated a shortage of one-bedroom or single-room occupancy units for low-income singles, male and female, who are working their way back into the job market. For these individuals, housing is a critical component.

In summary, given some of the current trends in Chilliwack's rental market, it appears that low-income and vulnerable renters will continue to face an array of formidable challenges unless additional affordable units are added to Chilliwack's inventory. It's also logical to conclude that if current trends continue, the homeless population will increase, along with the demand on local service providers.

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<sup>23</sup> On any given day, the Correctional Service of Canada manages 1100 individuals on day and full parole, excluding Statutory Release (approximately 350) and Warrant Expiry. Of these, 25% or 362 are in the Fraser Valley and an estimated 250 individuals are likely in need of affordable housing. (CSC, 2005)



## *Conclusions and Strategies*

Chilliwack's extreme shortage of subsidized and affordable housing is well documented. The impact of this shortage on low-income residents in Chilliwack is also well documented (City of Chilliwack, 2002) and is known to cause "frequent rejection at higher quality rental projects, thus rendering them captive to the slum housing segment of the rental market and further entrenchment in the poverty cycle as they spend an inordinate portion (as much as two-thirds) of their income on accommodation expenses."

Chilliwack's *Housing Assessment and Action Plan* also notes, "Municipalities have the power to define affordable housing according to the more specific needs of their local communities. Affordable housing in the District of Chilliwack should be defined as housing that costs no more than 30% of the gross income of low income households which have incomes of 80% or less than the average household income of the local area." (City of Chilliwack, 2002)

Because the needs and concerns are clear, evidence-based, and have remained "quietly on the shelf" for a considerable length of time, and because Chilliwack's growth has created an even greater affordable housing challenge, there is a sense of urgency to focus on the following strategies:

- Preserve or revitalize the current inventory of affordable rental units, particularly one and two bedroom resources, as well as secondary suites.
- Establish partnerships and create incentives for the development of new affordable housing units, especially those designed to meet the needs of single parents, low income singles, families and seniors.
- Build additional co-op or subsidized housing units that meet the financial limitations of Chilliwack's low-income residents.
- Increase the number and offering of rent supplements.
- Introduce "good neighbour" training and more effective life skills programs for a variety of target groups including youth and single parents seeking their first apartment, individuals leaving correctional facilities, individuals who have experienced homelessness and are progressing along the housing continuum, and other individuals working toward self-sufficiency and independent living.





***HOUSING GAP TWO:  
SUPPORTED HOUSING  
FOR PEOPLE WITH A MENTAL HEALTH DIAGNOSIS***

***Current Inventory***

With the completion of Topaz Place in January 2006, Chilliwack will have approximately 67 supportive housing units for clients with an ongoing serious or persistent mental illness. This total includes 32 Supported Independent Living (SIL) contracts that address the housing needs of individuals who are registered clients of Mental Health and who have an emerging or persistent mental illness.

The breakdown of supportive housing for mental health clients is as follows:

First Avenue (MCC Supportive Care Services)	7 units
Topaz Place	10 units
Canfield Apartments	18 units
Creative Centre Society	32 SIL contracts
Total individuals housed	67

It should be noted that, although Abbey Therapeutics is capable of housing both mental health clients and individuals with a brain injury or mental/physical disability, at the time of this research they were housing only one individual with a mental health disorder. This number may increase in 2006 after licensing, when the bed count increases from 5 to 18. However, for now, they have not been included in this target group inventory.

In summary, this housing count or inventory is specific to mental health clients and should not be confused with the various family care homes and group homes in Chilliwack that house and provide valuable support services for individuals with a developmental disability or mental/physical disability.



## ***Current Issues and Demand***

### **Demand for the Supported Independent Living program exceeds supply**

The demand for Supported Independent Living units far outweighs their availability (Fraser Health, 2005). Almost all of the Mental Health Centres in Fraser Health, including Chilliwack, have substantial wait lists.

In May 2005, a survey of SIL utilization within Mental Health identified 317 clients needing SIL, with another 383 clients identified as requiring rental subsidy only. At present there are 644 SIL units available throughout Fraser Health and there is not much turnover. Because of the high cost of rent and the limited number of SIL units available, many individuals have to live in low-standard housing. Many of these clients are on disability allowances, which provide them with a total income of between \$780 and \$860 per month. With rental prices ranging from \$550 to \$750 for a one bedroom basement suite in Chilliwack, it's clear that finding an affordable unit is difficult and that there will likely not be sufficient income remaining for proper nutrition and other necessities.

These financial constraints also limit each individual's ability to participate in recreation or social activities, which in turn affects their physical and mental health.

### **Caseloads are high**

The average current caseload for Community Support Workers, who make home visits and assist SIL clients with various life skills and tasks, ranges between 15 and 20 individuals. This generally means that clients may see their support worker anywhere from once a day to once every two weeks. For many clients this is too infrequent and in most cases, telephone contact simply isn't adequate. These clients need to be contacted in person, as they easily stop taking their medications, withdraw into depression, and are overlooked. The research also revealed that maintaining an optimal level of support for mental health clients is critical to maintaining the confidence, good will and support of their landlords.

### **A cost-effective approach**

The Supported Independent Living program is extremely cost-effective. On average, the program costs \$6000 per client per year. In addition, Canfield House (a volunteer-run, privately operated SIL facility) has proven to be a highly cost-effective approach for providing affordable housing to individuals with an ongoing and persistent mental illness.



## *Conclusions and Strategies*

Due to the significant number of mental health clients who need or would benefit from a supported independent living arrangement in Chilliwack, the following strategies are recommended:

- Expand Fraser Health's SIL program in Chilliwack, increase the number of Community Support Workers, and provide funding for a mental health drop-in center for high-functioning individuals. A well-managed centre could provide additional programming, including essential social and recreational activities, which SIL clients cannot otherwise afford. With innovative programming and an outreach component, a drop-in centre could provide additional support to Mental Health's very busy Community Support Workers.
- Create a partnership to develop additional affordable housing units. A successful model is the partnership that was formed for the development of Canfield House. These affordable housing units are the result of cooperation between the Chilliwack Supportive Housing Society, BC Housing, CMHC, the Real Estate Foundation and Prospera Credit Union.

Additional items that need to be considered for any new development are funding for a full-time, on-site supervisor, as well as a mutually-beneficial integrated support agreement with Fraser Health.



***HOUSING GAP THREE:***  
**TRANSITIONAL AND SUPPORTIVE HOUSING**  
**FOR INDIVIDUALS WITH ADDICTIONS OR A CONCURRENT DISORDER**

***Current Inventory***

Chilliwack does not currently have any residential recovery (transitional) or supportive housing for residents with drug and alcohol problems or addictions.

The city used to have the Chilliwack Chemical Addictions Management Program or CCAMP, a 6 bed post-detox facility offering a stay of 20 days or longer. As of October 2005, however, this facility is no longer in operation. This facility was for men 19 years of age and older who needed a structured, transitional living environment and other support services to assist them in becoming clean and sober.

It should also be noted that CCAMP opened *prior* to the Chemical Withdrawal Management Unit at the Chilliwack General Hospital and, according to our research, the timing wasn't good. It was suggested that it should have been opened either after the withdrawal management unit opened, or closer to its opening, as it served a very similar target group. As of October, CCAMP ran out of funding, particularly for rent.

What this means for Chilliwack in terms of housing and support service for residents with drug and alcohol problems, is that there is only a detox centre—a highly-regarded new support service with a substantial wait list; and a number of outpatient drug and alcohol programs and services provided by Chilliwack Addictions and Prevention Services or CAPS.

It is worth noting that, although Chilliwack's new detox facility serves the entire Fraser Valley, the majority of its clients are from Chilliwack. Evidence of this "local demand" is further reinforced by interviews with Emergency Psychiatry, a 15-bed ward at Chilliwack General Hospital.

Their statistics indicate that between March 10 and August 23, 2005, of the 335 patients seen by the psychiatric nurse liaison, a significant majority were from Chilliwack and all had a concurrent disorder—alcohol or drug problem combined with a mental health issue. In addition, of the 335 patients seen during this period, 48 were homeless.



## ***Current Issues and Demand***

The consultation process revealed general agreement that individuals with drug and alcohol problems, mental health issues or both—a condition referred to as a concurrent disorder—are among the most difficult to house. These individuals face multiple barriers when it comes to securing an affordable and appropriate rental unit, as well as employment, if they're capable of being employed. In order for them to stabilize and move forward, they require structure and support in both the short and longer term. The research indicated that this is particularly critical for young adults over 19 that are no longer in the care of MCFD, but that are not able to function independently because of multiple issues, including substance abuse and poverty.

### **Numerous barriers and chronic instability**

Individuals with a drug or alcohol addiction or a concurrent disorder must overcome numerous barriers to safe and stable accommodation.

Due to past problems, landlords are reluctant to rent to these individuals. In many cases, landlords see the "Intent to Rent" form that clients on social assistance need to bring with them as a red flag. Interviews with service providers indicated that the "Intent to Rent" form clearly marks these individuals as undesirable tenants. Faced with frequent rejection and without shelter, they lead a transient and unstable lifestyle, often living in groups out of necessity. According to interviews in Chilliwack and the District of Kent, it is not unusual for six or more people to stay in one apartment for as long as they can. This scenario inevitably causes problems for the primary tenant, often resulting in eviction, further landlord resistance and increased instability for all of the individuals involved.

### **Few places to go**

Sooner or later, a significant number of the individuals with substance abuse problems end up at Chilliwack's Emergency Psychiatry Department. Many of the patients seen by this department are referred to the Salvation Army Shelter, Chilliwack's detox, or CAPS. In the past, they were also referred to CCAMP. But as previously mentioned, this facility has closed.

When there is no space available at any of these facilities or if the patient cannot be accepted due to specific requirements, such as a period of 72 hours "clean and sober" before admission, patients are encouraged to find shelter with family or friends. According to interviews, some return to the street or stay in Salish Park.

The Salvation Army shelter poses a number of challenges as well for this group. The maximum stay is 3 days per month and the hours of operation (out at 7:00 am and in at 9:00 pm) make it difficult for those who have nowhere to go during the day. Under these circumstances, it's also extremely difficult for most of these individuals to create the kind of stability required in order to move forward on the road to recovery.



When the individual brought to emergency psychiatry (often by RCMP) is a youth, there are only a few local options as there are no psychiatric beds for youth at the Chilliwack General Hospital. When a youth is in need of these services they are usually "bed-lined" or put on a wait list for a bed in Surrey or Vancouver. At times the Youth Crisis Intervention Team is involved prior to bed-lining a youth, and at times they are able to handle the situation. If the youth is bed-lined for Surrey first, however, the team can no longer get involved. As there is one youth bed at the Chemical Withdrawal Management Unit, emergency can also refer the youth to this resource, if a bed is available.

**Perceived need and supporting evidence**

The research process revealed that there is a strong perceived need for residential recovery houses and treatment centres in Chilliwack. A number of individuals quoted statistics indicating that Chilliwack has a higher proportion of drug and alcohol problems per capita than neighbouring communities, but does not have the housing and support services necessary to address the real challenge: rehabilitation and recovery.

In addition to the statistics provided by detox and emergency psychiatry, BC STATS - Chilliwack (2004) reveals that Chilliwack does in fact have a higher rate of non-cannabis drug offences than most of its neighbouring communities. A comparison for 2001-2003 is as follows:

**Non-Cannabis Drug Offences Per 100,000 population**

	<b>Overall</b>	<b>Youth (12-17)</b>
Chilliwack	162	70
Abbotsford	73	33
District of Mission	140	17
District of Kent	102	45
District of Hope	758	90
British Columbia	150	47

*Note.* From BC STATS (2004) Statistical Profile, Local Health Area 33: Chilliwack. Data can be viewed as an indicator of drug and alcohol problems in a community.

Pacific Connection Services (PCS), a prevention and outreach service to high-risk youth in Chilliwack (including intravenous drug users and sex trade workers), also supports the current need and demand for additional housing and support services for individuals with drug and alcohol problems. PCS is particularly concerned with those who are 19 and older who are no longer in the care of the Ministry and unable to live on their own. PCS has noted that as welfare becomes more restrictive and the rental market becomes more expensive and closed, PCS's target population in Chilliwack has grown.



Furthermore, according to Chilliwack Community Services, housing for those in drug or alcohol recovery is one of the priorities in Chilliwack. Community Services workers see a lot of people who cannot find housing and yet they need stable housing in order to begin to put their lives back together.

### **Some supports in place**

Chilliwack has a number of excellent support services already in place for the treatment of drug and alcohol addictions or concurrent disorders. These include:

- Chemical Withdrawal Management Unit or detox – Chilliwack General Hospital
- Emergency Psychiatry – Chilliwack General Hospital
- Chilliwack Mental Health and Addictions
- Chilliwack Child and Youth Mental Health Team (MCFD)
- Chilliwack Addictions and Prevention Services (CAPS)
- Sto:lo Nation Addiction Prevention Team
- Pacific Connection Services
- Alcoholics Anonymous, Narcotics Anonymous and the Alano Club

These are the community-based services necessary to build a continuum of support. They are also key to the successful operation of transitional and supportive housing facilities for individuals with addictions or a concurrent disorder.

These transitional and supportive housing facilities, or the "bricks and mortar" in the system, as well as a local residential treatment program, are what Chilliwack is lacking. These are the missing pieces in a full continuum of care that may assist everyone involved to work towards a common goal.



## ***Conclusions and Strategies***

Transitional and supportive housing that provides skilled staff and a structured environment, with programming, can offer timely and critical intervention for addicted individuals who want to change their lives. Without this type of housing and intervention, many of these individuals remain in a self-perpetuating and destructive cycle that increases health care costs, insurance costs, policing costs and crime rates. They also present a relentless demand on social services, many of which are already overburdened or short on funds.

For these reasons, the following strategies are recommended:

- Allow the establishment of residential recovery houses in Chilliwack. There are a number of well-run recovery houses in Abbotsford that may be willing to expand into Chilliwack. Recovery houses meet a critical need for individuals leaving detox or a drug and alcohol rehabilitation program. Individuals in these situations who cannot access affordable or subsidized housing are at high risk of relapsing, thus perpetuating the costly cycle of addiction. With careful planning, quality assurance measures and sound management practices, the recovery house approach could help to address a critical need in Chilliwack.
- Identify and create partnerships for the development of an additional facility that will provide affordable housing and support to individuals with concurrent disorders. The Victoria Cool Aid Housing Society has shown approach to be successful, in terms both of community acceptance and client outcomes.

## ***HOUSING GAP FOUR: SUPPORTIVE OR SEMI-INDEPENDENT HOUSING FOR YOUTH AND YOUNG SINGLE PARENTS***

### ***Current Inventory***

In February 2002, *The Downtown Social Issues Action Plan* reported that there was nothing in Chilliwack for youth and young single parents who were trying to make it on their own. As of November 2005, the following developments have been identified:

- The Salvation Army has opened a two-bed youth shelter or safe house for youth 13-18 years of age. This shelter is a partnership between the Chilliwack Salvation Army and MCFD. These beds are for youth not currently in MCFD care, but who are vulnerable to dangerous situations due to drug use, violence or prostitution.
- Xyolhemeylh Child and Family Services has opened a short-term placement facility for youth under the age of 19. This program is for the harder core Children in Care (CIC) who have left foster care and no longer have a caregiver who will take them and they've worn out their welcome "couch surfing".





- Xyolhemeylh Child and Family Services is operating, through their Youth Semi-Independent Housing Program, a 10 bed facility on Hazel Street. Their target group are youth 15 to 18 whose foster placement has broken down. For a variety of reasons, these individuals will not receive another foster placement and they simply cannot manage on their own. Length of stay will vary from 6 to 18 months, with each youth being placed into a more independent housing situation prior to their 19<sup>th</sup> birthday. This timing allows for plans to be put in place that increase the likelihood of a more successful transition from supportive or semi-independent housing to independent housing.

### ***Current Issues and Demand***

The demand for supportive or semi-independent housing for youth and young single parents was well documented in 2002. The research process in 2005 has gathered strong evidence that the demand still exists and, in some cases, has grown.

#### **More young single moms**

In addition to the BC STATS, which indicate that Chilliwack has a higher-than-average percentage of the population on income assistance, in particular a higher-than-average number of young, single-parent families (23.8% of the total caseload in Chilliwack as compared to 19.1% of the total caseload in BC), there is plenty of observable evidence.

One source is the Chilliwack Health Unit's *Drop In Breastfeeding Clinic and Baby Time Drop In*. This drop-in is part of the Prevention and Early Intervention services provided by the Chilliwack Health Unit. It provides an opportunity to weigh babies, talk to a public health nurse and meet other parents. This drop-in routinely sees 20-30 young moms who are considered at high risk, as they are on social assistance or low income; may be vulnerable to an abusive spouse or boyfriend; have not finished school, and are in need of parenting skills and life skills.

Interviews with Chilliwack Community Services further confirms the increase in single moms, in particular "kids having kids". Their *Better Beginnings* program now has 80 single moms that regularly come to the program. In 2004 it was 50, and in September, 2005, Youth Services had 30 young moms come through their doors. In some cases, these young girls have other children, and in a few cases they have had three or more babies, with some being taken into custody.

As young moms cannot afford much on welfare, they will often attempt to bunk together in poorly-maintained and inappropriate housing. Unfortunately, as these alliances rarely last, this population tends to move around a lot, creating an unstable and unhealthy situation for their babies and children. According to the research, some of the inappropriate housing they routinely acquire in Chilliwack is at The Empress Hotel, City Centre Manor, McIntosh Manor, Shannon Courts and the Sun Dial.



### **Increasing hunger and poverty among Chilliwack youth and single moms**

The programs previously mentioned clearly stressed hunger among youth, single moms and their kids. This was further clarified by interviews with service providers at the Sardis Doorway and the Teen Learning Centre's Young Parent Program. These programs offer food and nutritious snacks, yet in many cases it's still not enough.

### **Increased drug use, violence and prostitution**

Beyond the statistics that already reveal a higher-than-average incidence of drug offences in Chilliwack, particularly among youth, the youth outreach workers and counsellors interviewed reported increased drug use, violence and prostitution among their client groups. Interviews with Chilliwack Community Service's Youth Outreach Services described "an increase in and growing trend toward violence among street youth" in particular, and youth in general. Youth have reported to various social service providers that there is someone 'jumped' almost every Friday and that fights in broad daylight are frequent. These fights, according to local service providers, are increasingly violent and often involve some type of weapon.

In addition, Chilliwack Community Services' *Sexual Assault Counselling*—a program for children and their families who are dealing with the impact of sexual assault—currently has a wait list of 25 kids. When the counsellor was available five days a week, the wait list was 10. The counsellor is now available three days per week.

Information from Fraser Valley Connection, a service that provides harm reduction services, such needle exchange, condoms, and education on HIV/AIDS, Hep C and STDs, indicates an influx of youth under 20 needing their services. Although this is certainly not their only age group, an increase in this particular group was observed.

Youth Outreach see between 75 and 100 kids per month, and indicated that almost all of them, at some point, have been homeless. Some of the kids have had contact with MCFD, some have experienced family violence and sexual abuse, and a high percentage have some form of drug or alcohol problems. Caroline Macdonald, who has been with Youth Outreach for thirteen years, estimates that half of her caseload is on crystal meth. Some also have mental health issues which are not always diagnosed. Caroline also indicated that youth prostitution is huge in Chilliwack and that there is also a problem with some kids who have gang associations or whose parents are gang members. These situations can be especially problematic since there is often the threat of violence.



## *Conclusions and Strategies*

Chilliwack has some profound social challenges relating to their street youth, youth at risk and young single mothers. Although prevention strategies are a key component in all of this, especially pregnancy and addictions prevention, there are some immediate problems to be addressed among the youth themselves.

Interviews with police, in particular Abbotsford's Youth Squad, and a review of available literature, clearly indicates that the longer youth are left to fend for themselves in dangerous and frightening circumstances, thus gradually becoming "street entrenched" and increasingly resistant, the harder it is to help them. Not only does this become more difficult and time-consuming, it is exponentially more costly.

Supportive housing is essential to help mitigate these issues, but it must be skilfully and strategically linked, not with an abundance of support services, but rather with a few of the right ones. In addition, these selected support services need to be delivered by a consistent core group of skilled and experienced individuals. One of the key insights that has come from this research as it relates to youth is that there are only certain kinds of individuals that seem capable of truly connecting with this group and earning their trust.

A community can build the right facility, but unless it is staffed by individuals such as these, who can maintain the trust and consistency required, it is unlikely that the facility will succeed.

With that in mind, the recommended strategies are as follows:

- Review progress and lessons learned from the Xyolhemeylh Child and Family Services semi-independent living facility in Chilliwack. Based on this review, create a plan that capitalizes on their experience.
- Identify the most experienced and "successful" youth workers and counsellors in Chilliwack and the Fraser Valley and create a small, highly-specialized project team. Among other things, this team could craft a profile for the ideal live-in supervisor at a youth housing facility. As many interviews indicated, this will be someone already in the field who has the trust, cooperation and respect of at risk and street youth. The team could also identify the core supports or programs that need to be integrated with the facility. As well, the team could consult with the owners/operators of two successful recovery houses. Because the youths in need of this type of housing are likely to have addiction issues as well, the recovery house model is one that should be carefully reviewed.
- Create an operational plan and budget for a youth housing project.
- Locate a suitable six-or eight-unit facility within Chilliwack.
- Secure the funding, necessary approvals and establish all critical links to the necessary support services well in advance.
- Constantly measure success, refine the model and operating plan, implement key and timely changes, and then look for a second property. The need for this type of housing is significant.



## ***SUPPORT SERVICE GAPS***

Despite the many support services presently offered in Chilliwack, the research process revealed the following gaps:

### **FOOD AND CLOTHING FOR LOW INCOME RESIDENTS**

As revealed throughout this report, the key groups that have been reported as "falling through the cracks" are youth, primarily "couch surfing" or street youth and young mothers or single parent families. Youth on welfare simply cannot pay rent and eat on a regular basis, according to Youth Outreach. It's especially difficult for youth in Chilliwack, since there is nowhere in Chilliwack where they can be assured of a meal every day. The Food Bank is for those 19 years of age and older and requires identification, which some street youth don't have, according to the research.

### **YOUTH DETOX BEDS**

Although the new Chemical Withdrawal Unit at the Chilliwack General Hospital is highly regarded, it currently has only one swing bed for youth. According to community sources, this is not sufficient to meet local demand, let alone the demand that comes from the rest of the Fraser Valley.

### **YOUTH AND ADULT DRUG AND ALCOHOL REHABILITATION PROGRAM**

As previously stated in the report, Chilliwack does not have a comprehensive approach to the rehabilitation issues for its adult and youth residents who are addicted. At present, most of these individuals have to access a variety of services in far-flung locations—an approach that is difficult and unlikely for this particular group. Difficult access means that many of these individuals will not receive the kind of intervention and support that is required to help them progress along the road to recovery.

The research revealed that Chilliwack needs to concentrate more of its support services in this area and *within* Chilliwack.



### 3.3 DISTRICT OF MISSION

#### *Introduction*

The District of Mission is located within the Upper Fraser Valley, on the north side of the Fraser River, approximately 70 km east of Vancouver and 10 km north of Abbotsford. Over the past five years, growth and development in the District of Mission has consistently exceeded the provincial average. Its present rate of growth is only marginally less than those of Abbotsford and Chilliwack.

An ample supply of available land, moderate housing and land prices, commuter rail access to Vancouver, close proximity to the Abbotsford International Airport, and continued growth from the Lower Mainland have all contributed to the district's above-average population growth.

In addition, Mission's economy, once heavily dependent on agriculture and forestry-related businesses, is gradually diversifying. With more companies relocating or expanding into the Upper Fraser Valley, the district has witnessed the emergence of new sectors such as manufacturing, transportation and construction. Mission is also pursuing a number of progressive strategies related to economic development, local job creation and tourism. These initiatives will stimulate incremental growth and the redevelopment of key areas—a trend that is expected to continue.

As a result of these influences, the District of Mission faces a number of growth-related challenges—most notably, the creation of affordable housing for low-income families, singles, single parents and seniors. Creating affordable housing options for residents at all income levels will be central to growth management, and ultimately to the creation of a vibrant and healthy community. Financial pressure is strongly linked to physical and mental health outcomes, including depression, marital problems, and friction between parents and children (Davis and Mantler 2004). There is a relationship between the availability of affordable housing and many aspects of family, marital and community health.

The development patterns, choices and decisions made in the District of Mission over the coming years, therefore, will determine if the community created is the community that has been envisioned.



## ***STATISTICAL PROFILE***

The statistical profile of Mission outlined in this section is not intended to be all-inclusive. A more comprehensive profile is available from the District of Mission, BC Stats or Urban Futures (2003).

The data selected for this profile was based on two criteria: first, that it has a direct correlation to affordable housing and related issues; second, that it narrows the focus and, in some way, helps illuminate the size and scope of specific housing challenges.

Data sources for this profile include the District of Mission, BC Stats, BC Housing, Stats Canada, Census Metropolitan Area statistics, Canada Mortgage and Housing Corporation and Urban Futures.

The Urban Futures (2003) data is referenced because it offers one of the most current sources of information for discussing growth and change as it relates to population, housing and employment. In addition, because Urban Futures (2003) focused on the Fraser Valley Regional District and presented data and analyses specific to the Upper Fraser Valley and its five sub-regions or communities, it offered a means of comparison.

## ***Population Statistics***

### **District of Mission Population Estimates**

2001	32,638
2002	32,878
2003	33,344
2004	34,060
2005	34,742

*Note.* From BC STATS. (2004). Statistical Profile, Local Health Area 75: Mission. Includes estimate of net census undercount.

### **Projecting Mission's Population**

for 2006	40,231
for 2011	44,769



### Population Growth Rates

1996 to 2004	7.2 % or 2287 residents <sup>a</sup>
2003 to 2004	2.0% <sup>b</sup>

<sup>a</sup> From BC Stats (2004). BC Municipal and Regional Population Estimates.

<sup>b</sup> BC Municipal and Regional Population Estimates reported that among 54 municipalities, The District of Mission's percentage change in population for 2003-2004 ranked 9th, tied with Fort St. John. Abbotsford's percentage change was 2.7%, while Chilliwack's was 2.3%.

The population of Mission is not increasing as a result of births, but rather of families moving into the area, primarily from the Greater Vancouver Regional District. According to the Fraser Valley Real Estate Board, a strong economy, low mortgage interest rates and regional job growth are stimulating this move.

In the past five years the rate of Mission's population growth has consistently been higher than the provincial average. In 2003 the rate of Mission's population increase was 2.2%—double the average rate in BC. By comparison, Chilliwack's population increase was 2.3% and Abbotsford's was 2.7% for the same period.

According to Urban Futures, while Abbotsford will grow by the greatest absolute number between 2003 and 2031, Mission is expected to experience the greatest relative growth (92%) during this time frame, as it adds 34,791 new residents. (Abbotsford's relative growth for this period is expected to be 82%; Chilliwack's is estimated at 84%.)

While Mission's residential population growth rate has been strong, a similar level of maturing has not occurred in the commercial and industrial sectors. Consequently the community has a low volume of new local employment opportunities and a high proportion of residents (nearly 6 out of 10) who commute to work in other locales. As previously stated, the District of Mission is working towards developing a greater number and diversity of local employment opportunities and building infrastructure such as transportation networks, while remaining attractive and affordable to property purchasers.

### Population by Age Group 2004

0 to 17	25.6%
18 to 24	10.8%
25 to 64	52.9%
over 65	10.7%

*Note.* From BC STATS (2004). Statistical Profile, Local Health Area 75: Mission.

While the overall population is projected to rise, BC Stats projects a gradual change in the proportion of age ranges. The population of Mission residents under 25 years old, is expected to decline from 25.6% in 2004 to 21.9% in 2014. At the same time, the population of Mission residents over 25 is expected to increase by 3% and seniors 65 and over are expected to increase by 1.8%. According to Urban Futures, while Mission is expected to see its 65 plus population grow the most between 2003 and 2031, both



absolutely (by 8708 resident) and relatively (by 225%), the 55 to 64 population is also expected to grow substantially, adding 5227 individuals over the same period.

### 2004 Homeless Count

In Mission 75 Upper Fraser Valley 407

*Note.* From VanWyk and VanWyk (2004).

## Housing Statistics

### Projected Housing Supply

	2003	2011	2016	2031
Ground oriented units	11,713	14,059	15,896	21,869
Apartments	1403	1894	2364	4561
Total	13,116 <sup>a</sup>	15,954	18,260	26,430

*Note.* All data is from Urban Futures (2003).

<sup>a</sup> The District estimates a current (2005) total of 955 apartment units including zoned suites, duplexes and unauthorized secondary suites.

According to Urban Futures, between 2003 and 2031 the District of Mission is projected to see its stock of dwelling units increase twofold, from 13,116 to 26,430. This addition would see the total housing stock expand by 102%. Ground oriented units are anticipated to comprise the largest portion of future additions, growing by 10,155 units, or 87%. Over this period the number of apartment dwellings is expected to grow by 3159 units, an increase of 225%.

The question arises: How many of these units will be affordable and accessible to low income residents in the district, as well as those with specific physical, mental or age-related challenges? If the development choices and patterns do not account for the needs of these specific groups within the district, it is logical to assume that the homeless population will increase as those who are "at risk of homelessness" find themselves increasingly unable to meet their basic need for affordable shelter or accommodation.





## AFFORDABILITY

The statistics that offer additional insight on housing affordability in Mission are annual household income, whether earned or through social assistance, and the percentage of income allotted to or required for housing.

### Household Income in the District of Mission

Average Household Income (1995)	\$48,239
Average Household Income (2000)	\$58,139 (BC \$64,821)
Average for Husband/Wife (2000)	\$63,971 (BC \$70,033)
Average for Female/Lone Parent (2000)	\$29,022 (BC \$33,829)
13% of households earned less than	\$20,000 (BC 12%)

The data indicates that the district's single and dual-parent families had a lower average income than that of BC as a whole in 2000. Female lone-parent families in Mission also earned approximately \$4,800 less than the BC average of \$33,829.

It should also be noted that the number of single-parent families in Mission, which has been higher than the BC average for a number of years, has risen sharply recently. In 2001 there were 1560 lone-parent families in Mission, with an average of 1.3 children in each family. This represented 18.2% of Mission's families over all, compared to 15.5% in BC as a whole. By 2004, however, the number of single-parent families had grown to 1795, or 27.1% of families, as compared to BC's average of 25.7%.

### Income Examples for Individuals on Social Assistance

Single Person	\$510 per month or \$6120 per year
Disability I	\$608 per month or \$7296 per year
Disability II	\$856 per month or \$10,272 per year

### Percentage of Mission's population receiving IA Benefits as of September 2004

Total (ages 0-64)	5.0% (as compared to 4.1% in BC)
Children (0-18)	4.8% (as compared to 4.2% in BC)
Youth (19-24)	3.8% (as compared to 3.1% in BC)

Mission not only has more individuals on income assistance by age group than the provincial average; it also has a higher percentage of single parent families, children and youth on income assistance. Single parent families represent 23.8% of the total caseload in Mission, similar to Abbotsford at 23.9%, as compared to 19.1% of the caseload in BC. In Mission only 1.2% of the population between the ages of 19-64 who are on income assistance<sup>24</sup> are also considered employable.

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<sup>24</sup> All Income Assistance recipients include the disabled but exclude aboriginals on reserve.



## CORE HOUSING NEED

A household is said to be in *core housing need* if its housing falls below one or more of the standards listed *and* it would have to spend 30 percent or more of its income to pay the average rent of alternative local housing that meets all three standards or norms:

- adequate condition – does not require major repairs
- suitable in size – has enough bedrooms
- affordable – shelter costs are less than 30 percent of before tax household income

In some cases these household could afford to rent alternative housing which meets all three standards; in some cases they cannot.

According to CMHC (2004), 25.6% of all households in Mission were renters, and 47% of these renters were spending more than 30% of their income on shelter. This is higher than the BC figure of 44.1% spending in excess of 30% of their income on shelter. The same data also indicates that 26.4% of household owners in the District of Mission were spending more than 30% of their monthly income on shelter, as compared to 20.7% in BC.

### District of Mission Households in Core Housing Need

Data provided by BC Housing's Research and Corporate Planning division offers further insight into the actual number of Mission households in core housing need, as well as the trend from 1996 to 2001.

Renters:	835		
Owners:	670	Total	1515

### Mission Renters in Core Housing Need from 1996-2001

In 1996	950
In 2001	835

A further breakdown of data provided by BC Housing allows us to quantify the number of specific households in core housing need in 2001 including the increasing levels of risk as household move closer to the point of *worst case housing need* and/or increased risk of homelessness through economic eviction.

Households spending 35-39% of income on shelter	520
Households spending 40-49% of income on shelter	615



## WORST CASE HOUSING NEED

### Mission Households In Need and paying At Least Half (INALH)

Households in this category are described as being in *worst case housing need*. These are households that are spending 50% or more of their income on shelter.

Household by Tenure	Number of Households INALH
Owned	500
Rented	425
Total	925

According to Melzer (2001), INALH households in Canada tended to be tenants, to be disproportionately younger; to be non-family households or lone-parent family households with a child under 18; to have a lower income; were less likely to have their major source of income from employment; were more likely to live in apartments, particularly low-rise apartments; and were more likely to live in dwellings needing major repairs. Their annual incomes are usually less than \$20,000.

The same study also indicated that the largest number of INALH households were in British Columbia, Ontario and Quebec. The percentages of households which were INALH or in *worst case housing need* ranged from 3% in NWT to about 8% in BC.

More critical to this report, however, is the fact that the District of Mission has over 900 households in the INALH category or in *worst case housing need*. These households are at greater risk of homelessness due to economic eviction, and are less likely to be able to provide an adequate amount of food, clothing and other essentials for themselves and their family, as the remaining data on housing costs further demonstrates.

## HOUSING COSTS

According to the Fraser Valley Real Estate Board Housing Price Index for October 2005, the average price of a detached house in Mission rose 74.5% between 2000 and 2005. Although the target groups for this study are unlikely to be purchasing a home in the near future, this figure indicates the rising costs within the district's overall housing market.

### Gross Rent or Major Monthly Payment in Mission (2001)

Tenants/Renters	\$707 per month (as compared to \$750 in BC)
Owners	\$985 per month (as compared to \$904 in BC)

*Note.* From BC STATS (2004). Statistical Profile. Local Health Area 75: Mission



### Rental and Vacancy Rates 2001-2003

Mission has experienced a fluctuation in vacancy rates over the past few years, with overall rates going from 4.6% in 2001, to 2.2 in 2002, back up to 4.9 in 2003 and down to 3% in 2004. At the same time, rental rates have increased significantly year by year for both one and two bedroom apartments.

Fraser Valley - Rental & Vacancy Rates							
City	Type	2001		2002		2003	
		Vacancy	Rent	Vacancy	Rent	Vacancy	Rent
Abbotsford	1 Bedroom	2.4%	\$ 520	2.5%	\$ 532	2.4%	\$ 541
	2 Bedroom	2.1%	\$ 649	2.0%	\$ 651	2.5%	\$ 676
Chilliwack	1 Bedroom	6.8%	\$ 476	3.6%	\$ 489	3.3%	\$ 497
	2 Bedroom	5.5%	\$ 601	3.6%	\$ 624	2.8%	\$ 645
Mission	1 Bedroom	3.3%	\$ 492	2.2%	\$ 501	4.1%	\$ 512
	2 Bedroom	7.0%	\$ 595	0.6%	\$ 610	1.1%	\$ 630

Source: CMHC

Note. From CMHC (October, 2004). Vancouver Rental Market Report.

CMHC statistics for 2004 indicate that the typical rental price for a one bedroom apartment was \$512/month, while a two bedroom was \$630/month, utilities not included.

A sampling of advertised rental units in Mission (Abbotsford-Mission Times, November –December 2005) revealed additional increases. A one-bedroom basement suite in Mission currently rents for approximately \$475 per month, including cable and sometimes hydro. A one-bedroom apartment rents for \$550 to 575 per month, plus utilities. Two-bedroom basement suites were advertised for \$675 per month, including utilities, while two-bedroom ground level apartments ranged in price from \$770 to \$775 per month, plus utilities. Three-bedroom townhouses ranged in price from \$800 to \$950 per month, plus utilities.



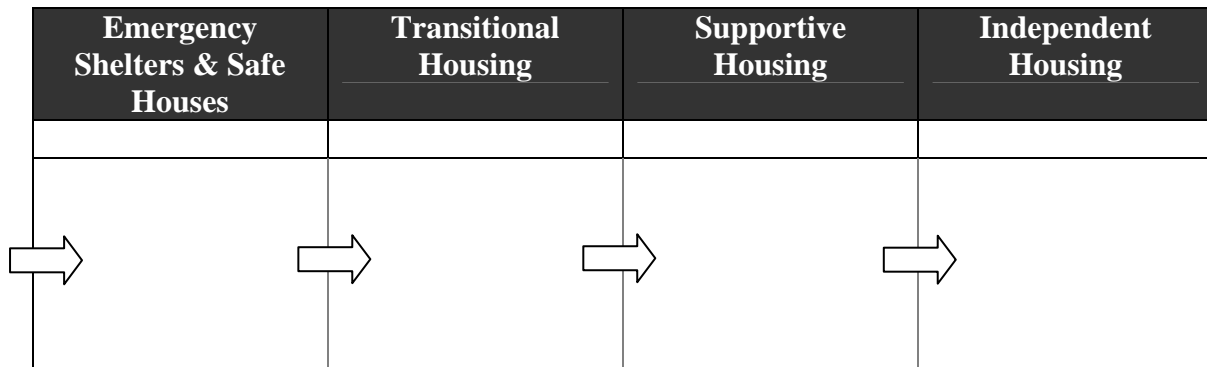
## Current Gaps

The research identified a number of significant gaps related to the provision of affordable and accessible housing in the District of Mission.

### BACKGROUND

A key part of the research process involved the creation of a comprehensive inventory of affordable and accessible housing and related support services in the District of Mission. This inventory is available as a separate document and is ideal for anyone who wants to learn more about Mission's affordable and accessible housing supply. The inventory identifies and describes all of the facilities and resources available at the time of this research. It also includes relevant statistics, where possible, and key contact information.

The inventory is structured and organized according to the four types of housing that make up the *Affordable and Accessible Housing Continuum*, illustrated below.



The District of Mission inventory and continuum provided a sound basis for review and assessment throughout the analysis phase of the research. It also allowed the gaps and issues to be viewed in a larger and more meaningful context.

In addition to the inventory, a consultation process was conducted, including a well-attended workshop at the Best Western Hotel. The consultation workshop involved a diverse group of stakeholders who freely offered ideas, insight, data and referrals. Stakeholder referrals to other key contacts expanded the research in a significant and helpful way. Numerous in-depth interviews and a small number of focus groups were also conducted. Where possible, stakeholders contributed target group data, as well as results from their own research which included surveys, focus groups and independent studies.

Based on this process, the gaps are categorized by housing and by support service and only those gaps that emerged in a substantial way are highlighted in this report.



There were many needs expressed throughout the research process. However, in order for an expressed need to be recognized as a significant gap, it had to be supported by either solid statistical data or a substantial amount of experiential data that could be verified by a number of different sources. Where statistical data was limited, the research team conducted in-depth interviews, site visits, and reviewed related reports in order to reach a conclusion. Any exceptions to this approach are noted.

### **HOUSING GAPS**

- Youth emergency shelter or safe house.
- Year round funding for current emergency shelter.
- Transitional and second stage housing.
- Transitional and supportive housing for youth.
- Affordable housing for low income singles, single parents, seniors and families.

### **SUPPORT SERVICE GAPS**

- Detoxification facilities



## ***HOUSING GAP ONE:*** **YOUTH EMERGENCY SHELTER OR SAFE HOUSE**

### ***Current Inventory***

There is currently no youth emergency shelter in the District of Mission. There is a need for a local, low-barrier shelter for youth to the age of 19 years, for stays up to 30 days.

### ***Current Issues and Demand***

Service providers in Mission noted that youth at risk have few options when they are refused entry into their family homes or when they leave their homes to escape abusive conditions or chronic neglect. They also indicated that, although it may be practical to access other types of housing in adjacent communities with an expectation that Mission residents will travel to them, this is not the case for youth in need of emergency shelter.

### **Local Resource Needed**

The research revealed that youth are frequently unable to travel to Abbotsford or Chilliwack, and may need the shelter on an emergency basis to avoid violence. Fraser House staff explained that youth with addictions and/or mental health issues typically have no financial or emotional resources to travel to Abbotsford or other cities. In addition, service providers in the Mission area are limited in their ability to provide timely and responsive transportation, which is often required in the case of youth who are vulnerable and at risk of exploitation. For example, Mission service providers were unable to provide transportation to the emergency cold-weather shelters in Abbotsford during some of the coldest weather in the winter of 2004-2005.

For these reasons, the consultation process indicated that a supervised youth emergency shelter should be situated in Mission, to meet the needs of Mission's youth at risk.

### **Local Demand**

Evidence of local demand was revealed by a number of sources. For example, Mission Community Services recorded a total of 72 visits by youth with addictions arriving at the adult shelter in a two-year period from 2002-2004. In addition, both local MCFD and Fraser House staff estimate the current need for addicted youth and those affected by addiction in the family at 5 beds per month. These institutions accept different clientele and their estimates are of differing, not duplicate, need.

While Fraser House sees addicted youth and those affected by addictions in the family, a different population is living under MCFD Youth Agreements or without any support. In November 2005 there was one person listed in MCFD Mission's case files as living on a Youth Agreement.



According to Karen Bogle, program director of the Union Gospel Mission, seven to ten youths aged 14-18 regularly come to the UGM drop-in each day. Several of these are not of age to be eligible for financial assistance, but are in fact living on their own, and "literally sleep in doorways".

In terms of the facility itself, service providers in general agreed that an emergency shelter for youth in Mission should likely offer 8-10 beds with lockable security and 24/7 staffing, in order to meet the needs and challenges presented by youth with addictions and/or mental health issues. Interviews also indicated general agreement that the facility should be closely connected with opportunities for supportive housing, with programs to teach independent living and employment skills.

### ***Opportunities***

There is a strong impetus from the regional community to provide a youth shelter or safe house. It is led by the Valley Youth Safe House Committee, which is comprised of service providers and community members from Mission, Abbotsford and Chilliwack. Although the committee's resources are currently directed at developing a youth shelter in Abbotsford, it is prepared to provide direction and support to any Mission-based project.

In addition, a number of service providers in Mission indicated that there may be someone in the area willing to donate land to a local project. At the time of this research, however, contact information was not available and a donor had not come forward publicly to make this offer.





## ***HOUSING GAP TWO:*** **YEAR ROUND FUNDING FOR CURRENT EMERGENCY SHELTER**

### ***Current Inventory***

The Mission Community Services Society, in partnership with the Diamond Head Motor Inn, operates the current emergency cold/wet weather shelter program for adults in Mission. The program provides four beds in two rooms, with one room designated for men and the other for women. One family suite is also provided for up to 5 family members. At present, the program is funded and in operation from November 15 to April 30. Additional funds are available to provide more rooms in extreme weather conditions, but only on a limited basis and only during the same operating period.

Mission Community Services Society (2005) reports that In 2004/05 the program provided shelter for 277 males and 125 females. The family suite was in use 156 nights, or approximately 100% of the time it was available.

Based on demand and some additional challenges presented by the weather in Mission, the research revealed a need for year-round funding for this program and the emergency shelter resource.

### ***Current Issues and Demand***

Although Mission is only a few kilometres north of Abbotsford, Environment Canada (2004) notes that it receives an average of 300 mm more rainfall throughout the year. This naturally leads to an increased need for shelter, particularly where homeless individuals or other residents in temporary distress are concerned. As a result, Mission Community Services, which operates the contract for the current emergency shelter, is seeking year-round funding for the program. Mission's public health department concurs that there is a need for a year-round emergency shelter for adults.

### **Populations in Need**

Two different adult populations are seen to be in the greatest need of emergency shelter in the Mission area.

The first group is made up of those who are temporarily homeless for a variety of reasons. These individuals use the Diamond Head Motor Inn, which according to a number of service providers surveyed, is adequate and meets the current need.

The second adult population in need of emergency shelter, however, presents a more challenging set of circumstances. This group is made up of individuals with drug or alcohol problems and/or severe psychiatric issues. According to the records maintained by the cold/wet weather shelter for 2004-2005, 86 applicants were affected by addictions or substance abuse and 33 presented severe mental health issues.



As the cold/wet weather shelter program and facility cannot meet the needs and the risk that these individuals may present to themselves or others, they are typically turned away. In addition, they are not prepared to withstand adverse weather conditions and are not in a situation where they can be referred to a detox or undergo immediate psychiatric assessment, and so may not be appropriately placed. As a result, there is currently nowhere in or near Mission for them to go.

### ***Conclusions***

Additional funding to ensure year-round operation of the emergency shelter will provide some individuals and families with a safe place to sleep while they make plans for the longer term.

Those presenting with current drug or psychiatric issues may benefit from a medically supervised station that offers primary stabilization and outpatient services, aligned with beds in a local detox centre and longer-term programs elsewhere. (See Mission: *Support Service Gaps.*)



## ***HOUSING GAP THREE:*** **TRANSITIONAL AND SECOND STAGE HOUSING**

### ***Current Inventory***

Mission has inadequate transitional or second-stage facilities to provide men, women and youth with the supports and skills they need to function effectively in regular society. In particular, there is no supervised long-term facility in the Mission area for addicted men or women, especially mothers of young children, to withdraw and recover from their addictions. This has been identified as a need by Fraser House, the Women's Resource Society of the Fraser Valley, and Mission Community Services.

Union Gospel Mission's Lydia Home has nine beds for a 90-day residential alcohol and drug recovery program for women over 18 years of age. It offers individual and group therapy and includes education, life skills and parenting skills development, as well as anger and stress management. The program emphasizes prevention planning, 12-Step recovery and life skills. The program has a Christian orientation but is open to all and serves the entire Fraser Valley. It has an 80-90% occupancy rate, typically higher during the winter months.

The Mending Spirits Society provides 18 beds for women 19 and older who are on methadone maintenance. A structured environment is maintained in order to help them achieve their personal and recovery goals. Residents are expected to stay for 90 days; the subsequent stay is open-ended. The monthly charge for room and board is \$475 for those on regular assistance and \$510 per month for those on Disability 2 funding. Occupancy during the summer months is about 80%; during the winter it is 95%. Residents are required to participate in 12-Step, group therapy and life skills classes.

At present there are no other transitional or longer-term supportive facilities available for men, women or youth (ages 13-24) in the Mission area.

### ***Current Issues and Demand***

Supportive housing that provides secure living arrangements for up to two years was a gap indicated by nearly every Mission service provider interviewed. They stated that clients recovering from addictions need support to rebuild their lives away from a lifestyle and environment that fuels substance abuse and dependency.

Respondents also agreed that many clients and outreach contacts of all ages have not had adequate models or safe environments in which to learn and practise key life skills, social skills, literacy, financial management, parenting and employment skills. For these clients, the programming and support needed to develop these skills for independent living was placed on par with the need for housing itself.



Pearndonville House, in Abbotsford, is unavailable to recovering women with school-aged children, and in any case is difficult to reach by Mission women on limited incomes and with no personal transportation. The Mission Transition House, operated by the Women's Resource Society of the Fraser Valley, is open only to women and their children fleeing abusive relationships. For the safety of its other residents and its contract obligations, it does not allow women to stay if their primary presenting condition is that of addiction or mental illness.

## ***Populations***

### **Youth**

This includes both boys and girls who are not supported by their families, who may have undiagnosed learning disabilities, or who are recovering from substance abuse or addiction, or who have experience with the justice system or are at risk. In particular, young women 16-18 years of age who leave their homes without other resources risk pregnancy, addiction, and are vulnerable to prostitution.

As Mission's Public Health Nurse shared:

*"They aren't old enough to receive social assistance, but they are old enough to get pregnant. They feel they can't go back to their families, but they have nowhere else to go, so they are vulnerable to predators. If they have any addiction issues, they'll get their housing all right. You can be sure that their suppliers will step in where we don't. And those girls will do whatever they have to do to keep it."*

### **Men and single women**

This includes men and single women recently released from a correctional facility or addiction treatment program to independent living. Some individuals in this population group have disabilities compounded by health problems such as HIV or hepatitis, with the result that they are not only emotionally but physically fragile.

### **Mothers with children**

This includes mothers recovering from mental illness, substance abuse and addiction, who may also be escaping abusive relationships.

## ***Gaps***

### **Youth**

Youth beds are needed to enable clients to turn back from addiction and to learn the skills they need to live on their own. Fraser House and MCFD independently calculate the need at 10 beds for 1-month transitional care in the Mission area, connected to supportive housing.



## Men and Women

Mission Community Services housed 95 clients in the 2004-5 Cold/Wet Weather Shelter program that would benefit from supportive and/or transitional housing.

The Mission Transition House, operated by the Women's Resource Society of the Fraser Valley, estimates a need for approximately 15 women's 30-day transitional beds for withdrawal and recovery from addiction, linked to a second-stage housing program. Fraser House also calls for a minimum of 10 transitional beds each, for men and women, for the same purpose.

As one participant at the consultation workshop indicated:

*"There is no bridge housing available in Mission for people coming out of addictions treatment or out of the prisons. People who have completed addiction treatment programs (of 6-8 months duration) have no half-way housing in Mission. No facilities exist where 3 or 4 people can live together safely. Instead it is common to have 15 or more crowded into one building."*

## Mothers with children

Fraser House states a need for 10 second-stage beds specifically for addicted women with children in the Mission area, with day care available nearby. The Mission Transition House sees a need for 20 second-stage beds. Abbotsford's Peardonville House is not open to women with school-aged children. To attend this program from Mission, women have to leave their children and travel to Abbotsford, which on limited means can be impossible.<sup>25</sup> Second-stage housing in the District of Mission would enable families to stay together and children to continue going to school while their mothers get the help they need to get deal with their addiction.

As a key stakeholder remarked:

*"One of our clients is a woman who voluntarily put her children in foster care to go into an addiction treatment program. She asked me, "When I get back from the treatment, what am I coming back to?" There's nothing here to help her. She talked about trying to make it through a day without drugs – she'd get the kids home from school and make sure they were fed and in bed all right, but when everything was quiet she would slip out of the house and go to the ATM for the last of her cash, and buy the drugs she was craving. If she had been living in a supportive situation she would have been able to talk to a staff member in the middle of the night, and get the emotional support she needed to make a different choice."*

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<sup>25</sup> In addition, because Peardonville House accepts clients from throughout the province, access is not assured to Mission applicants on the basis of local residence.



## ***HOUSING GAP FOUR:*** **SUPPORTED INDEPENDENT LIVING UNITS**

### ***Current Inventory***

The District of Mission has 21 Supported Independent Living (SIL) contracts for Mental Health clients. Fraser Health (2005) does not indicate any plans to increase this number in the Mission area. At the same time, there are 28 clients on a wait list for these units, which, Mission Mental Health workers say, typically take years to turn over.

### ***Current Issues and Demand***

According to Fraser Health Mental Health management, Fraser Health clients are specifically defined as those having case managers. The Mental Health Housing Plan does not count any other persons in need, including those already being treated for addictions under its current case load, as they are not registered as presenting with a mental illness. There is a major and unrecognized need for SIL accommodation among this uncounted population.

### ***Gap***

Mental health workers surveyed at Fraser Health in Mission expressed urgency about the need for more Mental Health accommodation in Mission, particularly SIL housing units. There are 467 clients on its current caseload, and Fraser Health staff note that although only 28 are wait-listed, its entire caseload needs SIL, according to both Fraser Health policy and personal need.

However, as other areas of the Fraser Valley have even less Supported Independent Living accommodation and significant demand, Fraser Health's own plans do not recognize this need for at least the next 15 years (Fraser Health, 2005).



***HOUSING GAP FIVE:***  
**AFFORDABLE, INDEPENDENT RENTAL HOUSING**  
**FOR LOW INCOME SINGLES, SINGLE PARENTS, SENIORS AND FAMILIES**

***Current Inventory***

As noted in the 2004 Annual Report of the Mission Community Services Society and elsewhere, there is a shortage of affordable low-income rental housing in Mission .

The research identified 192 units dedicated to low-income independent housing currently rented in the District of Mission, and over 85 people on formal wait lists for them. An additional 188 units are maintained for special interests such as seniors, aboriginal families, and people with disabilities. All of these also have wait lists. In particular, the First Nations Housing Society estimates its wait list at 300 active applicants.

BC Housing data indicates that 83 other individual households are being subsidized in the private market by the SAFER program.

***Current Issues and Demand***

**Rental Rates**

Rental rates in Mission are out of reach of many singles, single parents and low-income families looking for housing. A single person working full time at \$10 per hour makes \$1200 per month before taxes, of which 30% is \$400. However, in Mission the typical rental price for a one-bedroom apartment is \$512 per month. According to Statistics Canada's census for 1996, couples (with children) earning \$24,627 annually cannot afford to spend more than \$600 a month on housing. Mission's typical current price for a two-bedroom apartment is \$630 per month, not including utilities.

The BC Shelter Allowance does not reflect the realities of current rental prices. The Shelter Allowance is \$350 per month. According to both Mission Community Services and the Womens' Resource Society of the Fraser Valley (WRSFV), a single person is unlikely to find any housing for this amount in Mission that is safe and adequate by CMHC's stated standards or norms. (See "Core Housing Need".)

A key stakeholder noted:

*"The Income Assistance subsidy of \$325.00 per month as a shelter allowance falls far below even extremely modest rental rates, thereby forcing individuals to use money designated for other living necessities such as food, clothing and utilities. Result: the clients' well-being is compromised in these basic areas."*



In the past year, as a result of landlord complaints to the Community Police about drug use and drug dealing in their buildings, a Crime Free Multi-Housing Program was introduced in Mission. Problem tenants were evicted from many buildings, and new applicants must now present a recent criminal records check, at a cost of \$45.00. This fee is an additional barrier to many low-income applicants.

Aside from the issue of rental fees, the vacancy rate presents yet another hurdle. CMHC statistics from 2004 show a vacancy rate of 3% in Mission. However, the vacancies available are vastly reduced for those on low incomes, and especially those whose background or current status puts them at a distinct disadvantage. This category includes youth, some individuals with disabilities or criminal records, single parents, and those with substance abuse or mental health issues.

### **Location**

According to respondents, low-income housing development should not be concentrated in one area of town. A mix of medium, high and lower-end housing would provide a more beneficial community atmosphere. If all lower-income housing is congregated together it tends to encourage a downward cycle for individuals struggling with mental health and addiction issues.

This phenomenon was seen at BC Housing's Windebank low-income family development on Brant and Grebe Streets in Mission, an area not served by transit or shopping opportunities. The neighbourhood became branded as a low-income area and a centre of petty criminal activity. Of the original 32 units built, 16 have now been sold to the open market, in reaction to "a severe lack of interest" from their intended tenants (as noted by BC Housing).

### ***Gaps***

There is an immediate need for rental accommodation for single men and women earning low wages or on Income Assistance. Low-income families, both single and dual-parent, also need affordable and appropriate housing in the form of two and three-bedroom units located near amenities, transit and schools.

### **Youth**

Youth face some significant challenges in obtaining affordable, independent accommodation. Interviews revealed that a number of service providers in Mission at times have had to accompany their youth clients in their search for housing, offering landlords guarantees of payment and sound tenancy. Despite this, in many cases they have not been successful in obtaining an adequate room for their client.





### **Single adults**

Single adults seeking housing are frequently seen by landlords and service providers. In 2004/05 the Mission Emergency Cold/Wet Weather Shelter program housed 45 people in need of independent living units and/or simply affordable housing. The Mission Transition House refused 21 applicants in the 2004-5 fiscal year because they were looking only for a place to live. The landlord at Pleasant View Apartments turns away 6-10 individuals in this target group per month.

The research noted numerous anecdotal references to Mission women and men "sleeping rough", "couch surfing", or living in their cars, sometimes for weeks or months, while they seek affordable housing.

### **Women with children**

The Mission Transition House encourages and supports all of its clients (82 women, 101 children in 2004/2005) in their search for adequate housing before they leave the transition program. According to the research, it is very rare that any of these women find genuinely safe and affordable accommodation in the Mission area. Rather than moving away, however, their typical response to the problem is to "make do" by paying the extra costs out of their grocery budgets, or by doubling up with someone else. Service providers indicated that neither solution is satisfactory and neither option proves sustainable over the long term.

Although some women would be better off moving from the Transition House to second-stage housing—a supportive environment where they can work on stabilizing their lives—staff perceive that many others would fare successfully in independent housing if it were available.

To increase accessibility to the current rental market, a stakeholder recommended:

*"One good answer would be to make a low-income subsidy available for people so they could afford to rent what's already out there. But we still need more places built as well. Co-ops may not suit a lot of people. Lots of women that I deal with don't have the money for a down payment on a co-op. But we need more apartments and townhouses, especially for single women."*



## ***SUPPORT SERVICE GAP: DETOX FACILITIES***

### ***Inventory***

The Fraser Valley is currently served by a new 10-bed detox centre in Chilliwack, and the Maple Cottage centre in Burnaby, soon to move to Surrey and expand to 24 adult beds and 6 youth beds. There is no local, medically-supervised facility for withdrawal and recovery from substance abuse in the Mission area.

### ***Population***

A detox centre, or withdrawal/recovery centre, leading to transitional housing and other supports, is needed for both men and women in the Mission area.

Individuals currently experiencing drug or alcohol problems and/or severe psychiatric issues also need shelter, which they cannot obtain through Mission's Cold/Wet Weather program. That program recorded 86 such applicants in the 2003/4 season. As these individuals are not in a situation where they can be referred to a detox or undergo immediate psychiatric assessment, they may not be appropriately placed. A medically supervised station to provide primary stabilization and outpatient services may be the most practical answer. Such a service would be best aligned with beds in a local detox centre and longer-term programs elsewhere.

### ***Gap***

The Mission Transition House, operated by the Women's Resource Society of the Fraser Valley, routinely encounters women who ask for help in withdrawing from addiction. Because of its mandate and in consideration for the safety of its residents, the Transition House is unable to serve them. By its estimate, 15 beds should be available to women, with additional accommodation for their children.

While Chilliwack's new detox centre is a welcome addition, it now has a long wait list. A person's decision to go to detox is ineffective if there are no available beds for weeks or months.



## *Opportunities*

### **EMPLOYMENT PROGRAMS**

Employment programs are an important component of the "hand up" that the community seeks to provide. In the course of this research a Mission businessman, working in the construction trades, suggested bringing together a group of building supply dealers, trades unions and community service providers to offer a part-time employment program.

He recognizes that "street people" are often afraid to take a chance because they have never experienced success under a caring teacher. He outlined a simple, two-hour per day part-time job at a building supply outlet, where a skilled supervisor could demonstrate and oversee the proper use of tools and processes to make basic projects for public sale. The businessman suggests that this could lead to greater involvement, and possibly into formal trades training for some participants. As a minimum, it could provide income and credible work experience, and help foster dignity.

The research identified a number of imaginative, trades-oriented business owners in the Fraser Valley. These individuals could be brought together to discuss a variety of ideas and ways to bring about programs and other opportunities such as this.

### **COMMUNITY CO-OPERATION FOR SOCIAL RELIEF**

#### **Heart of Mission Cards**

Businesses and service providers in Mission co-operate to provide minor day-to-day comforts to people in need. Cards are donated at a cost of \$2.00 each, and can be redeemed for transit fare, a shower, a meal, a toiletries kit, laundry service and a coffee at participating businesses.

#### **Harvest Bag Program**

Any resident of Mission can pre-pay for the purchase of a \$5.00 bag of fresh fruit and vegetables grown by the Ferndale Correctional Institution. The value received is well over \$10.00. Purchases can be made through the Women's Resource Society of the Fraser Valley, All Saints Anglican Church, Mission Health Unit or Mission Community Services Society.

In addition, the Ferndale Correctional Institution provides fresh seasonal produce to give away at the Mission Community Services Society Food Centre.



## **DEVELOPMENTAL ASSETS**

In recent years Mission has demonstrated successful community collaboration among non-profit and public agencies, to improve the community's social health. Two groups in particular are worthy of mention, as they both bring together a wide range of interests in addressing social issues.

### **Food Coalition**

The Food Coalition meets monthly to review the needs of low-income individuals and families, and to co-ordinate an effective response. Members include Mission Community Services, the Union Gospel Mission, the Women's Resource Society of the Fraser Valley, the Fraser Health Public Health Unit, and local churches.

### **The Mission Community Justice Council**

The council meets monthly to discuss and decide action on underlying issues related to demands on the local justice system.

Participants include:

District of Mission	Mission Old Age Pensioners Society
Abbotsford Area Parole Office	Mission Community Services
Fraser Health (Mission Health Unit)	Mission Restorative Justice Coalition
Mission RCMP (community policing office)	Fraser House Society
Mission Ministerial Association	School District #75
Mission Association for Community Living	Fraser Basin Council
Ministry of Children and Family Development	M2W2 (offenders' reintegration)
Women's Resource Society of the Fraser Valley	Mission Indian Friendship Society

Research resources, training support and advice on group process have come from UBC, SFU and the Justice Institute.

In 2000 the Mission Community Justice Council identified the need for a social approach to crime prevention, and has since created a plan with funding from the National Crime Prevention Centre. The plan is now administered by the District of Mission, and is moving forward on all objectives. Initiatives foreseen in the coming year include restorative justice programs, including training in peer counselling and training of 20 facilitators in conflict resolution, and other means to build capacity for reducing conflict.



### **3.4 DISTRICT OF KENT**

The District of Kent is a small community of approximately 5500 people, encompassing the towns and villages of Agassiz, Harrison Highlands, Harrison Mills, Ruby Creek and Agassiz. It neighbours the six First Nations Reserves of Luksetissum, Wahleach Island, Seabird Island, Tseatah, Scowlitz, and Chehalis.

With primary road access provided by the Lougheed Highway routing west from Vancouver and east to Hope, as well as the Trans Canada routing west from Victoria and east across Canada, Agassiz is poised for further growth. This growth will likely result, in part, from a wave of retiring baby boomers looking for the benefits of a small community with easy access to the great outdoors, and young families hoping to buy their first home. Some of this growth is also likely to be driven by the increased demand and rising housing costs in Abbotsford and Chilliwack.

As a result of these and other influences, one of the challenges for the District of Kent will be to create an adequate supply of quality, affordable housing for its residents, particularly those with a lower income and special needs related to health and aging.

The District's current supply of quality, affordable housing does not currently meet all of its needs. However, with community involvement, solid planning, effective land use, and careful observation of the lessons learned from other fast-growing communities in the Upper Fraser Valley, the District of Kent can be prepared and well-positioned for future growth.



## ***STATISTICAL PROFILE***

The statistical profile of the District of Kent outlined in this section is not intended to be all-inclusive. A more comprehensive profile is available from the District of Kent, BC Stats or Urban Futures.

The data selected for this profile was based on two criteria. First, that it has a direct correlation to affordable housing and related issues. Second, that it narrows the focus and, in some way, helps illuminate the size and scope of specific housing gaps.

Data sources for this profile include the District of Kent, BC Stats, BC Housing, Stats Canada, Canada Mortgage and Housing Corporation and Urban Futures.

The Urban Futures study is used because it offers one of the most current sources of information for discussing growth and change as it relates to population, housing and employment in the Upper Fraser Valley. In addition, because the study focused on the Fraser Valley Regional District and the five sub-regions or communities in the Upper Fraser Valley, it also offered consistency and comparison.

### ***Population Statistics***

#### **District of Kent Population**

2001 (Source: District of Kent)	4926 (LHA <sup>a</sup> 8110)
2004 (Source: District of Kent)	5511 (LHA 8610)
2011 Urban Futures projection, as of 2005	10,820 <sup>b</sup>
2016 Urban Futures projection	12,168

<sup>a</sup> The Local Health Area includes Kent, Harrison Hot Springs and the region surrounding Harrison Lake.

<sup>b</sup> The Urban Futures population statistic for the District of Kent in 2003 was 8541, a figure that is very close to the BC STATS figure of 8610 for the Local Health Area. Provincial count for 2005 was 6077.

#### **Population Growth Rates**

##### *Annual Average Population Percentage Change*

2003	3.8% (1.1% in BC)
Last 5 years	2.3% (0.9% in BC)
Last 10 years	2.2% (1.4% in BC)

*Note.* From BC STATS (2004)–Agassiz-Harrison. Percentage change in population in Agassiz-Harrison is higher in all cases than the BC average.

Urban Futures (2003) projects that the District of Kent will add 2,279 residents for a 26.7% increase in population from 2003 to 2011.



## Population Distribution and Growth by Age Group

	2004	Projected for 2014
0-17 age group	21.7%	19.6%
18-24	10.2%	8.6%
25-64	53.5%	54.3%
over 65	14.6%	17.5%

*Note.* From BC STATS (2004) – Agassiz-Harrison.

BC STATS projects that the largest population increase for the district, or local health area, will be in the 65 and over age group, with some growth in the 25-64 group. This is also in line with the conclusions reached by Urban Futures (2003).

According to Urban Futures (2003), the profile of the people moving to the district or sub-region between 1996 and 2001 shows that the greatest proportion were families, with 24% of all movers under the age of 15, and 29% between the ages of 25 and 44 (the largest group being between 35 and 44). This age specific pattern of those moving *into* the area was also exhibited by those people moving *within* the sub-area over the period.

The population change in the district from 2003 to 2031 will be lead by the 65 and over group, as it is expected to see the greatest absolute and relative growth over the period. In addition the 25-34 age group will see significant additions, while the slowest growth will be in the 45-54 age group. (Urban Futures, 2003).

### 2004 Homeless Count

Agassiz            1                            Upper Fraser Valley   407

*Note.* From VanWyk and VanWyk (2004).

The number for Hope, North Bend and Boston Bar was 19. Interviews revealed that homeless individuals often move on to the larger centres where there is an emergency shelter and other available services.



## *Housing Statistics*

### **OVERALL SUPPLY**

#### **2003 Count of Dwelling Units by Structure Type – District of Kent**

Ground Oriented Units	2763	
Apartment Units	378	Total 3141 <sup>a</sup>

<sup>a</sup> Ground oriented units include single family dwellings and townhouses

<sup>b</sup> Totals do not include secondary suites. Data not available.

#### **Projected Housing Supply**

	<b>2011</b>	<b>2016</b>	<b>2031</b>
Ground oriented units	3507	3922	4653
Apartments	546	672	1089
Total		4594	5742

*Note.* All data is from Urban Futures (2003).

According to Urban Futures (2003), by 2031, the District is projected to see its dwelling stock grow by 2601 units, an increase of 83 percent over 2003. The total growth would be from ground oriented units growing by 68 percent (1890 additional units) and apartments growing by 188 percent (711 additional units). Ground oriented units are expected to continue to account for the majority of Harrison/Kent's housing stock in 2031, at 73 percent, compared to 88 percent in 2003.

The question arises: How many of these units will be affordable and accessible to the district's low income residents, including those with physical, mental or age-related challenges?

If the development choices and patterns fail to take the affordability factor into account for these groups, it is logical to assume that a number of the social challenges already evident will grow. This will occur as those who are currently "at risk of homelessness" find themselves increasingly unable to meet their basic need for affordable shelter.





## ***Affordability***

The statistics that offer additional insight on housing affordability in the District of Kent are annual household income, whether earned or from social assistance, and the percentage of income allotted to or required for housing.

The District of Kent indicates that the median family income for 2001 was \$47,302. Data from BC STATS is as follows:

### **Household Income in the District of Kent**

Average Household Income (2000)	\$50,779 (BC \$64,821)
Average for Husband/Wife (2000)	\$56,232 (BC \$70,033)
Average for Female/Lone Parent (2000)	\$23,658 (BC \$33,829)
16.5% of households earn less than	\$20,000 (BC 12.0%)

### **Income Assistance**

Percentage of population receiving Income Assistance Benefits as of September 2004

Total (ages 0-64)	4.3% (as compared to 4.1% in BC)
Children (0-18)	5.1% (as compared to 4.2% in BC)
Youth (19-24)	3.5% (as compared to 3.1% in BC)

Agassiz-Harrison's percentage of the population on income assistance exceeds the average for British Columbia. In addition, single parent families represent 24.9% of the total caseload as compared to 19.1% of the total caseload in BC.

Furthermore, only 0.7% of the population between the ages of 19-64 who are on income assistance<sup>26</sup> in Agassiz-Harrison are also considered employable.

### **Income Examples for Individuals on Social Assistance**

Single Person	\$510 per month or \$6120 per year
Disability I	\$608 per month or \$7296 per year
Disability II	\$856 per month or \$10,272 per year

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<sup>26</sup> All Income Assistance recipients include the disabled but exclude aboriginals on reserve.



## CORE HOUSING NEED

According to CMHC, a household is said to be in *core housing need* if its housing falls below one or more of the basic housing standards *and* it would have to spend 30 percent or more of its income to pay the average rent of alternative local housing that meets all three standards. The basic housing standards are:

- adequate condition – does not require major repairs
- suitable in size – has enough bedrooms
- affordable – shelter costs are less than 30 percent of before tax household income

In some cases these households can afford to rent alternative housing which meets all three standards; in others they cannot.

According to CMHC data for 2001, 26.8% of all households in the Agassiz-Harrison Local Health Area were renters, and 51.2% of these renters were spending more than 30% of their income on shelter. The percentage of renters in this category is substantially higher than the BC figure of 44.1% of renters. With regard to household owners in Agassiz-Harrison spending in excess of 30% of their income on shelter in 2001, the figure is 21.7%. This is only slightly higher than the BC figure of 20.7%.

### District of Kent Households in Core Housing Need for 2001

Data provided by BC Housing's Research and Corporate Planning division offers further insight on actual numbers in core housing need for 2001, as well as the trend for renters in core need from 1996 to 2001:

Renters:	245	
Owners:	160	Total 410

### District of Kent Renters in Core Housing Need from 1996-2001

1996	150
2001	245

*Note.* BC Housing could not supply data for Kent and Harrison Hot Springs for 1991. This data refers to Abbotsford and Chilliwack.

A further breakdown of data provided by BC Housing allows us to quantify the number of specific households in core housing need in 2001 including the increasing levels of risk as household move closer to the point of *worst case housing need* and/or increased risk of homelessness through economic eviction.

District households spending 35-39% of income on shelter	100
District households spending 40-49% of income on shelter	110



## WORST CASE HOUSING NEED

### District of Kent Households In Need and paying At Least Half (INALH)

Households in this category are described as being in *worst case housing need*. These are households that are spending 50% or more of their income on shelter.

Household by Tenure	Number of Households INALH
Owned	120
Rented	105
Total	225

According to Melzer (2001), INALH households in Canada tended to be tenants, to be disproportionately younger; to be non-family households or lone-parent family households with a child under 18; to have a lower income; were less likely to have their major source of income from employment; were more likely to live in apartments, particularly low-rise apartments; and were more likely to live in dwellings needing major repairs. Their annual incomes are usually less than \$20,000.

The same study also indicated that the largest number of INALH households were in British Columbia, Ontario and Quebec. The percentages of households which were INALH ranged from 3% in NWT (including Nunavut) to about 8% in BC.

More critical to this report, however, is the fact that the District of Kent has over 225 households in the INALH category or in *worst case housing need*. These households are at greater risk of homelessness due to economic eviction, and are less likely to be able to provide an adequate amount of food, clothing and other essentials, for themselves and their family, as the remaining data on rental accommodation will further demonstrate.

### Gross Rent or Major Monthly Payment in Agassiz-Harrison (2001)

Tenants/Renters	\$610 per month (as compared to \$750 in BC)
Owners	\$782 per month (as compared to \$904 in BC)

*Note.* From BC STATS (2004) – Agassiz-Harrison.

Rental rates in Agassiz-Harrison, as in the rest of the Upper Fraser Valley, have increased substantially since 2001. Unfortunately, even the 2001 rental rates for the district represent an economic barrier for individuals on income assistance, and for other low-income families. These rates make it clear that there is little money left over for adequate food and other necessities beyond basic shelter.



## ***Recent Developments***

Throughout 2005, the District of Kent witnessed some positive developments that relate to the provision of affordable and accessible housing and support services.

- **Proposed Expansion of Glenwood Care Centre**

Glenwood is a licensed residential care facility funded by Fraser Health. The facility contains 37 complex care beds and 27 assisted living beds. Although an expansion is proposed, at the time of this research the plans and proposed number of new beds had not been finalized.

- **Mental Health Announces New Supported Independent Living Contracts**

As of October 2005, Fraser Health Mental Health announced funding for five SIL contracts in the District of Kent. The contracts include a rent subsidy as well as support that will be provided by a new Support Service Worker who reports to the new Mental Health Case Manager. These are significant and positive developments that will help to meet the growing need for mental health housing and support within the district.

- **Agassiz-Harrison Community Services Receives Additional Funding for Skills Link or "Earn, Work and Learn Program".**

Skills Link is part of the Youth Employment Strategy in Canada which funds community organizations that assist youth facing barriers to employment. Federal partners include CMHC, Service Canada and Indian and Northern Affairs. This second set of funding, which follows the success of the first program, enables AHCS's Employment Services team to help 12 additional clients.

- **New Youth Mentoring Program and Funding for S.T.E.P**

Mountainview Community Church started a new Youth Mentoring Program in October 2005. As of December 2005, the program had eleven groups, reaching a total of fifty "at risk" or vulnerable kids from the community. Mountainview has also been awarded two grants to run the S.T.E.P. parenting program again. Grants are from Fraser Health and the Kent Harrison Foundation. Pastor Flom hopes to expand the program and offer two courses during the winter and spring of 2006.



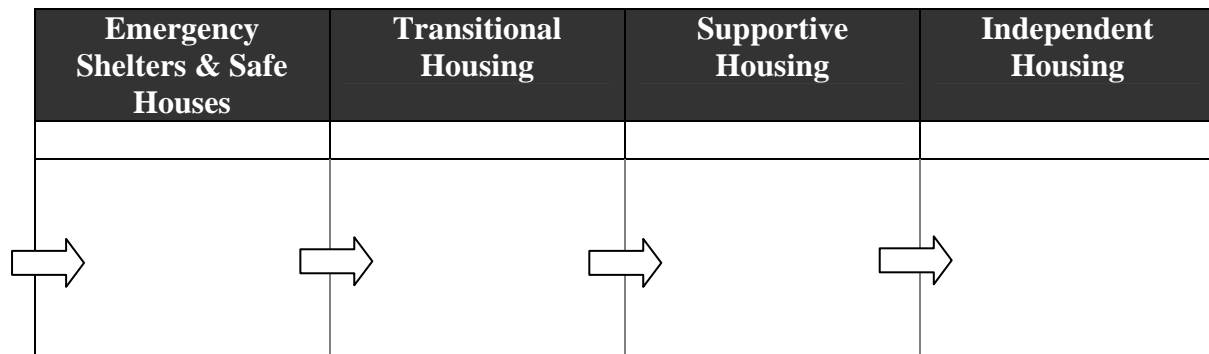
## Current Gaps

The research confirmed a number of gaps related to the provision of affordable and accessible housing and supports in the District of Kent.

### BACKGROUND

A key part of the research process involved the creation of a comprehensive inventory of affordable and accessible housing and related support services in the District of Kent. This inventory is available as a separate document and is ideal for anyone who wishes to learn more about the district's affordable and accessible housing supply. The inventory identifies and describes all of the facilities and resources available in the District of Kent at the time of this research. It also includes relevant statistics, where possible, and key contact information.

The inventory is structured and organized according to the four types of housing that make up the *Affordable and Accessible Housing Continuum*, illustrated below.



The District of Kent inventory and continuum provided a sound basis for review and assessment throughout the analysis phase of the research. It also allowed the gaps and issues to be viewed in a larger and more meaningful context.

In addition to the inventory, a consultation process, including a well-attended workshop at the local recreation centre was conducted. The consultation workshop involved a relatively diverse group of stakeholders from the district who freely offered ideas, insight, data and referrals. Stakeholder referrals to other key contacts expanded the research in a significant and helpful way. In-depth interviews and a small number of focus groups were also conducted. Where possible, stakeholders contributed target group data, as well as results from their own research which included surveys and independent studies.



Based on this process, the gaps are categorized by housing or by support service and only those gaps that emerged in a substantial way as a result of the research are included in this report.

There were many needs expressed throughout the research process. However, in order for an expressed or perceived need to be recognized as a significant gap, it had to be supported by either solid statistical data or a substantial amount of experiential data that could be independently verified by a number of different sources. Where statistical data was limited, the research team conducted in-depth interviews and site visits, and reviewed related reports in order to reach a conclusion.

### **HOUSING GAPS**

- Affordable, independent housing for low income singles, single parents, families and seniors
- Supportive housing for seniors
- Supportive housing for individuals with a mental health diagnosis, addiction or concurrent disorder

### **SUPPORT SERVICE GAPS**

- Additional support services for seniors and the disabled
- Additional support services for individuals with mental health issues
- Additional support services for individuals with addictions
- Support services for landlords
- Transportation and day care services



***HOUSING GAP ONE:***  
**AFFORDABLE, INDEPENDENT RENTAL HOUSING**  
**FOR LOW-INCOME SINGLES, SINGLE PARENTS, FAMILIES AND SENIORS**

***Current Inventory***

The District of Kent has a shortage of affordable and accessible independent housing for its low-income residents. At present, there are no housing co-ops, and the only non-market or subsidized housing, other than the homes and subsidized units at Seabird Island, is at Hazelnut Grove.

Based on interviews and the consultation process, Hazelnut Grove is the only facility in Agassiz that is comprised entirely of subsidized units for seniors and those with disabilities. This facility has 36 one bedroom units. The only other facility is Dogwood Manor with 12 units, 2 bachelor suites and 10 one bedroom units. Unfortunately, although Dogwood also caters to seniors and those with disabilities, none of these units are subsidized.

BC Housing data indicates that rental assistance in the private market is currently being supplied to 15 individual households through SAFER, while 10 are receiving the ILBC or Independent Living BC supplement.

Although there appears to be an adequate number of rental vacancies<sup>27</sup> in the Agassiz-Harrison area for the general public at present, the research indicated that it is increasingly difficult for low-income clients with mental health issues, addictions or other challenges to gain access to these units.

The same is true for low-income families that often need an extra bedroom, but can't afford a larger apartment or townhouse that typically costs in the range of \$700 or \$800 per month. Sample listings revealed that some three bedroom homes in Agassiz were renting for as much as \$800 or more per month, while two bedroom townhouses were advertised for \$700 per month. Similar listings indicate that current prices are not affordable for low income families. This means that they are either forced to pay too much, thereby moving beyond core housing need into "worst case scenario", or they have to live in housing that is inadequate or inappropriate for their family's needs.

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<sup>27</sup> The District of Kent estimates the vacancy rate at 7-10%. Interviews with landlords indicate that the figure is likely lower. More accurate data was not available at the time of this research.



## ***Current Issues and Demand***

The research revealed a real need for safe, affordable housing for entry-level workers, the working poor and those on social assistance or disability allowances in the District of Kent. This is supported by the fact that the percentage of the population on income assistance exceeds the average for British Columbia. Furthermore, single-parent families represent 24.9% of the total caseload in Agassiz-Harrison, as compared to 19.1% of the total caseload in BC.

These factors create a demand for affordable housing, a demand that was recognized and documented throughout the research.

Interview data indicates that although it's not clear how the development of more affordable housing would be accomplished within the district, a number of individuals felt that any type of housing project for this target group needs to be a "community project", where the community takes ownership and protects the pride of the people involved.

One individual suggested that Habitat for Humanity seems to know how to do this, and recommended that perhaps this is the basic approach that needs to be taken. It was also stressed that solutions need to be implemented without taking away any of the independence that these individuals or families currently may have. In the case of families that were described as the "working poor" who cannot afford much in the way of housing, it was suggested that their efforts to remain independent need to be encouraged and supported. According to interviews in Agassiz, this scenario is still viewed as far better than having these individuals or families on social assistance, where they may not have any incentive to work because they may not be able to do much better than what social assistance provides.

### **Growth will Reduce Options and Increase Pressure on Low Income Groups**

The District has logged some impressive growth rates over the past five years, particularly in 2003 when growth was 3.8%. This was at a time when the average population increase in BC was only 1.1%. As the District continues to grow, and in particular as it will likely build more mid-market rental units and single family homes, there will be fewer affordable housing options available for low income residents.

This trend is already evident. Data from Statistics Canada clearly indicates that the number of Agassiz-Harrison households in core housing need has grown from 150 in 1996 to 245 in 2001—an increase of 62%. The same database reveals that the District of Kent has 225 households in the "worst case" scenario, a group that is considered to be "at risk" of homelessness. As the district continues to grow, and rental rates (and housing prices in general) continue to rise, this trend is likely to continue.

Service providers noted this trend and expressed real concern for the working poor in the district who don't have a safety net.





As it has proven in other communities, low-income groups forced to spend as much as two-thirds or more of their income on shelter cannot properly feed and clothe themselves. Increasingly, this group needs to rely more heavily on local health and social service providers to fill the gap. An example in Agassiz would be a family of four, where one of the adults is working at the A&W in town, renting an apartment at T. Marlow and attending Better Beginnings, Family Place, the Food Bank and the Health Unit, as well as other programs that offer meals, snacks and additional support. This is only one of a number of examples like this. Single moms with one or more children provide other examples of this situation within the district.

For those who do not access these services, there are a number of options. Some suffer in silence, with their children or dependents going hungry and showing up at school hungry. This scenario was well-represented at McCaffrey alternate school, where it is clear that a number of the students are not eating on a regular basis. Other options for families or individuals in need include creative or illegal ways of getting by.

It should be noted that while the change in serious crime rates, both violent and property, have gone down for BC, the rate in Agassiz from 1998 to 2003, according to BC STATS, has increased. The increase of 10.1% for Agassiz-Harrison, although lower than Hope's 38.5% increase, is significantly higher than the average for BC at -13.0%. Most notable is the increase in serious juvenile crime (ages 12-17) which from 2001 to 2003 was 5.5 per 1000 population as compared to 3.5 for all of British Columbia. While this may not be directly related to housing, a logical correlation can be made.

### **Some Deplorable Rental Units and Housing Conditions in the District**

In the District of Kent there are a number of professionals and social service providers who have the ongoing opportunity to visit and attend to some of the health and social service needs of numerous residents living under a wide variety of conditions. These individuals reported and pointed out some miserably unhealthy living conditions for low-income residents in both Agassiz and the Harrison Hot Springs area. The sites visited during this research included poorly-maintained housing owned by absentee landlords, out-of-the-way trailer parks with makeshift and unsafe heating and sanitary conditions, as well as "camps" where, according to interviews and observation, "Even the police or RCMP don't want to go there."

These deplorable housing areas appear to be kept "out of sight and out of mind" for the District of Kent, as well as for the local families who own these properties. Unfortunately, for many of the residents involved, some who clearly have mental health and addiction issues, they are an extreme example of the "worst case" scenario, examples that would likely rank among some of the worst in British Columbia.



## ***Strategies and Recommendations***

The District and community would do well to identify a potential housing project that would address the needs of low-income singles and families. Potential sites or parcels of land should be identified, and a plan for a subsidized housing development created.

If properly planned and developed, a housing development of this kind could begin to meet the needs of a variety of low-income groups and offer some flexibility for adapting to changing demographics. An innovative approach to flex-housing has been achieved on Seabird Island. Along with these and other innovative examples, a "community project", with the assistance of key funding partnerships, could become a reality.

## ***HOUSING GAP TWO: SUPPORTIVE HOUSING FOR SENIORS***

### ***Current Inventory***

The District of Kent has a current shortage and growing need for supportive housing for seniors. The specific needs are for additional complex care beds and subsidized assisted living beds.

Glenwood Care Centre is a licensed residential care facility with 37 complex care beds. This centre is connected to Logan Manor which offers 32 assisted living units, with only 10 of these currently being subsidized.

At the time of this research, both facilities were full. In addition, there was a demonstrated need for complex care beds, which has been recognized by Fraser Health, and a substantial wait list for subsidized assisted living units.

### ***Current Issues and Demand***

An interview with the district's Case Manager for Home Health Care revealed an urgent need for more assisted living beds and residential care beds in Agassiz. Current demand indicates that 6 assisted living beds and 13 residential care beds could be filled immediately if they were available.

Further evidence of a growing demand came about as a result of an interview with Seabird Island's Capital Housing Manager. This manager indicated that 20% of the population on Seabird Island is over the age of 60. As a result, the current and growing issue for them is a lack of care homes for seniors who need help with everyday living.

At present the First Nations seniors from Seabird Island sometimes have to be taken away from the community to a facility such as Glenwood Care Centre. Although Glenwood is viewed as an excellent facility, it is also viewed as more beneficial to have a home on the reserve for their elders. As expressed, this is more in keeping with First Nation beliefs



and traditions. The community considers that all members are related in some way and that family should be kept at home.

It should also be noted that a significant number of the residents at Glenwood Care Centre and Logan Manor are from Chilliwack and the surrounding area. Although this is not a problem for these facilities, it is a further indication that the demand exists, and that these facilities are serving a much wider need than originally anticipated.

***HOUSING GAP THREE:***  
**SUPPORTIVE HOUSING**  
**FOR INDIVIDUALS WITH A MENTAL HEALTH DIAGNOSIS,**  
**ADDICTION OR CONCURRENT DISORDER**

***Current Inventory***

**Mental Health**

A recent and very positive development was the announcement of five Supported Independent Living (SIL) contracts for the District of Kent. Prior to this announcement, there were none. At the time of this research the new Mental Health Case Manager was in the process of planning the implementation of these contracts. The SIL contracts include a rent subsidy, as well as support, and are for a period of up to two years.

Still to be finalized were the locations for the SIL clients. Co-operative landlords had to be identified, agreements had to be made with local landlords and a case worker still had to be hired.

**Addictions**

At present, the District of Kent does not have any rehabilitation or recovery facilities for individuals with addictions or a concurrent disorder. Any residents in need of these services must go elsewhere. The closest residential facility that handles addiction would be Teen Challenge. Youth must go to Surrey or Vancouver.



## ***Current Issues and Demand***

### **Mental Health – Demand Exceeds Supply**

The five new SIL contracts will readily be filled. Unfortunately, there is still sufficient demand for another 5-7 contracts, possibly more, according to the consultation workshop. Participants at the workshop were able to count 30 individuals within the district who are considered to be in need of mental health support, including housing.

It should be noted, however, that at the time of the workshop the new Mental Health Case Manager had not been hired. With this new professional in place, a more accurate count of the individuals in need of supported independent living, as opposed to external supports and programming, will undoubtedly be made.

Either way, based on the interviews and consultation, it appears that the five Supported Independent Living contracts will not meet the District of Kent's current demand.

### **Addictions - Urban Issues in a Rural Setting**

The Pastor of Mountainview Community Church commented, "*As rural as it seems, Agassiz has a lot of urban issues.*" The Pastor also indicated that approximately 30% of the population in Agassiz are single-parent homes with incomes less than \$20,000, and that Agassiz has the second-highest rate of heroin addiction in the province. Other indicators of this urban trend: the local pharmacist now dispenses needles and the RCMP have recently discovered that local pot is being laced with crystal meth, drain-o and a variety of other drugs and toxic substances.

According to the Pastor, who runs a number of successful youth programs in the district, "Kids toying with or using drugs in Agassiz today don't really know what they're getting themselves into. The drugs are far more dangerous and addictive than in the past."

Related evidence comes from Chilliwack's Chemical Withdrawal Management Unit or detox facility at the Chilliwack General Hospital. Although the majority of medical withdrawal management is done at Maple Cottage in Burnaby, Chilliwack's detox unit had 13 people from Agassiz on their wait list from July 15 to October 1<sup>st</sup>, 2005. These are accurate numbers, according to the director of the Withdrawal Unit. There were no repeats counted, making this statistically significant, especially given the size of Agassiz.

The research also revealed that there is a core group of individuals, approximately 25 known individuals in Agassiz who are trapped in a cycle of alcohol and drug abuse. This causes problems for local landlords, because when one individual gets evicted or can't afford to live on their own, three of four move in together. The group continues to misuse alcohol and various substances, resulting in eviction, and the cycle continues.

The program director and addictions counsellor for Agassiz-Harrison Community Services estimates that over half of his current caseload, which at the time of the interview was 30 people, has both an addiction problem and mental health issues. He also



stated that an increased number of individuals in his caseload are in their 20's, with a substance abuse trend towards crystal meth and crack.

In summary, the research confirmed general agreement that more needs to be done in the area of addictions. One of the suggestions was the development of stronger partnerships between agencies for a more comprehensive and cohesive delivery of addiction services. For example, Fraser Health, Service Canada and Community Services could work together more creatively to achieve further progress for individuals with addictions.

This may also mean that the community will need to give serious consideration to the creation of a recovery house in Agassiz-Harrison, as there are a significant number of individuals with addictions who are clearly and historically unable to break the cycle on their own.

For consideration, there are a number of well-managed recovery houses in Abbotsford that provide a critical housing resource for many individuals who would otherwise be homeless and trapped in the cycle of addiction. These houses, with live-in support and supervision, provide programs and counselling, as well as connections with local employment services and businesses that are willing to hire individuals who are gradually making their way along the "road to recovery".

As almost everyone in the field of addictions acknowledges, recovery takes time. Unfortunately, without appropriate housing that provides structure and support, recovery for many addicted individuals is simply unattainable.

### ***SUPPORT SERVICE GAP ONE:*** **ADDITIONAL SUPPORT SERVICES FOR SENIORS AND THE DISABLED**

The day care program that operates out of Glenwood Care Centre is full. Current demand indicates that an additional five spaces per week are needed.

Interviews indicated that seniors in the District of Kent would also benefit from a Meals on Wheels program and some kind of affordable housekeeping services. These support services appear to be the most significant needs for seniors and disabled residents who would like to stay at home. These additional support services may also help to prevent or delay facility admissions.



***SUPPORT SERVICE GAP TWO:***  
**SUPPORT FOR PEOPLE WITH A MENTAL HEALTH DIAGNOSIS**

A number of interviews revealed that a Mental Health Clubhouse with a support worker would be of great benefit in the district. The research identified that Agassiz-Harrison residents with mental health issues have few places to go during the day and no way to make money. This scenario appears to be one of the contributing factors that leads to inadequate or unhealthy housing conditions, poor nutrition, problems with landlords, and the potential for a mental health crisis.

A clubhouse or meeting place could be established as a place where these individuals could sell art or unique items. They could make a product or perform pre-determined routine tasks for various businesses or community organizations in the district. This would provide some of the additional income necessary for adequate food and clothing, and might provide sufficient income to rent more appropriate housing.

The Clubhouse could also assist Mental Health clients by providing guidance with routine paperwork such as completing and filing tax returns so that medical coverage can be obtained. A number of district resident with mental health issues do not have medical coverage because they have not filed a tax return.

***SUPPORT SERVICE GAP THREE:***  
**ADDITIONAL SUPPORT FOR PEOPLE WITH ADDICTIONS**

Agassiz-Harrison has a number of supports in place for individuals with addictions. These include health and mental health services, individual and family counselling, addictions counselling, and employment services through Agassiz-Harrison Community Services.

Currently, there are two full-time and one half-time employment counsellors handling a total of 150 clients. Although there may be some need for additional support in this area, Employment Services operates the successful Earn, Work and Learn Program, and also refers people to receive psychological, vocational, educational and neurological testing. These tests, which may identify a learning disability, can assist in identifying and overcoming specific barriers to employment.

With these supports in place, what appears to be missing is the housing piece, as previously indicated. Affordable and accessible housing for individuals with addictions would likely foster further integration of the existing support services, while providing the structure and stability that is essential for recovery.



## ***SUPPORT SERVICE GAP FOUR: SUPPORT FOR LANDLORDS***

The research process included interviews with three different landlords in Agassiz. These interviews represented the "other side of the story" that is rarely considered when an individual with a mental health issue or concurrent disorder is evicted.

All of the landlords shared case examples and their experience with problem tenants. At various times, all of these landlords have been sympathetic to tenants with special needs or challenges, and all have tolerated the high turnover that tends to come with many, but not all, of the individuals and families on social assistance. The research indicated that although the turnover is tolerable, the damage is not.

All of the landlords interviewed have had to deal with significant damage as a result of tenants with mental health issues or drug and alcohol problems. In addition, all had experienced onerous and time-consuming difficulties related to getting a problem tenant out of their buildings.

A recent example was provided in which a well-known local individual with a concurrent disorder was finally evicted. The landlord reported "floor to ceiling garbage" in this individual's unit, indescribable filth and over \$8000 worth of damage. According to the landlord, this individual was not being seen by Mental Health, would not allow inspections of their unit and became aggressive when consulted. Furthermore, the landlord indicated that this type of scenario poses real safety problems to other residents. Not only does such a unit pose a fire hazard; these tenants exhibit unpredictable behaviour and unusual actions. In one example, a tenant with a mental illness was taking down fire detectors because of paranoia. The tenant was convinced that the green light on the fire detector was an indication that someone was watching them.

All of the landlords reported similar stories of damage or "trashing the place" and indicated that it is a real financial drain as well. One individual explained it as follows:

*"I'm only allowed to take a damage deposit of half a month's rent, which on these units only amounts to between \$200 and \$250. This doesn't even begin to pay for the damage and cleaning and painting that needs to be done when one of these tenants moves out or has to be evicted. The cleaning alone can be upwards of \$180, including the carpets, garbage removal and so forth, which I have to pay for, not to mention damaged doors that have been kicked in, holes in the wall, broken lights or windows, locks and so forth."*

According to these interviews, the other problem common to these low-end rentals is that someone with references will be accepted and will move in, then sublet to other individuals without permission, or have four or five others come to live there, turning the unit into a "flophouse". When the inevitable problems emerge in this situation, some related to drug and alcohol abuse or drug dealing, no one pays the rent, or the original individual departs with the rent. One of the landlords interviewed described such a case, in which he ended up with two drug dealers in a unit. Because of fear and other issues he couldn't get them out without the help and support of the local police.



*"So, in addition to all the hassles, you lose a couple months' rent, and it all adds up. The system is definitely not geared to provide landlords with many rights. The tenants have all the rights."*

Landlords share similar stories and similar experiences, with the result that one has converted some "affordable" rental units to commercial use, while others are conducting criminal record checks and being far more stringent with their rental criteria. Others simply raise rents when they can in order to recoup their costs, thereby making the unit unaffordable to problem tenants. This practice is common, well known, and used extensively throughout the Upper Fraser Valley.

Another result of this difficulty in recouping the costs of damage appears to be that many of the rental units are not well-maintained or upgraded. This is why a number of rental units and landlords in Agassiz have been harshly criticized by local service providers.

If Agassiz-Harrison is to preserve and revitalize its current stock of affordable rental housing, it is clear that this situation and trend will need to be managed more effectively.

Sympathetic landlords who own affordable rental accommodation are a dwindling resource throughout the Upper Fraser Valley, at a time when they are most needed. Communities and service providers will need to create better working relationships with local landlords, "walk a mile in their shoes", and give them the assurance and support they need when housing low-income tenants with special needs or challenges.

In other cases, the support provided to local landlords will need to be physical. An example of this would be more observable, in-person visits from support workers and counsellors, and more programming to help tenants with mental health and addiction issues. Financial support, such as rent or maintenance supplements for these landlords, may also be required. Innovative ways of assisting some landlords to maintain their buildings or upgrade specific units to accommodate clients with special needs also need to be considered. In short, a more co-operative partnership with local landlords needs to be established and maintained. An adversarial approach that does not take into account the need for improved communication and problem-solving will only further reduce the local supply of affordable and accessible housing.

### ***SUPPORT SERVICE GAP FIVE:*** **TRANSPORTATION AND DAY CARE SERVICES**

Interview data indicated that as of January 2005, there were no day care services in Agassiz, while there are more people needing day care. At present, the only available daycare is in private homes. Although there is the Seabird Island Daycare on the reserve, it has a wait list.

The research also indicated that transportation services for the district's low-income residents are needed. Because of a lack of funds and the absence of a Class 4 vehicle and driver, Agassiz-Harrison Community Services is unable to provide this service. It was





also pointed out that local Service Clubs in town have limited ability to raise the amount of money needed to buy and maintain a Class 4 vehicle. This assertion was not verified, as these Service Clubs were not interviewed as part of the research process.

Another suggestion was that volunteer drivers should be organized through Community Services, at least for now, until funding for additional transportation can be secured.

The lack of transportation services was also identified as a barrier to employment. According to one of the Employment Counsellors at Agassiz-Harrison Community Services, transportation is needed to get into Chilliwack for many different reasons, including employment. There is a bus that runs once a day, but the round trip totals \$6.00—an expense, interviews indicated, that many low-income individuals cannot afford. The point was also made that getting a driver's license is difficult, as all of the testing is currently done in Chilliwack and there are no driving schools in Agassiz. If a young person's family does not own a car, then these factors become a huge barrier to obtaining a license.





### 3.5 DISTRICT OF HOPE

The District of Hope has already examined many of the factors shaping Hope's housing market and housing affordability issues (von Hausen, 2005). As a result, Hope's Mayor and Council, as well as District Staff and a diverse group of community stakeholders, both private and public, are aware of the following facts and issues:

- Hope's lower-income households, in all age groups, cannot afford to own housing.
- There is a severe shortage of rental accommodation in Hope, with rents ranging from \$600 to \$850 per month depending on type, age, size, location and condition of the units.
- There is a shortage of developable land in the District of Hope.
- The loss of higher-paying resource sector and government jobs, coupled with the growth of lower-paying service sector jobs, have worsened the housing affordability problem in Hope. Those worst affected are the unemployed, those on social assistance and disability, seniors and single parents.
- Federal and provincial housing programs to address affordable housing have been cut dramatically and government can no longer be counted on to resolve these problems.
- Private developers have limited ability to solve Hope's housing affordability problems. While they are able to provide smaller and less expensive housing for home ownership, they are not able to provide rental units for those most in need.

The report also concludes that the job of providing affordable housing for lower-income households in Hope is best provided by housing advocacy and non-profit groups, in partnership with local governments who are able to provide land at low or no cost.

As a result of von Hausen (2005) and the research completed as part of this current study, it is intended that this report and related findings offer the following:

- A more comprehensive affordable housing and support service inventory at each stage of the housing continuum. This inventory should serve as a valuable reference as well as a planning and communication tool for future development.
- An opportunity to assess the district's progress in relation to the choices and opportunities explored in their New Housing Strategies Report.
- Clear direction on affordable housing priorities based on the gaps identified.



## ***STATISTICAL PROFILE***

The statistical profile of Hope outlined in this section is not intended to be all-inclusive. A more comprehensive profile is available from the District of Hope's *Community Facts*, BC Stats or Urban Futures.

The data selected for this profile was based on two criteria. First, that it has a direct correlation to affordable housing and related issues. Second, that it narrows the focus and, in some way, helps illuminate the size and scope of specific housing gaps.

Data sources for this profile include The District of Hope, BC Stats, BC Housing, Stats Canada, Canada Mortgage and Housing Corporation and Urban Futures.

### ***Population Statistics***

#### **District of Hope Population Estimates and Percentage Change**

2000	6491	
2001	6455	(-0.6% change)
2002	6470	( 0.2% change)
2003	6510	( 0.6% change)
2004	6558 <sup>a</sup>	( 0.7% change)

*Note.* From Statistics Canada (2003). 2001Community Profile: Hope, BC.

<sup>a</sup> BC STATS (2004) reports Hope's population at 8758.

#### **Population Distribution and Growth by Age Group**

	<i>2004</i>		<i>Projected for 2014</i>
0-17	1855	21.2%	19.6%
18-24	894	10.2%	7.8%
25-64	4449	50.8%	52.1%
over 65	1560	17.8%	21.7%

*Note.* From BC STATS (2004) Statistical Profile, Local Health Area 32: Hope

BC STATS projects that the largest population increase for the District or Local Health Area will be aged 65 and over, with some growth in the group aged 25-64. This is in line with the more detailed conclusions reached by Urban Futures (2003). Urban Futures predicts that the 25-34 age group in Hope will grow, while the number of individuals aged 45-54 is projected to decline.

#### **2004 Homeless Count**

Hope, North Bend, Boston Bar 19                      Upper Fraser Valley 407

*Note.* From VanWyk and VanWyk (2004).



## *Housing Statistics*

### **OVERALL SUPPLY**

#### **2003 Count of Dwelling Units by Structure Type – District of Hope**

Ground Oriented Units	3577	
Apartment Units	395	Total 3972 <sup>a</sup>

<sup>a</sup> Does not include secondary suites. Data not available.

A current estimate from the District of Hope puts the number of residences as of 2004 at 2182, excluding the number of apartments.

#### **Projected Housing Supply**

	<b>2011</b>	<b>2016</b>	<b>2031</b>
Ground oriented units	3924	4162	4818
Apartments	423	480	890
Total	4347	4642	5708

*Note.* All data is from Urban Futures (2003). Urban Futures counts and projections of dwelling units are based on population estimates which are considerably higher than those of other data sources. The data above reflects an area that includes reserves and other lands outside Hope's municipal boundaries.

Anticipating an additional 1736 units, Urban Futures (2003) projects Hope's total stock of dwelling units to increase by about 44 percent between 2003 and 2031. The majority of these additions would be seen in ground oriented buildings (1240 units for 35% growth), followed by apartment units (an additional 495 units, an increase of 125%). Based on this projected pattern of growth, it is expected that ground-oriented dwellings will continue to dominate Hope's housing landscape, accounting for 72 percent of the total housing additions over the period.

The question arises: How many of these units will be affordable and accessible to low-income residents, including those with physical, mental or age-related challenges?

If the development choices and patterns give only fleeting attention to the affordability factor for the district's low income residents, it is logical to assume that the homeless population will grow as those who are currently "at risk of homelessness" find themselves increasingly unable to meet their basic need for shelter.



## AFFORDABILITY

The statistics that offer additional insight on housing affordability in the District of Hope are annual household income, whether earned or from social assistance, and the percentage of income allotted to or required for housing.

The District of Hope indicates as of 2004/05 that the median income of single person households is only \$18,000, while the median income of 2+ person households is approximately \$50,000. Data from BC STATS indicates the following:

### Household Income in Hope

Average Household Income (2000)	\$51,114 (BC \$64,821)
Average for Husband/Wife (2000)	\$56,737 (BC \$70,033)
Average for Female/Lone Parent (2000)	\$25,414 (BC \$33,829)
17.3% of households earned less than	\$20,000 (BC 12%)

### Income Assistance - District of Hope

*Percentage of population receiving Income Assistance Benefits as of September 2004*

Total (ages 0-64)	11.0% (as compared to 4.1% in BC)
Children (0-18)	11.8% (as compared to 4.2% in BC)
Youth (19-24)	6.3% (as compared to 3.1% in BC)

The percentage of Hope's population on income assistance significantly exceeds the average for British Columbia. Furthermore, single parent families represent 21.3% of the total caseload as compared to 19.1% of the total caseload in BC.

In addition, only 2.2% of the population between the ages of 19-64 who are on income assistance<sup>28</sup> in the District of Hope are also considered employable.

### Income Examples for Individuals on Social Assistance

Single Person	\$510 per month
Disability I	\$608 per month
Disability II	\$856 per month

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<sup>28</sup> All Income Assistance recipients include the disabled but exclude aboriginals on reserve.



## CORE HOUSING NEED

According to CMHC, a household is said to be in core housing need if its housing falls below one or more of the basic housing standards and it would have to spend 30 percent or more of its income to pay the average rent of alternative local housing that meets all three standards. The basic housing standards are:

- adequate condition – does not require major repairs
- suitable in size – has enough bedrooms
- affordable – shelter costs are less than 30 percent of before tax household income

In some cases these household could afford to rent alternative housing which meets all three standards; in some cases they cannot.

According to CMHC data for 2001, 31.2.8% of all households in the District of Hope Local Health Area were renters, and 54.5% of these renters were spending more than 30% of their income on shelter. The percentage of renters in this category is substantially higher than the BC figure of 44.1% of renters. With regard to household owners in in the District of Hope spending in excess of 30% of their income on housing in 2001, 17.9% of all owners were in this category. This is only slightly higher than the BC figure of 20.7%.

### District of Hope Households in Core Housing Need for 2001

Data provided by BC Housing's Research and Corporate Planning division offers further insight on actual numbers in core housing need for 2001, as well as the trend for renters in this category from 1996 to 2001:

Renters:	335		
Owners:	190	Total	520

*Note.* BC Housing could not supply data for Kent and Harrison Hot Springs for 1991. This data refers to Abbotsford and Chilliwack.

### District of Hope Renters in Core Housing Need from 1996-2001

1996	330
2001	335

A further breakdown of data provided by BC Housing allows us to quantify the number of specific households in core housing need in 2001 including the increasing levels of risk as households move closer to the point of *worst case housing need* and/or increased risk of homelessness through economic eviction.

Hope households spending 35-39% of income on shelter	100
Hope households spending 40-49% of income on shelter	110



## WORST CASE HOUSING NEED

### District of Hope Households In Need and paying At Least Half (INALH)

Households in this category are described as being in *worst case housing need*. These are households that are spending 50% or more of their income on shelter.

Household by Tenure	Number of Households INALH
Owned	95
Rented	155
Total	250

According to Melzer (2001), INALH households in Canada tended to be tenants, to be disproportionately younger; to be non-family households or lone-parent family households with a child under 18; to have a lower income; were less likely to have their major source of income from employment; were more likely to live in apartments, particularly low-rise apartments; and were more likely to live in dwellings needing major repairs. Their annual incomes are usually less than \$20,000.

The same study also indicated that the largest number of INALH households were in British Columbia, Ontario and Quebec. The percentages of households which were INALH ranged from 3% in NWT (including Nunavut) to about 8% in BC.

More critical to this report, however, is the fact that the District of Hope has over 250 households in the INALH category or in *worst case housing need*. These households are at greater risk of homelessness due to economic eviction, and are less likely to be able to provide an adequate amount of food, clothing and other essentials, for themselves and their families, as the remaining data on rental accommodation will further demonstrate.

### Gross Rent or Major Monthly Payment in District of Hope (2001)

Tenants/Renters	\$612 per month (as compared to \$750 in BC)
Owners	\$662 per month <sup>a</sup> (as compared to \$904 in BC)

*Note.* From BC STATS (2004). Statistical Profile, Local Health Area 32: Hope.

<sup>a</sup> The District of Hope indicates that the 2004/05 rental range is \$600-\$850 per month based on age, size and condition of the unit.

Rental rates in the District of Hope, as in the rest of the Upper Fraser Valley, have increased substantially since 2001. Unfortunately, even the 2001 rental rates for the district represent an economic barrier for individuals on income assistance and other low income families. These rates make it clear that there is little money left over for adequate food and other necessities beyond basic shelter.





## ***Recent Developments***

There have been a few notable developments that relate to the provision of affordable and accessible housing and support services in the District of Hope:

- **Hope Legion Housing Committee Receives CMHC Seed Money**

This money is geared toward initial planning and assessment for a future development in two to three years. The plan is for a 40 unit facility for seniors 55 years of age and older.

- **Fraser Hope Lodge Forecasts Expansion**

This complex care facility with 46 beds is slated to expand by another 24-30 beds by 2010. The forecast for 2006 is that 76 beds will be needed.

- **Fraser Health renews funding for the Gateway Program**

Gateway is a seniors referral program funded by Fraser Health. The program or project acts as a Community Resource Response that helps identify seniors who are in need of assistance or home support. The program is coordinated by a group of senior volunteers who send referrals to the Home Health Case Manager. The Gateway program is run on a grant, which has recently been renewed for 3 years.

## ***Current Gaps***

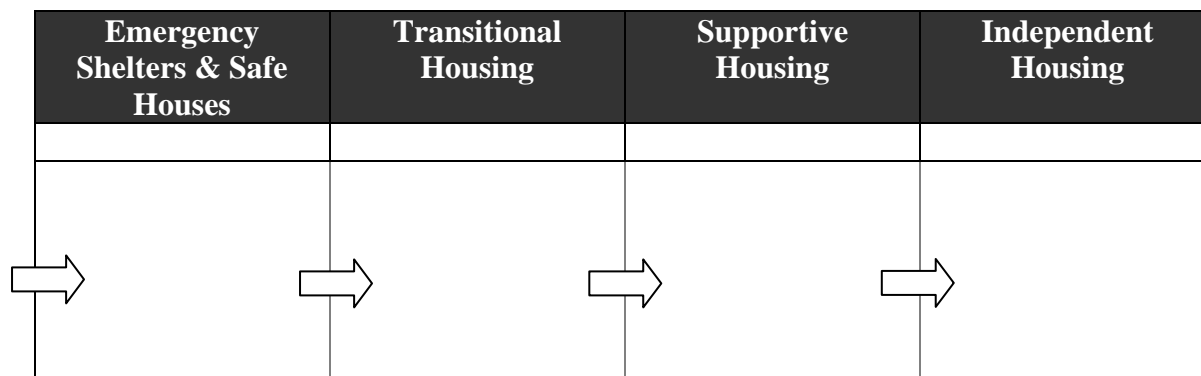
The research confirmed a number of gaps related to the provision of affordable and accessible housing and supports in the District of Hope.

## **BACKGROUND**

A key part of the research process involved the creation of a comprehensive inventory of affordable and accessible housing and related support services in the district. This inventory is available as a separate document and is ideal for anyone who wishes to learn more about the district's affordable and accessible housing supply. The inventory identifies and describes all of the facilities and resources available in the District of Hope at the time of this research. It also includes relevant statistics, where possible, and key contact information.

The inventory is structured and organized according to the four types of housing that make up the *Affordable and Accessible Housing Continuum*, illustrated below.





The inventory and continuum provided a sound basis for review and assessment throughout the analysis phase of the research. It also allowed the gaps and issues to be viewed in a larger and more meaningful context.

In addition to the inventory, a consultation process, including a workshop was conducted. The consultation workshop involved a reasonably diverse group of stakeholders from the district who freely offered ideas, insight, data and referrals. Stakeholder referrals to other key contacts expanded the research in a significant and helpful way. Numerous in-depth interviews and a small number of focus groups were also conducted. Where possible, stakeholders contributed target group data, as well as results from their own research which included surveys, focus groups and independent studies.



Based on this process, the gaps are categorized by housing or by support service and only those gaps that emerged in a substantial way as a result of the research are included in this report.

There were many needs expressed throughout the research process. However, in order for an expressed or perceived need to be recognized as a gap, it had to be supported by either solid statistical data or a substantial amount of experiential data that could be independently verified by a number of different sources. Where statistical data was limited, the research team conducted in-depth interviews and site visits, and reviewed related reports in order to reach a conclusion.

### **HOUSING GAPS**

- Affordable, independent housing for low income singles, single parents, families and seniors
- Emergency Shelter for Adults and Youth
- Group Home or Supported Housing for Youth
- Supportive Housing for Seniors
- Supportive Housing for Individuals with a Mental Health Diagnosis

### **SUPPORT SERVICE GAPS**

- Additional support services for seniors.
- Lack of transportation.
- Additional services for adults and youth with addiction.
- Parenting programs.



***HOUSING GAP ONE:***  
**AFFORDABLE, INDEPENDENT RENTAL HOUSING**  
**FOR LOW INCOME SINGLES, SINGLE PARENTS, FAMILIES AND SENIORS**

***Current Inventory***

The District of Hope's *New Housing Strategies Report* (von Hausen, 2004) confirms that there is a severe shortage of affordable rental housing in Hope, especially for low income residents. In addition, a considerable number of the existing rental units are poorly maintained or in very poor condition.

As a result of a struggling economy, plus Hope's location at the eastern end of the Fraser Valley, population growth has been very slow. Recent BC STATS indicate that the population has grown from 6184 in 2001 to 6431 in 2004, an annual increase of 1.3% compounded per annum.

As a result of this slow growth, there has been very little in the way of housing development as illustrated by the building permits issued over the past five years (von Hausen, 2004):

- 2000 – 15 single family units
- 2001 – 15 single family units
- 2002 – 22 single family units
- 2003 – 18 single family units
- 2004 – 30 single family units

In addition, no new townhouses or apartment complexes have been developed in the district for more than a decade.

***Current Issues and Demand***

The research revealed a need for safe, affordable housing for low-income singles, single parents, families and seniors.

Over the next several years, it is expected that the housing demand in the District of Hope will rise from the current 30 units per year to a range of 50-75 units per year. The current research shows that it is essential to ensure that an appropriate number of the units developed will meet the needs of low income residents and those with special needs.



## **SHORTAGE OF DEVELOPABLE LAND**

There is a shortage of developable land in the District and it is unlikely that this level of demand can be sustained without increasing the supply of developable land. If the supply is not increased, the District estimates that new construction past 5 years will fall off dramatically and housing prices will increase substantially.

## **AFFORDABILITY**

New housing will increasingly be affordable, but primarily for those moving to Hope, not by the existing households, whose incomes will often not be sufficient to afford single family homes in the \$200,000 range. This will create opportunities for developers to pursue more affordable multiple family housing, primarily townhomes, but also strata apartment units.

Unfortunately, unless some of the anticipated apartment developments are subsidized or purpose-built for low income residents, the District's current problems with affordability will remain and will likely worsen.

von Hausen (2004) indicated that in spite of Hope's ability to provide some of the Lower Mainland's most affordable housing, there are housing affordability issues and problems. This was illustrated by the following housing prices and the income required to manage the payments, with 10% down:

\$200,000 home requires annual income of \$62,000  
\$180,000 home requires annual income of \$56,000  
\$160,000 home requires annual income of \$51,000  
\$100,000 home requires annual income of \$51,000

This data illustrates that low-income households will simply not be able to work toward home ownership in the District of Hope.



## *Opportunities*

### **SOME POSITIVE NEW DEVELOPMENTS**

Over the past year, 2004-2005, the Hope housing market has strengthened as a result of:

- The provision of affordable housing for households working in and commuting to and from Chilliwack and Abbotsford.
- The continuing strength of the Lower Mainland housing market which is attracting retirement households and others buying investment properties in Hope.
- Quality housing in Kingman's Kettle Valley single family development was available for existing households to upgrade their housing, thereby creating a number of opportunities for first time buyers.
- Continuing low interest rates.

Although these positive developments have not significantly increased the rental accommodation inventory, a sense of optimism has returned to the housing market in Hope. This movement will create opportunities for some renters to buy and, in turn, should increase the number of available rental units.

### **Thunderbird Motel**

The Thunderbird Motel, at 63030 Flood Hope Road, is a prime example of how the market has adapted to deal with a severe shortage of rental units within the District of Hope.

The Thunderbird Motel currently rents its 12 one-bedroom units and 1 two-bedroom unit on a monthly basis. All of these units are rented long term to low-income singles, single parents or seniors. Each unit has a fridge and stove and rents for \$400-\$450 per month.

Management has also tried to provide a sense of home at the Thunderbird for its low-income residents, by building a gazebo and an inviting area for barbecues and get-togethers. Some additional services are provided for those in need. For example, at the time of this research there were a couple of resident seniors who needed some daily assistance, cleaning services, reminders related to their medication, and a friendly "check-on" from time to time. Motel management currently provides these additional services at no charge because these older residents have no one else and clearly need the help.

Other residents go out to do their laundry and are responsible for their own cleaning. The Thunderbird has experienced an increasing demand for these units. On average, it now turns away approximately 12 people per week.

Management at the Thunderbird indicated that their residents have few other options for accommodation except the Mt. Hope Lodge or the Silver Skagit Motel, formerly known as the Riviera. Based on local knowledge and experience, management stated that there



are a lot of people on drugs at these facilities and that these undesirable places for some of the older residents or vulnerable single mothers.

Comments such as these have been strongly reinforced by interviews with Mental Health staff working in Hope, other professionals at Fraser Health, and Hope Community Services.

As a result of the serious shortage of affordable housing in Hope, management at the Thunderbird indicates interest in developing additional units or cabins on the 4.5 acres of vacant land behind the motel. In its opinion, the space is ideal for further development, provided funding is available and the necessary approvals by the District can be secured. The motel has already exchanged some information with the District of Hope, related to approvals and development obstacles, including property line issues, the need for another septic tank, and funding.

Management also suggests that the approach they are taking at the Thunderbird Motel must be saving the government money in terms of home care, nursing care and hospital beds, as they are helping to keep a number people independent and functioning on their own.

## ***HOUSING GAP TWO:*** **EMERGENCY SHELTER FOR ADULTS AND YOUTH**

### ***Current Inventory***

At present Hope's emergency shelter is the Mt. Hope Motel, at 318 Old Hope Princeton Way. For most of the year it offers one room with two beds, and for four months it offers two rooms with four beds. The beds become more limited when the program takes in a woman, which means that a male cannot be put in the same room, making it difficult to fully utilize the other bed.

The shelter beds are located in this facility because no other facility would agree to house shelter clients. Unfortunately, there are some serious concerns with this location, as outlined below.



## ***Current Issues and Demand***

### **INSUFFICIENT FUNDS – UNSAFE CONDITIONS**

The Emergency Shelter Program in Hope is funded by the Ministry of Human Resources<sup>29</sup> and is run by Hope Community Services. Individuals accessing this service are given two meal vouchers for a restaurant within the community.

Because of insufficient funding, the program is not staffed and must rely on the good judgement of motel staff to call the RCMP "when things get out of hand." In addition, motel staff conduct very little, if any, preventive interactions with shelter clients to diffuse situations and thereby reduce the need to call the RCMP.

This situation presents a considerable risk for women or youth, for clients with drug, alcohol problems or mental health issues, and most certainly for motel employees. It is clearly inappropriate for most shelter clients to make motel staff responsible for monitoring and supervising the shelter program.

Interviews revealed that a number of social service providers are uncomfortable taking clients to this shelter and only do so reluctantly. Some service providers don't even want to go into the motel.

### **Reasons for Low Usage Rates**

Hope Community Services cites the following usage rates for Hope's Emergency Shelter Program as of October 2005:

January 66%; February 53%; March 74%; April 50%; May 54%; June 53%; July 48%; August 42%; September 65%.

It is widely known and accepted that the Mt. Hope Hotel is badly run down and frequently has problems with alcohol or drug use because of the profile its patrons. One interviewee referred to it as somewhat "dangerous" for shelter clients, particularly those who are vulnerable. According to one Mental Health case worker, the shelter has only been full once in three years. This individual also indicated that the biggest problem is the shelter's condition. Mental Health has had clients who prefer to spend the night in the park, as they feel that it is safer than spending the night in the emergency shelter.

Given these conditions and the reluctance of service providers to take clients to the shelter, it is relatively easy to understand the low usage rates, which contradict the expressed need or demand for emergency shelter beds in the Hope area.

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<sup>29</sup> Responsibility for the administration of the Emergency Shelter Program was transferred to BC Housing in 2005/06.





## *Conclusions and Opportunities*

The current emergency shelter program in the District of Hope needs to be improved. Some significant changes and additional funding for 24/7 staff are required to minimize the risks outlined and to appropriately meet the needs of emergency shelter clients. The research identified a number of options or ideas to resolve the current problem.

- Secure sufficient funding for a shelter with full-time staff, that also provides one-on-one support for shelter clients seeking jobs and a way out of their current lifestyle.
- Transport shelter clients to Chilliwack where there are more resources.
- Find a better location for the shelter program. If properly planned and designed, the shelter could also be open to persons under the age of 19, but this was not the first choice. A separate youth facility was most commonly recommended. At present, Hope Community Services uses funding from other sources to assist youth from other communities to get back to their home community. When this is not possible they work with the youth to assist them in finding ways to become independent, i.e. access financial assistance, stay in school, get a job, find a place to live, learn how to keep a place and not be evicted, get addictions counselling, etc.

It should also be noted that in 1993 Hope Community Services raised \$20,000 to put towards a building that would become a shelter and ensured that they had made their arrangements according to local zoning restrictions and bylaws. Despite this, according to various interviews, the District of Hope would not allow the project to proceed. Community Services subsequently gave it up.

These issues or barriers will need to be reviewed in light of current demand and any changes to zoning, by-laws and council perspectives.



## ***HOUSING GAP THREE:*** **GROUP HOME OR SUPPORTED HOUSING FOR YOUTH**

### ***Current Inventory***

Supported housing for youth emerged as an issue in the consultation process as well as throughout the interview process. There are currently no Group Homes for youth in the District of Hope, and no other forms of supported housing for youth.

### ***Current Issues and Demand***

#### **"Couch surfing"**

According to the interviews, there is a lot of "couch surfing" and an increased trend toward youth being transient in the District of Hope. These conclusions are supported by the Youth Family Support Worker at Hope Community Services, the Intake Worker at MCFD and the Principal of the District's Alternate School.

According to the Youth Family Support Worker a number of youth are struggling with their home, school or community environment, peer conflicts, as well as anger issues, sexual issues and drug use.

#### **Seasonal fluctuations and drug problems**

According to the Principal of the Alternate School, the youth transient population rises in the months of June and July. This is due to a number of factors. There are many people travelling through Hope to other interior communities in the summer, including a number of transient youth. Some of these youth or young adults stay at motels, sometimes for long periods. Another factor is the fluid travel of some of the First Nations people, who stay at neighbouring reserves in Hope, Agassiz and Boston Bar, or with friends in Hope.

Youth in this lifestyle tend to be between 16 and 24 years old. Contributing to the fluctuation is the depressed economy and lack of affordable housing in Hope, 'social malaise', and the pronounced crystal methamphetamine problem.

Similar problems were revealed during interviews in Boston Bar, where the issues of drug and alcohol abuse were also highlighted.

The research process indicated a need for a professionally-run group home that would be staffed by trained counsellors and youth workers. It was suggested that any group home project should serve both males or females, as well as aboriginal youth. Interviewees indicated that such a facility should likely have eight beds, four each for males and females, with each group living on different floors. It was also strongly suggested by an intake worker that any type of housing incorporate drug and alcohol counselling and rehabilitation.



## *Opportunities*

A number of recommendations were offered in relation to possible locations for such a facility in Boston Bar. It was suggested that there are a number of existing buildings that are not currently in use, such as the North Bend elementary school and a former Boy's Home on private property.

There were no suggestions for a specific location in Hope.

## ***HOUSING GAP FOUR: SUPPORTIVE HOUSING FOR SENIORS***

### ***Current Inventory***

The facilities providing supportive housing units in the District of Hope are as follows:

- Riverside Manor has 29 suites (20 privately funded) and 10 assisted living beds that are publicly funded.
- Park Street Manor has 21 one-bedroom units.
- Sto:lo Seniors Housing has 16 units at 30% of income
- Fraser Hope Lodge, a complex care facility has 46 beds.
- The Dunlevy Care Home in Boston Bar has 5 beds for multi-level adult care nursing in a residential setting.

The total number of support housing units, including those in Boston Bar, is 127. All of the facilities, except for the Dunlevy Home in Boston Bar, have wait lists. The number of individuals on the wait lists, as indicated by the interviews conducted and the inventory, was either two or three.

### ***Current Issues and Demand***

There is a demonstrated demand for additional assisted living and extended care beds for seniors. Growth projections for this population support the long-term need as well.

### **Challenges or barriers in assisted living facilities in Hope**

Both of Hope's assisted living facilities that are available through Fraser Health have challenges for seniors.

Park Street has stairs which automatically rules out any seniors with a number of health issues from heart problems to hip, knee and any other related mobility challenges.



Riverside is too expensive for some seniors, and does not have enough subsidized beds. Interviews revealed that this facility could use 15 more beds. Riverside is also too far away from amenities for seniors who can't walk far. This makes transportation an issue for residents of this facility.

### **Not everyone is willing to move**

The consultation process also revealed that, although some seniors are living in sub-standard and inadequate housing conditions, not everyone wants to or is willing to move. One of the local professionals for Fraser Health, who also sits on the Healthy Communities Committee, noted that in these cases it is "their choice to stay."

At the time of this interview, she had 12 clients living in such conditions, with a number of these who were unwilling to leave their homes.

### ***Opportunities***

At present, the key opportunities are to proceed with the Hope Legion Housing Committee's proposal and the expansion of the Fraser Hope Lodge.

Additional funding support could enable some of the more isolated seniors in the Boston Bar area to utilize the beds at the Dunlevy Care Home. According to the owner of the facility, a number of families have indicated that they would like to use this facility, but are unable to afford it.

## ***HOUSING GAP FIVE:*** **SUPPORTIVE HOUSING FOR PEOPLE WITH A MENTAL HEALTH DIAGNOSIS**

### ***Current Inventory***

The Creative Centre Society currently manages 14 Supported Independent or SIL contracts in various rental apartments throughout Hope. The wait list for SIL contracts in the District of Hope fluctuates between 5 and 10.

### ***Current Issues and Demand***

#### **Severe Shortage and Poor Conditions in Rental Housing**

As has already been recognized, there is a severe shortage of rental units in the District of Hope. This translates to even fewer units accessible to individuals with a mental illness. As the Mental Health Case Worker for Hope pointed out, the wait list is always for "decent housing" as there appears to be too many that are simply not liveable, and these are the ones that tend to be left over for individuals who are perceived to be problem tenants.



At the time of this research, the Mental Health Case Worker in Hope stated that, in her opinion, she had 10 clients currently suffering due to bad housing conditions. Examples of this included black mould growing on the walls, and water collecting in the ceiling (the client had to poke holes in the ceiling to drain the water). Others were paying over half of their income on rent, leaving too little left over for food and other necessities. These individuals were paying a minimum of \$450 per month on an income of \$795 per month. A couple of individuals could only find places further out of town and were isolated as they couldn't afford to operate a car and were limited due to available transportation.

She also indicated that she had five clients living at the Mt. Hope Motel, where she indicated that she felt they were exposed to dangerous characters. (Note: This is also the location of Hope's emergency shelter.)

### ***Opportunities***

The consultation revealed a perceived need for a Joan Greenwood type of facility for individuals with an emerging or persistent mental health issue. Joan Greenwood has 21 units and it was discussed that the additional facility should be larger.

It should be noted that Joan Greenwood is a transitional housing facility that offers affordable housing to "at risk" women who are sponsored by Hope and Area Transition Society, Tillicum Association for Community Living, Fraser East Health Region, and Mental Health or Continuing Care. Some of the women with Mental Health issues will be referred to Joan Greenwood, however, as the facility strives for balance and stability, they are not in a position to take too many individuals with certain mental health conditions as this is not best for the entire resident population. Although best for the facility as a whole, this limits the affordable housing options for this group.

### **Design Considerations**

In terms of design, the current rooms at Joan Greenwood offer far more space than is required by individuals with certain mental health issues. The Mental Health Case Worker indicated that, in her experience, Mental Health clients, particularly those with anxiety disorders or schizophrenia, don't need large spaces. In fact, she indicated that smaller spaces are better as it helps them to stay better organized. It's also much easier for a support worker to orient these clients in a small space and help them to function.

For example, a studio-sized apartment or SRO (single room occupancy) would be acceptable. An addition to the design could be a common eating area with dinner provided once a day. This type of facility, if properly designed, could meet the needs of a variety of groups, including individuals with concurrent disorders.



## **A Review of Available Properties**

A number of consultation participants suggested a review of the properties available for community projects in the different areas. Hope's Manager of Planning, Graham Murchie, who attended the consultation, added that he would be quite willing to offer that type of information.

## ***SUPPORT SERVICE GAP ONE:* SUPPORT SERVICES FOR SENIORS**

### **Shortage of Support Workers**

The research indicates a shortage of support workers for the senior population in Hope, a population that exceeds the provincial average. In 2004 Hope's over-65 population represented 17.8% of the total population as compared to 13.7% for British Columbia.

Interviews revealed that the current Home Health Case Manager in Hope has no staff, although functioning as a resident care co-coordinator, hospital liaison and case manager for a client base of 190 individuals. In contrast, in Chilliwack there are hospital liaison staff to visit Home Health clients, residential case co-coordinators and more than one case manager. This level of staffing and support as compared to workload is lacking in the District of Hope.

The research also revealed that within the sizable caseload previously mentioned, there are a large number of seniors with "anger issues". These seniors are not referred to Mental Health because Hope Mental Health does not address geriatric mental health and currently does not run a support group for seniors dealing with anger and related behaviours. There is, however, a physician that specializes in geriatric medicine that comes to Hope once a week. Although extremely helpful, this service does not meet the demand.

In addition, at the time of this research, Hope did not have a physiotherapist for seniors and had been without an occupational therapist for nine months. This is an example of some of the ongoing recruitment challenges in the district, as it is difficult to attract these special services to the smaller towns and districts. As a result, the Home Health Case Manager was compensating by recommending exercises and various pieces of equipment to the families of senior clients who were in need of these services. It is also not uncommon for the Case Manager in Hope to assist in bathing clients because there is no one else to do it.

### **Additional day care spaces needed**

The only day program for seniors is at the Fraser Canyon Hospital. There are 10 spaces, all currently filled. The cost of the program is \$6.00. A small bus that is operated by Fraser Health picks seniors up and takes them to the day program. The day program is managed by the Home Health Case Manager. The research revealed that the day program could use additional spaces, as many as five.



Another related frustration disclosed related to the "exclusionary practices of some facilities in Chilliwack." For example, if a senior in Hope is in need of services that are not available in Hope, and Home Health or the family are willing to take the client into Chilliwack to the NetCARE service, the client will not be allowed to use these services because they are not a resident of Chilliwack.

### ***SUPPORT SERVICE GAP TWO: TRANSPORTATION***

Lack of transportation was presented as a significant issue in Hope and Boston Bar. This perspective was shared by a number of participants in the research process. As there is no bus service in Hope, it's difficult for seniors and others who are unable to walk or have difficulty getting around. As a result, many remain homebound. There is Greyhound service to Chilliwack, but it was noted that even getting to the bus depot for some is difficult or impossible without a local bus service. Greyhound runs twice daily between Hope and Boston Bar, but for many seniors and others on Income Assistance the \$20 one-way fare is simply too expensive.

It should be noted that volunteers with the Cancer Agency provide some transportation, but it is not enough to meet all of the demand.

### **Opportunities for improved transportation**

The consultation workshop revealed that Fraser Health's mandate does not include transportation. A group has raised \$14,000 to operate the local van, which is approximately 10-12 years old and has a wheelchair lift. The only other element needed is a local "champion" willing to take on this project and make all the necessary arrangements. However, here appear to be some concerns about the age of the van, and more importantly about the insurance and risk management.

### ***SUPPORT SERVICE GAP THREE: PARENTING PROGRAMS***

A number of individuals taking part in the research process strongly recommended an increased focus on parenting programs.



***SUPPORT SERVICE GAP FOUR:***  
**SUPPORT SERVICES FOR PEOPLE WITH ADDICTIONS**

Hope, unfortunately, leads the way in the statistics on Serious Drug Crime and has an alarming increase in Total Serious Crime, while this figure has gone down throughout BC. As of 2004, Hope ranks first in both categories among 78 Local Health Areas in BC. This data makes it clear that additional support services in this area are required.

Hope's Non-Cannabis Drug Offences <sup>a</sup>	758.0	149.9 (in BC)
Juvenile Non-Cannabis Drug Charges	90.2	46.8 (in BC)

*Note.* From BC STATS (2004) – District of Hope.

<sup>a</sup> Per 100,000 population.





## **4. DEVELOPING AND MAINTAINING AFFORDABLE HOUSING STOCK**

### ***WORKING EXAMPLES***

Community-based responses to the need for affordable housing have produced some real success stories. Typically, they are characterized by community partnerships; municipal contributions or concessions in land, zoning or approvals; non-profit management, and support services or programs that address the social requirements of the project.

This section provides a number of examples and possible models that have been developed and implemented elsewhere, primarily in Canada. These examples may help to inspire and promote further action and creativity for the provision of affordable and accessible housing in the Upper Fraser Valley.

### ***4.1 INDEPENDENT AFFORDABLE HOUSING***

#### **Community-based Non-Profit Housing:**

#### **The Saskatoon Housing Initiatives Partnership (SHIP)**

The Saskatoon Housing Initiatives Partnership is a non-profit organization formed by a group of individuals from the private, public, and non-profit sectors. SHIP is a stakeholders' network that engages a broad spectrum of the community including bankers, builders, the real estate sector, community-based groups, social housing providers, and the Civic, Provincial, and Federal governments.

SHIP facilitates social and economic investments in the community by engaging the private sector in the construction of low-income, community-based housing. It systematically targets all aspects of the housing system (financing, construction, social supports, regulations, urban planning, etc.). Examples of financial instruments available to SHIP include a housing investment fund, a land trust, a revolving equity fund, and a Community Investment Deposit certificate.

SHIP works on three fronts to build equity for affordable housing initiatives. It assists with applications for grants from governments, charities, and foundations; it helps applicants in their efforts to join the City of Saskatoon's incentive programs; and it is building a Housing Investment Fund.

This program has effectively addressed both supply and demand side issues to support the entry of low-income buyers into the market (SHIP, 2004).

Builders have been engaged through innovative outreach initiatives that emphasize untapped market opportunities and strict and explicit construction targets for affordable housing in urban plans.



The overall effect of these efforts has been a transformation of the housing market in Saskatoon. The Government of Canada Public Research Initiative (2005) notes that where once the bottom fifth of income earners were poorly served, today housing that is affordable to families earning \$33,000 or less is being constructed by the private sector. (Government of Canada, Policy and Research Initiative, 2005)

### **Community-based non-profit housing:**

#### **Quint Affordable Homeownership Program — Saskatoon, Saskatchewan**

The Quint Development Corporation launched a community economic development initiative in 1997 to revitalize five neighbourhoods in Saskatoon, and help low-income renters become homeowners.

Single-family homes are organized into cooperatives of about 10 families each. The municipal and provincial governments provide 25 percent of each home's post-renovation value (usually in the range of \$15,000) as a forgivable loan for a down payment, and co-op members pay the mortgage. The municipal government provides a grant worth five percent of the total program cost, including equity and renovations.

The mortgages are provided by one of two Saskatoon credit unions. Average mortgage payments are \$422 per month. The co-op owns each unit for the first five years, and then families have the option of assuming the mortgage and taking title to their home. Quint Development Corporation supports each co-op to ensure a successful transition between renting and owning.

Quint has also created a training program to help local unemployed residents learn home renovation skills. Participants receive six months of training and experience in renovating the co-op houses.

In most cases, residents pay less for monthly mortgage and tax payments than they would for rent. At the end of five years, the Saskatchewan Housing Corporation equity loan is forgiven, and families have the option of assuming their mortgages and taking the title of their homes. Ninety families now participate in the program.

Canada Mortgage and Housing Corporation (2003) cited this program among winners of CMHC's Innovation in Affordable Housing, Process and Management in 2002.



## **Multi-unit housing:**

### **Habitat for Humanity, Toronto & Vancouver**

In addition to its many single-family projects, Habitat for Humanity ("Habitat") has produced several multi-unit residential developments. In eastern Toronto, the Volk Way townhouse development was undertaken jointly by Habitat and the City of Toronto. It created 14 new two to five-bedroom homes on a 100 by 340 foot lot previously zoned for a single family dwelling. The land was purchased for \$300,000 in a private sale. This translated into a land cost for partner families of only \$20,000 per home, compared to typical costs of \$55,000. The City of Toronto rezoned the lot for multi-residential use and waived its development fees. Further savings were realized through donations, in-kind contributions of housing materials, volunteer labour and sweat equity from the homeowners themselves.

The families purchased the homes with no down payment. The mortgage is in the form of an interest-free loan amortized over 20–25 years. The overall cost of living for the homeowners is further reduced by the development's close proximity to public transit, places of worship, shopping and recreational facilities. Completed in 2002, the townhomes now accommodate 61 people.

In Vancouver, Habitat constructed a 29-unit residence on Commercial Drive at Charles Street, with retail outlets at street level. The Province of BC provided interim financing and is leasing the land to the co-op for 80 years. The City of Vancouver (1996) granted the value of the land to Habitat to allow it to make payments.

Habitat is now building 27 townhomes in Burnaby, in groups of four per phase. (Habitat, 2003)

### ***Innovative Mortgage***

Habitat homeowners demonstrate commitment through a minimum of 500 voluntary work hours spent on various Habitat projects, including their own homes. They also pay for the cost of their home through a monthly no-interest mortgage, partially determined by the family's income, over 20 to 25 years.

At the time of sale the fair market value of the home is determined, and the difference between the fair market value and the cost price becomes the amount of the second mortgage. A home with a fair market value of \$200,000, and a cost to the homeowner of \$100,000, amortized over 20 to 25 years, will have a second mortgage of \$100,000. Second mortgages are forgivable over certain periods of time, provided the homeowner continues to occupy the home as their principle residence, and there is no default on the first mortgage. Twenty-five percent of the second mortgage is forgiven at the end of twelve years, with the remainder forgiven at the end of the term. In this way Habitat prevents families from selling the home on the market after a short period of time.



## **Co-op: Entre Nous Femmes Housing Society**

### **Vancouver**

Entre Nous Femmes (ENF) is a non-profit association that provides and manages safe, affordable housing geared to female-led single parent families. Nearly 250 families participate in this co-op. Sixty percent of its units are mandated for women heading single parent families. No share purchase is required. ENF's tenant volunteers are invited and encouraged to assume leadership roles. In addition to providing housing as a social support, the Society provides opportunities for employment in property management for its members. Property managers work in one of eight sites, excluding their home complex, and work hours are flexible to accommodate the busy schedules of parents, especially single mothers. (Zazulyk, 1997)

## **Affordable Rental Housing for Low-Income Singles:**

### **Mike Gidora Place, Victoria**

While many attempts have been made across British Columbia to meet the needs of low-income urban singles, few have been successful or replicated. Mike Gidora Place, in downtown Victoria, has experienced a much greater degree of success than usual, in large part because of an innovative and diverse financing and equity package involving private, public and non-profit sectors.

The project's success may also be attributed to the involvement of low-income urban singles in the design process. By consulting with people living in SROs and rooming houses, or those who had in the recent past, Cool Aid was able to develop a small suite that was geared specifically to the needs of its target market.

In addition, a skilled live-in tenant support worker provides round-the-clock assistance, encouraging the residents to participate in the building's culture of neighbourhood. All caretakers are tenants, who receive honoraria for part-time work. These residents provide not only regular maintenance, but "eyes and ears" to help maintain good order and tenants' satisfaction.

Mike Gidora Place is a four-storey mixed-use development created by the Victoria Cool Aid Housing Society. The ground floor contains commercial space and the three top floors contain a combination of small suites and one-bedroom apartments. The affordability of the 45 units in Mike Gidora Place (rents start as low as \$325) is made possible because of the small suite designs, which were developed in consultation with current and former single room occupancy and rooming house residents. The small suites contain a main floor with a 3 piece bathroom and full kitchen as well as a loft bedroom. While each unit is an average of 250 square feet, it feels larger because of innovative design features such as the loft and a fold-down counter/table.

A grant for an initial feasibility study was provided through CMHC's Homegrown Solutions program. The City of Victoria provided land to the project at an estimated value of \$250,000. Construction was financed through a combination of mortgages, grants and equity contributions from Pacific Coast Savings Credit Union, the Real Estate Foundation of B.C., Vancity Community Foundation, the Vancouver Foundation and the



Victoria Cool Aid Society. BC Housing has committed to \$375,000 in instalments over 15 years to ensure that at least 10 of the units are rentable at the shelter allowance. The overall financing and equity package is an innovative mix of private, public and non-profit partnerships. (Victoria Cool Aid Society , 2002).

Canadian Housing and Mortgage Corporation (CMHC, n.d.) notes that small suite design, especially as innovative as the one used in Mike Gidora Place, can easily be transferred to other municipalities in Canada. The small units are well suited to low-income singles.

Victoria Cool Aid Housing Society has expressed its willingness to meet interested groups to explain its approach to providing and managing its housing projects. A detailed financial and investment analysis & history of this project has been published (Dennis, 2001).

## ***4.2 SUPPORTIVE HOUSING FOR YOUTH AND FAMILIES***

### **Supported Transitional Housing for Youth: Cicada Place**

#### **Nelson, BC**

Nelson Community Services' Cicada Place is the first youth project in BC to combine a support program and housing facility under one roof. It provides supported transitional housing (for 6 months to 2 years) for 10-13 youths aged 16 to 21 and provides the opportunity to develop independent living skills through individual and group work.

The building offers 7 single units and 4 double units (with priority going to single parents and their children). One of the double units is designated for the resident overnight caretaker. Three of the units are designed to accommodate clients with physical disabilities. BC Housing provided construction financing for the development and will continue to administer an annual operating subsidy. (Cicada Place Youth Services and Housing, n.d.)

Youth residing at Cicada must be either in school, working or actively looking for work. Residents participate in the Independence for Youth (IFY) program, which provides life skills training, counselling and advocacy services, and immediate access to a support worker. (Government of Canada, 2004).

### **Youth Transitional Housing: Pandora Project**

#### **Victoria Cool Aid Housing Society, Victoria**

As part of its Pandora Project, Victoria Cool Aid acts as landlord to eight units of Youth Transitional Housing for the YMCA. These units provide a stabilizing environment to teach tenancy skills to youth 16-19 years.

Opened in 1997, the Pandora Project building provides 32 apartments for adults, an activity center, and the transitional youth housing units. The activity center has played a



key role in allowing residents of all Cool Aid projects a chance to recreate together—from playing a game of basketball to holding a meeting. Tenants also run newsletters, in-house choir groups, community kitchens, art therapy sessions, regular shopping expeditions, camping trips and work searches.

Relations with the downtown business and residential community have evolved to new levels of comfort and accommodation. Tenants have become valued members of the downtown residency mix who care about the quality of their environment (Victoria Cool Aid, 2005).

Victoria Cool Aid's numerous affordable housing projects target various disadvantaged groups with innovative arrangements of community partnerships, financing and programs. Cool Aid's housing projects support people in changing and improving their lifestyle patterns.

### **Transitional Housing with Addictions Treatment: Phoenix Centre Surrey, BC**

The Phoenix Centre will be an integrated services addiction treatment facility located near Surrey Memorial Hospital. It is one of the first projects to combine clinical addiction services with safe transitional housing, employment and education services under one roof. The facility will provide 36 units of short-term housing, 28 addiction recovery beds, and transitional housing for 11 women and 25 men per year. The centre will also offer employment services including an education and training centre.

Phoenix Drug & Alcohol Centre programs are community care, licensed facilities funded by the BC Ministry of Employment and Income Assistance. The needs of its target population span the mandates of several government ministries. A wide array of community partners are involved in this project, including three levels of government, CMHC, BC Housing, Western Economic Diversification Canada, various major foundations, Rotary Club, and numerous community service agencies. Other community partners who have contributed towards the capital cost of this development include: the Real Estate Foundation of BC, Vancouver Foundation, Vancity, and the Rotary Club of Surrey.

The Phoenix Centre is expected to be fully operational by May 2006. (Phoenix , 2005)



## **Supportive Housing for Youth: Eva's Phoenix**

### **Toronto**

Eva's Initiatives Society works with homeless and at-risk youth ages 16 to 24 to get them off the streets permanently. The society operates three shelters in the Greater Toronto Area that house 122 youth each night.

Eva's Phoenix is a 50-unit transitional housing and training facility for youth aged 16-24. It provides an opportunity for staff to work with youth for a longer period than the typical emergency shelter stay. Youth have the opportunity to learn hands-on life skills in an environment that mirrors independent living. Support is offered in a holistic way, recognizing the interplay of many aspects of a youth's life when working towards self-sufficiency. A primary goal is to create opportunities for youth to experience career related employment as an alternative to part time minimum wage jobs. (CMHC, 2004)

The City of Toronto donated the site (an old truck repair shop) plus construction resources, and on-going rent supplements. The Canadian Auto Workers Union (1999) renovated the building to provide housing, and provided a financial grant and construction training for youth involved in the actual renovation. Further financial support was provided by the Government of Ontario and Human Resources Development Canada (CMHC, 2004).

Ten "houses" with five bedrooms each are organized in the building, along a central "main street". Complementary community facilities include a shared recreation room, laundry, a small food market and workshops where young people are taught job skills such as data management, wood working and printing.

Youth engaged in a training or employment program can live at Eva's Phoenix for up to one year. The employment program combines life skills training, employment counselling, a 20-week paid work placement, job coaching and follow-up support. Various employment training opportunities are offered, including:

- Phoenix Print Shop, an on-site social enterprise that teaches youth the hard skills to work in the printing industry as well as the challenges of running a small business;
- An on-site Cisco Systems Local Area Academy, teaching youth network administration;
- A film production program in partnership with National Association of Broadcast Employees Local 700 CEP;
- A construction trades program in partnership with the Carpenters Local 27, the Drywallers Local 675, the Labourers Local 183 and a number of construction companies;
- A cooking pre-apprenticeship program for youth thinking of a career in the restaurant business; and
- Hairstyling, pet grooming and a number of other career placements, which are secured based on the individual career goals of the youth.



While the youth learn work skills, Eva's Phoenix staff provides counselling, job placement assistance, housing search support, mentorship opportunities, follow-up support and a range of other services to help youth achieve and maintain self-sufficiency.

Youth receive the attention and resources that they may need to practice living collaboratively, such as saving money, budgeting, cooking, shopping, searching for housing, and understanding their rights as a tenant. Through individual and group counselling, the housing team supports youth as they learn how to resolve conflicts, how to recover from making mistakes, how to set personal short-term and long-term goals, and how to manage relationships.

The housing team at Eva's Phoenix also works with the youth in the shelter to help build a sense of community and responsibility to that community. Former residents are invited to keep in touch and attend events and celebrations after they leave, and to participate in the programming of the shelter through its mentorship program.

Eva's Phoenix partners provide funding, training opportunities, work experience, expertise, equipment, time, energy and support. Contributors include trades unions, who provide health and safety training for youth pursuing construction careers; multi-faith housing organizations; Credit Counselling Canada; the local recreation centre; Microsoft and Cisco Systems; and other businesses and government agencies (Eva's Initiatives Society, 2005).

Eva's Phoenix was recognized in 2004 with a CMHC Award for Best Practices in Affordable Housing.

### **Housing and Programs for Women: Atira Women's Resource Society White Rock, BC**

Atira is a not-for-profit organization committed to the work of ending violence against women through providing direct service, as well as working to increase awareness of and education around the scope and impact on our communities of men's violence against women and children (Atira, 2004).

Atira's numerous innovative projects include:

**Durrant House**, a first-stage transition house (30 days maximum stay) staffed 24/7. Durrant practices low-barrier protocols, which means women are not screened for mental health or substance use issues. Women must be able to live communally. There are a total of 10 beds available for women and their children.

**Shimai House**, a first-stage transition house (30-90 days) for women escaping abuse and struggling with their use of substances. Staff are on hand around the clock each day to provide emotional support, referrals and resource information, advocacy, court accompaniment, parenting support and on-site non-medical detoxification. A 16-step support group (a feminist alternative to AA & NA) is available on site. Women are not





required to be abstinent, but must not use alcohol and/or drugs on site. Women on methadone are welcome and staff will dispense carries.

**Koomseh**, a second-stage program providing 11 independent townhouse units for women and their children coming out of first-stage transition homes. Referrals are accepted from first-stage transition homes only and the length of stay ranges from 3 to 18 months.

**Ama House**, a specialized transition house for women 55 years and older.

**Maxxine Wright Place**, for high risk pregnant and early parenting women. It includes a pre-natal clinic, an emergency day care, community kitchen and transitional housing for pregnant women who are homeless, and second-stage housing for women who face additional barriers (substance use, sex work, poverty, racism, ) to living independent of violence/abuse. A Wraparound coordinator to work specifically with high risk pregnant and early parenting women in Surrey, White Rock, Langley and Delta.

Atira's other support programs include a program for children who have witnessed and/or experienced abuse; a senior women's outreach program based in South Surrey/White Rock; a parenting program for women who have experienced violence/abuse, and an aboriginal women's outreach program.

Atira's funders include the BC Government, CMHC, Fraser Health Authority, the United Way, Vancity Credit Union, and numerous other financial institutions and foundations.



### **4.3 SUPPORTIVE HOUSING: TRANSITIONAL AND LONG-TERM**

#### **Supportive Housing for Those with a Dual Diagnosis: Johnson Manor**

##### **Victoria Cool Aid Housing Society**

Johnson Manor is designed for tenants who have had the most difficulty in getting and maintaining safe, affordable housing. Since its official opening on December 1st of 2001, Johnson Manor has enjoyed a positive response from tenants, staff, case managers, and the surrounding community. It has also proven to be a highly cost-effective model for dealing with individuals managing mental health and poly-substance abuse issues. Cool Aid staff estimate that operating costs for 20 units for the "hardest to house" at Johnson Manor are about the same as those of six units for residents with mild psychiatric conditions under the traditional model.

Some factors that have influenced the building's success include its central location away from the downtown core, 24-hour on-site staffing, and strong partnerships with key stakeholders. Residents are selected through the Central Housing Registry, which Cool Aid operates in collaboration with other participating housing providers, the Forensic Psychiatric Services Commission and the Vancouver Island Health Authority. (See section 4.7.3, Housing Registries and Databases.)

Cool Aid plans to complete this 3-phase project by opening two more buildings in the near future.

In establishing and maintaining its various facilities, Victoria Cool Aid Housing Society has worked closely with BC Housing, the City of Victoria, Esquimalt Charity Bingo Association, the Forensic Psychiatric Services Commission, the Ministry of Human Resources, the Open Door Society, Pacifica Housing Services, the Society of Saint Vincent de Paul, the United Way, and the Vancouver Island Health Authority.

Cool Aid also operates other projects for the benefit of those who are aging and homeless or at risk of homelessness.

**FairWay Woods**, in Langford, is a 32-unit facility with 24 hour, seven day a week staffing. It provides one meal per day (dinner) in the dining room, facilitating participation in the community of residents. Although it is removed from the "street scene" of the downtown area, residents appreciate the relative quiet. The facility is adjacent to bus service, parks, walkways and easy accessibility to stores and restaurants.

**The Aberdeen Project** is a 45-unit supported living project, currently in the final stages of construction, for seniors who have difficulty fitting into regular housing situations and who need a higher level of care. It is being built in partnership with BC Housing and the Vancouver Island Health Authority. Aberdeen will provide housing to seniors; VIHA will provide personal medical care; Cool Aid will provide the housing component and facilitates community development within the building.



## **Combined Shelter And Transitional Housing:**

### **Lookout Emergency Aid Society**

#### **North Vancouver**

In January 2005 the Lookout Emergency Aid Society opened 25 units of combined transitional housing and overnight emergency shelter in North Vancouver. (Lookout Emergency Aid Society, 2005).

Both the shelter and the transitional program operate with minimal barriers to adult and senior men and women, to ensure access by individuals who are at particularly high risk with few, if any, housing options.

The shelter offers 25 beds within single or double occupancy rooms. It expands to house an additional 20 individuals within a specially-developed dorm-style room as part of the regional Cold Wet Weather Strategy.

The transitional housing provides supportive housing for up to two years to help residents make the transition to a more stable and healthy lifestyle. Residents work with staff to move towards greater independence and find permanent suitable housing. Rent is set at the provincial shelter assistance rate.

The North Shore Task Force on Homelessness sponsored the development as a response to local needs, and the funding was provided through significant partnerships with community, business and all levels of government. Capital funds were contributed by the Supporting Communities Partnership Initiative (SCPI), CMHC, BC Housing, the City of North Vancouver, the Real Estate Foundation of BC, Soroptimist, Kiwanis and Rotary Clubs, the BC Gaming Commission and many private businesses and individuals.

The core funding for the shelter is through the provincial Ministry of Human Resources and donations from Soroptimist International of North and West Vancouver, North Vancouver Lawn Bowling Club, and Vancouver Coastal Health.

The Transitional Housing is funded by residents' rent payments and by Vancouver Coastal Health – North Shore/Coast Garibaldi Health Services.

## **Proposed Supportive Housing for Individuals with a Dual Diagnosis:**

### **Triage Emergency Services and Care Society, Vancouver**

Triage is working with Vancouver Coastal Health and BC Housing to provide long-term supportive housing for people with a mental illness who want to live a substance-free life in an alcohol and drug-free setting. The proposed Fraser Street facility will offer 50 one bedroom and studio suites, including 5 wheelchair accessible suites. Full-time staff will provide social recreational opportunities, life skills assistance, support in achieving their treatment goals, and support in finding and maintaining employment.



Capital funding for the building will come from Vancouver Coastal Health, BC Housing, the City of Vancouver, and Human Resources Development Canada. The Triage Emergency Services & Care Society will lease the land from the City of Vancouver.

Vancouver Coastal Health will provide program funding and refer the residents. The Triage Emergency Services & Care Society will provide the program, with support by other community agencies and services.

The building is on a major transportation route, close to a large number of retail stores, close to parks and green space, and reasonably close to a medical clinic and other relevant community services. (Triage Emergency Services and Care Society, 2005)

### **Supportive Living for Special Needs: Canfield House**

#### **Chilliwack Supportive Housing Society, Chilliwack, BC**

Chilliwack Supportive Housing Society's model is highly regarded in the Fraser Valley as an example of co-operation between its directors, BC Housing and CMHC to provide housing for a special population. It has also been successful in providing accommodation at more affordable rates than private market rental can offer.

Chilliwack Supportive Housing Society (CSHS) operates Canfield House as a Supported Independent Living facility for adults with a history of long-term mental health issues such as schizophrenia, bi-polar or depressive conditions. Residents must be judged able to live independently. Canfield House has 12 one-bedroom units and 15 residents (including 3 couples). CSHS owns six additional individual "satellite" bachelor apartments, also operated as SIL units, in other buildings in Chilliwack.

Canfield House is staffed almost entirely by volunteers. One of the directors receives a stipend for minor repairs and maintenance; another is paid for cleaning the public areas of the building. Directors meet the tenants at a lunch gathering every six months, when they also inspect the cleanliness of the apartments and note maintenance issues. Tenants do their own cleaning. Basic maintenance (taps, light fixtures, etc.) is provided by a handyman who volunteers for the society. The SIL program is managed solely by the directors of CSHS, and not (as is more usual) by a local service provider.

Land for Canfield House, and down payments on the satellite apartments, were paid for by BC Housing (except for one apartment, whose down payment was made by the Real Estate Foundation of BC). The mortgage payments for Canfield House and the satellite apartments are the society's sole responsibility. Because the strata fee and maintenance costs are covered by the residents' \$325, the down payments are substantial. Prospera Credit Union provides a favourable mortgage rate for CSHS properties. BC Housing subsidizes and guarantees the CMHC mortgage, and covers maintenance costs for Canfield House. All other costs are paid by the tenants and society fundraising.

Residents pay 35% of their monthly disability allowance (\$860) on rent. CSHS continues to raise money for them, and for down payments for future satellites.

CSHS aims to continue buying apartments, but its success is causing its workload to become increasingly complex and unwieldy for volunteers. In coming years CSHS looks



to another non-profit organization to take over this operation, as the volunteer directors are beginning to find the job onerous.

## **Mission Association for Seniors Housing (MASH)**

### **Mission, BC**

MASH is an umbrella group of seven local seniors' housing societies and organizations in the District of Mission. Its member organizations represent about 750 citizens directly and many more indirectly. MASH is registered federally for charitable purposes. As defined by its constitution, MASH's purpose is to purchase, gift, transfer or lease, construct, maintain, and operate on a non-profit basis, services and facilities to provide affordable and accessible seniors' housing in the District of Mission. Its partnership organizations currently manage 137 units of seniors' independent housing and 75 residential care beds.

MASH's first development project is The Cedars, a non-profit, affordable assisted-living complex, scheduled to open in the spring of 2006. The Cedars offers 58 units for seniors, 40 of which will be subsidized. Another 18 market rent units have been added for low and modest income seniors. All units are fully accessible and accommodate mobility aids. Tenants pay on average 70 % of their after tax income for a unit. Under the Assisted Living program, tenants receive two meals a day, weekly housekeeping and linen services, social and recreational opportunities, 24-hour emergency response and some personal care supports.

MASH spearheaded this project, which is a partnership between the Society and the federal and provincial governments through the Independent Living BC program. Other key partners include the District of Mission, Fraser Health, and many private donors.

Community partnerships have been central to the success of this building project. The Shake and Shingle Bureau and local mills supplied roofing materials and cedar shingle siding. Other businesses assisted with treatment of the wood products for durability and fire protection. Community organizations including the Mission Healthcare Auxiliary, the Mission Rotary Clubs, Sasquatch Lions, the Legion, and others along with individuals and corporations provided donations totalling \$ 250,000.00.

The District of Mission provided significant support by waiving development cost charges totalling \$241,500.00, as well as waiving property taxes. The District also provided a community grant towards a historical photo collection for the building.

Hiring a local contractor provided the opportunity to work with community businesses and also provided additional employment opportunities for Mission trades people. Skills Link (ARMS Program) participated in the building and construction. The contractor provided entry-level work experience and training for individuals who would otherwise be employment disadvantaged.

Local community artists, the Mission Arts Council, the Mission Historical Society and the Archives participated by providing historical photographs and art work for display in



the amenity areas. Bringing local artists' work into the housing project provides another link with the community, while enhancing the quality of life for tenants and providing a more home-like environment to the building.

MASH continues to work towards the planning and development of additional affordable housing for seniors in Mission.

### **Abbeyfield Houses Society of Canada**

Abbeyfield is a registered charity which builds non-profit housing for seniors. It responds to the increasing number of elderly Canadians who are unable to live alone, yet do not want or need the services of a home for the aged or a nursing home. Abbeyfield is suitable only for those who are mentally alert, can manage daily living tasks and can function socially.

There are five Abbeyfield Houses in the Lower Mainland, and four in Victoria. Over 1100 others exist in 12 countries, including many others in Canada.

The Abbeyfield model offers a sense of "belonging" in a warm, family-style House, and a balance between privacy and companionship, security and independence. Every House has its own housekeeper, who provides meals and generally cares for the residents. Dedicated volunteers assist the housekeeper. The residents have their own rooms, furnished as they wish, where both privacy and their right to invite visitors are assured.

Abbeyfield's statistics over five decades show that most residents are inclined to live out their natural life cycle (and longer) without becoming debilitated.

Age and loneliness are the prime considerations for residency, together with level of health and compatibility with other residents. Abbeyfield is non-denominational and does not discriminate regarding race, gender or ethnic background.

All Houses are acquired, owned and managed by local Abbeyfield Societies. CMHC Mortgage Guarantees allow Canadian Societies to obtain commercial loans at favourable rates.

The Societies are established as non-profit organizations by civic-minded individuals, often associated with service clubs, church groups, or legions. In the United Kingdom, for example, over 200 Abbeyfield Houses have been developed by Rotary Clubs.

Local Societies are affiliated to their National Society (and through them to Abbeyfield International) and benefit from available materials and over forty years of shared experience. Otherwise they are autonomous and operate in accordance with their own assessment of the needs of their communities and the Guiding Principles of Abbeyfield. Except for the paid House Manager and her weekend relief, all workers are volunteers. The Houses are expected to be self-sufficient and to run on a balanced budget. The residents pay their share of the running costs.



**Supportive Living for Special Needs: Donarvon Home**  
**Fraser Health Community Residential Team**  
**Mission, BC**

The Donarvon Home is a supportive transitional home for people recovering from mental illness such as schizophrenia, depression and post-traumatic stress disorder. The four co-ed residents are dedicated to their own recovery and self-management. They stay for up to two years, with a goal of living independently, and participate in day programs for education or vocational training. This model has been found to work exceptionally well in supporting clients toward independence while keeping program costs very low.

The opportunities for these four residents are greater in many respects than those living in typical residential facilities. Disability pension is \$856 per month; residents pay \$325 per month for rent at Donarvon, leaving \$531 to pay for food and other necessities. They can also earn up to \$400 per month through "voluntary" work. By contrast, in traditional residential models their entire disability pension would go to rent, and they would be provided only \$95 per month comfort allowance. As part of its program, Donarvon staff also encourage residents to save their money for the move to independence.

The residents also have a more stimulating daily routine than they might otherwise get, as their programs involve skills-based training, shopping, household chores, etc. The home has four private rooms and a large common area and kitchen. By taking responsibility for all cooking, housekeeping and light yard maintenance, residents develop skills in home management and cleaning, budgeting, meal planning and nutrition. They take pride in their surroundings, which is reflected in the cleanliness and comfort of the property.

A private operator owns and manages the home under contract, while Fraser Health provides the clinical input to the programming and supervision at Donarvon. Fraser Health provided start-up support and funds for the program. Programming is provided four hours a day, five days a week by a transitional support worker and the psychiatric day program, funded and supervised by Mental Health. Fraser Health staff attribute Donarvon's success largely to this arrangement, but also to the presence of staff who are well trained in, and enthusiastic advocates of, psychosocial rehabilitation.



#### **4.4 ACQUIRING AND RENOVATING EXISTING STRUCTURES**

One approach to creating affordable housing has been to acquire and renovate existing buildings as permanent dwellings. These can be houses, or non-residential buildings such as motels, warehouses and schools.

Recent examples include Medewiwin, a supported independent housing community in Victoria for people with mental illnesses. Originally a 1950's motel, Medewiwin was converted to house 16 tenants in 1994. Ten additional units were built in 2002, along with expansion and refurbishment of common areas. The development is managed by the Pacifica Housing Advisory Association, and was made possible by contributions from CMHC, BC Housing and the Vancouver Island Health Authority.

Medewiwin and several other motel-to-residence conversions in Victoria's Gorge Road area came about as a result of the construction of the Island Highway, which diverted tourist traffic away from the Gorge and made some motels unprofitable.

This research included conversations with the private developer of a CMHC award-winning renovation of another Gorge Road motel, which created 50 units of affordable housing, and with another developer/renovator in Chilliwack. While both agreed that renovations can be less expensive than building new, they described the difficulties faced by developers in making such projects truly affordable.

These include:

- delays in the approvals process that artificially inflate development costs for no return;
- lack of municipal definition of the term "affordable", which makes approvals more complicated;
- provincial shelter allowances so low that facilities relying on them cannot be durably built or adequately maintained; and
- uninformed neighbourhood reaction and expectation of problems.

On this subject, one developer commented:

*"The biggest hurdle is getting people truly behind you, behind housing a number of low-income people in every neighbourhood. Just because you don't want them there doesn't mean you don't already have them. But the neighbours expect that they'll get more problems when you give these people somewhere to live, and that's not the case. You get less."*

The respondents also noted that most developers see no incentive in building for low-income families when they can build new market-priced housing for better profits and less frustration and expense. In fact, they agreed that although they still wish to build for low-income residents, they are reluctant to pursue new projects without some assurance that they will see a fair return and that their development costs will not erode the affordability of the development, thereby cutting across its purpose.





One respondent stated:

*"I could start building more, but it's money that's the problem. To renovate a shell you'll spend \$25-30,000 per unit, apart from the purchase of the land. The bank wants prime plus one, and after insurance, heat and utilities you have \$150/month to service \$150,000 worth of debt...I'm paying for the maintenance of my low-income buildings out of the earnings from my other buildings. Who would build new low-income housing when you could sell the same thing at \$180,000 or \$200,000 per unit to the normal market?"*

The other said:

*"You have to consider whether your rental income will offset your mortgage payments and leave you with a salary. As a developer, I'm not going to go into a low-income housing project without being able to make 20% on the investment's gross income."*

These developers recommended several municipal actions that would help to make renovations and new construction of affordable housing more attractive and affordable:

- Provide building loans that can be forgiven over a period of years as long as the building is kept for low-income residents.
- Pre-zone a percentage of land for affordable housing in every individual neighbourhood in the community. This would avoid costly procedures and time lost in getting zoning approvals to build after buying land. These expenses are otherwise amortized and passed on to the tenants.
- Use every other means available to fast-track approvals for affordable housing, for the same reason.
- Donate land for affordable housing, and waive property taxes on it to allow rents to be kept as low as possible.
- Consider passing development charges as cash directly to non-profit housing groups, to avoid losing the gains through administration expenses.

Other recommendations for municipal land-use policy and approvals can be found in Section 4.8, *Municipal Innovations*.



## ***Examples of Redevelopment and Renovation***

CMHC's website ([www.cmhc-schl.gc.ca](http://www.cmhc-schl.gc.ca)) offers detailed examples to illustrate how redesign and reuse of buildings can be used to provide affordable housing.

### **The Bridges**

#### **City of Calgary**

*The completion of a new hospital in Abbotsford in 2008 will leave the current MSA Hospital facilities and lands available for redevelopment. The Bridges project in Calgary offers a parallel example of a mixed-use plan that includes a significant social housing component.*

The Bridges is an award-winning project by the City of Calgary, in the inner-city community of Bridgeland-Riverside. This 37-acre (15.0 hectare) development is located on the former site of the Calgary General Hospital. It is a multi-family residential and mixed use development that will be completed in three phases and will provide up to 1,525 residential units. The Bridges will house approximately 2,000 to 2,500 residents and will provide business opportunities through ground-floor retail, commercial, and institutional uses.

The Bridges is designed as an urban village that respects, enhances and takes cues from the surrounding neighbourhood, while creating a distinct environment of its own. It is pedestrian-friendly with landscape elements such as tree-lined, wider boulevards and distinctive lighting that encourage residents to walk to public transit, work, shopping and recreational amenities.(City of Calgary, 2005)



## **4.5 SUPPORT PROGRAMS**

In addition to housing itself, numerous support programs have been initiated to help people who are homeless or at risk to learn employment skills connected with construction and renovation. A few such programs are described here.

### **Sandy Merriman House**

#### **Victoria**

A group of 12 employment-disadvantaged women on social assistance were recruited to take part in construction of a shelter and drop-in centre in Victoria. They were trained through four months of classroom instruction in construction technology and several months of paid work experience. The goal was to get the long-term unemployed back into the work force. Several participants found employment as a result of this initiative, some at the shelter itself. (Johnson and Ruddock, 2000)

### **Just Housing**

#### **Winnipeg**

In the north end of Winnipeg, Just Housing involved social assistance recipients in a training program to perform the carpentry work necessary to renovate dilapidated housing. Service Canada financed six months of training which emphasized carpentry but also included life skills, employment skills and upgrading in mathematics and English. Participants spent two months in the classroom and four months working on the renovation of the house. The goal of the training was to prepare participants for employment in the construction industry. (Johnson and Ruddock, 2000)

### **BladeRunners**

#### **Vancouver**

BladeRunners is an internationally recognized, award winning employment program assisting multi-barrier and disadvantaged youth in gaining on the job construction training and apprenticeships. Participants are referred by pre-employment programs, past and/or present BladeRunners and community organizations. BladeRunners is a non-partisan program that works in partnership with the Aboriginal Community Career Employment Services Society (ACCESS), employers, trades organizations, unions, community organizations, government and the aboriginal community to increase opportunities for youth in British Columbia. (ACCESS, 2002)

BladeRunners places a priority on long-term attachment to the labour force, a first job as a success, and retention on the job or movement to an apprenticeship or further education.

Each year 36 youth aged 19 to 30 acquire work experience and training in construction and related trades. Most participants have multiple barriers to employment, including limited education and employment skills, involvement with the legal system, a history of substance abuse or AIDS, and no stable home. Youth learn basic construction techniques and life skills while building self-esteem and acquiring work experience. BladeRunner



candidates start at a minimum rate of \$11.00 per hour and receive the same company benefits offered to other company employees.

The provincial government sponsors the program and strategic alliances have been developed with the building trades unions, contractors, and the development industry. (Currie, Foley, Schwartz, Taylor-Lewis, 2001)

Since its inception, BladeRunners has consistently exceeded its program targets. Despite the cyclical nature of the construction industry, over 50% of youth find work after their subsidy has ended, with 70% staying involved in the construction trades. The cost savings to the provincial government are also substantial through reduced social service, justice and health costs. Additionally, conditional discharges have been arranged for more than 20 participants who have since turned their lives around. This alone has saved the province yearly incarceration costs of between \$45,000-75,000 for each individual. (Greater Vancouver Regional District, 2002).

The 2005 Union of BC Municipalities convention specified and endorsed BladeRunners as an example of effective services and training programs to assist homeless people find employment. (UBCM Resolutions, 2005)

### **Employment Pilot Project: Project Comeback**

#### **Newton Advocacy Group Society**

#### **Surrey, BC**

This one-year pilot project assists eligible homeless day labourers in Surrey to acquire life, social and work-related skills, as well as relevant work experience. It will build on their assets and strengths, while addressing any challenges that may be inhibiting their successful transition from temporary to full-time, sustainable employment and from homelessness to independent housing.

Qualico Homes, a major construction company active in Surrey, has agreed to hire participants starting at \$12 per hour. It has also agreed to provide \$1,000 per participant to assist with housing-related costs, including damage deposits and first month's rent. Other potential employers will be approached in different sectors to match this funding arrangement. The objective is to provide a range of career opportunities and paths which cater to different abilities, experience levels and skill sets.

During the transition to full-time, sustainable employment, participants will receive ongoing coaching, mentoring and support. Regular communication will occur with the participant and the employer to resolve any conflicts or misunderstandings.

This pilot project involves a wide range of collaborators and partners, including business and development interests, community groups, faith-based organizations, social service agencies and training programs. As such, it demonstrates broad community interest and support. Homeless day labourers have also been invited to attend meetings and to sit on the working group overseeing the pilot project. (Newton Advocacy Group, 2005)



## **4.6 FACILITATING NEW FORMS OF HOUSING**

Community and residential design decisions can be used to make housing more affordable. Smaller lots, higher density building forms, and modified designs can reduce design and development costs.

### **CMHC Innovations**

Detailed examples of innovative building approaches – such as convertible housing, two-generational housing, infill schemes, and prefabrication or manufactured homes, are described in CMHC's Community and Housing Design site:

<http://www.cmhc-schl.gc.ca/en/imquaf/afho/afadv/cohode/index.cfm>.

### **Prefabricated and Manufactured Homes**

The use of prefabrication in housing speeds up construction, lowers material costs, offers greater quality assurance and enhances affordability. Modular housing involves the prefabrication of sections of housing that are then assembled on the site, thereby significantly reducing on-site labour costs.

Manufactured housing has been growing in popularity in Canada because of its affordability, especially in the Maritimes and high growth areas in Western Canada. In Alberta, for example, a household only requires an annual income of \$27,000 to purchase a 1,200 square foot manufactured home, compared to \$47,000 to purchase a site-built home of the same size.(CMHC, 2005)

While it has experienced some resistance from municipalities and neighbourhoods in the past, manufactured housing is being re-examined as an option for affordable neighbourhoods. In the last 20 years, the manufactured housing industry has shifted its emphasis from mobility to modular, permanent housing that, in both style and appearance, is often indistinguishable from comparable site-built homes. The Regional District of the North Okanagan (RDNO) recently brought together stakeholders from the housing industry, non-profit organizations and municipal officials to create regulatory reforms to facilitate increased use of manufactured housing. The RDNO adopted the resulting regulations to make it easier for this type of construction to be approved. These bylaws could be adopted by other jurisdictions, since local zoning and building by-laws are largely similar in all parts of Canada. (Affordability and Choice Today, 2005)



### **Pre-fabrication Projects in Scandinavia and the UK**

Skanska PDR Nordic is one of the leading residential project developers in the Nordic region. In 1996 in response to an urgent need for low-cost market housing for small families, IKEA and Skanska partnered in Sweden to build prefabricated BoKlok ("Live Sensibly") homes for small households with limited financial resources. There are now more than 45 constructions in Sweden, and the concept has been launched in Finland, Norway, Denmark and the United Kingdom. BoKlok customers are typically working people and young families who have been priced out of the open market. They are likely to be first-time buyers with household incomes of CDN\$25,500–\$60,000. All customers are offered low-interest loans from a financial partner.

BoKlok homes have a flexible open-plan layout, high ceilings and large windows. The neighbourhood includes four to seven houses, and each block has an inner courtyard with fruit trees and a garden. There is no traffic between the houses, but parking lots are within walking distance.

The BoKlok product particularly lends itself to land owned by public bodies where the development can contribute to the provision of affordable housing for the intermediate housing market. (IKEA och BoKlok, 2005)



## **4.7 FINANCING TENANCY AND DEVELOPMENT**

A wide variety of funding strategies has been used to enable tenants to obtain and maintain adequate housing. A few examples are provided here.

### **Rent Banks**

#### **Government of Ontario and Community Agencies**

A rent bank is a short-term funding mechanism through which low-income tenants may apply to receive financial assistance to address short-term rent arrears. Rent banks are operated at the municipal level as well as through grassroots organizations and community agencies.

Their use is to help ensure housing stability for those who, due to an emergency or other unforeseen circumstance, are in short-term arrears and facing eviction. If a tenant's application to a rent bank is approved, the outstanding rent is paid directly to the landlord on behalf of the tenant. This assistance may be provided as a loan or a grant. Ontario's Ministry of Municipal Affairs and Housing is now encouraging all of its service managers to establish rent banks or support existing ones. (Ontario Ministry of Housing, 2005)

#### **Asset Development Program: Future Foundations**

##### **Mennonite Central Committee, Abbotsford**

*Future Foundations* helps lower income and under-employed people to build and manage their finances and save for the future. The Mennonite Central Committee BC (MCC BC) and VanCity Credit Union are partners in this project.

Participants deposit up to \$50 monthly in a VanCity Credit Union account. The savings are matched at a rate of 3:1 by donors including the Abbotsford Community Foundation. The savings can be used towards career training, business start-up or expansion, education for the participant or a child, or purchasing housing or shared co-op housing. Regular workshops on topics like budgeting, banking basics and financial investing help people to make educated financial decisions. All participants in the program are currently saving the maximum \$50 per month, most for home ownership. (Mennonite Central Committee, 2004)

Future Foundations is an example of the use of Individual Development Accounts to help disadvantaged people to save. (Luchuk, 2003)

### **Learn\$ave Program**

Learn\$ave is a national pilot program that is testing the challenges and effects of creating Individual Development Accounts in communities across Canada. It is being co-ordinated by Social and Enterprise Development Innovations (SEDI), a national charity that assists people who are struggling economically. Community-based project partners



are providing case management and financial literacy for the participants as well as overseeing the tracking of data. The National Secretariat on Homelessness is funding the project research and evaluation through the National Homelessness Initiative.

Over 3,600 accountholders participating in the program are continuing to save their money and cash out their savings using the matched credits they have earned, to go back to school, obtain skills training, or start their own small business. To date the participants have saved over \$3.5 million and leveraged over \$9.5 million in matched contributions. (Kingwell, Dowie, Holler and Vincent, 2005)

### **Credit Repair and Home Ownership Education**

#### **New Beginnings Housing Co-op Prince Albert, Saskatchewan**

New Beginnings Housing Co-op exists to revitalize run-down properties in Prince Albert, and to provide an opportunity for those unable to qualify for a mortgage to become homeowners. Applicants to the co-op underwent a ninety-day credit check, as opposed to the typical five-year check. Because the standard debt service ratios and credit histories did not meet mortgage financing criteria, New Beginnings recognized applicants' good records for rent and utility payments.

Financial risk was spread between the co-op and its partners: the City of Prince Albert,, Saskatchewan Housing Corporation (Province of Saskatchewan), and the Prince Albert Credit Union. The Co-operators provided the first year of home insurance pro bono. (Indian and Northern Affairs Canada 2004)

### **Portable Housing Allowances**

In BC, the principle of Portable Housing Allowances is demonstrated by programs such as SAFER for elderly renters and the rent supplement program for large families through BC Housing. The City of Victoria's Advisory Housing Committee, which works with low income individuals and families, advocates for Portable Housing Allowances that are combined with support services to facilitate family self sufficiency.

PHA's are flexible, can be targeted to any needy group and can be designed to recognize regional variation in housing costs, vacancy rates and other factors. They can be paid directly to the person in need, or to landlords or other third parties. They can create opportunities for low income families to escape the cycle of poverty and move toward stable housing.

The Advisory Housing Committee recommended that the City of Victoria support the implementation of PHA's in presentations to the provincial government and to the 2005 convention of the Union of BC Municipalities. (Piper, Munro, Rebneris, Siddall, 2005)

The Canadian Federation of Apartment Associations (December 15, 2005) has also endorsed the use of PHA's.





### **CMHC: Additional Strategies for Financing and Tenure**

In addition to programs working directly with tenants, many initiatives have been put forward to help the providers of affordable housing. Canada Mortgage and Housing Corporation's website ([www.cmhc-schl.gc.ca](http://www.cmhc-schl.gc.ca)) lists a number of proven strategies to finance affordable housing, including private and non-profit rental, ownership and quasi-ownership options. They include Housing Trust Funds, Revolving Loan Funds, Community Land Trusts and Equity Co-operatives. The website provides detailed examples with each description.

### **City of Vancouver Social Housing Support**

The City of Vancouver is involved in housing directly through financial support for social housing developments and indirectly through planning policies and other programs. The City leases land to non-profit housing groups (60-year leases at 75% of market value), has set up an Affordable Housing Fund (with developers' contributions from market housing and annual allocations from the City's capital budget), and has a policy requiring that 20% of new housing in large-scale developments or new neighbourhoods be non-market/social housing. Developers can provide the housing directly or contribute cash payments to the Affordable Housing Fund.

### **Calgary Homeless Foundation**

Using a partnership model, the Calgary Homeless Foundation provides capital funding for housing projects. In 2002-2003, the Foundation facilitated \$12.7 million in funding to provide over 200 new living spaces for homeless people in Calgary. An additional 40 new projects are under consideration for implementation in 2004-2005. The Foundation's response to the growing issue of homelessness involves community consultation and community collaboration with all three levels of government to find long-term solutions.

The Foundation has progressed beyond its original aim of finding immediate shelter for the homeless, and now employs a process of research, planning, funding, and education to identify a path through homelessness. The International Downtown Association, based in Washington D.C., stated in a June 2003 report that Calgary is on its way to becoming "a North American and perhaps world leader in dealing with the issue of homelessness." (Calgary Homeless Foundation, 2005)

### **Affordable Housing and Community Equity Reinvestment Technique**

There have been a number of affordable home ownership demonstration projects completed in different municipalities. To prevent subsidized ownership housing from being "flipped" by speculators, a second mortgage can be added to represent the difference between a unit's purchase price and its market value. Because it represents value and not cash, the unit's owner does not make payments on it. The second mortgage exists until the owner either sells the property or rents it. At that point, the second mortgage becomes due. This practice is used by Toronto-area projects operated by the Options for Homes Non-Profit Corporation. (CMHC 2002)



### **Corporate and Community Donations**

The generosity of the business sector, particularly in donating to projects that show visible effects, is well known amongst social activists. Habitat for Humanity in Vancouver, for instance, was the recipient of 6.7 tons of nails donated by Tree Island Industries in 2003.(Habitat for Humanity 2003)

One of the largest donations for an affordable housing project in Canada was through a corporate initiative organized by the contractor, Martinway Contracting, at the 163-unit Millbrook Place seniors' affordable housing project in Mississauga, Ontario. Contractors and suppliers donated energy-saving washers and dryers, grab bars, hardwood flooring, upgraded kitchen cabinets, and furnishings for common areas, as well as discounting prices on hardware and materials, balcony railings and security deadbolts. In some cases, labour was donated by the subtrades. On opening day the kitchens were stocked with free non-perishable food, and with four-piece dinner settings in the efficiency suites.(CMHC, 2004)



## **4.8 MUNICIPAL INNOVATIONS**

Throughout Canada, municipalities have been introducing land use regulations and initiatives to facilitate the development of affordable housing through the development approval process. A number of credible resources are now available to municipal authorities and community groups seeking regulatory alternatives.

### **Planning for Housing: an Overview of Local Government Initiatives in BC**

This booklet points out that BC's new Community Charter increases "abilities to make use of tax exemptions, housing reserve funds and public/private partnerships." (Province of British Columbia, 2004)

It lists examples of local government initiatives and innovations in:

- Land use and zoning
- Approvals and funding
- Using land owned by a local government
- Community planning initiatives
- Partnerships for housing development
- Strategies to address "not in my back yard"
- Inventories and monitoring of the housing stock

### **Affordability and Choice Today (ACT)**

The ACT program ([www.actprogram.com](http://www.actprogram.com)) explores and promotes change to municipal regulations to improve affordability and access to low-income housing. It is administered by the Federation of Canadian Municipalities (FCM), in partnership with other organizations.

ACT projects demonstrate:

- bylaws and regulations changed to improve housing affordability and choice;
- streamlined, "fast-track" building permit approval processes for greater efficiency, such as using computerized processes, joint decision meetings, etc.;
- improved working relationships between municipalities and housing sector stakeholders;
- assessments of feasibility for proposed initiatives.

ACT's website offers an extensive list of solutions and precedents for a wide range of housing regulatory issues. A summary of ACT initiatives in municipal regulatory reform (Margison, 2005) can be obtained through the ACT offices.

Other FCM programs are described at [www.fcm.ca](http://www.fcm.ca).



**Municipal Planning for Affordable Housing**, published by Canada Mortgage and Housing Corporation, identifies and describes six categories of land use planning and associated financial mechanisms currently being used to support the development of affordable housing in North America:

- inclusionary zoning;
- linkage programs;
- density bonusing;
- alternative planning and engineering standards for development;
- performance based planning and other flexible planning approaches; and,
- development cost charges on an area basis.

The publication discusses the advantages and drawbacks of each strategy. It can be downloaded at [http:// www.cmhc-schl.gc.ca/publications/en/rh-pr/socio/socio063.pdf](http://www.cmhc-schl.gc.ca/publications/en/rh-pr/socio/socio063.pdf).

### **Improving Quality And Affordability**

This extensive and valuable CMHC website ([www.cmhc-schl.gc.ca/en/imquaf](http://www.cmhc-schl.gc.ca/en/imquaf)) demonstrates projects in which municipal and provincial governments have supported affordable housing through public policies and legal and planning frameworks. The range of approaches includes:

- Inclusionary housing policies
- Reducing length of approvals
- Using development levies
- Modifying development standards
- Modifying building codes
- Retaining affordable housing
- Permitting secondary suites
- Providing for garden suites

Other agencies have researched technical standards and design requirements for "smart growth". This approach consists of an inter-related set of development principles that promote housing and transportation choices, preserve environmental integrity, and strengthen the economy.

**The West Coast Environmental Law Research Foundation** has developed a Smart Bylaws Guide to assist local governments to implement smart growth strategies through policy and bylaw changes. It backs up the smart growth theory with case studies, technical standards and bylaws that can be tailored to specific municipal circumstances. The Guide brings together the best practices of municipalities across BC, and highlights other innovators in the US. (West Coast Environmental Law, 2003)



### **Smart Growth BC**

SmartGrowth BC's Affordable Housing plan describes housing policy measures that strengthen local economies and neighbourhoods. Specifically it recommends retaining existing affordable housing stock through one-for-one replacement or moratoriums on strata conversions; ways to make efficient use of land, infrastructure and resources, all of which contribute to affordability; and compact, mixed-use development that incorporates good building design with proximity to workplaces and transit services. This document also provides information to address NIMBY neighbourhood reaction to low-income housing. (SmartGrowth BC, n.d.)



## ***4.9 SOURCES OF FUNDING, LAND AND EXPERTISE***

This list of suggested sources is a sample only, and is by no means exhaustive.

### **National Homelessness Initiative – Supporting Communities Partnership Initiative (SCPI)**

SCPI provides financial support to communities and encourages them to work together with provincial, territorial and municipal governments and the private and voluntary sectors, to strengthen existing capacity and develop new responses to homelessness.

Communities are allocated a maximum amount of funding, which must be matched from other community sources (i.e. fundraising, local sponsors, etc.). To receive funding a project must be identified through a community planning process, and the proposal must include an explanation of how the community's activities will continue once SCPI funding ends.

A one-year extension of \$134.8 million in funding for the NHI was announced in November 2005. This is intended to maintain the program while the federal government introduces longer-term funding solutions as part of the Canadian Housing Framework. (CMHC 2005)

### **The BC Housing Community Partnership Initiative**

will consider one-time financial assistance for affordable housing projects that demonstrate:

- An unmet need for affordable housing for the most vulnerable people in the local community;
- A solution that will effectively alleviate that need and increase housing options;
- Substantial financial contributions from others, such as the sponsoring group, other levels of government, other non-profit societies and community organizations.

The proposed project must be cost effective and sustainable, and must provide good value for the investment. (BC Housing 2005)

BC Housing's staff provide experience, skills and knowledge of available resources to help community partners to make their projects as effective as possible. For best results it is useful to involve BC Housing early in community collaboration, so that limited resources can be targeted to the best use. Staff can help to identify land, contractual arrangements, and different models that may be worth considering. BC Housing can also assist in providing access to consulting services, project development funding, and construction and long-term financing.



### **CMHC Residential Rehabilitation Assistance Program (RRAP)**

CMHC's RRAP renovation programs help low-income households, persons with disabilities and Aboriginal people bring their homes up to minimum health and safety standards, repair shelters for victims of family violence, and support home adaptations for low-income seniors to live independently for as long as possible. Funding is available for:

- Conversion of previously non-residential buildings to create affordable rental accommodation. Loans do not have to be repaid should the owner meet certain conditions, with the maximum loan of \$24,000 per unit.
- Renovations up to a maximum value of \$16,000, to sustain existing housing stock, such as improvements or repairs to structural elements, heating, electrical, plumbing and fire safety systems.
- Retrofitting housing for persons with disabilities, either owner occupied or landlord-owned rental property.

A one-year extension of \$128.1 million in funding for RRAP was announced in November 2005.

### **Property Owned by the Federal Government**

As of 2003, fifty federal properties worth over \$9 million were approved for transfer to help with projects addressing homelessness under the Surplus Federal Real Property for Homelessness Initiative (SFRPHI), a component of the Government of Canada's National Homelessness Initiative.

Between 2003 and 2006, the SFRPHI will help other governments and community organization transform an additional \$9 million worth of surplus federal property into facilities that serve homeless people or those at risk of homelessness. The SFRPHI compensates federal departments and agencies at market value for surplus properties and transfers them at a nominal cost to community organizations, the not-for-profit sector and other orders of government for projects to help alleviate and prevent homelessness.

In addition to contributions of real property through the SFRPHI, additional funding for construction and renovation costs may also be available for eligible projects through related federal programs such as the Supporting Communities Partnership Initiative (SCPI) and Canada Mortgage and Housing Corporation (CMHC) programs. The SCPI may also be able to assist with service and program costs. (National Homelessness Initiative, 2004)

### **Funding to Explore New Regulatory Approaches**

From time to time the Federation of Canadian Municipalities' Affordability and Choice Today (ACT) program provides funding (up to \$5,000) to joint stakeholder groups wishing to promote or initiate new regulatory reforms, including permit procedures. As an example of this type of project, the City of Mission is seeking to streamline its approvals process related to the Cedar Valley development, to provide a maximum 10-day turnaround for a new category of fast-track approvals. The stakeholders' group includes District of Mission; Fraser Valley Home Builders' Association; BC



Government; Stave Valley Salmonid Enhancement Society and the Mission Resident Development Process Advisory Committee.(ACT, 2004)

### **Acre Fund for Non-Profit Mortgages**

The Acre Fund ([www.accessbc.net](http://www.accessbc.net)) provides community-oriented mortgage funding to non-profit organizations or consumer-directed corporations that are creating or preserving affordable housing or projects which benefit seniors, families and special needs people.

### **Municipal Affordable Housing Capital Fund**

Dedicated funding from subdivision servicing revenues could be earmarked for affordable housing. If standards and costs of road width, sizing of sewers, right-of-way width, etc. could be reduced, some of the savings could be captured by a municipal affordable housing capital fund. The City of Calgary is exploring this concept with the participation of developers, engineers, municipal officials and the Province. This initiative could potentially be developed and implemented in other communities. (Beaupré, 2003)

### **Community Land Trust Foundation**

The Community Housing Land Trust Foundation (CHLTF) was created in 1993 by the Co-operative Housing Federation of BC to preserve the stock of affordable housing in BC and to acquire land on which new affordable housing could be developed. Since its formation, CHLTF has explored a number of ways to use the community land trust model to secure affordable housing.

Members of the Land Trust commit to a strategy of providing affordable housing to people with low and moderate incomes and those with special needs. Within the Land Trust, co-ops continue to manage their property and meet the housing needs of their members. The difference is that land held in trust for affordable housing will be protected for this purpose in perpetuity. (Community Housing Land Trust Foundation, 1999).

### **UBCM Seniors Housing and Support Initiative: Pilot Projects**

The Ministry of Community Services has provided \$2 million to the Union of BC Municipalities to fund a Seniors Housing Initiative, to engage communities in preparing for the rising demand for appropriate housing and community support needs of the rapidly growing senior population. (UBCM, 2005)

BC local governments (municipalities and regional districts) are eligible to apply. Applications that indicate working collaboratively with a health authority, community-based partner, First Nation or similar organization will be ranked higher.

### **Financial Institutions and Foundations**

The wide range of other possible funding partners includes the BC Real Estate Foundation, Western Economic Diversification, Coast Capital Savings Credit Union, Vancity Credit Union, and the many private and community foundations.





## **4.10 TOOLS AND SUPPORTS FOR DEVELOPMENT**

### **4.10.1 Organizing for Community Collaboration**

The issue of providing decent and affordable housing in Canadian communities is an example of what theorists have called a "wicked" problem: one that cannot be solved alone by a single agent or sector of society (government, the market, community or family). (Ritchey, 2005).

Wicked social problems are characterized by a lack of information and of a way to coordinate the delivery of resources where they are most needed. The traditional, top-down, one-size-fits-all method of government intervention does not work.

What does seem to work is the shared expertise and experience of many players, at a variety of levels, from all four sectors. Numerous Canadian examples now exist as evidence that this is a better way to develop policy for complex social issues.

Equally important is the strength of place-based solutions. Problems that spring up in a community are often most effectively handled by using that community's resources, social networks, experience and expertise along with those of higher levels of government and finance (Hay, 2005).

The success of collaboration within communities, horizontally across sectors and between various levels and roles of government, has been recognized by federal government agencies such as the National Homelessness Initiative (2004). Federal funding for housing projects is now routinely tied to a requirement for this kind of community involvement.

This section briefly describes a few successful comprehensive community initiatives that address affordable housing.

#### **The Edmonton Joint Planning Committee on Housing**

This organization co-ordinates community initiatives to address Edmonton's priority low-income, special and transitional housing needs, and to prevent at-risk groups from becoming homeless. It brings together representatives from three levels of government and a wide range of public and private sector stakeholders and community representatives.

Since 2000 EJPCOH has produced two Community Plans and an Interim Community Plan; implemented priority activities within the community plan through six standing committees; completed six Homeless Counts using over 800 volunteers; commissioned a study on homelessness in Edmonton, and funded or supported various studies and events. It is currently campaigning to increase awareness of the current housing shortage and encourage support for solutions proposed through the approved community plan. (Edmonton Joint Planning Committee on Housing, 2003).



## **Calgary Homeless Foundation**

In 1998, returning home from a celebration of Calgary's economic success, a local businessman named Art Smith heard a news story about people being turned away from emergency shelters. He toured the Salvation Army's shelter and decided that a foundation was needed to address homelessness in the city. He approached the Mayor of Calgary, the Premier of Alberta, the United Way of Calgary and the Calgary Chamber of Commerce, and persuaded them to be founding sponsors. The federal government also became a patron, through the Minister of Labour and Federal Coordinator on Homelessness.

Using a partnership model, the Calgary Homeless Foundation now raises money and provides capital funding for housing. In addition to receiving funding from all three levels of government, it raises \$1 million each year through fundraising activities and special events.

Initially the Foundation focused on providing emergency shelter, committing half a million dollars each to expansions of shelters at the Salvation Army and the Calgary Drop-In Centre. The Foundation then invited proposals from other agencies. Since then it has directed over \$60 million to various projects, completed 45 projects and created 1,394 housing units.

As well as providing access to housing, the Foundation supports research into causes and solutions to homelessness. Its reputation as a reliable source of research data and informed opinion has, in turn, helped with fundraising.

The Foundation's partners include the United Way of Calgary and Area; the Calgary Chamber of Commerce; the Calgary Home Builders Foundation; the Alberta Real Estate Foundation, the private sector, and numerous volunteers. (CMHC, n.d.; see also <http://www.calgaryhomeless.com>).

According to CMHC and the Foundation, the most important factors that made it possible to create the Foundation are:

- Support from all three levels of government.
- Heavy involvement from the private sector, which sets the organization apart from many other efforts to create similar foundations.
- The history of volunteerism in Calgary (the Calgary Stampede and the Olympics, for example). There is a tradition in Calgary of identifying a cause and taking action to create solutions.



### **The Saskatoon Housing Initiatives Partnership**

SHIP is a stakeholders' network that engages a broad spectrum of the community including bankers, builders, the real estate sector, community-based groups, social housing providers, and the Civic, Provincial, and Federal governments.

SHIP assists with applications for grants from governments, charities, and foundations; helps applicants in their efforts to join the City of Saskatoon's incentive programs; and is building a Housing Investment Fund.

SHIP engages the private sector in the construction of low-income, community-based housing. It systematically targets all aspects of the housing system (financing, construction, social supports, regulations, urban planning, etc.). Examples of financial instruments available to SHIP include a housing investment fund, a land trust, a revolving equity fund, and a Community Investment Deposit certificate (SHIP, 2004).

(For more details see *Independent Affordable Housing* at the beginning of Section 4.)

### **The Victoria Quality of Life Challenge**

is an organization of various housing initiatives in the Capital Regional District, working together to increase the availability of affordable and appropriate housing for low income households. Participants include:

- The Housing Affordability Partnership, made up of many private, public and non-profit housing interests
- Regional Housing Affordability Strategy of the Capital Regional District
- CEDCO Housing Trust
- Community Homelessness Committee
- Women's Housing Action Team
- Agencies providing housing advocacy and support to vulnerable populations
- Coast Capital Savings Credit Union

The Challenge is working to mobilize all sectors of the community to improve housing and reduce poverty for low income households. Those invited include neighbourhood associations, local governments, service clubs, faith communities, builders, financial institutions, developers and families. ([www.qolchallenge.ca](http://www.qolchallenge.ca); [www.communitycouncil.ca](http://www.communitycouncil.ca))



**CMHC's Canadian Centre for Public-Private Partnerships in Housing** promotes and facilitates partnerships to increase the supply of affordable housing. The Centre gives advice on legal, financial and regulatory solutions, supports trials of new financing and tenure agreements, and disseminates information on successful practices. It also provides interest-free proposal development loans and access to mortgage insurance.

The Centre seeks out partnerships, especially at the grassroots level, with builders, developers, municipalities, faith groups, ethnic and cultural organisations, and non-profit agencies involved in providing social housing.

CMHC also publishes a **Guide to Affordable Housing Partnerships**, which examines "advisory", "collaborative" and "contributory" partnerships, and describes the six steps involved in forming them. This booklet also provides an introduction to a business plan for housing partnerships, and a list of appropriate government contacts.

([www.cmhc-schl.gc.ca/en/prfias/cacepurpa/index.cfm](http://www.cmhc-schl.gc.ca/en/prfias/cacepurpa/index.cfm))

### **Homegrown Solutions**

The Canadian Housing Renewal Association maintains a web-based archive of initiatives supported by the Homegrown Solutions program from 1996-2002. No longer in operation, Homegrown Solutions promoted the successes of low-cost, locally-based housing projects across Canada. (See [www.chra-achru.ca](http://www.chra-achru.ca); search for "Homegrown Solutions".)



#### ***4.10.2 Local Community Networks and Resources to Support Community Action***

Numerous local and regional organizations have mandates or missions to support community initiatives for social action.

##### **Fraser Valley Housing Group**

The Fraser Valley Housing Group is a stakeholders' network of diverse organizations and citizens who meet with the common goal of securing safe, low-cost housing for all Fraser Valley residents in need, for the present and the long term. The Group's interest extends throughout the upper Fraser Valley, and includes all identifiable groups with unmet housing needs, including seniors, single parent families, and those with disabilities, addictions, and/or mental illness. Participants in the group's continuing discussions currently include:

Abbotsford Community Services	Fraser Valley Institution/Elizabeth Fry Society
Abbotsford Mental Health Consumers' Union	Fraser Valley Regional District
Agassiz-Harrison Community	Habitat For Humanity
Ann Davis Transition Society	Hope & Area Transition Society
BC Housing	Hope Community Services
BC Kinsmen Housing Network	Joan Greenwood Society (Hope)
BC Non-Profit Housing Association	John Howard Society of the Fraser Valley
BC Schizophrenia Society	Jubilee Street Outreach
Bridging the Canyons - Boston Bar	Landmark Realty Corp.
Chilliwack Supportive Housing Society	Living Stream Little Sisters of Faith
City of Abbotsford	Lydia Home (Mission)
City of Chilliwack	MCC Employment & Community Development
Community Employment Develop't (Abbotsford)	Mission Association for Seniors Housing
Community Futures South Fraser	Mission Community Services Society
Community Kitchens of the Fraser Valley	Mission Native Housing Society
Creative Centre Society	Pleasant View Housing Society (Mission)
Cyrus Centre	Rogue Outreach
Debbie Denault & Associates	Service Canada
District Of Mission	Streethope (Abbotsford)
Kinghaven-Pearndonville House Society	Salvation Army
Elizabeth Fry Society	University College of the Fraser Valley
Focus Architecture Incorporated	United Way of the Fraser Valley
Fraser Basin Council	Vancity
Fraser Health	Welton Towers Housing Society (Mission)
Fraser House Society	Women's Resource Society of the Fraser Valley

For further information related to the Fraser Valley Housing Group, contact the United Way of the Fraser Valley at 604.852.1234 or visit [www.fvhousing.com](http://www.fvhousing.com).



### **The BC Non-Profit Housing Association**

(<http://www.bcnpha.bc.ca/>)

BCNPHA is a non-profit organization that represents the interests of the non-profit housing sector to government and the public. It participates in housing policy and program development with all levels of government. It also fosters networking and provides training and development opportunities for its members.

The BCNPHA's Best Practices Guide helps non-profit housing providers to improve the operation of their portfolios through information, resources and self-testing on all aspects of managing social housing. Through its web-based directories, members have access to supplies and services as well as other members.

### **The Lower Mainland Network for Affordable Housing**

(<http://www.affordablehousingnetwork.ca>)

This network comprises a wide array of housing providers, community groups and service agencies, neighbourhood associations, advocacy groups, consultants, developers and community planners who meet mostly in Vancouver to network and exchange ideas that promote affordable housing and help to educate local decision-makers and other groups about housing options.

### **BC Women's Housing Coalition**

The BC Woman's Housing Coalition is a collaborative group of architects, planners, academics, volunteers and women in need of housing. It was formed in 1988 to create awareness of housing obstacles and to highlight opportunities and options for women. Its objectives are to promote affordable housing as a community asset, and to work with other non-profit and community groups to achieve housing and community development goals. (Contact 604.633.1355)



## ***4.11 THE ROLE OF SOCIAL ENTERPRISE***

A social enterprise is a business whose profit is directed to a collective social benefit. It may take such forms as:

- a non-profit introducing a revenue stream to help sustain itself;
- a business collaborating with a non-profit in the management of a social service;
- a co-op providing goods and services at reduced prices to its shareholders;
- a social purchasing portal offering volume discounts to community service organizations;
- an enterprise that trains marginalized workers for regular employment while generating a net revenue for a social purpose.

Social enterprise projects are used throughout the developing world to reduce the barriers to adequate housing. Such projects are gaining popularity among Canadian non-profits, and beginning to find acceptance among government funders.

Successful initiatives, both for-profit and not-for-profit, have been linked to community addiction and counselling services, supportive housing, emergency shelters and other organizations that work with the homeless. These agencies provide referrals (both clients and consumers), ongoing counselling and support, and treatment for mental health/addiction issues that contribute to homelessness. They also assist with employment skills training, and often parent the development of spin-off initiatives.

Social enterprises associated with housing frequently generate income from:

- Property development of affordable housing, property management, and rents;
- Interest on community loans;
- Consulting fees (e.g. assistance with business plans, strategic planning, etc.);
- Delivery of services (such as employment programs) to government; and
- Equity in community enterprises.

### **Fraser Valley Centre for Social Enterprise**

The Fraser Valley Centre for Social Enterprise exists to promote and support the development of social enterprises throughout the Fraser Valley. It is funded by Western Economic Diversification and managed through the offices of Community Futures South Fraser.

For information:

Stacey Corriveau, Director - 604.864.5770 ([stacey@centreforsocialenterprise.com](mailto:stacey@centreforsocialenterprise.com))

Ron VanWyk, Director of Research - 604.850.6639 ([rvanwyk@mccbc.com](mailto:rvanwyk@mccbc.com)).



## Examples of Social Enterprise Related to Affordable Housing

- Habitat for Humanity receives many calls from people wishing to donate used lumber, appliances, and other items to help with its building projects. Habitat turns these material donations into cash by selling them at a “Restore” retail outlet.
- ATIRA Property Management Inc. is a for-profit social enterprise owned by the Atira Women's Resource Society. ATIRA specializes in local, highly personalized and responsive property management including strata corporation services, not-for-profit and cooperative housing services, apartment and rental management services, developer strata services, and home services. All of Atira Property Management Inc. profits are donated to Atira Women's Resource Society, an organization dedicated to the elimination of all forms of violence.
- Enterprising Women Making Art, also run by Atira Women's Resource Society (Atira, 2004) is a community economic development project in Vancouver's Downtown East Side. It helps women facing multiple barriers to employment with an opportunity to build and enhance their skills and knowledge, and to improve their economic and personal well being, through the formation of an artisans' co-operative.
- Inner City Renovations Inc. (ICR) is a for-profit social enterprise owned by four non-profit organizations in Winnipeg. It is a construction company that revitalizes inner city neighbourhoods and creates quality employment for people with low incomes. ICR works with the Winnipeg Housing and Homelessness Initiative to renovate affordable housing for resale.

ICR opened in 2002, and within a year had grown to 20 crew members, four crew supervisors, and three office staff. Over half of ICR employees are Aboriginal and two thirds come from low-income, inner-city Winnipeg. Sales revenue from start-up to the end of April 2003 was over \$600,000 for work completed on over 20 different commercial and residential projects.

- The North End Housing Project is a Winnipeg non-profit organization that helps to provide ICR's workers by training participants in renovation and construction skills. Employees receive training and work under a journeyman carpenter, and are encouraged to apprentice for carpentry.

Once renovated, the houses are leased to local residents, to create a pool of quality, affordable housing in the North End. Most of the rehabilitated homes are being rented with an option to purchase after five years. All three levels of government have provided subsidies to help cover the costs of these projects, which have made more than 60 houses available to Winnipeg's North End community. (Manitoba, 2005).





## **4.12 HOUSING REGISTRIES AND DATABASES**

The following registries suggest models that may be applicable to needs found in the Fraser Valley.

### **Victoria Co-ordinated Housing Registry for Case-Managed Affordable Housing**

Victoria Cool Aid Housing Society has established a Coordinated Housing Registry (CHR) in partnership with Pacifica Housing, St. Vincent de Paul, the Forensic Psychiatric Services Commission and the Vancouver Island Health Authority. The CHR is a centrally located resource that matches clients effectively to appropriate housing. It provides a "one-stop shop" that saves applicants from having to visit all available housing providers separately. A co-ordinated intake process promotes access to affordable, appropriate housing for those who need it most. The registry is administered and used only by qualified staff.

Intake is begun through a personal interview with a housing worker, who enters the applicant's information and housing preferences into a confidential database. Applicants are given priority through a scoring system based on need and length of wait. Consideration is also given to the appropriate "fit" of an individual to available openings. Case managers and resident support workers at all participating housing organizations can access and discuss a number of different options and applicant files at one time.

This is an effective means of assigning clients to housing that will be suitable to them. It saves costs by keeping residents from "re-cycling" through unsuitable situations, and by helping them to stabilize their lives.

In the course of this research, Victoria Cool Aid management expressed willingness to share the database structure of the Central Housing Registry with interested organizations in the Fraser Valley.

### **Calgary Housing Registry Network**

Originally one of the Calgary Homeless Foundation's pilot projects, the Housing Registry Network (HRN) is a user friendly website that provides access to a city-wide inventory of low cost rental housing and resources. It also offers a free space to rent to list available housing. It is distinguished from other housing registries by its list of housing options for specialized groups and of agencies.

The HRN is championed by a multi-sectoral advisory group representing families, aboriginal people, seniors, people with mental and physical illness, youth, women and children. It is operated by the Community Health Centre of the Calgary Urban Project Society.

### **The Magenta Pages: Services for High-Risk Youth in Burnaby/New Westminster**

This is a print- and web-based directory of services for high-risk youth, prepared by the Burnaby-New Westminster Task Force on the Sexual Exploitation of Children & Youth. It is indexed in alphabetical and chart formats for quick reference, and updated annually.



Service providers, youth and families in the Fraser Valley might find an equivalent local resource useful in their search for assistance. (Burnaby-New Westminster, 2005)

### **BCNPHA Members Database**

The BC Non-Profit Housing Association operates a website that enables members (non-profit housing managers and suppliers) to communicate amongst themselves, and to cooperate to purchasing items in bulk; schedule and pool periodic maintenance services, etc. In the course of this research, BCNPHA executive expressed interest in exploring ways to extend its database to include housing organizations in the Fraser Valley, many of whom are not currently BCNPHA members. By connecting these organizations electronically it may be possible to reduce housing management costs and share information and resources more effectively.

### **Calgary Housing Registry Network**

This is a website that provides access to a city-wide inventory of low-cost rental housing and resources, including housing options and agencies for specialized groups. It also publishes free classified listings for rental housing under \$800 per month.

Originally one of the Calgary Homeless Foundation's pilot projects, the HRN is championed by a multi-sectoral advisory group representing families, aboriginal people, seniors, people with mental and physical illness, youth, women and children. It is operated by the Community Health Centre of the Calgary Urban Project Society.



### ***4.13 National Organizations***

The following national organizations provide valuable information to community interests:

#### **Tamarack Institute for Community Engagement**

(<http://www.tamarackcommunity.ca/>) is a charitable organization dedicated to helping Canadian communities take ownership of local issues through community engagement. "Community engagement" is commonly defined as citizens from different sectors of a community joining together taking leadership, to address issues that affect them all.

**JW McConnell Family Foundation** (<http://www.mcconnellfoundation.ca>) is a private family foundation that funds initiatives of national significance which address challenges for Canadian society by engaging people, by building resilient communities, and by developing a strong knowledge base for the work that it supports.

**Vibrant Communities Initiative** (<http://www.tamarackcommunity.ca/g2.php>) is a pan-Canadian initiative that explores promising local solutions to reduce poverty. Fifteen communities from across Canada have formed a learning partnership through which they share ideas, resources and strategies related to poverty reduction.

**Canadian Housing and Renewal Association** (<http://www.chra-achru.ca/>) is a national non-profit organization that promotes access to adequate, affordable housing for low- and modest-income households, and seeks to heighten awareness of affordable housing issues through research, advocacy, networking and communications.

#### **National Coalition for Housing and Homelessness**

([www.housingnow.ca](http://www.housingnow.ca))

A coalition of advocacy groups working to obtain a renewed federal initiative for low-income housing.

**Raising the Roof** (<http://www.raisingtheroof.org/au-our-index.cfm>) is Canada's only national charity dedicated to long-term solutions to homelessness. Since 1996 it has allocated over \$1.5 million dollars to more than 90 local groups across Canada working to reduce homelessness at the community level. Raising the Roof creates national and local public education and media campaigns about homelessness, and builds partnerships across the country, including long-term collaborations with committed donors, agencies, corporations, government partners and service providers.



#### ***4.14 Web Sites and Portals for Housing Information***

##### **National Housing Research Committee**

([www.nhrc-cnrl.ca/cmhc/](http://www.nhrc-cnrl.ca/cmhc/))

The NHRC identifies priority areas for housing-related research or demonstration; develops partnerships and minimizes overlap in research activities; and promotes research results. It is made up of federal, provincial, territorial, municipal, industry, social housing, academic community and consumer representatives.

##### **Homelessness Virtual Library**

([www.hvl.ihpr.ubc.ca/](http://www.hvl.ihpr.ubc.ca/))

Past and current homelessness research documents from the province of British Columbia and the Yukon are available here. The Library is a partnership between the Institute of Health Promotion Research at the University of British Columbia, Service Canada and Shelter Net BC.

##### **Canadian Housing and Renewal Association**

([www.chra-achru.ca/](http://www.chra-achru.ca/))

The CHRA is a national non-profit organization that promotes access to adequate, affordable housing for low- and modest-income households. Its website offers up-to-date news releases from around North America to publicize affordable housing issues.

The following web portals provide many valuable links to other sources of web-based information on affordable housing.

**The Landcentre** ([www.landcentre.ca](http://www.landcentre.ca))

**HomeSight** ([www.homesight.org](http://www.homesight.org))

**Canada Mortgage and Housing Corporation** ([www.cmhc-schl.gc.ca](http://www.cmhc-schl.gc.ca))



## 5. CONCLUSIONS

### 5.1 FEDERAL AND PROVINCIAL GOVERNMENTS

This research report concludes, as many other research projects throughout British Columbia and Canada have also concluded, that a new Canadian Housing Framework is long overdue and urgently needed. Based on the research conducted in the Upper Fraser Valley, this report concurs with and supports the conclusions reached in the key consultations held earlier in 2005. The following is a summary of these conclusions:

In January and February of 2005, the National Secretariat on Homelessness, HRSDC (now Service Canada) and the CMHC conducted a series of consultations to gain input from key stakeholders in the development of a new Canadian Housing Framework (GPC Public Affairs, 2005).

As stated by the Honourable Joe Fontana, Minister of Labour and Housing:

*"The goal of a Canadian Housing Framework is simple, yet fundamental: to ensure that all Canadians, regardless of circumstance, have a safe, affordable place to call home."*

Throughout the meetings, participants stated that there is an urgent need for a new national vision for housing with clear benchmarks to address the growing housing and homelessness problems. Groups stressed that it was important for such a vision or housing framework to focus not only on the homeless, but more broadly on assisting people to move out of housing need altogether and into affordable or supportive housing. They emphasized that housing policy and programming need to be integrated, so that investments are made intelligently within the context of the entire housing continuum.

Although participants recognized that a great deal of progress has been made over the past few years in a number of targeted programs, the consultation meetings reached broad agreement that the current range of program, policy, regulatory and legislative tools available to address housing needs and homelessness is inadequate.

Participants in this process also stressed that a new Canadian Housing Framework should not "reinvent the wheel". Instead, the framework should draw on the substantial base of community information that is already available. They concluded, as the research project in the Upper Fraser Valley has also concluded, that there are plenty of successes and failures to date to review, and a number of excellent working examples and models to follow in order to address the need for affordable and accessible housing.

Community participants and subject matter experts taking part in the consultations were also unanimous in the view that communities themselves are best positioned to make decisions about the mix of measures and tools that will most effectively meet the housing needs of their residents.



Finally, participants stated that the federal government should take the lead in bringing all three levels of government together to ensure a more coordinated approach and to eliminate conflicting policies and requirements among the various programs. Some participants indicated that they have found it difficult to get the three levels of government to work together. The key message was that improved integration and federal leadership toward a new Canadian Housing Framework is urgently required.

## ***5.2 MUNICIPAL GOVERNMENTS***

Although it's tempting for municipal governments to wait for a new Canadian Housing Framework and the promise of new federal programs and funding, this approach is laden with risk. Time is not on the side of the fast-growing communities within the Upper Fraser Valley. For these communities, the current housing gaps are significant and the social costs related to taking a more passive approach are evident and substantial.

For these reasons, this report must also conclude that municipal governments within the Upper Fraser Valley need to be more proactive and creative in the development and maintenance of affordable and accessible housing. It is counter-productive to facilitate the speedy development of mid- to upper-market housing developments in these communities, while an increasing number of lower income residents and those with special requirements move into worst case housing need. A more balanced approach is required: one that considers the needs of all residents at various income levels and different stages of life. This approach is critical, as it is also clear that the problems and challenges related to affordable and accessible housing in the Upper Fraser Valley will not be solved by market forces. This is specially true in the short-term.

As a result, municipal governments will need to take steps toward the creation of home-grown, affordable housing solutions. This approach will likely involve a thoughtful review of the housing gaps and continuum; a thorough assessment of the options and opportunities to form key partnerships locally, regionally, and provincially; careful selection of the types of housing models and projects that would best "fit" within each community, or in the region as a whole; identification of key service providers; and the creation of a plan to move forward strategically.

## ***5.3 COMMUNITY ORGANIZATIONS***

Many community organizations and service providers are experienced and well-versed on the problems and issues related to affordable and accessible housing. This knowledge or intelligence, however, has not always been effectively utilized. As a result, the following conclusions and general recommendations can be made:

In many, but not all, community organizations, the collection of critical housing, program and client data needs to be improved. In addition to providing the means for effective management of a particular program or facility, this type of data is essential for building a solid case for change or additional funding. Without it, the emotional plea and anecdotal examples become a sole means of getting key messages across.



Second, as the emotional plea is limited in its effectiveness, particularly when presented to an audience of decision-makers who require data that can be defended, community organizations and service providers will need to identify more effective approaches and forums for educating the public, as well as potential partners. These approaches will need to be planned effectively, particularly when raising public awareness, so as not to inadvertently blame, and thereby alienate, potential partners in the process.

By ensuring that their data is solid and communication strategy is clear, community organizations can help to facilitate the formation of new partnerships and the creation of sound business plans for affordable housing projects.

Finally, many community organizations need to acquire a better understanding of how municipal governments operate within the Municipal Act and how decisions are made. This working knowledge, as well as an understanding of the challenges and limitations facing municipal governments, will prove invaluable in terms of overall strategy, essential compromises, and the development of more productive working relationships. This approach will help community organizations and service providers to work more effectively with municipal governments toward common, realistic goals.



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