

QUALITATIVE QUESTIONS

Question 1

Please provide a brief history of how housing in the community has been shaped by forces such as employment growth and economic development, transportation, and migration. Please include any long-term housing challenges the community has faced.

- Mission until more recently has been made up of primary single family detached housing. The rental option has been primarily secondary suites.
- Only recently has the housing shifted to include smaller format housing – townhouse and apartments.
- Today Mission is seeing more diverse housing starts than previous decades – a few market rental and strata apartment buildings, which includes a few units of affordable housing under the City's Density Bonusing Policy, and one BC Housing Building with about 50 units for supportive housing.
- Mission continues to plan and build a significant number of single family and townhouses.
- Housing is primarily fueled by employment growth in the region as the commuter rate in Mission is over 60%.
- Transit service and economic development is being outpaced by housing placing more demand and need on transit within and connecting to Mission.
- People have seen Mission as an affordable place to buy a house but that has changed. Now people are seeking rental housing and smaller format market housing in Mission because of being squeezed out of neighbouring municipalities resulting in more rental buildings, more suites and more townhouses.
- Homeless rates have increased, turn away data from organizations such as SARA for Women is mind blowing and you can find precarious postings from single moms on craigslist looking for housing. Our schools have indicated that families are struggling.
- Senior governments have invested very little in housing in Mission with very few housing projects built and 2 CMHC HAF grant application rejections.
- High cost of housing relative to income, historically low vacancy rates, and a lack of adequate housing supply mean many residents struggle to secure and maintain housing.

Question 2

Please detail the existing municipal housing policy and regulatory context, including approved housing strategies, action plans and policies within Official Community Plans (OCPs).

- A recent Mission Housing Needs report was approved in February 2025.
- Mission also completed an earlier robust Housing Needs Study in 2020 that included significant community engagement.
- Mission's Affordable Housing Strategy was approved in February 2022. It includes 13 key initiatives addressing housing affordability.
- Mission hired an Affordable Housing Consultant that has been supporting the City since the completion and adoption of the Affordable Housing Strategy.
- Mission is in the process of developing several affordable housing policies that have been drafted and waiting for completion of the Housing Needs Assessment to inform the economic analysis the City is undertaking with land economist experts. The policies address Tenant Protection and Relocation, 1 to 1 replacement, Affordable Housing Reserve Fund Bylaw, Mission Rental Connect and much more. Significant engagement with the public and stakeholders underpins this work.
- The OCP Update recently adopted by Council in May was scoped to focus on housing, economic development and amenities for all. The housing policy section is robust and the land use designations integrate housing diversity.
- A substantial secondary suites program was planned and implemented recently as per the Affordable Housing Strategy priority actions.
- The City has developed two affordable housing strategies to accompany 2 HAF grant applications that were both rejected.
- Council recently adopted the Mobile Home Tenant protection and relocation Policy.
- The OCP includes a Childcare section with policy directions and a detailed wellness section recognizing the intersection of housing and social infrastructure.
- Mission's 2018 OCP includes policies addressing housing affordability and provisions for density bonusing that provide a community benefit including affordable housing units.
- Mission's Zoning bylaw includes density bonusing provisions in Section 113 and the bylaw was updated in 2024 to incorporate Small Scale Multi-unit Residential units in all urban residential zones.
- The TOA Bylaw was approved in August 2024 and is reflected in the 2025 OCP.
- Council has approved several neighbourhoods plans in the last few years and is embarking on further planning.
- The City has had an Affordable Housing Team working with community partners to get new affordable Housing built.
- The City has adopted a FastTrack Program to streamline development and continually works with stakeholders to implement initiatives to streamline approvals.

Question 3

How have population changes in your community impacted your housing market?

Mission's current population is approximately 48,000 and is projected to grow by nearly 20,000 over the next 20 years. This indicates an annual growth rate of 2 % and almost 40% in the next 20 years! Demographic shifts include an increasing number of young families, long-term residents and newcomers. For example, the census does not isolate "refugee" counts at city level, however immigrants (recent arrivals) represent about 13-14% of Mission population (below provincial average of 30%).

Table 1: Estimated and Projected Population for the City of Mission, 2010 - 2041

Year	Population	Growth	Growth %	Estimated Working Age Population (15-64)	Share of Total Pop.
2010	37,053			25,824	70%
2011	37,302	249	0.7%	25,895	69%
2012	38,061	759	2.0%	26,427	69%
2013	38,220	159	0.4%	26,523	69%
2014	38,752	532	1.4%	26,897	69%
2015	39,540	788	2.0%	27,118	69%
2016	40,668	1,128	2.9%	27,879	69%
2017	41,727	1,059	2.6%	28,456	68%
2018	42,349	622	1.5%	28,715	68%
2019	43,202	853	2.0%	29,199	68%
2020	44,023	821	1.9%	29,595	67%
2021	44,859	836	1.9%	29,945	67%
2022	45,712	852	1.9%	30,376	66%
2023	46,580	869	1.9%	30,712	66%
2024	47,465	885	1.9%	31,044	65%

Mission's proximity to Vancouver plays a significant role in shaping its housing market dynamics. As housing costs in Vancouver continue to soar, many individuals and families who can no longer afford to live in the metropolitan area are increasingly turning to Mission as a more affordable alternative. During COVID years a lot of people chose to move to Mission and surrounding Fraser Valley area to be able to live in a bigger place and work remotely. This migration pattern has significant implications:

1. **Increased Housing Demand:** The influx of people from Vancouver and its surrounding areas is dramatically increasing housing demand in Mission.
2. **Rising Housing Prices:** As demand grows, housing prices in Mission are being pushed upward, making the market less affordable for long-time residents and newcomers alike.
3. **Intensified Affordability Challenges:** The spillover effect from Vancouver's housing crisis is exacerbating affordability issues in Mission.

As Mission's population grows, the number of dwellings being constructed is not keeping up with this growth. In 2023, 343 new housing units were built. At the same time, the city's population grew faster, at nearly 2000 new residents. To

address this shortfall, more housing units would be needed. More housing for Mission residents also speaks to the need for a variety of housing types to satisfy the needs of families, young and senior residents and people with health and mobility needs.

Compared to the provincial average, the cost-of-living index is lower in Mission, but this is not enough to offset the substantial burden of housing costs. As the spillover effect from Vancouver continues and economic pressures persist, addressing these housing issues will require careful planning and potentially innovative solutions to ensure that Mission remains an affordable and attractive place to live for both long-time residents and newcomers.

The tables below depict how population increase, and demographic changes impact the housing market in Mission:

2.2.1 Population		
Characteristic	Data	Value
Total Population (Number)	2016	38,554
	2021	41,519
Population Growth (Number)	Total	2,965
	Percentage	7.7%
Age (Years)	Average	40
	Median	40
Age Distribution	0 - 14 years	7,815
	15 - 64 years	27,215
	65+ years	6,495
Mobility	Non-movers	35,425
	Non-migrants	2,245
	Migrants	2,600

2.2.2 Demographic Information		
Characteristic	Data	Value
Immigrants	Total	6,865
Non-Immigrants	Total	33,430
Recent Immigrants (2016-2021)	Total	715
Interprovincial Migrants (2016-2021)	Total	855
Indigenous Identity	Total	3,380

Question 4

How have employment and labour conditions (e.g., prevalence of precarious employment, temporary or seasonal workforces, reliance on less predictable sectors such as natural resources, agriculture, tourism, etc.) in your community impacted housing supply and demand?

- Mission has limited employment opportunities and the commuter rate is high therefore growth in these sectors in other communities drives population growth in Mission. People who work and study in other communities look to Mission for housing options.
- Mission experiences a significant outflow of residents working in other municipalities in the Fraser Valley and Metro Vancouver. The city operates as a 'commuter' style of community where the daily out-migration of employable age residents also results in daily needs for food and some retail shopping occurring near work locations outside of the city. Through the OCP policies, the city is addressing this concern by expanding the areas where businesses can be located, with the goal of providing a better balance between living and working in Mission. Mission residents who are employed in the construction sector often are employed elsewhere and are not directly contributing to addressing Mission's needs for the construction of affordable housing.
- The need for people living in Mission to commute drives up the cost of housing even further factoring in mobility costs.

Question 5

Please describe the housing needs and challenges of priority populations in your community, specifically for the 13 groups identified by CMHC: women and their children fleeing domestic violence; women-led households (especially single mothers); seniors 65+; young adults aged 18-29; Indigenous peoples; people with physical health or mobility challenges; people with developmental disabilities; people dealing with mental health and addiction issues; veterans; 2SLGBTQIA+; racialized groups; recent immigrants (including refugees); and people experiencing homelessness.

In most communities, regionally, the priority populations are the most vulnerable in terms of lacking housing options that they can call "affordable". Mission is also faced with this challenge. City of Mission recognizes that the disproportionate challenges faced by single mothers, transgender or nonbinary people, and Indigenous households highlight the need for equity-focused policies. For example, a single mother in Mission may hold multiple jobs, only to find herself priced out of safe and sufficiently large housing options. An Indigenous Elder may struggle to maintain a home in need of repairs due to limited income. A real-life example in Mission is in 2022, during the development of the city's Affordable Housing Strategy, over 400 children facing domestic violence were turned away from SARA for Women, due to lack of capacity – this proportion has likely increased by 2025.

In the creation of Mission's Official Community Plan (OCP), it was estimated that total housing demand in Mission would reach 7,287 units by 2044. To meet this demand, approximately 364 new units will be required annually, resulting in a total of 1,822 additional market housing units needed by 2029. As such, these targets are unrealistic to

achieve with the current market trends and economic slowdown in development in general. This could change in future with improvement in the local economy.

According to the latest point-in-time count:

- 65% of people experiencing homelessness in Mission have been without housing for two years or more, reflecting systemic challenges in providing long-term solutions.
- Physical and mental health challenges are increasingly prevalent among people experiencing homelessness in Mission.
- The proportion of people aged 60 or older experiencing homelessness has risen from 12% in 2017 to 19% in 2023.

Homelessness is projected to rise both nationally and in Mission; the contributing factors include tariffs imposed by USA, job losses/high unemployment rate, growing food prices and insecurity, decreasing incomes, rising poverty, as well as local challenges such as rising construction and labour costs, unaffordable housing and persistent supply shortages. Vulnerable populations, including seniors, single parents, and indigenous households, face mounting barriers to stability.

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	Data	Value
All households experiencing CHN	Total (Households)	1,230
	Percentage (of all households)	9%
CHN in households with women and/or children fleeing domestic violence	Total (Households)	
	Percentage (of priority group)	
CHN in households led by women	Total (Households)	690
	Percentage (of priority group)	12.4%
CHN in households led by single mothers	Total (Households)	280
	Percentage (of priority group)	24.3%
CHN in households led by senior(s) aged 65-84	Total (Households)	355
	Percentage (of priority group)	10.7%
CHN in households led by senior(s) aged 85+	Total (Households)	35
	Percentage (of priority group)	12.7%
CHN in households led by young adult(s) aged 18-29	Total (Households)	65
	Percentage (of priority group)	9.4%
CHN in Indigenous-led households	Total (Households)	180
	Percentage (of priority group)	12.3%
CHN in visible minority-led households	Total (Households)	150
	Percentage (of priority group)	6.8%
CHN in Black-led households	Total (Households)	0
	Percentage (of priority group)	0%

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	Data	Value
CHN in new-immigrant-led households	Total (Households)	0
	Percentage (of priority group)	0%
CHN in refugee-led households	Total (Households)	25
	Percentage (of priority group)	13.5%
CHN in households with a same-sex couple	Total (Households)	*
	Percentage (of priority group)	*
CHN in households with Transgender member(s)	Total (Households)	25
	Percentage (of priority group)	15.6%
CHN in households with Non-Binary member(s)	Total (Households)	
	Percentage (of priority group)	
CHN in households with member(s) with physical health and/or mobility challenges	Total (Households)	310
	Percentage (of priority group)	7%
CHN in households with member(s) with developmental disabilities	Total (Households)	220
	Percentage (of priority group)	8.3%
CHN in households with member(s) dealing with mental health and addictions issues	Total (Households)	110
	Percentage (of priority group)	6.7%
CHN in households with Veteran member(s)	Total (Households)	40
	Percentage (of priority group)	10.7%
CHN in people experiencing homelessness	Total (people)	
	Percentage (of priority group)	

Acknowledging these complexities, it is evident that traditional housing units are insufficient to meet the full needs of people experiencing homelessness. Programs tailored to these groups can provide pathways to stability and opportunity, for e.g. purpose-built form of subsidized housing for these priority populations that will need funding assistance and deep subsidies from senior governments. Without this help, the proportion of these groups is likely to increase significantly, further worsening risks for groups that are already at the risk of homelessness.

Question 6

How has your community engaged with priority populations? Please provide an overview of the methodology and assumptions used to conduct engagement with priority groups. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations). If a private individual has been engaged, please anonymize and remove any identifying features from the narrative.

The Housing Needs study in 2020 included a robust engagement strategy of interviews, open houses, and stakeholder meetings. Community tables are well established in Mission and partnerships with Fraser Health are strong. Through the myriad of projects and plans and studies completed and implemented by the City over the past few years from neighbourhood plans to the Wellness Strategy, to the current Housing Needs Report and Affordable Housing Strategy, OCP update, and more, robust engagement has occurred across the community and with these groups. For example, focusing on the 2020 Housing Needs Report, over 20 stakeholders were engaged, and intentional outreach to community members who may not contribute regularly to local planning and decision making ensuring diverse representation. Engagement was held in inclusive, safe spaces that were familiar and convenient, sensitive to people's life histories and circumstances. Interviews, phone calls, stakeholder meetings, one-on-one discussions at dinner events, online engagement and more. Youth, front line workers, First Nations, non-profits, community tables and other stakeholders were engaged.

Question 7

Please describe local factors that are believed to contribute to homelessness in your community (e.g., the closing of a mental health facility, high numbers of refugee claimants, etc.).

Understanding homelessness trends in Mission requires both point-in-time (PIT) counts and annual estimates to provide a more complete picture of the need for homelessness support. PIT counts, which are conducted on a single night, offer a snapshot of homelessness but do not capture the full scope of people experiencing homelessness throughout the year (many people come in and out of homelessness within a year. PIT counts also reflect only those who self-identify as experiencing homelessness. Using a growth rate consistent with past trends, the number of people experiencing homelessness in Mission is projected to increase as shown below:

- The PIT count is projected to increase by 28% from 197 in 2025 to 253 by 2029, an increase of 56 people over four years.
- The PIT count is projected to increase by 83% from 253 in 2029 to 463 in 2044, an increase of 210 people over 15 years.

To estimate annual numbers, a multiplier was applied, based on turnover patterns observed in other jurisdictions. This accounts for people who cycle in and out of homelessness, including those who temporarily secure housing but return to homelessness later.

Applying this method provides an estimate of an additional 42 people per year, producing the following figures:

- The estimated annual count is projected to increase by 28% from 591 in 2025 to 759 by 2029, an increase of 168 people over four years.
- The estimated annual count is projected to increase by 83% from 759 in 2029 to 1,389 in 2044, an increase of 630 people over 15 years.

Projected homelessness estimates in the City of Mission:

	2025	2029	2044
PiT Count	197	253	463
Projected Additional People	-	56	210
Annual Count	591	759	1,389
Projected Additional People Per Year	-	168	630

Annual estimates, which account for turnover in the homeless population, provide a more accurate reflection of the total demand for homelessness support and related services.

This projected increase of 798 additional people experiencing homelessness from 2025 to 2044 highlights the urgent need for expanded transitional and supportive housing options in Mission, as well as immediate policy interventions to mitigate worsening housing instability and ensure adequate support for vulnerable populations.

Other factors that impacted homelessness in Mission could be around impacts of COVID when people moved further away from Vancouver to be able to afford a bigger place and work remotely. This jacked up rental and home purchase prices in Mission.

The following table outlines the estimated support needs for addressing homelessness in Mission based on projected increases in homelessness. The distribution of beds and units follows a phased implementation approach, ensuring a gradual expansion of resources to accommodate increasing demand:

- Emergency shelters (immediate and crisis support) - estimated 6 additional beds needed by 2029 and by 2044, a total of 29 beds will be required.
- Transitional housing (short-term, structured support) to help people from diverse backgrounds stabilize before moving into permanent housing - 32 transitional housing units will be required by 2029 and by 2044, the need is projected to reach 132 units.
- Supportive housing (long-term housing with integrated services) for people experiencing chronic and complex homelessness, will need an additional 22 units by 2029 for a total of 30. By 2044, the total need will increase to 98 units.

The table below depicts additional Housing Support and Shelter needs (up to 2044):

	1-Year Forecast (2024 - 2025)	3 Year Forecast (2026- 2029)	14 Year Forecast (2030- 2044)	20 Year Forecast (2024 - 2044)
Emergency Shelters (Beds)	8	6	15	29
Transitional Housing (Units)	10	32	90	132
Supportive Housing (Units)	8	30	60	98
Total Support Needed	26	68	165	259

The table below depicts the projected Housing demand up to 2044:

Program Type	2029	2044	Total
Housing Demand (from Memorandum)	1,822 ⁵	5,465	7,287
Emergency Shelters (Beds)	14	15	29
Transitional Housing (Units)	42	90	132
Supportive Housing (Units)	38	60	98
Total	1,916	5,630	7,546

Question 8

Please identify temporary and emergency relief resources available for individuals experiencing homelessness in your community (e.g., number of shelter beds, resource centres, transitional beds available). If possible, please indicate whether capacity levels are commensurate with need.

The current Housing Needs Report indicates that the community will require 20 transitional housing units, 17 supportive housing units, and 4 additional emergency shelter beds by 2029 to address the demand for support for individuals experiencing homelessness. Below is a table showing the general landscape of supportive housing as taken from the 2020 Housing Needs Report.

Emergency & Short-Term Supportive Housing Supply			Shortfall		
	# of Units/Beds (Current)		Waitlists	Turn - Aways (2018/2019)	Average Daily Turn- Aways
	Men	Women			
Emergency Shelter Haven in the Hollow	21	6	n/a	3,080	8.5
Second-Stage Housing Rivendell	32	12	27	n/a	n/a
Total Permanent Spaces:	65				
Extreme Weather Response (seasonal) Haven in the Hollow Elks Hall MY House (Youth)	22 (MCSS) 22 (additional as of 2019) 6 Youth (MY House)		n/a	402 (Nov 1- Mar 1, 2018/2019)	3.4
Total Seasonal Spaces:	50				
BC Housing Homeless Programs (time-limited rent supplements) Homeless Prevention Program Homeless Outreach Program	20* 15*		n/a	n/a	n/a
Total Rent Supplements (HOP, HPP):	35				
Total all Categories:	150			4,020	11.9

**These are the number of supplements provided by BC Housing. Distribution of supplements is managed by MCSS and numbers may vary.*

Question 9

Some groups, including students, those in congregate housing, and temporary foreign workers, may be excluded from publicly available core housing need data sources. Communities are encouraged to use this section to describe the housing needs of these respective populations to ensure that all groups are represented in their HNR.

Mission is served in part by the University of the Fraser Valley (UFV), but there is no student housing in the Mission UFV campus; it is in Abbotsford. As of 2022-2023, there were 432,260 students (headcount) enrolled, according to the Ministry of Post-Secondary Education and Future Skills. Data was not available from Mission for the number of student housing units. Student housing may impact housing demand during the academic year.

Mission has significant aging and youth populations. These are the two vulnerable demographic groups. As the population continues to grow, an assessment of needs for institutional presence in Mission is required and it should prioritize healthcare and education to ensure adequate healthcare services and learning opportunities to help secure the future of Mission. Recent Provincial data reports that 85% of youth never attend extracurricular programs, despite over half expressing interest in physical, outdoor, and afterschool activities. This gap in youth programming highlights a need for more recreational opportunities and dedicated spaces that support the social and personal development of young people. The importance of education to develop critical thinking, logical decision making, boosting creativity, and interacting with people helps students develop the right qualifications and educational background that will increase their chances of landing a fulfilling job and in contributing meaningfully to the community and the local economy. The city may not have accurate data on youth, students and temporary foreign workers, but numbers in these categories have grown due to various reasons

explained earlier. The 2021 census gives an idea of the trends of race, culture and ethnic composition which may include temporary foreign workers:

3. Race, Culture, and Ethnic Composition (Census 2021)

Approximate breakdown for Mission (Census 2021):

- **European origin:** ~71%
- **South Asian:** ~7%
- **Indigenous Peoples:** ~7% (primarily Stó:lō and affiliated Nations)
- **Filipino:** ~3%
- **Chinese, Korean, and Southeast Asian:** ~3% combined
- **Other visible minorities:** ~9%

Youth Engagement during the OCP consultation process was very useful. Here is a snapshot:

Youth Engagement

Development of this OCP was supported in part by a PlanH grant that provided funding to support youth involvement in the OCP creation process. Between September 2024 and March 2025, the City of Mission and Fraser Health engage more than 700 youth and youth-serving organizations as part of the project.

By the numbers...

- 7** pop-up events at the Youth Centre
- 10** workshops with 15 Youth Voice Committee members
- 111** long-form survey responses
- 560** survey responses from youth in Mission schools

Key Takeaways

Youth are thinking about housing affordability. Youth are concerned that they may not be able to stay close to family and in Mission long-term given everything they hear and experience related to the housing market.

Youth want to be able to get to the places they want to go with transit, but often can't. This is especially true for those youth who want to access destinations outside of Mission.

Youth want to be close to nature. Respondents valued amenities like Heritage Park, Centennial Park, and the Fraser River, and would like more opportunities to be able to get to them on their own without needing adults.

Students value safe, well-lit streets with trees, sidewalks, and separation from traffic for both walking and biking. Feeling safe and comfortable being out in and moving around Mission was something not all youth feel they can be right now, but is something they would like to have.

Question 10

How have average rents changed over time in your community? What factors (economic, social, national, local, etc.) have influenced these changes?

*Please note that questions 10 and 11 have been combined as one response.

Question 11

How have vacancy rates changed over time? What factors have influenced this change?

Mission's proximity to Vancouver plays a significant role in shaping its housing market dynamics. As housing costs in Vancouver continue to soar, many individuals and families who can no longer afford to live in the metropolitan area are increasingly turning to Mission as a more affordable alternative. During COVID years a lot of people chose to move

to Mission and surrounding Fraser Valley area to be able to live in a bigger place and work remotely. This impacted both: the purchase price as well as the rental market. City has been making significant strides in encouraging building of more housing options, which resulted in a reduction in vacancy rate of 0.9% in 2023.

5.5.1 Rental Vacancy Rate by Year		
Characteristic	Data	Value
Rental vacancy rate (percent, by year)	2016	1.4%
	2017	0.5%
	2018	1.6%
	2019	0.2%
	2020	0.8%
	2021	2%
	2022	7.3%
	2023	0.9%

The City’s affordable housing implementation framework aligns with the (OCP) update and the Community Wellness Strategy, ensuring that housing initiatives support complete community outcomes—social, built, economic, and environmental. Understanding the current state and lived experience of renters is especially important in the post-COVID context. Temporary income benefits during the pandemic provided essential relief to many renters and may have shown an improvement for renters in formal data sources for this period. As these benefits are no longer disbursed to low-income renters, the community engagement process has been instrumental in revealing the renewed and evolving housing challenges they face.

City’s Phased and Inclusive Approach:

As part of the affordable housing implementation work, the City of Mission carried out a two-phase engagement strategy during Spring and Summer 2024:

Phase 1 – Partner-Led Engagement:

- Included a four-part “Lunch and Engage” series with non-profits, Indigenous organizations, developers, and social services.
- Focused on reviewing and refining draft policy areas: Tenant Protection, Maintenance Bylaws, Rental Retention, and Financial Tools.

Phase 2 – Direct Renter Engagement:

- Targeted outreach through pop-up cafés, drop-ins, interviews, and conversation circles.
- Prioritized equity and inclusion, focusing on seniors, youth, lone-parent families, persons with disabilities, and those at risk of displacement.

Key Findings from Renter Engagement:

Affordability and Access

- **Rents are unaffordable** for many residents; most pay \$1,000–\$2,000/month, often exceeding 70% of their income.
- High demand and long **BC Housing waitlists (up to 10 years)** exacerbate stress and instability.

Housing Stock and Suitability

- Rental options are **limited in variety and size**, affecting large families, refugees, and Indigenous households.
- Many renters live in **shared, unsuitable units**, facing overcrowding and tension due to lack of alternatives.

Tenancy Rights and Agreements

- Many renters lack formal agreements or understanding of their rights.
- Vulnerable renters—especially those on disability benefits—feel **discriminated against or uninformed** about their protections.

Community and Support Services

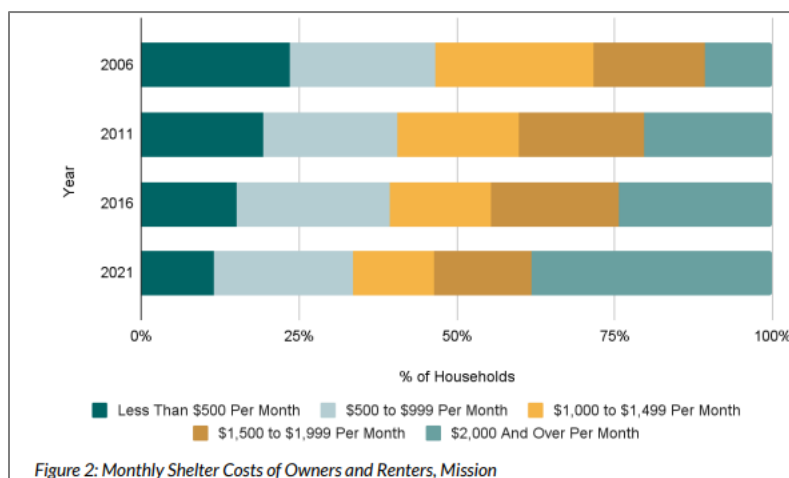
- Social isolation is common; renters often rely on **churches or schools for support**.
- There's a **strong desire for safe, inclusive community spaces** and better access to legal and housing advice.

Information Channels and Rental Scams

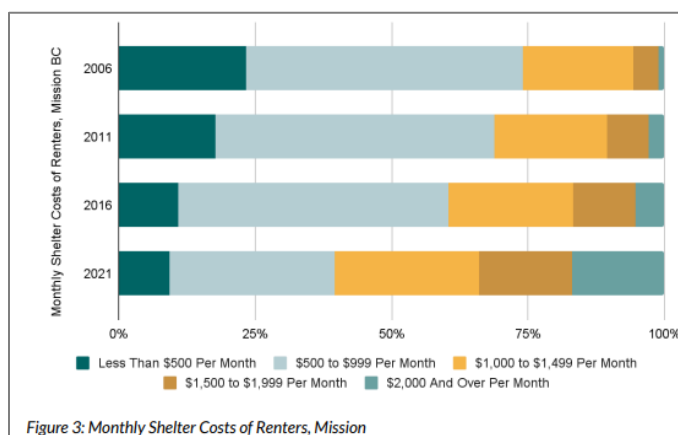
- Renters primarily find housing via **social media**, but report risks from **fraud and scams**.
- Participants expressed the need for a **trusted, City-supported rental listing platform** (e.g., Mission Rental Connect). Mission Rental Connect Platform needs to be explored in future – it will be a centralized hub for rental listings, tenant and landlord rights and responsibilities awareness, Mission housing and service matching and tenant-landlord liaison services, and support referrals across Mission's rental options.

The renter engagement process has provided rich, actionable insights that reinforce and expand the Affordable Housing Strategy's core goals. Some actionable items are currently being worked on and likely to be completed in 2026.

Rising Costs and Shifting Realities Over the past 15 years, Mission has transformed from a community with relatively manageable housing costs to one with widespread lack of affordability. In 2006, most households paid between \$500 and \$1,999 monthly for shelter, with one quarter of them in the \$1,000–\$1,499 range. Fast forward to 2021, and nearly 40% of households now pay over \$2,000 monthly, compared to just 10.7% in 2006.



For homeowners, the story is similarly sobering. In 2006, a quarter of homeowners paid between \$1,000 and \$1,499 monthly, but by 2021, almost half (44.7%) faced monthly shelter costs exceeding \$2,000. Renters, too, have felt the pinch: while half of renters paid under \$1,000 in 2006, this dropped to just 30% or renters by 2021, with nearly 17% now paying over \$2,000. These housing costs are beyond the means of many families, young professionals, and seniors.



In Mission, the affordability gap is growing between those who are renting and those aspiring to buy. Renting a modest apartment now demands an annual income of \$90,200, while purchasing a detached home requires an income of \$196,216, a threshold far beyond what most households can achieve. For example, consider single-parent families. With median incomes between \$62,400 and \$81,000, these households can barely afford to rent a room, let alone an apartment or home. For couples earning the median \$115,000, apartments are attainable, but houses are well out of their financial reach. These disparities highlight how someone's income bracket can dictate whether they can secure stable housing, creating barriers that are deeply felt by families across Mission.

The Rental Squeeze

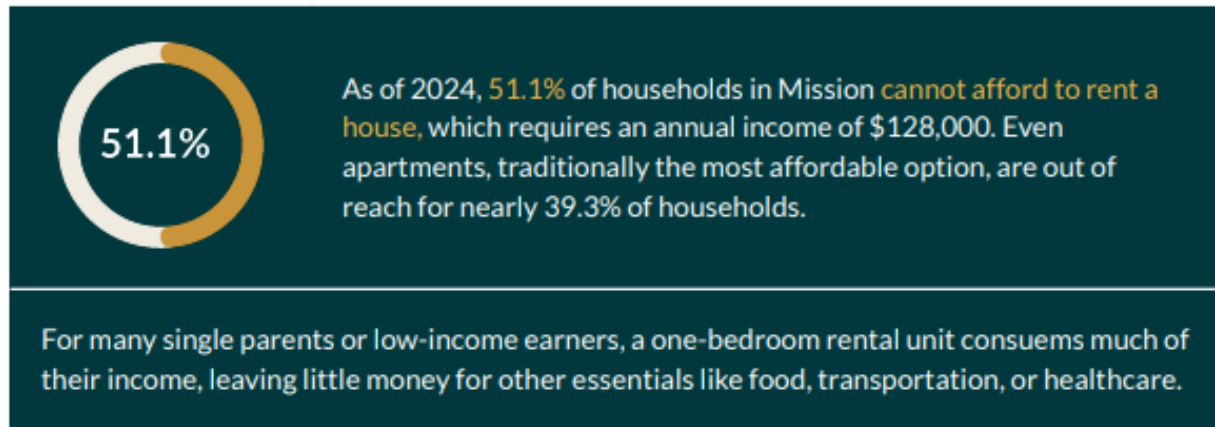


Table 2: Households Priced Out of Rental Market and Minimum Incomes Required to Afford Rent by Dwelling Type, Mission, 2024

Type of Dwelling	Average Rent Prices 2024	Number of Households Priced out	% of Households Unable to Afford Rent	Minimum monthly income needed to afford rent	Minimum annual income needed to afford rent
Apartments	\$2,255	5,535	39.3%	\$7,517	\$90,200
Condos	\$2,850	6,395	45.4%	\$9,500	\$114,000
Houses	\$3,200	7,200	51.1%	\$10,667	\$128,000
Rooms	\$1,150	2,125	15.1%	\$3,833	\$46,000

Table 3: Households Priced Out of Rental Market and Minimum Incomes Required to Afford Rent by Number of Rooms, Mission, 2024

Size of Dwelling	Average Rent Prices 2024	Number of Households Priced out	% of Households Unable to Afford Rent	Minimum monthly income needed to afford rent	Minimum annual income needed to afford rent
Studio	\$1,676	3,820	27.1%	\$5,587	\$67,040
1 bedroom	\$1,821	3,820	27.1%	\$6,070	\$72,840
2 bedroom	\$2,200	5,535	39.3%	\$7,333	\$88,000
3 bedroom	\$3,610	7,200	51.1%	\$12,033	\$144,400

These challenges disproportionately affect marginalized groups. Indigenous families, newcomers, and women-led households face barriers to finding housing and maintaining financial stability. Without intervention, existing inequalities will deepen, forcing many to leave Mission.

Question 12

How have trends in core housing need changed over time between both tenant and owner-occupied households?

- While the core housing need (CHN) rate in Mission dropped from 12.7% in 2016 to 9.0% in 2021, renters remain disproportionately affected:
 - 21.5% of renters are in CHN, a vulnerable demographic that includes single-mother-led households (24.4%), Indigenous households (12.3%), and refugee claimants (13.5%).
- Overcrowding conditions have worsened:
 - The percentage of households in overcrowded conditions rose from 3.8% in 2016 to 4.8% in 2021.
 - Renters face the greatest challenges, with 10.4% living in overcrowded conditions, up from 7.5% in 2016.

Question 13

In the last five years, how many affordable units for low and very low-income households have been built, and how many have been lost? If data is not available, please describe how the loss of affordable housing units may have impacted your community.

The City's affordable housing implementation framework aligns with the Official Community Plan (OCP) update and the Community Wellness Strategy, ensuring that housing initiatives support complete community outcomes. Mission welcomes a small but **steadily increasing number of immigrants and refugees**, largely through regional settlement programs coordinated with **Fraser Valley Regional District** and **Fraser Health**. Until the newcomers settle with a job, they usually fall under the low and very low-income households. In addition to this, the seniors, indigenous people, single mothers and other vulnerable groups may also fall in this category.

Historically, the City has not collected data on unit size (number of bedrooms) or tenure for completed or demolished housing units. To strengthen data management, the City is implementing a new tracking system to streamline development applications and staff workflows. While limited data was available for this reporting period, completed unit size and tenure counts in this interim report are based on estimates derived from building permit submissions before unit size data collection began. For example, permits for single-family dwellings are assumed to represent three-bedroom units, while detached accessory dwellings (such as coach or garden homes) are assumed to represent two-bedroom units. Going forward, the City has updated its data collection inputs to align with housing targets reporting required each year.

The City is constantly working on streamlining development approvals (rezonings, subdivisions, development permits and building permits) – two such effective measures are outlined below:

FastTrack Program (May 5, 2025)

- Description: Launched to streamline development approvals and reduce processing times for qualifying applications.
- Alignment with Housing Targets: Speeds delivery of new housing units.

Amenity Cost Charge (ACC) Bylaw 6349-2025 (May 5, 2025)

- Description: Adopted to provide more transparent and efficient cost recovery for growth-related infrastructure.
- Alignment with Housing Targets: Supports timely infrastructure delivery, which enables housing development.

Other efforts include: The Secondary Suites Program (May 16, 2024)

- Description: City-wide program to legalize suites and increase rental supply. Registration campaign completed and program fully implemented.
- Alignment with Housing Targets: Increases rental stock and ensures safety and compliance.

The table below (Number of Housing Units by Category and Type) prepared for year one provincial housing targets reporting, gives a snapshot of how many affordable housing units were built and lost past year: an additional 92-unit apartment building with all affordable housing units was completed after this report was completed.

Section 3: NUMBER OF HOUSING UNITS BY CATEGORY AND TYPE (Unit Breakdown Guidelines)				
Record the number of housing units in each category below for the reporting period and cumulatively since the effective date of the HTO. Definitions are provided in the endnote.				
	Completions (Reporting Period)	Demolitions (Reporting Period)	Net New Units (Reporting Period)	Net New Units (Since Effective HTO Date)
Units by Size				
Studio	Refer to Note 2	Refer to Note 2	Refer to Note 2	Refer to Note 2
One Bedroom	50	Refer to Note 2	50	50
Two Bedroom	179	Refer to Note 2	179	179
Three Bedroom	109	24	85	79
Four or More Bedroom ¹	n/a	n/a	n/a	n/a
Total	338	24	314	314
Units by Tenure				
Rental Units ² – Total	229	0	229	229
Rental – Purpose Built	209	0	209	209
Rental – Secondary Suite	13	0	13	13
Rental – Accessory Dwelling	7	0	7	7
Rental – Co-op	0	0	0	0
Owned Units	109	24	85	85
Total	338	24	314	314
Units by Rental Affordability				
Market	179	0	179	179
Below Market ³ – Total	0	0	0	0
Below Market – Rental Units with On-Site Supports ⁴	50	0	50	50
Total	229	0	229	229

Question 14

Please describe available affordable and community housing options and needs/gaps currently in your community. Examples can include:

- a. Are any of these affordable housing units accessible or specifically designed for seniors, including long-term care and assisted living?***
- b. Does your municipality provide rent supplements or other assistance programs that deepen affordability for households?***
- c. Is your community in need of supportive housing units with wrap-around support, such as for those with disabilities?***

The majority (80%) of housing units needed in the next five years are identified as being for market housing, forming the bulk of Mission's housing landscape. According to the Housing Needs Report, the market housing segment is crucial for accommodating the projected population increase, a major driver of housing demand in Mission. Within this category of housing, the allocation for Low-End Market Rental units is 19.7% and for Affordable Home Ownership (18.9%), that will provide housing options across various income levels. This is important for addressing suppressed household formation and additional local demand for families and individuals looking to form new households or for purchasing their first homes.

The Housing Needs Report also speaks to the needs of the City's most vulnerable populations including those experiencing Extreme Core Housing Needs and Homelessness. By allocating 20% of the housing stock to non-market options, this distribution ensures adequate support for those who cannot afford market-rate housing.

The following table summarizes the spectrum of market housing needed in the city over the next five years and 20 years. The 80% allocation to market housing encourages private sector investment in housing development.

Housing Needs for the Workforce, 2026-2041

	2029 Need	2044 Need
Low End Market Rental Housing	381	1,140
Affordable Home Ownership	411	1,367
Purpose-Built Market Rental	381	1,140
Secondary Market Rental	350	912
Total	1,523	4,559

The Affordable Housing Strategy has laid the groundwork for new initiatives that advance affordable housing, safe and secure housing, and tenant relocation, along with the creation of an affordable housing reserve fund (AHRF). Developed on the basis of the 2020 Housing Needs Assessment (HNA), the strategy outlines a clear framework for implementing the targets identified in the HNA.

Mission's Affordable Housing Strategy is a 10-year plan designed to address housing needs and provide diverse housing options, including new approaches for safe and secure housing and tenant relocation, while building on established housing gaps. The strategy focuses on providing a variety of housing options, including rental housing, transition homes for women and children in crisis, housing for people with disabilities, seniors' housing, culturally safe housing for Indigenous residents, and family housing. It also incorporates emerging priorities such as support for SARA for Women, which builds additional housing for women and children escaping family violence. Developed with input from the city's Sustainable Housing Committee and staff, the strategy includes several key components, as outlined below.

- **Diverse Housing Options:** The strategy aims to provide a variety of housing solutions that address identified gaps from the 2020 HNA. In addition to rental housing, transition 33 homes, and supportive housing options, it introduces culturally safe housing for Indigenous residents and family housing with multiple bedrooms. New initiatives ensure safe and secure housing while activating tenant relocation strategies and establishing an AHRE. This work has begun and likely to be completed in the first quarter of 2026.
- **Partnerships and Collaboration:** The strategy emphasizes collaboration with senior levels of government, nonprofit organizations, developers, faith organizations, and the private sector. These partnerships help increase the supply, diversity, and affordability of housing in Mission. They also enhance the capacity for implementing supportive measures, such as the Tenant Relocation and Protection policy, which brings residents and nonprofits together to build additional affordable housing and shelter spaces.
- **Implementation Priorities:** The strategy identified 23 key areas, with 13 prioritized for the first three years. These included streamlining the development approvals process, supporting housing for women and children fleeing violence through initiatives like SARA for Women, advising on growth management and OCP policies for housing affordability, revising and clarifying the density bonusing program, creating an AHRE, and developing a Tenant Relocation and Protection policy. These prioritized strategies create a clear pathway to address both the immediate and long-term housing challenges outlined in the 2020 Housing Needs Assessment and this updated housing needs report.
- **Focus on Rental Housing:** Expanding rental housing remains a priority, with the strategy including plans to build 1,315 rental units between 2020 and 2024 to address the rental shortage. Beyond 2024, projections used in the OCP indicate that an additional 2,610 rental units will be required between 2024 and 2044 to accommodate renter households. A draft Standard Maintenance Bylaw (for rental properties) is ready and likely to be adopted in the first quarter of 2026.
- **Addressing Homelessness:** The strategy targets the need for shelter spaces and housing for people experiencing or at risk of homelessness, recognizing the increasing number of people facing housing insecurity. The integrated approach of

safe and secure housing initiatives further bolsters efforts to provide stable, supportive environments.

- **Monitoring and Reporting:** Regular updates, including quarterly progress reports, ensure transparency and track the implementation of identified priorities and actions. This process supports the ongoing integration of new strategies into the overall framework and confirms that both longstanding and emerging housing needs are met. The strategy prioritizes partnerships and collaboration with senior levels of government, nonprofit organizations, and the private sector, aligning with the complex nature of housing needs identified in the projections, particularly for non-market housing segments like supportive and transitional housing. This collaborative approach can be leveraged to meet the projected need for 638 supportive housing units and 747 transitional housing units over 20 years.

The City has also taken several actions to reduce the gaps and enable housing development, including:

- **Streamlined Development Approvals:** Launched the FastTrack Program on May 5, 2025, to reduce processing times for qualifying applications, and adopted Amenity Cost Charge (ACC) Bylaw 6349-2025 on the same date to support infrastructure delivery.
- **Updated Land Use Planning Documents:** Adopted an updated OCP Bylaw 6350-2025 on May 20, 2025, emphasizing affordable housing and diverse options; various Zoning Bylaw updates, including alignments with Bills 44 and 47, to increase density and housing diversity.
- **Innovative Approaches and Pilot Projects:** Fully implemented the Secondary Suites Program on May 16, 2024, to legalize suites and increase rental supply. Also planned is an Affordable Housing Innovation Day for 2026. This will be a stakeholder event to explore new housing models and partnerships.
- **Partnerships:** Ongoing collaborations with non-profits, community groups, and senior governments, including grant applications and support for affordable housing projects, continued partnerships with First Nations, such as the Crown land transfer with Leq'a:mel, Mathexwi, and Sema:th First Nations, and water service collaboration with Kwantlen First Nation for a 65-unit affordable housing project.
- **Other Housing Supply Related Actions:** Implementation of the Affordable Housing Strategy, including the Mobile Home Tenant Relocation Strategy (Fall 2024) and planned Tenant Relocation.
- **Zoning Bylaw Updates:**
 - a. Zoning Amending Bylaw 6341-2025-5949(181) – Short-term rental regulations (adopted May 20, 2025). Aligns with provincial standards and returns housing stock to long-term residential use.
 - b. Zoning Amending Bylaw 6337-2024-5949(179) – UC300 text amendment (adopted April 7, 2025). Introduced new zoning district and rezoned parcels to support housing growth.

- c. SSMUH Alignment Amendments (Bill 44) – Adopted July 17, 2024. Allows up to four units per lot within the Urban Growth Boundary (UGB).
- d. Transit-Oriented Areas (TOA) Bylaw 6292-2024 – Completed Summer 2024. Aligns with Bill 47 to increase density near transit.

Question 15

This final section aims to determine how your community anticipates using the results and findings captured in the HNR to inform long-term planning, as well as concrete actions that can address identified needs. Please use the following questions to describe how those linkages will be made.

- a. How will this HNR inform your OCP, housing policies and/or actions going forward? For example, if the HNR identifies specific needs in your community across the housing spectrum – such as housing needed for priority populations, units for large households in denser form factors, more diverse structural types such as missing middle housing, or more affordable and higher-density housing near transit – how could actions and changes in policy and planning help address those needs?***

The OCP was updated at the time the housing needs report was underway. Information from the Housing needs report directly informed the updates. The consulting team also included a land economist that helped prepare housing data trends aligning with the Housing needs report informing the OCP. The OCP housing section was prepared in collaboration with the City's Affordable Housing Coordinator. The section has depth and direction for making a difference addressing partnerships with senior government, the development community, and non-profits. It recognizes the many intersections of other city aspects, social supports, and collaboration needed. The data informed the land use update ensuring the housing continuum is supported by designations.

- b. How will data collected through the HNR help direct those plans and policies as they aim to improve housing locally and regionally, and how will this intersect with major development patterns, growth management strategies, as well as master plans and capital plans that guide infrastructure investments?***

The data informed land designations to meet anticipated growth and housing needs. A robust framework for social infrastructure is provided in the OCP informed and supported by the housing data. Many policy directions in the Housing, wellness, economic and land use strategy sections seek to close the gap on needs identified in the HNR. Many actions recommended in the OCP are to ensure social infrastructure and services, engineering services and other housing supports are continued to be planned and monitored at a more detailed level through future neighbourhood planning, City strategy updates and further study.

- c. Based on the findings of this HNR, and particularly the projected housing needs, please describe any infrastructure gaps that may potentially limit the ability of your community to support forecasted growth unless they are addressed, or that could facilitate more complete and resilient communities. This can relate to any type of enabling infrastructure needed for housing, including fixed and non-fixed***

assets, as well as social, community or natural infrastructure. Communities are encouraged to illustrate how infrastructure gaps impact their housing systems and growth. Examples of types of enabling infrastructure may include:

Policies in the OCP direct future planning, partnerships and monitoring to ensure the anticipated growth in housing and population is supported by the city systems and government services to support. Policies address directions for a range of aspects from public transit, to engineering infrastructure, to indoor and outdoor amenities, social infrastructure, Climate change and more. The OCP is diverse in recognizing intersections and strategies to address a wide range of city issues. This planning is made possible by the data on housing and helps us to prepare.

End of Document