



# Housing Needs Report

Prepared For: The City of Chilliwack

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Final – July 2020



# Table of Contents

<b>Executive Summary .....</b>	<b>1</b>	<b>4 Community Growth .....</b>	<b>51</b>
<b>1 Introduction .....</b>	<b>8</b>	4.1 Overview .....	51
1.1 Project Overview .....	8	4.2 Population Projections .....	53
1.2 Chilliwack Context .....	9	4.3 Population Projections by Age .....	53
1.3 Requirements for Housing Needs Reports ..	10	4.4 Household Projections .....	54
1.4 Data and Limitations .....	11	4.5 Household Tenure .....	55
1.5 Study Process and Report Structure .....	13	4.6 Household Family Types .....	55
1.6 Report Structure .....	13	4.7 Dwelling Projections .....	56
<b>2 Demographic and Economic Profile .....</b>	<b>15</b>	4.8 Distribution of Growth .....	57
2.1 Demographic Trends .....	15	4.9 Rental Growth by Need .....	57
2.2 Economy .....	22	Summary .....	58
Summary .....	26	<b>5 What We Heard .....</b>	<b>59</b>
<b>3 Housing Profile .....</b>	<b>27</b>	5.1 Overview .....	59
3.1 Housing Stock .....	27	5.2 Success Stories .....	60
3.2 Homeownership Market .....	31	5.3 Housing Challenges .....	60
3.3 Rental Housing Stock .....	34	5.4 Ideas for Improving Housing in Chilliwack ...	67
3.4 Student Housing .....	41	Summary .....	69
3.5 Homelessness .....	41	<b>6 Needs Summary .....</b>	<b>70</b>
3.6 Housing Indicators and Core Housing Need	42	6.1 Number of Units Needed by Unit Size .....	70
Summary .....	47	6.2 Statements of Key Areas of Local Need .....	71
		<b>7 Glossary .....</b>	<b>74</b>

## Appendices

**Appendix A** – Provincially Required Data Tables

**Appendix B** – Housing Needs Survey Summary

**Appendix C** – Housing Needs Key Informant Interviews Summary

**Appendix D** – COVID-19 Pandemic Research

**Appendix E** – Workshop Summaries

# Table of Figures

Figure 1: Average Sales Prices by Dwelling Type, Chilliwack, 2010-2019 (May Only).....	2
Figure 2: Primary Rental Market Vacancy Rate in Chilliwack, 2008-2018 .....	2
Figure 3: Primary Rental Market, Median Rents in Chilliwack, 2008-2018.....	2
Figure 4 Chilliwack Homeless Count Total, 2004 to 2020.....	3
Figure 5: Proportion of Core Housing Need Households by Tenure in Chilliwack, 2006-2016.....	3
Figure 6: Extreme Core Housing Need Households by Tenure in Chilliwack, 2006-2016.....	4
Figure 7: Chilliwack and FVRD Population, 2006-2016.....	15
Figure 8: Population by Age Group in Chilliwack and FVRD, 2016.....	16
Figure 9: Population by Age Groups in Chilliwack, 2006-2016 .....	16
Figure 10: Median Age in Chilliwack, FVRD, and BC, 2006-2016.....	17
Figure 11: 1-Year Ago Mobility Status in Chilliwack and FVRD, 2015-2016 .....	17
Figure 12: Private Households by Size in Chilliwack, 2006-2016 .....	18
Figure 13: Private Households by Size in Chilliwack and FVRD, 2016.....	19
Figure 14: Household Types in Chilliwack, 2006-2016 .....	19
Figure 15: Household Types in Chilliwack, FVRD, Metro Vancouver, and BC, 2016 .....	20
Figure 16: Number of Students Enrolled in the University of Fraser Valley Chilliwack Campus, 2009-2010 to 2018-2019 .....	21
Figure 17: Median Household Income (Constant 2015 Dollars) in Chilliwack and the FVRD, Before-Tax, 2006-2016 .....	22
Figure 18: Median Household Income by Household Type, 2016.....	23
Figure 19: Households by Income Brackets and Tenure in Chilliwack, 2016.....	24
Figure 20: Households by Income Brackets and Tenure, FVRD, 2016 .....	24
Figure 21: Participation Rates, Chilliwack and FVRD, 2006-2016 .....	25
Figure 22: Unemployment Rates, Chilliwack and FVRD, 2006 to 2016 .....	25
Figure 23: Commuting Destination, Chilliwack and the FVRD, 2016 .....	26
Figure 24: Dwellings by Structure Type in Chilliwack and the FVRD, 2016.....	27
Figure 25: Household Tenure Over Time in Chilliwack, 2006-2016.....	28
Figure 26: Dwellings by Number of Bedrooms in Chilliwack and the FVRD, 2016.....	28
Figure 27: Dwellings by Period of Construction in Chilliwack and FVRD, 2016.....	29
Figure 28: Building Permits Issued by Dwelling Type, 2009- 2019 .....	30

Figure 29: Total Building Permits Issued, 2009- 2019 .....	30
Figure 30: Map of Real Estate Data Boundaries, Chilliwack .....	31
Figure 31: Average Sales Prices by Dwelling Type, Chilliwack, 2010-2019 (May Only).....	32
Figure 32: Average Residential Category Residential Assessed Values by Type and Bedroom Type in Chilliwack and the Fraser Valley Assessment Area, 2019 .....	33
Figure 33: Primary Rental Market Units by Number of Bedrooms in Chilliwack, 2008-2018 .....	35
Figure 34: Primary Rental Market Vacancy Rate in Chilliwack, 2008-2018 .....	36
Figure 35: Primary Rental Market, Median Rents in Chilliwack, 2008-2018.....	37
Figure 4 Chilliwack Homeless Count Total, 2004 to 2020.....	41
Figure 36: Housing Indicators of Owner Households in Chilliwack, 2006-2016 .....	43
Figure 37: Housing Indicators of Renter Households in Chilliwack, 2006-2016 .....	43
Figure 38: Proportion of Core Housing Need Households by Tenure in Chilliwack, 2006-2016.....	44
Figure 39: Extreme Core Housing Need Households by Tenure in Chilliwack, 2006-2016.....	44
Figure 40: Core Housing Need and Extreme Core Housing Need in Chilliwack, the FVRD and BC, 2016 ....	45
Figure 41: Chilliwack Community Health Service Areas .....	52
Figure 42: Age Distribution Change from 2020 to 2025.....	54
Figure 43: Barriers in Housing Search.....	61
Figure 44: Housing Forms Needed in Chilliwack (N=271).....	64
Figure 45: Survey - Current and Anticipated Housing Challenges .....	66

## List of Tables

Table 1: Affordability Gap Analysis for Owners, Chilliwack, 2019.....	4
Table 2: Affordability Gap Analysis for Renters, Chilliwack, 2019.....	5
Table 3: Anticipated Housing Units in Chilliwack and Area, 2016-2041* .....	6
Table 4: Estimated Affordability Levels for Rental Housing, 2020.....	7
Table 5: Private Households, 2006-2016.....	18
Table 6: Affordability Gap Analysis for Owners, Chilliwack, 2019.....	34
Table 7: Affordability Gap Analysis for Renters, Chilliwack, 2019.....	38
Table 10: Non-Market Housing Units in Chilliwack, 2020.....	39
Table 9: Applicant Households on the BC Housing Registry, March 2019.....	40
Table 11: Core Housing Need by Demographic.....	46
Table 12: Estimated Rental Units Needed to Address Underlying Need .....	49
Table 13: Population Estimates and Projections, 2016-2041 .....	53
Table 14: Population Change Projections by Age, 2016-2041.....	53
Table 15: Household Estimates and Projections, 2016-2041 .....	54
Table 16: Projected Average Household Size, 2016-2041.....	55
Table 17: Household Change Projections by Tenure, 2016-2041.....	55
Table 18: Household Change Projections by Census Family Type, 2016-2041.....	55
Table 19: Projected Additional Dwelling Needs by Bedroom Type, 2016-2020 .....	56
Table 20: Projected Additional Dwelling Needs by Bedroom Type, 2020-2025 .....	56
Table 21: Projected Additional Dwelling Needs by Bedroom Type, 2025-2041 .....	56
Table 22: Projected Additional Households by Neighbourhood, 2016-2041 .....	57
Table 23: Projected Additional Renter Households by Need, 2016-2041 .....	57
Table 24: Anticipated Housing Units, 2016-2041 .....	70
Table 25: Estimated Affordability Levels for Rental Housing, 2020.....	71

# 1 Executive Summary

The Chilliwack Housing Needs Report was prepared to conform with the BC Housing Needs Report requirements outlined in the *Local Government Act*. This executive summary was prepared to provide a concise overview of key findings from the report. Please refer to the full report for details about the analysis.

## Demographic Trends

Chilliwack is a growing community and its population is increasing faster than the FVRD and province, growing by 21% between 2006 and 2016, from 69,217 residents to 83,788. Most new households moving to Chilliwack are coming from other parts of BC. Indigenous residents make up 8% of Chilliwack's population, a higher proportion than the region and the province overall. This is reflective of the proximity of Chilliwack to many nearby First Nations communities.

Chilliwack's age distribution is similar to the FVRD and shows a slight aging trend. However, compared to Metro Vancouver, the city has a slightly higher proportion of both children and older adults.

In 2016, the median household income for Chilliwack was \$68,442, slightly lower than the FVRD but growing at the same rate since 2006 (14%). However, growth in income is not keeping up with rising housing costs. Couples with children had the highest median household income (\$104,157). Couples with children often have two incomes and may be at peak earning potential while raising children. Couples without children had the next highest median household income (\$73,728), likely due to many households having two incomes. Lone-parent families (\$45,389) and individuals "not in census family" (\$34,458) had much lower median household incomes.

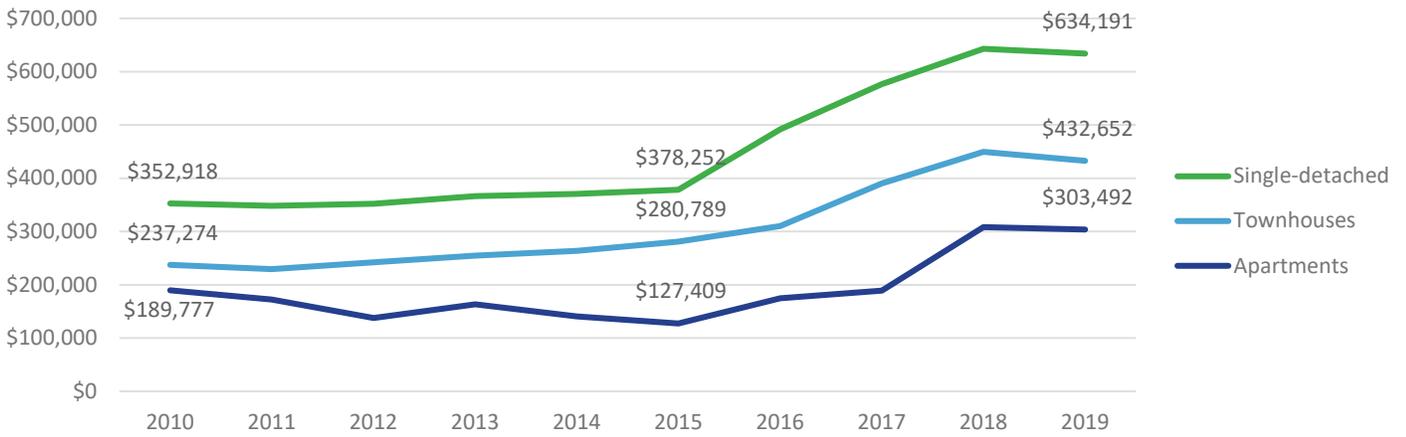
## Housing Trends

Historical real estate and rental data shows that housing costs in Chilliwack were relatively stable for many years before increasingly dramatically since 2014/2015. Following similar trends, the rental vacancy rates decreased significantly over this period and was 1.4% in 2019. A healthy vacancy rate is generally considered to be between 3% and 5%.

In 2016, 73% of Chilliwack households owned their home (23,665 households) and 27% rented their home (8,775 households). The primary rental stock in Chilliwack (units purpose-built to serve as rental units) amounted to 3,287 units in 2019. This means approximately two-thirds of renter households (about 5,943 households) rent in the secondary rental market, which includes rented condominiums or single-detached homes, as well as secondary suites.

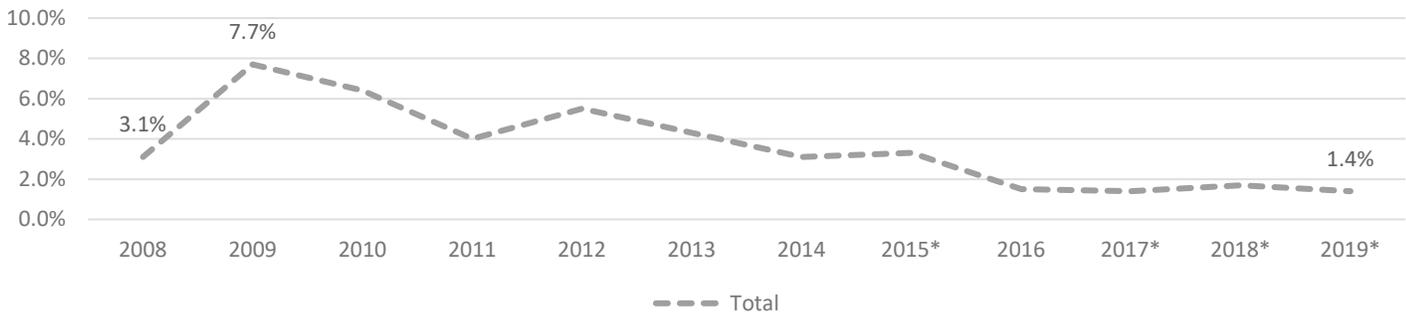
As of March 2019, there were 127 households on BC Housing's Housing Registry waiting for a non-market unit to become available in Chilliwack. Among these households include 42 families, 21 people with disabilities, 53 seniors, and 11 who require wheelchair accessible housing.

**Figure 1: Average Sales Prices by Dwelling Type, Chilliwack, 2010-2019 (May Only)**



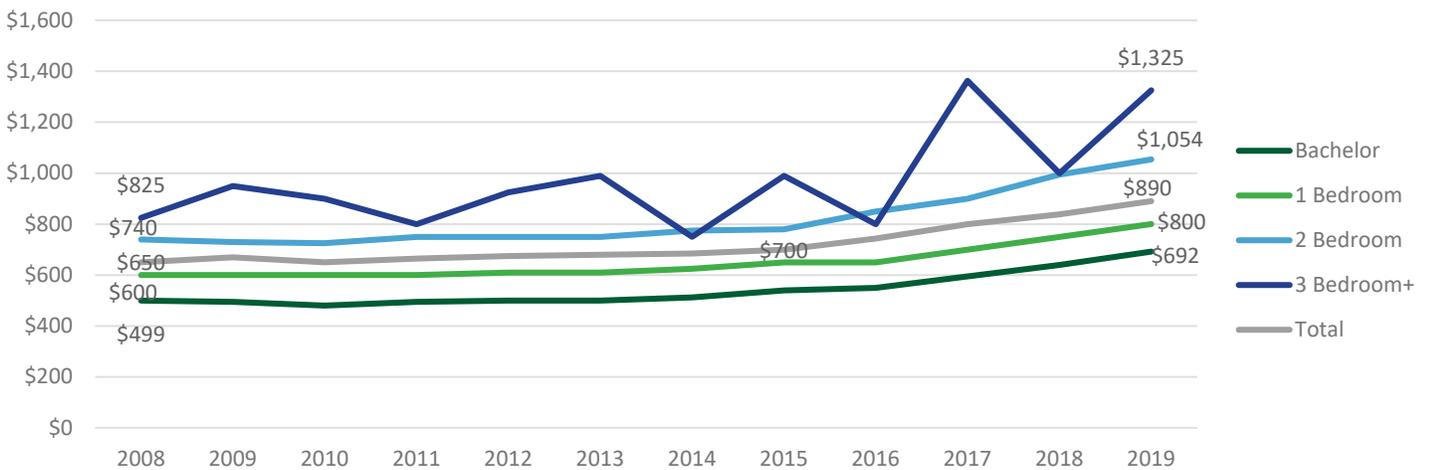
Source: Chilliwack and District Real Estate Board, 2019

**Figure 2: Primary Rental Market Vacancy Rate in Chilliwack, 2008-2018**



Source: Canada Mortgage and Housing Corporation (CMHC), 2019.

**Figure 3: Primary Rental Market, Median Rents in Chilliwack, 2008-2018**



Source: Canada Mortgage and Housing Corporation (CMHC), 2019.

The number of individuals experiencing homelessness continues to grow in Chilliwack, rising to 306 as of the 2020.

**Figure 4 Chilliwack Homeless Count Total, 2004 to 2020**



Source: FVRD Homeless Count and Survey Report, 2020.

Statistics Canada and CMHC have established national housing indicators based on housing affordability, adequacy, and suitability. Communities throughout Canada use these indicators to identify issues and make improvements related to housing.

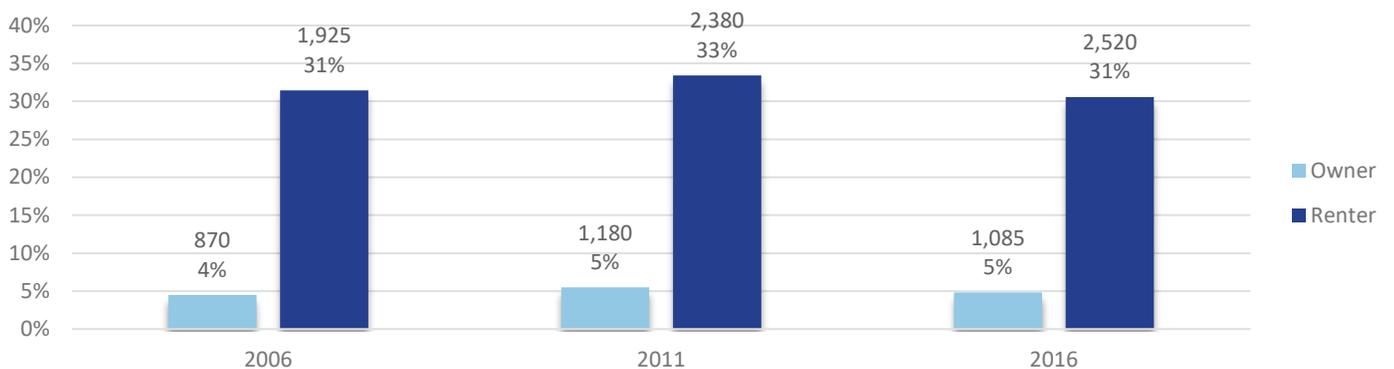
**A household meets the nationally defined housing standards when the following conditions are met:**

- 1. Adequate housing is reported by their residents as not requiring any major repairs.**
- 2. Affordable housing has shelter costs equal or less than 30% of total before-tax household income**
- 3. Suitable housing has enough bedrooms for the size and composition of resident households**

A household is in core housing need when it does not meet one of the above indicators and could not afford alternative suitable and adequate housing in their community. Additionally, a household is in extreme core housing need when the affordability, adequacy, and suitability standards are not met and spend more than 50% of their total before-tax household income.

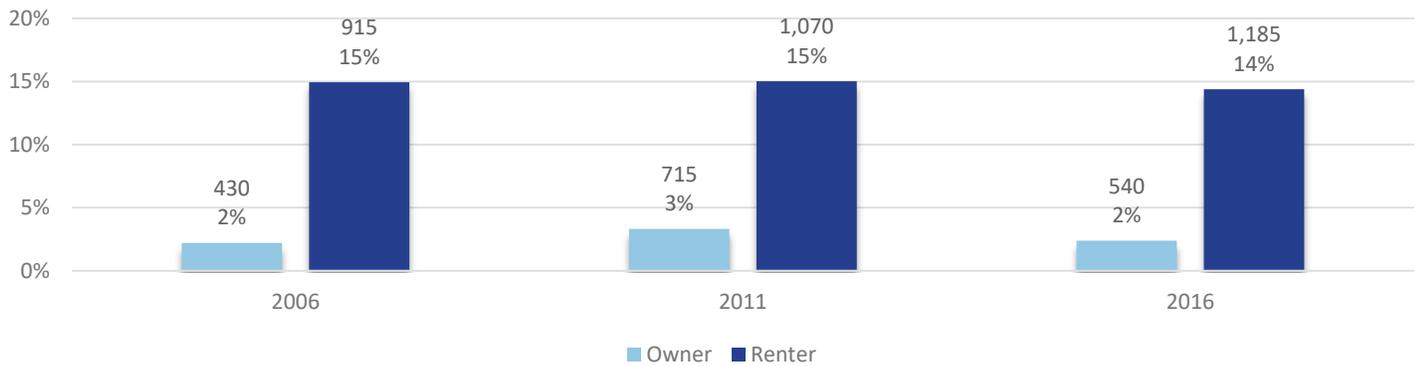
While the proportion of households in Core Housing Need and Extreme Housing Need has not changed significant between 2006 and 2016, the number of households has continued to increase with population growth.

**Figure 5: Proportion of Core Housing Need Households by Tenure in Chilliwack, 2006-2016**



Source: Statistics Canada, Census 2016– Custom Information for BC Ministry of Municipal Affairs and Housing

**Figure 6: Extreme Core Housing Need Households by Tenure in Chilliwack, 2006-2016**



Source: Statistics Canada, Census 2016– Custom Information for BC Ministry of Municipal Affairs and Housing

## Affordability Gap Analysis

Analysis was completed to compare median household incomes for different household types with the average sales prices and median rents for different unit types. The results are shown in the tables below. Generally, due to much lower incomes, lone-parent families and individuals living alone or with roommates face the greatest affordability challenges in the community.

**Table 1: Affordability Gap Analysis for Owners, Chilliwack, 2019**

	Median Household Income (estimated for 2019)	Affordable Monthly Shelter Costs	Monthly Shelter Affordability Gap		
			Single-detached house \$634,191	Townhouse \$432,652	Apartment \$303,492
Couples without children	\$93,384	\$2,335	-\$887	-\$135	\$517
Couples with children	\$131,925	\$3,298	\$76	\$829	\$1,480
Other census families	\$140,846	\$3,521	\$299	\$1,052	\$1,703
Lone-parent families	\$57,490	\$1,437	-\$1,785	-\$1,032	-\$381
Individuals living alone or with roommates	\$43,644	\$1,091	-\$2,131	-\$1,378	-\$727

A green cell indicates a household is spending 30% or less of their income on shelter costs and a red cell indicates a household is spending more than 30% of their income on shelter costs. Incomes are adjusted for 2019 based on historical growth rates.

Sources: Statistics Canada, 2016 Census and Chilliwack and District Real Estate Board

**Table 2: Affordability Gap Analysis for Renters, Chilliwack, 2019**

Household Type	Median Household Income (estimated for 2019)	Affordable Shelter Costs (monthly)	Monthly Shelter Affordability Gap**			
			Bachelor Apartment (\$692)	1-Bedroom Apartment (\$800)	2-Bedroom Apartment (\$1,054)	3-Bedroom Apartment (\$1,325)
Couples without children	\$46,214	\$1,155	\$395	\$287	\$33	-\$238
Couples with children	\$65,288	\$1,632	\$872	\$764	\$510	\$239
Other census families	\$63,384	\$1,585	\$825	\$717	\$463	\$239
Lone-parent families	\$28,451	\$711	-\$49	-\$157	-\$411	-\$682
Individuals living alone	\$21,599	\$540	-\$220	-\$328	-\$582	-\$853

A green cell indicates a household is spending 30% or less of their income on shelter costs and a red cell indicates a household is spending more than 30% of their income on shelter costs. Incomes are adjusted for 2019 based on historical growth rates.

Sources: Statistics Canada, 2016 Census. CMHC Rental Housing Survey.

## Engagement Findings

Engagement with community members, local housing stakeholders, and neighbouring First Nations identified the following challenges:

-  The cost of housing has increased in Chilliwack. Stakeholders report that rapidly rising housing costs in Metro Vancouver communities have pushed demand for homeownership and rental options towards the Fraser Valley. This has led to rising land values and greater competition for available units. Community members and stakeholders also reported that the supply of non-market and market rental was not keeping up with demand. While the single-detached housing form continues to be strongly preferred, this form of housing is out of reach for many households.
-  While Chilliwack has experienced strong housing development in recent years, stakeholders and community members reported a gap between in the housing and affordability levels needed and the supply provided by the market. Some types of units are less profitable to build or require partnerships, in particular non-market and market rental housing, downsizing options for seniors, and supportive housing options for diverse needs. Stakeholders noted that land and construction costs were a particular barrier to developing different unit types.
-  There is a need for a range of supportive housing options in the community, for those who require additional supports that independent housing doesn't provide. This includes housing to serve those facing or at risk of homelessness who require additional supports, seniors who require assisted living or residential care, people with physical or intellectual disabilities, and women and children who require additional supports. These are diverse needs and cannot be addressed through a one-size-fits-all model. They represent needs that are currently not addressed through market housing alone.

- Neighbouring First Nations are facing housing shortages and there is a relationship between housing challenges in municipalities and First Nations communities. As communities like Chilliwack have gotten more expensive, some First Nations communities have seen increased demand from their members looking for more affordable housing options. In some communities facing housing shortages, the lack of housing has led households to move to communities like Chilliwack for lack of needed options.
- Compared to homeowners, renters face significantly greater housing challenges. For example, the community survey found that 25% of owner households reported that they have not experienced any housing challenges, compared to only 4% of renter survey households. This is reflective in the statistical information on housing challenges for renters and owners.

## Summary of Housing Units Needed

Through the analysis of statistical housing data and population and dwelling projections, estimates were made to identify the number of housing units needed to address housing needs in Chilliwack, as well as estimates to the levels of affordability required.

Population and dwelling projections offer one potential scenario and are based on a number of assumptions. Please see Section 4 Community Growth for details on how the figures in the tables below were derived.

Addressing the anticipated housing units in Table 3 will require a combination of multi-family and single-detached dwellings. Based on trends in housing affordability, land costs, and recent building permits, it is likely that most of this demand will be met through multi-family dwelling units.

**Table 3: Anticipated Housing Units in Chilliwack and Area, 2016-2041\***

		Studio/1 Bedroom	2 Bedroom	3+ Bedroom	Total (Households)
<b>Underlying Need – As of 2016</b>		<b>n/a</b>			<b>3,604</b>
<b>2016 to 2020</b>		<b>990</b>	<b>1,043</b>	<b>734</b>	<b>2,767</b>
Owner		725	764	538	2028
Renter		265	279	196	739
<b>2020 to 2025</b>		<b>1,322</b>	<b>1,420</b>	<b>1,102</b>	<b>3,844</b>
Owner		969	1,041	808	2,817
Renter		353	379	294	1,027
<b>2025 to 2041</b>		<b>3,948</b>	<b>4,428</b>	<b>3,854</b>	<b>12,230</b>
Owner		2,893	3,245	2,824	8,962
Renter		1,055	1,183	1,030	3,268

\*The projections include the populations of neighbouring First Nations communities, recognizing that some nearby communities are experiencing growth in their population and housing stock.

Table 4 shows estimated affordability levels for rental housing to address the affordability gaps identified in this report.

**Table 4: Estimated Affordability Levels for Rental Housing, 2020**

Affordability Level	Proportion of Rental	One-Bedroom Units	Two-Bedroom Units	Three-Bedroom Units
Below-market	31%	Up to \$455 per month	Up to \$715 per month	Up to \$1,188
Near-market	13%	\$455 to \$788 per month	\$725 to \$1,063 per month	\$1,188 to \$1,631
Market	56%	Based on what the market will bear (set by developers, landlords, and what renters are willing to pay)		

## COVID-19 Pandemic

The COVID-19 pandemic has already impacted the economy through widespread layoffs and reduced incomes. The full extent of the impacts may not be understood for months to come. The Chilliwack Housing Needs Report was completed in mid-2020. At this time, the following preliminary areas of concern for the housing system were identified:

- Service providers in Chilliwack reported increased demand for support services and reduced capacity to respond.
- Some housing providers were not accepting new applications and there were reports that vacant units were not being filled as building managers worked to limit the spread of the virus.
- Visitors at social housing buildings have been limited to prevent the spread of virus but may be creating situations of social isolation for residents.
- Service and housing providers serving women fleeing violence have reported significant increases in calls.
- Local stakeholders are concerned that there may be an increase in the number of individuals and families that are facing or at risk of homelessness when financial support from the Canada Emergency Response Benefit (CERB) program ends.
- Local governments in BC are taking unprecedented action to address the lack of social distancing in homeless camps through methods such as sheltering people in private hotels.
- Long-term care facilities that serve seniors have seen the most catastrophic impacts of the virus and this continues to be an area of concern.
- The BC government has introduced a temporary rent supplement to aid renters and landlords.
- Some jurisdictions are seeing decreases in rental costs. It is not clear yet if rental costs will remain lower or will return to pre-pandemic levels once the economy has reopened.
- Mortgage deferrals through CMHC and private lenders offered relief for homeowners who lost their jobs. There are concerns that once mortgage deferrals end after six months, that there may be an increase in the number of homeowners struggling to afford their mortgage.

Preliminary research on the pandemic's impact on housing was completed and can be found in Appendix D.

*Note: This document uses a variety of technical terms when referring to statistical data. A glossary of terms has been provided at the end of this document with definitions and links with additional information.*

# 1 Introduction

## 1.1 Project Overview

Located in the Fraser Valley and surrounded by mountain ranges, the City of Chilliwack has become an attractive destination for individuals and families looking for access to amenities and nature, economic opportunities, and lower housing costs than urban areas to the west. Historically, the community has not felt the same housing affordability challenges as seen in Vancouver and surrounding areas. However, in recent years, accelerating housing costs have put pressure on Chilliwack housing stock, increasing the cost of homeownership and rental, and pushing the rental vacancy rate close to zero.

Across BC, a housing affordability crisis has emerged due to high demand for housing from a growing population, low interest rates, and the attractiveness of housing as an investment. Increasingly, the cost of renting and owning is creating unprecedented financial burden for households.

In 2019, changes were introduced to the *Local Government Act* requiring municipalities and regional districts to complete Housing Needs Reports by 2022, with updates every five years following the completion of these reports. The intent of these reports is to help local governments better understand current and anticipated housing needs to better inform official community plans and regional growth strategies. To support this initiative, the Union of British Columbia Municipalities (UBCM) is providing funding for local governments to complete their first reports. Chilliwack was awarded funding through this program and retained Urban Matters to complete the report.

**“Housing needs reports are a way for communities to better understand their current and future housing needs. These reports can help identify existing and projected gaps in housing supply by collecting and analyzing quantitative and qualitative information about local demographics, economics, housing stock, and other factors. A housing needs report is critical to developing a housing strategy or action plan.**

- Together, legislation and regulations specify requirements for local government related to housing needs reports. These requirements include:
- Collecting information to identify current and projected housing needs,
- Using that information to prepare and publish an online housing needs report which shows current and projected housing needs for at least the next five years, and
- Considering the most recently collected information and housing needs report when amending official community plans and regional growth strategies”<sup>1</sup>
- Government of BC. <sup>1</sup>

The Chilliwack Housing Needs Report fulfills this legislative requirement and provides information on housing needs across the housing continuum, including an estimated of the number, type, and

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<sup>1</sup> Government of BC, *Housing Needs Reports*. See: <https://www2.gov.bc.ca/gov/content/housing-tenancy/local-governments-and-housing/policy-and-planning-tools-for-housing/housing-needs-reports>

affordability of housing units required to address existing demand and future growth over the next five years. This report is intended to be used by the City, as well as other community stakeholders, in the planning and provision of housing, including informing local plans, policies, and development decisions. As a public document, the Housing Needs Report is also intended to provide information to local housing stakeholders to understand the local context and support decision-making around housing.

## 1.2 Chilliwack Context

The City's Official Community Plan (OCP), identifies the following housing objectives:

-  Ensure adequate, affordable, and suitable housing in both the market and non-market sectors.
-  Articulate the long-term housing needs in terms of pricing, location, tenure and in accordance with household types and various social/age groups.
-  Build a positive, informed public attitude to various forms of affordable housing that are vital to the City's future growth and social well-being.
-  Maintain diverse housing choices to enable aging in place.
-  Distribute special needs housing strategically throughout the community for a harmonious neighbourhood housing/household mix.

This project is part of a series of ongoing initiatives led or supported by the City of Chilliwack to address local housing needs. The City plays the following key roles in the housing system:

- Regulating land use and development
- Facilitating appropriate development through the planning process, and incentivizing forms of development that are beneficial to the community (e.g. the introduction of lower development cost charges and reduced parking for smaller affordable apartments or the waiving of charges and fees for non-market affordable and supportive housing to leverage funding for senior levels of government)
- Integrating development with other key municipal functions (e.g. transportation and recreation)
- Conducting research on housing needs and options
- Educating the public about municipal processes and the role of the City
- Advocating for senior government support for housing
- Partnering with other levels of government, non-profits, and other stakeholders to support needed housing projects

The housing system is the result of decisions and investments made by numerous actors in addition to the City, including neighbouring First Nations, federal government, provincial government, developers, non-profit housing and service providers, property owners, tenants, and others.

In 2008, the Housing Task Force was convened. Since 2008, Chilliwack has seen a number of successes in addressing affordable housing needs through City initiatives and partnerships with housing stakeholders:

- 626 market rental units
- At least 172 emergency shelter beds with number fluctuating depending on seasonal temperatures, funding available, and other factors
- In 2012, the City established a requirement that 50% of all new apartment units be built to Adaptable Housing Standards of the BC Building Code and, as a result, 595 adaptable apartment units were built between 2012 and 2019 to support aging in place
- Supportive Housing Assistance Policy (Community Development Initiatives Funding Policy) that provided for waivers of permit costs for suitable, not-for-profit, supportive housing initiatives
- Large Supportive Recovery Home Policy to regulate market and non-market housing of this type
- Reduced Development Cost Charge (DCC) for small apartments (57 m<sup>2</sup> or smaller)
- In 2019, a DCC rate was established for micro-units (less than 33m<sup>2</sup>)
- OCP Policy restricting the conversion of purpose-built rentals to strata
- Downtown revitalization tax exemption program
- Incentive programs for non-profit, non-market affordable housing (e.g. reduced parking requirements and other cost reduction measures), including fee waivers
- Provided land or money-in-lieu of land for select affordable housing projects to leverage senior government funding (capital and operational) for subsidized housing projects
- Prioritization and fast-tracking of affordable housing projects
- Existing standards of maintenance bylaw, which is triggered by RCMP or fire department complaints
- 2019 Housing Needs of Aging Adults Study was prepared to understand and identify opportunities to address seniors' housing needs
- 2016 Homelessness Action Plan was created to establish a community response system to help people obtain and retain safe, affordable, and appropriate housing

### 1.3 Requirements for Housing Needs Reports<sup>2</sup>

The Housing Needs Reports regulations require local governments to collect approximately 50 distinct kinds of data about current and projected population, household income, significant economic sectors, and currently available and anticipated units. The Government of BC made much of this data available

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<sup>2</sup> Ministry of Municipal Affairs and Housing, *Guide to Requirements for Housing Needs Reports, 2019*. See: [https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/summaryhnrrequirements\\_apr17\\_2019.pdf](https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/summaryhnrrequirements_apr17_2019.pdf)

through its data catalogue.<sup>3</sup> All of the data required that is currently available has been collected and can be found in Appendix A. Several items have not yet been made available as part of the data catalogue provided by the Government of BC and these are noted (e.g., historical BC Assessment data).

Housing Needs Reports are required to contain the following content: housing units required currently and over the next five years, number of households in core housing need, and statements about key areas of local need. The Chilliwack Housing Needs Report includes this required content, in addition to reporting on a wide range of other collected data that provides important insight and context to housing needs in the community. Throughout this document, Chilliwack data is compared to the Fraser Valley Regional District (FVRD) and the province to provide context on how demographic and housing trends in the city compare to the broader region and province.

The Chilliwack Housing Needs Report goes beyond the basic requirements of the legislation. It includes significant public and stakeholder engagement, including a community survey, interviews, and stakeholder workshops. It also includes additional data collection and analysis, including the following:

- Statistics on households with individuals with disabilities
- Detailed Core Housing Need data by demographics (seniors, households with children, Indigenous households, immigrant households, age of primary household maintainer)
- Preliminary information on how the coronavirus pandemic may impact the housing system
- Historical data from the Chilliwack and Area Real Estate Board

The glossary at the end of this report identifies commonly used terms and phrases in demographic and housing statistics that are used in this report.

## 1.4 Data and Limitations

The Housing Needs Reports regulations require local governments to collect approximately 50 distinct kinds of data about current and projected population, household income, significant economic sectors, and currently available and anticipated units.<sup>4</sup> This report also refers to supplementary data sources where additional information was required. The information summarized and used within this report was collected from a number of sources:

- Demographic data – Statistics Canada, BC Stats
- Primary rental market – Canada Mortgage and Housing Corporation (CMHC)
- Home values – BC Assessment
- Home sales trends – Chilliwack and District Real Estate Board
- Short-term rentals – AirDNA

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<sup>3</sup> Government of BC, *Housing Needs Reports Data Catalogue*. See: <https://catalogue.data.gov.bc.ca/group/housing-needs-reports>

<sup>4</sup> For a complete summary of required data, please see [https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/summaryhnrrequirements\\_apr17\\_2019.pdf](https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/summaryhnrrequirements_apr17_2019.pdf).

While not all data that must be collected for Housing Needs Reports is included in this report, all required data can be found in Appendix A.

The most recent national census was completed in 2016. While this information provides detailed demographic information, it is now several years old and likely that this data does not fully capture the current situation. Fortunately, more recent data is available through CMHC and the Chilliwack and Area Real Estate Board that provides more up-to-date information on housing trends. Qualitative information from community and stakeholder engagement also provides insight into emerging trends. The next national census is scheduled for 2021 and data will begin to become available starting in 2022.

The census is made up of two parts: the short census which all Canadian households must complete and a long-form census that is also mandatory but based on a sample size of 20% of the Canadian population. In 2011, Statistics Canada administered the short census and, in lieu of the long-form census, introduced the National Household Survey to collect many pieces of data historically collected through the long-form census. Unlike the typical long form census, the National Household Survey was voluntary and therefore data quality for 2011 is lower than other census years. The long-form census was reintroduced in 2016.

Census data labelled as Chilliwack refers only to the population within the municipality's boundaries. It does not account for the population living on the adjacent reserves of Skwah First Nation, Shxwhá:y Village, Kwaw-kwaw-a-pilt First Nation, Squiala First Nation, Aitchelitz First Nation, Yakweawkwoose First Nation, Skowkale First Nation, or Soowahlie First Nation.<sup>5</sup> Census data labelled Fraser Valley Regional District (FVRD) refers to all populations within the exterior boundary of the regional district, including First Nations, municipalities, and electoral areas.

In addition to the publicly available Census Profiles, a custom data set was prepared by Statistics Canada for the purpose of Housing Needs Reports. This data provides some information not available in the Census Profiles. However, it is based on a 25% sample and differs slightly from that which results in the Census Profiles as it only reports on private households and excludes those living in institutions or any form of collective dwelling. Both the Census Profiles and custom data sets are used and are referenced.

The projections contained in this report illustrate possible scenarios and should be used with caution. As local conditions change these could substantively impact the nature of the projections. Wherever possible the projections should be augmented by an informed understanding of the context within Chilliwack and the region. Recognizing that neighbouring First Nations are experiencing significant development and population growth, the projections are based on an area larger than the municipal boundaries and include neighbouring First Nations.

Finally, the impact of the novel coronavirus on the economy and housing system is rapidly evolving. An additional section has been added to this report that provides preliminary indications of how the pandemic may impact the housing system. However, data is extremely limited and there is significant speculation on what may occur.

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<sup>5</sup> In recent years, neighbouring First Nations have seen growth in their housing and populations. While the statistics for Chilliwack do not include the First Nations populations, these neighbouring communities are considered in the population projections shown in Section 4.

## 1.5 Study Process and Report Structure

This report was completed between November 2019 and July 2020 and the phases are outlined in the image below.



## 1.6 Report Structure

Each section of the report is described below.

### Section 2. Demographic and Economic Profile

An overview of the demographic and economic profile of Chilliwack. This section is primarily based on census (2006, 2011, and 2016) and National Household Survey (2011) data. The purpose of this section is to provide context for later sections of the report and to place Chilliwack's housing system within a broader understanding of demographic and economic trends.

### Section 3. Housing Profile

A summary of available quantitative data on Chilliwack's housing continuum. This section includes information about the number, type, and size of dwellings in Chilliwack; tenure of residents; trends in the ownership and rental markets; stock of non-market housing; housing indicators for Chilliwack; and homelessness. This section includes analysis of the relationship between local incomes and housing costs. The purpose of this section is to provide the City, the public, and housing stakeholders in the community a full picture of the current state of Chilliwack's housing system, based on the information that is available. Along with information from community and stakeholder engagement, the information in this section is used to understand housing needs.

## **Section 4. Anticipated Community Growth**

A summary of projections of population, households, and housing units for Chilliwack for the next five years (as required by the Local Government Act) and until 2041. The projections are based on 2016 census population data and BC Statistics population projections. The purpose of this data is to estimate the number of housing units needed, by size, for the next five years.

## **Section 5. What We Heard**

A summary of findings from the community survey, interviews with neighbouring First Nations, interviews with housing stakeholders and focus groups with the Housing First Task Team and Affordable Housing & Development Advisory Committee. The purpose of this section is to supplement the quantitative data collection and analysis, and to provide insight into housing needs and trends not captured by statistical data. The findings of this section are used together with the findings of Section 3 and 4 to determine housing needs in Chilliwack.

## **Section 6. Pandemic Impact on Housing**

A summary of preliminary information on how the coronavirus pandemic may be impacting the housing system.

## **Section 7. Summary of Needs**

This section summarizes the findings of this study. It includes a summary of current and anticipated housing need, statements of key areas of local need.

## 2 Demographic and Economic Profile

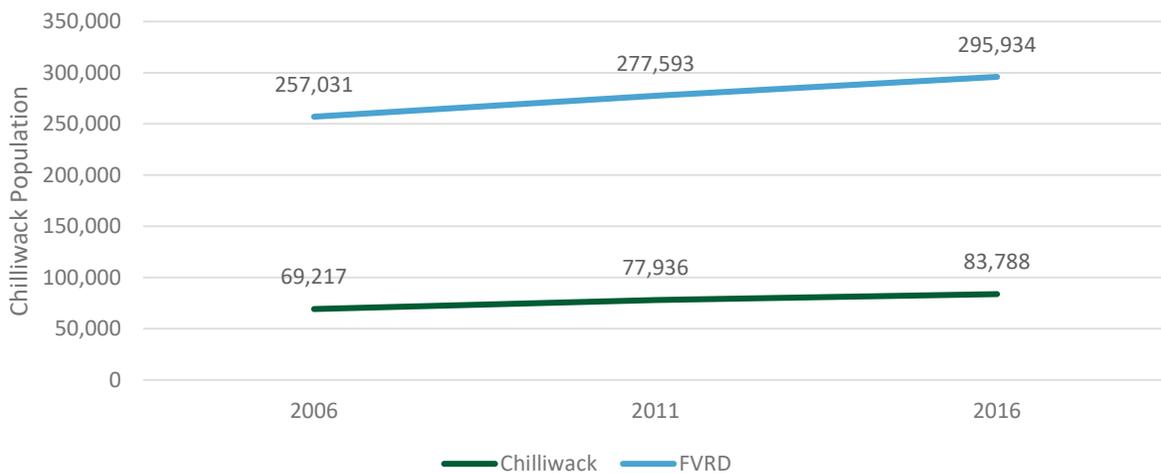
The demographic and economic conditions of a community have a direct and significant influence on its housing needs. This section provides an overview of Chilliwack's demographic and economic profile including but not limited to population growth, number of households, income, and employment. This section uses the census data published by the Ministry of Municipal Affairs and Housing for the 2006, 2011, and 2016 censuses and 2011 National Household Survey.

### 2.1 Demographic Trends

#### Population

As of 2016, there were 83,788 individuals living in Chilliwack. The population grew by 21% between 2006 and 2016. This growth rate is higher than the FVRD as a whole, which grew by 15% over this time period, and BC, which grew by 13%. As mentioned earlier, the population statistics for Chilliwack do not include those living on First Nations reserves adjacent to the city. Many of these communities are experiencing significant population growth.

Figure 7: Chilliwack and FVRD Population, 2006-2016

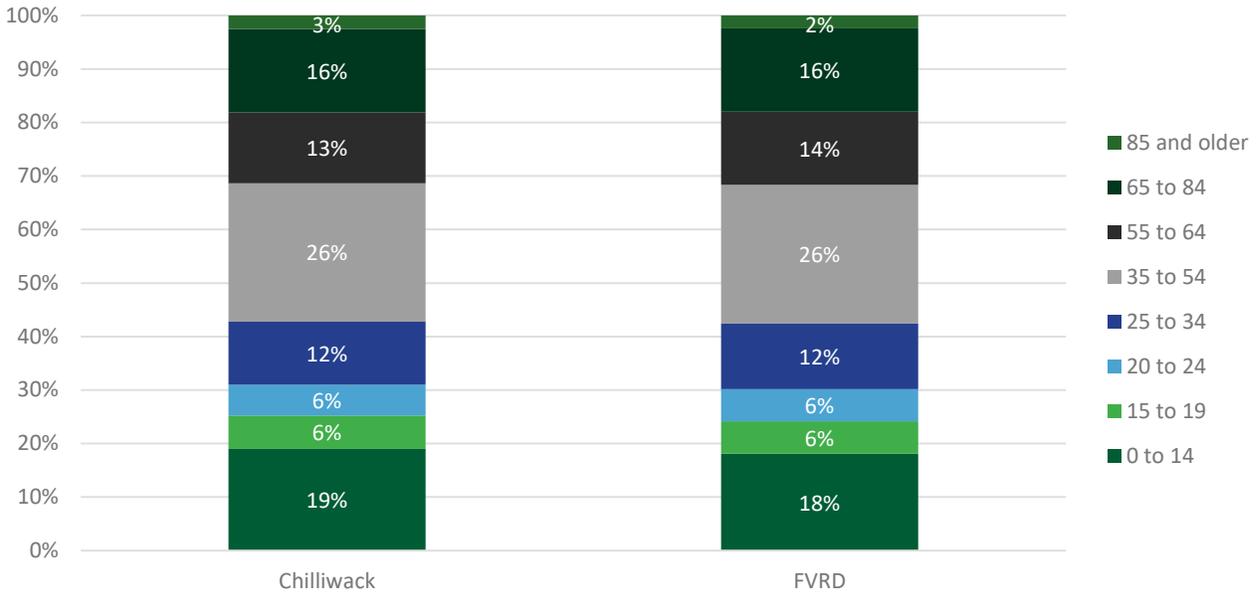


Source: Statistics Canada, Census Profiles 2016, 2011, 2006

#### Age

Chilliwack has a similar age distribution to the FVRD, as shown in the graph below. Compared to Metro Vancouver, Chilliwack and the FVRD have a slightly higher proportion of children and older adults, and a slightly lower proportion of working age adults.

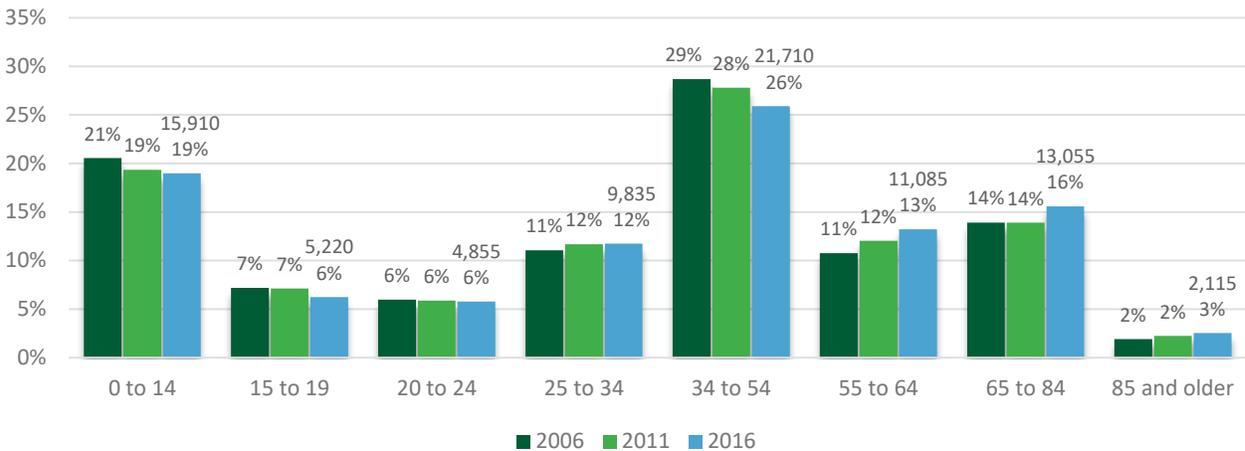
**Figure 8: Population by Age Group in Chilliwack and FVRD, 2016**



Source: Statistics Canada, Census Profile 2016

Over the last three census periods (2006 to 2016), slight changes can be observed in the age distribution: the proportion of individuals aged 0 to 19 and 34 to 54 have decreased while the 55 and older age group has grown.

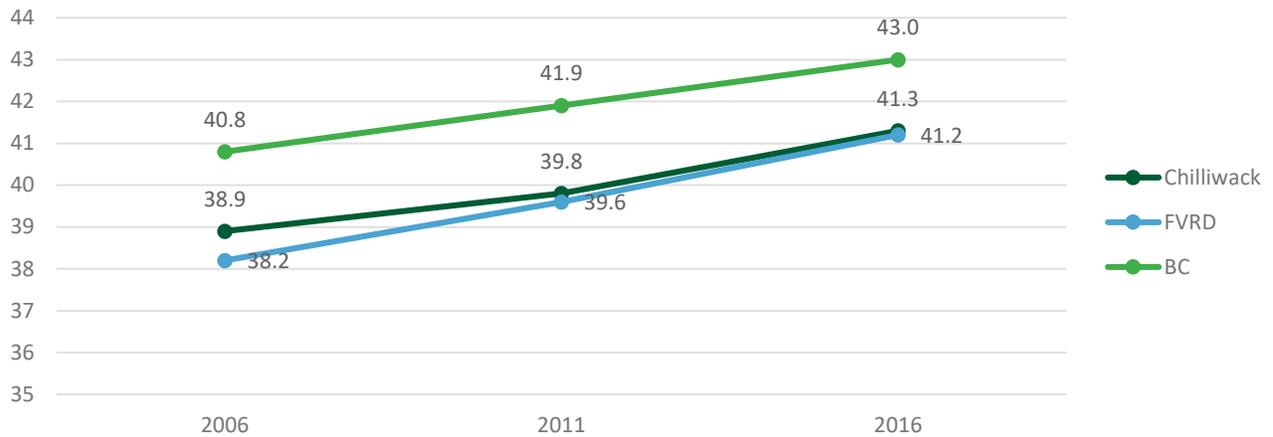
**Figure 9: Population by Age Groups in Chilliwack, 2006-2016**



Source: Statistics Canada, Census Profile 2016

Chilliwack’s median age was 41.3 in 2016, similar to the FVRD’s 41.2 and the province’s 43.0. Between 2006 and 2016, Chilliwack’s median age increased by 2.4 years, reflective on a slowly aging population. The FVRD’s median age grew by 3 years over this period and BC’s median age grew by 2.2 years.

**Figure 10: Median Age in Chilliwack, FVRD, and BC, 2006-2016**

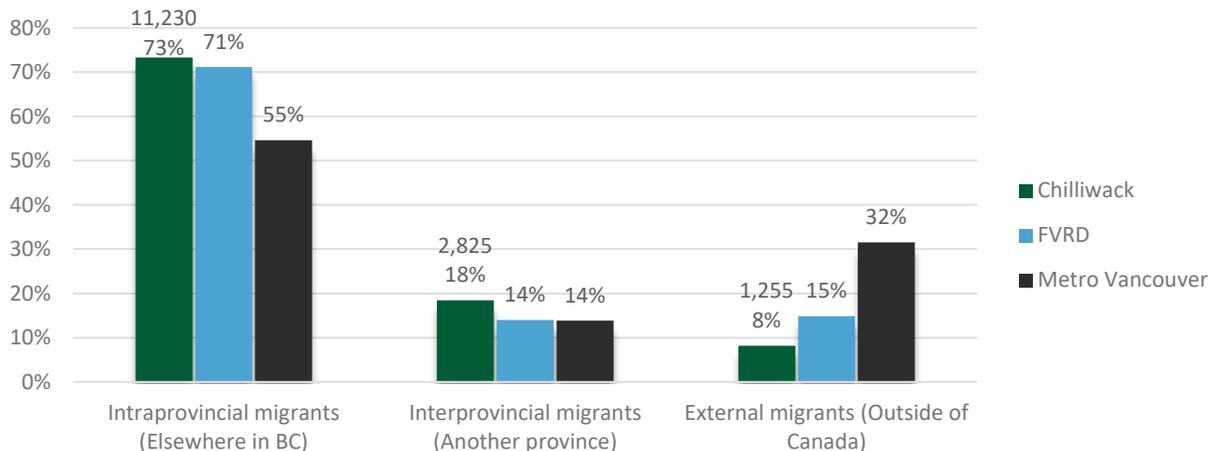


Source: Statistics Canada, Census Profile 2016

## Mobility of Residents

Statistics Canada collects data on the mobility of residents which shows the number of residents that have moved within or into the city and where they are coming from. Between 2015 and 2016, only 7% (5,490 individuals) of Chilliwack’s population moved from outside of the city, slightly lower than the 8% across the region that moved from outside of the FVRD. Figure 11 shows where movers came from. Of those who moved into Chilliwack, 76% were intraprovincial migrants (people who moved from other parts of BC), 19% were interprovincial migrants (people who moved from other provinces), and 5% were external migrants (people from outside of Canada). The FVRD had a slightly different pattern with fewer migrants from other parts of BC and Canada, and more from outside of Canada. In contrast, Metro Vancouver has a far higher proportion of new residents moving from outside of Canada. In 2016, 20% of Chilliwack’s population had moved into the community in the past previous years, approximately 15,320 residents. Between 2011 and 2016, Chilliwack’s population grew by 5,852 residents. This indicates that approximately 9,468 residents moved out of Chilliwack over this period.

**Figure 11: 1-Year Ago Mobility Status in Chilliwack and FVRD, 2015-2016**



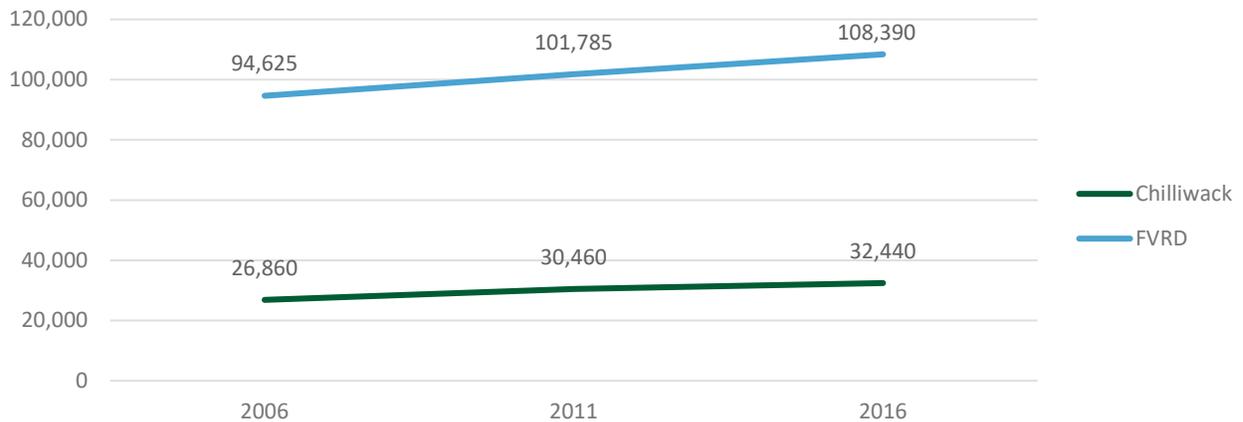
Source: Statistics Canada, Census Profile 2016

## Households

In 2016, the total number of households in Chilliwack was 32,440. Between 2006 and 2016, the number of households grew by 21%, from 26,860 to 32,440. The fastest growth occurred between 2006 and 2011 at a 13% growth rate, before slowing down to 7% between 2011 and 2016. The FVRD had a slower growth rate between 2006 and 2016 at 15%.

Estimations of population growth since the 2016 census are provided in Section 4.

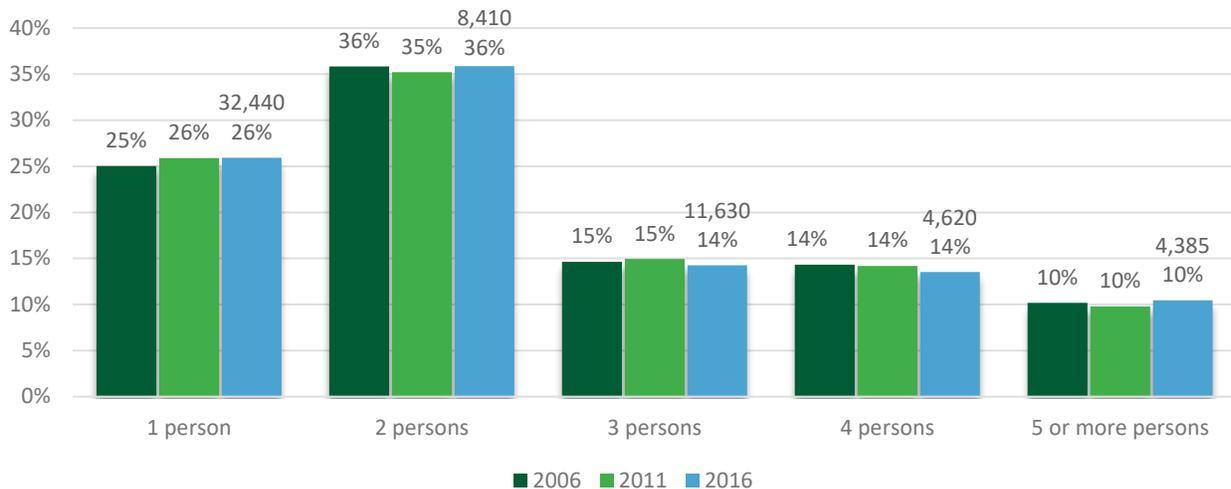
**Table 5: Private Households, 2006-2016**



Source: Statistics Canada, Census 2016, 2011, 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing

Although the total number of households in Chilliwack grew between 2006 and 2016, the average household size and distribution of household size did not change substantively during this period. The average household size remained consistent at 2.5 persons. One-person households increased by 1% and two-person households fluctuated with no net proportional changes. The proportion of three-person households decreased by 1% while the proportion of four-person and five-or-more person households remained the same, at 14% and 10%, respectively.

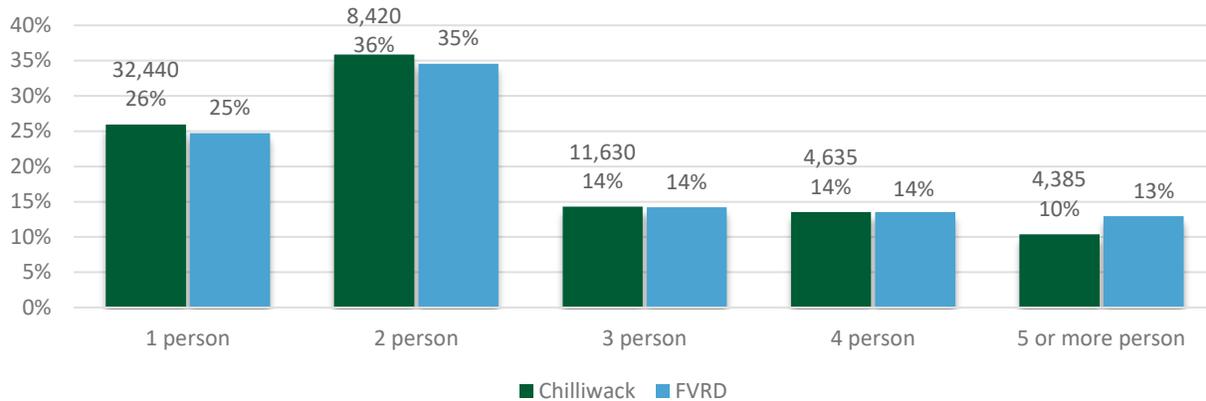
**Figure 12: Private Households by Size in Chilliwack, 2006-2016**



Source: Statistics Canada, Census 2016, 2011 and 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing

Figure 13 shows the distribution of household sizes in Chilliwack. There are a slightly higher proportion of one- and two-person households in Chilliwack than the FVRD. 62% of households are one- or two-persons. For comparison, 65% of homes are three-bedrooms or more. This trend is common in aging communities where single-detached homes have historically housed families with children, but now house individuals living alone or couples.

**Figure 13: Private Households by Size in Chilliwack and FVRD, 2016**

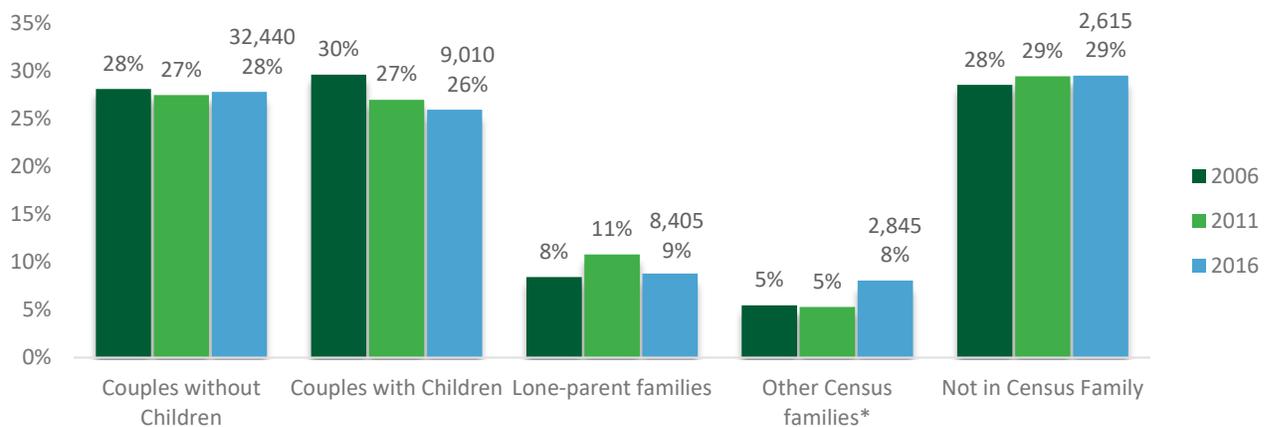


Source: Statistics Canada, Census Profile 2016

The most common household types in Chilliwack are individual “not in census family” (individuals living alone or with roommates) (29%, 9,565 households), couples without children (28%, 9,010 households) and couples with children (26%, 8,405 households), representing 83% of all households. Lone-parent families (9%, 2,845 households) and other households with additional persons or families (8%, 2,615 households) make up the remainder of households.

The distribution of household types in Chilliwack did not change significantly between 2006 and 2016. There appears to be a slight trend in a decreasing proportion of couples with children, which decreased from 30% of households in 2006 to 26% of households in 2016.

**Figure 14: Household Types in Chilliwack, 2006-2016**

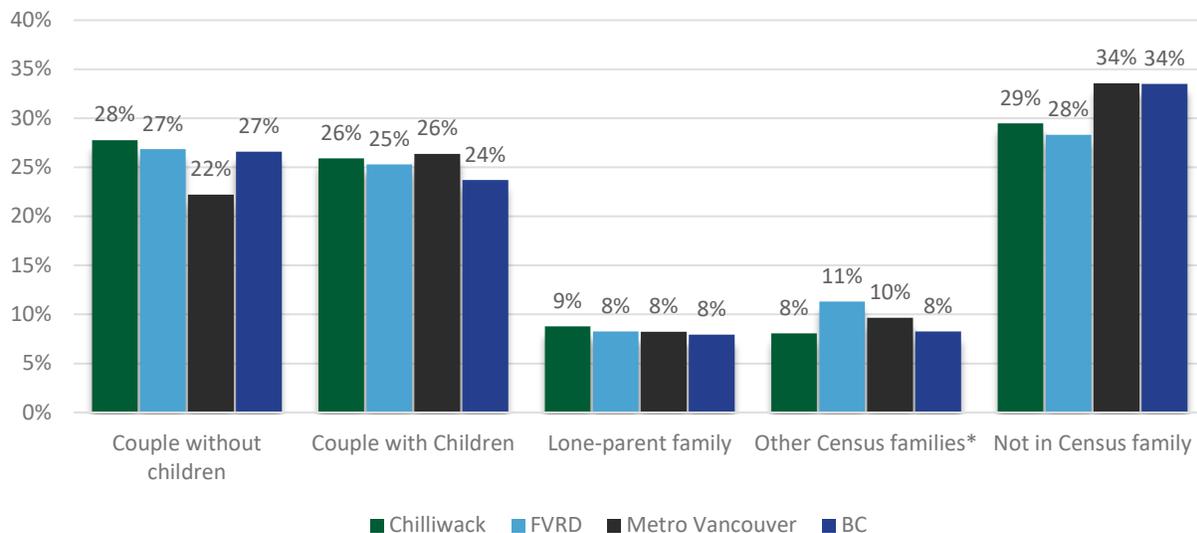


\* “Other Census families” refers to households which include at least one family and additional persons.

Source: Statistics Canada, Census 2016, 2011, 2006

Figure 15 compares household types in Chilliwack to the FVRD, Metro Vancouver, and BC. Chilliwack is fairly similar in terms of household distribution as the FVRD, though Chilliwack has a smaller proportion of other census families. This may be due to higher proportions of multi-generational and other types of households in other communities of the FVRD (as reflected in the category of “other census families”). Chilliwack has a higher proportion of couples without children than Metro Vancouver and a lower proportion of individuals not in census families. For the latter, this may be linked to housing supply and the availability of options for singles and individuals living with roommates in more urban areas.

**Figure 15: Household Types in Chilliwack, FVRD, Metro Vancouver, and BC, 2016**



\* “Other Census families” refers to households which include at least one family and additional persons.

Source: Statistics Canada, Census 2016, 2011, 2006

## Indigenous Identity

Individuals living in the City of Chilliwack who identify as Indigenous<sup>6</sup> represent 8% of the community, or 6,585 individuals. This is a higher proportion than the FVRD (5%) and BC (6%), and reflective of the proximity of First Nations reserves to Chilliwack.

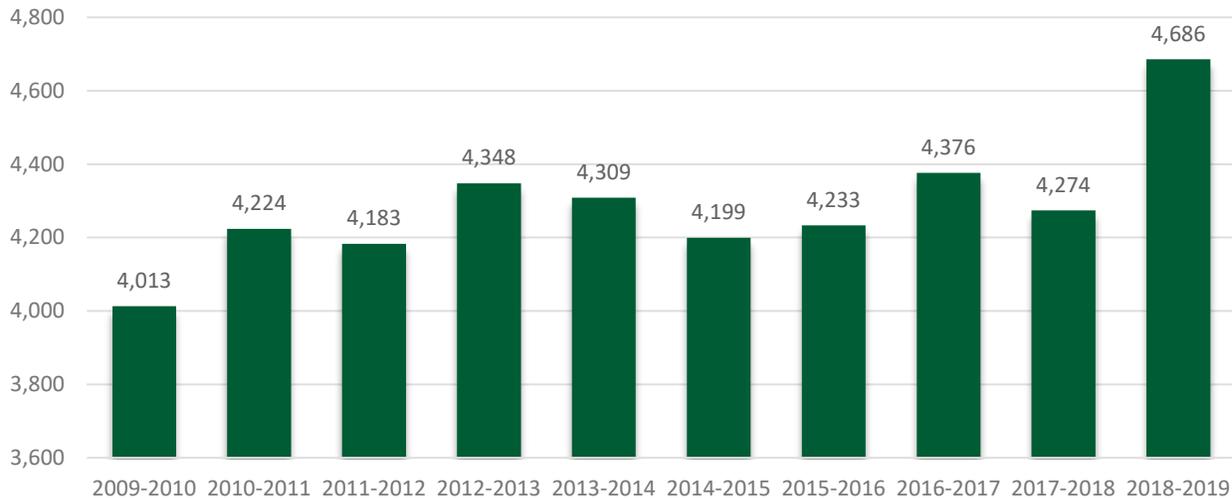
## Students Enrolled in Post-Secondary Institutions

The University of the Fraser Valley (UFV) has campuses in Chilliwack, Abbotsford, Mission, and Hope. Data on student enrollment for the Chilliwack campus is available from the 2009-2010 school year to the 2018-2019 school year and shown in Figure 16. Over this period, the Chilliwack student population grew by 17%. The enrollment count includes anyone who took at least one class at the UFV Campus within the given time period. In the 2018-2019 school term, there were 4,686 students enrolled.

<sup>6</sup> Statistics Canada uses “Aboriginal Identity” to include those who are First Nations, Métis, or Inuk and/or those who are Registered or Treaty Indians, and/or those who have membership in a First Nation or Indian band.

As the UFV does not currently offer student housing at the Chilliwack campus, students must either live with family if that is an option available to them or rent in the private market. As student enrollment has increased, the student population is likely contributing to rental demand in Chilliwack, while students may be facing challenges finding or affording rentals in the community. In general, the student renter population has unique housing needs in terms of requiring affordable housing units.

**Figure 16: Number of Students Enrolled in the University of Fraser Valley Chilliwack Campus, 2009-2010 to 2018-2019**



Source: University of Fraser Valley, 2019

## Disability

Different data sources refer to disability in different ways. CMHC uses the language of activity limitation while Statistical Canada refers to disability. CMHC defines activity limitations as “difficulties that people have in carrying out daily activities such as hearing, seeing, communicating, or walking. Difficulties could arise from physical or mental conditions or health problems”. For the purposes of understanding the impact of disability on income and housing, these terms are used as equivalent in this report.

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

- CMHC<sup>7</sup>

In 2016 61% of Chilliwack households had someone with an activity limitation. For comparison, 55% of all BC Households include someone with an activity limitation. In Chilliwack, a slightly higher proportion of renter households (67%) than owner households (59%) included someone with an activity limitation.

<sup>7</sup> <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#TableMapChart/59/2/British%20Columbia> – Core Housing Need, Activity Limitations

The 2017 Canadian Survey on Disability found that one in five Canadians aged 15 years and over had at least one disability that limited their daily activities. The survey found that people with disabilities were less likely to be employed with 59% of working age adults with disabilities employed compared to 80% of working age adults without disabilities. The survey also found that people with disabilities had lower incomes and almost one-third of working age adults with more severe disabilities were living in poverty. The statistics reflect an important consideration in identifying housing needs: the impact of ability on income.

People with disabilities may also struggle to find housing that is appropriate for them. In a tight rental market, there may be few accessible options overall. While lower incomes limit housing options in general and may push households to live in unsafe conditions or live in homes without adequate accessibility, reducing the mobility and quality of life of individuals of individuals with disabilities. Retrofits are often costly and, for renters, may be prohibited by landlords.

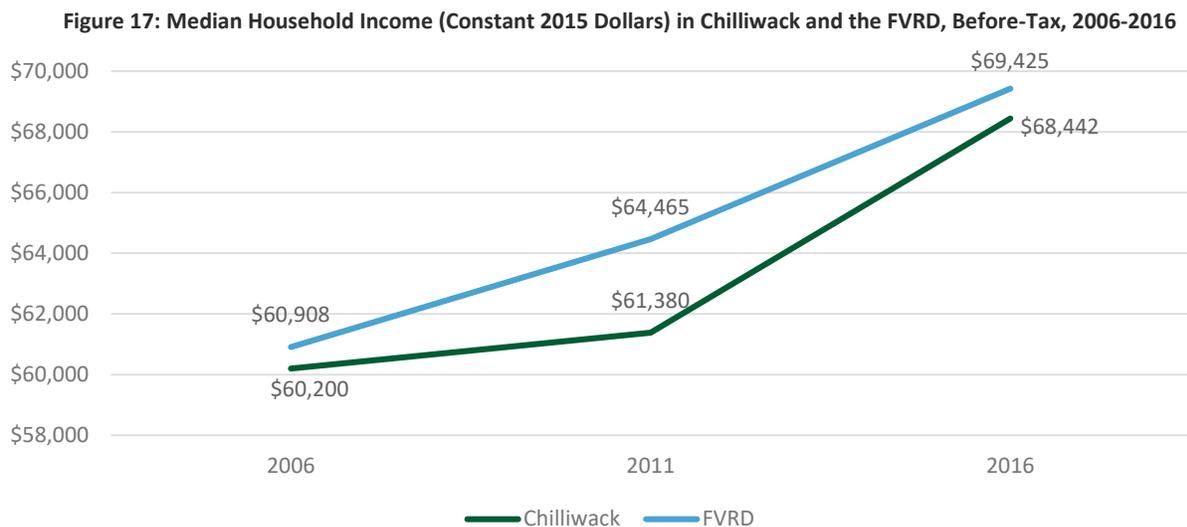
## 2.2 Economy

This subsection focuses on Chilliwack’s economic profile. It highlights the City’s household incomes and employment condition. The data in this subsection came from the Statistics Canada’s 2016 census profile, which reported on the income data from 2015. The income data for 2006 and 2011 are adjusted for 2015 constant dollars.

### Household Income

As the census reports on income data from the year prior, the income data in the 2016 census, for example, is based on 2015. The information in this section is shown based on the year of the census. The data presented reports on median household incomes, which identifies the mid-point of income distribution in the community. This means that half of the population makes more than the median income and half makes less.

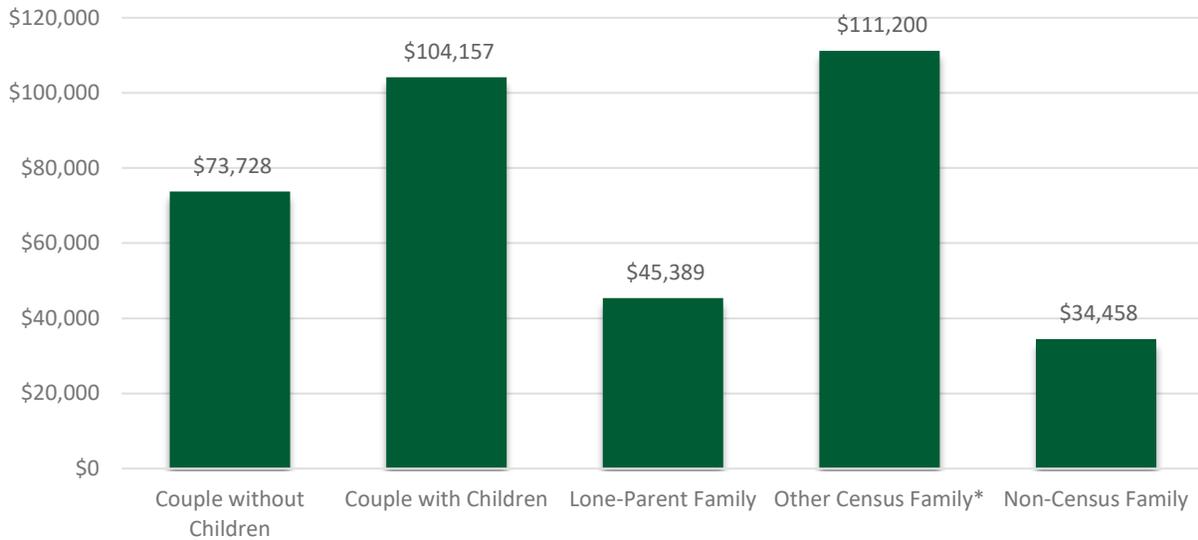
Between 2006 and 2016, Chilliwack’s median household income grew by 14% from \$60,200 to \$68,442, the same growth rate as the FVRD.



Source: Statistics Canada, Census 2016, 2011, 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing

As in many other jurisdictions, couples in Chilliwack have higher median household income as they generally account for two incomes. In 2016, couples with children had the highest median income at \$104,157, followed by couples without children at \$73,728. Individuals living alone or with roommates had the lowest median income at \$34,458 and lone-parent families earn less than half of couples with children, at \$45,389. Dual income households generally have the highest median household incomes in the community while lone-income households will have lower.

**Figure 18: Median Household Income by Household Type, 2016**



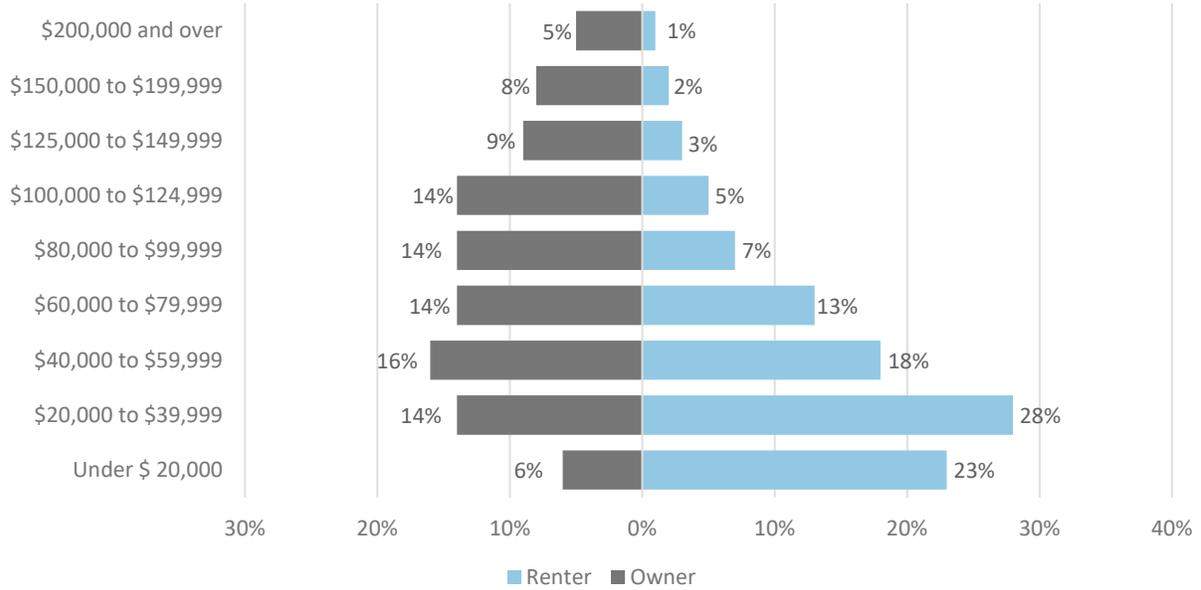
\* **“Other Census family”** refers to a household which includes at least one family and additional persons.

Source: Statistics Canada, Census 2016

Owner households generally make far more than renter households. In 2016, the median household income for owners was \$80,693 and for renters it was \$39,153. This difference in household incomes helps to illuminate affordability differences for owners and renters.

As illustrated in Figure 19, owner households are well-distributed across income groups, while renter households are most concentrated in the lower income groups. 36% of owner households in Chilliwack had an annual income of \$100,000 or more compared to 11% of renters. On the other hand, 36% of owner households had an annual income of \$40,000 or less, compared to 51% of renter households with the same income.

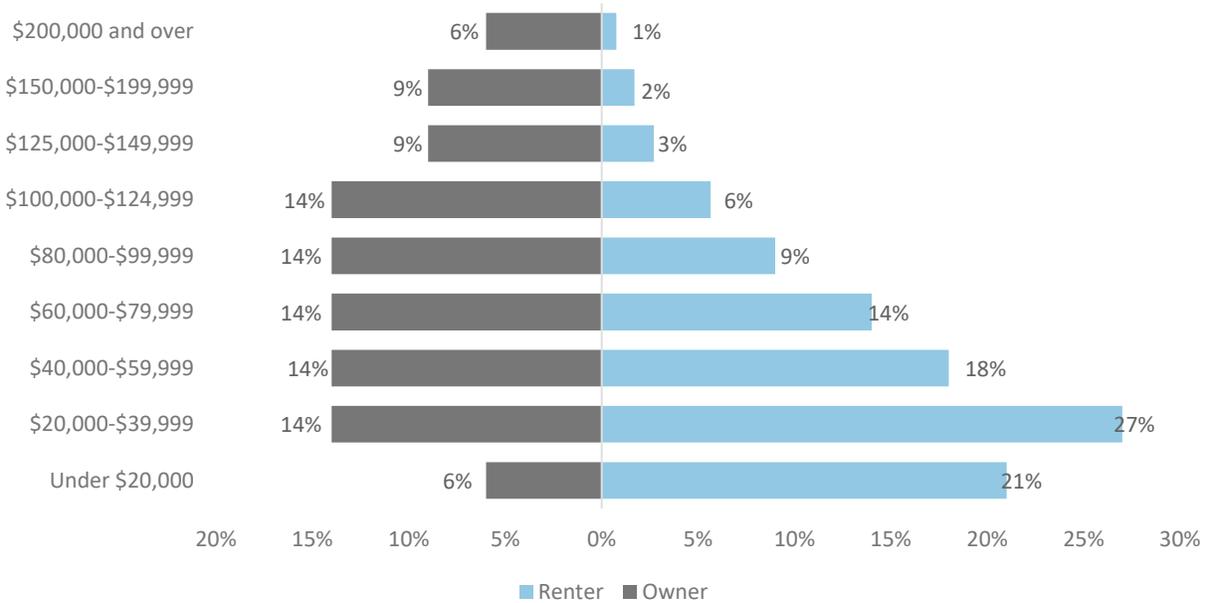
**Figure 19: Households by Income Brackets and Tenure in Chilliwack, 2016**



Source: Statistics Canada, Census 2016– Custom Information for BC Ministry of Municipal Affairs and Housing

The FVRD had a similar income distribution as Chilliwack. 38% of homeowners in the FVRD had an annual income of \$100,000, while only 11% of renters made \$100,000 and over. Additionally, 34% of owners in the FVRD made \$40,000 or less compared to 48% of renters.

**Figure 20: Households by Income Brackets and Tenure, FVRD, 2016**

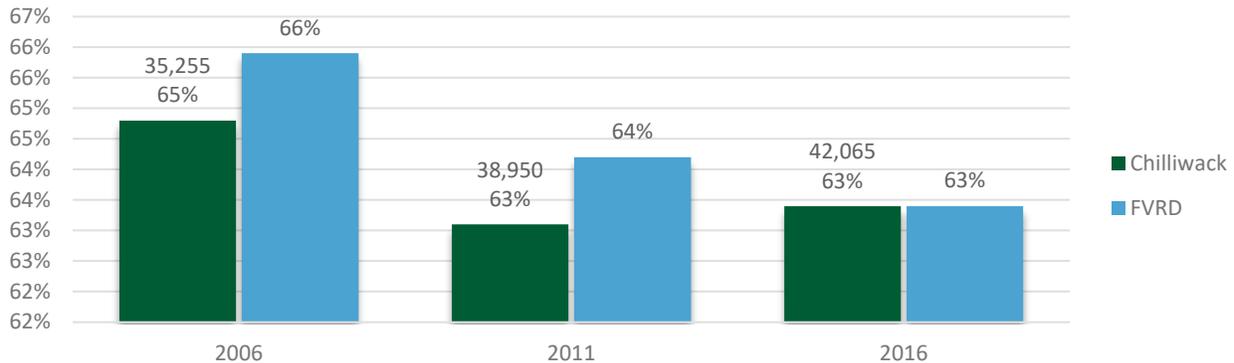


Source: Statistics Canada, Census 2016– Custom Information for BC Ministry of Municipal Affairs and Housing

## Employment and Labour Force Participation

The labour force participation rate measures the proportion of adults 15 years of age and older actively working or seeking work. Chilliwack’s labour force participation rate stood at 63% as of 2016, slightly lower than in 2006.

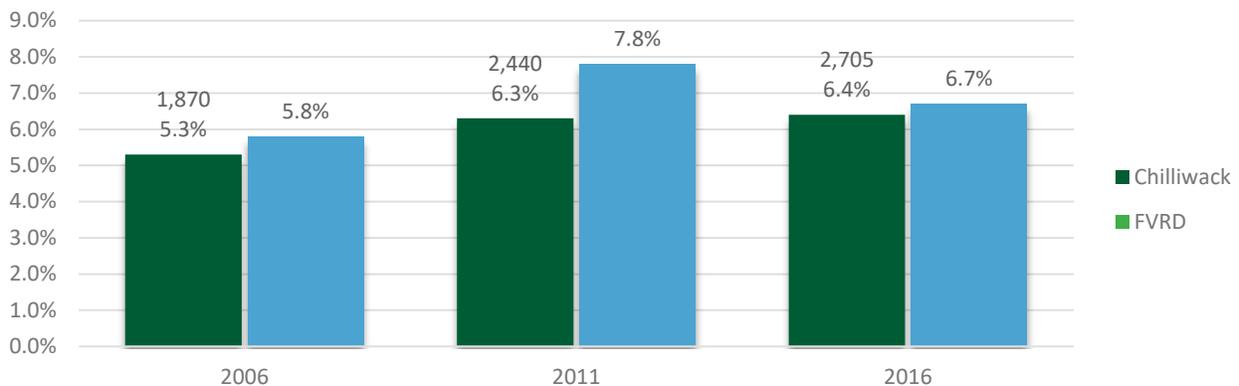
**Figure 21: Participation Rates, Chilliwack and FVRD, 2006-2016**



Source: Statistics Canada, Census 2016, 2006 and NHS 2011

Although the labour force participation in Chilliwack did not change significantly between 2006 and 2016, Chilliwack’s unemployment rate grew from 5.3% to 6.4%. This is not unusual as the unemployment rate increased in both the FVRD (5.8% to 6.7%) and across BC (6.0% to 6.7%). The province-wide trend was likely due to the global economic crisis in 2008 which affected most developed economies, including Canada.

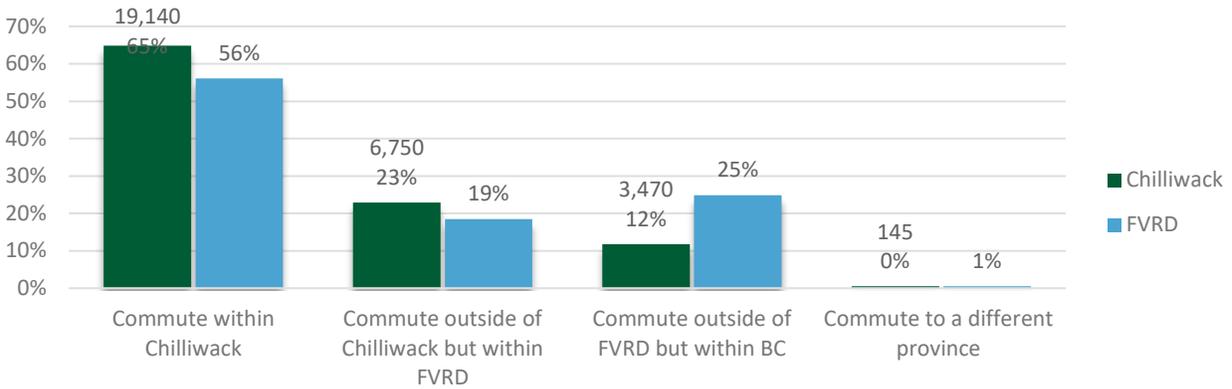
**Figure 22: Unemployment Rates, Chilliwack and FVRD, 2006 to 2016**



Source: Statistics Canada, Census 2016, 2006 and NHS 2011

In terms of commuting destination, 65% of Chilliwack workers commuted within the city for work in 2016. Another 23% commuted outside of Chilliwack but within the FVRD and 12% commuted outside of the FVRD but within BC. Compared to the FVRD, Chilliwack had a smaller proportion of residents who commuted to other regions in BC, likely due to the proximity of some FVRD municipalities to the Metro Vancouver area.

**Figure 23: Commuting Destination, Chilliwack and the FVRD, 2016**



Source: Statistics Canada, Census 2016– Custom Information for BC Ministry of Municipal Affairs and Housing

## Summary

### Population and Demographics

Chilliwack is a growing community and its population is increasing faster than the FVRD and province, growing by 21% between 2006 and 2016, from 69,217 residents to 83,788. Most new households moving to Chilliwack are coming from other parts of BC. Indigenous residents make up 8% of Chilliwack’s population, a higher proportion than the region and the province overall. This is reflective of the proximity of Chilliwack to many nearby First Nations communities.

Chilliwack’s age distribution is similar to the FVRD and shows a slight aging trend. However, compared to Metro Vancouver, the city has a slightly higher proportion of both children and older adults. Consistent with these demographics, Chilliwack has a high proportion of one and two-person households (62% of households) and a high number of households are individuals living alone or with roommates (29%) and couples without children (28%). That being said, 26% of households are couples with children and a further 9% are lone-parent families.

### Economy

The top six industries employing Chilliwack residents are construction (11%), retail trade (11%), health care and social assistance (11%), manufacturing (8%), and educational services (7%) and accommodation and food services (7%). Over time, housing pressures can create challenges attracting and retaining employees, particularly as housing costs increase faster than incomes.

In 2016, the median household income for Chilliwack was \$68,442, slightly lower than the FVRD but growing at the same rate since 2006 (14%). However, growth in income is not keeping up with rising housing costs, as will be shown in Section 4. Couples with children had the highest median household income (\$104,157). Couples with children often have two incomes and may be at peak earning potential while raising children. Couples without children had the next highest median household income (\$73,728), likely due to many households having two incomes. Lone-parent families (\$45,389) and individuals “not in census family” (\$34,458) had much lower median household incomes.

### 3 Housing Profile

The housing profile consists of information on the housing stock (dwelling type, size, and age), market and non-market housing, housing by tenure (ownership and rental), new home construction data, homelessness, housing indicators, and Core Housing Need.

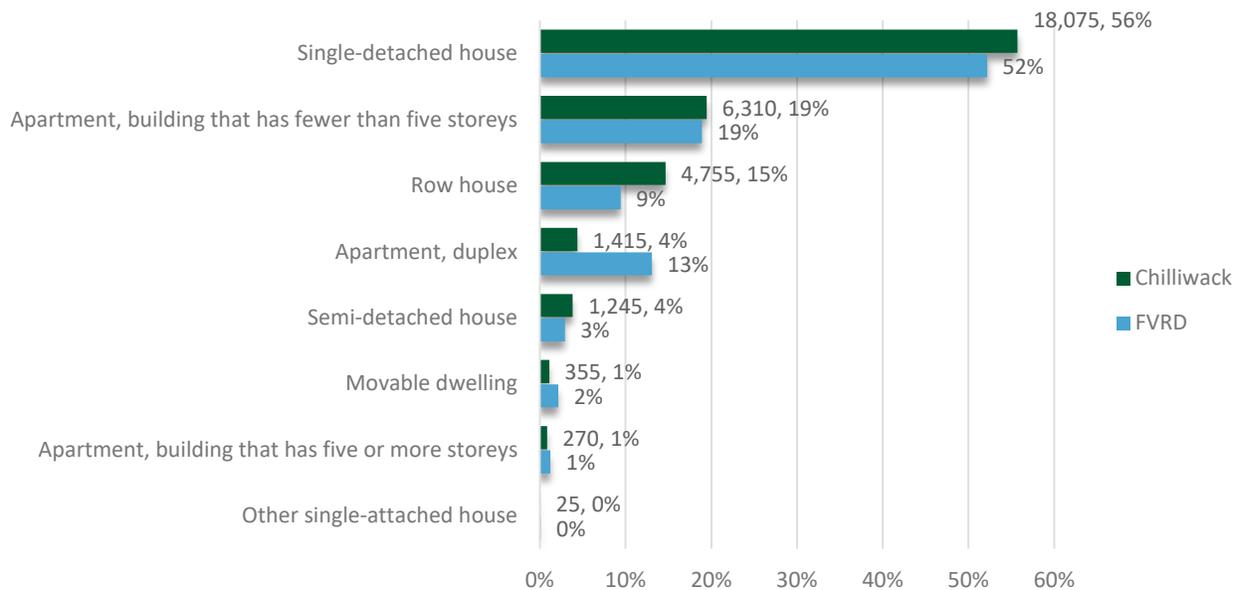
This section incorporates datasets from the following sources: BC custom census data for 2006, 2011, and 2016 (published by the Ministry of Municipal Affairs and Housing); 2011 National Household Survey, Canada Mortgage and Housing Corporation (CMHC) Rental Market Survey; BC Assessment data; BC Housing, and the Co-operative Housing Federation of BC (CHFBC).

#### 3.1 Housing Stock

##### Structural Type

Chilliwack’s housing stock is similar to the FVRD, with the exception of a smaller proportion of row houses and a higher proportion of duplexes in the FVRD. As of 2016, there were a total of 32,440 dwelling units in Chilliwack. Single-detached homes (56%) were the most common housing type in Chilliwack, followed by apartments with less than five storeys (19%), and row houses <sup>8</sup> (15%). Apartment or flat in duplex refers to single-detached homes with secondary suites. Generally, it is assumed that half of the apartments or flats in a duplex (approximately 763 dwellings in Chilliwack) are single-detached homes with secondary suites, while the other half refers to the suites themselves.

Figure 24: Dwellings by Structure Type in Chilliwack and the FVRD, 2016



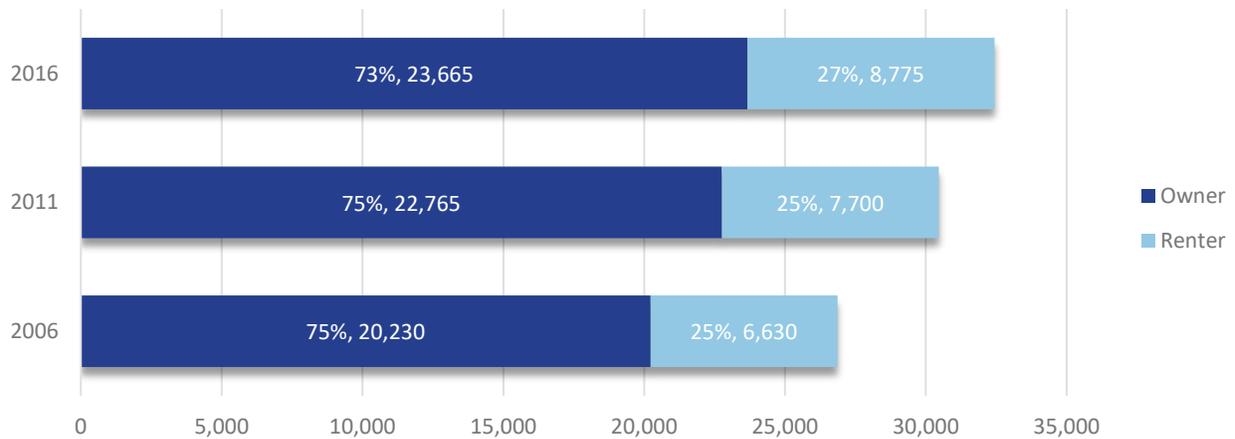
Source: Statistics Canada, Census Profile 2016

<sup>8</sup> More commonly referred to as townhouses.

## Tenure

In 2016, 73% of Chilliwack households owned their homes and 27% rented. The rate of growth among renter households has been faster than owner households. Between 2006 and 2016, the number of renter households grew by 32%, from 6,630 to 8,775 households, much faster than owner households which grew by 17% over this period, from 20,230 to 23,665 households.

**Figure 25: Household Tenure Over Time in Chilliwack, 2006-2016**

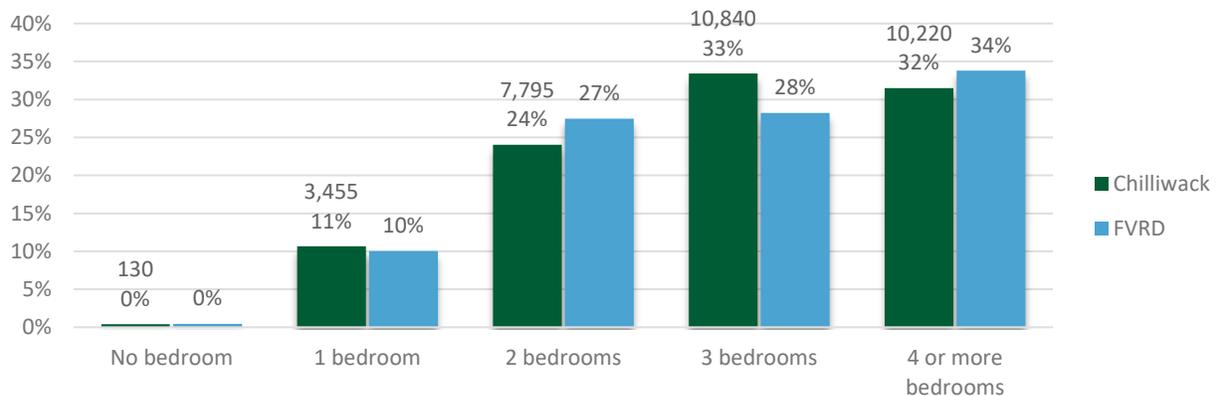


Source: Statistics Canada, Census Profile 2016, 2011, 2006

## Number of Bedrooms

Chilliwack’s housing stock is generally built to accommodate larger families. 65% of dwellings in Chilliwack have three or more bedrooms (21,060 units). However, as mentioned earlier, most households in Chilliwack are one or two people. Only 38% of households had three or more persons in 2016 (12,995 households). Only 11% of the housing stock is made up of studio or one-bedroom units (3,585 units), while 26% of households in Chilliwack are one-person (8,140 households). The FVRD has a similar distribution housing sizes with similar trends in declining household sizes.

**Figure 26: Dwellings by Number of Bedrooms in Chilliwack and the FVRD, 2016**

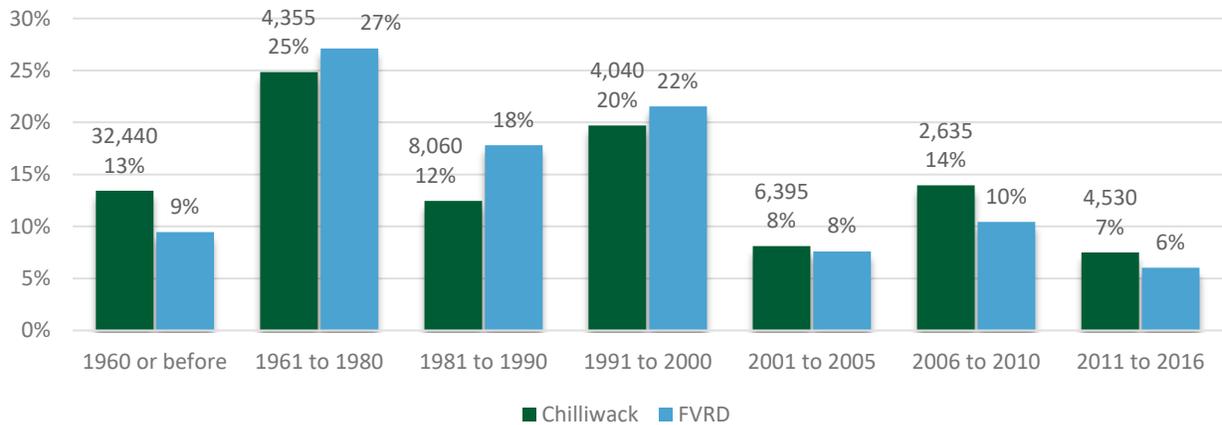


Source: Statistics Canada, Census 2016 – Custom Information for BC Ministry of Municipal Affairs and Housing

## Period of Construction

The period of construction of Chilliwack’s housing stock is shown in Figure 27. The great majority of housing stock in Chilliwack and the FVRD was built after 1960, though Chilliwack has a slightly higher proportion of older homes than the FVRD. A higher proportion of Chilliwack homes were built in the past 20 years than across the FVRD, indicating that Chilliwack also has a higher supply of newer homes than the region overall.

**Figure 27: Dwellings by Period of Construction in Chilliwack and FVRD, 2016**



Source: Statistics Canada, Census Profile 2016

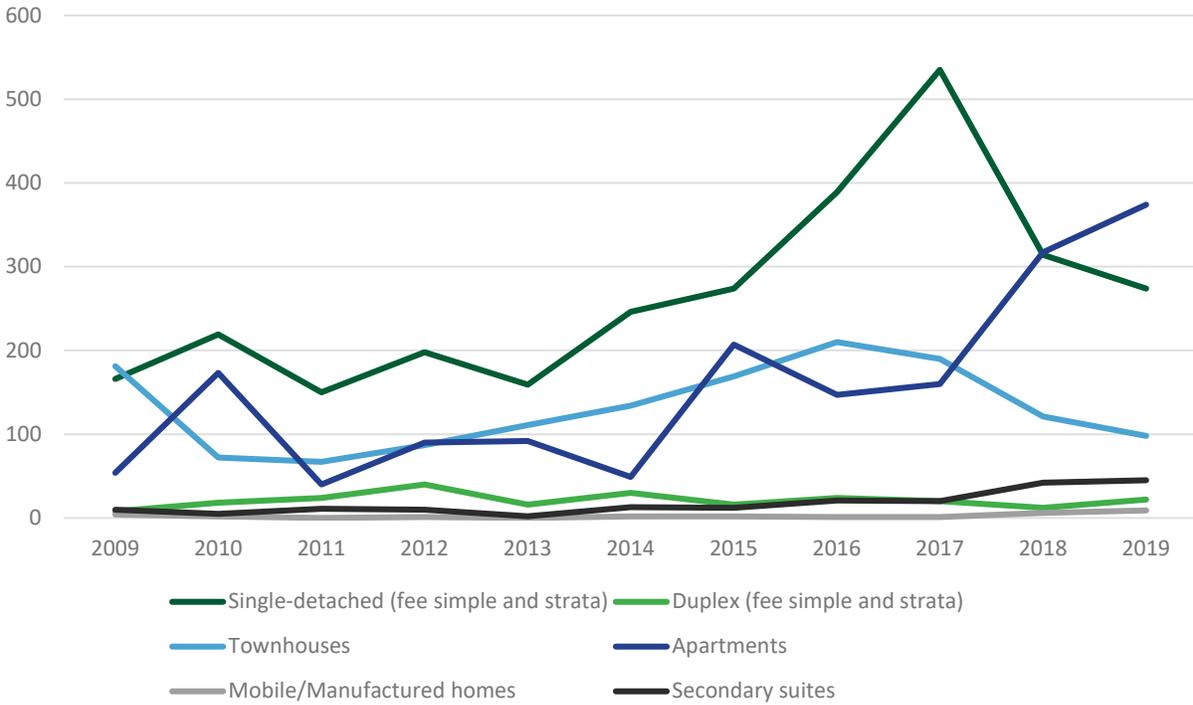
## New Home Construction Data

Building permits issued by the City of Chilliwack between 2009 and 2019 show that single-detached houses have been the most common residential development in the community over the last decade.

Townhouses or apartments were the second most common housing type, depending on the year.

However, 2019 data indicates that apartments (45% or 374 permits) has overtaken single-detached houses (33% or 274 permits) and townhouses (12% or 98 permits) as building permits issued for the latter two categories declined in 2019. The rise of multi-family dwellings in the proportion of multi-family dwellings permitted is likely connected to housing demand across the Lower Mainland, the limited affordability offered by single-detached dwellings and increased market demand for multi-family units. In addition, stress tests on new mortgages require homebuyers to qualify for a higher interest rate than they are able to get. This means that it has gotten harder to buy larger, more expensive homes. Figure 31 shows how average sales prices increased after 2015, rapidly making single-family dwellings unaffordable for many households.

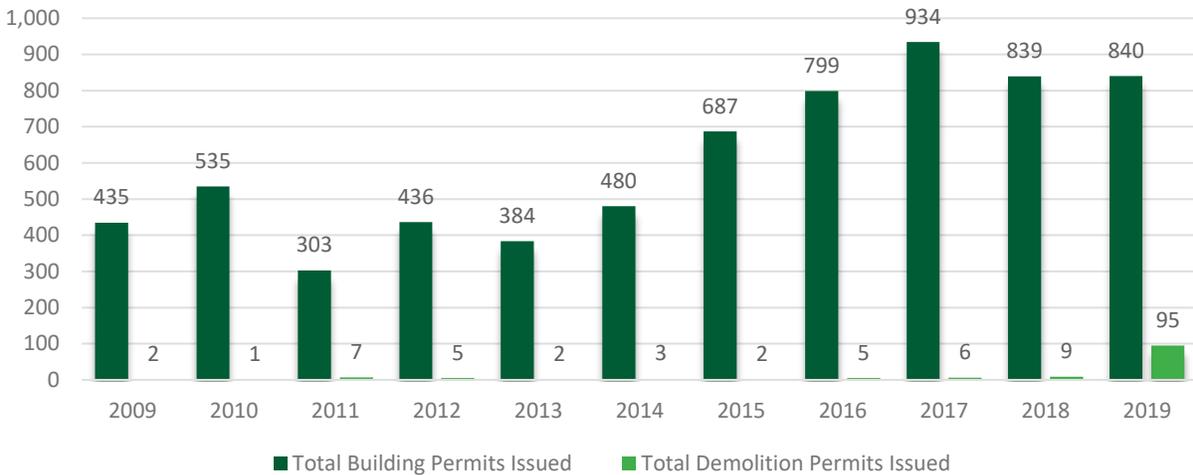
**Figure 28: Building Permits Issued by Dwelling Type, 2009- 2019**



Source: Adapted from the City of Chilliwack

Figure 29 shows the total number of building permits and demolition permits issued each year for the past decade. After 2013, the total number of permits began increasing, with a peak of 934 issued in 2017.

**Figure 29: Total Building Permits Issued, 2009- 2019**



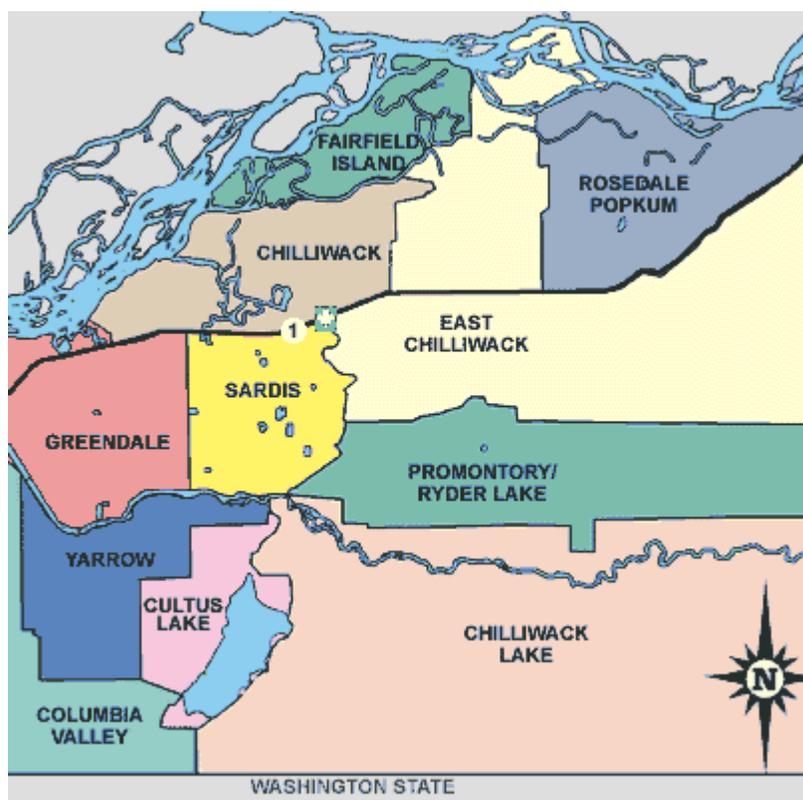
Source: Adapted from the City of Chilliwack

## 3.2 Homeownership Market

### Sale Prices

Historical sales data from the Chilliwack and District Real Estate Board was collected to illustrate sales trends in the subareas of Chilliwack, Sardis, Rosedale and Yarrow as shown in Figure 30. While this data does not align completely with the City of Chilliwack municipal boundaries, it is used to demonstrate important housing trends occurring in the Chilliwack area generally. Average sales prices were calculated based on a single month only (May) due to data quality in other months. Data on 2019 average sales prices in the City of Chilliwack from BC Assessment can also be found in Appendix A.

Figure 30: Map of Real Estate Data Boundaries, Chilliwack



Source: Chilliwack and District Real Estate Board, 2020

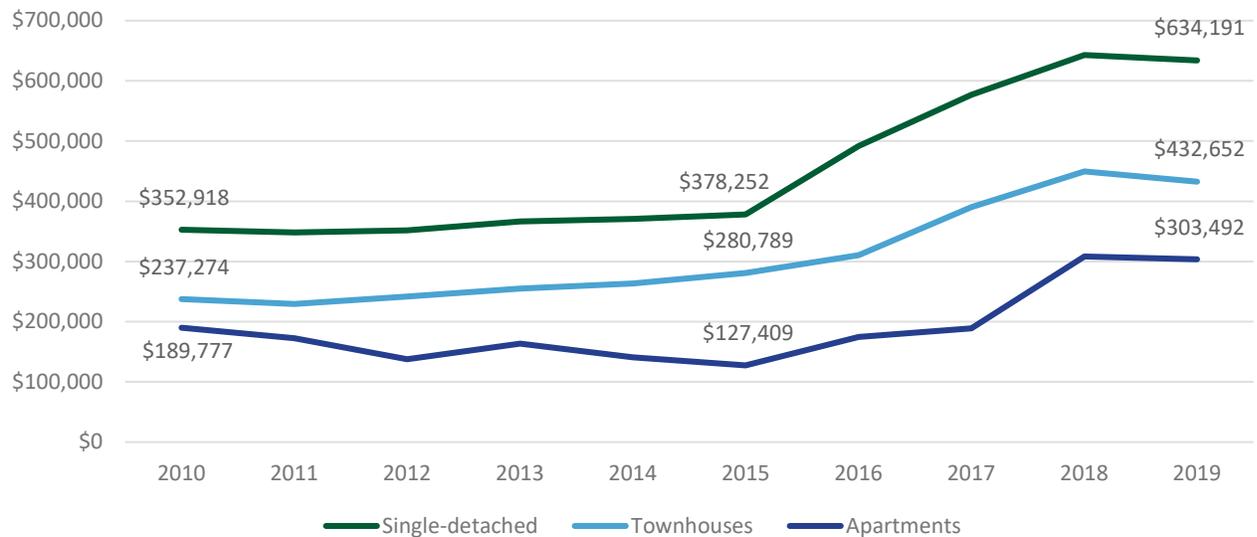
Average sales prices in Chilliwack stayed relatively flat between 2010 and 2015—even declining for apartments—before accelerating rapidly after 2015 (Figure 31), a trend experienced by communities across BC. Between 2010 and 2019, Chilliwack housing prices increased by 82% for townhomes, followed by 80% for single-detached houses, and 60% for apartments. Between 2015 and 2019 alone, the average sales price increased by 68% for single-detached homes, 54% for townhouses, and 138% for apartments.

The 2014/2015 period reflected a general heating up of the housing market in BC. The reasons behind increasing home prices are numerous. Global trends may have influenced demand for BC real estate, such as international monetary policy, speculation in real estate, a shift towards the perceived safety of real estate following the stock market crash in 2008, and other trends. Locally, unaffordability in Vancouver

and surrounding communities may have pushed households towards Chilliwack and other Fraser Valley communities in search of relatively cheaper housing, increasing demand and prices.

In 2019, average sales prices in many BC communities declined slightly, potentially reflecting provincial measures such as the Speculation and Empty Homes Tax and the so-called Foreign Buyers Tax. However, note that these taxes do not apply in Chilliwack which may have been affected by an overall slight cooling of the market.

**Figure 31: Average Sales Prices by Dwelling Type, Chilliwack, 2010-2019 (May Only)**



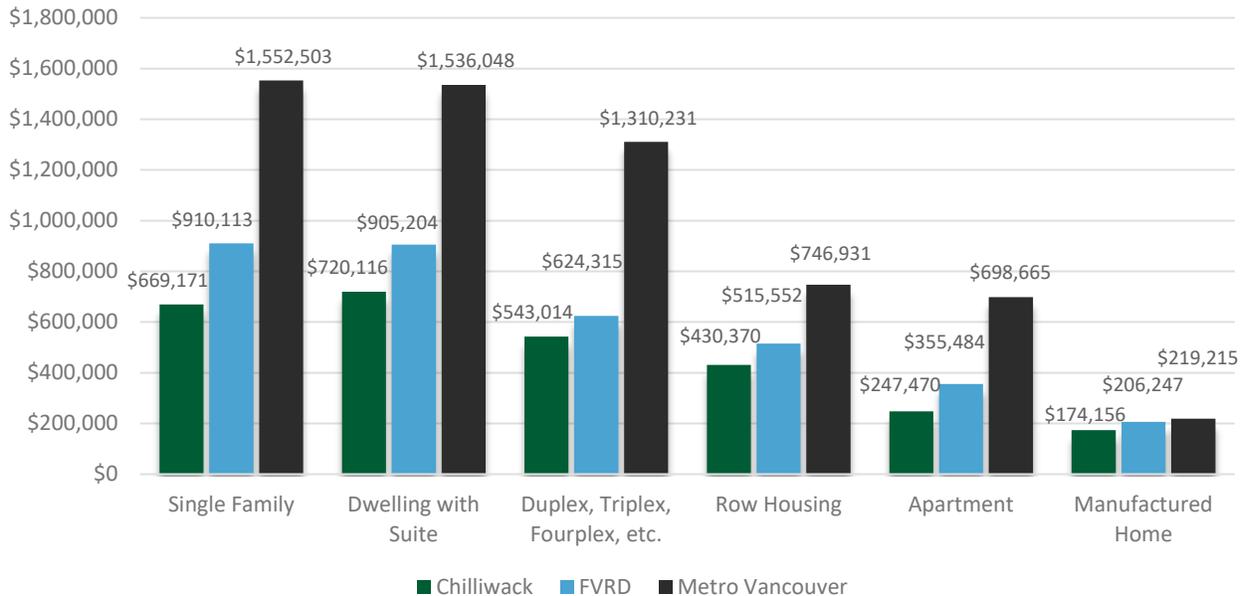
Source: Chilliwack and District Real Estate Board, 2020

## Assessed Values

Figure 32 shows average assessed values in 2019 for Chilliwack in comparison to the Fraser Valley assessment area. The Fraser Valley assessment area does not align with the boundaries of the Fraser Valley Regional District. It contains property assessment data from the Township of Langley, City of Langley, City of Chilliwack, District of Kent, City of Maple Ridge, City of Pitt Meadows, City of Abbotsford, District of Mission, District of Hope and Harrison Hot Springs.

In general, average assessed values are higher than the average sales prices reported by the Chilliwack and District Real Estate Board. Average assessed values for Chilliwack homes are significantly less than those for the Fraser Valley assessment area and Metro Vancouver area overall. This indicates that while Chilliwack sales prices have increased rapidly over the past five years, the community is still a source of more affordable homes than other parts of the region.

**Figure 32: Average Residential Category Residential Assessed Values by Type and Bedroom Type in Chilliwack and the Fraser Valley Assessment Area, 2019**



**\*\*BC Assessment accounts for manufactured homes as a separate category, while Statistics Canada considers them to be part of the single-family homes unless they are movable.**

*Source: BC Assessment, 2019*

## Homeownership Affordability Gap Analysis

To better understand how increasing housing prices are impacting a household’s ability to pay mortgage and other housing costs, an affordability gap analysis was conducted to assess the gap between home prices and household incomes. The analysis is based on household incomes in the 2016 census and 2019 data from the Chilliwack and District Real Estate Board. 2016 income figures have grown since then, as demonstrated above in Figure 17 and therefore have been adjusted for 2019 using historical growth rates and for tenure.

The home sales prices are based on the average sales price for those types of homes sold in the month of May 2019 in Chilliwack and do not account for any differences in the age or size of homes. To calculate total monthly housing costs, several assumptions were made: mortgage payments are based on a down payment of 10% with 3.09% interest on a 3-year fixed-rate term, and a total of \$478 to \$608 (depending on the housing type) for property tax, utilities, home insurance, municipal services charges, and strata fees (where applicable).

Table 6 shows the results of the affordability gap analysis for owners. The amounts highlighted in green and red indicate the difference between what is affordable for each household type and what the actual cost would be per month. In general, lone-parent families and individuals living alone earning the estimated median household incomes shown in the second column will not be able to afford owning a single-detached house, townhouse, or apartment without spending 50% or more of their income on shelter costs.

Townhouses, as currently priced, are an affordable option for couples with children as there is no affordability gap (e.g. spending less than 30% of their income on shelter costs), while apartments are affordable for both couples with and without children. Otherwise, for couples with and without children earning the median income, they would have to spend close to or more than 30% of their income to afford a single-detached house.

**Table 6: Affordability Gap Analysis for Owners, Chilliwack, 2019**

	Median Household Income (estimated for 2019)	Affordable Monthly Shelter Costs	Monthly Shelter Affordability Gap		
			Single-detached house \$634,191	Townhouse \$432,652	Apartment \$303,492
Couples without children	\$93,384	\$2,335	-\$887	-\$135	\$517
Couples with children	\$131,925	\$3,298	\$76	\$829	\$1,480
Other census families	\$140,846	\$3,521	\$299	\$1,052	\$1,703
Lone-parent families	\$57,490	\$1,437	-\$1,785	-\$1,032	-\$381
Individuals living alone or with roommates	\$43,644	\$1,091	-\$2,131	-\$1,378	-\$727

A green cell indicates a household is spending 30% or less of their income on shelter costs and a red cell indicates a household is spending more than 30% of their income on shelter costs. Incomes are adjusted for 2019 based on historical growth rates.

Sources: Statistics Canada, 2016 Census and Chilliwack and District Real Estate Board

### 3.3 Rental Housing Stock

This section provides an overview of the rental market in Chilliwack, including vacancy rates, costs, and non-market rental units. Since those who are in the lower-income brackets are mostly renters, understanding rental housing stock is critical to identifying solutions that will help address the housing problems faced by the most economically vulnerable segments of the community. 51% of renter households earned a household income of less than \$40,000 in 2016, compared to 20% of owner households (Figure 19).

The rental market can be divided into primary rental and secondary rental. The primary rental market consists of rental buildings with multiple units that are used solely as rental (purpose-built rental units). The secondary rental market consists of rented homes, secondary suites, individually rented condominium units, and other dwellings that are not purpose built to serve as rental units. In the 1970s and early 1980s, the federal government provided incentives for the construction of purpose-built rental housing and there were a number of programs that supported co-operative housing and subsidized seniors housing. These programs largely stopped later in the 1980s and led to a significant slowdown in the construction of purpose-built rental. Much of the existing stock is now older and many buildings will require repairs or redevelopment in coming years. As growth in the primary rental market stagnated, the secondary rental market became increasingly important for renters and is now a significant portion of the rental housing stock.

The 2016 census showed that there were 8,710 renter households in Chilliwack. CMHC data for 2016 identified 3,119 purpose-built rental units in Chilliwack. Based on these figures, it is estimated that the primary rental market serves 36% of all renter households, and the secondary rental market serves the remaining 64% (approximately 5,591 units). Note that since 2016, purpose-built rental units have been added to Chilliwack’s housing stock and likely the number of units rented in the secondary market has also changed.

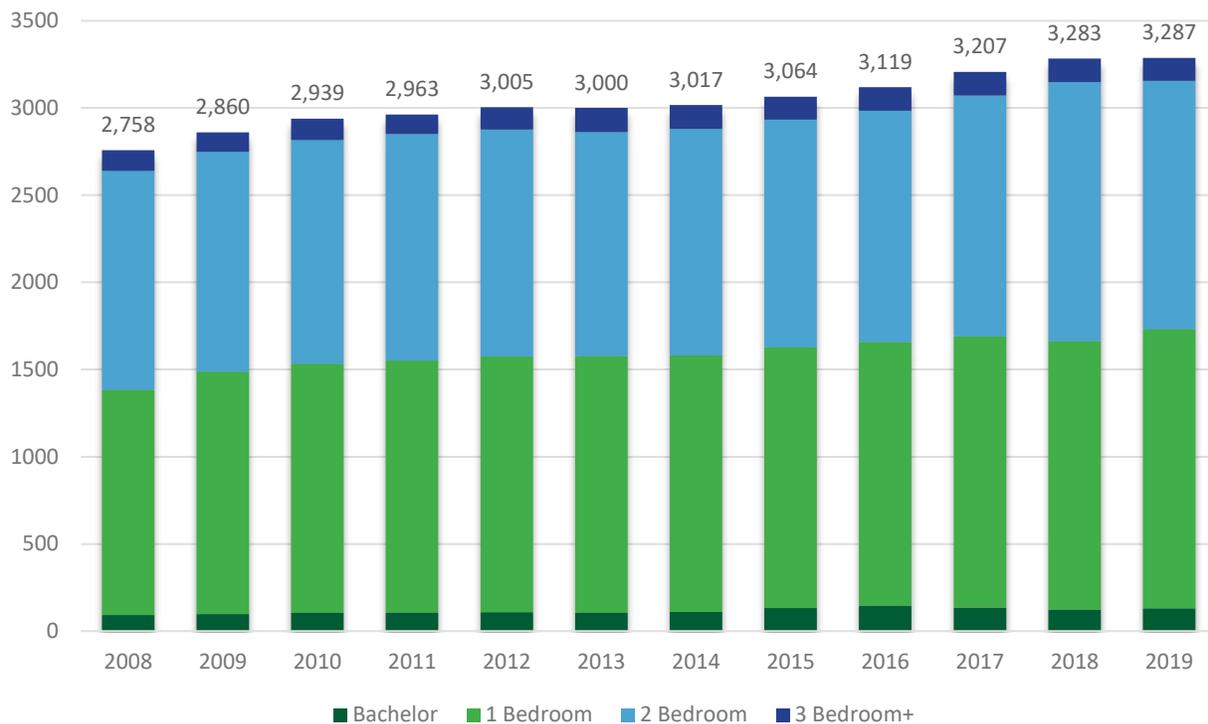
Most of the data presented in this section is for the primary rental market as CMHC collects a variety of different data types on primary rental. Data on secondary rental is highly limited.

## Primary Rental Market

In 2019, there were 3,287 primary rental market units in Chilliwack. This is a significant number of purpose-built rental units for a community of this size and provides an important source of housing for residents. Between 2008 and 2019, Chilliwack added 529 net new rental units, a 19% increase in units. This is a particular achievement as many communities in BC have seen little rental construction in decades.

As the graph below indicated, the most common primary rental market units in 2016 are one-bedroom and two-bedroom units. There are few units that are bachelor-size or three or more bedrooms.

**Figure 33: Primary Rental Market Units by Number of Bedrooms in Chilliwack, 2008-2018**



Source: Canada Mortgage and Housing Corporation (CMHC), 2019.

## Primary Rental Vacancy Rates

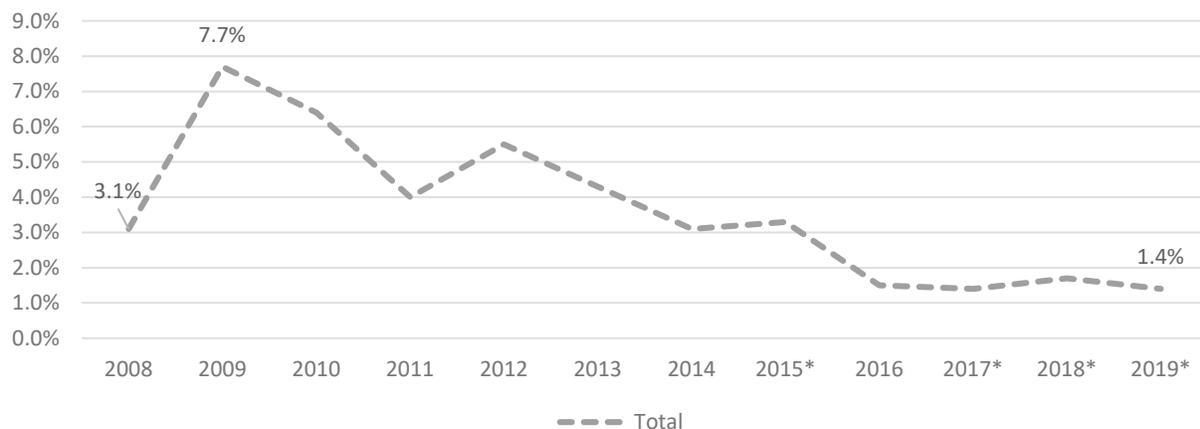
The primary rental vacancy rates show the availability of rental units in a community. A vacancy rate between 3% and 5% is typically considered healthy because it indicates that the supply is there to offer choice to renters and that demand is so that rental units are not vacant for long. Chilliwack's total vacancy rate was 1.4% in 2019. Vacancy rates were 0% for bachelor units, 1.1% for one-bedroom units and 1.6% for two-bedroom units, indicating the availability of these units is limited and outside of the 'healthy range'. Vacancy rates for three-or-more bedroom units have seen significant fluctuations from 2015 to 2019, likely due to the small number of these units and poorer quality of data.

A low vacancy rate puts pressure on households across income levels and especially on low-income households and those with other vulnerabilities. With greater competition for units, more vulnerable households tend to get pushed into less appropriate housing situations. The following are common challenges reported during times of low vacancy rates:

- Individuals with disabilities find it increasingly difficult to find accessible housing
- Low-income households have a harder time competing with higher income households competing for the same units
- Households with children or pets may find it more difficult to be accepted by landlords
- Households living in precarious living situations, facing mental health issues, or who have extremely low incomes may find themselves homeless if they lose their housing for any reason
- Renovation or redevelopment of rental units creates housing vulnerability for long-term tenants as current market rents may be far higher than what they were paying in their existing units

From a historical perspective, Chilliwack total vacancy rate was 3.1% in 2008, within the healthy range. However, it surged to 7.7% in 2009 and 6.4% in 2010. The spikes in vacancy rates in 2009 to 2010 may have been due to several factors, including 102 new primary rental units coming online between 2008 and 2009 and the effects of the 2008 economic recession. Since 2015, rental vacancy rates have been very low.

**Figure 34: Primary Rental Market Vacancy Rate in Chilliwack, 2008-2018**

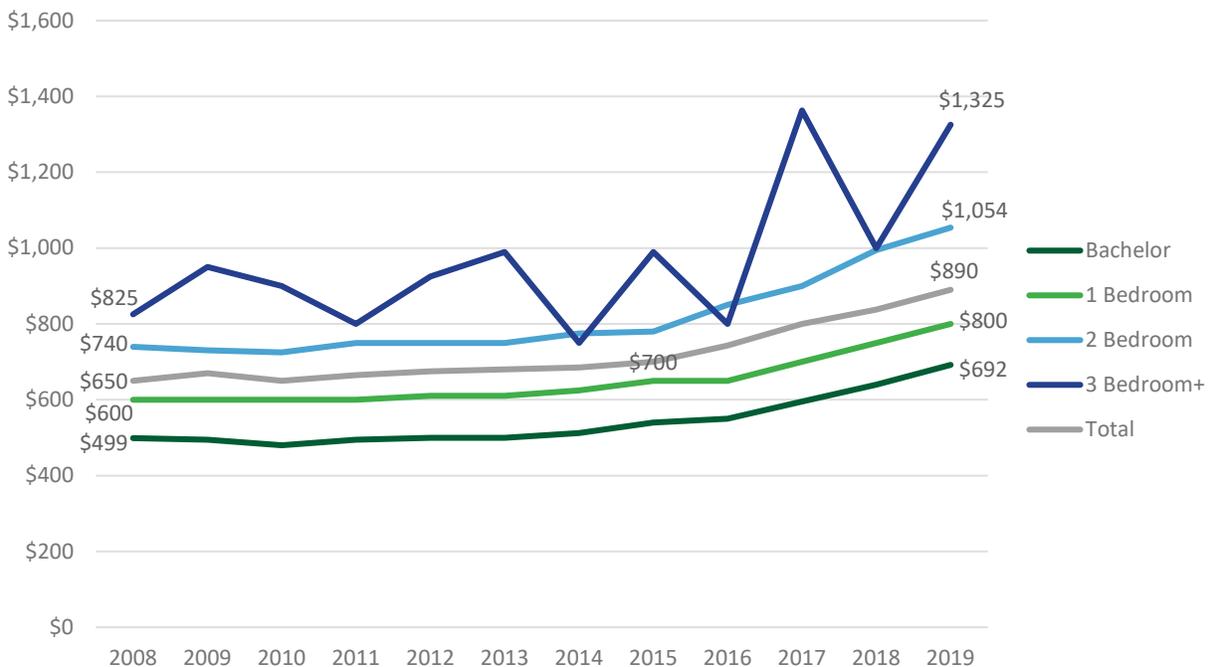


Source: Canada Mortgage and Housing Corporation (CMHC), 2019.

## Primary Rental Market Costs

The median rent in the primary rental market in Chilliwack rose moderately between 2008 and 2019 for bachelor, 1 bedroom, and 2-bedroom units. However, the median rent for 3-bedroom+ units fluctuated over the same period (though this may be due to poorer data quality for this type of unit. Most of the increase in median rents occurred after 2014. This trend reflects that observed in home sales price trends and is reflecting of trends across the province. As homeownership became increasingly expensive, demand for rental increased—lowering the vacancy rate and increasing rents.

**Figure 35: Primary Rental Market, Median Rents in Chilliwack, 2008-2018**



Source: Canada Mortgage and Housing Corporation (CMHC), 2019.

## Rental Housing Affordability Gap Analysis

A rental market analysis was conducted to identify any affordability gaps for renters in the primary market in Chilliwack. Similar to the affordability gap analysis for owners, this analysis is based on household incomes from the 2016 census and 2019 median rents from CMHC’s Rental Survey. Since the household incomes reflect 2015 and have likely grown since then, for the purposes of this analysis, incomes have been adjusted for 2019 using historical growth rates to match the rental information. As mentioned above, median household income by family type is not broken into renter and owner households. However, as earlier sections of the report showed, renter households typically make far less than owner households. The median household income for renter households overall is 75% the median household income for the community as a whole. To account for this, median household incomes by family type shown in the table below have been deflated to reflect this difference. This is done to avoid underestimating the gap renters face in the rental market.

The second column in Table 7 shows the estimated 2019 renter median household income and the third column shows what would be affordable for each household type based on the median household income. The four columns under “Monthly Shelter Affordability Gap” show the median rent for different unit sizes in the primary rental market. The amounts highlighted in green and red indicate the difference between what is affordable for each household type and what the actual cost would be per month.

This analysis assumes a total of \$68 per month for utilities and tenant insurance. While this analysis helps to better understand any affordability gaps for renters, the number of purpose-built rental units in Chilliwack serve approximately 38% of renters. This indicates that 62% of renters are likely residing in units in the secondary rental market. While data on secondary rental is limited, research in other communities indicates that rental costs in the secondary market are often higher in the private market, particularly for rented condominiums.

Table 7 shows the results of the affordability gap analysis for renters and shows significant gaps for those living alone or lone-parent families. In general, there are no affordability gaps for couples with or without children making estimated median renter household incomes. Though it is important to remember that half of households of this type will make less than the median household income. Individuals living alone and lone-parent families earning the median household income for that household type would be unable to afford any size of unit at the median rental rate.

**Table 7: Affordability Gap Analysis for Renters, Chilliwack, 2019**

Household Type	Median Household Income (estimated for 2019)	Affordable Shelter Costs (monthly)	Monthly Shelter Affordability Gap**			
			Bachelor Apartment (\$692)	1 Bedroom Apartment (\$800)	2 Bedroom Apartment (\$1,054)	3 Bedroom Apartment (\$1,325)
Couples without children	\$46,214	\$1,155	\$395	\$287	\$33	-\$238
Couples with children	\$65,288	\$1,632	\$872	\$764	\$510	\$239
Other census families	\$63,384	\$1,585	\$825	\$717	\$463	\$239
Lone-parent families	\$28,451	\$711	-\$49	-\$157	-\$411	-\$682
Individuals living alone	\$21,599	\$540	-\$220	-\$328	-\$582	-\$853

A green cell indicates a household is spending 30% or less of their income on shelter costs and a red cell indicates a household is spending more than 30% of their income on shelter costs. Incomes are adjusted for 2019 based on historical growth rates.

Sources: Statistics Canada, 2016 Census. CMHC Rental Housing Survey.

## Secondary Rental Market

As mentioned in the previous section, it is estimated that about two-thirds of renters (5,943 households) likely live in secondary rental units, including rented condominiums and single-detached homes, as well as secondary suites. As of 2016, BC Assessment estimated that there were 1,179 secondary suites in Chilliwack. Between 2009 and October 2019, building permits issued by the City of Chilliwack indicate that 184 secondary suites were created. It is recognized that there are a number of secondary suites in the city that did not go through the building permitting process. It is likely that the number of secondary suites has grown since 2016.

CMHC does not collect data on secondary suites in Chilliwack. Data is collected for the Abbotsford-Mission Census Metropolitan Area. This does not include Chilliwack but provides a proxy for understanding trends. This data shows that between 2008 and 2016, the number of secondary rental units (excluding condominiums) grew by 24%, from 7,161 to 8,850. Over this same period, the average rent increased by 32%, from \$910 to \$1,205. As housing costs increased, homeowners increasingly looked to secondary suites as mortgage helpers or saw an opportunity to generate revenue through rental units.

### Short-Term Rentals

Data on short-term rentals was accessed through AirDNA, a data and analytics company. As of November 25, 2019, there were a total of 130 active short-term rentals in Chilliwack, 5% of which were studio units, 32% were one-bedroom units, 20% were two-bedroom units, 20% were three-bedroom units, and 22% were four-bedroom or more units. The average daily rate was \$97, and the occupancy rate was 61%.

### Non-Market Housing

Every community has a different profile of non-market housing. Differences in supply are related to unique demographic needs and historical investments. There are no established guidelines or standards for the number of non-market units that are needed in a community. Funding for non-market housing typically comes, at least in part, from senior governments which generally require a demonstration of need before investing. Non-market housing may also be built through the initiative of local non-profit organizations through fundraising or partnerships with private developers.

Table 10 shows Chilliwack’s non-market housing units based on the categories used by the City and local organizations. This includes BC Housing’s subsidized units, as well as units offered by other organizations in the community. In total, there were 1,530 units or beds identified across the housing spectrum.

In 2019, there were an addition 816 households receiving rental assistance in the private market through BC Housing rental subsidy programs. BC Housing’s rent assistance programs include the Rental Assistance Program (RAP) for families, the Shelter Aid for Elderly Renters (SAFER) Program, and the Homeless Prevention Programs for those at immediate risk of homelessness, including youth transitioning out of foster care, women who have experienced or are at risk of violence, individuals leaving the correctional or hospital systems, and individuals of Indigenous descent.

**Table 8: Non-Market Housing Units in Chilliwack, 2020**

Non-Market Housing Types	Number of Units
Emergency Shelter	172
Extreme Weather Shelters	12
Transitional Housing	120
Independent Living	41*
Assisted Living	369**
Assisted Living (Non-Seniors)	15

Non-Market Housing Types	Number of Units
Residential Care	90
Residential Care (Non-Seniors)	15
Supportive Housing (Non-Seniors)	214
Subsidized Housing	187
Affordable Rental for Seniors	295
<b>Total</b>	<b>1,530</b>

*\*There is also an additional 92 private pay units for independent living in the community.*

*\*\*There is also an additional 55 private pay units for assisted living in the community.*

*Source: Mennonite Central Committee, Chilliwack Social Housing Inventory, 2017 and City of Chilliwack:*

As of March 2019, there were 127 households on BC Housing’s Housing Registry waiting for a non-market unit to become available in Chilliwack. Among these households include 42 families, 21 people with disabilities, 53 seniors, and 11 who require wheelchair accessible housing.

**Table 9: Applicant Households on the BC Housing Registry, March 2019**

	Family	Persons with Disabilities	Seniors	Wheelchair Modified	Singles	Total
Households	42	21	53	11	-	127

*Source: BC Housing, Research & Corporate Planning Department, 2019.*

### 3.4 Student Housing

In 2018, the UFV conducted a study estimating demand for student housing.<sup>9</sup> The study showed that in 2018, UFV Abbotsford had an on-campus housing capacity of 200 beds, representing space for 2.7% of its student population. In comparison, other universities had far higher housing capacities. For example, Thomson Rivers University is able to house 12% of its students; SFU Burnaby, 10%, and UBC Okanagan, 20%. There were no student housing units in Chilliwack.

The study found that most UFV housing demand is for the Abbotsford campus, with an estimated 35 and 50 apartment-style beds needed in Chilliwack. Apartment-style beds are typically multi-bedroom apartment units where students may have their own bedroom but share common spaces such as a kitchen and living area. Unlike living with roommates in the private rental market, these units are managed as student housing and may be located on campus.

The study also found that the low vacancy rate and high cost of rental housing in the Fraser Valley was putting pressure on students.

In a survey of students, 70% of UFV Chilliwack students reported that they live in a family home or owned property. However, only 23% of Indigenous students live in a family home or owned property, indicating that Indigenous students are far more likely to be renting in the community. 55% of UFV students who were looking for off-campus housing reported that it was difficult to find housing.

### 3.5 Homelessness

The 2020 FVRD Homeless Count and Survey Report provides a point-in-time snapshot on the number of individuals experiencing homelessness in communities of the FVRD and trends from previous counts. As of 2020, 895 individuals were counted as experiencing homelessness in the FVRD.

In Chilliwack, 306 individuals were identified as homeless on the night of the count, representing 34.3% of homeless individuals in the FVRD. Chilliwack’s overall population for 2020 is estimated to be 30% of the FVRD’s population. There has been a marked increase since the last homeless count in 2017 when 221 individuals living homeless were identified. Chilliwack has seen significant growth in homelessness since 2014 when the count identified 73 individuals living homeless.

**Figure 36 Chilliwack Homeless Count Total, 2004 to 2020**



Source: FVRD Homeless Count and Survey Report, 2020.

<sup>9</sup> The Scion Group, *University of the Fraser Valley Abbotsford, and Chilliwack Campuses: Student Housing Market and Demand Analysis, 2018.*

In 2020, 60.3% of respondents were male and 39.7% were female. Respondents were of a variety of ages, with 11% 19 or under, 43% between 20 and 39, 19% between 40 and 49, and 28% 50 and over. The proportion of youth that were counted decreased from 22% in 2017 to 11% in 2020. 33.7% of respondents identified as Indigenous. 22.0% of respondents reported that they had been in Ministry Care at some stage in their life.

In 2020, on the night of the count and survey, 54.3% of respondents were staying at a shelter, safe house, or transition house; 27.1% were outside; 9.8% were at someone else's place (9.8%); 5.2% in a car, van, or camper; and 3.6% were in hospital. 50% had been homeless for more than one year, 13% for seven to 12 months, 21% for one to six months, 9% for less than one month, and 7% said they didn't know. 25.0% of Chilliwack respondents reported a physical disability, 24.3% addiction, and 23.9% mental illness.

Among count and survey respondents, the top three reasons for having lost housing were family or relational conflict, including conflict and abuse (35.1%); addiction (25.4%); and income being too low (18.8%). Respondents were asked what was keeping them from finding a place of their own and the top answer was that rent was too high (56.5%). When asked about solutions to homelessness the top answers were lower rent (53.7%) and employment and higher income (33.8%).

## 3.6 Housing Indicators and Core Housing Need

Statistics Canada and CMHC have established national housing indicators based on housing affordability, adequacy, and suitability. Communities throughout Canada use these indicators to identify issues and make improvements related to housing.

**A household meets the nationally defined housing standards when the following conditions are met:**

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

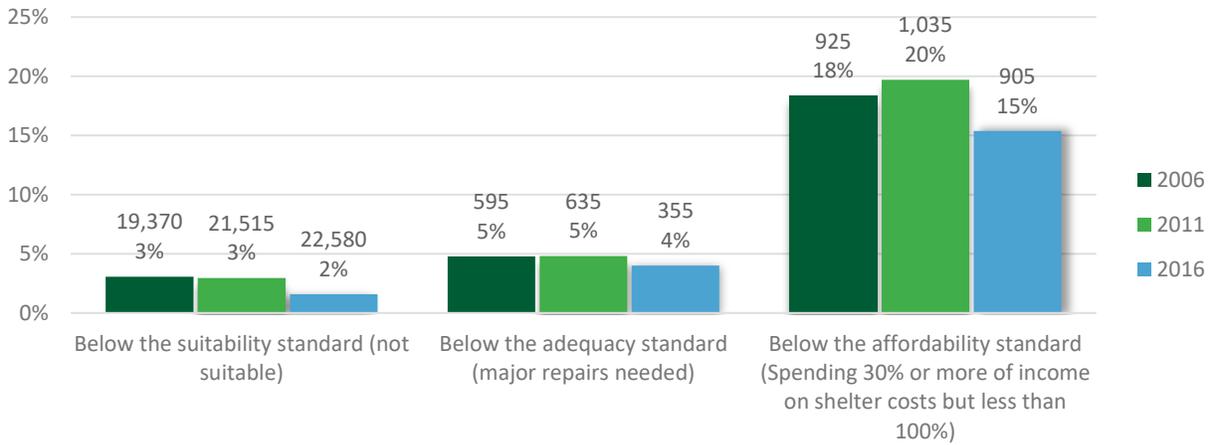
A household is in core housing need when it does not meet one of the above indicators and could not afford alternative suitable and adequate housing in their community. Additionally, a household is in extreme core housing need when the affordability, adequacy, and suitability standards are not met and spend more than 50% of their total before-tax household income.

### Housing Indicators

The proportion of homeowners and renters who live below the housing affordability standard rose between 2006 and 2011. However, the situation improved for both homeowners and renters between 2011 and 2016. This data should be interpreted with caution as the 2011 National Household Survey was not mandatory, and the data is less reliable than the long-form census.

In 2016, there were 15% homeowners in Chilliwack who experienced housing unaffordability, 4% who lived in inadequate housing, and 3% who lived in unsuitable housing.

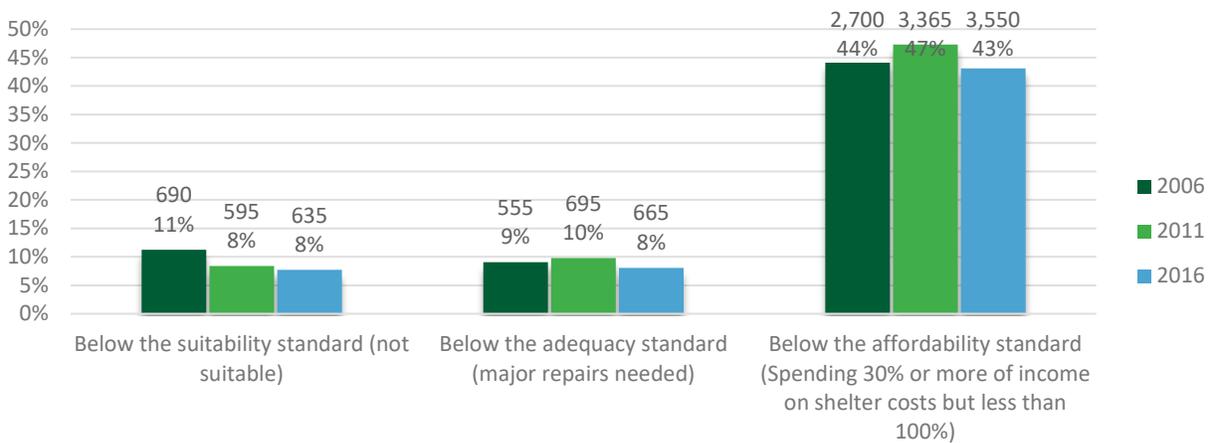
**Figure 37: Housing Indicators of Owner Households in Chilliwack, 2006-2016**



Source: Statistics Canada, Census 2016, 2011, 2006– Custom Information for BC Ministry of Municipal Affairs and Housing

As shown in Figure 38, renters face high rates of housing challenges. In 2016, 43% of renters faced housing unaffordability, 8% lived in inadequate housing, and 8% lived in unsuitable housing.

**Figure 38: Housing Indicators of Renter Households in Chilliwack, 2006-2016**

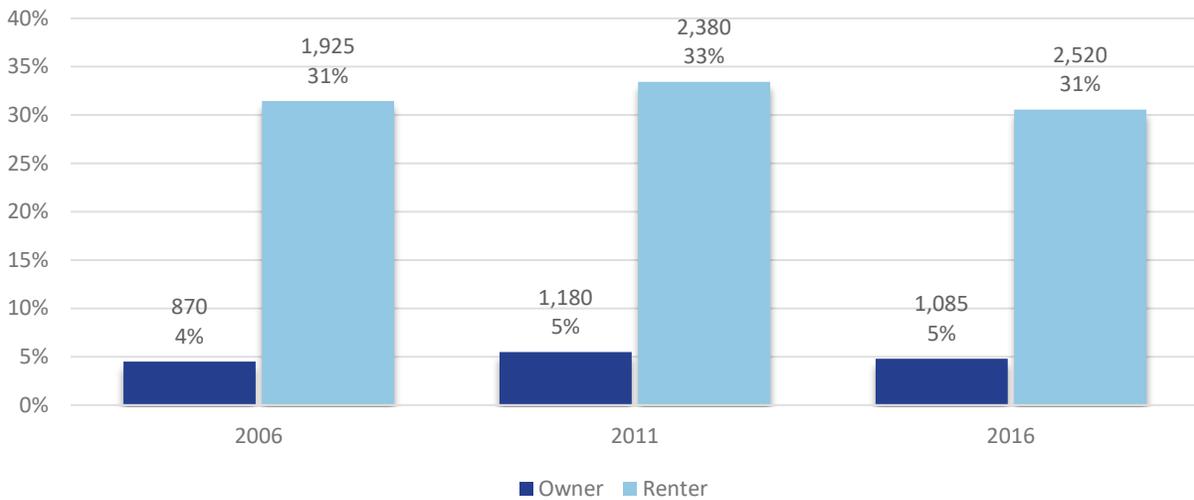


Source: Statistics Canada, Census 2016, 2011, 2006– Custom Information for BC Ministry of Municipal Affairs and Housing

## Core Housing Need and Extreme Core Housing Need

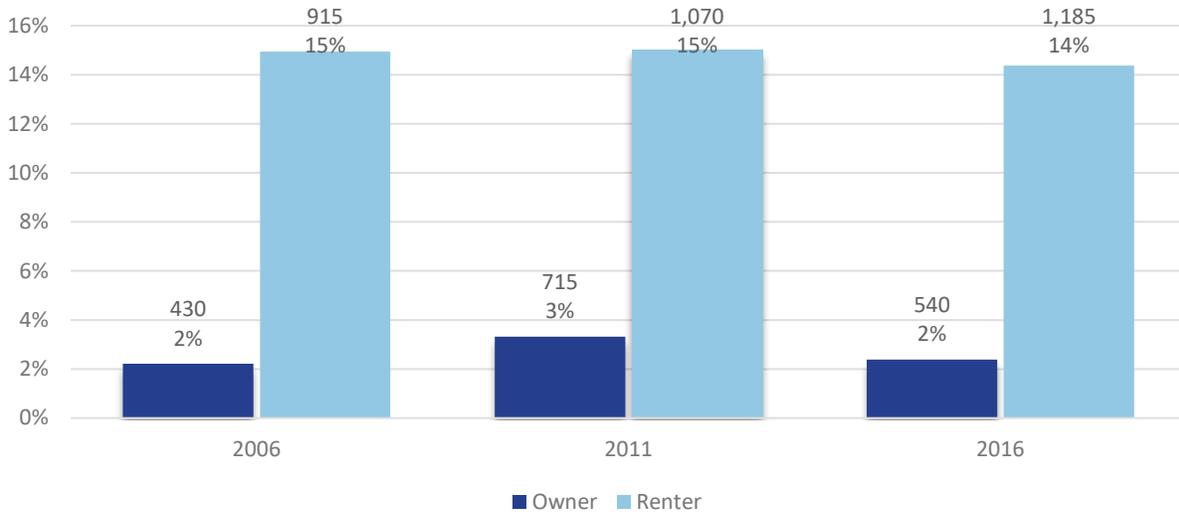
As described above, a household is in core housing need when it is facing a challenge with at least one of the three housing indicators described above and cannot afford a suitable alternative in the community. Those in extreme core housing need are in a similar situation and spend 50% or more of before-tax household income on shelter costs. In 2016, there were 3,605 households in core housing need and 1,725 in extreme core housing need. A much higher proportion of renters are in core housing need than owners (Figure 39).

**Figure 39: Proportion of Core Housing Need Households by Tenure in Chilliwack, 2006-2016**



Source: Statistics Canada, Census 2016– Custom Information for BC Ministry of Municipal Affairs and Housing

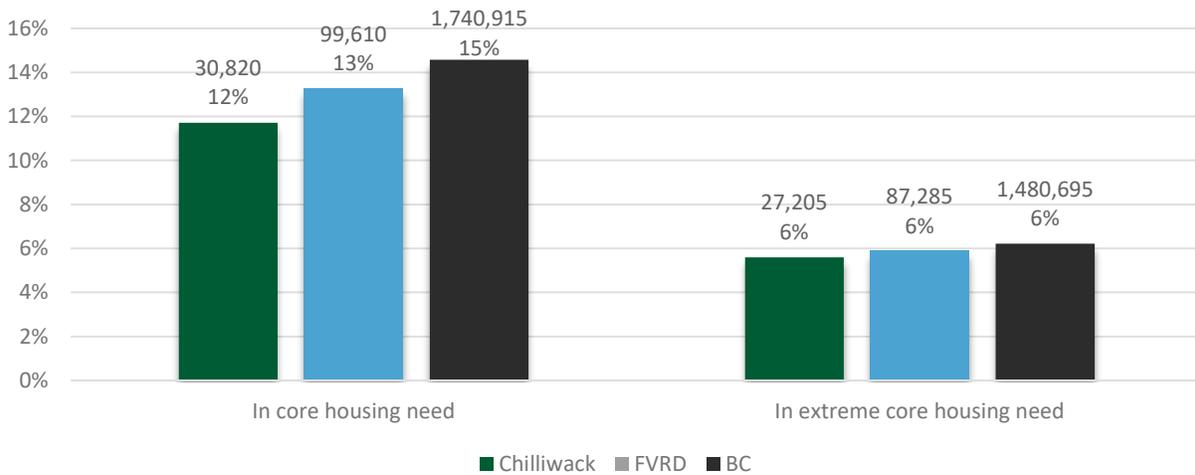
**Figure 40: Extreme Core Housing Need Households by Tenure in Chilliwack, 2006-2016**



Source: Statistics Canada, Census 2016– Custom Information for BC Ministry of Municipal Affairs and Housing

In 2016, Chilliwack and FVRD had the same proportions of households in core housing (12%) and extreme core housing need (6%). The region has lower rates of core housing need than the province overall (15% in 2016).

**Figure 41: Core Housing Need and Extreme Core Housing Need in Chilliwack, the FVRD and BC, 2016**



Source: Statistics Canada, Census 2016, 2011, 2006– Custom Information for BC Ministry of Municipal Affairs and Housing

## Core Housing Need by Demographic

Housing issues and poverty affect the community unevenly. Not all demographics face the same risk factors for being in core housing need. Each individual and household faces unique circumstances that may impede their ability to work or generate a higher income when faced with housing challenges. Detailed information on core housing need by demographic indicators was collected and analyzed to determine which types of households are more likely to face core housing need than others. The purpose of collecting this information is to a more nuanced look at the demographics of the households facing core housing need.

Table 11 provides details of the characteristics of households in Core Housing Need. Each row shows the proportion of households with that household characteristic that is in Core Housing Need. For example, 12% of all households are in Core Housing Need, while 23% of households led by a primary household maintainer aged 15 to 24 are in Core Housing Need. Of households led by a primary household maintainer aged 15 to 24, 30% of renter households in this age group are in Core Household Need and 4% of owner households in this age group are in Core Housing Need.

The list below summarizes findings from this data and identifies households that are more likely to be in core housing need than others:

- Households led by younger primary household maintainers (15 to 24) are far more likely to be in core housing need than older households.
- 32% of lone parent households and 22% of one-person households are in core housing need, compared to 5% of couples with children, 4% of multiple-family households, and 3% of couples without children. More than half of lone-parent households that rent are in core housing need, followed by 38% of one-person households that rent.
- Households without a senior are slightly more likely to be facing core housing need.

- Households with at least one member who has an activity limitation are twice as likely to be in core housing need as households with no members with activity limitations.
- Indigenous renter households are more likely to be in core housing need than non-Indigenous renter households. There were similar levels of core housing need among Indigenous and non-Indigenous owner households (5%).
- Households with at least one child were slightly more likely to face core housing need than households without children.
- 60% of renter households below at least one housing standard were in core housing need, compared to 24% of owner households. What this means is that they live in a home that is unaffordable, unsuitable, or inadequate (see section 3.6 for definitions) and their income levels would not allow them to afford an alternative home.

**Table 10: Core Housing Need by Demographic**

Characteristics	Total Households in Core Housing Need		Renter Households in Core Housing Need		Owners in Core Housing Need	
	#	%	#	%	#	%
<b>Total</b>	<b>3,610</b>	<b>12%</b>	<b>2,525</b>	<b>31%</b>	<b>1,085</b>	<b>5%</b>
<b>Age of Primary Household Maintainer</b>						
15-24	190	23%	180	30%	10	4%
25-34	540	13%	435	25%	105	4%
35-44	660	13%	480	32%	180	5%
45-54	745	12%	485	33%	255	5%
55-64	635	11%	405	34%	230	5%
65+	845	10%	540	31%	305	4%
<b>Household Type</b>						
Couple with Children	425	5%	235	14%	190	3%
Couple without Children	235	3%	135	10%	100	1%
Lone Parent Household	1,060	32%	800	56%	250	13%
Multiple-Family	30	4%	10	13%	20	3%
One Person Household	1,710	22%	1,220	38%	485	10%
<b>Immigration Status</b>						
Non-Immigrant	3,075	12%	2,220	31%	860	5%
Non-Permanent Resident	10	13%	10	22%	0	0%
Immigrant	520	10%	295	26%	230	6%
Recent Immigrant	35	12%	15	13%	15	9%
<b>Households with Seniors (65+)</b>						
Household Has At Least One Senior (65+)	900	9%	565	30%	335	4%
Household Without A Senior (65+)	2,715	13%	1,955	31%	755	5%

Characteristics	Total Households in Core Housing Need		Renter Households in Core Housing Need		Owners in Core Housing Need	
	#	%	#	%	#	%
<b>Households with Persons with an Activity Limitation</b>						
Household Has At Least One Person with an Activity Limitation	2,750	15%	2,035	37%	710	5%
Household Without A Person with an Activity Limitation	865	7%	485	18%	380	4%
<b>Indigenous Households</b>						
Indigenous Households	545	19%	450	37%	90	5%
Non-Indigenous Households	3,070	11%	2,070	29%	1,000	5%
<b>Households with Children</b>						
Household Has At Least One Child (<18 years)	1,260	14%	870	35%	385	6%
Household Without a Child (<18 years)	2,355	11%	1,655	29%	700	4%
<b>Core Housing Need by Housing Standard</b>						
Below Affordability Standard	3,415	49%	2,415	68%	1,000	29%
Below Adequacy Standard	450	29%	325	49%	125	14%
Below Suitability Standard	375	38%	330	52%	45	13%
Below One or More Housing Standards	3,615	42%	2,525	60%	1,090	24%

Source: SCMHC, 2019 – based on 2016 census data.

## Summary

### Housing Stock

Chilliwack dwellings are typically single-detached homes or low-rise multi-family homes such as apartments with less than five storeys or row houses. Most homes (65% in 2016) have three bedrooms or more. Despite larger home sizes, 62% of households are only one or two people. Many of these small households are likely older individuals or couples whose children have moved away. Whether older adults looking to downsize or younger or smaller households looking for their first home, there are comparatively fewer options for smaller units in Chilliwack.

Most of the housing stock in Chilliwack and FVRD was built after 1960. Compared to the FVRD, a higher proportion of homes in Chilliwack were built in the past twenty years. A newer stock often means that there are fewer maintenance issues. However, it can also point to a lack of diversity in pricing as newer homes tend to be more expensive.

### Housing Markets

In 2016, 73% of households owned their home and 27% rented. While home ownership remains the dominant form of tenure in Chilliwack, the number of renters is growing faster than owners: growing by 32% from 6,630 to 8,775 households between 2006 and 2016, compared to 17% growth among owner households, from 20,230 to 23,665 over this period. While Chilliwack has a large number of primary rental

units for a community of its size—3,287 as of 2019—the stock is not keeping pace with the growth in the number of renter households, growing by only 7%, or 176 units between 2006 and 2016. This indicates that the vast majority of the additional renter households are finding homes in the secondary rental market, either renting single-detached homes or condominiums or secondary suites such as basement suites or carriage homes. As of 2016, BC Assessment estimated that there were 1,179 secondary suites in Chilliwack, but this number is likely higher. In 2019, Chilliwack primary rental market vacancy rate of 1.4% was very low.

Average home sales prices have grown rapidly over the past five years: by 70% for single-detached homes, 74% for townhouses, and 111% for apartments. This is a far higher rate of growth than seen in household incomes among the past three census periods. Between 2006 and 2016, a ten year period, median household income in Chilliwack only rose by 14%. As of July 2019, the average sales prices in Chilliwack were as follows: \$604,873 for single detached homes, \$430,590 for townhouses, and \$220,425 for apartments. Despite these significant increases in home prices, Chilliwack home values remain far more affordable than homes in other parts of the region or Metro Vancouver.

Typical rental and homeownership costs were assessed against median household incomes among different household types in Chilliwack. The affordable gap analysis showed significant challenges in the homeownership market. Median household incomes for all household types are not enough to afford a single-detached home. The average sales price for a townhouse was affordable for couples with children making the median household income or more, though many families in Chilliwack earn far less than this, as half of all couples with children earn less than the median (\$105,768). The average sales price for an apartment was affordable to most household types earning median household incomes. Individuals living alone earning the median income for that household type are unable to afford median rents for typical units. This analysis shows that homeownership is out of reach for many households. The rental gap analysis also showed significant affordability challenges for individuals living alone and lone-parent families. The rental market appears to be more affordable for couples with or without children earning the median household income, though half of households earn less.

## Non-Market Housing

Chilliwack has a range of non-market housing options. However, with affordability increasingly an issue in the private market and rental vacancy rates very low, it is likely that the stock of non-market housing is not keeping up with increasing demand. As of 2019, there were 127 Chilliwack households on BC Housing's Housing Registry. Among these households include 42 families, 21 people with disabilities, 53 seniors, and 11 who require wheelchair accessible housing.

## Homelessness

The 2020 FVRD Homeless Count and Survey Report identified that 306 individuals in Chilliwack were experiencing homelessness, up from 221 in 2017. This increase in homelessness reflects trends reported by stakeholders. However, stakeholders also reported that the opening of two new supportive housing buildings in the community has been a meaningful step for responding to homelessness.

## Housing Indicators and Core Housing Need

Housing indicators for Chilliwack show that affordability remains the most significant issue in the community, with 23% of owner households and 43% of renter households spending 30% or more of their income on shelter costs. A high proportion of renter households are in Core Housing Need—31% as of 2016—indicating that they are facing at least one housing indicator challenge (affordability, suitability, or adequacy) and cannot afford a suitable alternative in the community based on market rents. 14% of renter households are in Extreme Core Housing Need, meaning they meet the definition of Core Housing Need and also spend 50% or more of their household income on shelter costs. Overall, 12% of Chilliwack households are in Core Housing Need, comparable to the FVRD and slightly below BC figures.

## Summary of Rental Need

The findings from previous sections show that the greatest housing challenges around affordability and types of units are in the rental market. This is also the area where local governments have some influence through regulations and incentives to support achieving greater affordability. Generally, the ability of local governments to influence homeownership costs is limited due to market dynamics.

This section summarizes the underlying need for rental housing in Chilliwack based on the housing challenges reported in the preceding sections. This analysis is based on assumptions and is not meant to be exact or predictive. The intent is to provide an order-of-magnitude indication of housing need.

A summary of housing units estimated to address underlying need is presented in the table below. An analysis of how these numbers and affordability levels were determined is provided in the sections below.

**Table 11: Estimated Rental Units Needed to Address Underlying Need**

Existing Rental Need	As of 2016
Below-market rental*	2,520
Near-market rental**	1,030
Market rental ***	54
<b>Total Units Estimated</b>	<b>3,604</b>

\* Below market rental need is based on a 31% core housing need rate among renter households in Chilliwack in 2016,

\*\* Near market rental need is based on a 44% rate of unaffordable housing among renter households in Chilliwack in 2016, less the 31% in core housing need,

\*\*\* Market rental is based on the number of additional units needed to increase Chilliwack's 2019 rental vacancy rate to 3% if all other variables stayed the same.

### Below-Market Rental

In 2016, 2,520 renter households were identified to be in Core Housing Need, meaning that they fell below at least one housing standard (affordability, suitability, or adequacy) and were unable to afford median rents in the community. Because they are unable to afford median rents in the community, it is assumed that they are unable to meet their needs with the current stock of housing in the community. Note that even if new housing units were made available, some renters may choose not to move, or the new units may not go to those who are currently facing housing issues. However, this proxy measure can be used to gauge that relative proportion of renters who would benefit from additional stock of below-market rental.

To address the needs of those in Core Housing Needs, rental rates below median rents would be required. Rental rates below are generally based on affordability for incomes of 75% of estimated median income for renters (as estimated in section 0 are suggested below for addressing the needs of this segment of the population), except for three-bedroom units which use the BC Housing Income Limit threshold.<sup>10</sup> The reason for this is that couples with children generally have much higher incomes than other household types and using the median household income for this household type would result in much higher rents than are affordable for typical households that require below-market housing.

The estimated below-market rents for Chilliwack are as follows:

- One-bedroom – up to \$455 based on 75% of the estimated median household income for renter households that are individuals not in Census families
- Two-bedroom – up to \$715 based on 75% of the estimated median household income for lone-parent families
- Three-bedroom – up to \$1,188 based on BC Housing’s Housing Income Limit for this unit size

HILs represent the maximum gross household income for eligibility in many affordable housing programs and they are based on figures established by CMHC to reflect the minimum income required to afford appropriate accommodation in the private market. It is assumed that the needs of households making above the HILs thresholds can be met through market rental housing or market ownership options. The upper threshold for “near-market” rents is considered to be the affordable rental rate for each HILs income— e.g., the HIL for a unit of three bedrooms in Chilliwack is \$47,500 so the affordable shelter costs for someone making this income would be no more than 30 percent of gross household income, or \$1,188 per month.

Note that these affordability levels are an upper threshold. Units that are intended to serve households on Income Assistance will require greater affordability. As of 2020, the shelter rate maximums for those on Income Assistance were \$375 for one-bedroom units, \$570 for two-bedroom units, and \$660 for three-bedroom units.<sup>11</sup>

### Near-Market Units

Approximately 1,030 renter households in Chilliwack faced unaffordability in 2016 but were not included in Core Housing Need, indicating that they likely could afford median rents in the community but are either choosing to live in a more expensive units or are unable to find an appropriate unit due to the low vacancy rate. Because these households are facing unaffordability, it cannot be assumed that these households would be able to afford new market rental units as these rates are often much higher than median rents in a community. This analysis finds that near-market rental would be more appropriate for this segment of the population, a range between below-market rental at the lower end and the BC

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<sup>10</sup> 8 The 2019 HILs, or the minimum household income required to afford market rents, for Chilliwack are as follows:

- One bedroom or less: \$31,500
- Two bedrooms: \$42,500
- Three bedrooms: \$47,500
- Four bedrooms or more: \$62,000

<sup>11</sup> <https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/bc-employment-and-assistance-rate-tables/income-assistance-rate-table>

Housing HILs at the upper end for one and two bedroom units. As noted above, the below-market rate for three-bedroom units is based on the HILs due to high median household incomes for the household type used to base the affordability of this unit type (couples with children). For near-market rates for three-bedroom units, the HIL represents the lower end and the upper end is based on 75% of median household income for couples with children.

The estimated affordable rents for “near-market” housing for Chilliwack are as follows:

- One-bedroom – between \$455 and \$788 per month
- Two-bedroom – between \$725 and \$1,063 per month
- Three-bedroom – between \$1,188 and \$1,631 per month

### Market Rental

If the number of renter households stayed constant and no other variables changed, an additional 54 units of rental housing would increase the vacancy rate from 1.4% as recorded in 2019 to 3%.

### Other Needed Units

As of 2019, there were 127 Chilliwack households on BC Housing’s Housing Registry waiting for non-market units, as follows:

- 42 families
- 21 people with disabilities
- 53 seniors
- 11 requiring wheelchair accessible units

This list does not consider any other waitlists of housing providers that are unaffiliated with BC Housing and should not be considered comprehensive.

## 4 Community Growth

### 4.1 Overview

This section summarizes population, household, and housing unit projections for Chilliwack for the next five years, as required for Housing Needs Reports, and until 2041. Population projections such as these provide a glimpse at a possible future scenario. Real community growth depends on many influencing factors, including the economy, housing market, growth in the region, trends in neighbouring communities, locational desirability, and planning and development decisions. Chilliwack, like many communities in the Fraser Valley and nearby Metro Vancouver, is experiencing significant growth and demand in its housing system, including from households moving east from more expensive cities to find affordable housing options in the Fraser Valley. The availability, type, and affordability of housing in the community will influence growth.

The projections use 2016 as the base year as this is the last year of a full population count through the census. The projections show population and dwelling projections for the following years: 2020, 2025, and 2041.

The projections consider not only the population of Chilliwack, but also neighbouring First Nations as the boundaries between these communities for many households are fluid and it is important to consider their growth in understanding Chilliwack’s housing needs. For the purposes of this report, the projections will refer to “Chilliwack and Area” which includes the following communities:

- Chilliwack, CY
- Tzeachten 13, IRI
- Skowkale, IRI
- Kwawkwawapilt 6, IRI
- Soowahlie 14, IRI
- Skwah 4, IRI
- Squiaala, IRI
- Skway 5, IRI
- Yakweakwoose 12, IRI
- Aitchelitch 9, IRI
- Skwali 3, IRI
- Skwahla 2, IRI

The projections are based on BC Stats projections for the two Community Health Service Areas that overlap Chilliwack, 2121 and 2122 (Figure 42). While these service areas don’t align with the projections area, the City of Chilliwack comprises the vast majority of the population in these service areas and growth projections are expected to be representative for the community.

**Figure 42: Chilliwack Community Health Service Areas**



Source: BC Ministry of Health, 2018.

## 4.2 Population Projections

Based on the projections, Chilliwack and Area are estimated to have grown by 5,938 people since the 2016 census. Over the next five years, an additional 7,715 people are anticipated to live in the area. The population is projected to surpass 100,000 around 2025, growing to over 125,000 by 2041 if trends continue.

**Table 12: Population Estimates and Projections, 2016-2041**

Year	2016	2020	2025	2041
Population	88,039	93,977	101,692	125,092
Change from Prior Period	n/a	5,938	7,715	23,400

Source: Derived from BC Stats Population Projections, and Statistics Canada Census Profile data for 2001, 2006, 2011, and 2016

## 4.3 Population Projections by Age

Table 14 shows how the age distribution of Chilliwack and Area may change over time. It is estimated that since that 2016 census, the highest growing age groups were 35 to 44, 65 to 74, and 55 to 64. All age groups are estimated to have grown except for those 45 to 54. This is reflective of trends over the past three census periods which showed working age adults to be shrinking as a proportion of the population.

Over the next five years (2020 to 2025), the projections anticipate some changes in trends, with the population of children and those 55 to 64 decreasing, while other age groups grow. The fastest projected age groups over the next five years are projected to be 35 to 44, 75 to 84, and 15 to 24.

Over the longer term (2025 to 2041), all age groups are expected to grow in population, with the most significant growth in the 25 to 64 categories, and those 75 and over.

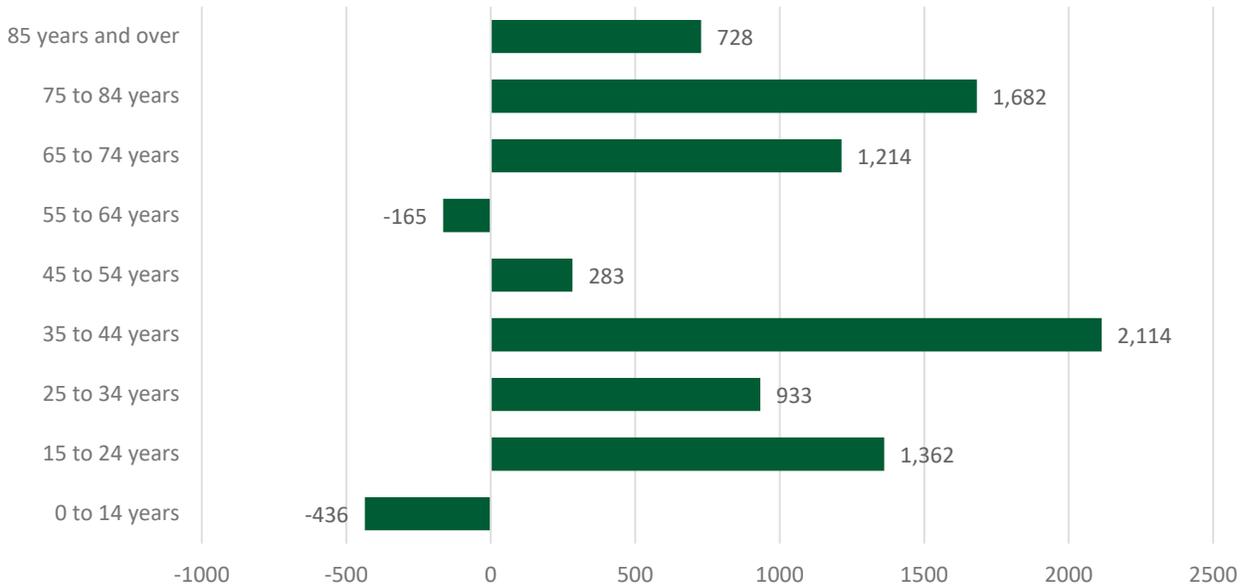
**Table 13: Population Change Projections by Age, 2016-2041**

Age Group	2016 to 2020	2020 to 2025	2025 to 2041
0 to 14 years	696	-436	519
15 to 24 years	157	1,362	379
25 to 34 years	950	933	3,634
35 to 44 years	1,573	2,114	3,820
45 to 54 years	-814	283	5,194
55 to 64 years	1,120	-165	1,935
65 to 74 years	1,214	1,214	378
75 to 84 years	687	1,682	3,453
85 years and over	353	728	4,088
<b>Total</b>	<b>5,936</b>	<b>7,715</b>	<b>23,400</b>

Source: Derived from BC Stats Population Projections, and Statistics Canada Census Profile data for 2016

Figure 43 shows graphically the anticipated age distribution change over the next five years.

**Figure 43: Age Distribution Change from 2020 to 2025**



Source: Derived from BC Stats Population Projections, and Statistics Canada Census Profile data for 2016

## 4.4 Household Projections

Table 15 shows projected total households from 2016 to 2041. These projections estimate that since the 2016 census, Chilliwack and Area grew by 2,767 households. An additional 3,844 households are anticipated over the next five years.

**Table 14: Household Estimates and Projections, 2016-2041**

Year	2016	2020	2025	2041
Households	34,510	37,277	41,121	53,351
Change from Prior Period	n/a	2,767	3,844	12,230

Source: Derived from BC Stats Population Projections, and Statistics Canada Census Program Data (2001, 2006, 2011, 2016)

The household projections presented throughout this section assume that household formation patterns will remain static over the 2016 to 2041 period. However, if household formation patterns were to shift to resemble those of Abbotsford, for example, there might be fewer households, even with the same population growth. A smaller proportion of adults in Abbotsford form households than do adults in Chilliwack, and so, with the same population growth, one could expect fewer households. If household formation patterns were to come to resemble those of Abbotsford by 2041 the projected population growth would lead to a projection of 48,401 households in Chilliwack in 2041, approximately 5,000 fewer than in the core scenario.

**Table 15: Projected Average Household Size, 2016-2041**

Year	2016	2020	2025	2041
Average Household Size	2.6	2.5	2.5	2.3

The average household size will remain relatively stable over the short term changing from 2.6 to 2.5 persons from 2016 to 2025. In 2041, the projected average household size is anticipated to be 2.3 persons.

## 4.5 Household Tenure

Table 17 shows growth in households by tenure. Household growth is projected to occur primarily in owner households, with almost 75% of growth. The projected percentage growth is projected to be approximately equal between renters and owners over the 2016 to 2041 period.

**Table 16: Household Change Projections by Tenure, 2016-2041**

Tenure	2016 to 2020	2020 to 2025	2025 to 2041
Owner	2,048	2,801	9,029
Renter	719	1,043	3,201
<b>Total</b>	<b>2,767</b>	<b>3,844</b>	<b>12,230</b>

*Source: Derived from BC Stats Population Projections, and Statistics Canada Census Program Data (2016)*

## 4.6 Household Family Types

Table 18 shows growth in households by census family type. Since the 2016, the projections estimate that most of the household growth has been couples without children and non-census-family households. Together, these household types make up 65% of the estimated growth. They are projected to be the primary type of household growing in Chilliwack. Between 2020 and 2025, couples without children and non-census-family households are projected to make up 62% of the additional 3,844 households projected in this scenario. Over the longer term, however, the proportion of families with children, including couples and single parents, is expected to increase.

**Table 17: Household Change Projections by Census Family Type, 2016-2041**

Household Family Type	2016 to 2020	2020 to 2025	2025 to 2041
Couple without Children	922	1,118	3,023
Couple with Children	564	862	3,082
Lone-Parent	194	329	1,127
Other-Census-Family	206	264	937
Non-Census-Family	881	1,271	4,061
<b>Total</b>	<b>2,767</b>	<b>3,844</b>	<b>12,230</b>

*Source: Derived from BC Stats Population Projections, and Statistics Canada Census Program Data (2016)*

## 4.7 Dwelling Projections

The dwelling projections rely on simple assumptions about the types of housing that may be required by households of different types. Trends in preferences may vary from these assumptions.

Table 19, Table 20, and Table 21 show dwelling projections for 2016 to 2020, 2020 to 2025, and 2025 to 2041, respectively.

Table 18: Projected Additional Dwelling Needs by Bedroom Type, 2016-2020

Household Type	Bedroom Size Estimates			
	Studio/1 Bedroom	2 Bedroom	3+ Bedroom	Total (Households)
Couple without Children	461	461	0	922
Families with Children and Other Families	0	318	646	964
Non-Family	529	264	88	881
<b>Total</b>	<b>990</b>	<b>1,043</b>	<b>734</b>	<b>2,767</b>
% by Unit Size	36%	38%	27%	100%

Source: Derived from BC Stats Population Projections, and Statistics Canada Census Program Data (2001, 2006, 2011, 2016)

Table 19: Projected Additional Dwelling Needs by Bedroom Type, 2020-2025

Household Type	Studio/1 Bedroom	2 Bedroom	3+ Bedroom	Total (Households)
Couple without Children	559	559	0	1,118
Families with Children and Other Families	0	480	975	1,455
Non-Family	763	381	127	1,271
<b>Total</b>	<b>1,322</b>	<b>1,420</b>	<b>1,102</b>	<b>3,844</b>
% by Unit Size	34%	37%	29%	100%

Source: Derived from BC Stats Population Projections, and Statistics Canada Census Program Data (2001, 2006, 2011, 2016)

Table 20: Projected Additional Dwelling Needs by Bedroom Type, 2025-2041

Household Type	Studio /1 Bedroom	2 Bedroom	3+ Bedroom	Total (Households)
Couple without Children	1,512	1,512	0	3,023
Families with Children and Other Families	0	1,698	3,448	5,146
Non-Family	2,437	1,218	406	4,061
<b>Total</b>	<b>3,948</b>	<b>4,428</b>	<b>3,854</b>	<b>12,230</b>
% by Unit Size	32%	36%	32%	100%

Source: Derived from BC Stats Population Projections, and Statistics Canada Census Program Data (2001, 2006, 2011, 2016)

## 4.8 Distribution of Growth

Based on existing City of Chilliwack resources, the following estimates of the distribution of projected growth within the city have been developed. More than 80% of all growth is projected occur in the Chilliwack Proper, and Sardis-Vedder neighbourhoods.

**Table 21: Projected Additional Households by Neighbourhood, 2016-2041**

Neighbourhood	2016-2020	2020-2025	2025-2041
Chilliwack Proper (incl. Little Mountain)	1,124	1,561	4,967
Sardis-Vedder (incl. I.R.)	1,171	1,627	5,176
Promontory (TZ 26)	104	144	459
Rosedale-East Chilliwack Northside	28	39	123
Greendale-Cattermole-Yarrow	37	52	166
Other	303	421	1,339
<b>Total</b>	<b>2,767</b>	<b>3,844</b>	<b>12,230</b>

Source: Derived from BC Stats Population Projections, and Statistics Canada Census Program Data (2016), and City of Chilliwack internal resources

## 4.9 Rental Growth by Need

Based on core housing need rates, and rates of unaffordability for renters, approximately 226 below market rental units, 91 near-market rental, and 402 market rental units would be required to accommodate the 2016 to 2020 renter household growth. For the 2020 to 2025 period 328 below market rental, 132 near market rental, and 583 market rental units will be required to accommodate projected renter household growth.

These estimates assume that proportion of renters facing unaffordability or in Core Housing Need remains similar to the 2016 Census. They are based on the fact that renters facing unaffordability stayed relatively constant between 2006 and 2016. They should not be taken as predictions but as to highlight that new rental units will need to provide a range of affordability levels. These estimates do not take into account the existing housing issues captured by the 2016 Census—this is provided in Section 1.4.

**Table 22: Projected Additional Renter Households by Need, 2016-2041**

Need Level	2016-2020	2020-2025	2025-2041
Below-market rental*	226 units	328 units	1,007 units
Near-market rental **	91 units	132 units	404 units
Market rental***	402 units	583 units	1,790 units
<b>Total</b>	<b>719 units</b>	<b>1,043 units</b>	<b>3,201 units</b>

\* Below market rental need is based on a 31% core housing need rate among renter households in Chilliwack in 2016,

\*\* Near market rental need is based on a 44% rate of unaffordable housing among renter households in Chilliwack in 2016, less the 31% in core housing need,

\*\*\* Market rental is based on the residual.

Source: Derived from BC Stats Population Projections, and Statistics Canada Census Program Data (2016)

## Summary

### Population and Household Projections

The population projection scenario estimates that Chilliwack and Area will continue to show strong population and household growth. Over the next five years (2020 to 2025), an additional 7,715 people and 3,844 households are expected to be added to the community. If past trends hold, the area will see the number and proportion of couples without children and individuals not-in-census-family households continue to see the strongest growth.

Over the longer term (2025 to 2041), the projections indicate that families with children (couples and single parents) will see stronger growth.

### Dwelling Projections

If the population in Chilliwack and Area is growing as the projection scenario indicates, an additional 2,767 dwelling units would be needed from 2016 to 2020 to meet the needs of additional households in the community. Data from the City of Chilliwack shows that Chilliwack issued 3,412 residential building permits between 2016 and the end of 2019. Interviews with neighbouring First Nations that are included in these projections also show that there has been recent development of housing for both members and non-members. Based on this data, if all the residential building permits lead to the completion of one unit each, it is likely that Chilliwack's housing development is keeping up with growth based on the projection scenario.

Over the next five years, an additional 3,844 dwellings are anticipated to be needed to meet the growth projection scenario presented. Between 2016 and 2019, the City of Chilliwack's building permits showed that an average of 853 homes per year came online in Chilliwack. If housing development in Chilliwack continues at this pace, by 2025, the number of new homes will slightly exceed the number of dwellings projected here. This indicates that the housing challenges identified are not solely due to supply but also the level of affordability of units in the market.

A diverse range of affordability levels are needed as outlined above. The housing types that may be most needed over the next five years are likely downsizing and supportive housing options for seniors, housing for families (3+ bedrooms), and housing for students and young adults. Over the longer term, the housing needs may focus increasingly on family housing and seniors housing.

## 5 What We Heard

### 5.1 Overview

Between January and March 2020, a series of engagement opportunities were launched to understand local housing challenges and opportunities from the perspective of Chilliwack residents, local stakeholders, and neighbouring First Nations.

#### Community Survey

A community survey was available from January 14 to February 14, 2020. It was available online through the City's website, as well as through paper copies distributed to the following locations:

- Downtown Library
- YMCA
- The Landing
- Cheam Centre
- Chilliwack Secondary
- Central Elementary
- Sardis Elementary

The purpose of the survey was to collect information about the housing needs and challenges of residents. The survey had a total of 472 respondents, including 418 fully completed surveys and 54 partially completed surveys. 63% of respondents were owners (279 respondents), 33% were renters (146 respondents) and 4% did not rent or own. Respondents were allowed to skip questions, submit the survey at any point, and pick multiple answers for select questions. Responses from open-ended questions were reviewed and summarized by the themes that emerged. The full results of the survey can be found in Appendix B.

#### Key Informant Interviews

As part of the Chilliwack Housing Needs Report, 14 interviewees from the private housing sector, non-profit housing sector, neighbouring First Nations, and other community organizations were interviewed between February 24, 2020 and March 27, 2020 to complement the statistical data review and community survey, and to uncover trends that would not be captured by other methods. The interview summary, including the list of interviewees, can be found in Appendix C.

#### Stakeholder Focus Groups

Two stakeholder focus groups were held in May 2020, one with the Housing First Task Team and the other with the Affordable Housing & Development Advisory Committee. These focus groups provided additional

insight from housing-sector stakeholders working in both market and non-market housing. The focus groups were also an opportunity to collect any emerging housing trends related to the coronavirus pandemic and these are summarized in Appendix E.

## 5.2 Success Stories

Interviewees reflected on many assets in the community that form an important foundation for working towards addressing housing need. The following success stories emerged from interviews across sectors:

- Non-profit organizations reported that City staff are knowledgeable and provide significant support to non-profits through the development approvals process, recognizing that these organizations often do not have significant internal capacity.
- Interviewees reported that City Council and staff have been forward thinking in addressing housing needs and supporting housing development, and have been proactive around community consultation.
- The recent development of supportive housing units in partnership with BC Housing was cited as a significant achievement that has made a tangible impact on homelessness.
- There is a lot of communication between the City and neighbouring First Nations with successful partnerships in place for service agreements. Interviewees also noted that engaging neighbouring First Nations to learn about housing needs is an important milestone. The City's collaboration with neighbouring First Nations on service agreements has led to the development of hundreds of units.
- The Community Response Team—made up of RCMP, City Bylaw, and a private security company—was cited as a successful initiative that supports community safety.
- Elim Village was cited as a good model of a campus of care for providing a range of seniors housing options. The first phases focused on independent living. Upcoming phases will include supportive housing.
- The practice in Chilliwack is to involve outreach workers work with individuals living in homeless camps prior to involving the RCMP.

## 5.3 Housing Challenges

### Challenge #1: Cost of Housing

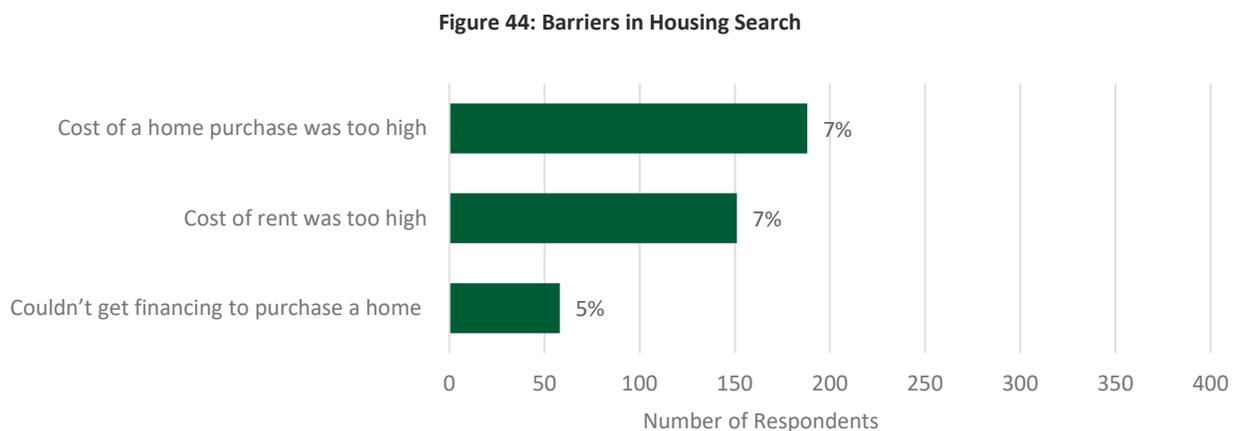
*The survey, key informant interviews, and focus groups showed that residents and stakeholders are concerned about the rising cost of housing, land, and construction in Chilliwack and the impact of increasing unaffordability on residents.*

Interviewees reported that rising housing costs in Metro Vancouver are pushing households eastward in search of more affordable housing options and putting pressure on communities like Chilliwack. Compared to communities to the west, Chilliwack continues to have greater availability of larger units and more affordable housing costs. However, as earlier sections of this report showed, housing costs in Chilliwack

are rising far faster than local incomes. Interviewees reported that single-detached homes are only affordable to a small section of the community, and this is reflected in the affordability gap analysis in Section 4.

For those entering the housing market for the first time, homeownership is increasingly unaffordable, and interviewees noted that many homebuyers are looking for homes with secondary suites to serve as mortgage helpers. In addition, as rental costs have increased, first-time home buyers are reportedly less able to save for down payments as more and more of their income goes to rent.

The community survey asked respondents if they had experienced any barriers when searching for their current home. A very high proportion of survey respondents identified affordability issues (Figure 44). 50% of respondents said the cost of buying a home was too high and 15% said they couldn't get financing to purchase a home. On the rental side, 40% said the cost of rent was too high. The survey asked respondents to identify the top three features they look for in a new home and 63% of respondents identified the cost of housing as one of their top three features.



Survey respondents were also asked to identify any housing challenges that they were currently experiencing or anticipated experiencing in the next five years. Affordability again emerged as a major issue and was the most significant issue for renter respondents. 59% of renter survey respondents were concerned that they wouldn't be able to purchase a home and 45% were concerned that they would not be able to afford future rent payments.

## Challenge #2: Supply of Needed Housing Forms

*While Chilliwack has had strong housing development in recent years, there is a gap between the types of housing and affordability levels needed by local residents and what is provided by the market. Key gaps identified by survey respondents, interviewees, and focus groups were the impact of land and construction costs on housing affordability, non-market housing options, rental housing, and downsizing options.*

Section 4 showed that Chilliwack has maintained a strong pace of housing development in recent years. However, the affordability gap analysis found that local incomes were not keeping pace with the rising cost of housing. Findings from the survey results and interviews highlighted that the cost of housing in the private market was putting pressure on residents, particularly first-time homebuyers, and renters.

Community organizations that were interviewed reported that issues with housing availability and affordability may be impacting key employment sectors, such as healthcare and agricultural workers.

### Cost of Land and Construction

Housing developers in both the private sector and non-profit sector reported that the rising cost of land and construction was impacting their ability to build more affordable forms of housing. Developers cited local challenges that impact the cost of construction such as Chilliwack's challenging topography (i.e. steep hills, floodplain) and limited land supply (largely due to the Agricultural Land Reserve (ALR)). Focus group participants indicated that while three-bedroom apartment units are in high demand from families, these are especially challenging for developers to build because larger units reduce the overall number of units a developer can build.

### Non-Market Housing

Survey respondents were asked to identify the top three housing forms they felt were needed in their community. In addition to single-detached homes, the emergency housing, assisted living facilities, co-operative housing, townhouses, and detached suites all received significant support from survey respondents. Notably, three out of the top five desired home types are non-market housing options. These findings correspond to what was heard from interviewees: that when it comes to meeting gaps in local housing needs, non-market housing options are needed in addition to market housing.

## Single-Detached Housing Preferences

Single-detached dwellings were selected as the most needed housing form in the community (44% of survey respondents), despite the fact that this form of housing is unaffordable to most households. This is a common trend in BC communities and reflective of historical preferences and the many desirable qualities of single-family homeownership.

While single-detached dwellings are the dominant form of housing in Chilliwack and have been the most commonly built in recent years, few households can afford this form of housing anymore and this was a strong message heard in the engagement process. There are limited ways to reduce the cost of single-detached homes in most urban communities in BC. Even with small lot and home sizes, the cost of land and construction mean that single-detached dwellings are rarely within reach except for high earning households. Focus group participants reported how Chilliwack is already seeing a reduction in single-detached homes and a shift towards apartment homes, which may continue to be a more affordable option.

### Rental Housing

Interviewees also noted that there is a high unmet demand for all types of rental housing in Chilliwack, especially larger rental units (e.g., 3+ bedrooms) and units that allow pets. These perceptions are confirmed by data in Section 4 which showed that new construction of primary rental units has not kept pace with the growing number of renter households in the community and that there are only a small number of primary rental units with three or more bedrooms. In addition, the rental vacancy was 1.4% in 2019, below the recommend 3 to 5% healthy vacancy rate. Rental housing providers that were interviewed reported that the costs of operating rental housing disincentivize the development of this

form of housing. Focus group participants reported that another challenge to building rental housing is how feedback from neighbours who dislike the height and density of new buildings is driving the opposition against new built rental housing.

A significant proportion of renter survey respondents are concerned about the stability of their rental lease (41%), that their home is too small for their needs (38%), and that their home is in poor condition and in need of repairs (35%). A significant portion of Chilliwack's rental stock is in the secondary market. While secondary rental units (such as rented condominiums or secondary suites) offer an important source of housing in the community, they tend to be less stable than primary rental units because, over time, the unit may be likely to be sold or re-occupied by the owner. Based on what is known about affordability in the rental market, and the very low rental vacancy rate in Chilliwack, it is likely that many renters are finding it challenging to find a home that fully meets their needs.

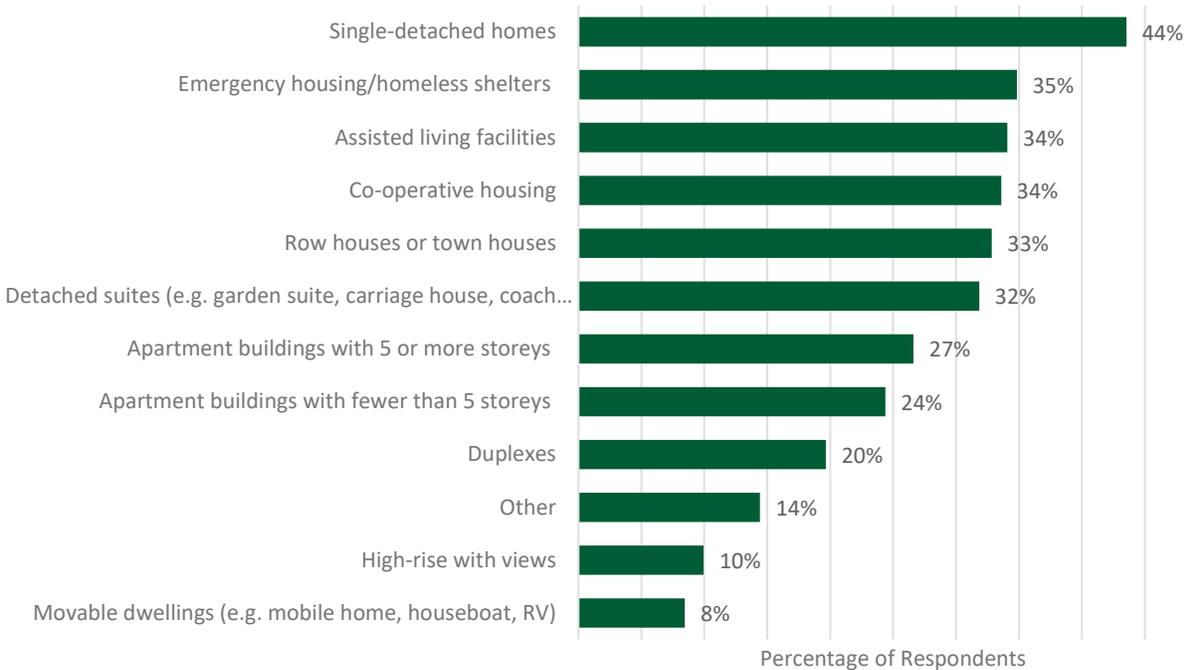
### **Downsizing Options**

Finally, the community survey received many comments about the need for downsizing options and this reflects several concurrent trends in Chilliwack. The community is experiencing an aging trend and as people get older, they are more likely to live in one or two-person households without children. The 2016 census found that 62% of households were only one or two people. Many of these older households are living in homes with three-or-more bedrooms. The 2016 census found that 56% of dwellings in Chilliwack are single-detached homes (not including homes with secondary suites) and 65% had three or more bedrooms. These statistics reflect some mismatches between community household sizes and home sizes.

While many aging households want to stay in their home and will be able to do so into their later years, many may choose to downsize for a variety of reasons, for example, to use gains from a home sale to fund retirement, to reduce the amount of home maintenance and upkeep required, or because they simply don't need the space. The community survey asked respondents if they planned to move in the near future. 47% said they planned to move in the next five years and an additional 17% said they planned to move in five years or more. Of those that said they planned to move, 15% said it was because they wanted to downsize. When asked if they were experiencing any housing challenges or anticipated any in the next five years, 18% of owner survey respondents said their home was too large for their needs.

Figure 45 on the following page shows significant interest among survey respondents for higher density housing forms, including townhouses (selected by 33% of respondents as a needed housing form), apartment buildings with 5 or more storeys (27%), and apartment buildings with fewer than 5 storeys (24%).

**Figure 45: Housing Forms Needed in Chilliwack (N=271)**



### Challenge #3: Supportive Housing

Interviewees, survey respondents, and focus group participants highlighted the need for a range of supportive housing options in the community, particularly for people with mental health and addiction challenges, seniors who require supports, and people with physical or intellectual disabilities. The private market is falling short of providing what's needed for these community members.

#### Homelessness

35% of survey respondents felt that emergency housing and homeless shelters were needed housing forms in Chilliwack, the second most selected housing form (Figure 45). The survey also received many comments about the need for housing options for those facing homelessness in the community. Interviewees reported that recent initiatives to build supportive housing in the community have made a tangible impact on providing those who need supportive housing with the services they need. However, there are still those that fall through the cracks. Interviewees noted that there were a small number of homeless individuals that are considered hard to house and for whom existing services are not addressing needs.

Homelessness continues to be a significant concern in the community, including issues that may co-occur with homelessness, such as addictions and mental health challenges. Respondents were also concerned about the impact of homelessness on safety and crime in neighbourhoods.

#### Seniors

34% of survey respondents felt that assisted living options were a needed housing form in Chilliwack. A number of comments were received about the need for both supportive housing options for seniors, as

well as at-home supports to facilitate aging in place. Community organizations that were interviewed reported a lack of both supportive and long-term care beds for seniors in the community.

### **Women and Children**

Some organizations are working on securing properties and units specifically for women and families but have found it difficult to secure housing options in safe buildings and neighbourhoods due to high land costs and competitive sales offers. Focus group participants noted that there are long-term implications for children who grow up in unsafe neighbourhoods. It was also reported that there is a growing number of youth who are transitioning out of care that need support services to prevent them from falling into homelessness as they move into adulthood.

### **People with Physical or Intellectual Disabilities**

Interviews with organizations that serve individuals with physical or intellectual disabilities revealed significant challenges in building the types of homes that were needed and helping individuals and their families find appropriate housing in the community. The changing economics of housing are making it more and more difficult for individuals with disabilities to find housing in the community, whether in the private rental market or through programs such as homeshares. In addition to the rising cost of renting, the low vacancy rate has made it more difficult for people on Social Assistance and Disability to find housing. High demand and low supply allow landlords to be more selective and screen out individuals who may not have full-time jobs or require supports.

4% of owner survey respondents and 8% of renters reported that their home is unsuitable for their mobility and accessibility needs. Interviewees who work with seniors or people with disabilities reported that it is not uncommon for people with disabilities to live in housing that doesn't meet their needs due to affordability and lack of supply.

## **Challenge #4: Housing Shortage in Neighbouring First Nations Communities**

Interviews with neighbouring First Nations revealed that, like many First Nations communities in Canada, there are shortages in on-reserve housing, and many have long waitlists for housing from their members. In addition, they are seeing increased demand for on-reserve housing as housing prices rise in neighbouring communities.

Interviews with First Nations found that limited land and serviced lots have impacted the ability of Nations and their members to build housing on reserve. Some are also facing an aging housing stock that will require significant repair or replacement. Many homes are also overcrowded due to housing shortages.

Despite these challenges, there have been a number of recent housing initiatives. Many nearby First Nations that have completed housing needs assessments are using these to drive housing initiatives. High demand for housing in Chilliwack has created market interest for home development on land leased from First Nations. With service agreements in place with the City of Chilliwack, several First Nations are seeing private market development happening in their communities and are looking to create serviced lots for members to build their own homes. There are also initiatives in place to build housing for First Nations members.

Interviewees noted several trends in the movement of members on and off reserve that reflected housing issues on the area. The lack of housing on reserve led to increased demand for housing in neighbouring

communities as member households move in search of better quality or more suitable housing. However, rising housing costs and limited vacancy rates in communities such as Chilliwack were also pushing member households to apply to their Nation’s housing waitlist in search of more affordable options. This push-pull dynamic between communities reflects that housing challenges are being experienced across jurisdictions.

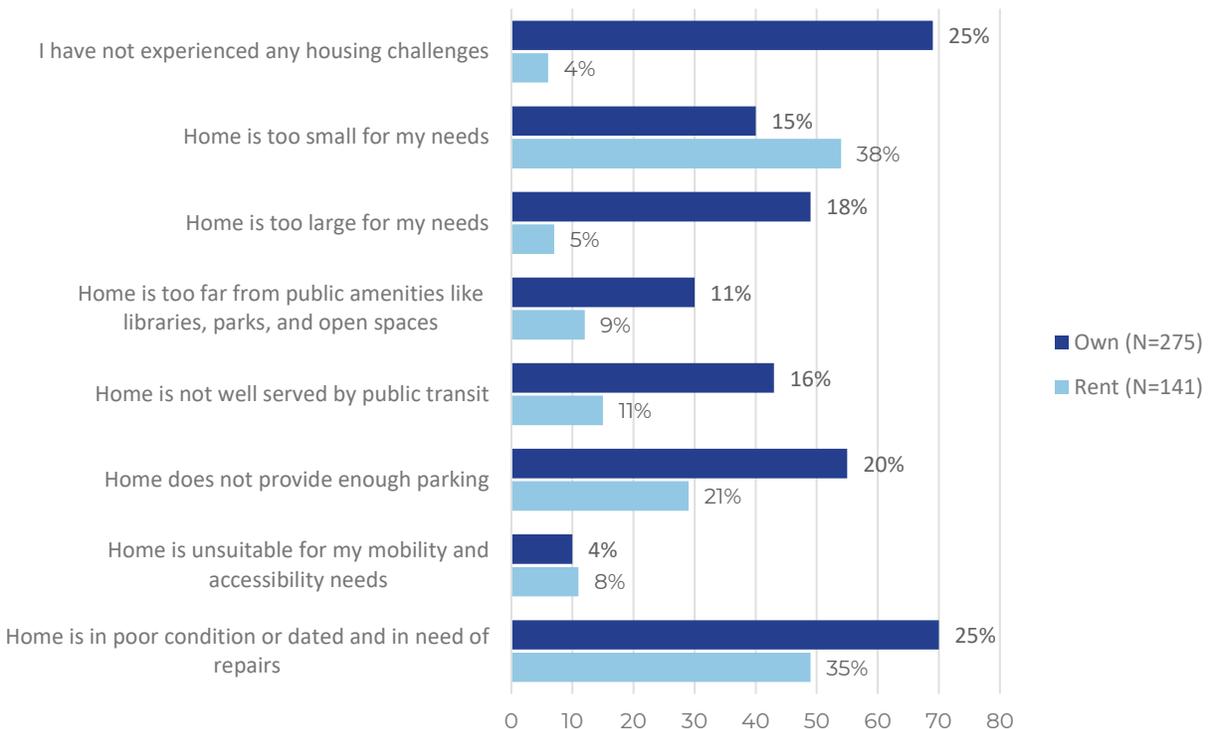
## Other Challenges

The survey asked respondents if they were currently experiencing any housing challenges or anticipated experiencing them in the next five years. Notably, existing homeowners, particularly those that have been in their homes for many years, report far fewer housing challenges. 25% of owner survey respondents reported that they have not experienced any housing challenges, compared to only 4% of renter survey respondents.

Figure 46 illustrates the remaining results, excluding those related to affordability reported above.

Notably, existing homeowners, particularly those that have been in their homes for many years, report far fewer housing challenges. 25% of owner survey respondents reported that they have not experienced any housing challenges, compared to only 4% of renter survey respondents.

**Figure 46: Survey - Current and Anticipated Housing Challenges**



Compared to homeowners, renter survey respondents were more likely to report that their home was too small for their needs—38% of renter respondents compared to 15% of owner respondents. Compared to renters, owner survey respondents were more likely to report that their home is too large for their needs—18% of owner respondents compared to 5% of renter respondents.

A significant portion of both renter and owner respondents reported that their home was in poor condition—35% of renter respondents and 25% of owner respondents. A notable portion of both renter and owner respondents said their home did not provide enough parking, was not well served by public transit, and was too far from public amenities. To this point, focus group participants discussed several ways to design higher density communities so that it better suits the needs of families, including increasing public transportation, increasing access to green spaces, and providing other community amenities.

## 5.4 Ideas for Improving Housing in Chilliwack

Interviewees and survey respondents were asked to share their ideas for improving housing in Chilliwack. These ideas are summarized below.

### Supporting Market and Non-Market Rental Housing

Engagement participants emphasized that incentives were needed to support market and non-market rental housing. The City already implements a number of incentives and works with non-profit housing developers to provide support. Some development costs, such as Development Cost Charges, are important tools for paying for infrastructure. Reducing or waiving such fees comes at a cost as the City must pay for infrastructure in other ways.

Participants also mentioned leveraging senior government opportunities to support housing, for example CMHC's funding and financing programs and BC Housing funding programs.

### Housing Planning and Regulations

Participants identified a number of planning and regulatory ways to improve and increase the supply of housing, including:

- Reviewing parking and driveway requirements
- Encouraging mixed-use buildings
- Continuing to protect land in the Agricultural Land Reserve (ALR) and rural neighbourhoods
- Exploring ways to address age restrictions in buildings
- Planning for housing near amenities
- Encouraging mixed-income and mixed-tenure buildings
- Reducing regulations for building coach houses
- Encourage sustainable design in new residential developments (e.g. green roof)
- Increasing regulations for landlords on maintenance standards of buildings
- Protecting rental housing through a Strata Conversion Policy
- Use housing agreements and land covenants to maintain affordability

While many participants wrote or spoke about the need for additional housing and density, particularly rental housing, some also raised concerns about housing development and expressed a desire for less density.

## Supporting Vulnerable Households

A common theme that was spoken or written about by engagement participants is supporting the needs of vulnerable households in Chilliwack. Housing ideas that were mentioned to better serve this population include:

- Meet with individuals with live experiences of housing challenges and addictions to understand their needs
- HousingHub is one type of supportive housing model that is encouraged to be expanded to provide supports to both tenants and landlords
- Monitor how other jurisdictions are handling the redevelopment of mobile parks
- Provide affordable and inclusive housing that is welcoming to everyone (e.g. age, ability, etc.) and housing that offers a range of affordability options
- Designate a portion of units in new developments to be retained for inclusive or subsidized housing
- Monitor and better understand the scale of strata apartment units that have age restrictions, and how the City can facilitate for more inclusion of seniors and children residents in new development approvals.
- Encourage 'Housing Plus' models which seeks to provide wellness and support services to a tenant in their own home.

## Community Development and Services

Engagement participants also identified community development ideas and services that would support community members in their home and neighbourhood. These ideas include:

- Additional parks, green space, amenities, shop, and services close to homes
- More road infrastructure to support growing community
- Additional safety measures for nighttime (e.g. curfew, street lighting, Block Watches)
- Promote success stories of inclusive living and encourage the community to be better neighbours
- Encourage the collaboration between community members, families, and friends in grass-roots community planning for their neighbourhood, by using neighbourhood grants.
- Increase tertiary care and mental health housing supports, as well as additional emergency shelters and transitional housing (e.g. modular housing, HousingHub type of housing) to support those at-risk for homelessness or experiencing homelessness
- Help seniors remain independent by creating higher density downsizing options close to commercial and health services.
- Invest in more community amenities to support the health of all residents (e.g. playgrounds, bike paths, improved access to public transit, accessibility, and sidewalk snow removal in the winter).
- Evaluate and improve existing support service facilities for individuals experiencing homelessness
- Encourage collaboration between service providers to create a one-stop hub for individuals experiencing homelessness (e.g. food, shelter, and services)

## Advocacy and Collaboration

Participants discussed or wrote about the need for advocacy on housing in Chilliwack, specifically to senior government. Three opportunities for advocacy were identified: advocating for the return of provincial and federal land to First Nations for communities to build affordable housing, advocating for streamlined criteria and requirements for BC Housing and CMHC funding programs, and advocating for longer-term, dedicated funding for non-market housing.

Engagement participants applauded the City of Chilliwack's involvement in working with the local non-profits and First Nations to build housing or for operating service agreements. Participants would like to see Chilliwack continue to create new housing solutions through partnerships with all levels of government.

## Summary

Across all three engagement components of this study, there are four main housing challenges that were raised by interviewees, survey respondents, and focus group participants. The four housing challenges experienced in Chilliwack are:

- Increasing Cost of Housing
- Decreased Supply of Needed Housing Forms
- Need for Supportive Housing
- Housing Shortage in Neighbouring First Nations Communities

While Chilliwack has had a strong track record for the number of housing units being built in recent years, there is a gap between the types of housing and affordability levels needed by local residents and what is provided by the market. As a result of higher housing costs, the single-detached house is becoming increasingly unaffordable for households in Chilliwack, particularly for young families looking to enter the market for the first time.

Key housing gaps identified by survey respondents, interviewees, and focus groups were the impact of land and construction costs on housing affordability, non-market housing options, rental housing, and downsizing options. Engagement participants expressed that there is a shortage of rental housing in Chilliwack and a high demand for rental units, especially larger rental units (e.g., 3+ bedrooms) and units that allow pets. Similarly, the survey found that homeowners report far fewer housing challenges with 25% of owner survey respondents reporting they have not experienced any housing challenges, while only 4% of renter survey respondents did not.

The engagement found that there is a need for a range of supportive housing to serve vulnerable households in Chilliwack. This includes housing options for people with mental health and addiction challenges, seniors who require supports, women and children fleeing violence, and people with physical or intellectual disabilities.

Neighbourhood First Nation communities in the Chilliwack area are looking for innovative ways to increase housing on-reserve to house their members. While many have long waitlists, they are also seeing more demand for housing in their communities in recent years due to increasing housing prices in the neighbouring communities.

Alongside the need for more forms of housing to serve a range of community members, engagement participants also stressed the importance of community building to raise community resilience. Initiatives to support community members to be better neighbours, increased community amenities to support active and healthier lifestyles, more mixed-income and mixed-tenure buildings, and the importance of locating commercial amenities near high density areas were all ideas explored by participants to better meet the housing needs of citizens.

## 6 Needs Summary

This section includes most of the information that is required by the regulations, including the number of units needed by unit size (derived from Section 4 and 5) and statements of key areas of local need (based primarily on the content in Section 4 and 6). The statements of key areas of local need are interpretations of the data and engagement feedback.

### 6.1 Number of Units Needed by Unit Size

Dwelling projections were prepared to determine needed units by size and are summarized in the table below.

**Table 23: Anticipated Housing Units, 2016-2041**

	Studio / 1 Bedroom	2 Bedroom	3+ Bedroom	Total (Households)
<b>Underlying Need 2016</b>	n/a			<b>3,604</b>
<b>2016 to 2020</b>	<b>990</b>	<b>1,043</b>	<b>734</b>	<b>2,767</b>
Owner	725	764	538	2028
Renter	265	279	196	739
<b>2020 to 2025</b>	<b>1,322</b>	<b>1,420</b>	<b>1,102</b>	<b>3,844</b>
Owner	969	1,041	808	2,817
Renter	353	379	294	1,027
<b>2025 to 2041</b>	<b>3,948</b>	<b>4,428</b>	<b>3,854</b>	<b>12,230</b>
Owner	2,893	3,245	2,824	8,962
Renter	1,055	1,183	1,030	3,268

Based on the analysis completed in section 4.9, the following affordability levels are recommended for new rental housing:

**Table 24: Estimated Affordability Levels for Rental Housing, 2020**

Affordability Level	Proportion of Rental	One-Bedroom Units	Two-Bedroom Units	Three-Bedroom Units
Below-market	31%	Up to \$455 per month	Up to \$715 per month	Up to \$1,188
Near-market	13%	\$455 to \$788 per month	\$725 to \$1,063 per month	\$1,188 to \$1,631
Market	56%	Based on what the market will bear (set by developers, landlords, and what renters are willing to pay)		

Note that these affordability levels are based on 2019 income and housing cost estimates. They will need to be updated periodically to account for changes in income.

## 6.2 Statements of Key Areas of Local Need

### Affordable Housing

- Individuals living alone and lone-parent households facing the most significant housing challenges in the community when it comes to affordability.

### Rental Housing

- Chilliwack’s rental vacancy rate has been very low in recent years and was recorded at 1.9% in 2019. Community engagement found a significant gap between the demand for rental housing and the supply and affordability.
- The COVID-19 pandemic and economic impacts have hit renter households particularly hard as renters are more likely to be in the service sector and other industries most impacted. The Canada Emergency Response Benefit and BC temporary rent supplement are providing support for many. However, in areas with high housing costs, these may not fully cover all basic living expenses.
- In some areas, the economic impacts of the pandemic are reducing demand for rental housing and may be pushing prices down. It remains to be seen whether affordability will improve over the longer term.

### Housing for People with Disabilities

- In 2016, 55% of BC households had someone who faced an activity limitation. Physical and mental health challenges are common and part of life. However, housing is rarely designed to be flexible enough to adapt easily. As the Chilliwack Zoning Bylaw now requires 50% of apartment units to be built to adaptable standards set by the BC Building Code, the housing stock is expected to become more adaptable over time.

- Interviews with organizations that serve individuals with physical or intellectual disabilities reported that as rental housing became more expensive and availability decreased, they are facing increasing challenges in finding appropriate housing for those that they serve. Historically, the homeshare model worked well as homeowners with extra space opened their home to people with disabilities. With housing costs so high, few homeowners have extra space and, if they do, they are more likely to rent it on the private market.
- 4% of owner survey respondents and 8% of renter survey respondents reported that their home was unsuitable for their mobility and accessibility needs.
- Interviews with organizations that work with seniors or people with disabilities found that it is not uncommon for people with disabilities to live in housing that does not meet their needs due to affordability and lack of supply.

## Housing for Seniors

The Housing Needs of Aging Adults Study addressed the needs of seniors housing in Chilliwack in depth. Key findings from that study are as follows:

- Most existing housing stock was not built with seniors needs in mind and many seniors are not aware of the housing and support services available to them.
- Service providers report capacity and funding constraints in addressing all the needs they are seeing and anticipate this gap will grow as the seniors population grows.
- Incomes for non-family seniors (living alone or with unrelated roommates) will fall short of cost of living increases and non-family seniors are expected to face increasing housing challenges.
- Most housing options with supports for seniors have waitlists and seniors who are waiting may receive lower levels of care than necessary. Seniors who are unable to immediately access the care they require may see their health deteriorate, leading to the need for intensive care sooner.
- Newer communities of care offer excellent services but may be out of reach for lower and moderate income seniors. There is a need for communities of care for all income levels.
- Not all seniors are able to access the in-home supports they require for varying reasons. Some are unaware of the options available; others are not able to afford the support they need.
- Most vulnerable seniors (living alone, isolated) may be slipping through the cracks. Without family support, frail seniors may see their living conditions deteriorate. Service providers report that they are seeing extremely poor living conditions in some seniors homes and that in some cases, they are unable to provide services due to safety risks to staff.
- Seniors on fixed income who rent are facing challenges in the private rental market as costs have gone up far higher than their incomes. Redevelopment of older rental housing and non-market seniors housing may be challenging as a number of buildings are located in the floodplain and will need to be redeveloped to the flood construction level. Redevelopment also puts existing tenants at risk because finding new rental options is often far more expensive than previously rented units.

- The categorization of Chilliwack for the SAFER Subsidy has not kept up with the rising cost of renting.

## **Housing for Families**

- Among households with children, lone-parent households, which are predominantly headed by woman, face the greatest challenges in both the homeownership and rental markets.
- The homeownership gap analysis showed that lone-parent families making the estimated median income earned less than was required to afford the average sales price for any unit type. While Chilliwack does have some very low cost homeownership options through small apartment units or mobile homes, it is clear that lone-parent families have limited options in the homeownership market.
- The rental gap analysis found that lone-parent families making the estimated median household income would not earn enough to afford the median rent for a two- or three-bedroom apartment. In the rental market as well, lone-parent families have limited options.
- As of March 2019, there were 42 families on BC Housing's Housing Registry, waiting for non-market units in Chilliwack to be available.

## **Shelters for Individuals Experiencing Homelessness and Housing for Individuals at Risk of Homelessness**

- The 2020 FVRD Homeless Count and Survey Report identified 306 individuals living homeless in Chilliwack on the night of the count. This is an increase from 221 in 2017. Respondents to the count and survey reported that Among count and survey respondents, the top three reasons for having lost housing were family or relational conflict, including conflict and abuse; addiction; and income being too low. Respondents were asked what was keeping them from finding a place of their own and the top answer was that rent was too high. When asked about solutions to homelessness the top answers were lower rent and employment and higher income.
- The City and local organizations have been working to increase the stock of housing for those experiencing or at risk of homelessness, including the opening of 92 units of modular housing, the need continues to outpace supply. As housing costs have risen in Chilliwack, there are fewer options for those on Income Assistance or making very low incomes to find housing in the private market.
- Addressing the needs of those who are considered "hard to house" by service providers remains a challenge. Among these are individuals who may have had negative experiences with housing and service providers in the past, and who may additionally deal with significant mental health and/or addictions challenges. Stakeholders also reported that there were some individuals experiencing chronic homelessness that chose not to be housed, though the reasons for this may vary.

## 7 Glossary

The glossary below identifies commonly used terms and phrases in demographic and housing statistics.

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

<https://www03.cmhc-schl.gc.ca/hmip-pimh/en#TableMapChart/59/2/British%20Columbia> – Core Housing Need, Activity Limitations

**Adequate Housing Standard:** “[Housing] not requiring any major repairs.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

**Affordable Housing Standard:** “[Housing with] shelter costs equal to less than 30% of total before-tax household income.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

**Census Family:** Census families include couples with and without children, and a single parents with children living in the same dwelling. Census families are restricted to these family units and cannot include other members inside or outside the family (including a grandparent, a sibling, etc.). Grandchildren living with grandparents (and without a parent) would also count as a census family.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/fam004-eng.cfm>

**Core Housing Need:** “A household is said to be in 'core housing need' if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards).” Some additional restrictions apply.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

**Economic Family:** A group living together in the same dwelling who are “related to each other by blood, marriage, common-law union, adoption, or a foster relationship.” Economic families could include multigenerational families, siblings living together, etc.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/fam011-eng.cfm>

**Household Income:** The sum of incomes for all household members.

**Household Maintainer:** A person in a household who is responsible for paying the rent, mortgage, taxes, utilities, etc. Where multiple people contribute, there can be more than one maintainer.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage008-eng.cfm>

**Headship Rate:** The proportion of individuals of a given age group who are primary household maintainers.

**Household Type:** “The differentiation of households on the basis of whether they are census family households or non-census family households.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage012-eng.cfm>

**Income:** For the purposes of this report, unless otherwise indicated, income refers to “total income” which is before-tax and includes specific income sources. These specific income sources typically include employment income, income from dividends, interest, GICs, and mutual funds, income from pensions, other regular cash income, and government sources (EI, OAS, CPP, etc.). These income sources typically do not include capital gains, gifts, and inter-household transfers, etc.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop123-eng.cfm>

**Labour Force:** The labour force includes individuals aged 15 and over who are either employed, or actively looking for work. This means that the labour force is the sum of employed and unemployed individuals. Individuals not in the labour force would include those who are retired.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop056-eng.cfm>

**Non-Family Households:** Households which do not include a census family.

**Other Family or Other Census Family:** When comparing households one way to distinguish between households is by “household family types.” These types will include couples with children, couples without children, lone-parent families, and non-family households; they will also include “other families” which refer to households which include at least one family and additional persons. For example, “other family” could refer to a family living with one or more persons who are related to one or more of the members of the family, or a family living with one or more additional persons who are unrelated to the family members.

**Participation Rate:** The participation rate is the proportion of all individuals aged 15 and over who are in the labour force.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop108-eng.cfm>

**Primary Household Maintainer:** The first (or only) maintainer of a household listed on the census.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage020-eng.cfm>

**Seniors:** Individuals aged 65 and over.

**Shelter Cost:** “Shelter cost’ refers to the average monthly total of all shelter expenses paid by households that own or rent their dwelling. Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water, and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage033-eng.cfm>

**Subsidized Housing:** “Subsidized housing’ refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/dwelling-logements017-eng.cfm>

**Suitable Housing Standard:** “[Housing that] has enough bedrooms for the size and composition of resident households.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

**Supportive housing:** A type of housing that provides on-site supports and services to residents who cannot live independently.

<https://www.bchousing.org/glossary>

**Supportive Housing for Seniors:** This document defines assisted living and long term or residential care options as supportive housing for seniors.

**Transitional Housing:** “A type of housing for residents for between 30 days and three years. It aims to transition individuals to long-term, permanent housing.”

<https://www.bchousing.org/glossary>