

# Canada Community-Building Fund Requirements

## *Qualitative Questionnaire / City of Abbotsford*

**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.

**Answer 1:** Abbotsford has grown rapidly and evolved from a 'City in the Country' into the 'Hub of the Fraser Valley'. Abbotsford grew significantly in the 1970's and 80's when single detached housing was the norm and could be delivered quickly and efficiently. By 2012 Abbotsford's population had reached 140,000 and the majority of the urban area was built-out.

In this context, the City's development pattern and policy has shifted from largely 'greenfield' development to redevelopment and urban infill. This future growth pattern was solidified through the bold new vision set by the 2016 Abbotsforward OCP update, as well as subsequent plan development in City Centre, Historic Downtown, UDistrict, McKee, and infill areas.

With the exception of a few large undeveloped parcels and Abbotsford's last greenfield neighbourhood (McKee Neighbourhood Plan), the majority of future growth will be accommodated inwards and upwards through redevelopment of existing neighbourhoods and commercial areas.

Below is a brief summary of some of the unique local factors that shape Abbotsford's housing context. Unless otherwise noted, data comes from the 2021 Census:

- i. Abbotsford is the largest municipality in BC by land area, with approximately 72% of the land base in the Agricultural Land Reserve (based on the City's GIS analysis). While residential uses are permitted in the ALR, the vast majority of the population lives within the Urban Development Boundary.
- ii. With a substantial agricultural community comes a tendency towards multi-generational households. As a result, the city's average household size (2.8 ppl/unit) is significantly higher than the BC average (2.4 ppl/unit).
- iii. Between 2011 and 2021 the proportion of residents who own their own home decreased from 74% to 67%.
- iv. Between 2011 and 2021 the price of homes more than doubled, while the cost of renting a home also increased substantially (CMHC Rental Market Survey).
- v. Income growth has not kept pace with housing costs, climbing by 24% since 2016.

- vi. The proportion of Abbotsford residents aged 65 years or older has been increasing and is projected to continue doing so. This is placing increased demand on housing and health services.
- vii. Based on the Province's Housing Needs Report Methodology, there are approximately 2,236 households in extreme core housing need in Abbotsford, which is down from 2,595 in 2016.

**Question 2:** Please detail the existing municipal housing policy and regulatory context, including approved housing strategies, action plans and policies within Official Community Plan (OCPs)

**Answer 2:** The City's housing policy and regulatory context includes the Official Community Plan (2016), Affordable Housing Strategy (2020), Housing Needs Report (2021), Interim Housing Needs Report (2024), Homelessness Action Plan (2022), and Housing Accelerator Fund Action Plan (2023). In addition, the City is currently updating the Official Community Plan, with an emphasis on increasing housing supply.

- i. The **2016 Official Community Plan (OCP)** includes a set of housing policies to support diversity, affordability, innovative design, family friendly housing, age friendly housing, and non-market housing. In addition, the OCP land use framework supports a range of housing types, with the highest density development directed towards areas with the best access to transit, services, and amenities.
- ii. The **2020 Affordable Housing Strategy** identifies potential actions and tasks that the City and its partners could undertake to build on funding programs from provincial and federal governments. Functionally, the strategy provides 2 key areas where the City can focus:

**Strategy Area 1: Housing Supply** seeks to increase the availability of diverse housing options for all stages of life across the housing continuum. This strategy area features the following actions:

- Use local government levers to facilitate affordable housing development and diversify housing options.
- Increase funding and investment supports for affordable housing projects.
- Explore land acquisition opportunities.
- Preserve and maintain existing affordable housing stock.

**Strategy Area 2: Partnerships and Coordination** encourages collaboration and innovation with existing and new community partners in the delivery, preservation, and operation of housing options. This strategy area includes the following actions:

- Identify opportunities to implement the Housing Strategy through federal and provincial programs, and community partnerships with Indigenous, non-profit and private sector partners.
  - Work with partners to advocate to increase investment in housing in Abbotsford and collaborate on solutions.
  - Build local capacity and knowledge to innovate on housing.
  - Develop education and outreach approaches for engaging with residents and stakeholders around affordable housing.
- iii. The **2021 Housing Needs Report** was prepared pursuant to 2018 provincial legislation requiring all local governments to collect and analyze data identifying current and future housing needs. The findings from the HNR aim to prioritize key areas of housing need, supporting the implementation of the City's Affordable Housing Strategy.
- iv. The **2024 Interim Housing Needs Report** updated the 2021 Housing Needs Report. It used a new methodology developed by the Province of BC to determine housing need.
- v. The **2022 Homelessness Action Plan** establishes five high-level goals, including:
- Strengthen Community-Based Services and Programs
  - Enhance Abbotsford's Internal Responses to Homelessness by Strengthening Policy, Developing Staff Capacity, and Augmenting the Use of City Facilities to Address Homelessness
  - Coordinate and Convene Service and Housing Providers to Strengthen Responses to Homelessness in Abbotsford
  - Advocate for Stronger Federal and Provincial Support
  - Develop and Implement New Strategies for Better Tracking, Understanding and Communicating Progress on Homelessness
- vi. The **Housing Accelerator Fund Action Plan** formed the basis for the City's successful Housing Accelerator Fund application in 2023. The Action Plan included the following seven initiatives:
- Expand accessory unit permissions & legalize unauthorized suites
  - Redesignate land along arterial roads to allow ground-oriented, multi-unit development
  - Facilitate infill development, including additional missing middle housing, without the need for rezoning
  - Enable affordable housing on City-owned properties

- Broaden Neighbourhood Centre land use designation density permissions
  - Expand density bonus program and allocate revenue to affordable housing
  - Conduct a Development Application Process Review (DAPR)
- vii. In late 2023 the City launched a comprehensive planning process to update the **Official Community Plan**. The OCP update process, slated for completing at the end of 2025, has a particular emphasis on increasing housing supply. Updates to the land use plan, housing policies, and coordinated zoning bylaw amendments all seek to ensure that Abbotsford can meet its housing needs well into the future.

**Question 3:** How have population changes in your community impacted your housing market?

**Answer 3:** Abbotsford is a rapidly growing community. Based on Statistics Canada population estimates (2023), the 2021 population was 164,806, up 11.3% since 2016. In comparison, B.C. as a whole grew 7.1% and the Fraser Valley Regional District grew 9.8% over the same period.

This rate of growth has placed increasing pressure on the housing market. Both owned and rental housing costs have increased significantly since 2016, while incomes have not kept pace.

**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?

**Answer 4:** Abbotsford has a substantial agriculture industry which employs many temporary or seasonal workers. In 2022 the City completed AgRefresh, a three-stage planning process to update policies and regulations related to agriculture, including housing in agricultural areas. The City facilitates housing for farm workers, including full-time farm worker residences, temporary farm worker housing, and accessory farm dwelling units, all of which provide options and help relieve housing pressure in the city.

**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.

**Answer 5:** As a local government, the City of Abbotsford does not currently maintain detailed, disaggregated data on priority populations beyond what is collected through the federally mandated Point-in-Time (PiT) Count. The 2024 PiT Count identified 465 individuals experiencing homelessness in a 24-hour period, with data offering limited but valuable insights across some priority groups.

**Key challenges and observations include:**

- **Women and their children fleeing violence / Women-led households:** 36% of those surveyed identified as women, up from 29% in 2023. This number likely underrepresents the actual count, as women disproportionately experience hidden homelessness, including couch-surfing and informal sheltering situations to avoid violence.
- **Seniors 65+:** 17% of respondents were aged 60 or older, up from 16% in 2023. This signals growing vulnerability among older adults, who may be priced out of the market or have fixed incomes inadequate for rent.
- **Young adults (18–29):** Youth are a key group impacted by homelessness, with 45% of respondents having experienced homelessness for the first time under the age of 25. This suggests prevention and early intervention are critical.
- **Indigenous peoples:** 34% of respondents identified as Indigenous, compared to only 5.2% of Abbotsford's general population. Indigenous people remain significantly overrepresented in local homelessness, reflecting the ongoing impacts of colonialism, intergenerational trauma, and systemic barriers.
- **People with physical, developmental, or cognitive disabilities:** 55% of respondents identified a physical disability; 38% reported a learning or cognitive impairment; and 27% had an acquired brain injury. Nearly all respondents (97%) reported at least one health challenge.
- **Mental health and substance use:** 63% of respondents reported mental health issues and 78% indicated substance use. Over half (54%) experienced concurrent disorders, contributing to complex barriers to housing stability.
- **Veterans and 2SLGBTQIA+:** These populations were included in the survey, but due to low local service engagement or underreporting, specific disaggregated data is not currently available at the municipal level.
- **Racialized groups, newcomers, refugees:** 8% of respondents identified as immigrants or refugees, most of whom had lived in Canada for 10 years or more. While this is lower than the general population rate (28.6% immigrants), it still highlights the role systemic challenges may play for newcomers in accessing safe and affordable housing.
- **People experiencing homelessness:** The PiT Count captured a **14.5% increase** in the number of people experiencing homelessness compared to 2023. 66% reported experiencing homelessness for over a year. Encampments

and vehicle living are increasingly common, with 51% and 34% respectively reporting these as living arrangements in the past year.

We anticipate future implementation of the Homeless Individuals and Families Information System (HIFIS) will improve our ability to monitor housing needs across all priority populations.

**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.

**Answer 6:** The City of Abbotsford does not provide direct services to individuals experiencing homelessness or those within CMHC's priority population categories. As a result, the City does not independently conduct engagement activities with individuals or private citizens within these groups.

However, insights into priority populations have been indirectly obtained through:

- **The 2024 Point-in-Time Count**, which included over 200 completed surveys administered by trained community partners, and was supported by individuals with lived/living experience of homelessness.
- **Local partnerships** with social service agencies, many of whom do conduct direct engagement and service provision to these groups. The PiT Count was developed collaboratively with more than 25 community organizations, including service providers for youth, women, and Indigenous peoples.
- **Community development work – specifically through Abbotsford ACCESS**, a municipally led coordination table that brings together service providers, healthcare, housing, and outreach teams to address complex social challenges. While the City does not provide services directly, this work helps ensure service providers are aligned and responsive to the needs of priority populations.

The City's role has primarily been as a convener and fund administrator through the Reaching Home program, and it relies on local community, provincial, and federal partners—including BC Housing, Fraser Health, and Employment and Social Development Canada (ESDC)—to engage directly with clients and carry out targeted consultation and service delivery. It is anticipated that future implementation of Homeless Individuals and Families Information System (HIFIS) will further support data collection and engagement tracking across priority populations.

**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.).

**Answer 7:** Several interrelated factors contribute to homelessness in Abbotsford:

- **High Cost of Housing:** According to CMHC, the average rent for a 1-bedroom apartment in 2024 was approximately \$1,290/month, while income assistance rates typically earmark only ~\$500/month for housing. This gap makes it nearly impossible for many individuals to secure stable accommodations, especially those on fixed incomes.
- **Low Vacancy Rate:** With a rental apartment vacancy rate in 2024 of 1% (CMHC Rental Market Survey), the local housing market is highly competitive. Landlord preference often favours tenants with higher income or stable employment, creating barriers for those on income assistance, with disabilities, or experiencing health challenges.
- **Mental Health and Substance Use:** According to the 2024 PiT Count, 78% of individuals experiencing homelessness indicated substance use was part of their journey, and 63% reported mental health issues. Many also experienced concurrent disorders (54%), which compounds barriers to housing and employment.
- **Immigration Pressures:** According to the 2021 Census, Abbotsford had 43,190 immigrants, representing 28.6% of the population—a 31.7% increase since 2016. Many newcomers face language, employment, and discrimination-related barriers to housing.
- **Discrimination and Conflict:** 27% of PiT Count respondents identified discrimination or conflict with landlords as the cause of their housing loss. An additional 32% cited interpersonal or family conflict.
- **Health-Related Factors:** 26% of PiT Count respondents said that health issues—including mental health, addiction, or physical illness contributed to their most recent loss of housing.
- **Intergenerational Impacts and Systemic Disadvantage:** 36% of PiT Count respondents had been in government care as children or youth, and 54% of Indigenous respondents reported connections to Indian Residential Schools. These systemic factors are critical in understanding long-term housing instability.

Abbotsford is also facing growing visibility of encampments and vehicle-dwelling, with the PiT Count showing 51% of individuals lived in an encampment and 34% in a vehicle over the past year. These patterns reflect both a lack of affordable housing and limited access to supportive options for those with complex needs.

**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.

**Answer 8:** The City of Abbotsford has 210 shelter and transition house beds, as of the most recent Point-in-Time Count in October 2024. On the night of the count, 197 of

these beds were occupied, reflecting near full utilization. In addition to shelter beds, there are limited transitional housing spaces, including those operated by local non-profit partners, and a small number of resource centres and outreach services providing day-time support, food, and connections to housing and health services.

However, current capacity is not commensurate with the level of need. In 2024, 465 individuals were identified as experiencing homelessness in Abbotsford—a 14.5% increase from 2023—indicating that more than half of individuals experiencing homelessness had no access to a shelter bed on the night of the count. The gap is further exacerbated during extreme weather events, where temporary mats or emergency shelter spaces are activated, but still fall short of meeting demand.

Encampments and vehicle dwellings continue to grow, with 51% of respondents in the PiT Count indicating they had stayed in an encampment in the past year and 34% reporting they had lived in a vehicle. This demonstrates a growing reliance on informal and often unsafe living arrangements due to insufficient emergency and temporary housing options.

Overall, there is a need for low-barrier, accessible, and recovery-oriented shelter options as the system is operating beyond its intended capacity.

**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.

**Answer 9:** Abbotsford is home to the University of the Fraser Valley. According to the UFV 2018-19 Factbook, nearly 6,000 full-time students were enrolled in the 2018-19 school year, of which 18% are international students. In 2019, there were 200 beds for post-secondary students available in Abbotsford. A new student housing building consisting of 398 beds is anticipated for completion in fall 2025.

Abbotsford hosts many temporary/seasonal farm workers. In 2022 the City completed AgRefresh which was a planning process to update Abbotsford's agricultural policies and regulations. As part of this process, the City adopted new temporary farm worker housing regulations which enable more on-farm housing to help alleviate city-wide housing pressure.

**Question 10:** How have average rents changed over time in your community? What factors (economic, social, national, local, etc.) have influenced these changes?

**Answer 10:** According to the CMHC Rental Market Survey, the average cost of renting an apartment in Abbotsford increased by 49% between 2016 and 2022. This is likely the result of a combination of increasing costs of delivering new housing alongside a surge in housing demand. Abbotsford's population has been steadily increasing and the proportion of residents who rent their home has also been increasing.

**Question 11:** How have vacancy rates changed over time? What factors have influenced this change?

**Answer 11:** According to the CMHC Rental Market Survey, the vacancy rate of rental apartments in Abbotsford has increased from 0.5 in 2016 to 1.0 in 2024. While still below what is generally considered a healthy vacancy rate of 3%, the increase can be attributed to the more than 1,200 purpose-built rental units that the City issued building permits for between 2016 and 2022.

**Question 12:** How have trends in core housing need changed over time between both tenant and owner-occupied households?

**Answer 12:** Per the City's 2021 Housing Needs Report, in 2016, Abbotsford had 610 additional households in core housing need, compared to 2006, a 19% increase. In 2016, renters were almost twice as likely to be in core housing need than owners.

Per the City's 2024 Interim Housing Needs Report, in 2021, there were 1,720 households in extreme core housing need, 66% of which (1,140) were renters.

**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.

**Answer 13:** Over the past five years, approximately 30 units of supportive housing have been built in the City of Abbotsford. These units were developed and funded by BC Housing and are operated by local non-profit housing providers. While this reflects progress, it has not kept pace with the growing need for deeply affordable housing options.

Prior to that, approximately 125 units of supportive housing were built, and an additional 160 units are planned for development between now and 2026. All of these projects fall under the category of low-barrier supportive housing, meaning they are intended to serve individuals experiencing or at risk of homelessness with complex needs, rather than the broader population of low-income households.

There is currently no reliable local data on the number of affordable housing units lost over the same time period. However, anecdotal evidence and community feedback suggest that rental stock suitable for very low-income individuals has significantly declined, primarily due to:

- Demolitions or renovations of older, low-rent buildings;
- Private market turnover, where units are re-rented at much higher rates;
- Gentrification and redevelopment pressures in some areas.

This loss of low-cost units, coupled with a vacancy rate of 1% and rising rental prices, has exacerbated housing insecurity, especially for individuals on fixed incomes, income assistance, or disability supports. The lack of non-supportive affordable housing options means many individuals are left with no choice but to remain unhoused or cycle through emergency shelters.

**Question 14a:** Please describe available affordable and community housing options and needs/gaps currently in your community. Examples can include: Are any of these affordable housing units accessible or specifically designed for seniors, including long-term care and assisted living?

**Answer 14a:** Affordable and community housing options in Abbotsford primarily consist of supportive housing units developed by BC Housing and operated by non-profit organizations. These units are largely low-barrier and designed for individuals who are experiencing or at risk of homelessness.

While there are some seniors housing and assisted living options operated through the health system or by non-profit housing providers, there is a need for more affordable, accessible units specifically designed for seniors given the growing aging population. Waitlists are long, and many seniors on fixed incomes are unable to afford market rental housing, leading to housing instability or hidden homelessness.

**Question 14b:** Does your municipality provide rent supplements or other assistance programs that deepen affordability for households?

**Answer 14b:** The City of Abbotsford does not administer rent supplements directly. However, rent supplements are available in the community through provincial and federal programs, primarily administered by BC Housing and service providers funded through Reaching Home. The local Reaching Home strategy, managed by the City, supports case-managed housing placements that may include rent top-ups in partnership with non-profit providers.

While these programs help stabilize some households, funding is limited and does not meet the scale of demand, especially as rental rates continue to rise and more people are priced out of housing altogether.

**Question 14c:** Is your community in need of supportive housing units with wrap-around supports, such as for those with disabilities?

**Answer 14c:** Yes, the community has a growing need for supportive housing with wrap-around supports, particularly for individuals living with mental health issues, substance use, physical disabilities, and acquired brain injuries. The 2024 Point-in-Time Count showed that:

- 97% of individuals experiencing homelessness reported at least one health challenge.
- 63% reported mental health issues, and 78% reported substance use.
- Over half experienced concurrent disorders.

Existing supportive housing sites are consistently full, and many are not equipped to meet the needs of individuals requiring higher levels of care. There is also a lack of specialized units for people with mobility challenges or cognitive impairments. The absence of adequate wraparound supports can result in housing loss, even when a unit is secured.

In short, Abbotsford requires more diverse, purpose-built supportive housing options, with appropriate staffing and design, to meet the complex needs of its most vulnerable residents.

**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.

**Question 15a:** 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?

**Answer 15a:** In BC, local governments are now required to update their HNRs every 5 years and ensure that their OCPs and Zoning Bylaws have the capacity to accommodate 20 years of housing need. In addition, OCPs are required to include policies to address each class of housing need as outlined in provincial legislation.

**Question 15b:** 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?

**Answer 15b:** The HNR data is helping to inform the City's ongoing OCP Update process. Following the OCP Update the City will be updating its various master plans and strategies to reflect new growth/housing projections.

**Question 15c:** 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:

- i. Public Transit
- ii. Water/Wastewater Systems
- iii. Roads and Bridges
- iv. Schools, Parks, Community or Recreational Centres
- v. Broadband Service and Access
- vi. Climate Risks/Impacts

**Answer 15c:** The City has been taking significant action to increase housing supply in the community, including a comprehensive update to the Official Community Plan (currently underway). The substantial increase to housing capacity within the City's planning and regulatory framework will place substantial strain on existing infrastructure and services. While not insurmountable, the strain on infrastructure and services requires support from senior government. For instance, increased levels of transit service, increases to school capacity, and financial support for improvements to municipal infrastructure like roads and bridges, utilities, and recreation amenities are all needed to ensure that the increase in housing supply is supported by the infrastructure, services, and amenities needed to maintain a liveable city.