















## Guiding Principle 2

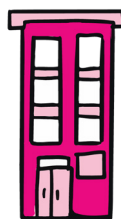
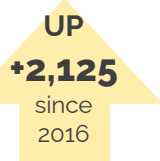
# Adopt strategies and actions to increase the supply and diversity of the housing choices available.

Inclusive housing focuses on policies and strategies which add to the supply and diversity of housing in the community. This includes exploring opportunities to increase access to both ownership and rental housing as well as the development of policies and initiatives designed to increase the supply of non-market housing. It also includes the development of strategies and initiatives that promote and support mixed-income housing and mixed-tenure housing along with strategies and initiatives that can add to the supply of social housing, co-op housing and other forms of non-market housing.

### Housing Choices Based on Tenure 2021



**25,790**  
Owners



**9,970**  
Renters



**Did you know?** Most households living in the City of Chilliwack own their own home (72.1%). At the same time, the number of renter households living in the City of Chilliwack increased by 1,195 households, meaning the potential for increased competition for the available rental housing units.

### Inventory of Non-Market Housing in the City of Chilliwack

**9,970**  
Number of renter households

**251**  
Number of renter households living in non-market housing

**26**  
Number of seniors non-market housing units

**225**  
Number of family non-market housing units

**Did you know?** Only 2.51% of the rental housing stock in the City of Chilliwack is non-market housing funded by BC Housing. This includes 26 units of seniors housing as well as 225 units of family housing.








### Guiding Principle 3

**Work to expand the mix of housing choices available and accessible to households with low and low-to-moderate incomes.**

Inclusive housing means giving people choices about where they want to live and the type of housing they want to live in. By adopting policies to allow for the addition of laneway housing, garden suites, coach house units and other types of accessory dwelling units, more people can live in established neighbourhoods with good access to transit and other services. By expanding the mix of housing choices, it adds to the overall social quality of life, and these choices contribute to the development of more diverse communities as well as support broader sustainability objectives.

### Mix of Housing Stock in the City of Chilliwack

|   |   |   |  |   |
|---|---|---|--|---|
|  |  |  |  |  |
| Single Detached   | Semi-detached, row house, or town house units                                       | Garden suites, laneway housing or other types of accessory units                    | Apartment units (Low rise or high rise stock)  | Moveable dwellings  |
| 19,285  | 6,935   | 1,670   | 7,440  | 420   |

Source: Statistics Canada, 2021 Census.

**Did you know?** In 2021, while single detached homes still accounted for most of the housing stock in the City of Chilliwack, coach house units, lane way housing, garden suites and other forms of accessory dwelling units accounted for approximately 4.67% of the total housing stock. This housing represents an important source of rental housing supply and can help to play an important role in responding to on-going housing needs.










### Guiding Principle 3

**Work to expand the mix of housing choices available and accessible to households with low and low-to-moderate incomes.**

### Sources of New Supply

|   |   |   |  |   |
|---|---|---|--|---|
|  |  |  |  |  |
| Single Detached   | Semi-detached, row house, or town house units                                     | Garden suites, laneway housing or other types of accessory units                  | Apartment units (Low rise or high rise stock)                                      | Moveable dwellings  |
| 1,200   | 1,010   | 145   | 870  | 85  |

Source: Statistics Canada, 2016 and 2021 Census.

**Did you know?** Between 2016 and 2021, most of the new housing stock in the City of Chilliwack was in the form of single detached homes while there were also a number of semi-detached, row house, or town house units that were added.



## Guiding Principle 4

# Understand and respond to on-going housing affordability pressures.

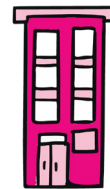
Housing affordability can be viewed as an income problem and a housing problem. It is an income problem in the sense that households falling at the lower end of the income range are more likely to experience greater housing affordability challenges. It is also a housing problem in the sense that most communities do not have enough housing available to meet the needs of people who have incomes that fall at the lower end of the income range. For example, people with intellectual and developmental disabilities who work are likely to have an annual income of less than \$20,000 per year which means that to be affordable they require housing that costs approximately \$500 per month. This is also the case for other single person households earning a minimum wage.

### Average Monthly Housing Costs 2021



**\$1,504**

Owners



**\$1,330**

Renters

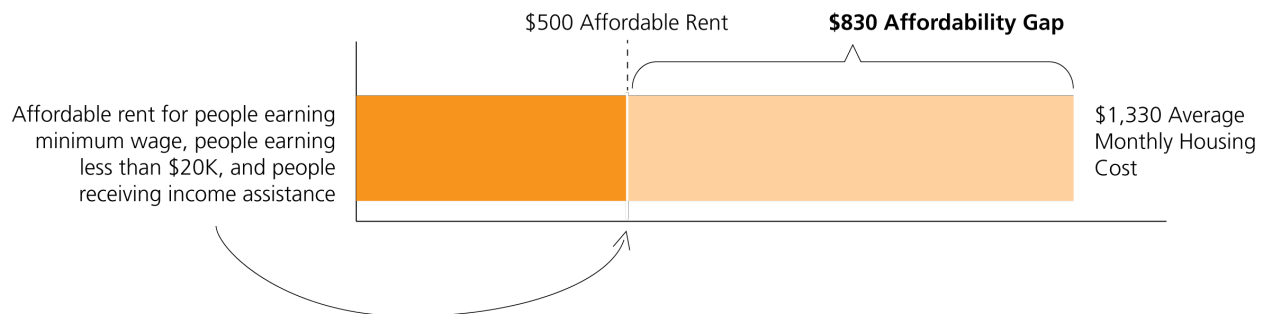
**Did you know?** In 2021, the average monthly housing cost for owners living in the City of Chilliwack was \$1,504 while the average monthly housing cost for renters was \$1,330. Based on these rent levels, a single person earning \$20,000 or less per year would face a significant affordability gap. This includes people who are earning minimum wage as well as most people with an intellectual and developmental disability who are working.



## Guiding Principle 4

# Understand and respond to on-going housing affordability pressures.

### Affordability Gap



**Did you know?** The affordability gap is calculated by taking the amount that a household could afford to pay based on 30% of their gross household income and subtracting the amount of the average monthly rent. As noted, for a household earning less than \$20K or minimum wage, an affordable rent would be \$500 per month. Based on the average monthly rent in the City of Chilliwack, the affordability gap would be more than \$830 for a household receiving income assistance or a household earning \$20,000 or less per year.



## Guiding Principle 5

# Focus on the needs of everyone who lives in the community including households across all income levels.

Inclusive housing is about building housing for everyone who lives in the community—people of all ages, abilities, and incomes. To create a deeper understanding of the full diversity of needs in the City of Chilliwack, it is necessary to look at the housing choices available to households at different income levels and rent ranges. One approach is to look at the income profile of households living in the City of Chilliwack to explore ways to increase the supply of housing affordable to the 'missing middle' as well as households falling at the lower end of the income range.

### Using the Median Household Income as a Basic Guideline



**\$85,000**

All Households



**\$39,200**

Single Person Households

Source: 2021 Census (2020 Incomes)

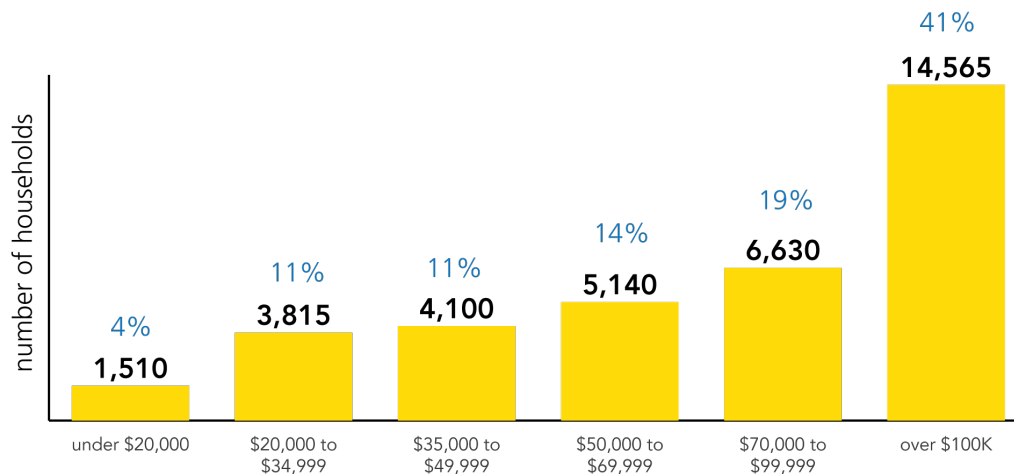
**Did you know?** To be considered affordable, a household should not be spending more than 30% of their annual household income on their housing costs. Based on the median household income reported in the 2021 Census, a household living in the City of Chilliwack could afford to spend an average of **\$2,125 per month** on their housing. At the same time, a single person household living in the City of Chilliwack could afford an average rent of **\$980 per month**.



### Guiding Principle 5

**Focus on the needs of everyone who lives in the community including households across all income levels.**

### Income Profile for Households Living in the City of Chilliwack



**Did you know?** Some communities also create housing targets based on the income profile of households living in the community, for example if 15% of the households in the City of Chilliwack have incomes of \$35,000 or less, then 15% of the new units which are built should have rents that are affordable to households within this income range.



## Guiding Principle 6

# Consider setting affordability thresholds or housing targets for households at different income levels and rent ranges.

Some communities have started to explore the use of different inclusionary housing models or approaches. To do this, a community must look at setting different affordability thresholds or housing starts for households at different income levels and rent ranges including housing that is targeted to households with **very low incomes** (incomes which are equal to less than 30% of the median household income), **low incomes** (incomes which are equal to between 30% and 50% of the median household income) as well as incomes which are considered to be **low to moderate** (incomes which are between 50% and 80% of the median household income).

### Setting Affordability Thresholds

The following reflects the basic affordability thresholds for the City of Chilliwack based on the median household income reported in the 2021 Census.

|  | Very Low Income | Low Income           | Low to Moderate Income | Moderate Income                   | Income that is Moderate & Above | Above Moderate Income |
|--|-----------------|----------------------|------------------------|-----------------------------------|---------------------------------|-----------------------|
| Income Thresholds (Area Median Household Income) | 30%             | 30% to 50%           | 50% to 80%             | Core Need Income Threshold (CNIT) | 80% to 120%                     | More than 120%        |
| Median income all households                     | \$25,500        | \$25,500 to \$42,500 | \$42,500 to \$68,000   | \$68,000                          | \$68,000 to \$102,000           | Above \$102,000       |
| Median income single households                  | \$11,760        | \$11,760 to \$19,600 | \$19,600 to \$31,360   | \$31,360                          | \$31,360 to \$47,040            | Above \$47,040        |

Guiding Principle 6

**Consider setting affordability thresholds or housing targets for households at different income levels and rent ranges.**



**Calculating the Related Affordable Rent Ranges**

The following shows the related affordable rent ranges for the City of Chilliwack based on the established affordability thresholds.

| Affordable Rent Ranges                                     | Very Low Income | Low Income       | Low to Moderate Income | Moderate Income | Income that is Moderate & Above | Above Moderate Income |
|--|-----------------|------------------|------------------------|-----------------|---------------------------------|-----------------------|
| Based on the Median Household Income                       | \$638           | \$638 to \$1,063 | \$1,063 to \$1,700     | \$1,700         | \$1,700 to \$2,550              | Above \$2,550         |
| Based on the Median Household for Single Person Households | \$294           | \$294 to \$490   | \$490 to \$784         | \$784           | \$784 to \$1,176                | Above \$1,176         |



## Guiding Principle 7

# Implement strategies to reduce the number of households with unmet housing needs.



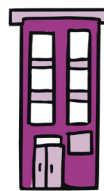
In Canada, core housing need is used to measure the level of unmet housing needs and includes people and households who are unable to find housing in their community which is suitable in size and in good repair without spending 30% or more of their income on their housing costs. Core housing need was first established as a way of determining eligibility for social housing with investments in social housing being designed to meet the needs of people who would otherwise be struggling to find housing in their community that they could afford with the resources they have.

### Households in Core Housing Need <sup>2021</sup>



4%

Owners



25%

Renters

**Did you know?** In 2021, 4% of all owners living in the City of Chilliwack and 25% of all renters fit the definition of core housing need. This translates into 3,525 households including 2,493 renter households.

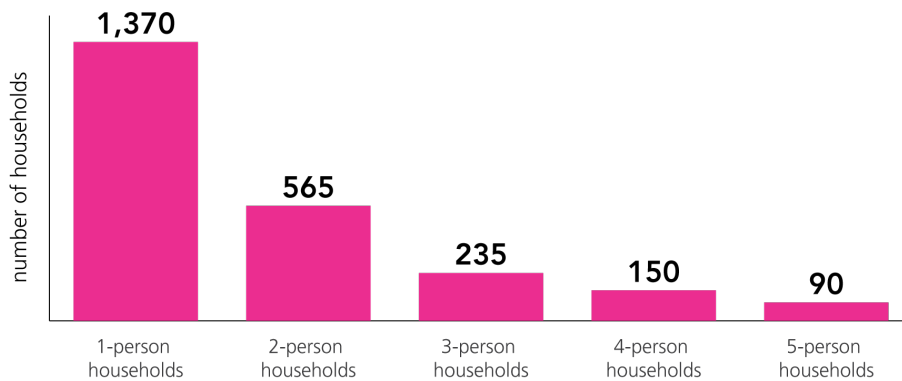


Guiding Principle 7

**Implement strategies to reduce the number of households with unmet housing needs.**



**Renter Households in Core Housing Need in Chilliwack (CSD)**



**Did you know?** Single person households are more likely to be in core housing need when compared to other households. For a single person household, their dependence on a single income can mean that they face greater challenge in finding and keeping housing that they can afford with the resources that they have available.



### Guiding Principle 8

**Develop targeted strategies to meet the needs of people and households in extreme housing need including people with intellectual and developmental disabilities who are at increased risk of homelessness.**



Households that are in extreme housing need are spending at least half of their income on their housing costs. These are households who are precariously housed and who are at increased risk of losing their housing through economic eviction.

#### **Renter Households in Extreme Housing Need** (spending 50% of more of their income on housing)

|  |  |  |   |  |
|--|--|--|---|--|
| <b>555</b><br>or 40.51% of<br>1-person households<br>that are in Core Need | <b>255</b><br>or 45.13% of<br>2-person households<br>that are in Core Need | <b>110</b><br>or 46.81% of<br>3-person households<br>that are in Core Need | <b>80</b><br>or 53.33% of<br>4-person households<br>that are in Core Need | <b>50</b><br>or 55.56 % of<br>5-person households<br>that are in Core Need |
|--|--|--|---|--|

**Did you know?** Almost 43.78% of renter households in core housing need in Chilliwack (CSD) are in extreme housing need. These are households that are spending more than 50% of their income on their housing costs.



### Guiding Principle 8

**Develop targeted strategies to meet the needs of people and households in extreme housing need including people with intellectual and developmental disabilities who are at increased risk of homelessness.**

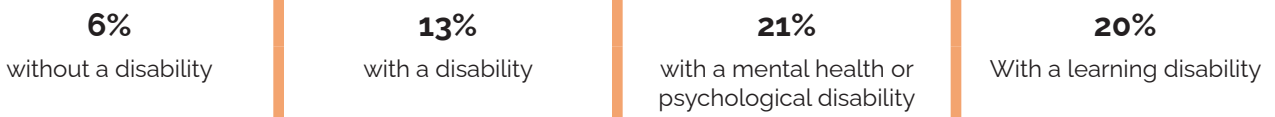
### Families and Individuals Experiencing Homelessness

| Nationally            |                     | Across British Columbia |                     |
|-----------------------|---------------------|-------------------------|---------------------|
| Absolute homelessness | Hidden Homelessness | Absolute homelessness   | Hidden Homelessness |
| <b>3%</b>             | <b>15%</b>          | <b>3.8%</b>             | <b>17.3%</b>        |

**Did you know?** In 2018 the Canadian Housing Survey found that 17.3% of all British Columbians experienced 'hidden homelessness'—people who live with others temporarily without a permanent home while 3.8% of the population experienced absolute homelessness.

Source: Statistics Canada. Insights on Canadian Society. March 2022. A Portrait of Canadians Who Have Been Homeless. Table 1. Rates of Unsheltered and Hidden Homelessness Experienced by Selected Characteristics, Canada 2018, published in Statistics Canada Report # 75-006-x, page 5.

### Experience of Hidden Homelessness in Canada



**Did you know?** In 2016 based on the findings from Canada's General Social Survey (2014), Statistics Canada reported that Canadians who had a learning disability were 2 times more likely to experience an episode of hidden homelessness when compared to the general population.

Source: Statistics Canada. Insights on Canadian Society. November 2016. Hidden Homelessness in Canada. Statistics Canada Report # 75-006-x, page 4.



## Guiding Principle 9

**Adopt an inclusive housing standard as a way to respond to gaps in the current housing system with a focus on ensuring that everyone has a place they can call home in communities where they feel included.**

It is clear households falling at the lower end of the income range will continue to struggle to find housing in their communities they can afford. The adoption of the principles set out in this report along with the use of an inclusive housing standard represents one possible approach for reducing the level of housing precarity experienced by families and individuals with limited incomes who are currently struggling to find and keep housing they can afford. The use of an inclusive housing standard also means providing for an expanded range of housing choices within the current housing system with a focus on ensuring that everyone has a place to call home in communities where they feel included.

### Current Affordability Thresholds—BC Housing Income Limits

The following table shows the different affordability thresholds and rent ranges for housing developed under BC Housing's—Housing Income Limits (HILS).

|                                      |  0 |  1 |  2 |  3 |  4+ |
|--------------------------------------|---|---|---|---|--|
|                                      | Studio  | 1-bedroom   | 2-bedroom   | 3-bedroom   | 4+bedrooms   |
| Housing Income Limits (HILS)         | \$39,500  | \$39,500  | \$54,000  | \$61,500  | \$67,000   |
| Affordable Rent Ranges Based on HILS | \$988   | \$988   | \$1,350   | \$1,538   | \$1,675  |

### Current Affordability Thresholds—CMHC's Core Need Income Thresholds

The following table shows the different affordability thresholds and rent ranges for housing that fits within the definition of core housing need.

|                                      | Studio   | 1-bedroom | 2-bedroom | 3-bedroom | 4+bedrooms |
|--------------------------------------|----------|-----------|-----------|-----------|------------|
| Core Need Income Thresholds (CNIT)   | \$26,333 | \$26,333  | \$36,000  | \$41,000  | \$44,667   |
| Affordable Rent Ranges Based on CNIT | \$658    | \$658     | \$900     | \$1,025   | \$1,117    |



## Guiding Principle 9

Adopt an inclusive housing standard as a way to respond to gaps in the current housing system with a focus on ensuring that everyone has a place they can call home in communities where they feel included.

### Define Your Affordability Thresholds

|  | Very Low | Low                  | Low to Moderate      | Moderate | Moderate & Above      | Above           |
|--|----------|----------------------|----------------------|----------|-----------------------|-----------------|
| <b>Income Thresholds (Area Median)</b> | 30%      | 30% to 50%           | 50% to 80%           | 80%      | 80% to 120%           | More than 120%  |
| <b>Median income of all households</b> | \$25,500 | \$25,500 to \$42,500 | \$42,500 to \$68,000 | \$68,000 | \$68,000 to \$102,000 | Above \$102,000 |
| <b>Median income single households</b> | \$11,760 | \$11,760 to \$19,600 | \$19,600 to \$31,360 | \$31,360 | \$31,360 to \$47,040  | Above \$47,040  |

### Define Your Affordable Rent Ranges

The following table shows the affordable rent ranges for households living in the City of Chilliwack based on a median household income of \$89,000 for all households and \$39,200 for single person households.

|  | Very Low | Low              | Low to Moderate    | Moderate                          | Moderate & Above   | Above          |
|--|----------|------------------|--------------------|-----------------------------------|--------------------|----------------|
| <b>Income Thresholds (Area Median)</b> | 30%      | 30% to 50%       | 50% to 80%         | Core Need Income Threshold (CNIT) | 80% to 120%        | More than 120% |
| <b>Median income of all households</b> | \$638    | \$638 to \$1,063 | \$1,063 to \$1,700 | \$1,700                           | \$1,700 to \$2,550 | Above \$2,550  |
| <b>Median income single households</b> | \$294    | \$294 to \$490   | \$490 to \$784     | \$784                             | \$784 to \$1,176   | Above \$1,176  |








## Guiding Principle 9

**Adopt an inclusive housing standard as a way to respond to gaps in the current housing system with a focus on ensuring that everyone has a place they can call home in communities where they feel included.**



### Adopt an Inclusive Housing Standard

The following table shows the difference in the rent ranges and affordable rent levels based on the development of an inclusive housing standard.

|   | 0<br> | 1<br> | 2<br> | 3<br> | 4+<br> |
|---|--|--|--|--|---|
|   | Studio   | 1-bedroom  | 2-bedroom  | 3-bedroom  | 4+bedrooms  |
| <b>Housing Income Limits (HILS)</b>         | \$39,500   | \$39,500   | \$54,000   | \$61,500   | \$67,000  |
| <b>Affordable Rent Ranges Based on HILS</b> | \$988  | \$988  | \$1,350  | \$1,538  | \$1,675   |
| <b>Inclusive Housing Income Standards</b>   | <b>\$658</b>   | <b>\$658</b>   | <b>\$900</b>   | <b>\$1,025</b>   | <b>\$1,117</b>  |



## Guiding Principle 10

# Become an inclusive housing leader in your community.

A complete and inclusive housing system could and should contribute to the health and well-being of people and communities in multiple ways. Inclusive housing needs each of us in our communities to look at the different ways that we can provide homes where everyone can feel a sense of belonging and connection. It also means developing an intentional approach for addressing historical patterns of inequality and inequity with a focus on working to ensure that everyone can live in homes where they feel part of their communities.

### Local and regional governments should:

Adopt an inclusive definition of 'housing affordability' that takes into consideration the specific needs of households with low and low-to-moderate incomes.

Monitor the number of new housing units that are created that are affordable to households with low and low to moderate incomes.

Ensure that the needs of people with intellectual and developmental disabilities are reflected in local housing needs reports and housing strategies.

Encourage partnerships with the housing development sector, the non-profit housing sector, and others to explore ways to increase the supply, diversity, and affordability of the existing housing stock.

Explore opportunities to use social procurement as a way of expanding the range of housing choices available to individuals who have been traditionally excluded from the housing market.

Explore opportunities to strengthen the connection between housing and other critical areas of public policy including health, education, employment and family and individual well-being.



### The federal and provincial governments should:

Adopt an equity-based and rights-based approach when looking at the needs of people with intellectual and developmental disabilities.

Invest in both supply-side and demand-side solutions needed to expand the range of housing choices available for people with intellectual and developmental disabilities.

Develop targeted programs that include stackable and portable rent supplement assistance to help address the 'affordability gap' for households with low and low-to-moderate incomes.

Review current housing affordability standards including BC Housing's Housing Income Limits to ensure that the methods and standards used meet the needs of households with low and low to moderate incomes.

Support the development of integrated strategies and approaches to strengthen the connection between housing and other critical areas of public policy including health, education, employment and family and individual well-being.

**The moment is calling on us to do something different.** How can we use this information and the current housing challenges that we face in our communities to create lasting and meaningful change for people in need of housing?

We all know that what gets measured gets done.

Set a target to expand inclusive housing options for people with intellectual and developmental disabilities in your community.

You have everything you need:

- the number of people,
- the different housing options people are looking for,
- different potential strategies and actions that can help to address the gaps.

You can make the City of Chilliwack the first of many inclusive communities in BC.

Contact [info@inclusionbc.org](mailto:info@inclusionbc.org) if you have any questions or would like help getting started.

[keytohomebc.ca](http://keytohomebc.ca)