

NO: R230

COUNCIL DATE: November 22, 2021

REGULAR COUNCIL

TO: **Mayor & Council**

DATE: **November 18, 2021**

FROM: **Acting General Manager, Planning & Development**

FILE: **4815-01**

SUBJECT: **Surrey Housing Needs Report**

RECOMMENDATION

The Planning & Development Department recommends that Council:

1. Receive this report for information;
2. Authorize staff to use the Housing Needs Report to inform planning processes and policies including:
 - a) Future updates to the Official Community Plan;
 - b) Land use plans along the Surrey-Langley Skytrain Corridor Planning Area, and specifically the shared objective of the Province, TransLink and the City of facilitating the development of affordable housing along this transportation corridor;
 - c) Other land use plans and policies relative to housing;
 - d) New housing policies and regulations related to issues, such as facilitating affordable rental housing, family-friendly housing, and/or adaptable housing; and
 - e) Future housing action plans and strategies;

and report back to Council with an update on these efforts by the middle of 2022; and

3. Authorize staff to submit to the Union of BC Municipalities:
 - a) The Surrey Housing Needs Report, attached as Appendix "I";
 - b) The Executive Summary, attached as Appendix "II"; and
 - c) The accompanying What We Heard Report, attached as Appendix "III".

INTENT

The purpose of this Corporate Report is to: provide Council with the Surrey Housing Needs Report (the "Report"), seek approval to submit the Report to the Union of BC Municipalities ("UBCM"), and authorize staff to use the Housing Need Report to inform planning processes and policies, as outlined in this report.

BACKGROUND

In April 2019, new Provincial legislation was enacted that amended the *Local Government Act* establishing a requirement for local governments to complete a Housing Need Report by April 2022, and every five years thereafter. The legislation and associated regulations specify the requirements for Housing Needs Reports, which include:

- Collecting information to identify current and projected housing needs;
- Using that information to prepare and publish an online Housing Needs Report, which shows current and projected housing needs for at least the next five years; and
- Considering the most recently collected information and Housing Needs Report when amending Official Community Plans and Regional Growth Strategies.

When a Housing Needs Report is complete, a local government is required to:

- Receive the report at a Council meeting that is open to the public, and
- Publish the report on an internet site that is publicly and freely accessible.

UBCM received funding of \$5 million over three years from the BC Ministry of Municipal Affairs and Housing for a program to support local governments in undertaking Housing Needs Reports. In November 2019, the City applied to UBCM's Housing Needs Report Program for a \$70,000 grant (Corporate Report No. R221; 2019 attached as Appendix "IV").

DISCUSSION

In February 2020, the City was awarded a \$70,000 grant by UBCM to prepare a Surrey Housing Needs Report.

Process

The process of preparing the Report included extensive data collection and analysis, as well as community engagement. Due to the COVID-19 pandemic, the planned in-person engagement activities were adapted to online formats.

Project Advisory Committee: The preparation of the Report was guided by a Project Advisory Committee that included 19 key stakeholders representing multiple sectors, other governments, and housing experts. The Committee met five times over the course of the project (A list of the Project Advisory Committee members is provided on Page 1 of Appendix "I" attached).

Data Compilation and Analysis: Metro Vancouver staff assisted by providing the City with the mandatory data required by the *Local Government Act*. Additional data was collected and analysed to ensure that the Report is as comprehensive as possible.

Community Engagement: Multiple methods were used to engage a diversity of residents and stakeholders in sharing their experiences and perspectives on housing needs in Surrey.

- *Online Survey:* 1,722 residents responded to an online survey. Targeted social media was used to encourage the participation of population groups that tend to have lower response rates to online surveys, including younger residents, renters, and residents in lower-income neighbourhoods.
- *Community Ambassadors:* Planning & Development and Engineering staff partnered on a process to engage population groups that are generally not included in civic processes and/or may have unique needs. This process involved hiring local residents as Community Ambassadors. The opportunity to be a Community Ambassador was promoted through local community agencies that serve specific populations. As a result, six Surrey residents and one community group were hired and trained to reach out and distribute and/or conduct surveys to their personal networks. The Community Ambassadors' networks included refugees and recent immigrants, racialized youth, low-income seniors, low-income renters and people with disabilities (A list of the Community Ambassadors is provided on Page 1 of Appendix "I" attached).

The Community Ambassadors' survey included questions on housing and transportation needs, to inform both the Housing Needs Report as well as the City's new Transportation Plan that is under development. The survey was translated into Punjabi and Arabic. In total, 429 surveys were collected by the Community Ambassadors.

- *Stakeholder Focus Groups:* Nine virtual focus groups, with 73 organizations represented, were held. Each stakeholder focus group covered a separate topic including: housing for seniors; housing for people with disabilities; institutions and employers; homelessness; non-market housing providers; housing for new immigrants and refugees; housing for women, families and youth; real estate and development; and transit and housing.

The results of the community consultation are documented in the What We Heard Report attached as Appendix "III".

Surrey Housing Needs Report

The Report is a comprehensive document that compiles a broad range of quantitative and qualitative information. Given the length and density of the full Report, a stand-alone Executive Summary was prepared to highlight the key findings in a graphic format (see Appendix "II").

The Report exceeds the requirements of the *Local Government Act*. In addition to extra data, the Report includes two additional topics of particular interest in Surrey. With the planning underway for the new Surrey-Langley Skytrain, the process included consultation related to housing and transit. As well, Surrey's Report highlights the needs of the Indigenous population, the largest urban Indigenous population in BC. The full Surrey Housing Needs Reports is attached as Appendix "I". A summary of the report's findings is as follows:

Key Findings

The Housing Needs Report shows the important role that the City plays in developing new housing supply in the Metro Vancouver region. Over the past decade, the City has consistently provided 3,000 to 4,000 new housing units each year. In addition, the City is providing a diversity of housing types, with more apartments, townhouses and single-family houses with suites developed over the past ten years, and fewer single-family homes. However, similar to elsewhere in the region, the Report highlights the current and future needs related to housing affordability, especially for renter households with low and moderate incomes.

The Report includes eight sections. Below is an overview of key findings, as well as the estimates of needed housing units.

Community Facts

- Fast growing population;
- Young population;
- Largest urban Indigenous population in BC;
- Diverse immigrant community;
- Larger household sizes than the regional and Provincial averages, and more families with children;
- Renters have significantly lower incomes than owners;
- Lone-parent families and individuals living alone have the lowest incomes; and
- Higher poverty among Indigenous families with children.

Housing Stock and Tenure

Metro Vancouver prepares and regularly updates population projections and monitors population growth in the region. According to Metro Vancouver's 2021 housing projections, Surrey will need to build 41,200 new units over the next ten years to keep up with population growth.

- Changing housing structures with more apartments, row houses, and homes with suites being developed;
- Growing number of renters;
- Most of Surrey's rental stock is in the secondary market (secondary suites and rented condo units);
- Limited growth in new purpose-built rental stock until recent years;
- Very few rental units are large enough for families;
- Smaller per capita non-market housing stock compared to the region; and
- Most of Surrey's existing purpose-built rental stock is located near transit; however, there are few rental units located along the future Surrey-Langley Skytrain corridor.

Housing Indicators

- Households in core housing need are facing challenges but cannot meet their needs in the private rental market. To address existing housing gaps, Surrey has an immediate need for at least 15,000 below-market units or subsidies in the private market. Below-market units or rent subsidies are considered subsidized housing; Statistics Canada defines subsidized housing as including “rent geared to income, social housing, non-profit housing, rent supplements and housing allowances”. Renters face greater unaffordability than owners, with one-third of renters spending 30% or more of their income on housing;
- Overcrowding is common among renters;
- Lone-parent families who rent are at significant risk of housing vulnerability - about half are in core housing need; and
- More than 1 in 10 renter households are in extreme core housing need. These households are most at risk of homelessness.

Affordable housing, especially deeply affordable units, will require public investment. The Report quantifies the need in Surrey and will form the basis of funding requests to the Federal and Provincial governments and non-profit housing providers to address the immediate need for affordable housing units for low-income renter households in Surrey.

Rental Housing Needs and Issues

Housing projections estimated that 10,700 additional rental units are needed between 2021 and 2026, and an additional 11,900 units between 2026 and 2031. A significant portion of these should be deeply affordable (under \$875 per month) and below-market (under \$1,500) to address Surrey’s housing needs.

- Cost of renting is increasing;
- Low vacancy rate;
- Individuals living alone and single-parent families (mostly women-led) who rent face the greatest challenges;
- Significant increase in demand for non-market housing (increased number of Surrey households on the BC Housing Registry Waitlist); and
- Students who rent face unaffordability and many students are interested in on-campus housing options.

The Report’s housing projections indicate the continued importance of rental housing in accommodating Surrey’s population growth over the next decade. As part of a review of the City’s land use planning processes, staff will develop policies for Council’s consideration that introduce incentives for the development of new rental housing, especially in locations near rapid transit. Federal and Provincial tax incentives and/or funding programs will also be essential to address the need for affordable rental housing for low and moderate-income households in Surrey.

Tables 1 and 2 below list the below-market and market rental units needed between 2021 and 2031 and the actual units delivered between 2018 and 2020.

Table 1: Below-Market Rental Housing Need

Timeframe	Non-Market Rental Units
Current/Immediate Need*	15,000
2021 – 2026	6,500
2026 – 2031	7,200
Actual Units Delivered**	
2018 – 2020	143

*Current Need = renter households in core housing need

** New non-market housing units

Table 2: Market Rental Housing Need

Timeframe	Market Rental Units
2021 – 2026	4,200
2026 – 2031	4,600
Actual Units Delivered*	
2018 – 2020	2,250

*Source: CMHC 2021 data. CMHC rental completions include primary/purpose-built rental and secondary suites. City of Surrey data reports 245 primary rental units developed in 2010-2019; 1,023 primary rental units are under construction in 2021.

Homeownership Needs and Issues

Housing projections estimated that 9,100 additional homeownership units are needed between the beginning of 2021 and the end of 2026, and an additional 9,500 units between 2026 and 2031.

- Home Ownership is an aspiration for most residents;
- Housing prices are rising faster than incomes, with most median income households now priced out of homeownership; and
- Families requiring larger units, seniors wanting to downsize, and people with disabilities seeking a stable home were identified as key demographics.

The City will continue to encourage the development of diverse housing stock. The Report shows that since 2006, apartments and town houses were the fastest growing new structure types. There has been an increase of 141% in apartments (5 plus storeys) and 74% increase in row houses between 2006 and 2016. These housing types can accommodate a range of households, while being more affordable and climate-friendly than single detached houses.

As part of the reviews of the Official Community Plan and land use planning processes, staff will develop policy and regulations for Council’s consideration to further support a wide range of housing choices, including adaptable housing guidelines to support housing for seniors and people with disabilities.

Table 3 below lists the home ownership units needed between 2021 and 2031 and the actual units delivered between 2018 and 2020.

Table 3: Homeownership Needs

Timeframe	Home Ownership Units
2021 – 2026	9,100
2026 – 2031	9,500
Actual Units Delivered*	
2018 – 2020	9,610

*Source: CMHC 2021 data. CMHC completions include homeowner and condo completions.

Homelessness

Recognizing the long wait-times for non-market housing and limited options in the private rental market, Surrey would require approximately 2,898 units to house those who are currently homeless (both visible and hidden). Everyone’s circumstances and needs are different. A range of housing options are needed, including deeply affordable independent rental (at shelter rates), supportive housing options, and below-market rental.

- Growing homelessness in Surrey since 2005. Most of this growth has been among sheltered homeless, while the numbers of unhoused people have fluctuated;
- Overrepresentation of Indigenous peoples among people experiencing homelessness;
- Urgent need for more deeply affordable housing and supportive housing options;
- Surrey is underserved when it comes to housing and supports for the homeless;
- Homelessness was identified as one of the top issues by survey respondents; however, community support for providing housing for this population appears to be missing; and
- Women and girls facing violence need more support.

Over the past decade, addressing homelessness has been a priority for the City. The City has effectively partnered with the Federal and Provincial governments and non-profit housing providers to increase the supply of shelter beds and supportive housing units for people experiencing and/or at risk of homelessness in Surrey. New housing units have been developed to accommodate the diversity of homeless people including: people with complex substance use and mental health issues; women; women with children; and youth. As housing for the homeless continues to be an established need, staff will continue to develop policy and regulations for Council’s consideration.

Table 4 below lists the current number of housing units needed for people experiencing homelessness and the actual number of units delivered between 2018 and 2021.

Table 4: Homelessness Housing Needs

Timeframe	Units for People Experiencing Homelessness
Current/Immediate Need*	2,898
2018 – 2021 (actual units delivered)**	167

* Current Need = 2020 Metro Vancouver Homeless Count (644 individuals) and estimated hidden homeless (2,254 individuals)

**New permanent supportive housing units and shelter beds for people experiencing homelessness or at-risk of homelessness. 329 units/beds are under development and will open in 2022.

Urban Indigenous Housing

Surrey needs at least 1,880 units of deeply affordable rental housing for Indigenous households. This is the number of renter households that the Surrey Urban Indigenous Leadership Committee (“SUILC”) estimates is in core housing need in 2021.

The SUILC identified two housing priorities that would make the most meaningful impact on Indigenous child and youth poverty in Surrey:

1. Affordable rental housing for families, especially single-parent families, with cultural and childcare supports; and
2. Culturally appropriate housing opportunities for young people, Elders, single adults, and multi-generational families that are connected to culture and community.

Note: Indigenous housing need is based on SUILC’s Skookum Housing Solutions Lab.

The City has endorsed SUILC’s *All Our Relations Strategy* and has been actively supporting SUILC’s efforts to understand and document the unique housing needs of urban Indigenous households in Surrey through their Skookum Lab process. The City will continue to work alongside SUILC to advocate for Federal and Provincial investments in urban Indigenous housing in Surrey.

Table 5 below lists the current number of housing units needed to address the needs of Indigenous households and the actual number of units delivered between 2018 and 2021.

Table 5: Urban Indigenous Housing Needs

Timeframe	Non-Market Rental Units for Indigenous Households
Current/Immediate Need*	1,880
2018 – 2021 (actual units delivered)**	72

* Current Need = Indigenous renter households in core housing need

** New non-market Indigenous rental housing units

COVID-19 Pandemic Implications

- Survey respondents confirmed that the COVID-19 pandemic has had impacts on their housing and job security, but were unsure of what it will mean for them in the future;
- Minimal impact on the rental market, which continues to have a low vacancy rate;
- Demand for housing is driving up home sale prices even higher than before the pandemic; and
- Some of the emergency measures put in place for the homeless were beneficial, but lockdown increased social isolation and made it difficult for unhoused people to access services.

Housing Needs Report - Informing Future Planning and Policies

The Report will assist the City to better understand and respond to current and future housing needs. As required by the Province, the information will be used to inform future updates to the Official Community Plan. Other uses of the information will include informing:

- a) Land use plans along the Surrey-Langley Skytrain Corridor Planning Area, and specifically the shared objective of the Province, TransLink and the City of facilitating the development of affordable housing along this transportation corridor;
- b) Other land use plans and policies relative to housing;
- c) New housing policies and regulations related to issues, such as facilitating affordable rental housing, family-friendly housing, and/or adaptable housing; and
- d) Future housing action plans and strategies.

The Report will also provide other key stakeholders with access to better information for making housing investment decisions. This includes: non-profit organizations who develop and/or operate non-market housing; funders, such as BC Housing, CMHC and private foundations; and private developers interested in creating new housing supply.

SUSTAINABILITY CONSIDERATIONS

This Report supports the objectives of the City's Sustainability Charter 2.0. In particular, this initiative supports the Sustainability Charter 2.0 theme of Inclusion. Specifically, this Report supports the following Desired Outcomes ("DO") and Strategic Direction ("SD"):

- Housing DO₁₂: Everyone in Surrey has a place to call home;
- Housing DO₁₃: Appropriate and affordable housing is available to meet the needs of all households in Surrey; and
- Housing SD₁₁: Ensure development of a variety of housing types to support people at all stages of life.

CONCLUSION

The Report compiles the most current and relevant data on housing. It also highlights the housing experiences and perspectives of Surrey residents. The Report indicates that while the City continues to develop significant new housing supply, there are many households that face challenges securing affordable and appropriate housing.

The Report meets the new Provincial requirement for municipalities to prepare A Housing Needs Report. It will inform future updates of the Official Community Plan and other City plans and policies. It will also provide other key stakeholders with better information for making housing investment decisions.

Ron Gill
Acting General Manager,
Planning & Development

PH/AM/cc

Appendix "I" - Surrey Housing Needs Report

Appendix "II" - Surrey Housing Needs Report: Executive Summary

Appendix "III" - Community Engagement What We Heard Report

Appendix "IV" - Corporate Report No. R221; 2019

SURREY HOUSING NEEDS REPORT

SEPTEMBER | 2021



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Surrey is located on the traditional territories of the Semiahmoo, Katzie, Kwantlen, Kwikwetlem, Qayqayt, and Tsawwassen First Nations. We acknowledge the profound connection they have to the lands and waters in and around Surrey.

Acknowledgements

We are grateful for the contribution of time, energy, and vital information from many individuals and organizations who participated in the development of this report.

- Numerous organizations took time out of their day to participate in focus groups. A full list of participants can be found in the What We Heard Report.
- Local residents participated in surveys and shared their housing experiences.
- The work of the Surrey Urban Indigenous Leadership Committee's Skookum Lab informed our understanding of urban Indigenous housing needs.
- Staff at Metro Vancouver collected a large portion of the mandatory data required by the Local Government Act and provided it to the City of Surrey.

We wish to especially thank the Community Ambassadors who helped pilot a program for collecting feedback from residents who face barriers to participation in City engagement processes.

- BC ACORN
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- Steve Dooley – Simon Fraser University / Surrey Poverty Reduction Coalition
- Steven Lamothe – Ministry Social Development and Poverty Reduction
- Tabitha Naismith – BC ACORN



Bird's-eye view of City Centre

1 OVERVIEW

1 Overview

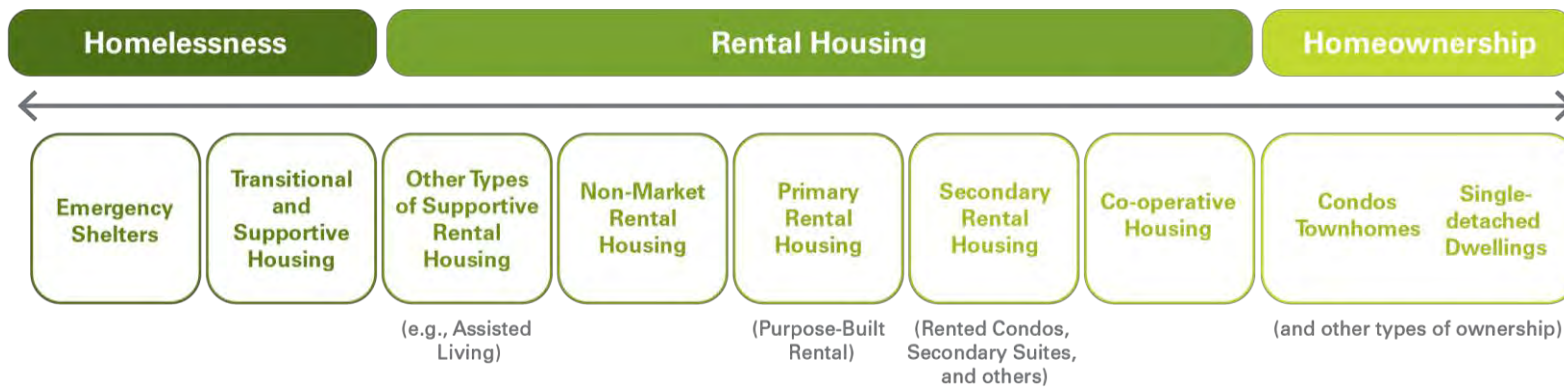
Like many communities in Metro Vancouver and BC, Surrey is experiencing pressures in many parts of its housing system. This Housing Needs Report was prepared to help the City of Surrey, residents, and local organizations better understand trends and needs across the housing continuum. The report is organized around a housing continuum made up of three major parts:

- Homelessness, including trends in homelessness, shelters, and emergency housing
- Rental housing, including market, non-market, and supportive rental housing
- Homeownership, including fee simple and strata ownership

The Surrey Housing Needs Report was prepared to exceed the housing needs reports requirements outlined in the Local Government Act and introduced by the Government of BC in 2019.

Housing data used in this report often includes technical terms. A glossary is provided at the back for reference.

FIGURE 1 SURREY'S HOUSING CONTINUUM



1.1 Engagement Process

The City used multiple methods for engaging residents and stakeholders in understanding Surrey’s housing needs. The table below summarizes the engagement process.

ENGAGEMENT METHOD	PARTICIPANTS	WHEN
Online community survey	1,722 Surrey residents	November 17 to December 11, 2020
Community ambassadors survey	429 Surrey residents Targeted outreach focusing on demographics that are underrepresented through typical surveys and engagement methods, including: <ul style="list-style-type: none"> ● Refugees and recent immigrants ● People with intellectual disabilities ● Renters with low incomes ● Seniors with low incomes ● Racialized individuals in Surrey 	English version: November 17 to December 11, 2020 Arabic and Punjabi versions: December 18, 2020, to January 3, 2021
Stakeholder focus groups	9 focus groups with 73 organizations represented who had insight on the following topics: <ul style="list-style-type: none"> ● Housing and services for people with disabilities ● Housing and services for seniors ● Institutions and employers ● Homelessness ● Non-market housing providers ● Housing and services for newcomers and refugees ● Housing and services for women, families, and youth ● Real estate and development ● Transit and housing 	November and December 2020

1.2 Surrey Urban Indigenous Leadership Committee: Skookum Lab

In addition to the engagement and research completed for this project, this report draws on the work of the Surrey Urban Indigenous Leadership Committee (SUILC) and specifically their Skookum Lab which has been working to understand and address urban Indigenous housing needs in Surrey. *Housing Report 2020: Understanding the Housing Experiences of Indigenous Households in Surrey* provides an in-depth look at urban Indigenous housing needs in Surrey and forms the basis of Section 8 of this report.

1.3 Document Structure

Chapter	Content
Section 2—Community Facts	<ul style="list-style-type: none">• Key data on Surrey’s population to provide context for this report
Section 3—Housing Stock	<ul style="list-style-type: none">• Summary of data related to Surrey’s housing stock, including structure types, rental and non-market stock, sales prices, rental rates, and vacancy rates
Section 4—Housing Indicators	<ul style="list-style-type: none">• National housing standards and core housing need results for Surrey
Section 5—Rental Housing Needs and Issues	<ul style="list-style-type: none">• Analysis of gaps related to Surrey’s rental housing, including market, non-market, and supportive rental housing
Section 6—Homeownership Needs and Issues	<ul style="list-style-type: none">• Analysis of Surrey’s needs related to homeownership
Section 7—Homelessness	<ul style="list-style-type: none">• Trends in homelessness and gaps in housing and supports
Section 8—Urban Indigenous	<ul style="list-style-type: none">• Results from the work of Skookum Lab and priority housing needs for Indigenous households
Section 9—COVID-19 Pandemic Implications	<ul style="list-style-type: none">• How the pandemic has impacted housing trends and needs in Surrey
Section 10- Moving Forward	<ul style="list-style-type: none">• Concluding comments

2 COMMUNITY FACTS



The Surrey community gathered at the annual Fusion Festival in Surrey

2 Community Facts

This section provides a snapshot of information and trends related to Surrey's population.

Key Findings

- **Fast growing population**

Surrey grew by 31% between 2006 to 2016, far faster than the regional average of 16%. The 2021 population is estimated to be 601,900 and is projected to grow to 714,300 by 2031.

- **Young population**

Surrey has a relatively young population with a median age of 38.7, compared to the median age of 40.9 for the region.

- **Largest urban Indigenous population in BC**

Surrey is estimated to have the largest urban Indigenous population in BC with an estimated population of 16,362 Indigenous residents in Surrey as of 2021.

- **Diverse immigrant community**

Surrey has a large and diverse immigrant population with 36% of residents having immigrated to Canada since 1980 and 58% percent of the population identifying as a visible minority.

- **Larger household sizes and more families with children**

Average households are larger in Surrey (3.0 persons) than the regional (2.5) and provincial (2.4) averages. Compared to Metro Vancouver, Surrey has a higher proportion of families

with children (51% vs 44%) and multi-family households (8% vs. 4%), reflecting more multi-generational families and families living with roommates or other relatives.

- **Renters have significantly lower incomes than owners**

The median household income of renters in Surrey is \$47,965 compared to \$92,614 for owners. Compared to the region, the median household income for renters in Surrey is lower, while the median is higher for Surrey owners.

- **Lone-parent families and individuals living alone have the lowest incomes**

There is significant disparity among households with children. The median household income for couples with children is typically higher than other household types. However, the median household income for lone-parent households, especially women led households, is very low. In 2015, the median household income for female lone parents was \$48,483, compared to \$68,896 for male lone parents, and \$99,044 for couples with children. The median household income for individuals living alone or with roommates was \$40,023.

- **Higher poverty among Indigenous families with children**

37% of Indigenous children under 18 years in Surrey live in poverty. This compares to 19% for all Surrey families with children.

2.1 Population

With a population of 517,887 in 2016, Surrey is the second largest city in BC after Vancouver and represents 21% of Metro Vancouver’s population.

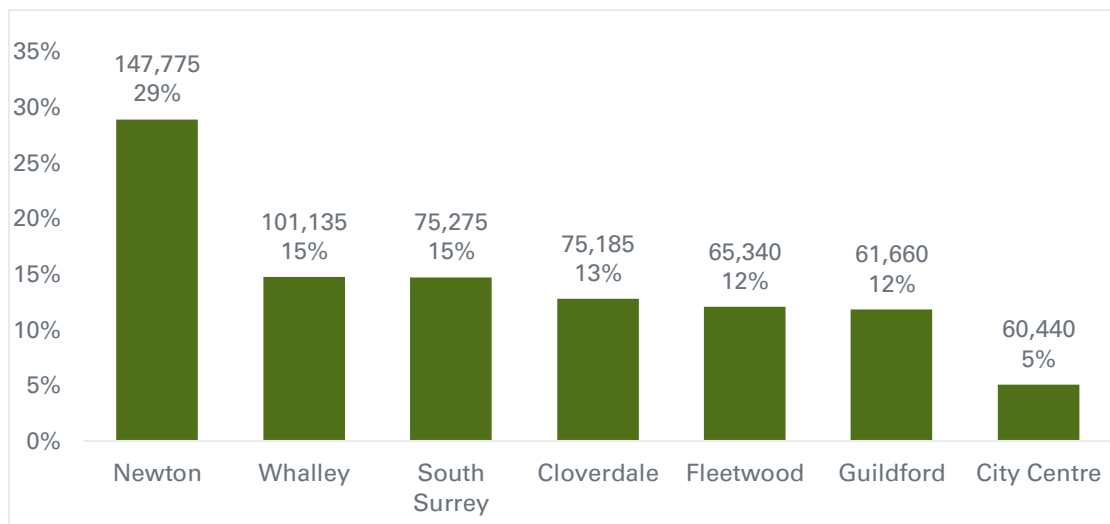
Figure 2 shows the population distribution by Surrey communities. Surrey is growing rapidly.

Between 2006 and 2016, the City grew by 31%, from 394,976 to 517,887, far faster than the Metro Vancouver region (16%) or province (14%).

Metro Vancouver population projections estimate Surrey’s population to have reached 601,900 in 2021 and to increase to 661,400 by 2026 and 714,300 by 2031.

These projections estimate that Surrey will continue growing faster than the regional average in coming years. This rapid growth makes the provision of affordable, adequate, and appropriate housing an urgent priority for Surrey.

FIGURE 2 POPULATION DISTRIBUTION BY COMMUNITIES, SURREY, 2016



Source: Statistics Canada, 2016 Census, Custom Data Organization

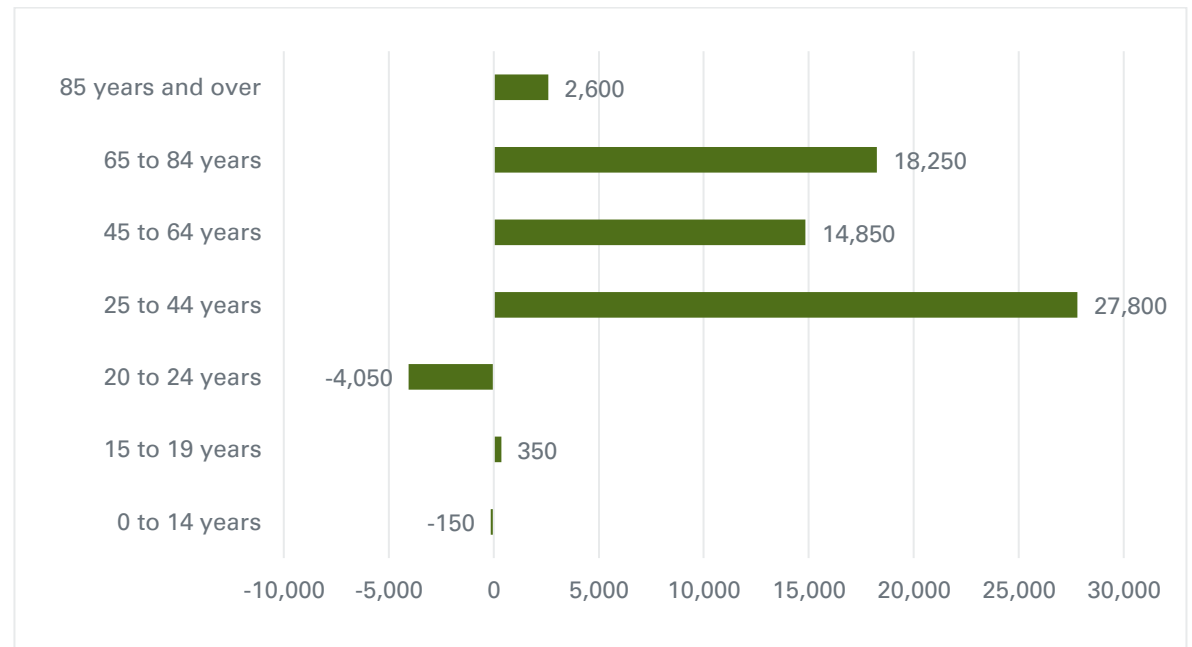
2.2 Age

The median age of Surrey residents was 38.7 in 2016, reflecting a young population. For comparison, the median age was 40.9 for the Metro Vancouver region and 43 for BC.

Compared to the region and province, Surrey has a higher proportion of children and youth ages 0 to 19 and a lower proportion of seniors ages 65 and over.

Surrey is not immune to the national aging trend. Between 2006 and 2016, Surrey saw a slight decrease in the population of children 0 to 14 and an increase in older demographics. This trend is projected to continue in coming years (**Figure 3**). Surrey is expected to see a decrease in the number of people 20 to 24 years, and almost no growth in the number of children and teens over the next five years. The median age is projected to grow to 41.8 by 2026.

FIGURE 3 ANTICIPATED CHANGES IN AGE DISTRIBUTION, SURREY, 2021 TO 2026



Source: Metro Vancouver projections, 2021

2.3 Households

The number of households in Surrey grew by 30% between 2006 and 2016, from 131,146 to 169,964. Metro Vancouver estimates there will be 196,400 Surrey households by 2021, and projects that this number will grow to 216,122 by 2026 and 237,542 by 2031.

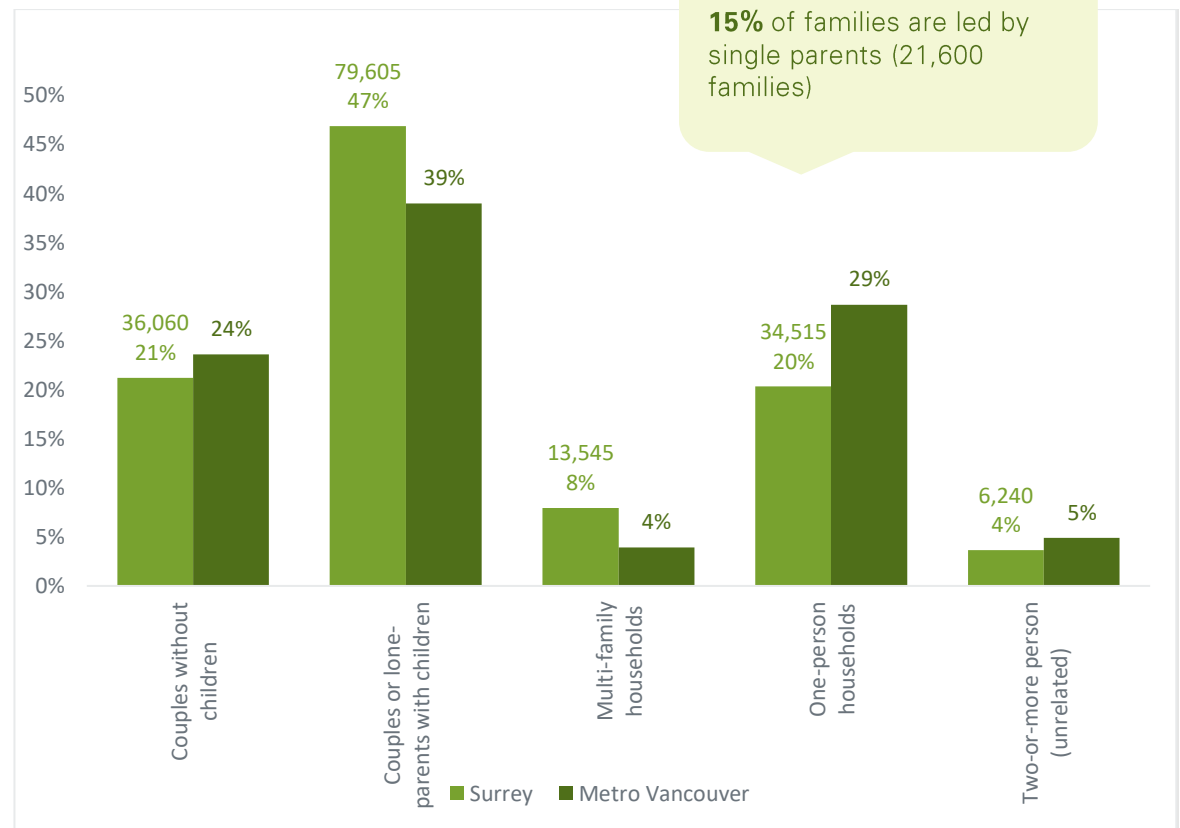
Surrey households are larger with an average household size of 3.0 in 2016, compared to 2.5 for the Metro Vancouver region and 2.4 for BC.

Average household size varies by neighbourhood:

- Newton: 3.4
- Whalley: 3.4
- Fleetwood: 3.0
- Guildford: 3.0
- Cloverdale: 2.9
- South Surrey: 2.5
- City Centre: 2.1

Figure 4 shows households by household type in Surrey and Metro Vancouver. Compared to the region, Surrey has a much higher proportion of families with children and multiple-family households, which includes multi-generational families and families living with roommates.

FIGURE 4 HOUSEHOLDS BY HOUSEHOLD TYPE



Source: Statistics Canada Census Program, Census Profiles 2016

2.4 Income

Surrey has a higher median household income than Metro Vancouver and BC overall (**Figure 5**). Surrey's median household income grew slightly slower than the regional and provincial medians between 2005 and 2015.

Owner median household incomes are typically almost twice that of renter median household income, as shown in **Figure 6**.

In Surrey, owner median household income is higher than the regional median, while the renter median household income is lower.

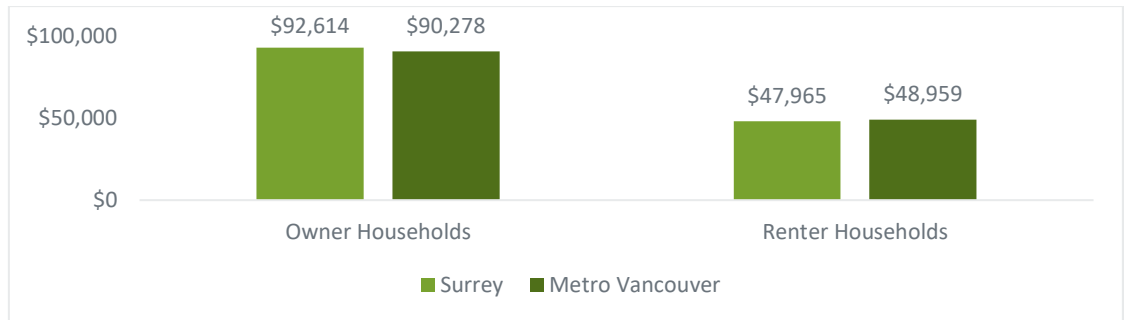
Between 2005 and 2015, Surrey owner median household income grew by 12%, compared to 10% for Metro Vancouver. Over this same period, Surrey renter median household income grew by only 10%, much slower than the 17% for Metro Vancouver.

FIGURE 5 MEDIAN HOUSEHOLD INCOMES, SURREY, METRO VANCOUVER, AND BC, 2005-2015

Median Household Income	2005	2010	2015	% Change
Surrey	\$71,177	\$73,527	\$77,515	+9%
Metro Vancouver	\$65,342	\$68,830	\$72,585	+11%
British Columbia	\$62,372	\$65,555	\$69,979	+12%

Source: Statistics Canada, 2006 Census of Population, 2011 National Household Survey, 2016 Census of Population.

FIGURE 6 MEDIAN HOUSEHOLD INCOMES BY TENURE, SURREY AND METRO VANCOUVER, 2015



Source: Statistics Canada, 2006 Census of Population, 2011 National Household Survey, 2016 Census of Population.

COVID-19 Pandemic

The COVID-19 pandemic has impacted employment across Metro Vancouver. In March 2020, the unemployment rate was 5.3% for the Vancouver CMA (which corresponds approximately to the Metro Vancouver region). By July 2020, at the height of lockdown measures, unemployment reached 13.6%. It was 7.9% as of February 2021.

Figure 7 shows median household income by household type. Female lone-parent households and singles have the lowest median incomes, while multi-generational households (“other families”) and couples with children have the highest incomes.

FIGURE 7 MEDIAN HOUSEHOLD INCOME BY HOUSEHOLD TYPE, SURREY AND METRO VANCOUVER, 2015



Source: Statistics Canada Census Program, Data Table 98-400-X2016099



A Whalley Neighbourhood in North Surrey

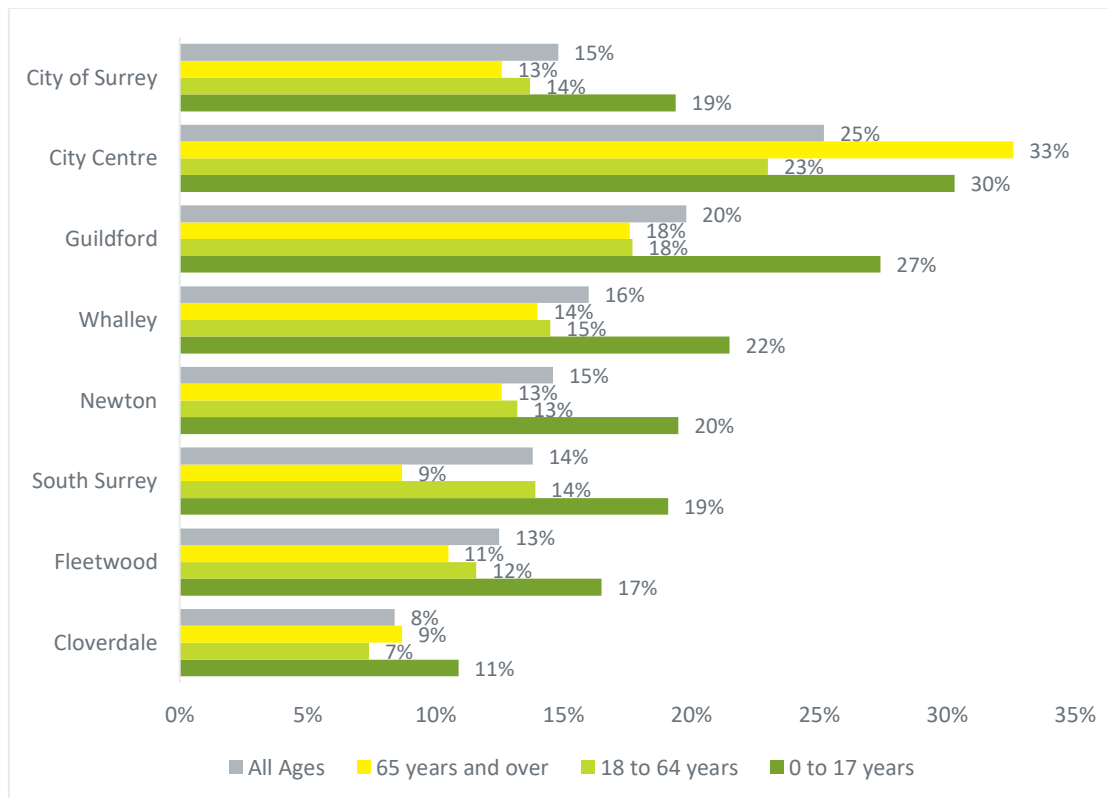
2.5 Low-Income Measure

The Low-Income Measure, After Tax (LIM-AT) is a tool for measuring the prevalence of low income in a community.¹

Figure 8 shows the percentage of Surrey residents by neighbourhood and age group that fall within the LIM-AT, indicating low incomes. For example, 15% of all City of Surrey residents fall below the LIM-AT, and 13% of residents 65 and over fall below this measure. City Centre has the highest proportion of residents that fall within this measure, particularly for those 65 and older where 33% are considered low income.

Of particular significance is the proportion of children and youth (0 to 17) growing up in low income households, higher than other age groups. Overall, almost one in five children in Surrey are in low income families and the rates of children in low income families are even higher in City Centre (30%) and Guildford (27%). Housing unaffordability contributes to the relatively high percentage of children and youth in Surrey live in poverty.

FIGURE 8 LOW-INCOME MEASURE, AFTER TAX (LIM-AT) BY NEIGHBOURHOOD, SURREY, 2015



Source: Statistics Canada, 2016 Census, Custom Data Organization

¹ LIM-AT is a fixed percentage (50%) of median adjusted household income, taking into account household size. It is a standard measure and does not vary between geographies, despite different living costs. It should be considered a proxy measure. For more information, please see [Dictionary, Census of Population, 2016 - Low-income measure, after tax \(LIM-AT\) \(statcan.gc.ca\)](https://www150.statcan.gc.ca/n1/pub/92-627-x/2016001/article/14861-eng.htm).

2.6 Urban Indigenous

In 2016, 13,465 residents identified as Indigenous, primarily First Nations and Métis: 54% of Indigenous people in Surrey identified as First Nations, 42% as Metis, and 4% identified as Inuit or multiple identities.

Population projections estimate that the Indigenous population in Surrey grew to 16,362 as of 2021, making it the largest urban Indigenous population in BC.

The Indigenous population in Surrey is young with many families and geographically dispersed across all of Surrey's communities.

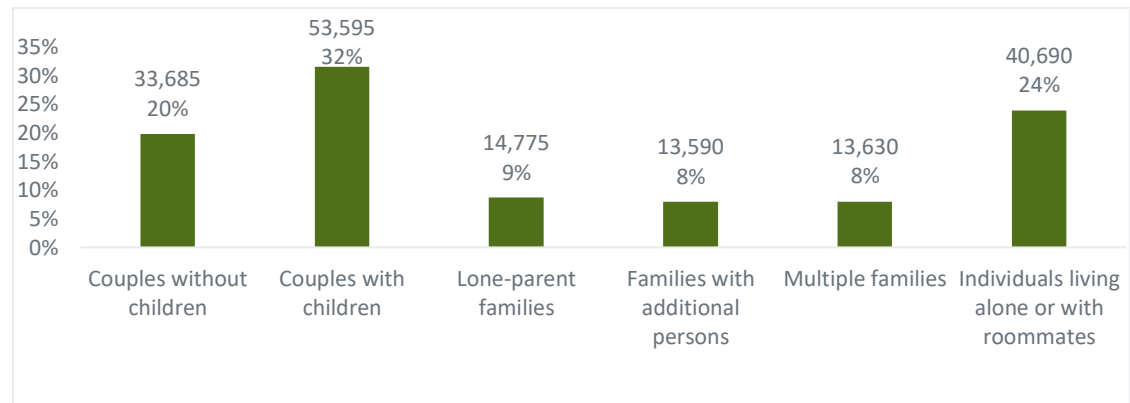
Figure 9 shows Indigenous households by household type. While the data set is not the same as that shown in **Figure 4** and thus not directly comparable, generally speaking, Indigenous households are more likely to have multiple families living together or families with roommates and other occupants.

Household Income

In Surrey, the median household income for Indigenous households (\$67,839) is lower than the overall median household income (\$77,515).

Section 8 highlights key housing needs of urban Indigenous households in Surrey.

FIGURE 9 INDIGENOUS HOUSEHOLDS BY HOUSEHOLD TYPE, SURREY, 2016

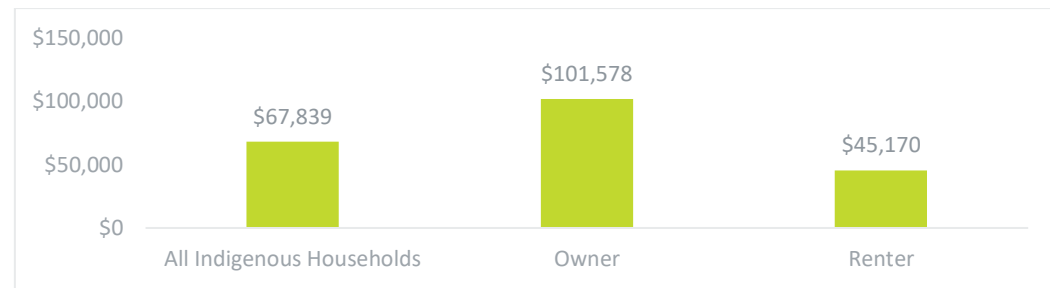


Source: Custom Data Organization from Statistics Canada, Census 2016

Figure 10 shows median household incomes for Indigenous households. Compared to Surrey's population as a whole, Indigenous owners in Surrey have a higher median household income while Indigenous renters have a lower median household income.

Low income among Indigenous families with children is significantly higher than among Surrey families as a whole. 37% of Indigenous children and youth under 18 years are growing up in low income households compared to 19% of all Surrey children and youth.

FIGURE 10 MEDIAN HOUSEHOLD INCOME FOR INDIGENOUS HOUSEHOLDS, SURREY, 2016



Source: Custom Data Organization from Statistics Canada, Census 2016



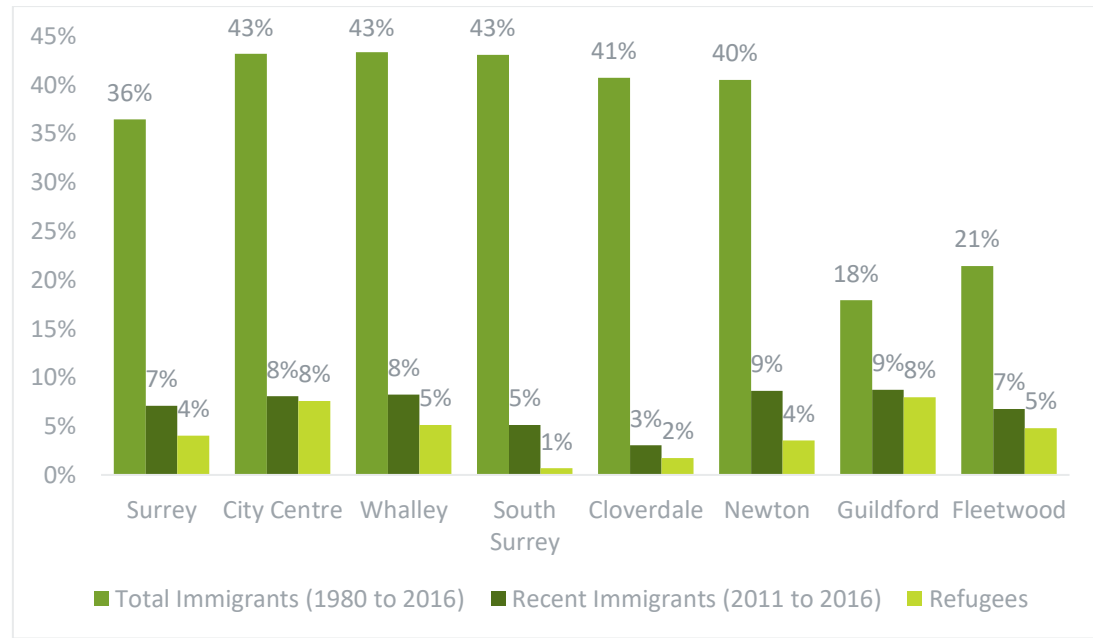
People gathered at a "Surrey Welcomes Refugees" event

2.7 Immigration and Refugees

Surrey has a large and diverse immigrant population with 36% of all residents having immigrated to Canada since 1980 and 4% having come to Canada as refugees (**Figure 11**). 7% of Surrey residents were recent immigrants as of 2016 (arriving between 2011 and 2016).

Figure 11 shows immigration statistics by neighbourhood.

FIGURE 11 IMMIGRANTS AND REFUGEES, SURREY, 1980 TO 2016



Source: Statistics Canada, 2016 Census, Custom Data Organization

3 HOUSING STOCK AND TENURE

3 Housing Stock and Tenure

Needed Housing Units

Housing projections estimated that Surrey will need to build 41,200 new units over the next ten years to keep up with population growth.

Key Findings:

- **Changing housing structures**

Surrey's housing stock is changing with more apartments, row houses, and homes with suites being developed than in previous years. While more apartments will create more units, the reduction in single-detached housing will also reduce the supply of secondary suites in the community, an important source of rental housing. Annual completion of new housing units has fluctuated from year to year but remained relatively steady between 2011 and 2019.

- **Growing number of renters**

In 2016, 71% of Surrey households owned their home and 29% rented. Surrey has a higher rate of homeownership than Metro Vancouver, however, trends show that the proportion of homeowners is decreasing while the proportion of renters is increasing over time.

- **Most of Surrey's rental stock is in the secondary market**

An estimated 88% of renters in Surrey are renting in the secondary market which includes secondary suites and rented condo units. For comparison, 68% of renters across Metro Vancouver are estimated to be in the secondary rental market. Secondary rentals are considered a less secure form of rental housing as compared to primary purpose-built rental apartments.

- **Limited growth in purpose-built rental stock until recent years**

Between 2010 and 2019, the stock of purpose-built rental in Surrey grew by only 8%. However, this is changing as there are a large number of new units currently in development (1,023 units under construction in 2021), indicating that Surrey will see an increase in the total number of purpose-built rental units in coming years. However, affordability continues to be a challenge as new market rentals are typically more expensive than older purpose-built rental housing stock and most of the new units are secured as rental for only 20 years.

- **Very few rental units are large enough for families**

Only 11% of purpose-built rental units in Surrey have 3 or more bedrooms.

- **Smaller non-market housing stock compared to the region**

Per capita, Surrey has fewer non-market rental units (one for every 48 households) than the region (one for every 23 households). This means that low and moderate income households—including priority populations such as Indigenous households, seniors, single parent families and others—have less access to secure, affordable housing in Surrey as compared to those in other Metro Vancouver communities.

- **Most of Surrey's existing purpose-built rental stock is located near transit**

There are currently few rental units located along the proposed new Surrey-Langley Skytrain corridor.

3.1 Structure Type

Figure 12 shows Surrey’s housing stock by structure type in 2006 and 2016. Single-detached houses continue to be the dominant form of housing in Surrey (57% of the housing stock as of 2016). However, houses with suites grew far faster than houses without. The fastest growing structure types are apartments with five or more storeys and row houses, as well as single-detached homes with suites.

Figure 13 shows the housing stock by community. City Centre has the highest density housing, with a high proportion of high-rise apartments. Whalley, Fleetwood, and Newton have a high proportion of single-detached houses with suites. Cloverdale and Fleetwood have the highest proportions of low-density forms such as single-detached houses with and without suites and rowhouses.

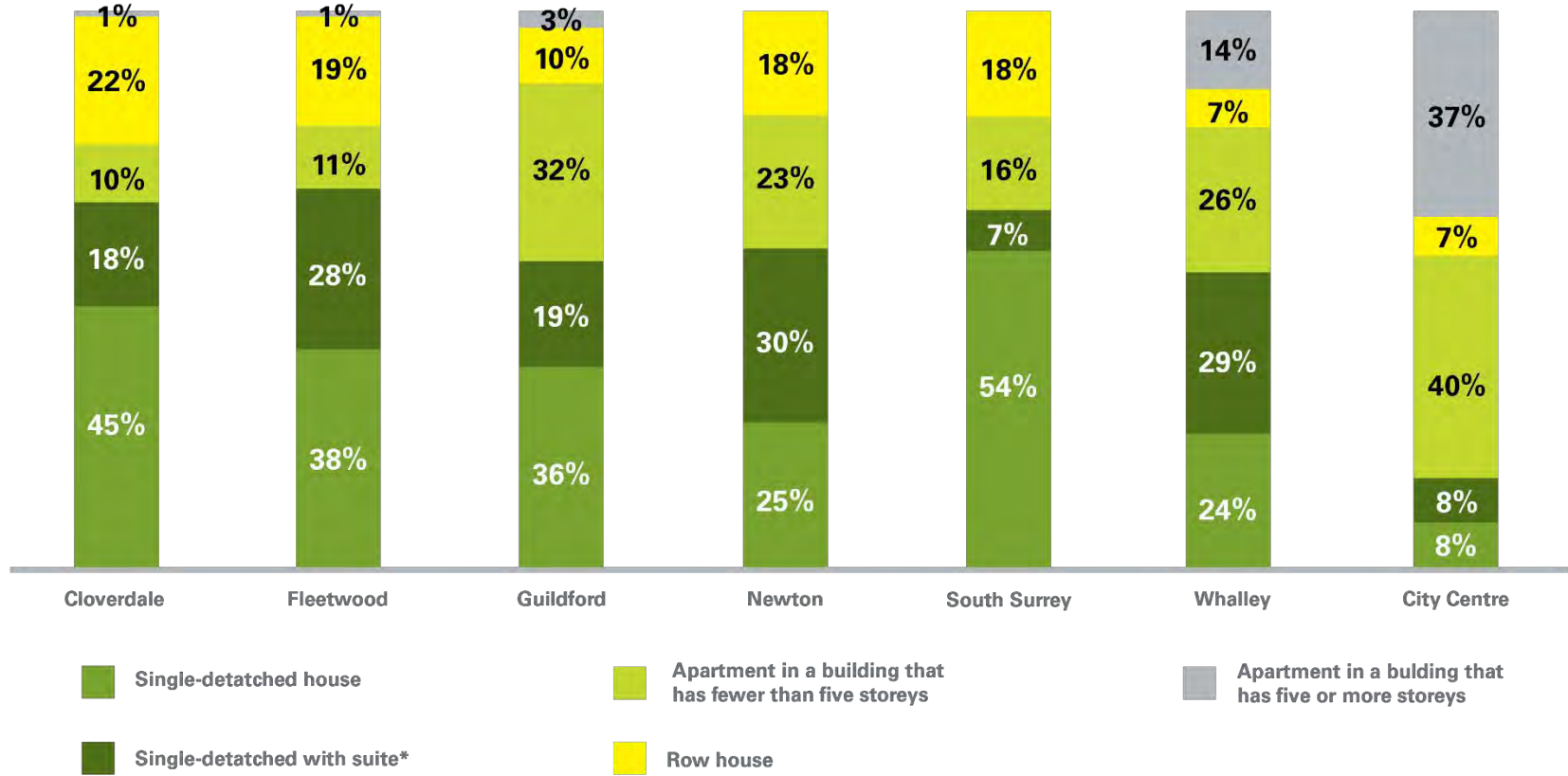
FIGURE 12 HOUSING STOCK BY STRUCTURE TYPE, SURREY, 2006 TO 2016

Structure Type	2006		2016		% Change
Apartment (5 or more storeys)	2,510	2%	6,055	4%	+141%
Row house	15,305	12%	26,630	16%	+74%
Single-detached house with suite*	22,755	17%	37,535	22%	+65%
Apartment (fewer than 5 storeys)	27,755	21%	34,560	20%	+25%
Single-detached house	57,430	44%	60,195	35%	+5%
Other single-attached house	155	0.1%	160	0.1%	+3%
Semi-detached house	3,500	3%	3,495	2%	0%
Movable dwelling	1,730	1%	1,345	1%	-22%
Total	131,140	100%	169,965	100%	+30%

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

*Single-detached house with suite is referred to in the Census as “apartment or flat in a duplex”. This figure counts both the main unit and the secondary suite.

FIGURE 13 HOUSING STOCK BY STRUCTURE TYPE BY COMMUNITIES, SURREY, 2016



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

*Single-detached house with suite is referred to in the Census as “apartment or flat in a duplex”. This figure counts both the main unit and the secondary suite.

Adaptable and Accessible Housing

The demographic trend indicates that the percentage of seniors over 65 years in Surrey will increase from 14% in 2016 to about one-quarter by 2036. Statistics Canada estimates that approximately one-third of seniors will have some kind of mobility challenge. Statistics Canada also estimates that approximately one in five persons in Surrey have some form of disability.

In 2009, the Province of BC developed the *Adaptable Housing Standards* as part of the *BC Building Code*. The intent was to provide a consistent standard for adaptable housing that could be adopted by municipalities on a voluntary basis where there is a demonstrated need and demand.

The *BC Building Code* requirements for adaptable dwelling units apply to single-storey suites in new residential multi-unit apartment buildings. Under the current *BC Building Code*, wheelchair access is only mandatory up to the front door of the dwelling unit. The *Adaptable Housing Standards* provide design standards for the interior of the dwelling unit that will allow the unit to be easily and economically converted to a fully accessible unit.

A study comparing the cost to convert an adaptable unit and a typical market unit to wheelchair accessible found that the cost to convert an adaptable unit would be almost \$30,000 less than the cost to convert a typical market unit (i.e., one that does not have adaptable features). A City of Surrey review found the extra construction cost to build an adaptable unit in a new building to be minimal and the impact on unit layout demonstrated that little or no additional floor area was required.

A key issue reported is the lack of a registry for adaptable and accessible housing units. A registry or identification system would assist greatly in matching people with disabilities with available adaptable or accessible housing.

To date, the City of Surrey has included the requirement for adaptable units in three recent plans – Cloverdale Town Centre Plan, Newton Town Centre Plan and Darts Hill Plan.

3.2 Tenure

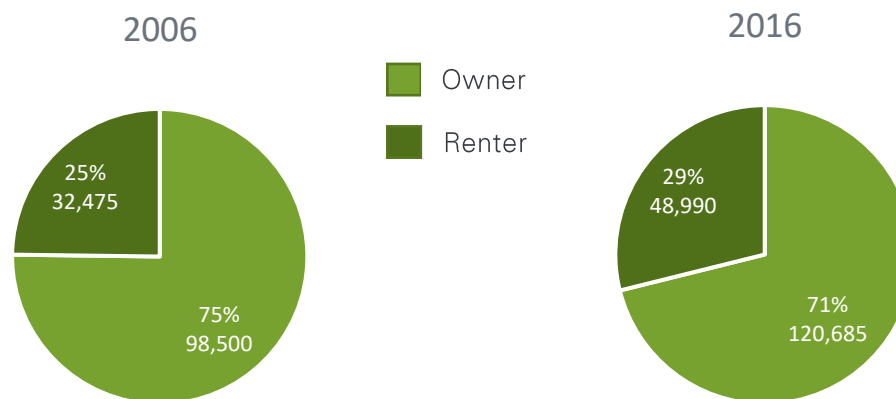
As of 2016, 71% of Surrey residents owned their home and 29% rented (**Figure 14**).

Between 2006 and 2016, the proportion of households that own declined, and the number of renter households grew far faster than the number of owner households (51% growth vs. 23% growth, respectively). However, both renter and owner households grew significantly over this period due to Surrey’s fast population growth.

11% of renter households (5,465 households in 2016) access rental subsidies or live in subsidized housing (based on self-reported data).

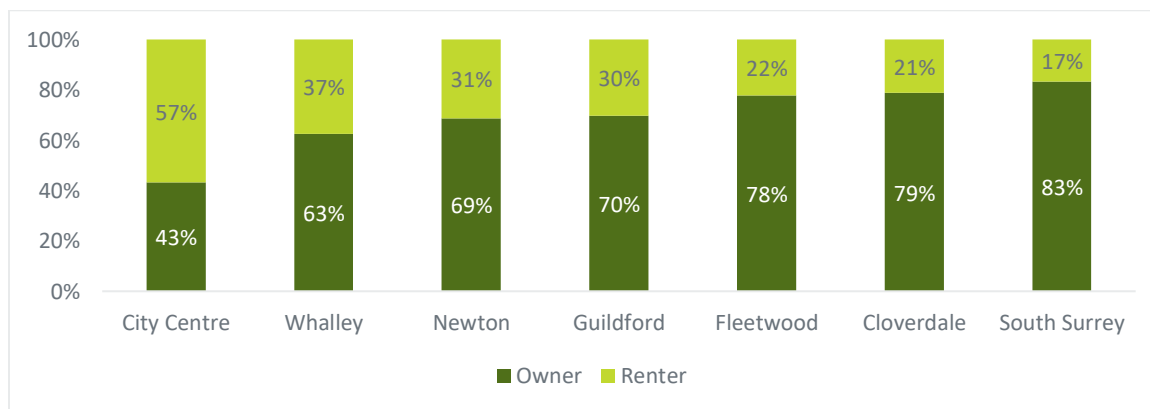
Tenure rates vary significantly between neighbourhood (**Figure 15**). South Surrey has the highest rate of owners while City Centre has the highest rate of renters.

FIGURE 14 HOUSEHOLDS BY TENURE, SURREY, 2006-2016



Source: Statistics Canada, Census of Population, 2006, 2016

FIGURE 15 HOUSEHOLDS BY TENURE AND BY COMMUNITIES, SURREY, 2016



Source: Statistics Canada, 2016 Census, Custom Data Organization

3.3 Rental Stock

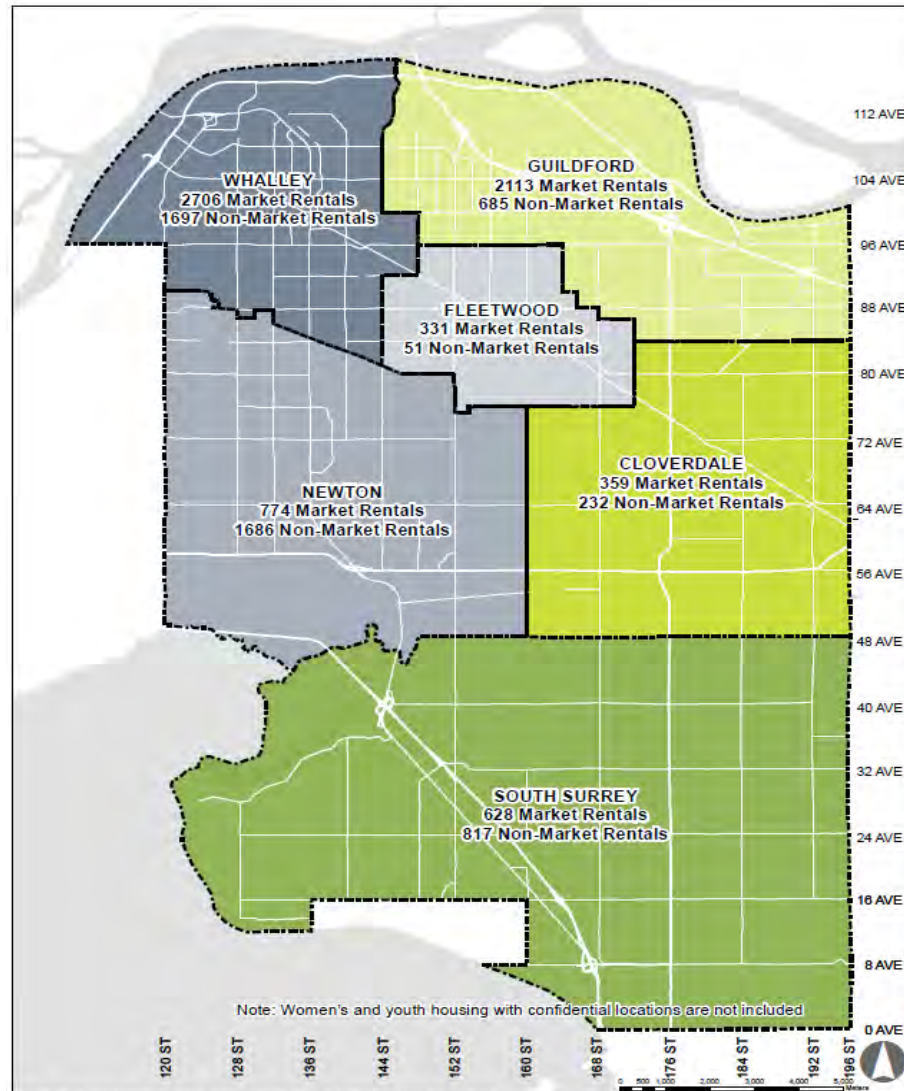
The rental housing market is composed of units in the primary and secondary markets:

- **Primary rental market** describes units in purpose-built rental buildings, generally multi-family.
- **Secondary rental market** describes units generally owned by an individual property owner and rented for income. This includes secondary suites, carriage homes, rented condominiums and townhomes, and rented single-detached homes.

When the total number of renters in Surrey as of 2016 (48,990) is compared to the total primary rental units of that year (5,892), the number of renters in the secondary rental market may have been as high as 43,098 that year, or 88% of all renters. For comparison, 68% of households in the Vancouver CMA (which corresponds to Metro Vancouver boundaries) are estimated to live in secondary rental in 2016.

Figure 16 shows the distribution of purpose-built market and non-market rental units in Surrey by community. Whalley and Guildford have the highest numbers of market rentals, while Whalley and Newton have the most non-market rentals.

FIGURE 16 PURPOSE-BUILT RENTAL STOCK, SURREY, 2021



3.3.1 PRIMARY RENTAL

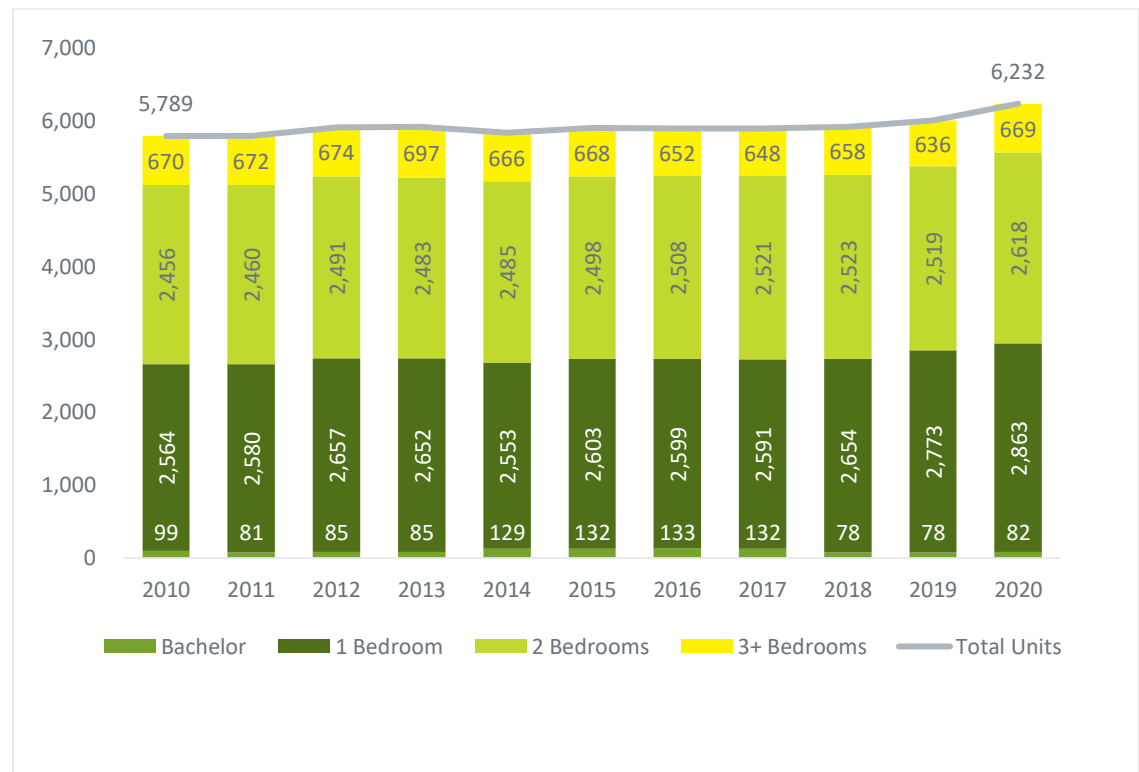
As of 2020, there were only 6,232 primary rental units in Surrey (Figure 17).

This means that Surrey has 1 rental unit for every 83 residents, compared to a ratio of 1 unit for every 21 residents across Vancouver CMA (Metro Vancouver).

Most purpose-built rental units have one or two bedrooms, with very few three or more-bedroom units for families (only 11% of units have 3+ bedrooms).

The total stock of primary rental housing grew by only 8% between 2010 and 2020, far slower than the growth in renter households.

FIGURE 17 PRIMARY RENTAL MARKET, SURREY, 2010 TO 2020



Source: Canada Mortgage and Housing Corporation, 2021

Loss of Older Rental

Focus group participants expressed concern at the loss of smaller, inexpensive units due to redevelopment. Both the data and stakeholder feedback show that Surrey has lost bachelor units. Newer units that replace older stock tend to be far more expensive.

Most of Surrey’s existing primary rental stock was built between 1970 and 1979, with very limited new stock built in the decades since this time. These trends are typical of BC communities as changes to federal incentives for rental housing slowed down or stopped investment in rental housing in most communities between the 1980s and early 1990s.

Given the age of rental stock, many rental buildings may be aging and either need renovation or be at risk of redevelopment due to pressures in the overall market and their good location close to transit and other amenities. As older rental buildings in Surrey tend to have significantly lower rents compared to units in new buildings, redevelopment can lead to a loss of affordable housing. This kind of redevelopment can put many low-income families and individuals at risk of homelessness and displacement.

Currently most purpose-built units are in low-rise apartment buildings (**Figure 18**). The majority of Surrey’s primary rental stock is in Whalley (45%) and Guildford (36%) (**Figure 19**).

FIGURE 18 PRIMARY RENTAL MARKET UNITS BY STRUCTURAL TYPE, SURREY, 2020

Primary Rental Units (Purpose-Built Rental)	Number	Percentage
High rise apartments	282	1%
Low rise apartments	5,415	13%
Townhouses	125	0%

Source: City of Surrey Planning and Development (2020)

Notes: This data is slightly different than the CMHC rental data so totals will not add up. Primary market rentals do not include rental units in seniors' housing developments. Low-rise apartments also include rental units built over commercial / industrial areas.

FIGURE 19 PRIMARY MARKET RENTAL BY COMMUNITIES, SURREY, 2016

Neighbourhood	Units	%
Cloverdale	348	6%
Fleetwood	3	0%
Guildford	2,113	36%
Newton	567	10%
South Surrey	180	3%
Whalley	2,611	45%
Total	5,822	

Source: City of Surrey Planning and Development (2020)

3.3.2 SECONDARY RENTAL STOCK

Complete data on secondary rental housing stock is not available. **Figure 20** reflects the secondary rental market as a portion of Surrey’s rental market, based on the best available data from 2019.

In 2019, the City counted an estimated 31,989 secondary rental market units, including 28,324 secondary suites and 3,665 rented condominiums. Of those that are secondary suites in single-detached dwellings, 20,612 are reported to be suites built without building permits, 7,712 were built with building permits, and 994 are coach houses.

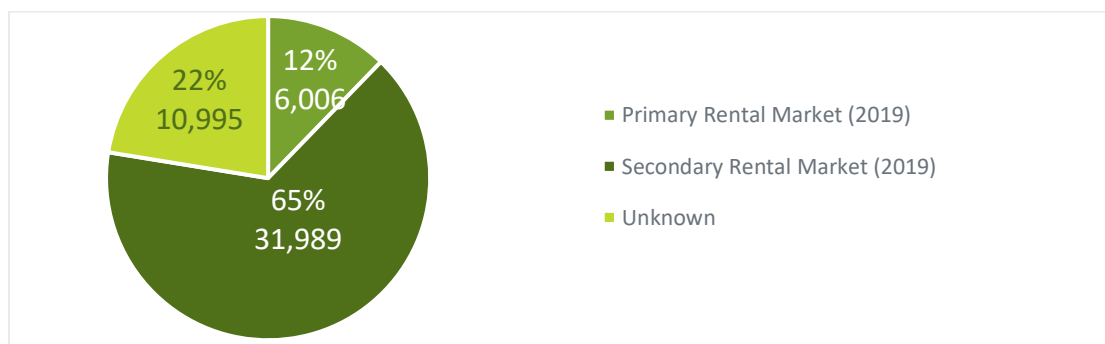
Because of challenges in collecting data on secondary suites, it is likely that the actual number of units in the secondary market is much higher.

Based on the available data, secondary suites appear to make up nearly two-thirds of Surrey’s total rental housing stock.

Apart from secondary suites in single-detached dwellings, rented condominiums are an important source of secondary rental market housing. These dwellings are commonly purchased by buyers seeking to invest in the housing market and earn monthly rental income.

Figure 21 shows the number and proportion of condominiums that are rented in Surrey as a whole and in each community. Almost half of all condo units in Whalley and City Centre are rentals as compared to about one-quarter of condo units in other areas of the City.

FIGURE 20 SURREY’S RENTAL MARKET, 2019



Source: CMHC, 2019; City of Surrey, 2020; Statistics Canada Census, 2016

FIGURE 21 PROPORTION OF CONDO THAT ARE RENTED BY COMMUNITY, SURREY, 2016

Neighbourhood	Number of Total Condo Apartments	Number of Rented Condo Apartments	Proportion of Rented Condo Apartments
Surrey Total	23,220	7,795	34%
Fleetwood	870	235	27%
Cloverdale	2,140	535	25%
South Surrey	3,980	1,030	26%
Newton	3,965	1,070	27%
Guildford	4,540	1,265	28%
Whalley (inc. City Centre)	7,715	3,655	47%

Source: Statistics Canada, 2016 Census, Custom Data Organization

CMHC collects some information on the secondary rental market for the Vancouver CMA, but not at the municipal level. Across Metro Vancouver, CMHC estimates that 77,104 condominiums were rented on the secondary market in 2020. The percentage of all condominium units rented grew from 25% in 2010 to 30% in 2020. It is estimated that 34% of condo units in Surrey are rented, higher than the regional average.

Non-Resident Ownership

Data shows that 2.9% of Surrey residential properties are owned by non-residents (**Figure 22**), compared to 5% of properties in the Vancouver CMA and 3.8% of properties in the province.² Condominium apartments are more commonly owned by non-residents than other property types. Properties owned by non-residents may be rented, occupied by family or friends, or vacant.

FIGURE 22 NON-RESIDENT OWNERSHIP BY PROPERTY TYPE, SURREY, 2018

Property Type	%
All property types	2.9%
Condominium apartment	5.5%
Unspecified property type	3.5%
Row house	2.7%
Single-attached house	2.6%
Semi-detached house	2.0%
Property w/ multiple residential units	1.9%
Vacant land	1.8%

Source: Statistics Canada, Canadian Housing Statistics Program, CANSIM Table 46-10-0018-01 (2018)

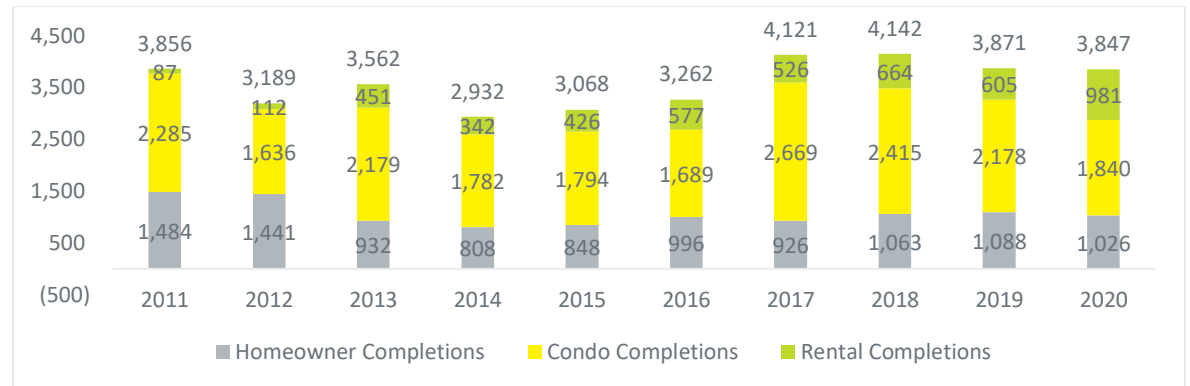
² Statistics Canada, Who invests in British Columbia's Housing Market?, 2018. <https://www150.statcan.gc.ca/n1/pub/11-627-m/11-627-m2018048-eng.htm>

3.4 Development Trends

Over the past 10 years, housing completions in Surrey have ranged from approximately 3,000 to 4,000 units per year with the majority being condo units (**Figure 23**). New dwellings are a mix of single-detached dwellings, apartments, and row houses (**Figure 24**).

Demolitions are not included in the graphs as data for 2020 was not available. However, between 2011 and 2019, an average of 531 residential structures were demolished in Surrey each year, almost entirely single-detached houses on properties being redeveloped (and a small number of duplexes). As the stock of single-detached housing decreases in favour of higher density dwellings, there will also be a decrease in the stock of secondary suites which are an important source of rental housing in Surrey.

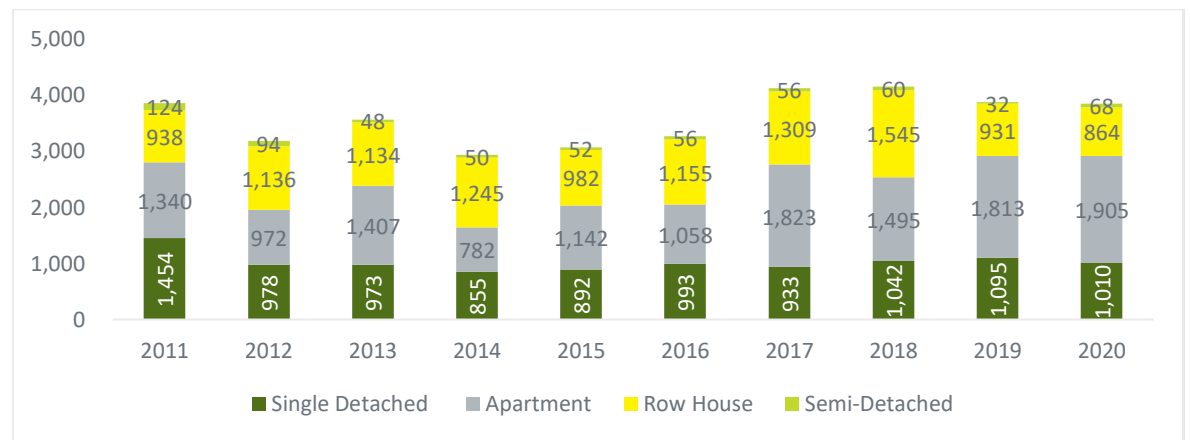
FIGURE 23 HOUSING COMPLETIONS, SURREY, 2011 TO 2020*



Source: CMHC, 2021 - *CMHC uses the term "homeowner" to refer primarily to single-detached homes.

*Note that CMHC includes secondary suites in rental completions. While this graph shows an increase in rental housing in recent years, this is predominantly through new secondary suites, not purpose-built rental apartments.

FIGURE 24 HOUSING COMPLETIONS BY STRUCTURE TYPE, SURREY, 2011 TO 2020



Source: CMHC, 2021

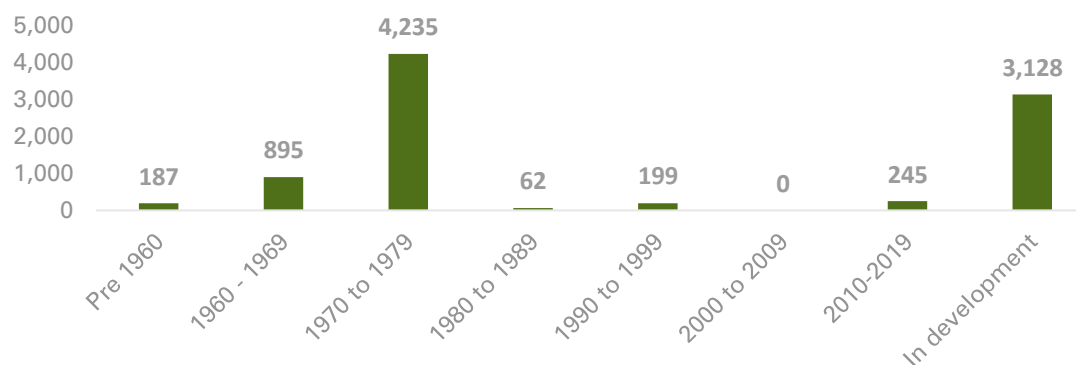
3.4.1 PRIMARY RENTAL DEVELOPMENT

While there was limited rental development in the primary rental market between the 1980s and 2000s, this trend appears to have reversed. As of 2020, 3,128 rental units were under construction (Figure 25).

The most recent data as of June 2021 indicates that there are approximately 32 private market rental housing projects with 5,374 new rental units in various stages of planning and development (Figure 26). Of these units, 97 will be rented at below-market rates. The tenure of these new rental projects is typically secured for 20 years through a Housing Agreement, meaning that after this time period has passed, they may be converted to strata units. In contrast, older rental units typically do not have time limits on their rental tenure.

Six of the 32 rental projects are redevelopment of older rental housing sites and replacing 564 existing units with 1,000 new units. This loss of older rental stock may have a twofold impact. First, newer rental units are likely to be more expensive to rent, due to the cost of land, building, and development. Second, the loss of older, less expensive units reduces the stock of affordable housing options in the community.

FIGURE 25 PRIMARY RENTAL MARKET UNITS BY YEAR OF CONSTRUCTION, SURREY, JUNE 2021



Source: City of Surrey Planning and Development (2020)

FIGURE 26 STATUS OF PRIMARY RENTAL MARKET PROJECTS, JUNE 2021

Status of Rental Projects	# Market Rental Projects in Development	# Market Rental Units	# Below Market Rental Units	Total # of Proposed Units
Under Construction	4	1,017	6	1,023
Final Approval	9	1,693	72	1,726
3rd Reading or Conditional Approval	7	653	0	653
Pre-Council or Initial Review	12	1,953	19	1,972
TOTAL	32	5,277	97	5,374

Source: City of Surrey Planning and Development, 2021

3.5 Non-Market Housing Stock

Non-market housing refers to housing that is protected from market forces. It is generally owned and operated by non-profit or government agencies. Non-market housing includes a diverse range of housing types, as shown in **Figure 27**. Non-market housing can provide supports for specific needs (e.g., transitional or supportive housing) and/or it may offer more affordable rents than can be found in the private market (e.g., low-income seniors or family housing). Non-market housing is an important part of the housing system because it offers affordable and appropriate housing options for those with lower incomes and/or who require supports in place. The table shows a total of 5,270 non-market housing units in Surrey as of 2021. As of 2019, approximately 3,552 non-market housing units were affiliated with BC Housing.

Per capita, Surrey has fewer BC Housing-affiliated non-market units, indicating it is underserved: there is one non-market unit in Surrey for every 48 households; the regional average is 1 unit for every 23 households.

FIGURE 27 NON-MARKET HOUSING STOCK, SURREY, 2021

Housing Type	# of Units
Emergency Housing	215
Shelters	153
Women's Safe Houses	62
Transition-Supportive	1,021
Post-Corrections	46
Homeless / At-Risk of Homelessness	191
Women's Second Stage	63
Youth Supported Independent Living	13
Long-Term Supportive	367
Mental Health / Substance Use	341
Low-Income Seniors Housing	1,196
Low-Income Indigenous Housing	195
Low-Income Housing (General)	1,764
Co-op Housing	879
Total	5,270

Source: City of Surrey Planning and Development Dept., 2021

Figure 28 shows non-market housing in Surrey by year of construction. The total number of units differs slightly from Figure 27 as it includes permanent emergency shelters and housing that is in development.

The greatest proportion of non-market housing in Surrey was built in the 1980s when there were greater senior government resources being invested in housing. There has recently been an increase in new non-market housing construction in response to new funding opportunities from the provincial and federal governments. 996 non-market units are in development as of 2019.

FIGURE 28 NON-MARKET SOCIAL HOUSING BY YEAR OF CONSTRUCTION, SURREY, 2019

Year	# of Units	%
Pre 1960	203	3%
1960 – 1969	69	1%
1970 – 1979	803	13%
1980 – 1989	1878	31%
1990 – 1999	891	15%
2000 – 2009	706	12%
2010 – 2019	467	8%
In development (as of 2019)	996	17%

Source: City of Surrey Planning and Development Dept. (2020)

Co-op Housing

Co-operative housing (or co-ops) is another important source of non-market housing. In BC, most co-operatives are non-profit rental buildings that are co-managed by the tenants (who are called members). When someone moves into a co-operative building, they purchase shares to join, participate in electing directors to govern the building, and help take care of maintenance and other activities to support the community. Many co-ops include a range of incomes and household types.

Figure 29 shows that there was a total of 879 co-operative housing units in Surrey as of 2019 and that most were two- and three-bedroom units. In many communities, including Surrey, co-op housing is an important source of family-sized housing. Many co-ops have rules that allocate unit size based on household size.

Most co-ops in BC were built between 1973 and 1993, when federal supports for co-op housing were in place. There have been very few co-ops built since due to the challenge of funding this type of housing.

FIGURE 29 CO-OPERATIVE HOUSING UNITS BY NUMBER OF BEDROOMS, SURREY, 2019

Cooperative Developments	Total Units	One Bedroom Units	Two Bedroom Units	Three Bedroom Units	Four Bedroom Units	Five Bedroom Units
15	879	140	413	269	53	4

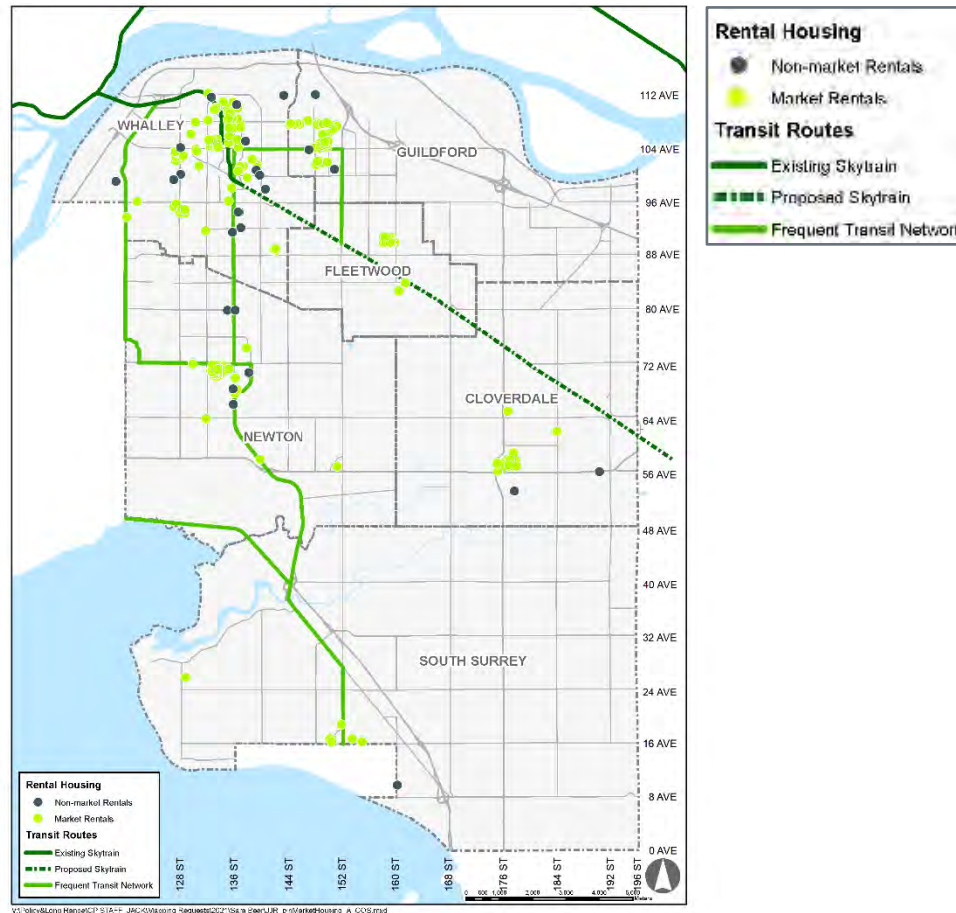
Source: Co-operative Housing Federation of BC

3.6 Housing and Transit

Housing and transportation choices are closely linked and represent the two largest expenditures for most households. The cost of owning and operating a vehicle is much higher than the cost of taking transit. Locating affordable housing for low- and moderate- income households near frequent transit services provides an opportunity for households to reduce their transportation costs and improves access to employment and services.

Figure 30 shows the location of purpose-built market and non-market rental units relative to transit. Most of Surrey's rental stock is located near existing Skytrain stations or along the Frequent Transit Network³. There are currently few rental units located along the proposed new Surrey-Langley Skytrain corridor.

FIGURE 30 PURPOSE-BUILT RENTAL STOCK AND TRANSIT, SURREY, 2021



³ The Frequent Transit Network is Metro Vancouver's network of corridors where transit service runs at least every 15 minutes in both directions through the day and into the evening, every day of the week.

Housing and the Surrey-Langley Skytrain Line

In February 2020, TransLink and the City of Surrey signed a Surrey-Langley Skytrain (SLS) Supportive Policies Agreement. The purpose of the Agreement is to confirm the policy commitments which are outside the direct scope of the transportation infrastructure project but will have a significant impact on the achievement of the project's objectives. One of the project's objectives is to increase access to a range of housing options along the SLS Transit Corridor.

The Agreement highlights the development of Affordable Housing Policies to encourage a diversity of housing along the SLS Transit Corridor including the following key points.

- The Affordable Housing Policies will encourage and support an appropriate range of affordability levels, unit sizes, tenures, levels of support for residents, and types of structures. The policies will also include approaches to preserving and/or replacing existing rental housing stock.
- As part of the development of the Affordable Housing Policies for the SLS Transit Corridor, the City will create policies to incentivize purpose-built rental in the SLS Transit Corridor.
- The Affordable Housing Policies will be developed as part of the City's process to adopt new land use plans for the SLS Transit Corridor.

- The City will collaborate with TransLink, Metro Vancouver and the Province on the development of the Affordable Housing Policies.
- The City will develop a set of performance measures and indicators to assist in tracking progress toward meeting Affordable Housing targets and associated external funding needs, within the SLS Transit Corridor.
- The City will collaborate with TransLink, the Province, Metro Vancouver, the Federal government, Fraser Health Authority, the non-market housing sector and other institutional partners to determine, for the purpose of development of affordable housing in the SLS Transit Corridor, the feasibility of land assembly, existing large sites, and government or Crown corporation-owned property. As well, TransLink will complete a market assessment and review of opportunities for land assembly, sale or redevelopment of TransLink-owned sites in the SLS Transit Corridor for affordable housing.

The SLS Supportive Policies Agreement notes that the City and TransLink will continue to support existing initiatives and policies including the Metro Vancouver Affordable Housing Strategy, Master Plan for Housing the Homeless in Surrey, Surrey Affordable Housing Strategy and related City housing policies, as well as the Surrey Housing Needs Report.

3.7 Anticipated Housing Need

Housing need estimates based on population and household projections anticipate that Surrey will need an additional 41,200 units between 2021 and 2031 (Figure 31).

Figure 32 shows estimated housing need by structure type and bedroom count. Units by tenure and affordability are shown in subsequent sections.

- Note that projections such as these offer one possible scenario. Housing development in a community is the result of many different factors, including market forces, land availability, local government policy, consumer preferences, and others. These projections assume that future households will look like current households in Surrey. However, the type and affordability of housing in a community impacts who can or wants to live there. These dynamics can change over time as local government policy changes.

FIGURE 31 ANTICIPATED DWELLING UNITS NEEDED BY STRUCTURE TYPE, SURREY, 2021 TO 2031

Type of Unit	Ground-Oriented	Apartments	Total
2021 to 2026	13,400	6,400	19,800
2026 to 2031	14,600	6,800	21,400
Total	28,000	13,200	41,200

Source: Metro Vancouver, 2021.

FIGURE 32 ANTICIPATED DWELLING UNITS NEEDED BY BEDROOM COUNT, SURREY, 2021 TO 2031

	Bachelor / 1 Bedroom	2 Bedroom	3+ Bedroom	Total
2021 to 2026	6,000	5,800	8,000	19,800
2026 to 2031	6,500	6,100	8,800	21,400
Total	12,500	11,900	16,800	41,200
Percentage	30%	29%	41%	

Source: Adapted from Metro Vancouver, 2021.



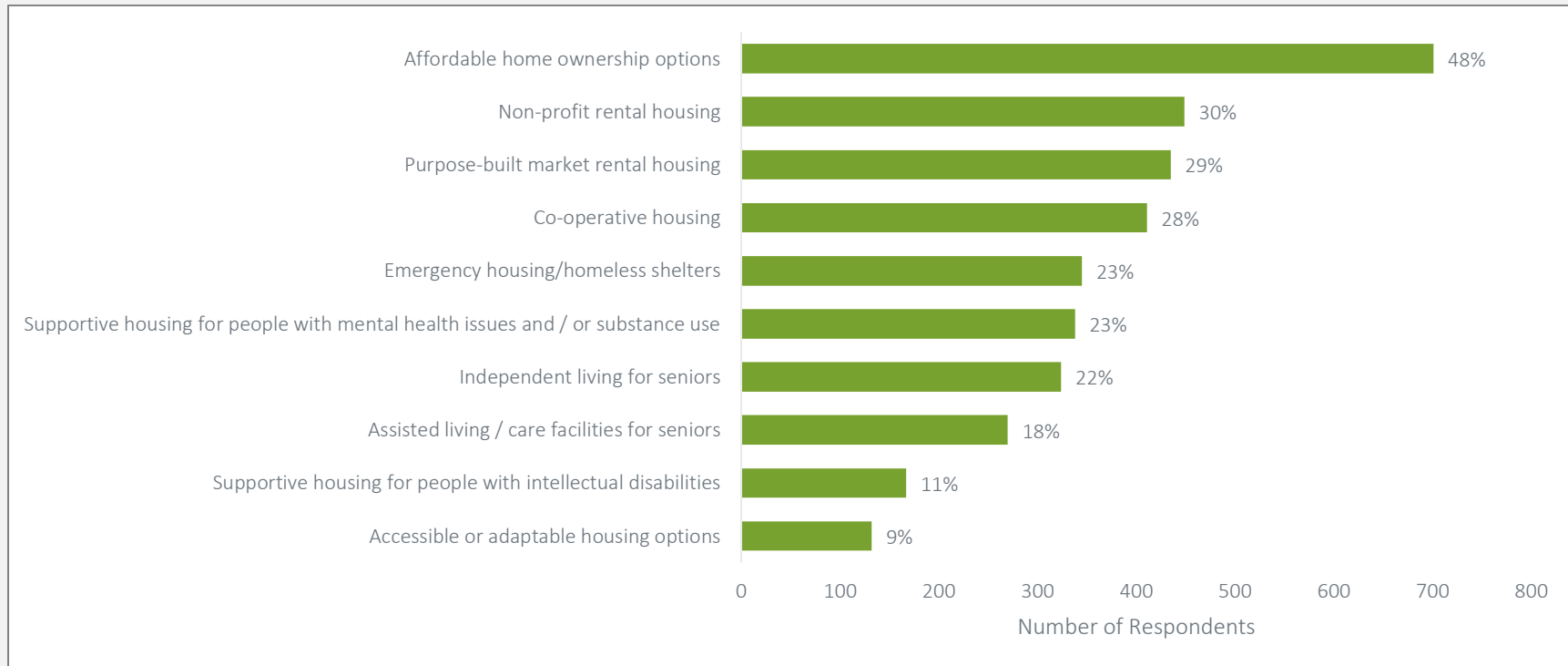
UNITI's Chorus Apartments provides affordable and inclusive purpose-built rental housing

3.8 What We Heard

3.8.1 SUPPLY

Online survey respondents were asked which housing types were insufficient in supply in Surrey. The most common response was affordable home ownership options (48%), followed by non-profit rental housing (30%), purpose-built market rental housing (29%), and co-operative housing (28%).

FIGURE 33 ONLINE SURVEY RESULTS: TOP 10 HOUSING TYPES THAT ARE INSUFFICIENT IN SUPPLY



3.8.2 NEIGHBOURHOOD SAFETY

One of the most significant challenges reported by both renters and owners is not feeling safe in their neighbourhoods. There was a particular concern over the lack of streetlights and sidewalks in some neighbourhoods and the visibility of drug use.

3.8.3 TRANSIT

A recurring theme throughout the engagement process was a lack of housing options near transit to support easy access to jobs, amenities, and services. Many felt that renters were living far from key transit hubs and were disproportionately affected by a lack of housing options near transit. This was a top concern for residents and stakeholders in the engagement process and the number one challenge for renters who responded to the surveys.

Rental units that are further from public transit and amenities may be less expensive. However, the distance can increase the overall cost of living by requiring renters to own and maintain cars. Additionally, renters with low incomes may not be able to afford a car or a unit near transit. This group of renters is at higher risk of being isolated from amenities and may have to travel long hours and distances on public transit.

Surrey-Langley SkyTrain Corridor

As part of the engagement process, a workshop was held with staff from the City, TransLink, and the Province to discuss housing needs along the new Surrey-Langley SkyTrain Corridor.

The key findings from the workshop are summarized below.

- Gaps / areas of concern:
 - Land speculation in anticipation of the new SkyTrain line is driving up land costs along the new transit corridor.
 - While there are few rental buildings along the new Skytrain corridor, rising property values may incentivize redevelopment, displacing lower-income renters.
 - Many neighbourhoods along the corridor are low density and may face resistance to increased development.
- Opportunities:
 - Affordable rental options in redevelopments that are within walking distance of SkyTrain stations
 - Increased amenities and services in this area that can be accessed by walking, biking, or transit
 - Integrated housing and active transportation in planning for the Corridor
 - Plan for diversity of unit types, affordability levels, and tenures
 - Manage speculation
 - Proactively manage communication with residents about residential development

4 HOUSING INDICATORS

4 Housing Indicators

Needed Housing Units

Households in Core Housing Need are facing challenges but cannot meet their needs in the private rental market. To address existing housing gaps, Surrey needs at least 15,000 below-market units or subsidies in the private market.

Key Findings

- **Renters face greater unaffordability**
In 2016, one-third of renters spent 30% or more of gross household income on housing costs, meaning their housing was unaffordable.
- **Overcrowding is common among renters**
In addition, 18% of renters lived in overcrowded housing, a significant portion compared to the regional average of 13%. This is perhaps due to fewer available large units suitable for families.
- **Lone-parent families who rent are at significant risk of housing vulnerability**
54% of lone-parent families are in core housing need, and the large majority of these households are female headed.
- **More than 1 in 10 renter households are in extreme core housing need**
Households in extreme core housing need are facing at least one housing challenge, spend more than 50% of household income on housing, and can't afford the median rent in the community. These households are living month-to-month and are most at risk of homelessness should major expenses or job loss occur.

4.1 Housing Standards

Housing standards are a national measure that look at three aspects of housing:

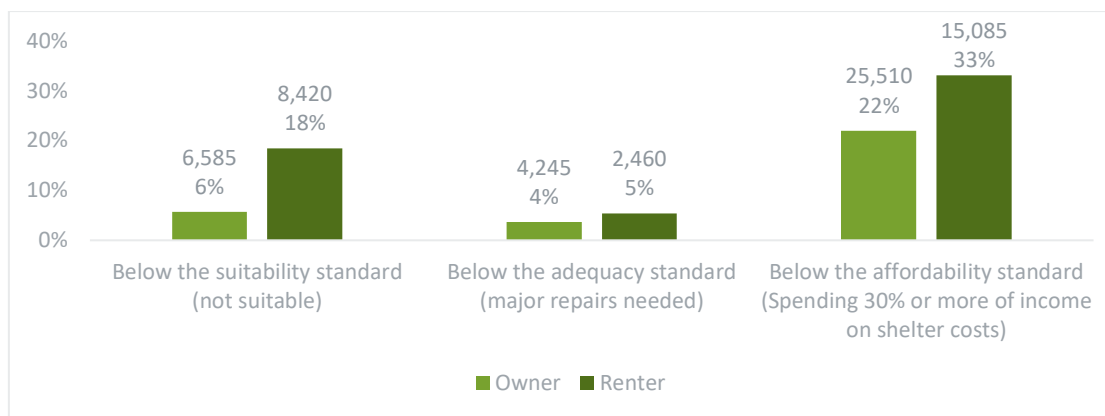
- **Adequate housing**, which is housing that does not require any major repairs, according to the residents.
- **Affordable housing**, which is housing that costs less than 30% of total before-tax household income.
- **Suitable housing**, which is housing that has enough bedrooms for the size and makeup of the resident household, according to National Occupancy Standard (NOS) requirements (see Glossary).

In 2016, affordability was the biggest concern with 25% of Surrey households spending 30% or more of their income on housing.

Renter households are far more likely than owner households to face challenges in their housing, with 33% of renter households in Surrey facing unaffordability and 18% living in unsuitable housing (Figure 34).

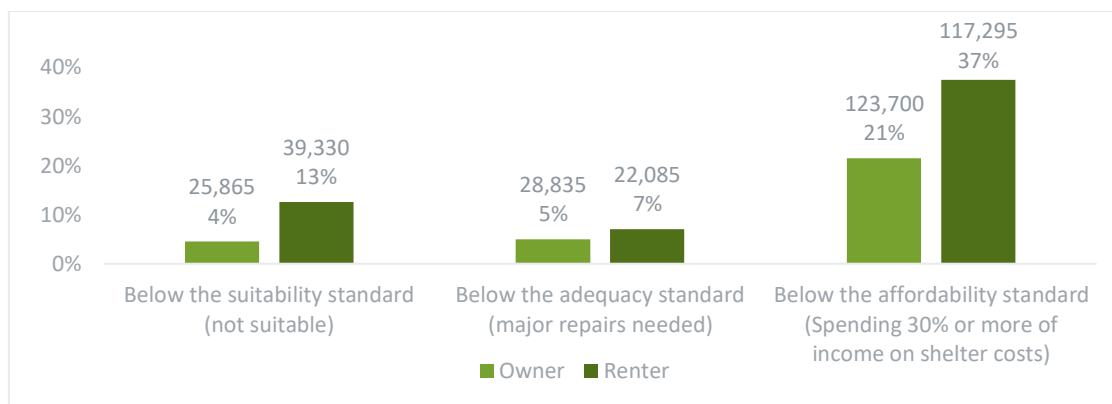
When compared to Metro Vancouver (Figure 35), a higher proportion of Surrey renter households live in unsuitable or overcrowded housing (18% versus 13%).

FIGURE 34 HOUSEHOLDS BELOW HOUSING STANDARDS, SURREY, 2016



Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

FIGURE 35 HOUSEHOLDS BELOW HOUSING STANDARDS, METRO VANCOUVER, 2016

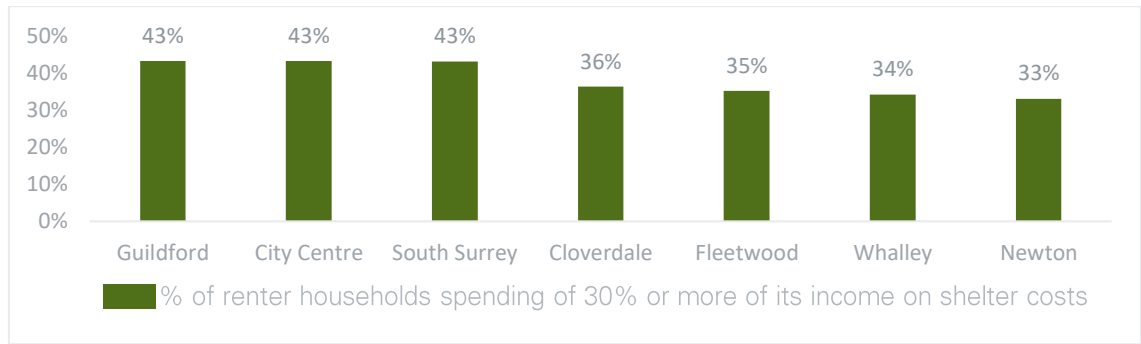


Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

Figure 36 and **Figure 37** show the affordability indicator by neighbourhood for renters and owners.

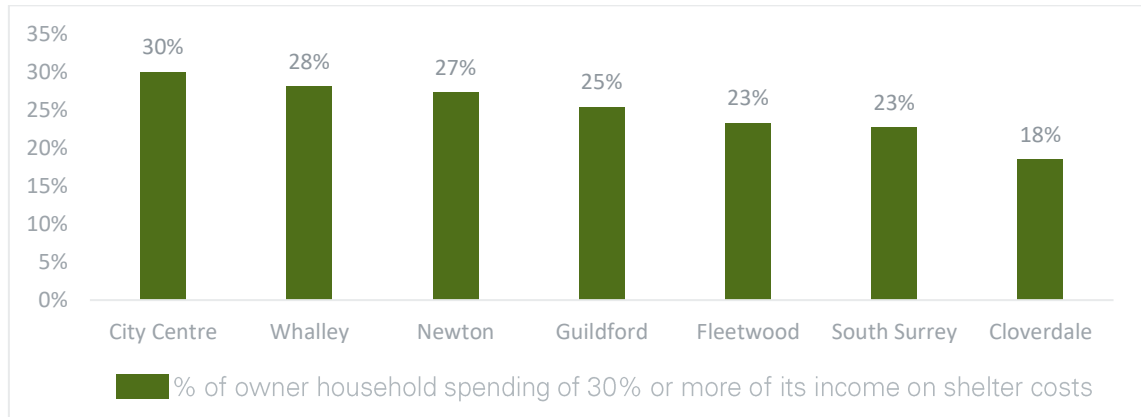
Among renters, Guildford, City Centre, and South Surrey had higher rates of households living in unaffordable housing. Among owners, City Centre, Whalley, and Newton had the highest rates of households living in unaffordable housing.

FIGURE 36 RENTER HOUSEHOLDS BY AFFORDABILITY INDICATOR BY NEIGHBOURHOODS, SURREY, 2016



Source: Statistics Canada, Census 2016, Custom Data Organization

FIGURE 37 OWNER HOUSEHOLDS BY AFFORDABILITY INDICATOR BY NEIGHBOURHOODS, SURREY, 2016



Source: Statistics Canada, Census 2016, Custom Data Organization

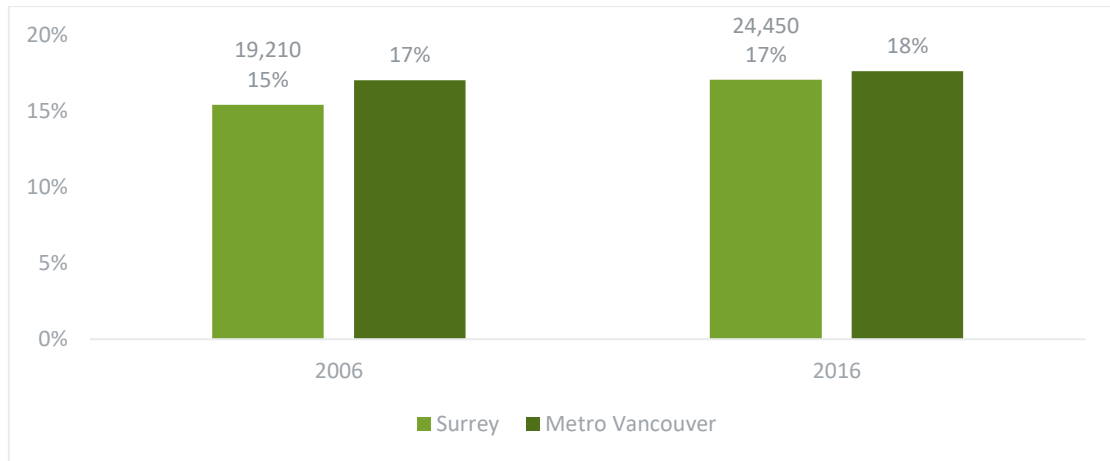
4.2 Core Housing Need

CMHC defines **core housing need** as a household whose housing falls below at least one of the adequacy, affordability, or suitability standards and who would have to spend 30% or more of its before-tax income to afford the median rent of an alternative unit that is acceptable.

Those in **extreme core housing need** meet the definition of core housing need and spend 50% or more of their income on housing. Households in extreme core need are sometimes considered at-risk of homelessness because of the high proportion of their incomes going to housing. These households would be heavily impacted by job loss or a major unexpected expense.

About one in six households in Surrey was in core housing need in 2016 (17%). Between 2006 and 2016, the number of Surrey households in core housing need increased from 15% to 17%, or by 8,525 households (**Figure 38**).

FIGURE 38 HOUSEHOLDS IN CORE HOUSING NEED, SURREY AND METRO VANCOUVER, 2006 TO 2016

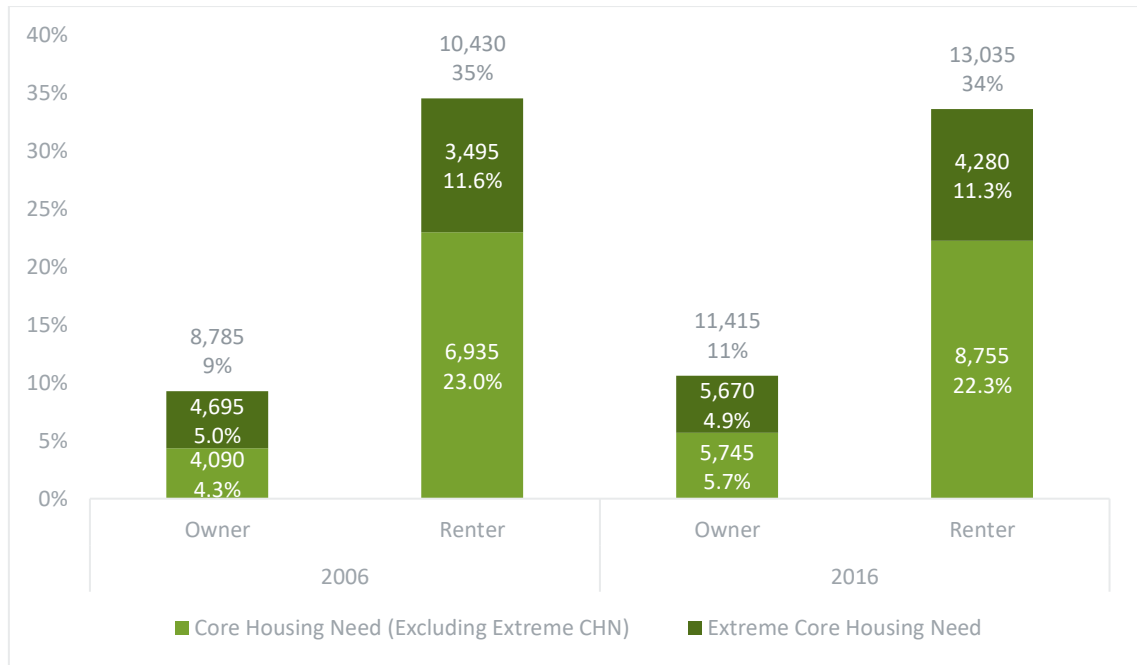


Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

Figure 39 shows a comparison of renters and owners in core housing need in Surrey between 2006 and 2016. The data shows that in 2016, 34% of renter households were in core housing need; of these households, 11% were in extreme core housing need (spending 50% or more of household income on rent).

Overall, the proportion of both owners and renters in core housing need and extreme core housing has remained constant between periods, though with population growth, the total number of households in these categories has increased significantly.

FIGURE 39 HOUSEHOLDS IN CORE HOUSING NEED AND EXTREME CORE HOUSING NEED BY TENURE, SURREY, 2006 TO 2016



Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

4.2.1 DEMOGRAPHICS AND CORE HOUSEHOLD NEED

Figure 40 shows core housing need for different demographics. The table shows the number and the proportion of households in that demographic group who are in core housing need. For example, 850 households led by someone between 15-24 years of age are in core housing need, representing 27% of households led by someone in this age group. 30% of renter households and 17% of owner households in this age group are in core housing need.

Renter Households in Core Housing Need (from Figure 40)

- 34% of all renters
- 54% of lone-parent renter families
- 45% of senior-led renter households
- 43% of Indigenous renter households
- 40% of renter households with at least one senior
- 40% of one-person renter households
- 39% of renter households with at least one person with an activity limitation¹
- 38% of recent immigrant renter households
- 38% of renter households with at least one child

FIGURE 40 CORE HOUSING NEED BY HOUSEHOLD CHARACTERISTICS AND TENURE, SURREY, 2016

Characteristics	Total Households in Core Housing Need		Renter Households in Core Housing Need		Owners in Core Housing Need	
	#	%	#	%	#	%
Total Households in Core Housing Need	27,740	17%	15,375	34%	12,365	11%
Core Housing Need by Age of Primary Household Maintainer						
15-24 years	850	27%	755	30%	95	17%
25-34 years	3,850	18%	2,880	28%	970	9%
35-44 years	6,435	20%	3,590	35%	2,840	13%
45-54 years	6,125	16%	3,025	32%	3,105	11%
55-64 years	4,685	14%	2,450	36%	2,235	8%
65+ years	5,790	17%	2,670	45%	3,120	11%
Core Housing Need by Household Type						
Couple with Children	8,440	14%	3,480	27%	4,955	10%
Couple without Children	2,895	8%	1,360	19%	1,535	6%
Lone Parent Household	5,820	36%	3,955	54%	1,870	22%
Multiple-Family	925	7%	300	17%	625	5%
One Person Household	8,400	27%	5,320	40%	3,080	17%
Other Non-Family	1,255	22%	955	27%	295	13%

Characteristics	Total Households in Core Housing Need		Renter Households in Core Housing Need		Owners in Core Housing Need	
	#	%	#	%	#	%
Core Housing Need based on Immigration Status						
Non-Immigrant	11,670	15%	7,970	33%	3,705	7%
Non-Permanent Resident	540	27%	380	25%	160	35%
Immigrant	15,530	19%	7,025	35%	8,505	14%
Recent Immigrant	2,455	33%	1,760	38%	700	25%
Core Housing Need by Households with Seniors (65+)						
Household Has At Least One Senior (65+)	7,090	15%	3,015	40%	4,075	10%
Household Without a Senior (65+)	20,645	18%	12,365	32%	8,285	11%
Core Housing Need by Households with Persons with an Activity Limitation¹						
Household Has At Least One Person with an Activity Limitation	16,130	19%	9,425	39%	6,705	11%
Household Without a Person with an Activity Limitation	11,610	15%	5,950	28%	5,660	10%
Core Housing Need by Indigenous Households						
Aboriginal Households	1,670	26%	1,470	43%	200	6%
Non-Aboriginal Households	26,070	17%	13,910	33%	12,165	11%
Core Housing Need by Households with Children						
Household Has At Least One Child (<18 years)	11,735	20%	6,240	38%	5,495	13%
Household Without a Child (<18 years)	16,005	16%	9,135	31%	6,870	9%

Source: CMHC (based on 2006, 2016 Census and 2011 National Household Survey)

¹ CMHC defines activity limitation as “difficulties that people have in carrying out daily activities such as hearing, seeing, communicating, or walking. Difficulties could arise from physical or mental conditions or health problems.” This terminology corresponds to physical, intellectual, and mental health disabilities.



Elders drumming outside of the "Sohkeyah" Kekinow Native Housing building: affordable purpose-built rental housing for Indigenous

5 RENTAL HOUSING NEEDS

5 Rental Housing Needs and Issues

Needed Housing Units

Housing projections estimated that 10,700 additional rental units are needed between 2021 and 2026, and an additional 11,900 units between 2026 and 2031. A significant portion of these should be deeply affordable (under \$875 per month) and below-market (under \$1,500) to address Surrey's housing needs.

Key Findings

- **Cost of renting is increasing.**
The median primary rental rate increased by 48% over the past decade, from \$815 in 2010 to \$1,209 in 2020. Regional data on the cost of renting in the secondary market indicates that secondary market rents are also increasing.
- **Low vacancy rate**
Surrey's primary rental vacancy rate was 1.4% as of November 2020, the highest vacancy rate since 2015 because of the COVID-19 pandemic, yet still far below the 3% to 5% range considered to be healthy. The regional secondary rental vacancy rate was 0.6%. Surrey's low vacancy rate puts significant pressure on tenants as it leads to rising rental rates and limited choice in the rental market.
- **Individuals living alone and single-parent families (mostly women-led) who rent face the greatest challenges.**
The affordability gap analysis showed that incomes are not keeping up with the cost of housing for individuals living alone and lone-parent families. These household types tend to have far lower incomes because they have only a single income. Lone parents may also be primary caregivers to their children and not be able to work full-time.
- **Significant increase in demand for non-market housing.**
The number of Surrey households on BC Housing's Housing Registry Waitlist increased by 93% from 2013 to 2019. In 2019, there were 2,554 households on the waitlist, about half (48%) of these households were families.
- **Students who rent face unaffordability and many students are interested in on-campus housing options.**
Data on student housing needs is limited but shows that most students attending SFU Surrey or KPU live at home with parents: 64% of SFU Surrey middle-year students and 70% of KPU students. Among students, there is strong interest in on-campus student housing options.

5.1 Renter Incomes and Rental Rates

Compared to owners, renters tend to have significantly lower incomes. They are also more likely to move or experience insecure tenure and are more sensitive to being negatively impacted by the supply and affordability of rental housing. Because of this, a healthy housing market will have rental options at a range of affordability levels so that renters with low incomes who need to move are not put at risk homelessness or forced to leave the community.

Figure 41 shows the distribution of incomes for renters in Surrey, as well as what is affordable for those income levels based on the affordability measure of housing costs being no more than 30% of before-tax household income. For example, households with very low incomes of less than \$35,000 per year can afford at most \$875 per month in housing costs to remain below the standard measure of affordability.

These five income levels are based on the Metro Vancouver Regional Affordable Housing Strategy. Over time, the affordability levels should be updated as incomes rise and income distribution changes.

In 2016, 29% of Surrey households rented their home, 48,990 households.

FIGURE 41 DISTRIBUTION OF RENTER HOUSEHOLD INCOMES AND AFFORDABILITY, SURREY, 2016

Income Level (based on regional median household income)	Income	Surrey Renter Households	Monthly Affordable Rent*
Very low (less than 50% of median household income)	Less than \$35,000	36%	Less than \$875
Low (between 50% and 80% of median household income)	\$35,000 to \$59,999	26%	\$875 to \$1,500
Moderate (between 80% and 120% of median household income)	\$60,000 to \$84,999	20%	\$1,500 to \$2,125
Above moderate (between 120% and 150% of median household income)	\$85,000 to \$109,999	10%	\$2,125 to \$2,750
High more than 150% of median household income)	\$110,000 or more	11%	\$2,750 or more

Source: Metro Vancouver Housing Data Book, 2019.

*Based on the definition of affordability as spending no more than 30% of gross household income on housing.

5.2 Primary Rental: Rents and Vacancy Rate

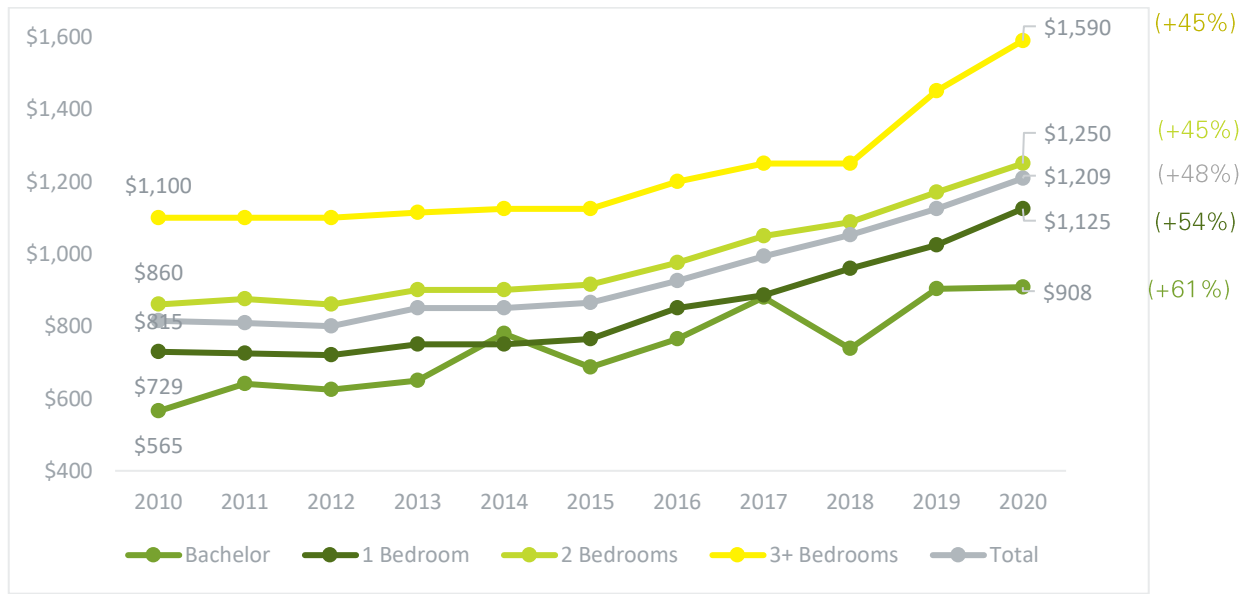
5.2.1 MEDIAN RENTS

The median rents for Surrey primary rental units were relatively steady until 2017 and have since been increasing rapidly. **Figure 42** shows trends in the median rent between 2010 and 2020, along with how much median rents have grown over this period. Notably, half of the growth in the median rents occurred between 2017 and 2020.

5.2.2 VACANCY RATE

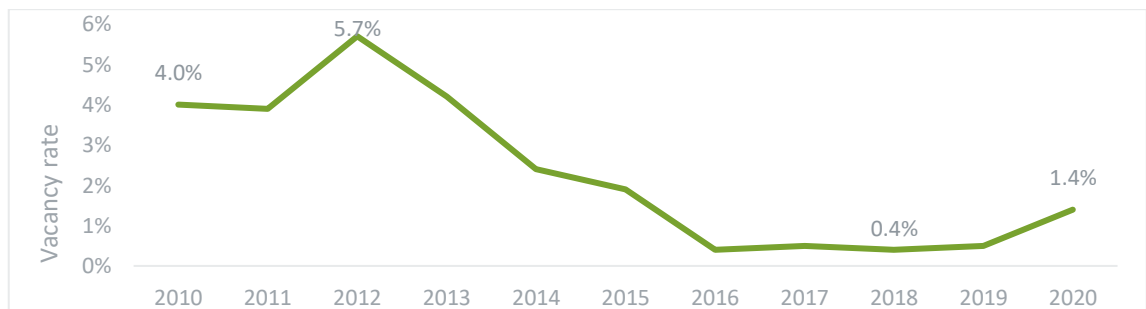
Figure 43 shows Surrey’s primary rental vacancy rate between 2010 and 2020. A ‘healthy’ vacancy rate—one that allows landlords to find tenants to fill units and that provides choice to tenants—is generally considered to be between 3% and 5%. Surrey’s vacancy rate has been below this level since 2014, and close to zero between 2016 and 2019. A low vacancy rate puts significant pressure on tenants as it leads to rising rental rates and limited choice in the rental market. The vacancy rate increased slightly in 2020 in Surrey and in Metro Vancouver more broadly due to the pandemic.

FIGURE 42 PRIMARY RENTAL MARKET MEDIAN MONTHLY RENT BY NUMBER OF BEDROOMS, SURREY, 2010 TO 2020



Source: Canada Mortgage and Housing Corporation, 2021

FIGURE 43 RENTAL VACANCY RATES, SURREY, 2010-2020



Source: Canada Mortgage and Housing Corporation

5.3 Secondary Rental: Rents and Vacancy Rates

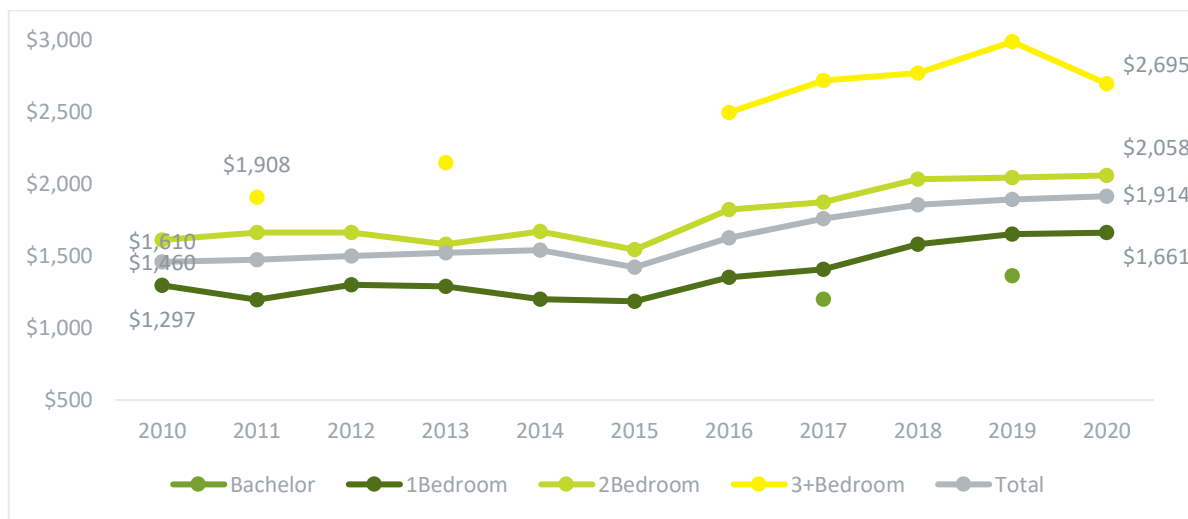
Information on rents and vacancy rates in the secondary rental market is limited and incomplete. CMHC collects this data at the Vancouver Census Metropolitan Area (CMA) level, which corresponds to the Metro Vancouver region. The figures are based on this data and reflect regional trends.

5.3.1 RENTED CONDOMINIUMS

Regional data on rental rates for rented condominiums is incomplete but shows similar growth in rental rates as seen in Surrey's primary rental market (**Figure 44**).

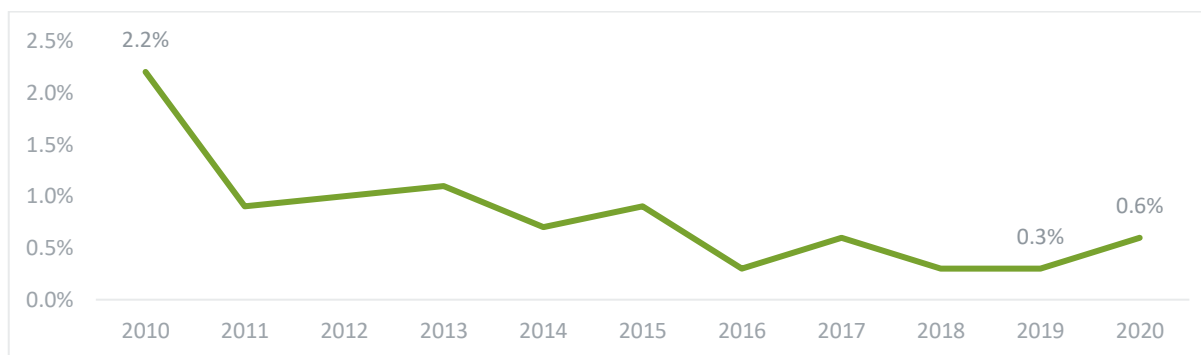
The vacancy rate of rented condominiums in Metro Vancouver has been below 3% over the past ten years and remained at a low 0.6% in 2020 despite the pandemic (**Figure 45**).

FIGURE 44 AVERAGE RENTS OF RENTED CONDOMINIUMS, VANCOUVER CMA, 2010 TO 2020



Source: CMHC Rental Market Survey, 2020

FIGURE 45 VACANCY RATE OF RENTED CONDOMINIUMS, VANCOUVER CMA, 2010 TO 2020



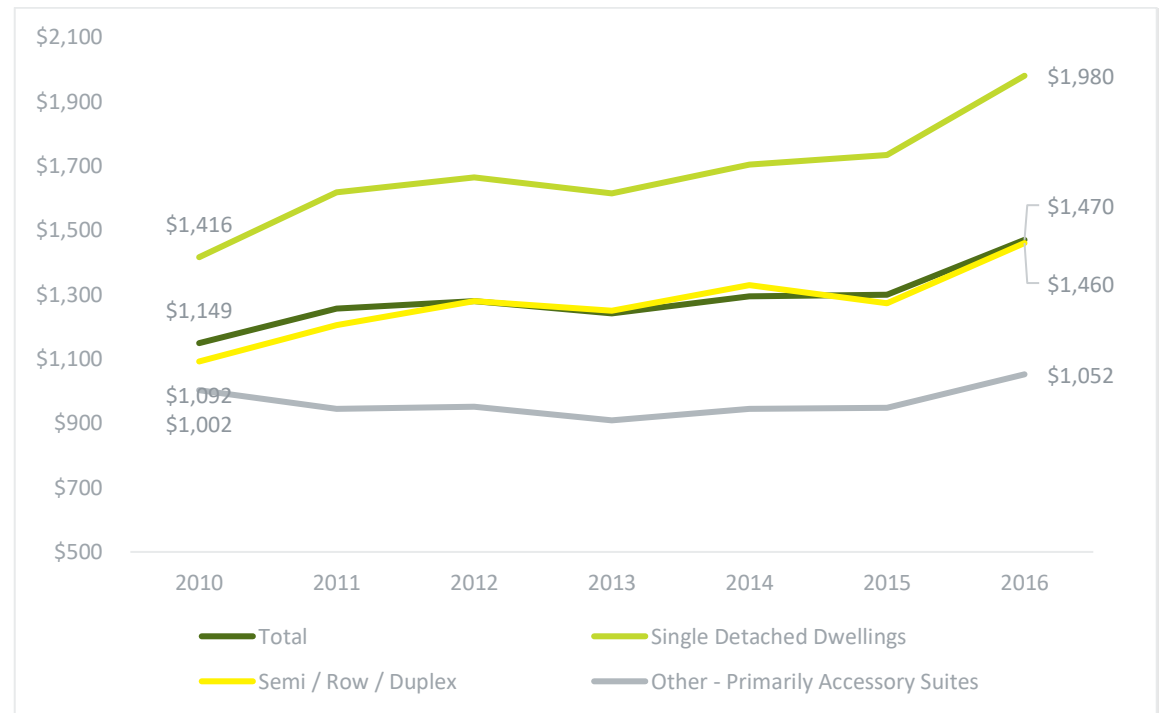
Source: CMHC Rental Market Survey, 2020

5.3.2 OTHER SECONDARY RENTAL DWELLINGS

CMHC defines “other secondary rental dwellings” as all other units apart from rented condominiums, including rented single-detached homes, rented rowhouses and duplexes, and secondary suites. Data on average rents for these is only available until 2016, which is a significant limitation as most of the increase in housing costs has occurred over the past five years.

Over the 2010 to 2016 period, the data shows growth in rental rates for rented single detached dwellings and rented semi / row / duplex housing (**Figure 46**). Average rents for secondary suites (primary accessory suites) appear to be relatively stable and reflect the importance of this type of housing as a source of more affordable rents.

FIGURE 46 AVERAGE RENTS FOR OTHER SECONDARY DWELLINGS, VANCOUVER CMA, 2010 TO 2016



Source: CMHC Rental Market Survey, 2020

5.4 Non-Market Housing

5.4.1 BC HOUSING WAITLIST OVER TIME

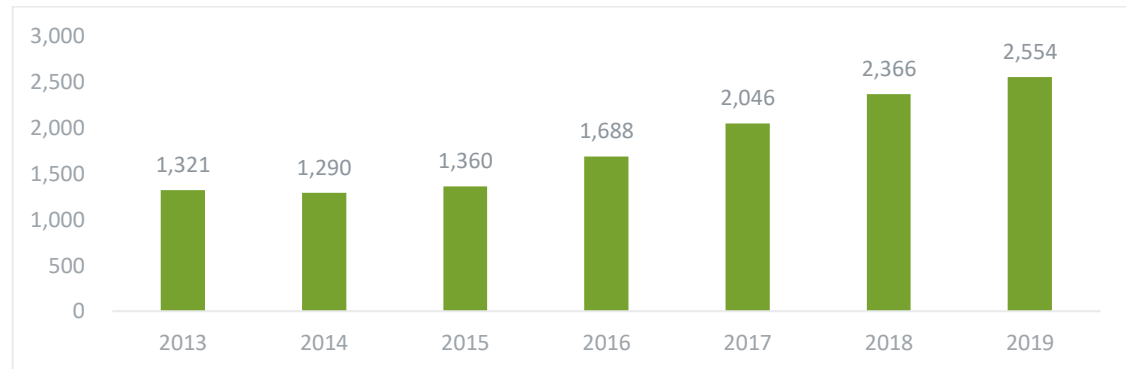
There is significant demand for non-market rental housing, especially as the cost of housing in the private market has increased.

Figure 47 shows BC Housing’s Housing Registry waitlist data over time. Please note that there may be housing providers that provide non-market housing that are not affiliated with BC Housing and their waitlists are not captured here.

This data shows that there has been significant growth in the number of applicants for non-market housing in Surrey for the years for which there is data. Between 2013 and 2019, the number of households on the Housing Registry grew by 93%.

Across Metro Vancouver, waitlist growth in Surrey far surpasses the regional average or any of its comparable communities (**Figure 48**). This shows that there is significant unmet demand in Surrey.

FIGURE 47 HOUSING REGISTRY, SURREY, 2013-2019



Source: BC Housing (July 2013, June 2014, June 2015, June 2016, June 2017, July 2018-2019)

FIGURE 48 HOUSING REGISTRY, GROWTH AMONG COMPARABLE COMMUNITIES, 2013 TO 2019

Vancouver	Richmond	Burnaby	Surrey	Metro Vancouver
13%	41%	43%	+93%	+39%

Source: BC Housing, Metro Vancouver Housing Data Book

Figure 49 shows Housing Registry applicants by household type and how this has changed between 2013 and 2019. In 2019, 48% of Surrey households waiting for non-market housing in Surrey were families, 26% were seniors, 13% were persons with disabilities, 7% were single individuals, and 5% required wheelchair accessible units.

The highest growth on the waitlist has been among seniors, single person households, and households that require a wheelchair accessible unit.

The data on non-market housing waitlists confirms what we heard from stakeholders and community residents: there is a lack of affordable family housing in Surrey and a need for more options for households with low incomes and those that require accessibility.

FIGURE 49 APPLICANT'S TO BC HOUSING'S HOUSING REGISTRY BY HOUSEHOLD TYPE, SURREY, 2013-2019

Household Type	2013	2019	% of All Applicants in 2019	% Increase 2013 to 2019
Family Households	631	1,225	48%	+94%
Single Person Households	86	182	7%	+112%
Seniors	266	668	26%	+151%
Persons with Disabilities	276	343	13%	+25%
Wheelchair Accessible Unit	62	130	5%	+110%

5.4.2 RENTAL SUBSIDIES

In addition to non-market housing supply, many low-income households access provincial housing subsidies to offset some of their housing costs. Most households who access subsidies rent in the private market, though some households living in non-market housing may also qualify (for example, if the housing provider does not receive an operating subsidy from the federal or provincial government).

In BC, the primary rental subsidy programs offered through BC Housing are the Rental Assistance Program (RAP) for families with low incomes and the Seniors Aid for Elderly Renters (SAFER) program for seniors with low incomes. In both cases, program recipients must meet certain income qualifications and show that they pay more than 30% of their gross household income on housing.

As of 2019, 2,032 Surrey seniors accessed the SAFER program, and 1,376 families accessed the RAP. However, key informants have noted that the level of rental subsidies is inadequate to bridge the affordability gap in the private market.

In 2020, the provincial government introduced the BC Temporary Rental Supplement (BC-TRS) to provide temporary support to renters with low and moderate incomes who lost income because of the COVID-19 pandemic. In Surrey, 9,381 households⁴ applied for the BC-TRS, approximately 19% of all renter households.

In addition, 365 individuals accessed a homeless rent supplement for individuals who are at risk of homelessness to enable them to afford rental housing in the private market.

2016 census data showed that 11% of renter households in Surrey (5,465 households) accessed rental subsidies or live in subsidized housing (based on self-reported data).

⁴ Including Surrey, Semiahmoo Indian Reserve, and Branston Island 3 Indian Reserve.

5.5 Affordability Gap Analysis

An affordability gap analysis was completed to understand how Surrey renter incomes compare with the cost of renting a home in the community. This analysis reflects a single scenario and is used as a general measure of affordability. Individual circumstances vary widely. The analysis uses the following data and assumptions:

- 2020 median rents in the primary rental market.
- Affordability is defined as spending less than 30% of before-tax household income on housing costs.
- The 2016 census reports on 2015 income information. To compare household incomes with average sales prices, incomes were projected to 2020 based on historic growth in incomes.
- Data on median household income for household types is available, but not by tenure. Because renter household median incomes are far lower than owner households, median household incomes for different household types were adjusted to reflect this difference and avoid misrepresenting the affordability gap. For example, in 2015, median renter household income (\$47,965) was 62% of Surrey's overall median household income (\$77,515). Median household incomes were adjusted based on this proportion.

Real Cost of Renting

This affordability analysis looks at median rents in the private market which include both units that are currently vacant and those that have been rented for many years so generally are lower than the actual cost of renting in the community today. Current rents tend to be more expensive. Most purpose-built rental stock is also older and rental in newer buildings or rented condominiums can be much more expensive.

While there is limited data on the average rent of units on the market in Surrey, a look at Padmapper's data for Surrey shows the following median rents for units listed in April 2021:

- Studio: \$1,300
- 1 Bedroom: \$1,400
- 2 Bedroom: 1,600
- 3 Bedroom: \$2,350
- 4 Bedroom: \$3,250

Source:

<https://www.padmapper.com/apartments/surrey-bc>

Figure 50 shows the results of this analysis and the difference between what is affordable for median-earning households and actual median rents. The figures are colour coded based on what percentage of that household's income would be required to afford the estimated monthly housing costs for each dwelling type. For example, an individual living alone earning the median renter income for this household type (\$25,800) can afford a monthly housing cost of \$645. Individuals in this situation could not afford any unit size without spending more than 30% of income on shelter costs.

This affordability gap analysis shows that individuals living alone and lone parent families are likely to face the most significant affordability challenges.

FIGURE 50 AFFORDABILITY GAP ANALYSIS, SURREY, 2020

Household type	Estimated Median Household income	Affordable Monthly Housing Costs	Bachelor \$908	1 Bedroom \$1,125	2 Bedrooms \$1,250	3 + Bedrooms \$1,450
			Difference Between Median Rent in Surrey and What Is Affordable for Each Household Type			
Individuals living alone	\$25,800	\$645	-\$263	-\$480	-\$605	-\$805
Lone- parent families	\$33,300	\$833	-\$76	-\$293	-\$418	-\$618
Couples without children	\$52,300	\$1,308	\$400	\$183	\$57	-\$143
Couples with children	\$64,000	\$1,600	\$692	\$475	\$350	\$150
Other Families	\$77,300	\$1,933	\$1,025	\$808	\$683	\$483

Income % spent on shelter costs: 0 to 29% 30 to 49% 50% or more

5.6 Anticipated Rental Housing Need

Figure 51 shows the number of additional ground-oriented (i.e., secondary suites in houses) and apartment rental units needed to keep up with population growth over the next 10 years. These projections do not account for underlying demand, for example from young people living with their families or from people outside of the community hoping to move into the city.

The income distribution of a community changes slowly. **Figure 52** shows what affordability levels would be needed in new units, based on the existing income distribution of renters in Surrey. A significant number of deeply affordable (under \$875 per month) and below market (under \$1,500) rental units are needed over the next ten years.

The importance of affordable rental is far reaching, ensuring that individuals and families have access to the housing they need and reducing the risk of homelessness when a health or financial crisis impacts a household's earnings.

FIGURE 51 ANTICIPATED RENTAL HOUSING UNITS NEEDED, SURREY, 2021 TO 2031

	Ground-Oriented	Apartments	Total
2021 to 2026	6,800	3,900	10,700
2026 to 2031	7,700	4,200	11,900

Sources: Metro Vancouver, 2021

FIGURE 52 ANTICIPATED RENTAL UNITS NEEDED BY AFFORDABILITY LEVEL, SURREY, 2021 TO 2026

Income Group	Affordable Rent Level	2021 to 2026	2026 to 2031
Under \$35,000	Under \$875 per month	3,800	4,200
\$35,000 to \$59,000	\$875 to \$1,500 per month	2,700	3,000
\$60,000 to \$84,999	\$1,500 to \$2,125 per month	1,900	2,100
\$85,000 to \$114,999	\$2,125 to \$2,875	1,200	1,300
\$115,000 and over	\$2,875 and up	1,100	1,200
Total		10,700	11,800*

Sources: Metro Vancouver, 2021

*Total is slightly lower than for same period in Figure 51 due to rounding.

Deeply Affordable Housing for People on IA and PWD

Deeply affordable housing in Surrey, with and without supports, is a key priority. The allowable shelter rate for people on Income Assistance (IA) or Persons with Disabilities Assistance (PWD) is extremely low: \$375 per month for individuals, \$570 for single parents and couples where one or both are on IA or PWD, and \$660 per month for couples with one child. The shelter rate increases by \$35 for each additional family member.

There are an extremely limited number of housing options for people accessing these programs. For context, as of 2020, an average of 13,379 Surrey households were receiving Income or Disability Assistance each month. Surrey's entire stock of non-market housing was 4,937 in 2019, including emergency housing, low-income non-profit housing, and co-operative housing. This means many very low-income households are renting in the private market and at risk of homelessness should they face a personal or financial crisis or lose their housing.



5.7 Student Housing

Information on the housing needs of students is limited. Surrey has two postsecondary institutions: Kwantlen Polytechnic University (KPU) and Simon Fraser University's Surrey campus (SFU Surrey). KPU and SFU Surrey do not offer student housing options⁵ and most students live at home or rent alone or live with roommates. Students who rent in the community and who do not have access to family support or scholarships face the greatest housing challenges. BC Student Loans have not increased significantly over the past ten years despite the rapid increase in housing costs in Metro Vancouver.

5.7.1 SFU

Across SFU's three campuses (Burnaby, Vancouver, Surrey), 5,501 students (including both undergraduate and graduate students) live in Surrey, the second highest location of residence after Burnaby.⁶

As of Spring 2020, there were 5,314 students enrolled at SFU Surrey.⁷ A recent survey on middle year students by the Canadian University Survey Consortium⁸ found that 64% of Surrey students reported that they live at home, 27% rent either alone or with roommates, 6% live in on-campus housing, 2% own their home, and 1% selected other. Of those that do not currently live on campus, 31% report that they would prefer to live on campus.

Previous studies provide additional information on first year and graduating students⁹:

- Among first-year students, 82% report living at home, 19% on campus, 6% rent alone or with roommates, and 2% live in a personally owned home. 33% of first-year students who do not currently live on campus said they would prefer to.
- Among undergraduate students in their final year, 61% live at home, 31% rent alone or with roommates, 4% live in a personally owned home, 3% live on campus, and 1% selected other. 25% of graduating students who do not currently live on campus said they would prefer to.

5.7.2 KPU

In the 2019/20 academic year, KPU had 20,726 students enrolled across its five campuses (Surrey [Newton], KPU Tech [Cloverdale], Civic Plaza [Surrey City Centre], Langley and Richmond), including 5,198 international students. Surrey (Newton) is KPU's largest campus, with 11,089 students taking courses on this campus in 2019/20, including 3,352 international students.

In Fall 2020, a survey by KPU asked students about their housing situation. The survey revealed that:

- 61% of international students and 2% of domestic students reported living in temporary housing.

Of those not living in temporary housing¹⁰:

- 73% of domestic students and 45% of international students reported that they live with their parents, guardians, or extended family.
- 58% of domestic students and 19% of international students said that they do not pay for housing.
- 32% of domestic students and 79% of international students said that they rent.
- 11% of domestic students and 3% of international students own their home or apartment.
- 12% of domestic students and 13% of international students reported that the affordability of their housing situation was poor or unacceptable.
- The majority of both domestic and international students reported that their housing was secure/safe, close to transit, and close to campus (adequate or good). 4% said that the security/safety of their living situation was poor or unacceptable, 11% said that proximity to transit was poor or unacceptable, and 26% said that proximity to campus was poor or unacceptable.
- Overall, 53% of domestic students and 83% of international students said they would be somewhat or very interested in living in on-campus rental housing if KPU built apartments for students. The greatest interest was for the Surrey location (of those who were interested in on-campus rental housing, 78% were interested in Surrey, followed by 60% who were interested in Richmond).

⁵ SFU offers student housing at its Burnaby campus.

⁶ <http://www.sfu.ca/content/dam/sfu/irp/students/documents/ST26-GR.pdf>

⁷ <http://www.sfu.ca/content/dam/sfu/irp/students/documents/ST40.pdf>

⁸ [http://www.sfu.ca/content/dam/sfu/irp/surveys/cusc/CUSC_2020%20Middle-Year%20Student%20Survey_Master%20Report%20\(English\)_Simon%20Fraser%20University.pdf](http://www.sfu.ca/content/dam/sfu/irp/surveys/cusc/CUSC_2020%20Middle-Year%20Student%20Survey_Master%20Report%20(English)_Simon%20Fraser%20University.pdf)

⁹ [http://www.sfu.ca/content/dam/sfu/irp/surveys/cusc/CUSC_2019%20First-Year%20Student%20Survey_Simon%20Fraser%20University%20Report%20\(English\).pdf](http://www.sfu.ca/content/dam/sfu/irp/surveys/cusc/CUSC_2019%20First-Year%20Student%20Survey_Simon%20Fraser%20University%20Report%20(English).pdf)

¹⁰ [http://www.sfu.ca/content/dam/sfu/irp/surveys/cusc/CUSC_2018%20Graduating%20Student%20Survey_Simon%20Fraser%20University%20Report%20\(English\).pdf](http://www.sfu.ca/content/dam/sfu/irp/surveys/cusc/CUSC_2018%20Graduating%20Student%20Survey_Simon%20Fraser%20University%20Report%20(English).pdf)

5.8 What We Heard

TOP ISSUES

- **Unaffordability:** The cost of renting was the number one housing issue (**Figure 53**). 87% of renter respondents say that the cost of renting is too high. Survey respondents who were newcomers, 2SLGBTQ+, Indigenous respondents, and individuals with intellectual or other disabilities, were far more likely to express concern over the high cost of renting than other respondents.
- **Homelessness:** 45% of renter respondents identified homelessness as a top issue.
- **Lack of rental:** 43% of renter respondents reported the shortage of rentals as an issue.
- **Larger unit sizes needed:** Respondents were asked what unit sizes were missing in rental housing in Surrey (**Figure 54**). 3 and 4 bedroom units were most commonly identified as missing.
- **Other challenges:** poor quality housing, distance from transit and employment, poor relationship with landlord.

FIGURE 53 ONLINE SURVEY RESULTS: TOP 5 COMMUNITY ISSUES REPORTED BY RENTERS

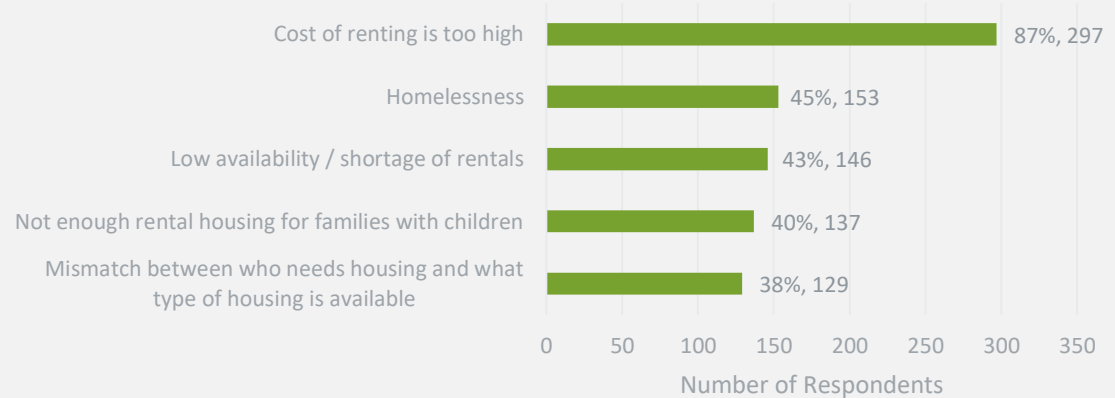
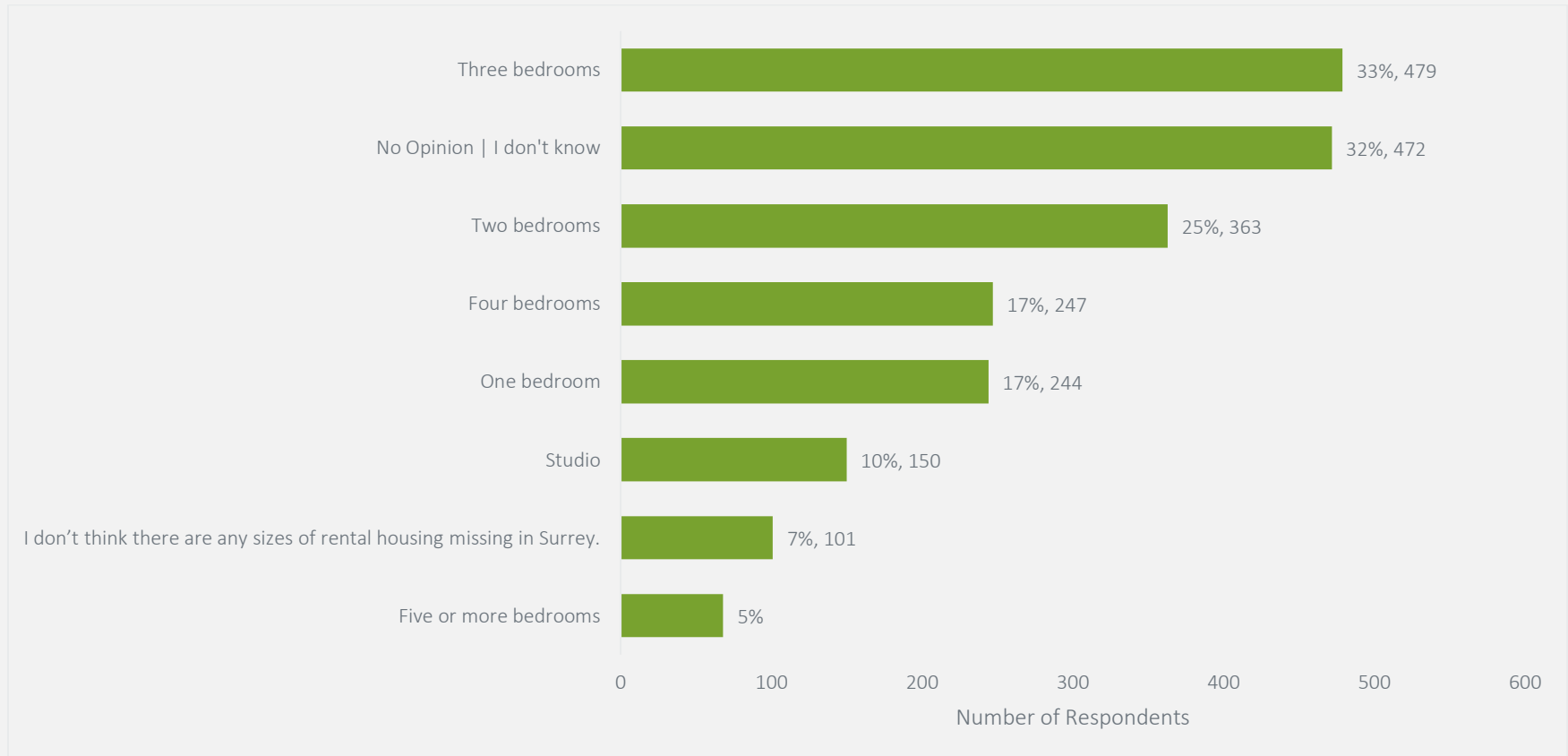


FIGURE 54 ONLINE SURVEY RESULTS: MISSING UNIT SIZES IN RENTAL HOUSING



DEMOGRAPHIC NEEDS

Indigenous Renters

- Indigenous renter survey respondents expressed far greater concern about discrimination (41% compared to 13% of all respondents).

Housing for people with disabilities

- There is a lack of affordable and suitable housing for people with disabilities.
- Affordability is a significant issue for people with disabilities, especially housing at an affordable rent for those accessing Persons with Disability Assistance: 82% of online survey respondents with physical or intellectual disabilities were concerned about the high cost of renting (compared to 56% of all respondents).
- Accessibility was a significant concern for those with physical disabilities, both in their own housing and in the visitability of housing in the community.

Seniors

- Stakeholders reported that many seniors are over-housed (too many bedrooms for the number of occupants) which makes it difficult to maintain properties as they get older.
- Online survey respondents and focus group participants reported a lack of downsizing options for seniors and a lack of housing with supports for seniors.

- Seniors on limited, fixed incomes and with mobility issues face the greatest housing challenges. This is particularly true for seniors who rent, often in older rental housing that is at risk of redevelopment as it gets older.

Young Adults and Students

- Young adults renting in the private market face significant housing costs in relation to their incomes. Affordable options near transportation are needed to support young people.
- Stakeholders reported that there is a lack of data on student housing needs, making it difficult to understand the full extent of the challenges students face. While many postsecondary students living in Surrey live with their families, those that rent in the community reported that the high cost of rent was difficult to afford while paying tuition and relying on student loans. Indigenous students and international students were highlighted as at particular risk for housing vulnerability.

Newcomers

- Stakeholders reported that refugees and recent immigrants are more likely to be facing housing issues, including discrimination in their housing search and risk of evictions due to redevelopment of older, more affordable units. Stakeholders also reported that there is a lack of education among landlords of the challenges facing refugees.

WHAT WE HEARD: IDEAS FOR SOLUTIONS



Residents and stakeholders who participated in the engagement process were asked what ideas they had for addressing rental housing issues in Surrey.

- Increase the supply of rental options in Surrey at a range of affordability levels, especially for those with low incomes or on Income or Disability Assistance.
- Integrate Surrey households from a range of income levels into the same neighbourhood to promote social and economic diversity.
- Explore opportunities to use publicly owned land for housing.
- Incentivize affordable rental or require developers to provide a percentage of new units as affordable rental.
- Locate rental housing close to public transit and amenities.
- Increase education and supports for refugees, recent immigrants, and other renters, as well as landlords, about rights and responsibilities.

6 HOMEOWNERSHIP NEEDS AND ISSUES

6 Homeownership Needs and Issues

Needed Housing Units

Housing projections estimated that 9,100 additional homeownership units are needed between the beginning of 2021 and the end of 2026, and an additional 9,500 units between 2026 and 2031.

Key Findings

- **Home Ownership is an aspiration for most residents**
Most residents still aspire towards homeownership. Many survey respondents expressed concern about the cost of homeownership leaving potential new homebuyers out of the market.
- **Costs rising faster than incomes**
Over the past decade housing prices increased rapidly, especially since 2016. The affordability gap analysis showed that most households earning the median income are now priced out of homeownership.
- **Families requiring larger units, seniors wanting to downsize, and people with disabilities seeking a stable home were identified as key demographics.**

In 2016, 71% of Surrey households owned their home, 120,685 households.

6.1 Owner Incomes

Figure 55 shows the distribution of owner households by income in Surrey. While owners tend to have higher incomes compared with renters, a large portion of owners have low to moderate incomes. Many of these would have purchased their home when housing costs were cheaper or may be mortgage-free while retired and on a fixed income.

FIGURE 55 DISTRIBUTION OF OWNER HOUSEHOLD INCOMES AND AFFORDABILITY, SURREY, 2016

Income Level (based on regional median household income)	Income	Surrey Households*	Monthly Affordable Housing Cost*
Very low (less than 50% of median household income)	Less than \$35,000	12%	Less than \$875
Low (between 50% and 80% of median household income)	\$35,000 to \$59,999	16%	\$875 to \$1,500
Moderate (between 80% and 120% of median household income)	\$60,000 to \$84,999	17%	\$1,500 to \$2,125
Above moderate (between 120% and 150% of median household income)	\$85,000 to \$109,999	15%	\$2,125 to \$2,750
High more than 150% of median household income)	\$110,000 or more	40%	\$2,750 or more

Source: Metro Vancouver Housing Data Book, 2019.

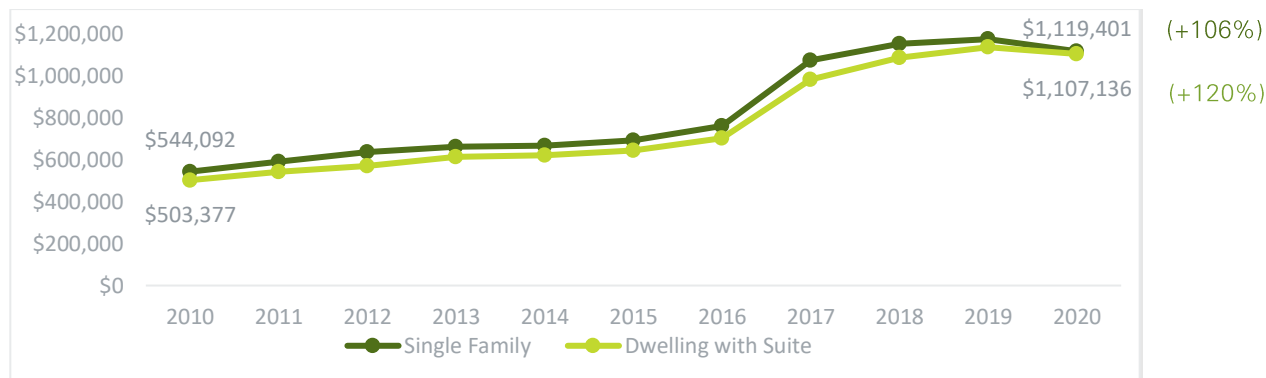
*Based on the definition of affordability as spending no more than 30% of gross household income on housing.

6.2 Sales Prices

Surrey has often been perceived as having more affordable housing, especially for families, compared with other communities in Metro Vancouver. However, the cost of homeownership has been increasing and has accelerated after 2016.

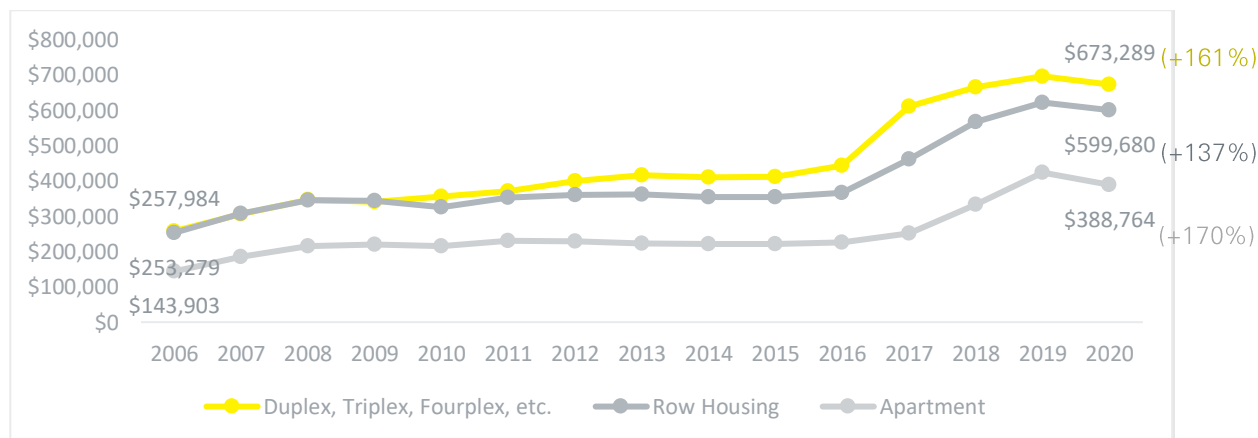
Figure 56 and **Figure 57** show historical average sales prices for different structure types in Surrey. Between 2010 and 2020, the cost of a single-family dwelling increased by 106%, while a dwelling with a suite increased 120%. Average prices for multi-family units grew by 170%, for higher density forms such as apartments, and 137% for rowhousing.

FIGURE 56 AVERAGE SALES PRICE, SINGLE FAMILY DWELLINGS WITH AND WITHOUT SUITES, SURREY, 2010 TO 2020



Source: BC Assessment, 2020.

FIGURE 57 AVERAGE SALES PRICE, MULTI-FAMILY, SURREY, 2010 TO 2020



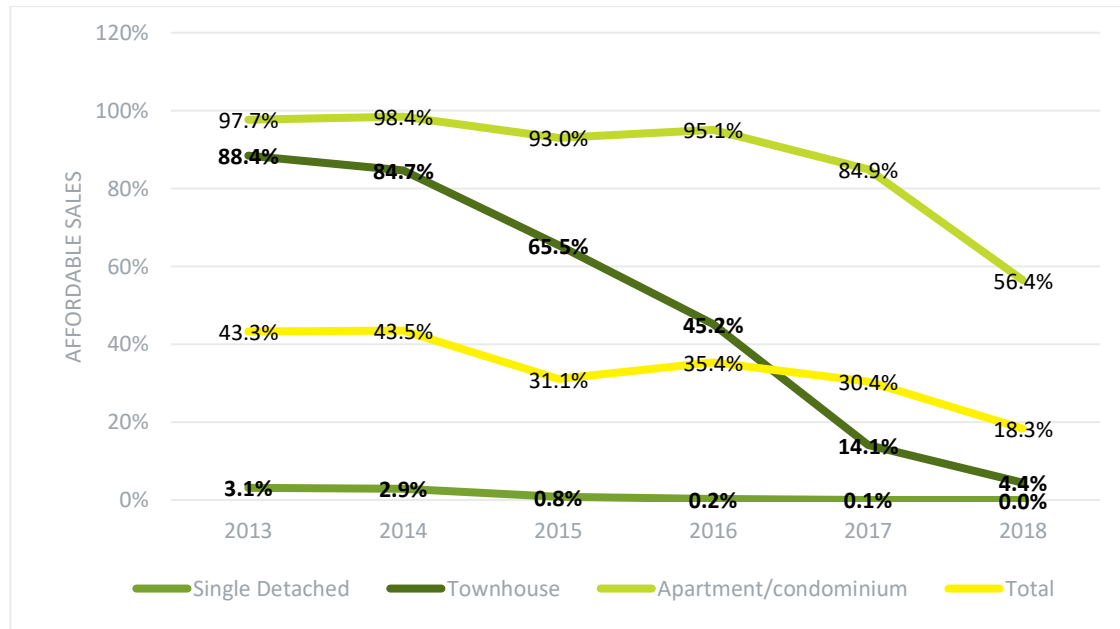
Source: BC Assessment, 2020.

6.2.1 AFFORDABLE SALES

Figure 58 shows the proportion of home sales that are affordable for households earning the median household income in Surrey. This data shows a dramatic decline in the proportion of homes for sale that would be considered affordable: from 43% of all homes for sale in 2013 to just 18% in 2018.

By 2018, 0% of single detached dwellings and just 4% of townhouses were considered affordable for households with Surrey's median income.

FIGURE 58 PERCENTAGE OF HOME SALES THAT ARE AFFORDABLE TO HOUSEHOLDS EARNING THE MEDIAN INCOME, SURREY, 2013 TO 2018*



Source: Real Estate Board of Greater Vancouver, 2019.

*Affordable housing estimates: 30% of before-tax household income, based on the median household income in Metro Vancouver. Assumes 10% down, 25 year mortgage (5 year fixed term) Median household income is estimated annually, based on 2016 Census & 2011 National Household Survey (NHS). Metro Vancouver estimates the median household income to be \$69,000 in 2016, \$75,600 in 2017. Fluctuations in interest rates and in estimates of household incomes affect the accuracy of these estimates. Figures shown should be used as an indicator of change and should not be relied upon as an accurate unit count. Affordable Price Thresholds for this data collection are: \$385,000 (2013,2014,2015) and \$420,000 (2016, 2017,2018). Geographic areas used by the Real Estate Boards are not reflective of the regional government boundaries.

6.3 Affordability Gap Analysis

An affordability gap analysis was completed to understand how Surrey owner incomes compare with the cost of owning a home in the community. This analysis reflects a single scenario and is used as a general measure of affordability. Individual circumstances vary widely. The analysis uses the following data and assumptions:

- 2020 average home sales prices.
- Annual insurance costs of \$1,200 for single family dwellings with and without suites, and duplexes/triplexes/fourplexes. Annual insurance costs of \$900 for row housing and apartments.
- Assumes that single family dwellings with suites have the suite rented for \$1,000 per month.
- Affordability is defined as spending less than 30% of before-tax household income on housing costs.
- The 2016 census reports on 2015 income information. To compare household incomes with average sales prices, incomes were projected to 2020 based on historic growth in incomes.
- Data on median household income for household types is available, but not by tenure. Because renter household median incomes are far lower than owner households, median household incomes for different household types were adjusted to reflect this difference and avoid misrepresenting the affordability gap. For example, in 2015, median owner household income (\$92,614) was 119% of Surrey's overall median household income (\$77,515). Median household incomes were adjusted based on this proportion.

Figure 59 shows the results of this analysis and the difference between the monthly cost of an average home and what is affordable for median-earning households. The figures are colour coded based on what percentage of that household's income would be required to afford the estimated monthly housing costs for each dwelling type. For example, an individual living alone earning the median income for this household type (\$49,900) can afford a monthly housing cost of \$1,248. Individuals in this situation could not afford to purchase any dwelling type at the average sales price; even apartments would be unaffordable.

What We Heard: Secondary Suites and Affordability

63% of online respondents who live in a single-detached home with a secondary suite or coach house said they rent out their secondary suite, main residence, or coach home (OCS). 65% of these respondents also said that renting out their suite is very important for the affordability of their home or mortgage payments. These respondents anticipate renting out their suites for 10 or more years (54%), 5 to 10 years (10%), or under 5 years (12%).

FIGURE 59 AFFORDABILITY GAP ANALYSIS, SURREY, 2020

Household type	Estimated Median Household income	Affordable Monthly Housing Costs	Single Family Dwelling	Single Family Dwelling with Rented Suite	Duplex, Triplex, and Fourplexes	Row Housing	Apartment
Estimated Monthly Housing Costs Based on Average Sales Prices			\$5,130	\$4,181	\$3,350	\$3,124	\$2,082
			Difference Between Actual Cost of Housing and Median Household Incomes				
Individuals living alone	\$49,900	\$1,248	-\$3,883	-\$2,933	-\$2,102	-\$1,876	\$-834
Lone- parent families	\$64,300	\$1,608	-\$3,523	-\$2,573	-\$1,742	-\$1,516	-\$474
Couples without children	\$101,000	\$2,525	-\$2,605	-\$1,656	-\$825	-\$599	+\$433
Couples with children	\$123,500	\$3,088	-\$2,043	-\$1,093	-\$262	-\$36	+\$1,006
Other Families	\$149,200	\$3,730	-\$1,400	-\$451	+\$380	+\$606	+\$1,648

Income % spent on shelter costs: 0 to 29% 30 to 49% 50% or more

6.4 Anticipated Housing Need

Figure 60 shows the number of ground-oriented and apartment ownership units needed to keep up with population growth over the next 10 years. These projections do not account for underlying need or demand in the community. As there are many renters who report a desire to enter homeownership, demand for homeownership is likely to be significant, though affordability will likely continue to price many households out.

Homeownership options are extremely dependent on market forces, though local governments can support more affordable homeownership options by approving or incentivizing higher density forms that tend to be less expensive (as the data in this section shows). Local governments can also explore partnerships with the provincial government and developers to create more affordable homeownership options.

FIGURE 60 ANTICIPATED OWNED HOUSING UNITS, SURREY, 2021 TO 2031

	Ground-Oriented	Apartments	Total
2021 to 2026	6,600	2,500	9,100
2026 to 2031	6,900	2,600	9,500



Ground-oriented housing in the Guildford Neighbourhood

6.5 What We Heard

6.5.1 TOP ISSUES

Unaffordability

- The cost of homeownership was a significant concern for residents. The rapid rise in the cost of owning has left many households out of the market.

When asked about what types of housing were missing in Surrey, 48% of survey respondents said affordable home ownership, the top response by a significant margin.

- The high cost of owning is not only due to the cost of maintaining a mortgage, but also increasing costs of utilities, property taxes, maintenance costs, and strata fees. The cost of a down payment was a major barrier. Residents and stakeholders reported that incomes were not keeping up with the rising cost of owning housing in the community.

6.5.2 DEMOGRAPHIC NEEDS

Seniors

- Many seniors in the community are living in larger homes where they raised their families. Those on fixed income or whose abilities change as they age may face challenges in maintaining their home. Residents report that there is a lack of downsizing options for seniors in the community and that greater at-home care supports are needed.

Families with Children

- Many families are priced out of homeownership as larger units and low-density or ground-oriented options have the highest sales prices.

Indigenous Households

- Indigenous households want a pathway to homeownership as a way to build intergenerational wealth.

People with Disabilities

- Stakeholders reported that policy makers do not take seriously the need and viability of homeownership for many people with disabilities. However, it was noted that the recently introduced Disability Savings Plan may change both the opportunities available to people with disabilities and perceptions.

WHAT WE HEARD: IDEAS FOR SOLUTIONS



Residents and stakeholders who participated in the engagement process were asked what ideas they had for addressing challenges of homeownership in Surrey.

- Increase the diversity of new housing, especially larger units for families and more accessibility features.
- Explore the opportunity to allow current owners to subdivide their properties into multiple units to increase housing choice in low-density neighbourhoods.
- Explore ways to create more affordable ownership options.
- Explore ways to address land speculation.
- Incentivize homeowners to rent unoccupied units.
- Allow more secondary dwellings on a single-family dwelling lot.

7 HOMELESSNESS

7 Homelessness

Needed Housing Units

Recognizing the long wait-times for non-market housing and limited options in the private rental market, Surrey would require approximately 2,898 units to house those who are currently homeless (both visible and hidden). Everyone's circumstances and needs are different. A range of housing options are needed, including deeply affordable independent rental (at shelter rates), supportive housing options, and below-market rental.

Key Findings

- **Growing homelessness**

As of 2020, 644 individuals were visibility homeless in Surrey, and an additional 2,254 are estimated to be hidden homeless, meaning they may be couch surfing or living in cars. Homelessness in Surrey has grown significantly. The number of individuals identified as homeless grew by 74% between 2005 and 2020. Most of this growth has been among sheltered homeless, while the unhoused population has fluctuated since 2005.

- **Overrepresentation of Indigenous peoples**

33% of survey respondents to Metro Vancouver Point-in-Time Homeless Count identified as Indigenous and Indigenous people are 13.2 times more likely to experience homelessness. Indigenous peoples experiencing homelessness are more likely to be unsheltered. In Surrey, about half of people who identified as Indigenous were unsheltered as compared to 27% unsheltered in the homeless population as a whole.

- **Urgent need for more deeply affordable housing**

There is an urgent need for more deeply affordable housing (shelter rate) in Surrey, including independent rental and supportive housing. More affordable and supportive housing options are needed to

support those experiencing homelessness, as well as those leaving residential substance use and supportive recovery homes.

- **Surrey is underserved when it comes to housing and supports.**

While 18% of the region's homeless are in Surrey, only 8% of the region's shelters and housing units for the homeless are located in Surrey.

- **Lack of community support**

Homelessness was identified as one of the most pressing housing issues in Surrey by residents who responded to an online survey. However, while there is a significant lack of deeply affordable independent and supportive housing, community support for providing housing for those experiencing homelessness appears to be missing. While emergency shelters provide immediate housing, long-term housing solutions and supports are needed.

- **Women and girls need more support**

With the cost of housing in Surrey, and limited availability of affordable housing, women and children facing violence are at risk of homelessness or continued violence.

7.1 Point-in-Time Homeless Count

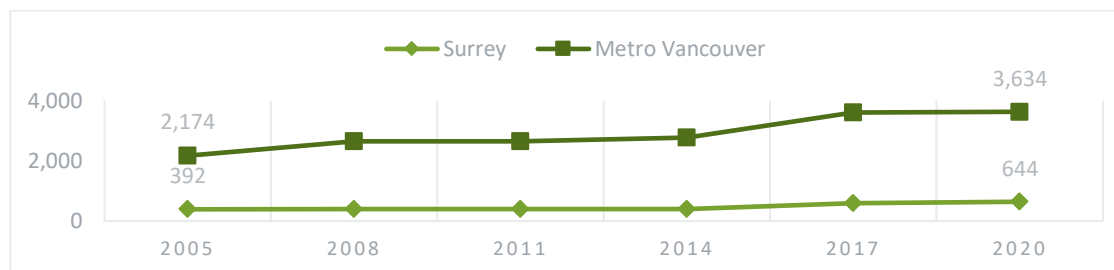
The Metro Vancouver Point-in-Time Homeless Count (PiT Count) identified 3,634 individuals experiencing homelessness in 2020. In Surrey, 644 individuals were identified as experiencing homelessness, including 471 who were sheltered (in shelters and transitional housing) and 173 who were unsheltered (on the street). 68 of the sheltered homeless were in a temporary, overnight Extreme Weather Response shelter on the night of the PiT Count and would likely have been unsheltered if the weather conditions were not extreme.

Since 2005, the number of individuals identified as experiencing homelessness increased by 64% in Surrey, in line with regional trends (Figure 61).

The most significant portion of the growth in homelessness in Surrey has been sheltered homelessness, which grew by 336% from 108 individuals in 2005 to 471 in 2020. Unsheltered homelessness decreased by 34%, from 263 to 173 (Figure 62).

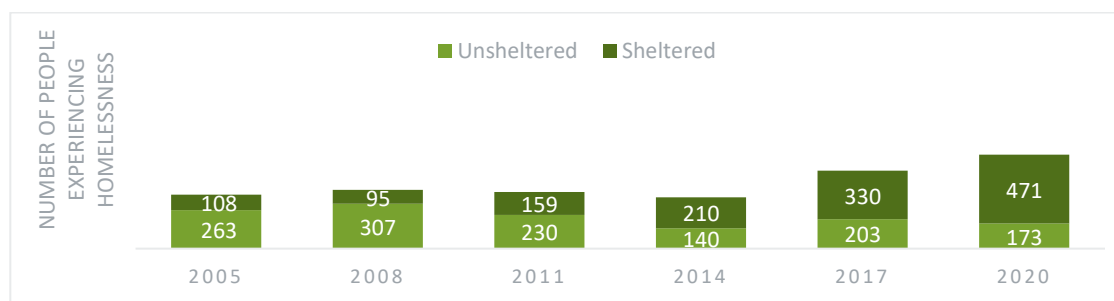
Homelessness has increased significantly, and more shelters have opened in response to the urgent need. However, significant gaps remain for accommodating unhoused people, preventing homelessness, and creating long term housing and supports that keep people housed.

FIGURE 61 NUMBER OF INDIVIDUALS EXPERIENCING HOMELESSNESS, SURREY, 2005-2020



Source: BCNPHA, 2020 Homeless Count in Metro Vancouver, Final Data Report, 2020; Metro Vancouver Housing Data Book, 2019.

FIGURE 62 SHELTERED AND UNSHELTERED HOMELESSNESS, SURREY, 2005-2020



Source: BCNPHA, 2020 Homeless Count in Metro Vancouver, Final Data Report, 2020; Metro Vancouver Housing Data Book, 2019.

The Metro Vancouver Point-in-Time Homeless Count takes place over a 24-hour period to provide a “snapshot” rather than a definitive quantitative count of homelessness during that time. Volunteers seek out people who are experiencing homelessness both on the street and in shelters (“visible homeless”) and those they come across can choose to be counted or not. For these reasons, the count is considered an undercount of homelessness in the region.

7.1.1 DEMOGRAPHICS

The demographic findings of the PiT Count are summarized below.

Surrey

- 69% of people identified in the PiT in Surrey were aged 25 to 54 years, 24% were 55 and over, and 7% were under 25.
- 66% of people were male, 32% were female, and 1% were two-spirited.
- 141 people identified as Indigenous. About half (70 people) were unsheltered. By comparison, among the homeless population as a whole, 27% were unsheltered.
- Most people experiencing homelessness in Surrey (69%) have been in the community for five or more years, 17% have been in Surrey for one to under five years, and 17% have been here for less than one year.
- Almost half of people had been homeless for less than a year (46%), 41% had been homeless for one to less than five years, and 13% had been homeless for five or more years.

Metro Vancouver

- People who identified as Indigenous or racialized groups were overrepresented among those who were identified as homeless. 33% of survey respondents identified as Indigenous and Indigenous people are 13.2 times more likely to experience homelessness. Black, Latin American, and Arab people were also overrepresented among survey respondents compared to their representation in the community overall.

¹² M. Eberle et al., Results of the pilot study to estimate the size of the hidden homeless population in Metro Vancouver, 2009. https://www.homelesshub.ca/sites/default/files/attachments/ia1_uqcls.pdf

- 32% of survey respondents are currently or were formerly in Ministry care.
- 87% of survey respondents reported at least one health condition and 63% reported two or more health conditions. 60% reported that they had an addiction, 46% reported a medical condition or illness, 46% reported a mental health issue, 36% reported a physical disability, 23% reported a learning disability or cognitive impairment, and 27% reported that they had an acquired brain injury.
- Survey respondents were asked the reason they lost their housing. The most common answers were not enough income for housing (28%), need for supports to address addiction/substance use (19%), and landlord/tenant conflict (16%)
- 81% of survey respondents accessed Income Assistance or disability benefits.

7.1.2 HIDDEN HOMELESSNESS

The PiT Count does not reflect hidden homelessness, such as couch surfing, which is more common among women and families, and therefore misses a significant part of the population experiencing homelessness.

A 2009 research study estimated that there are approximately 3.5 individuals experiencing hidden homelessness for every individual counted through the PiT Count.¹²

Based on this proxy measure, Surrey may have approximately 2,254 additional individuals experiencing hidden homelessness.

7.2 Emergency Shelters and Housing

There are 1,599 beds and housing units in Surrey for people who are homeless or at-risk of homelessness. Of these, 437 beds / units have opened or will be opening in 2021 or early 2022 (Figure 63). In addition, 365 individuals accessed a homeless rent supplement for individuals who are at risk of homelessness to enable them to afford rental housing in the private market.

731 of these beds and units are affiliated with BC Housing (Figure 64). When BC Housing-affiliated beds and units are compared regionally, Surrey appears to have a deficit: while 18% of the region’s homeless are in Surrey, only 8% of the region’s shelter beds and units are in Surrey. The City of Vancouver has a comparable overall population to Surrey and has a total of 7,982 units / beds designated for individuals experiencing homelessness. While Vancouver and Surrey experience different levels of homelessness, this reflects the markedly different levels of service.

FIGURE 63 EMERGENCY SHELTERS AND HOUSING, SURREY, 2021

Status	Shelter Beds & Supportive Housing Units	# of Units
Existing Before 2021/2022	Temporary Shelter Beds	172
	Permanent Shelter Beds	185
	Transition-Supportive Housing	805
	<i>Subtotal</i>	<i>1,162</i>
Opened or Under Construction in 2021/2022	Shelter Beds	40
	Transition-Supportive Housing	397
	<i>Subtotal</i>	<i>437</i>
Total		1599

Source: City of Surrey Planning and Development, 2021.

FIGURE 64 NUMBER OF SHELTER BEDS AND HOUSING FOR PEOPLE EXPERIENCING HOMELESSNESS, SURREY AND METRO VANCOUVER, 2019*

Community	Housing Units for the Homeless	Shelter Beds	Total
Surrey	608	123	731
Metro Vancouver	7,384	1,281	8,665

Source: BC Housing, 2019

* Based on the way that BC Housing counts this data, this may include other types of shelters, supportive housing, and subsidies in the private market.

While 18% of the region’s homeless are in Surrey, only 8% of the region’s shelter beds and units are in Surrey

7.3 Anticipated Housing

Recognizing the long wait-times for non-market housing and limited options in the private rental market, Surrey would require approximately 2,898 units to house those who are homeless (both visible and hidden). Everyone's circumstances and needs are different. A range of housing options are needed, including deeply affordable independent rental (at shelter rates), supportive housing options, and below-market rental.

Addressing homelessness in the future will require increasing the supply of below-market and non-market rental housing that is affordable to those with very low incomes. At present, the high cost of renting in the community and limited availability of options means low-income renters, including those working part-time or full-time, are at risk of homelessness.

Additional efforts are required at all levels of government to prevent homelessness in the first place, including increased income support, skills and training, mental health and disability supports, and others.



Fraserside's Peterson Place provides 38 units of supportive modular housing for people at risk of homelessness

7.4 What We Heard

7.4.1 COMMUNITY SUPPORT TO ADDRESS HOMELESSNESS

- Homelessness was identified as one of the top community housing issues in Surrey by survey respondents. Residents of City Centre and Guildford were most likely to report concerns about homelessness.
- Despite the high ranking of homelessness among housing issues, there was limited support for emergency housing / homeless shelters and supportive housing for people with mental health issues and / or substance use. This may reflect one of two things: 1) residents may not recognize the importance of supportive and emergency housing for addressing homelessness and / or 2) there is a lack of community support, especially in residential areas, for providing housing and supports to those experiencing homelessness. This lack of community support was something that was reported by stakeholders. Stakeholders also reported that not enough is being done to help people before they become homeless. Many felt that homelessness was not a political priority.

7.4.2 SERVICE PROVIDER CAPACITY

- Stakeholders reported that additional resources and capacity was needed to provide the needed support, including on the Fraser Health's Assertive Community Team (ACT), street outreach workers, cultural supports for Indigenous people experiencing homelessness, and immediate basic support such as emergency housing, mental health services, storage, and other necessities.

7.4.3 DEMOGRAPHIC NEEDS

Women and Women with Children

- A lack of housing options makes it difficult for women experiencing violence to leave their current housing situation, and those that have left are at risk of returning to an abusive partner if they cannot secure housing. The COVID-19 pandemic has contributed to an increase in intimate partner violence across the country by further isolating people in abusive situations.
- A lack of transitional and long-term supports for women exiting treatment programs leave many women in inappropriate housing situations. Without housing stability, women in recovery are at greater risk of relapse.

People Struggling with Addiction

- More affordable and appropriate housing options are needed for individuals leaving residential substance use and supportive recovery homes. Stakeholders report that many individuals have nowhere to go following treatment and recovery programs and therefore, are at a high risk of homelessness.

Seniors

- Redevelopment of older rental apartment buildings with long-term tenants may be putting seniors at risk of homelessness.

WHAT WE HEARD: IDEAS FOR SOLUTIONS



Residents and stakeholders who participated in the engagement process were asked what ideas they had for addressing homelessness in Surrey. The following points are their top solutions:

- More deeply affordable housing options (at shelter rates), especially small units (bachelor and one-bedrooms).
- More shelter beds and support staff to address the need for emergency housing.
- More innovation and creativity in the housing sector.
- Increased access to educational and vocational training, and more employment supports and opportunities.



A housing unit in Lookout's Baird Blackstone Building:
A supportive modular housing project for people at risk of homelessness

8 URBAN INDIGENOUS

8 Urban Indigenous

Needed Housing Units

Surrey needs at least 1,880 units of deeply affordable rental housing for Indigenous households.

The Surrey Urban Indigenous Leadership Committee (SUILC) has been leading the Skookum Housing Solutions Lab since 2020. The Skookum Lab's *Housing Report 2020: Understanding the Housing Experiences of Indigenous Households in Surrey* provides an in-depth look at Indigenous housing needs.⁶ This Indigenous-led research informs our understanding of Indigenous housing needs in the community. Through this work, a call-to-action document was prepared highlighting the core challenges facing Indigenous households in Surrey. The content of this brief is included in this section as an overview of urban Indigenous housing needs in Surrey.

Key Findings

Skookum Lab found that action on two housing priorities would make the most meaningful impact on Indigenous child and youth poverty in Surrey:

- **Affordable rental housing for families**, especially single-parent families, with cultural and childcare supports.
- **Housing opportunities for young people, Elders, single adults, and multi-generational families** that are connected to culture and community.

⁶ <https://surreyindigenousleadership.ca/downloads/skookum-lab-housing-report-20202.pdf>



Urban Indigenous residents walking in Holland Park

8.1 Overview

Surrey is home to the largest urban Indigenous population in BC, yet has far fewer Indigenous housing options compared to other large cities. The lack of affordable housing is one of the key reasons why 37% of Indigenous children in Surrey live in poverty.

Indigenous families face significant housing and related challenges: unaffordability, low availability of larger units for families, limited services and supports for youth aging out of care, and few culturally appropriate housing options.

Combined with experiences of racism, discrimination, intergenerational trauma, and the disproportionate impacts of the COVID-19 pandemic on Indigenous households, these conditions make it difficult for Indigenous families with low incomes to find safe and secure housing.

A lack of affordable housing options perpetuates a cycle of child and youth poverty for urban Indigenous people living in Surrey.

SUILC is a voice for the more than 13,000 Indigenous people living in Surrey and sees urban Indigenous child poverty as one of the most pressing issues facing Surrey. In response, Skookum Lab was convened, a social innovation lab designed to intervene in the systems that create and sustain Indigenous child poverty, including a housing system that underserves our community. This work confirms that the lack of affordable housing is a critical driver of Indigenous child poverty.

Skookum Lab found that action on two housing priorities would make meaningful impact on Indigenous child and youth poverty in Surrey:

1. Affordable rental housing for families, especially single-parent families, with cultural and childcare supports.
2. Housing opportunities for young people, Elders, single adults, and multi-generational families that are connected to culture and community.

This brief is a call to action to mobilize resources around these priorities to create new housing solutions for Surrey's Indigenous community and reduce Indigenous child poverty.



An Indigenous youth proudly stands in front of an Indigenous designed graffiti mural in Surrey

8.2 The Data

As of 2016, there were 13,395 Indigenous people living in Surrey, representing the largest urban Indigenous population in BC and nearly 22% of Indigenous residents across Metro Vancouver.

Core housing need is far higher among Indigenous renter households than non-Indigenous households in Surrey.

Key Stats

- 53% of Indigenous households in Surrey rent, compared to 27% of non-Indigenous households.
- 88% of Indigenous households in core housing need were renters.
- 43% of Indigenous renters (1,470 households) were in core housing need compared to 33% of non-Indigenous renters.
- 17% of Indigenous renters are in extreme core housing need, meaning that they also spend more than 50% of their income on shelter and are at an increased risk of homelessness.
- 59% of renters in core housing need, or 850 households, were families with children, mostly single-parent families (635 households), followed by couples with children (215 households).
- The number of households in core housing need has undoubtedly increased since 2016 due to Surrey's rapid population growth and the rising cost of housing in the region.

Despite significant housing challenges and barriers for Indigenous families in Surrey, there are only 270 non-market housing units dedicated to Indigenous households in Surrey as of 2020, compared to 1,471 units in Vancouver.

This confirms that Surrey is under-served when it comes to Indigenous housing and support services.

8.3 Key Priorities

8.3.1 PRIORITY #1: FAMILIES WITH CHILDREN

59% of Indigenous renter households in core housing need were families with children (850 families).

Single-parent families, primarily led by mothers, face the most critical need with 61% of all Indigenous single-parent families in core housing need (635 families). Single-parent families typically have far lower household incomes than other family types and Indigenous single parents have even lower incomes. In 2016, the median income for Indigenous single parent renters was \$25,966 which means that half of these families would require a rent of \$649 per month or less to be affordable.

29% of Indigenous couples with children who rent were in core housing need. Couples with lower incomes face significant barriers in Surrey's housing market. The median household income for Indigenous couples with children who rent was \$38,181, meaning half of these families would require a rent of \$955 per month or less to be affordable.

Implications

- Families with low incomes face poverty and housing insecurity.
- Indigenous-single-parent families face the greatest barriers in finding and maintaining safe and secure housing due to lower incomes.
- A lack of affordable units that can accommodate children and extended family is putting Indigenous households at risk of child separation, breaking critical family connections, and creating cycles of trauma and stress.
- Increasing the supply of safe, secure, and deeply affordable housing for families is needed to create the stability required for parents and children to thrive and is a key leverage point for addressing child and youth poverty within families.

8.3.2 PRIORITY #2: YOUTH, ELDER, AND SINGLE ADULTS

43% of Indigenous renters who live alone or with roommates experienced core housing need. These households include youth, adults, and Elders. They may include future parents, young women who are pregnant and separated from their partners, fathers who are separated from their children, aunts, uncles, and grandparents. While people living alone may not have children living with them, they may have important connections with and influence on the lives of children – both their own and through other families they interact with.

The median income for Indigenous individuals who rent was \$18,840, meaning that half need a rent of \$471 per month or less to be affordable.

Implications

- Breaking the cycle of poverty means supporting Indigenous households at all stages of life.
- Without secure housing, youth and young adults are more likely to face barriers to education, employment, and cultural connections.
- When young people are supported in early adulthood, they are more able to become healthy parents. Housing precarity during pregnancy can contribute to family poverty.
- Parents with low incomes with children in the care of the Ministry of Children and Family Development (MCFD) or in the care of other relatives face barriers to family reunion because they cannot afford homes with multiple bedrooms (as required by MCFD) in the private market or do not qualify for non-market family housing.
- They say it takes a village to raise a child: when young people, Elders, and friends and relatives of families with children have safe and stable housing, they are more able to create linkages between family, culture, identity, and community belonging—core aspects of addressing poverty.



This image reveals “what makes a house into a home” from the perspective of an Indigenous Surrey youth

8.4 Key Needs

- Surrey needs at least 1,880 units of deeply affordable rental housing for Indigenous households. This is the number of renter households who were in core housing need in 2016 (1,470) and estimated growth since then. Surrey has more Indigenous residents than Vancouver but only a fraction of the housing and services.
- Single-parent families are facing a housing crisis. 61% of Indigenous single parents are in core housing need. There is an urgent need for deeply affordable housing for families to break the cycle of child and youth poverty.
- Deeply affordable rents are needed. The existing housing market is not serving those with low incomes. There is an urgent need for more housing at rent levels accessible to those on Income Assistance, People with Disabilities Assistance, or earning very low incomes.
- Supports and amenities are vital. Housing should consider childcare, supports, and proximity to amenities, transit, and services.
- Indigenous-led housing projects will create new opportunities. Indigenous households face racism and discrimination in the housing market. Indigenous-led projects are needed that address the community and cultural needs of Indigenous households and create positive living environments that centre Indigenous worldviews.

37% of Indigenous children in Surrey live in poverty. The lack of deeply affordable and culturally relevant housing keeps Indigenous families in poverty. This is an urgent call to mobilize partners and resources to improve housing and address Indigenous child and youth poverty in Surrey. By working together, the community can create the conditions for future generations to thrive.



A Surrey Indigenous child wearing her regalia

9 COVID-19 PANDEMIC



"Thank you Surrey Memorial Hospital" showcased on a building during the Covid-19 pandemic

9 COVID-19 Pandemic Implications

Key Findings

- **Surrey has been disproportionately hit by the COVID-19 pandemic**

A January 2021 report by the Public Health Agency of Canada noted that 62% of all COVID-19 cases in BC were in the Fraser Health Region with 42% of all of Fraser Health's cases attributable to Surrey. There are a number of socioeconomic indicators in Surrey contributing to these high rates, including overcrowded households, large multi-family households, high proportions of vulnerable populations, high use of transit, and high prevalence of comorbidities.

- **Survey respondents confirm impact**

Many Surrey residents were impacted by the COVID-19 pandemic in their housing and job security. The full impacts continue to emerge, and many households are unsure of what it will mean for them in the future.

- **Rental housing**

The pandemic had a minimal impact on the overall health of the rental market which continues to have a low vacancy rate.

- **Homeownership**

With interest rates at an all-time low, demand for housing is driving up prices even higher than before the pandemic.

- **Homelessness**

Some of the emergency measures put in place (such as access to hotel rooms and an Emergency Response Centre) were beneficial. Lockdown measures increased social isolation and made it more difficult for people to access services, especially for those who are unhoused.

9.1 Rental Housing

In 2020, the rental vacancy rate increased and rental rates decreased at the most significant levels seen in many years due to the decrease in people moving into Metro Vancouver either temporarily or permanently. However, rental costs remain high. A temporary increase in rentals is expected to reverse as travel restrictions are reduced with the expansion of vaccine programs.

The Canada Emergency Response Benefit (CERB) provided welcome relief for workers who were laid off when lockdown restrictions were put in place at the start of the pandemic. BC Housing also put in place the Temporary Rental Supplement program to offer relief for households unable to meet rent payments due to the impacts of the pandemic. Ironically, many stakeholders reported that these financial supports were higher than what is typically available through Income Assistance and other BC Housing rental subsidy programs. For those with very low incomes, these supports were a significant boost. Many observers noted that increasing ongoing supports would go far to address underlying poverty in Canadian communities.

Social isolation in rental buildings is a significant concern as many restrict visitors, particularly in non-market housing developments. This is of particular concern for seniors and anyone with underlying mental health issues.

9.2 Homeownership

In 2020, there were many concerns about the impact of the pandemic on home sales. Many institutions were initially concerned that high unemployment would lead to mortgage defaults and a drop off in home sales. Financial institutions offered six-month mortgage deferrals and approximately 16% of residential mortgages held by chartered banks were deferred.

However, by March 2021, many of these initial fears did not materialize. The Real Estate Board of Greater Vancouver (which includes most Metro Vancouver municipalities, but not Surrey) reported higher than normal sales volumes in recent months and significant upward pressure on prices. On March 2, 2021, the Fraser Valley Real Estate Board reported that the “Fraser Valley real estate market experienced property sales at levels never seen before in the 100-year history of the Fraser Valley Real Estate Board (FVREB)”. Much of this is driven by extremely low interest rates. Communities like Surrey may also be experiencing greater than normal demand by households seeking communities with lower densities and more outdoor space due to the impact of pandemic restrictions and requirements of working from home.

While the long-term impact of the pandemic on the ownership market remains to be seen, home ownership continues to be out of reach for many.

9.3 Homelessness

Lockdown restrictions and social distancing significantly limited access to services for those experiencing homelessness, particularly at the start of the pandemic. This made it more difficult for many to access the services that they need, especially for people who are unhoused. Restricted supports also increased social isolation for some of the most vulnerable individuals.

Social distancing measures also reduced the number of shelter beds available. In Surrey, BC Housing worked with partners including the City, the health region, and non-profit shelter providers to temporarily house people from overcrowded shelters in hotel rooms. An Emergency Response Centre (ERC) was also set up in the decommissioned North Surrey Recreation Centre. This was a welcome program and many stakeholders reported that individuals who frequently struggled in a shelter environment were able to improve health outcomes because of the stability and supports the ERC offered. In Surrey, the health supports provided in the ERC have been identified as having especially positive impacts.

⁷ Keltie Craig Consulting et al. *Social Equity & Regional Growth Study: Considerations for Integrating Social Equity into Regional Planning and*

9.4 Inequity in COVID-19 Rates

The Public Health Agency of Canada prepared a Profile for Surrey in January 2021 to better understand the high COVID-19 rates in the city. The report notes that 62% of all COVID-19 cases in BC were in the Fraser Health Region, with 42% of all Fraser Health's cases attributable to Surrey. Surrey has also been the Local Health Area with the most community and school-based COVID-19 exposure rates. The Public Health report identified a number of socioeconomic indicators in Surrey that are associated with high COVID rates, including overcrowding in households, large multi-family households, high proportions of vulnerable populations, high use of transit, and high prevalence of comorbidities. Many of these are connected to housing and reflect the connection between health and housing unaffordability and/or lack of suitable housing. The Public Health Agency report found that City Centre and Newton were the highest risk communities, while South Surrey, Fleetwood and Cloverdale were lowest risk.

An Inequity Index completed for Metro Vancouver⁷ shows that when compared to the rest of the region, Surrey has higher rates of inequity. The Inequity Index applies over 49 indicators relating to demographics, economics, housing, access and transportation, environment, health, and social integration and safety. It is not surprising that neighbourhoods with greater inequity also experience higher rates of health impacts, particularly in the context of a pandemic.

Metro 2050. January 25, 2021. Retrieved on September 13, from <http://www.metrovancouver.org/services/regional-planning/PlanningPublications/MVSocialEquity-RegionalGrowthStudy.pdf>

9.5 What We Heard

- Stakeholders report that the pandemic worsened existing housing issues in Surrey, especially related to housing and transportation. 38% of renter respondents and 25% of owner respondents reported that the COVID-19 pandemic had impacted their housing situation. This remains an emerging issue as 22% renters and 15% of homeowners said they were not sure if their housing situation would be affected. Also, finances have been negatively impacted through job loss and reduced hours. Many respondents felt their job security was uncertain and that they may not be able to afford their homes or would have to sell their homes.
- Social isolation and difficulty accessing supports has increased mental health challenges. Stakeholders report that those in abusive situations have been isolated and the pandemic made it harder to access social support and housing.
- Some respondents were concerned about contracting COVID-19 from other tenants in their building or from members of their household. There was concern about a lack of safety protocols in apartment buildings.

10 MOVING FORWARD

10 Moving Forward

The Surrey Housing Needs Report compiles the most current and relevant data associated with the housing needs of Surrey residents; and highlights the key housing issues identified through an extensive community consultation process.

For the City of Surrey, the Housing Needs Report builds upon existing plans and policies including the Master Plan for Housing the Homeless in Surrey (adopted in 2013) and the Surrey Affordable Housing Strategy (adopted in 2018). The information will contribute to guiding future housing policy in the Official Community Plan and other plans. It will also inform the range of future actions that the City takes to address housing needs in our growing city.

Non-profit organizations can use the Housing Needs Report to support funding proposals and advocacy efforts, ensuring that their actions are evidence-based and that funders are aware of the specific housing needs facing Surrey.

For the private sector, the information can inform the planning of developments and gauge the contributions of the development community in addressing housing needs.

For the urban Indigenous community, the Surrey Housing Needs Report is intended to amplify the urgent housing needs that have been extensively researched and documented by the Surrey Urban Indigenous Leadership Committee. As the largest urban Indigenous community in BC, this young and growing community needs to be prioritized at all levels of government and by the philanthropic sector.

Of particular note is the unique opportunity that the new Skytrain line being planned in Surrey offers to align transit infrastructure with affordable housing. The City, Province and TransLink all have a role to play in achieving this shared goal.

Surrey's population is projected to grow in the years ahead. The population will continue to be diverse and dynamic. Access to affordable and appropriate housing for all Surrey residents is critical for ensuring that Surrey is a healthy, thriving, and equitable city in the Metro Vancouver region.



Surrey's population is projected to grow and will continue to be diverse and dynamic

11 GLOSSARY

11 Glossary

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

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

Accessible Housing: Generally understood to be a dwelling unit designed to provide access to a person with disabilities, e.g., a wheelchair user.

Adaptable Housing: “Adaptable housing is designed and built so that accessibility features can be added more easily and inexpensively after construction. It will benefit anyone whose mobility is limited due to age, disability or illness, making it easier for them to function more independently in their own home.” BC Building Code, Section 3.8.5 Adaptable Dwelling Units sets out the requirements for the interior layout and design of an adaptable dwelling unit.

<http://www.housing.gov.bc.ca/building/reg/accessible/index.htm>

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

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

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

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

Apartment in a building that has fewer than five storeys: A dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five storeys.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm>

Apartment or flat in a duplex: One of two dwellings located one above the other. If duplexes are attached to triplexes or other duplexes or to other non-residential structure (e.g., a store), assign this definition to each apartment or flat in the duplexes.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm>

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

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

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

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

Homelessness: “Homelessness is the situation of an individual or family who does not have a permanent address or residence; the living situation of an individual or family who does not have stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it.

It is often the result of what are known as systemic or societal barriers, including a lack of affordable and appropriate housing, the individual/household’s financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination.”

<https://www.canada.ca/en/employment-social-development/programs/homelessness/directives.html#h2.2>

Hidden Homelessness: “Refers specifically to people who live” temporarily with others but without guarantee of continued residency or immediate prospects for accessing permanent housing.” Often known as "couch surfing," this describes people who are staying with relatives, friends, neighbours or strangers because they have no other option. They generally are not paying rent and it is not a sustainable long-term living arrangement but they do not have the ability to secure their own permanent housing immediately or in the near future. This population is considered to be "hidden" because they usually do not access homeless supports and services even though they are improperly or inadequately housed. Because they do not access services, they do not show up on standard statistics regarding homelessness.”

<https://www.homelesshub.ca/about-homelessness/population-specific/hidden-homelessness>

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

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

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

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

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

Mobile Home: A single dwelling designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation such as blocks, posts or a prepared pad and may be covered by a skirt.

A mobile home must meet the following two conditions:

- It is designed and constructed to be transported on its base frame (or chassis) in one piece.
- The dwelling can be moved on short notice. This dwelling can be easily relocated to a new location, because of the nature of its construction, by disconnecting it from services, attaching it to a standard wheel assembly and moving it without resorting to a significant renovations and reconstructions.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm>

National Occupancy Standard: The Canadian National Occupancy Standard (CNOS) assesses the bedroom requirements of a household based on the following criteria:

- There should be no more than 2 persons per bedroom;
- Children less than 5 years of age of different sexes may reasonably share a bedroom;
- Children 5 years of age or older of opposite sex should have separate bedrooms;
- Children less than 18 years of age and of the same sex may reasonably share a bedroom; and
- Single household members 18 years or older should have a separate bedroom, as should parents or couples.

Non-Census-Family Households: Households which do not include a census family. “Non-Census-family households are either one person living alone or a group of two or more persons who live together but do not constitute a Census family.”

<https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=DEC&Id=251053>

Non-Market Housing / Non-Profit Housing: “Rental housing that is owned and operated by community-based, non-profit societies or local governments and regional districts. The mandate is to provide safe, secure, affordable accommodation to households with low to moderate incomes. Most non-profit housing societies receive some form of financial assistance from government to enable them to offer affordable rents.”

Based on definition of non-profit housing:

<https://www2.gov.bc.ca/gov/content/housing-tenancy/affordable-and-social-housing/housing-glossary>

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

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

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

Primary rental market, also referred to a purpose-built-rental, is generally defined by CMHC as rental units in privately-initiated apartment structures containing at least three rental units.

<https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/RmsMethodology>

Secondary rental market describes rental units that were not originally purpose-built for the rental market, including private homes that are rented (single family, townhomes, and condominiums), as well as secondary suites and carriage homes.

<https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/SrmsMethodology#footnote1>

Seniors: Individuals aged 65 and over.

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

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

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

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

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

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

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

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

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

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

LINKS

- All reports are available online. This includes the Housing Needs Report, the Executive Summary, and the What We Heard Report <https://www.surrey.ca/about-surrey/social-planning/housing-homelessness/housing-needs-report>
- Housing 2020: Understanding the Housing Experiences of Indigenous Households in Surrey
<https://surreyindigenousleadership.ca/downloads/skookum-lab-housing-report-20202.pdf>
- SUILC Housing Call to Action
<https://surreyindigenousleadership.ca/news/a-call-to-action-surrey-needs-more-indigenous-housing>



SURREY HOUSING NEEDS REPORT

EXECUTIVE SUMMARY

SEPTEMBER | 2021

Prepared for
The City of Surrey

13450 – 104 Avenue
Surrey
BC V3T 1V8

Prepared by
Urban Matters CCC

1090 Homer St #550
Vancouver
BC V6B 2W9

Contact: Marina Jozipovic

urban
matters

Surrey is located on the traditional territories of the Semiahmoo, Katzie, Kwantlen, Kwikwetlem, Qayqayt, and Tsawwassen First Nations. We acknowledge the profound connection they have to the lands and waters in and around Surrey.

EXECUTIVE SUMMARY:

Surrey Housing Needs Report

Overview

Surrey, like Metro Vancouver, is facing significant pressures in its housing system. This Housing Needs Report was prepared to help the City of Surrey, residents, and local organizations better understand trends and needs across the housing continuum.

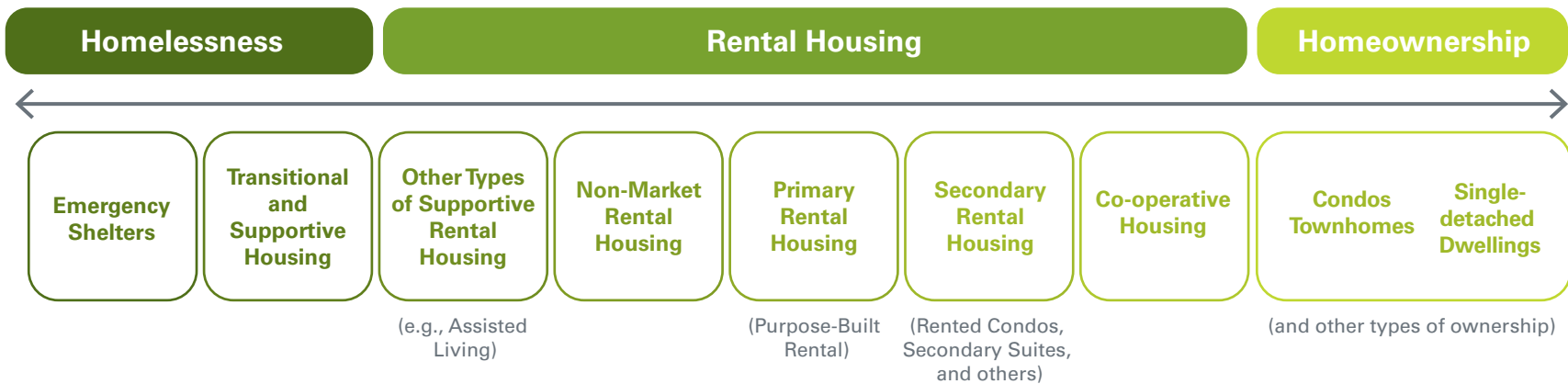
It will be used to inform future updates to the City’s Official Community Plan, as well as other planning and policy development processes.

The report uses a housing continuum made up of three major parts:

- Homelessness, including shelters, transitional and supportive housing
- Rental housing, including market, non-market, and supportive rental housing
- Homeownership, including fee simple and strata ownership

This Executive Summary provides highlights from the Housing Needs Report, including the number of housing units needed, key findings about Surrey’s demographic and housing trends, and housing needs of specific population groups.

SURREY’S HOUSING CONTINUUM





Housing Units Needed

The number of housing units needed by tenure was estimated based on underlying gaps as of 2020, as well as anticipated population growth over the next ten years. As of 2020, Surrey has an immediate need for 17,900 affordable rental housing units. In addition, over the next ten years, Surrey will need 18,600 new homeownership units and 22,600 new rental units.

Surrey’s population is growing rapidly, and a significant number of rental units and rental supports are needed to address the housing challenges facing renters in the community. These numbers highlight the ongoing and persistent housing gaps in Surrey and reflect the housing pressures facing the region. They do not account for loss of existing rental housing, which may be occurring through redevelopment.

The projections estimate that Surrey will continue growing faster than the regional average in coming years. For this reason, urgent action is needed to provide affordable, adequate, and appropriate housing for one of Metro Vancouver’s rapidly growing cities. Over the past 10 years, housing completions in Surrey have ranged from approximately 3,000 to 4,000 units per year. Maintaining this pace is important for keeping up with population growth. However, deeper affordability is needed along with supply.

PROJECTED NUMBER OF UNITS NEEDED, 2021 – 2031

	 Number of Units to Own	 Number of Units to Rent	TOTAL
Immediate Need 2020¹	-	17,900 (below-market units or subsidies in the private market)	17,900
2021 to 2026	9,100	10,700	19,800
2026 to 2031	9,500	11,900	21,400
TOTAL	18,600	22,600	41,200

Source: Metro Vancouver, 2021

1. Immediate Need is based on core housing need among renter households and estimated homelessness in Surrey. Not all households in core housing need require a new unit. Many of these households could be supported through rental subsidies.

RENTAL AFFORDABILITY

IMMEDIATE NEED 2020

To address the immediate need for affordable rental housing, approximately 2,900 deeply affordable units or subsidies are needed for people experiencing homelessness (Income Assistance or Disability Assistance shelter rates); and 15,000 below-market units or subsidies are needed for low and moderate income households currently paying rents that are unaffordable.

FUTURE NEED: 2021-2031

Based on the current income distribution of Surrey’s renter households, the rent levels required to address unaffordability in Surrey were estimated. The table below shows the additional rental units needed in 2021-2031 by the rental rates required for each income group.

For example, of the 10,700 rental units required in 2021-2026, 3,800 are needed for households with an annual income of less than \$35,000; an affordable rent for this income is under \$875 per month.

ADDITIONAL RENTAL UNITS BY AFFORDABILITY 2021 - 2031

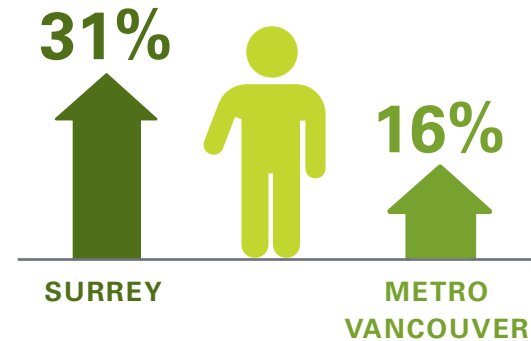
Affordability Levels (Annual Income Group)	NON-MARKET RENTAL HOUSING		NEAR MARKET RENTAL HOUSING	MARKET RENTAL HOUSING		TOTAL
	Under \$875 per month (Less than \$35,000)	\$875 to \$1,500 per month (\$35,000 to \$59,000)	\$1,500 to \$2,125 per month (\$60,000 to \$84,999)	\$2,125 to \$2,875 per month (\$85,000 to \$114,999)	\$2,875 and up (\$115,000 and over)	
2021 to 2026	3,800	2,700	1,900	1,200	1,100	10,700
2026 to 2031	4,200	3,000	2,100	1,300	1,200	11,800

Source: Metro Vancouver, 2021

Community Facts

Surrey is a fast-growing, diverse community with a relatively young population.

POPULATION GROWTH 2006 to 2016 CENSUS



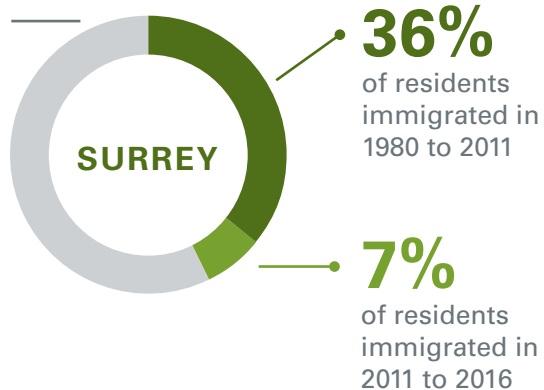
AVERAGE HOUSEHOLD SIZE



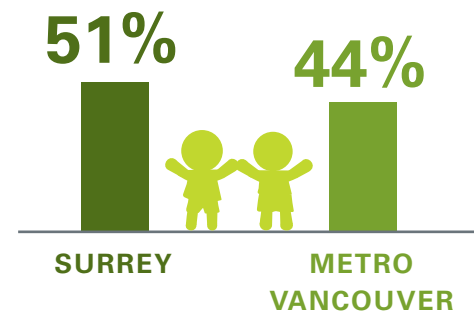
MEDIAN AGE



IMMIGRANTS



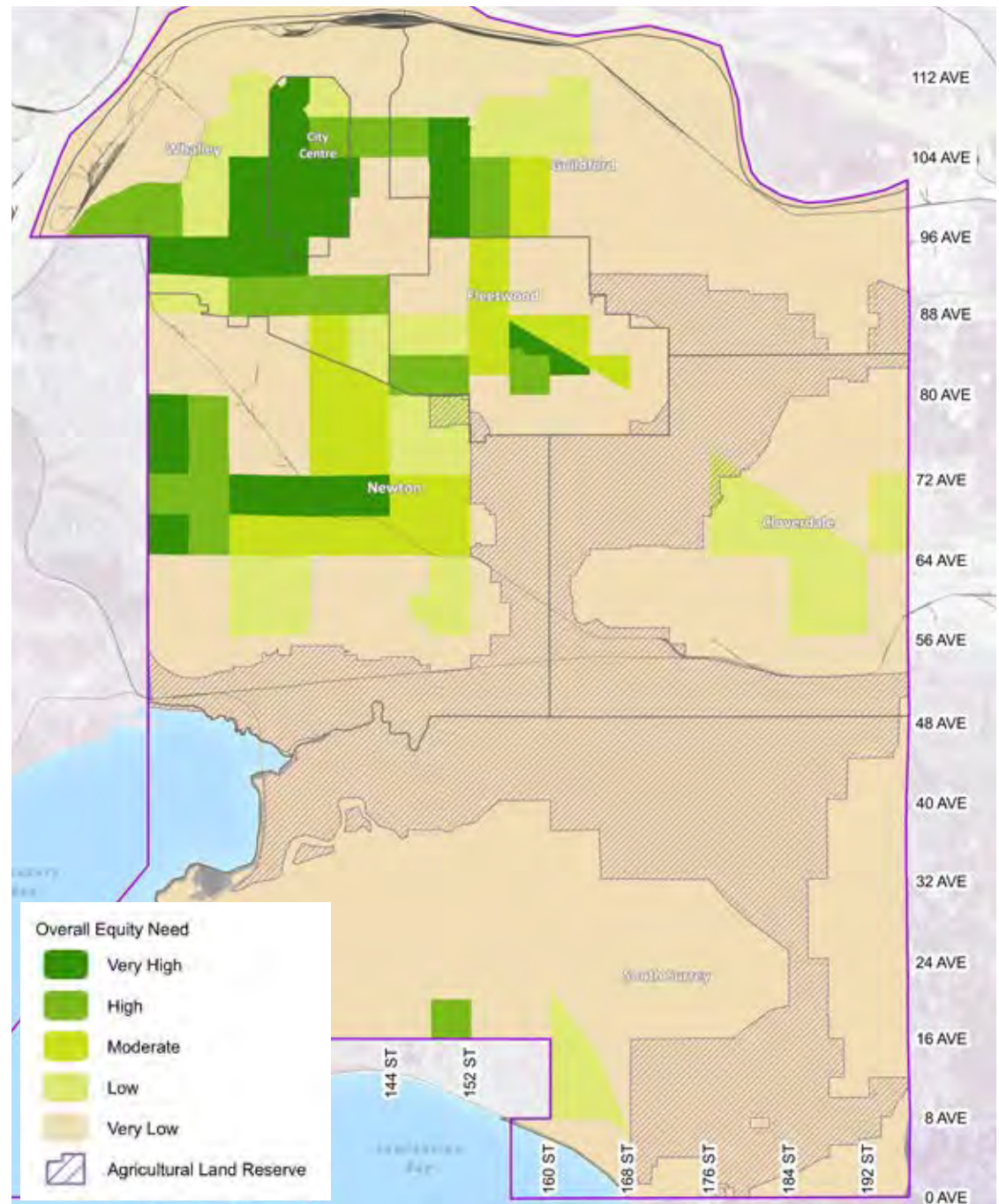
FAMILIES WITH CHILDREN



Surrey has the largest urban Indigenous population in BC

16,362

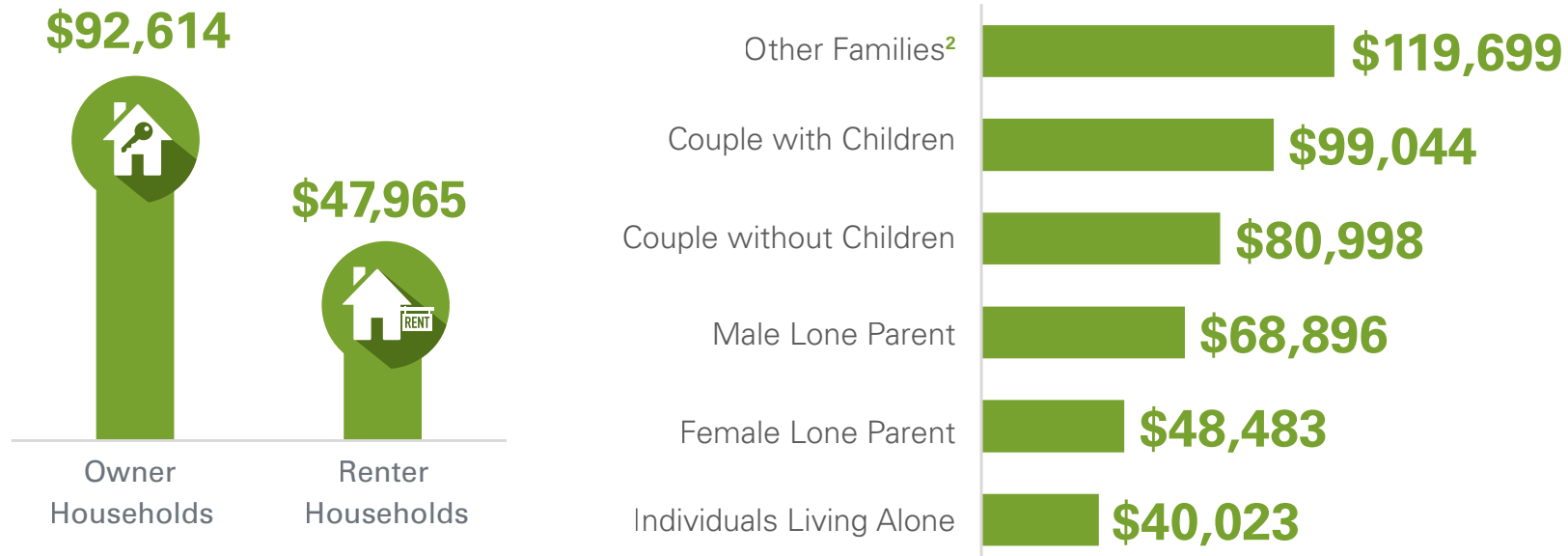
Surrey's Northwest communities show higher equity need, meaning there are more households that may face barriers and housing challenges. The map shows the results of an equity analysis that looked at areas with higher proportions of Indigenous households, families with children, seniors 65 and over, immigrants, and lower-income households.



Renters, lone-parent families, and individuals living alone typically have lower incomes and are more vulnerable to facing unaffordable housing costs.

Compared to owners, renters tend to have lower incomes. They are more likely to be impacted by the lack of rental housing supply and affordable rental options. Because of this, a healthy housing market will have rental options at a range of affordability levels so that renters with low incomes who need to move are not put at risk of homelessness or forced to leave the community.

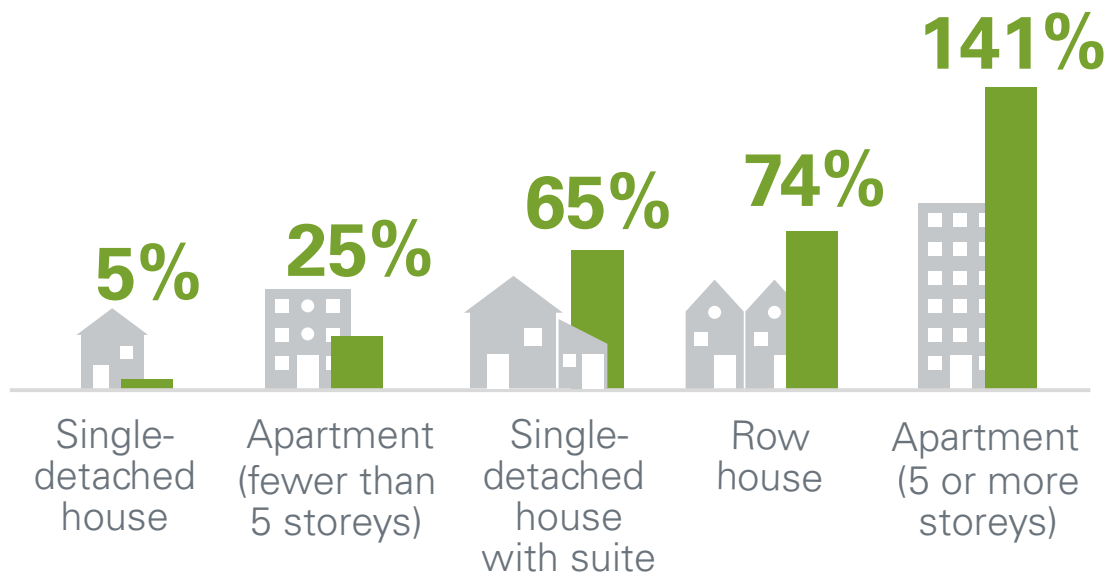
MEDIAN HOUSEHOLD INCOMES FOR OWNER AND RENTER HOUSEHOLDS AND BY HOUSEHOLDTYPE (2016)



2. Note: Other families includes multi-generational households.

Housing Stock and Tenure

CHANGE IN HOUSING STOCK (2006 to 2016)



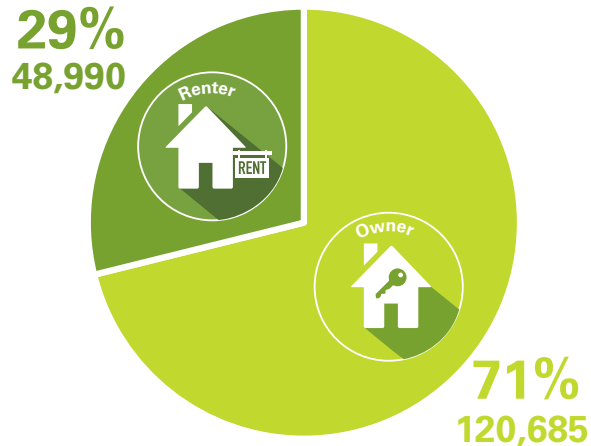
Surrey's housing stock is changing. There are more apartments, row houses, and homes with suites being developed than in previous years.

Renter households are growing faster than owner households.

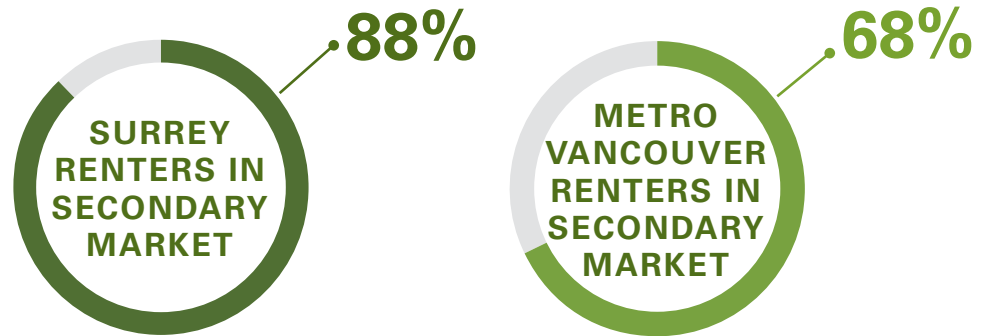


Renter households grew from 25% of all households in 2006 to 29% in 2016.

TENURE (2016)

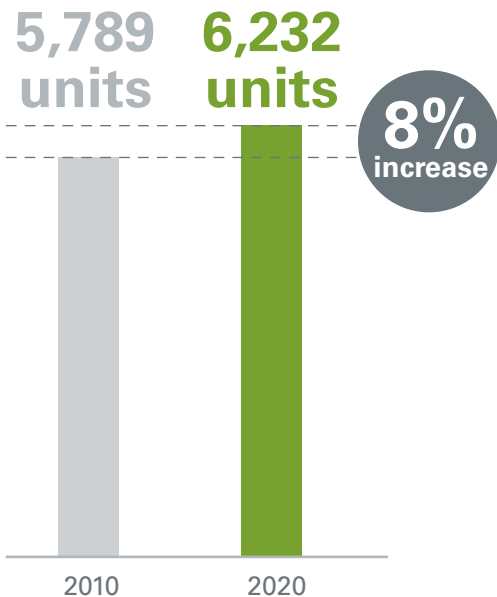


Most Surrey renters are in the secondary market, including secondary suites and rented condos.



While secondary market rental is an important source of housing, it can be less stable than purpose-built rental. For example, in a secondary suite or condo unit there is the potential that the owner will sell the unit or wish to move into it, in which case the renter may be evicted.

Surrey had limited growth in purpose-built rental between 1990 and 2020.



Recent increase in market rental development.

- **5,374 market rental units in 32 projects are in various stages of planning and development as of June 2021**, including 1,023 units under construction and 1,726 units with final approval from the City. Six of these projects are redeveloping older rental housing sites, replacing 564 existing units with 1,111 new rental units.
- **Redevelopment may be reducing overall affordability** in the private rental market as new rental is generally more expensive than older rental stock. While more rental is needed overall, consideration should be given for creating more affordable and non-market rental stock alongside market rental units.

Surrey has a smaller per capita non-market housing stock relative to the region.

SURREY

1 non-market unit per 48 residents



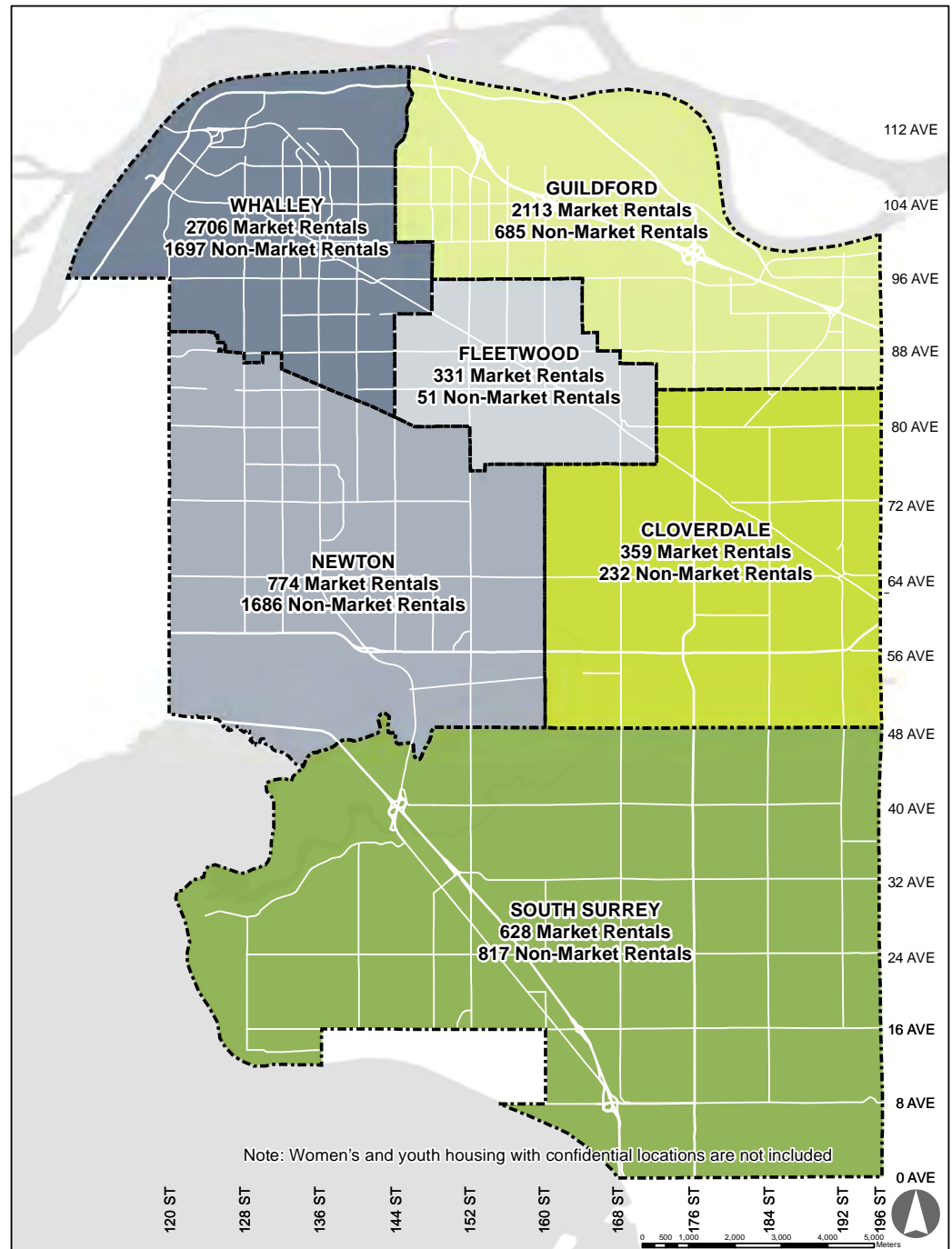
METRO VANCOUVER

1 non-market unit per 23 residents



Non-market housing is generally owned and operated by non-profit or government agencies. It offers affordable and appropriate housing options for those with low incomes and/or who require supports.

Whalley (including City Centre), Guildford, and Newton have the highest numbers of market and non-market rental housing.

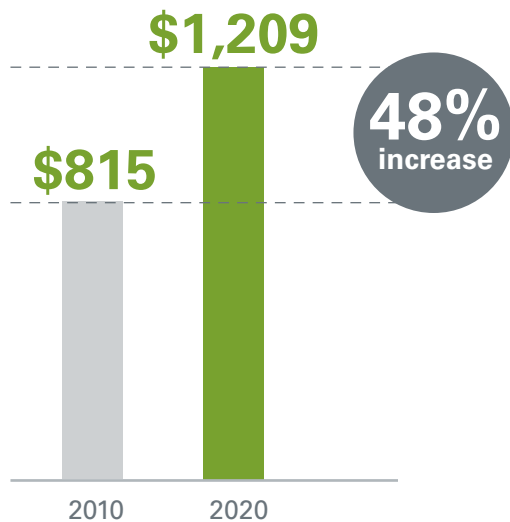


V:\Policy&Long Range\CP STAFF_JACK\mapping Requests\2021\Sara Bear\JJR_pinMarketHousing_B.mxd

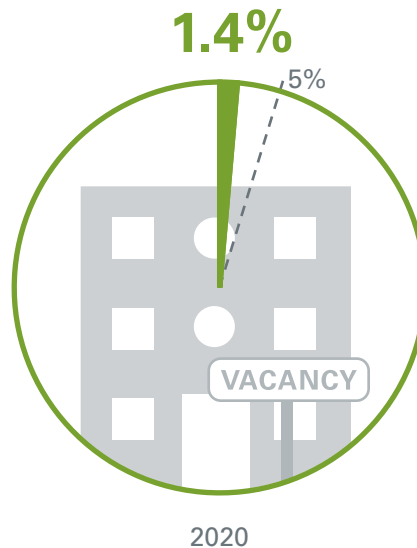
Rental Housing Needs and Issues

The cost of renting in Surrey is increasing, and the vacancy rate is very low.

RENTAL RATE IN THE PRIMARY RENTAL MARKET



PRIMARY RENTAL VACANCY RATE IN SURREY



A healthy vacancy rate is considered to be 3% to 5%.



Overcrowding is common among renters.

- **18%** of renter households live in unsuitable housing (not enough bedrooms for the size and composition of the household).
- **There are few affordable family friendly rental units** in Surrey with 2 and 3+ bedroom units.

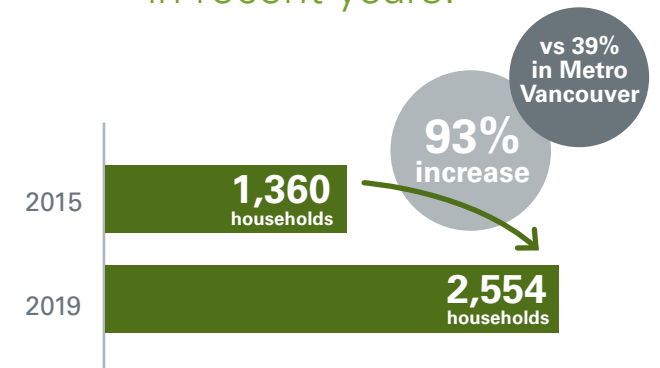


Individuals living alone and lone-parent families face greatest risk of housing vulnerability.

2020 PRIMARY RENTAL AFFORDABILITY ANALYSIS

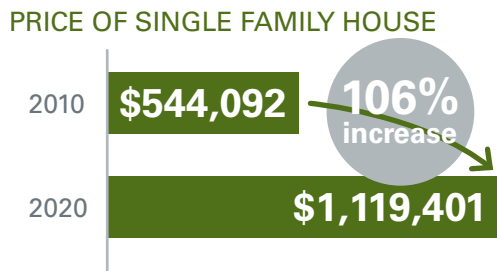
Household Type	Median Income of Renters in Surrey	What's Affordable	Actual Median Rent in Surrey
 Individual Living Alone	\$25,800	\$645 per month	Bachelor: \$908
 Lone-Parent Family	\$33,300	\$833 per month	Two-bedroom: \$1,250

Demand for non-market housing through BC Housing's Registry Waitlist has sky-rocketed in recent years.



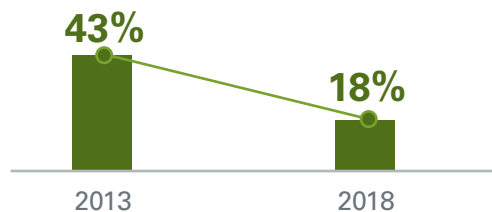
Homeownership Needs and Issues

Average home sales prices have risen dramatically.





Between 2013 and 2018, the proportion of home sales affordable to median-earning households declined.

SALE HOMES AFFORDABLE TO MEDIAN INCOME HOUSEHOLDS



Almost all median-earning households do not earn enough to be able to afford average home sale prices for an appropriate unit type.

2020 HOMEOWNERSHIP AFFORDABILITY ANALYSIS

Household Type	Median Income in Surrey	What's Affordable	Estimated Monthly Cost for Average Sales Price in Surrey
 Couple with Children	\$123,500	\$3,088 per month	Single family dwelling: \$5,130 per month Row housing: \$3,124 per month
 Individual Living Alone	\$49,900	\$1,248, per month	Apartment/Condo: \$2,082 per month

Homelessness

Homelessness has increased significantly in Surrey.

2020 POINT-IN-TIME HOMELESS COUNT³



74% increase since 2005

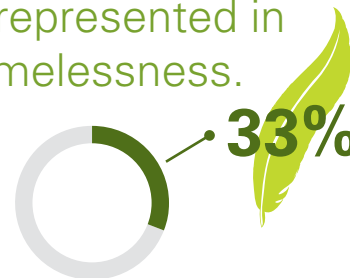
644
individuals sheltered and unsheltered

ESTIMATED HIDDEN HOMELESS (COUCH SURFING OR LIVING IN CARS)



3. The Metro Vancouver Point-in-Time Homeless Count takes place during a 24-hour period only and is generally considered to be an undercount due to data collection limitations.

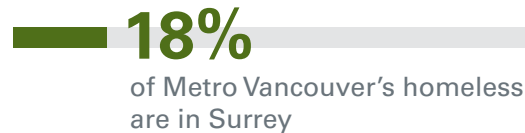
Indigenous people are over-represented in homelessness.



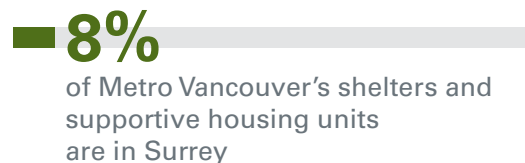
METRO VANCOUVER

Surrey is underserved when it comes to housing and supports.

HOMELESS IN SURREY



SHELTERS IN SURREY



TACKLING HOMELESSNESS

Everyone's circumstances and needs are different. A range of housing options are needed to create pathways out of homelessness, including deeply affordable independent rental (at shelter rates), supportive housing options, and below-market rental. One size does not fit all.

Providing homes for those experiencing homelessness will require increasing the supply of below-market and non-market rental housing that is affordable to those with very low incomes. At present, the high cost of renting in the community and limited availability of options means low-income renters, including those working part- or full-time, at risk of homelessness. For those with mental health or substance use challenges, supports in the community and within housing developments will be needed.

Indigenous Housing

Surrey needs at least 1,880 units of deeply affordable rental housing for Indigenous households.

This is the number of renter households that the Surrey Urban Indigenous Leadership Committee (SUILC) estimates is in core housing need in 2021.

As a voice for the more than 16,000 urban Indigenous people living in Surrey, SUILC has a significant interest in seeing more Indigenous housing across Surrey's housing continuum.

For example, 37% of Indigenous children in Surrey live in poverty. The lack of deeply affordable and culturally relevant housing keeps Indigenous families in poverty. SUILC has made an urgent call to mobilize partners and resources to improve housing and address Indigenous child and youth poverty in Surrey.



Indigenous families in Surrey experience higher rates of poverty.

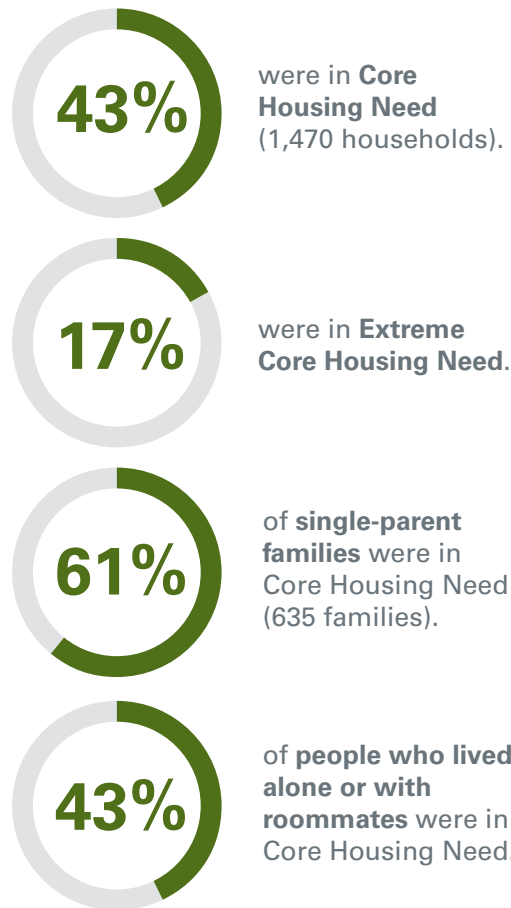


SUILC identified two housing priorities that would make the most meaningful impact on Indigenous child and youth poverty in Surrey:

- **Affordable rental housing for families, especially single-parent families, with cultural and childcare supports.**
- **Culturally appropriate housing opportunities for young people, Elders, single adults, and multi-generational families that are connected to culture and community.**

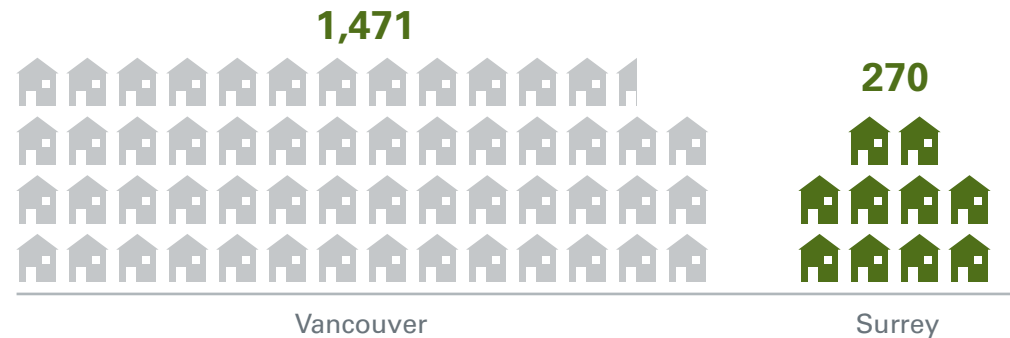
Both of these housing priorities need to be Indigenous designed and culturally appropriate to support the success of the individuals, families, and community.

Facts about Indigenous renter households (2016):



Surrey has the largest urban Indigenous population in BC but is underserved when it comes to Indigenous housing and support services.

INDIGENOUS NON-MARKET HOUSING UNITS (2020)



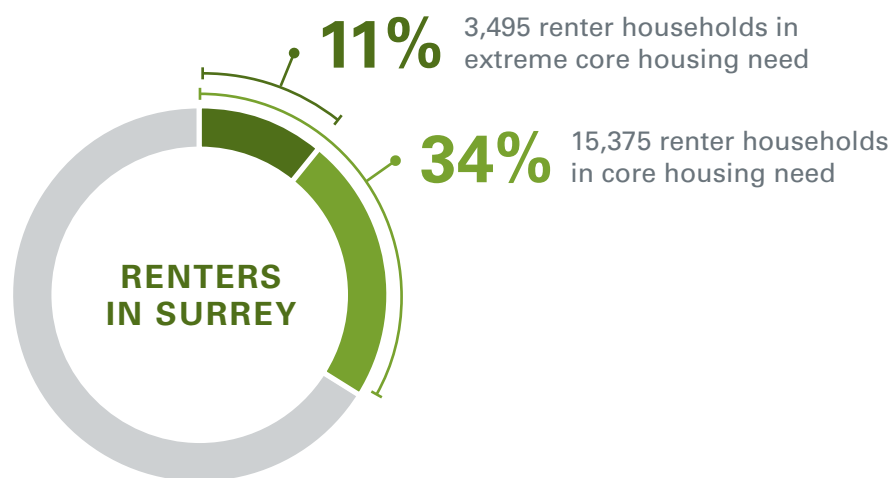
Note: Indigenous Housing need is based on SUILC's Skookum Housing Solutions Lab. See the full report: <https://surreyindigenousleadership.ca/downloads/skookum-lab-housing-report-20202.pdf>

Housing Needs Among Diverse Households

Renters in Core Housing Need:⁴

About one in six households in Surrey was in core housing need in 2016 (17%). Between 2006 and 2016, the number of households in core housing need increased from 15% to 17%, or an additional 8,525 households.

- **34%** of all renters are in core housing need
- **11%** of renters are in extreme core housing need and considered at risk of homelessness



4. CMHC defines core housing need as a household whose housing falls below at least one of the adequacy, affordability, or suitability standards and who would have to spend 30% or more of its before-tax income to afford the median rent of an alternative unit that is acceptable. Those in extreme core housing need meet the definition of core housing need and spend 50% or more of their income on housing. Households in extreme core need are sometimes considered at-risk of homelessness because of the high proportion of their incomes going to housing. These households would be heavily impacted by job loss or a major unexpected expense.

Percentage of renter households from key demographic groups in core housing need:

- **54%** of lone-parent families that rent
- **45%** of senior-led renter households
- **43%** of Indigenous renter households
- **40%** of renter households with at least one senior
- **40%** of one-person renter households
- **39%** of renter households with at least one person with an activity limitation⁵
- **38%** of recent immigrant renter households
- **38%** of renter households with at least one child

Source: CMHC (based on 2006, 2016 Census and 2011 National Household Survey)

5. CMHC defines activity limitation as “difficulties that people have in carrying out daily activities such as hearing, seeing, communicating, or walking. Difficulties could arise from physical or mental conditions or health problems.” This terminology corresponds to physical, intellectual, and mental health disabilities.



FAMILIES WITH CHILDREN

- The current stock of housing does not satisfy the needs of moderate and low income families who rent.
- Families with children are looking for 2+ bedroom options that are closer to schools, transit, and amenities. Housing projections estimate that 41% of new units should have three or more bedrooms.
- Lone-parent families, who are predominantly women-led households, are facing significant challenges. Incomes for these families are typically lower and they require larger family-sized units that are often more expensive. An extremely high proportion of lone-parent families who rent are in core housing need (54%).



SENIORS

- More options are needed to enable seniors to age in their own homes by improving accessibility and in-home care.
- Seniors identified the need for more housing types that enable downsizing during retirement.
- Seniors on fixed incomes are at risk of significant housing vulnerability if they are forced to move out of rental that they have been living in long-term due to the high cost of vacant units and/or newer rental.
- There are increasing numbers of seniors who are homeless. 22% of survey respondents to the Homeless Count were 55 and over.



PEOPLE WITH INTELLECTUAL OR PHYSICAL DISABILITIES

- There is a lack of suitable housing, including adaptable and accessible units, for persons with physical disabilities.
- For people with intellectual disabilities, housing options that are integrated within supportive communities are needed.
- People with disabilities report barriers related to limited incomes (such as receiving Persons With Disabilities assistance) and discrimination when searching for housing.



REFUGEES AND RECENT IMMIGRANTS

- Some newcomers, especially racialized newcomers, are at higher risk of facing discrimination in their search for housing. They may also face the additional language barrier, making it difficult to find homes.
- More supports are needed to provide education about the process of finding homes in Surrey and finding employment opportunities.
- 38% of recent immigrant renter households were in core housing need as of 2016.



YOUNG ADULTS AND STUDENTS

- Surrey has a young population yet young adults face a lack of affordable rental and homeownership options in Surrey. Stakeholders report that to find housing, students and young adults are accepting worse conditions. Poorly maintained and overcrowded units are being rented or occupied by students and young people.
- While the majority of postsecondary students living in Surrey live with their parents, those that do not live with their families and rent in the private market face a high cost and may find it difficult to make payments while also paying for tuition and rely on student loans.
- There is a lack of data regarding student housing needs which makes it difficult to fully understand their needs specific to Surrey.



WOMEN FLEEING VIOLENCE

- Stakeholders report that there are not enough housing and wraparound services to support women and their children facing violence or at risk of homelessness. Second-stage transition housing and longer-term affordable housing are needed to enable these families to thrive and not return to an abusive partner.
- There are insufficient housing options and resources for women and girls in the sex trade and for women leaving substance use treatment programs.

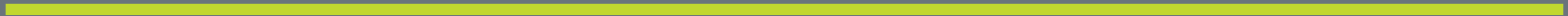


HOUSING AND TRANSIT

- Stakeholders noted that land speculation in anticipation of the SkyTrain may drive up land costs, and that while there are currently few rental buildings along with corridor, rising property values may incentivize redevelopment, displacing the lower-income renters who do live there.
- Additionally, many neighbourhoods along the corridor are low density and may face resistance to increased development, despite the need to focus appropriate development in this area in order to best accommodate transit-oriented growth.

LINKS

- All reports are available online. This includes the Housing Needs Report, the Executive Summary, and the What We Heard Report <https://www.surrey.ca/about-surrey/social-planning/housing-homelessness/housing-needs-report>
- Housing 2020: Understanding the Housing Experiences of Indigenous Households in Surrey
<https://surreyindigenousleadership.ca/downloads/skookum-lab-housing-report-20202.pdf>
- SUILC Housing Call to Action
<https://surreyindigenousleadership.ca/news/a-call-to-action-surrey-needs-more-indigenous-housing>



SURREY HOUSING
NEEDS REPORT

WHAT WE
HEARD
REPORT

FEBRUARY | 2021

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1 INTRODUCTION

1.1 OVERVIEW OF ENGAGEMENT PROCESS

This What We Heard Report is a record of the engagement process completed as part of the City of Surrey’s Housing Needs Report. It documents the feedback we heard from residents and stakeholders. City undertook an extensive community and stakeholder engagement process for the Surrey Housing Needs Report. The table below summarizes the engagement process.

Engagement Method	Participants	When
Online community survey	<ul style="list-style-type: none"> • 1,722 Surrey residents 	November 17 to December 11, 2020
Community ambassadors survey	<ul style="list-style-type: none"> • 429 Surrey residents • Targeted outreach focusing on demographics that are underrepresented through typical surveys and engagement methods, including: <ul style="list-style-type: none"> ○ Refugees and recent immigrants ○ People with intellectual disabilities ○ Renters with low incomes ○ Seniors with low incomes ○ Black, Indigenous, and People of Colour (BIPOC) 	English version: November 17 to December 11, 2020 Arabic and Punjabi versions: December 18, 2020 to January 3, 2021
Stakeholder focus groups	<ul style="list-style-type: none"> • 9 focus groups with 73 organizations represented who had insight on the following topics: <ul style="list-style-type: none"> ○ Housing and services for people with disabilities ○ Housing and services for seniors ○ Institutions and employers ○ Homelessness ○ Non-market housing providers ○ Housing and services for newcomers and refugees ○ Housing and services for women, families, and youth ○ Real estate and development ○ Transit and housing 	November and December 2020

1.2 EMERGING THEMES

The feedback received covered a wide range of housing experiences and challenges and this section provides a high level overview of the key needs that are emerging.

- **Housing unaffordability:** Housing unaffordability in Surrey and lack of affordable options ranked among the highest issues discussed in the surveys and focus groups. When it came to finding their current home, both owners and renters reported affordability challenges. 79% of renter respondents said the cost of renting was too high and 64% of owner respondents reported that the cost of purchasing a home was too high. 56% of all respondents reported that the cost of renting was one of the biggest housing issues in Surrey.
- **Lack of housing supply:** 51% of renter respondents and 40% of owner respondents reported that Surrey had a limited supply of the type of housing they were looking for. 34% of survey respondents felt that there was a mismatch between who needs housing and what types of housing are available.
 - Affordable homeownership options (48%)
 - Non-profit rental housing (30%)
 - Purpose-built market rental housing (29%)
 - Co-operative housing (28%)
- When it came to rental unit sizes, the most frequently selected missing unit sizes were three bedroom units (33%) and two bedroom units (25%).
- **Renters are more likely to experience housing challenges:** 60% of renter respondents believe their housing costs to be unaffordable, compared to 28% of owner respondents. When asked about a variety of housing challenges, a much higher proportion of renters reported issues compared to owners. 31% of all respondents to the online community survey felt that there was a shortage of rental housing in Surrey. Both owners and renters felt that the cost of renting in Surrey was among the most pressing housing issues facing the community. Among respondents to the Community Ambassador survey, 75% felt that the cost of renting was too high, 55% felt that there was a lack of affordable rental housing in Surrey, and 33% felt that rental units were poor quality or needed major repairs. Conflict with landlords, discrimination in the housing search, lack of maintenance of rental properties, and instability of rental leases were also common experiences expressed by renter respondents.
- **Housing for families:** 33% of survey respondents felt that there was not enough rental housing for families with children. Numerous comments were received in both the online community survey and the Community Ambassadors survey about the need for more affordable family-sized units. Stakeholders reported that this was a significant challenge particularly for families with children on lower incomes and that there was a lack of housing options for multi-generational families.

- **Housing for Seniors:** Survey respondents reported that there was a lack of downsizing options for seniors (26%) and supportive housing for seniors (26%), as well as inadequate at-home care (24%). Stakeholders in the focus group on housing for seniors highlighted significant gaps in affordable rental for seniors and supportive options, such as housing with housekeeping and meals and assisted living.
- **Homelessness:** 50% of all respondents to the online community survey felt that homelessness was one of the biggest housing issues in Surrey. Survey respondents from City Centre and Guildford were most likely to report concerns about homelessness. 20% of survey respondents felt that youth at risk of or facing homelessness was among the most pressing housing issues in Surrey. Despite that many survey respondents highlighted homelessness as a significant issue, only 23% felt that more options were needed when it came to emergency housing / homeless shelters and supportive housing for people with mental health issues and / or substance use issues. Stakeholders reported that there is a lack of community support for people experiencing homelessness and opposition to housing to serve this population.
- **COVID-19 impacts on housing:** 38% of renter respondents and 25% of owner respondents reported that the COVID-19 pandemic had impacted their housing situation. However, this is still an emerging issue: 22% of renters and 15% of owners said that they weren't sure if their housing situation would be impacted.
- **Students:** While many postsecondary students living in Surrey live with their families, those that rent in the community reported that the high cost of rent was difficult to afford while paying tuition and relying on student loans. Stakeholders reported that there is a lack of data on student housing needs, making it difficult to fully understand the challenges they face. Indigenous students and international students were highlighted as particular risk for housing vulnerability.
- **Indigenous housing:** We heard that Indigenous households are expected to double in population over the next 15 years, but their housing needs continue to be invisible and unmet. Many Indigenous households are in core housing need. Stakeholders reported that Indigenous households with lower incomes risk unmet housing needs, especially due to the lack of housing options with cultural components. Stakeholders also reported that there is a lack of political support for Indigenous housing at the local government level. 41% of Indigenous survey respondents said they were concerned about discrimination by landlords, compared to 13% of all respondents.
- **Refugees and newcomers:** Stakeholders reported that refugees and newcomers are more likely to be facing housing issues, including discrimination in their housing search and risk of evictions due to redevelopment of older, more affordable units. Stakeholders reported that there is a lack of education among landlords of the challenges facing refugees.

- **Housing for people with disabilities:** Respondents to the online community survey and community ambassadors survey told us that there was a lack of affordable and suitable housing for people with disabilities, especially housing at an affordable rent for those accessing Persons with Disability Assistance and supportive housing units for those that need them. Affordability is a significant issue for people with disabilities: 82% of respondents to the online community survey with physical or intellectual disabilities were concerned about the high cost of renting (compared to 56% of all respondents). Accessibility was a significant concern for those with physical disabilities, both in their own housing and in the visitability of housing in the community.
- **Proximity to transit and employment:** A recurring theme throughout the engagement process was a lack of housing options near transit to support easy access to jobs, amenities, and services. 58% of renter respondents and 44% of owner respondents to the online community survey said their home was too far away from employment opportunities—this was the most frequently selected challenge for renters. 44% of owner respondents and 43% of renter respondents said their home was not well served by public transit. 16% of respondents to the Community Ambassadors survey said their home was too far from jobs.
- **Neighbourhood safety:** One of the most significant challenges reported by both renters (55%) and owners (47%) was not feeling safe in their neighbourhood—this was the most frequently selected challenge for owners. This was also one of the most common challenges reported by respondents to the Community Ambassadors survey (15%). The surveys received a number of comments related to neighbourhood safety, including lack of streetlights and sidewalks and visibility of drug use.

2 COMMUNITY SURVEY¹

A community survey was available from November 17, 2020 to December 11, 2020. It was distributed to the City Speaks panel and available to the public on the City of Surrey website. The survey was promoted through the City's website, e-newsletters, social media and stakeholder networks. The purpose of the survey was to collect information about the housing needs and challenges of Surrey residents.

A total of 1,722 responses were received, including 1,471 completed submitted surveys and 251 partially completed surveys.

2.1 DEMOGRAPHIC QUESTIONS

Respondents were asked a series of demographic questions to help us understand how housing issues varied across households in the community and to understand who we were hearing from in the survey responses. Where possible, results for demographic questions are compared to data for Surrey from the 2016 census. The report notes where survey respondents are over or under-represented in comparison to census data.

2.1.1 COMMUNITY

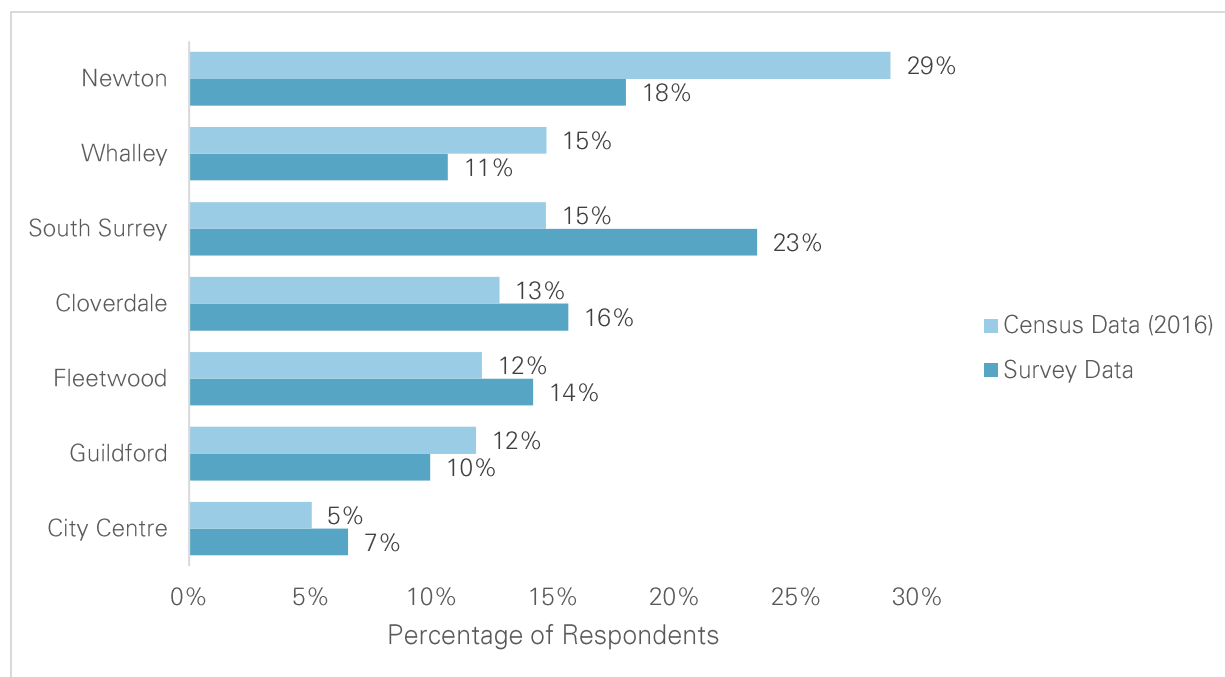
Survey respondents were asked which neighbourhood they currently lived in. The results are summarized and compared to 2016 Census Data² in Figure 1. Generally, the survey had good representation from respondents living in all neighbourhoods, with a somewhat higher response rate for South Surrey and lower for Newton.

¹ Analysis Notes

- Partially completed surveys were checked for duplication and were included in the analysis if no duplication was evident.
- Respondents were allowed to skip questions, submit the survey at any point, and pick multiple answers for select questions. Because of this, the number of responses to each individual question may be different than the total number of respondents.
- Responses from open-ended questions were reviewed and summarized by the themes that emerged.
- Percentages are based on the number of respondents to each question. The bars on each graph show the percentage of respondents that selected each answer; the number of respondents that selected the response is noted following the percentage. The x axis shows the number of respondents that selected each answer.

² Source: Statistics Canada Census Program, Census Profiles 2016

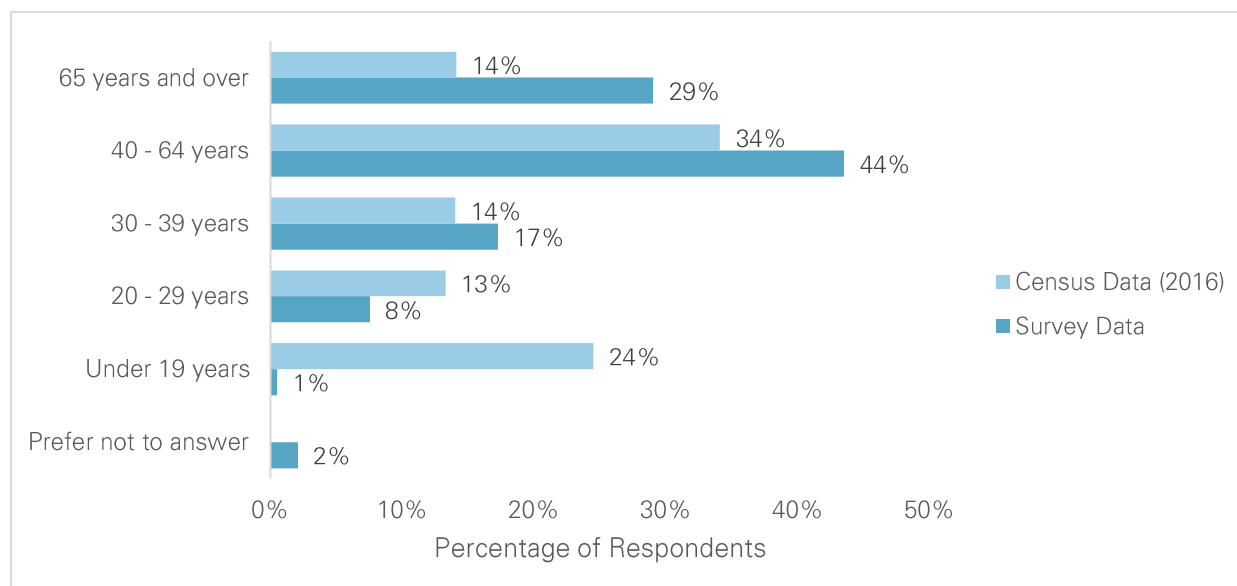
Figure 1. Where Survey Respondents Live (N=1448) Compared to 2016 Census Data



2.1.2 AGE

Figure 2 shows the age of survey respondents. Compared to the Surrey’s total population, the survey had higher representation of individuals 30 years and older, particularly from respondents aged 65 years and over. The survey lacked responses from individuals under 19 which is typical of surveys of this kind.

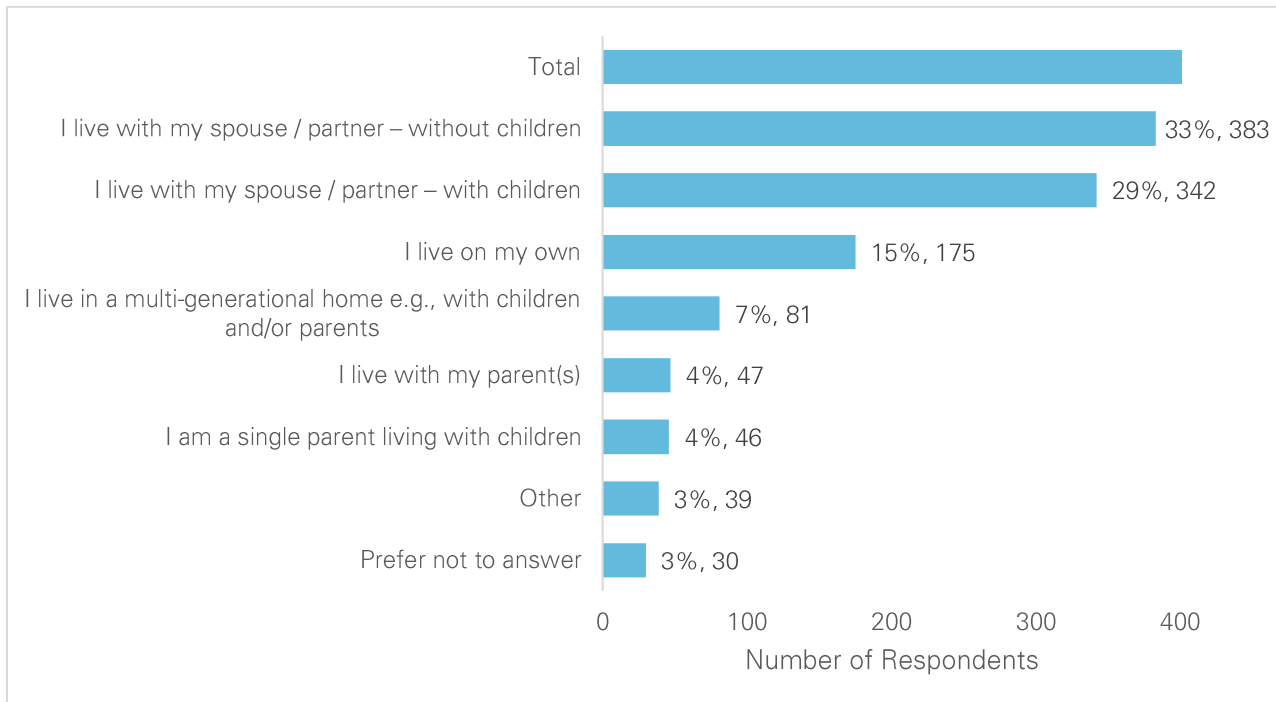
Figure 2. Age of Respondents (N=1390) Compared to 2016 Census Data



2.1.3 HOUSEHOLD TYPE AND SIZE

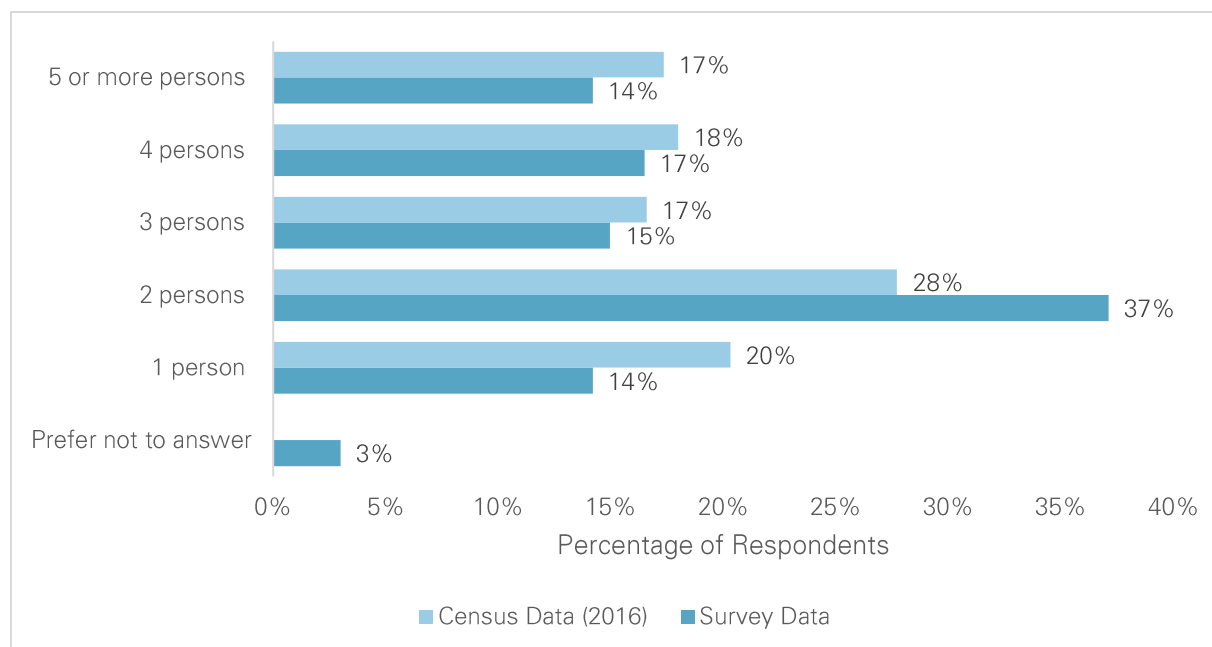
Survey respondents were asked to describe their household (Figure 3). The most common responses were respondents living with a spouse or partner without children (33 percent) or with children (29 percent), followed by respondents living alone (15 percent). Respondents that identified as 'other' (3 percent) described living with their adult children (7 respondents), siblings (6 respondents), individuals they are supporting (3 respondents), tenants (3 respondents), seniors home (2 respondents), home share, room and board, or a co-owner family. Three respondents described specific multi-generational home situations they live in.

Figure 3. Household Types (N=1169)



Respondents were also asked about the size of their households (Figure 4). Two-person households are over-represented in survey responses while single person households are under-represented compared to census data.

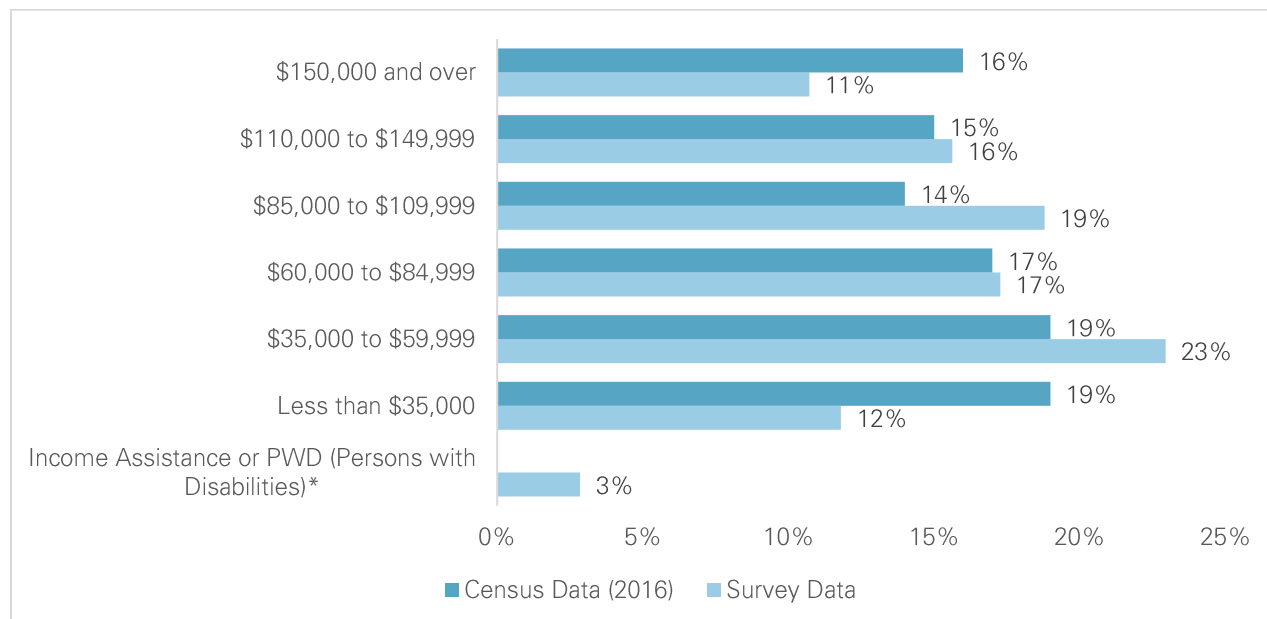
Figure 4. Number of People in Household (N=1169) Compared to 2016 Census Data



2.1.4 HOUSEHOLD INCOME

Survey respondents were asked to report on their annual household income (Figure 5). 254 respondents preferred not to disclose their information and are not included in the results below.

Figure 5. Annual Household Income (N=1169)



*Note that those would Income Assistance or PWD would be included in the census data for incomes “less than \$35,000”.

Source: Census income data as published in the 2019 Metro Vancouver Housing Data Book

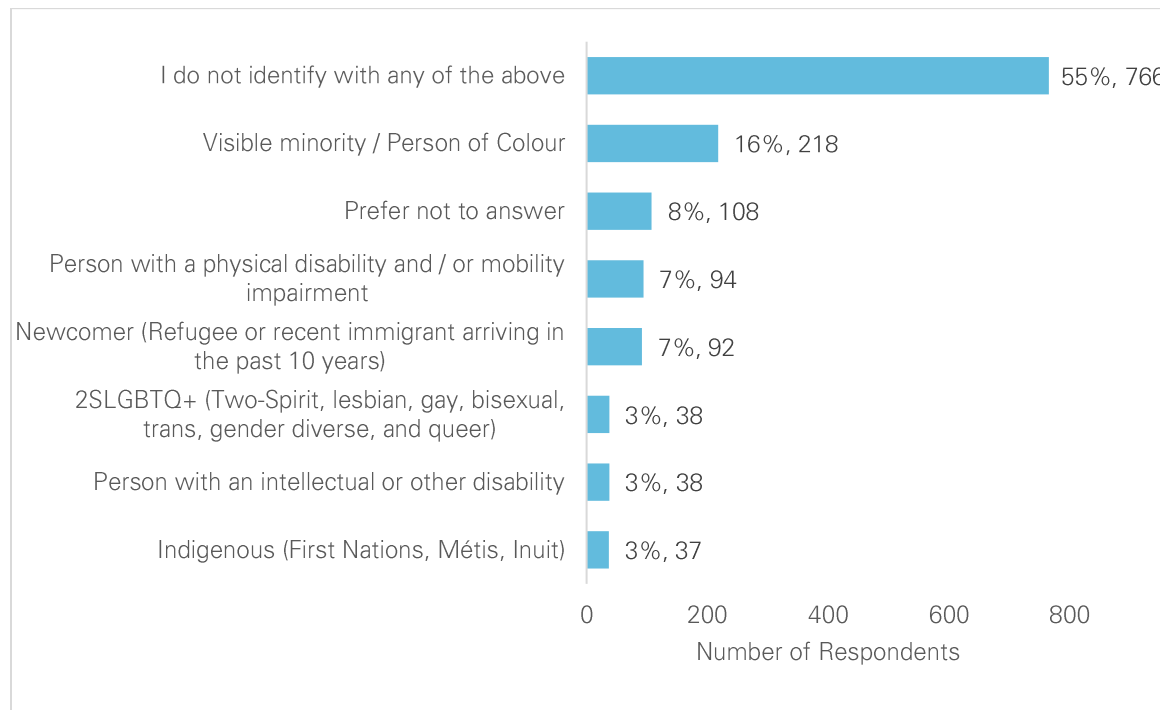
2.1.5 OTHER DEMOGRAPHIC QUESTIONS

57 percent of respondents identified as female, 38 percent identified as male, one percent did not identify within the gender binary, and three percent preferred not to answer.

While the majority of respondents spoke English as their main language at home (83 percent), 16 percent spoke other languages including Punjabi, Tagalog, Spanish, Urdu, Hindi, Mandarin, Arabic, and Cantonese. For comparison, in the 2016 census, 30 percent of residents spoke a language that is not English or French at home.

Respondents were asked to note whether they identify with any groups that are more likely to experience housing vulnerability and discrimination (Figure 6). The most common responses were from respondents that identified as a visible minority or person of colour (16 percent), followed by individuals with physical disability/mobility impairment (7 percent) and newcomers (7 percent).

Figure 6. Groups More Likely to Experience Vulnerability and Discrimination (N=1390)



2.1.6 NON-RESIDENTS

92 respondents, representing X% of all respondents, reported that they do not currently live in Surrey. The full survey was not available for non-residents, but non-residents were asked about their relationship to Surrey and if they were interested in moving to Surrey. 91 percent of non-residents (84 respondents) indicated that they currently work in Surrey or are planning to move to Surrey. These respondents currently live in a number of other municipalities including Vancouver (19 percent), Langley (17 percent), Delta (16 percent), and White Rock (16 percent).

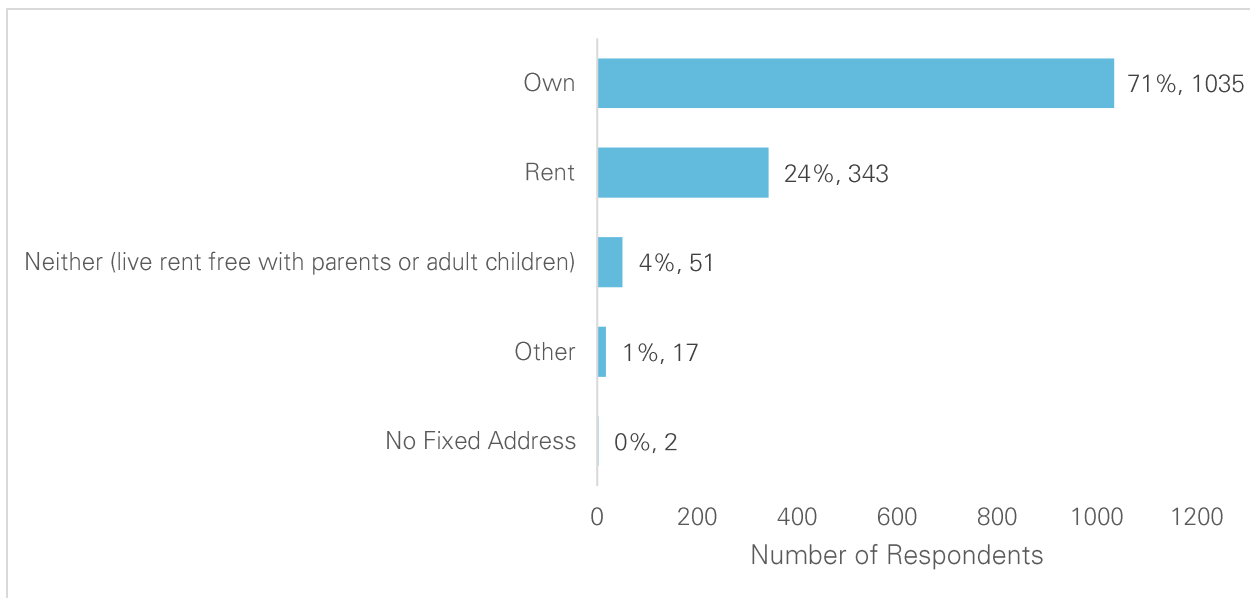
2.2 CURRENT HOUSING SITUATION

2.2.1 TENURE

71 percent of respondents are homeowners and 24 percent are renters. Four percent of respondents live rent free with parents or adult children. Two respondents have no fixed address. 17 respondents selected 'other' and specified that they live in a co-op (5 respondents), a mobile home (3 respondents), own and rent (2 respondents), live in a guest room, or own multiple properties.

For comparison, in the 2016 census, 71 percent of residents owned their home and 29 percent rented indicating that respondents were fairly representative of the community.

Figure 7. Tenure Type (N=1448)

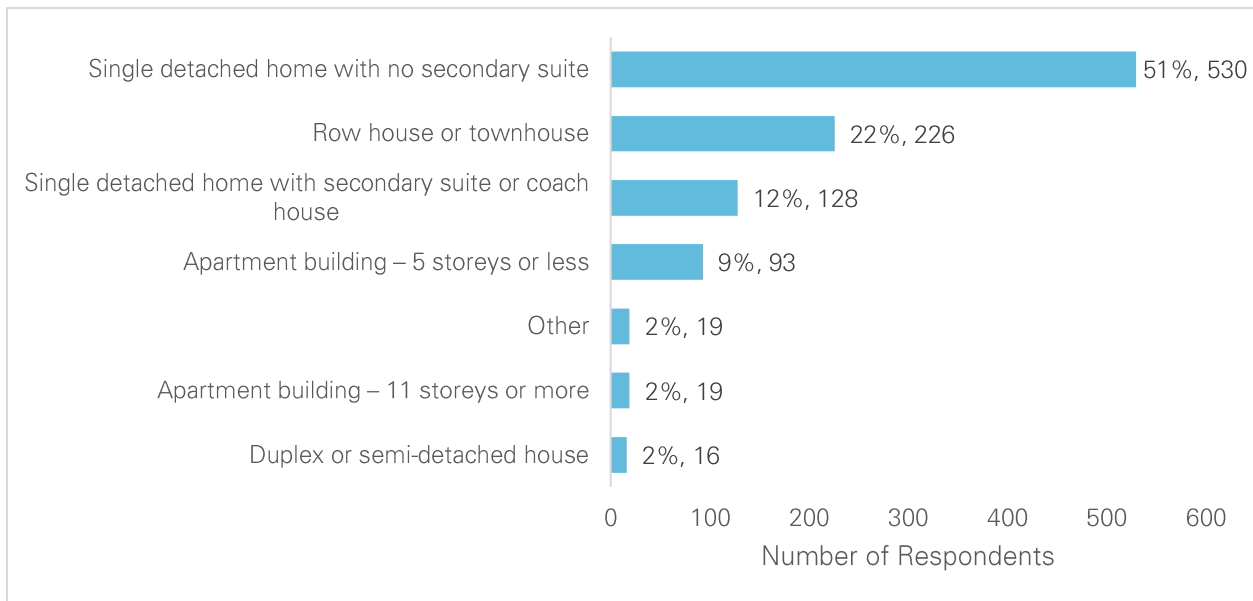


2.2.2 HOUSING TYPE

Respondents were asked to identify the type of home they currently live in. Figure 8 shows the results from respondents that were homeowners and Figure 9 shows the results from renters.

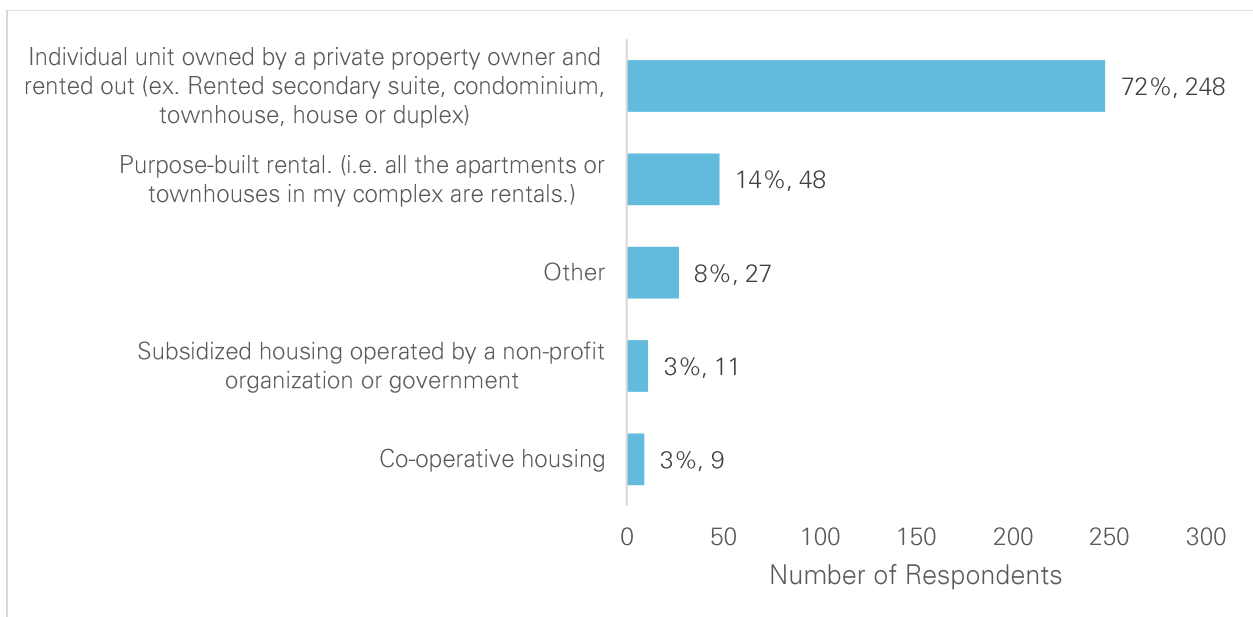
51 percent of respondents that were homeowners live in a single detached home with no secondary suite, followed by 22 percent who live in a row house or townhouse, and 12 percent who live in a single detached home with a secondary suite or coach house.

Figure 8. Homeowners - Type of Homes (N=1034)



A majority of renters that responded to the survey live in an individual unit in the secondary market that is owned by a property owner (72 percent). 14 percent of respondents live in purpose-built rental, three percent live in subsidized housing, and three percent live in co-operative housing. Of the respondents that live in subsidized housing and co-operative housing, 11 respondents said they were on waitlist for less than one year and nine respondents waited more than one year. Respondents that selected 'other' specified that they rent from a relative or friend (7 respondents) or live in a basement (7 respondents), a rancher (2 respondents), room and board, subsidized housing owned by a charity, or trailer park.

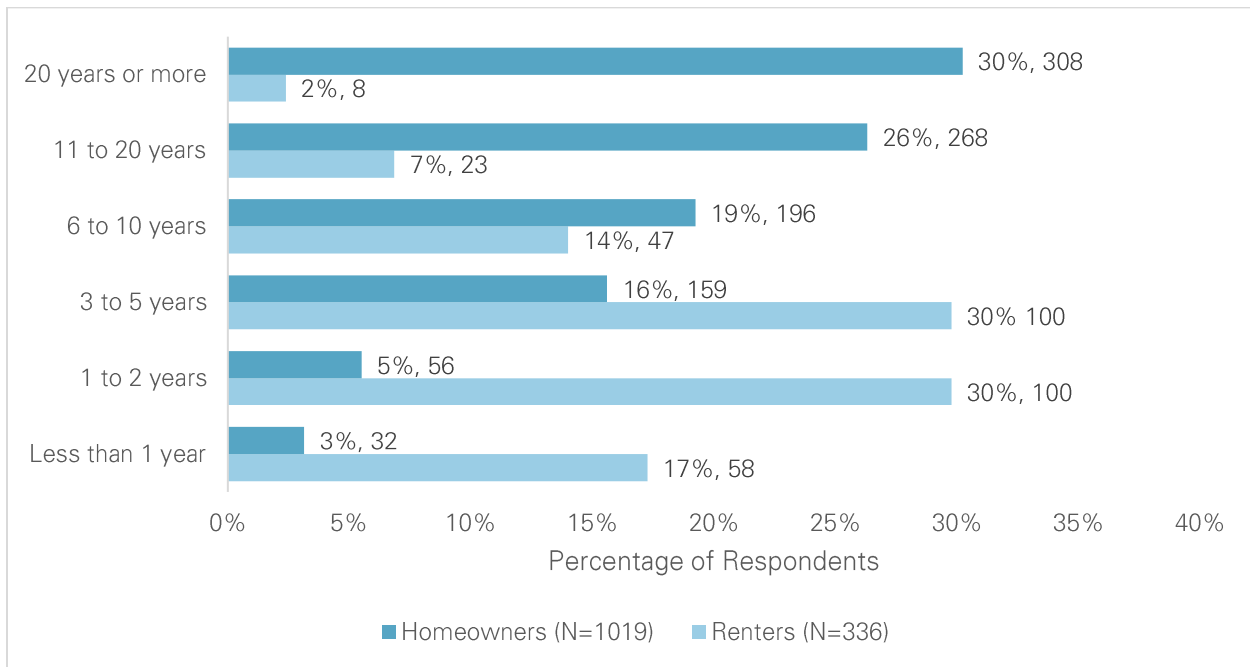
Figure 9. Renters - Types of Homes (N=343)



Length of Time in Current Home

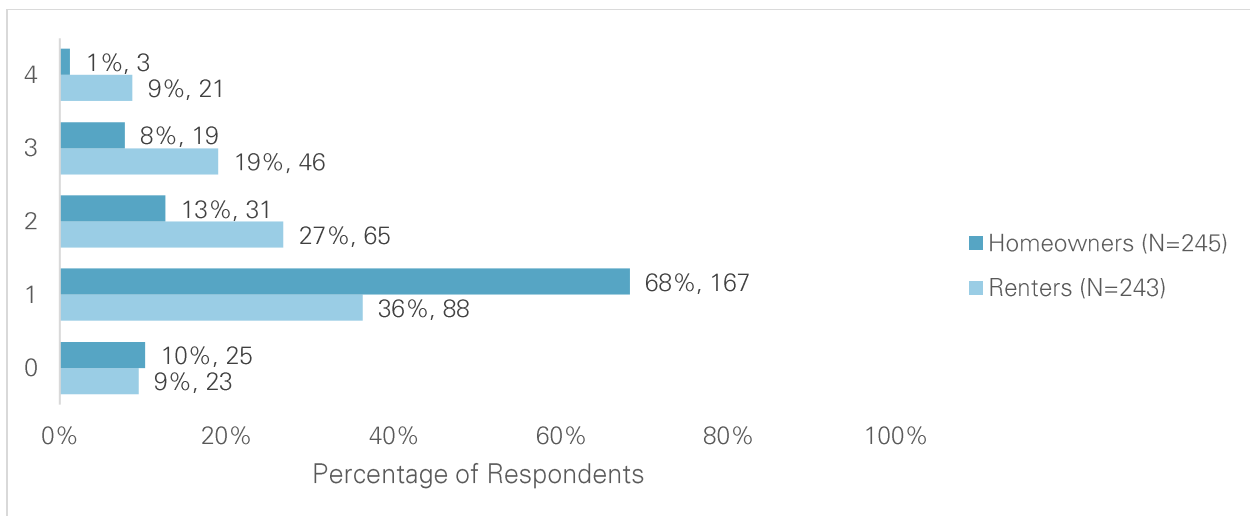
The survey asked respondents how long they have been in their current home. Survey respondents reflected a wide range of situations and responses are summarized in Figure 10. Generally, more homeowners compared to renters have been in their current home for 6 or more years.

Figure 10. Length of Time in Current Home



Respondents that said they have lived in their current home for 5 years or less were asked how many times they have moved within that time frame. While the majority of homeowners reported that they have moved once (68 percent), renters were more likely to report moving multiple times in the last five years.

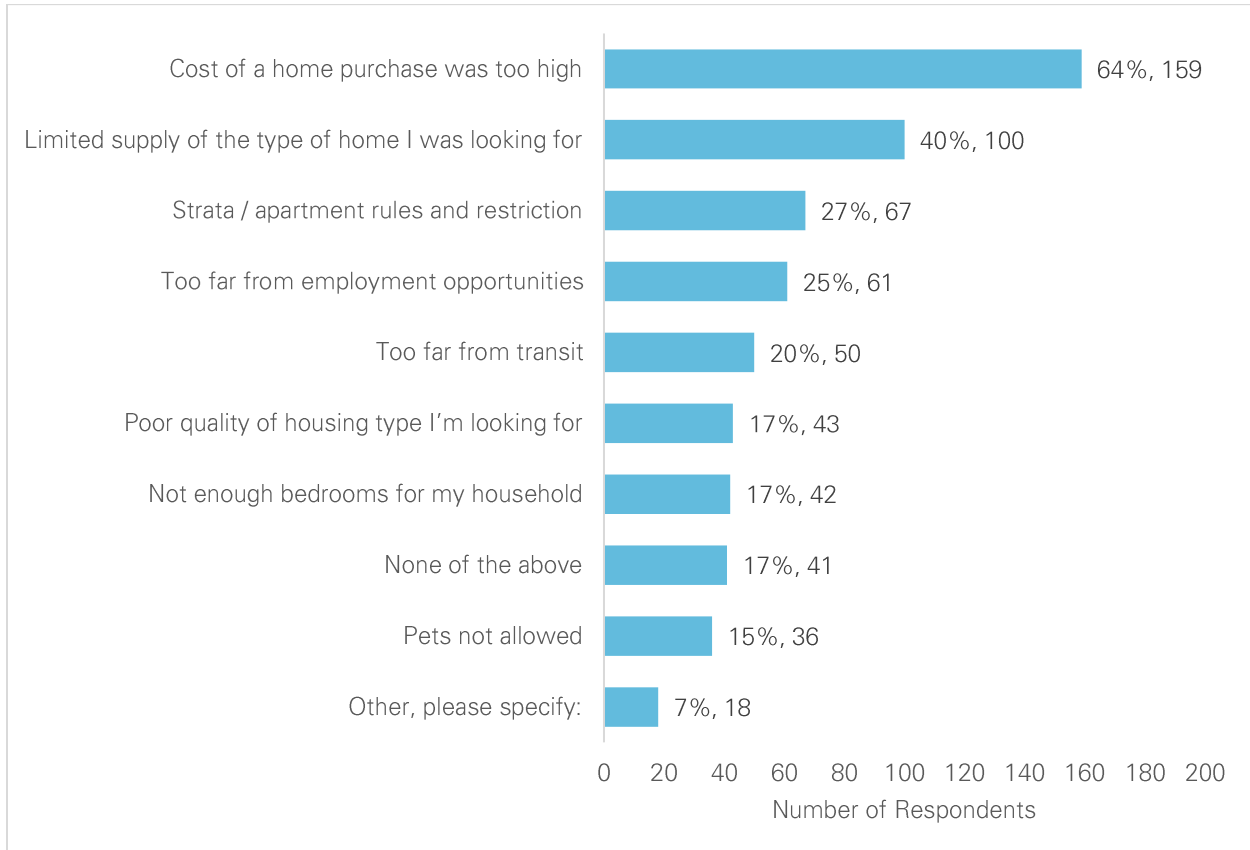
Figure 11. Number of Times Respondents Moved



2.2.3 BARRIERS TO FINDING A HOME

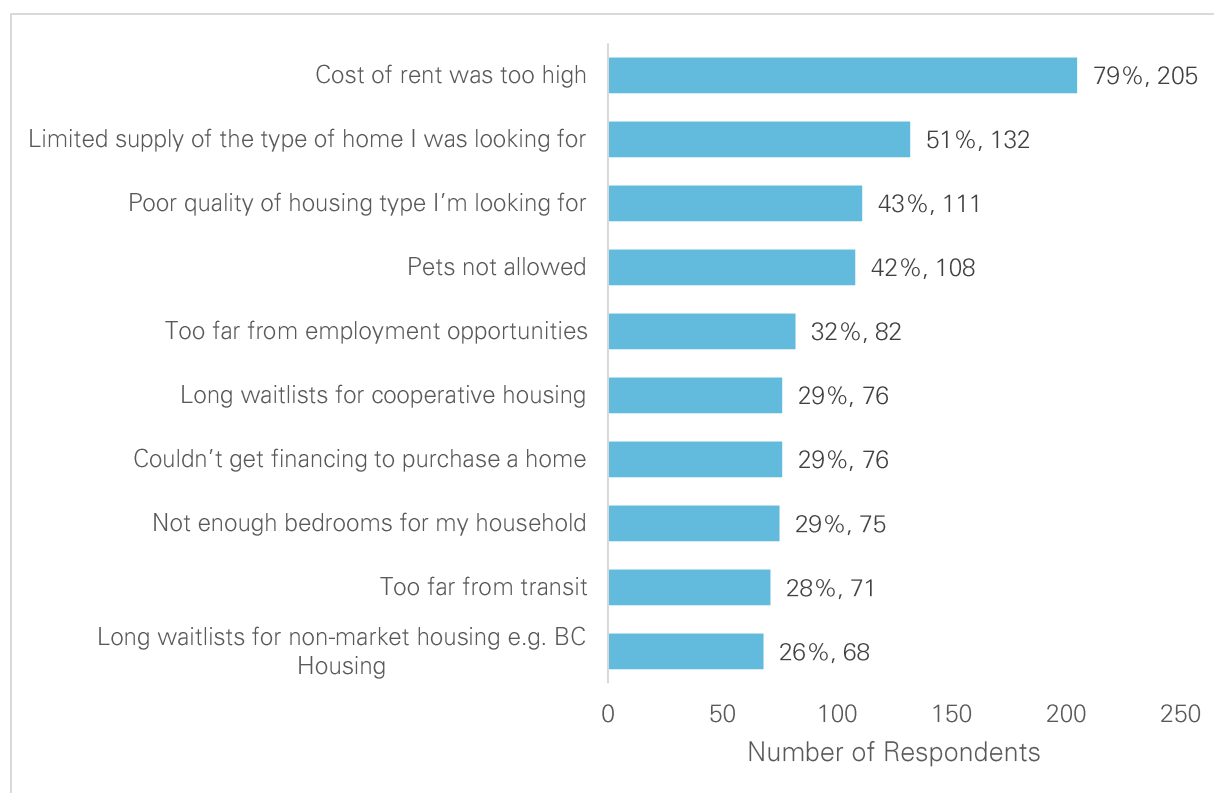
Respondents who had lived in their home for five years or less were asked if they experienced any barriers when searching for their current home. The top barriers experienced by both homeowners and renters was the limited supply of the type of home they were looking for and the high cost of rent or home purchase.

Figure 12. Barriers During Search of Current Home Within Past 5 Years for Homeowners



Poor quality of housing in the type they were looking for (43 percent), and pets not allowed (42 percent) were also major barriers for renters.

Figure 13. Barriers During Search of Current Home Within Past 5 Years for Renters



Respondents who indicated that they experienced discrimination or profiling were asked to share their specific experience:

- Having too many children (5 respondents)
- LGBTQA2S+ (3 respondents)
- Gender (e.g., women, non-binary) (3 respondents)
- Physical disability / health issues (2 respondents)
- Income levels (2 respondents)
- Ethnicity (3 respondents)
- Religion

2.3 HOUSING AFFORDABILITY

Survey respondents were asked if they believe their housing costs were affordable to them. It was noted that, generally, housing is considered to be affordable if a household spends no more than 30% of gross household income on housing costs e.g., mortgage/rent, condo fees, and utilities. 61 percent of homeowners believe their housing costs were affordable to them compared to only 30 percent of renters. While the number of respondents who neither rent nor own is small, most (60 percent) reported that their housing costs were unaffordable. 50 percent of respondents that indicated they have no fixed address or 'other' as their tenure type reported that their housing costs are unaffordable.

Figure 14. Renters: Do you believe your housing costs are affordable to you? (N=332)

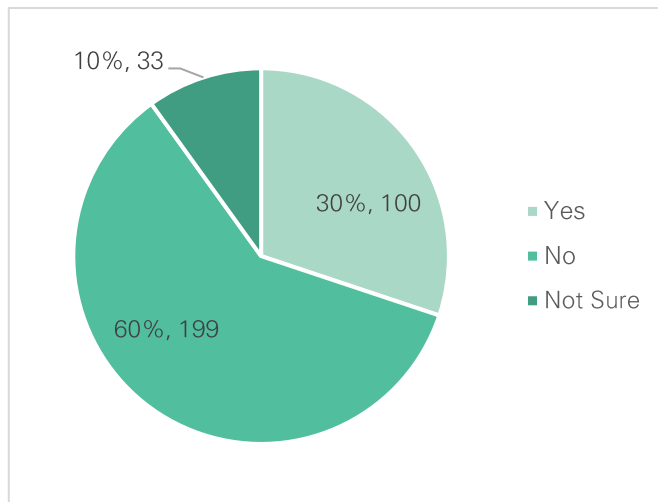
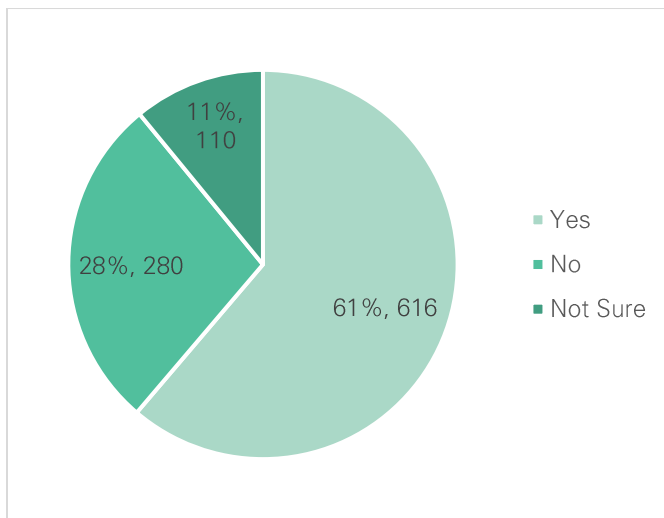


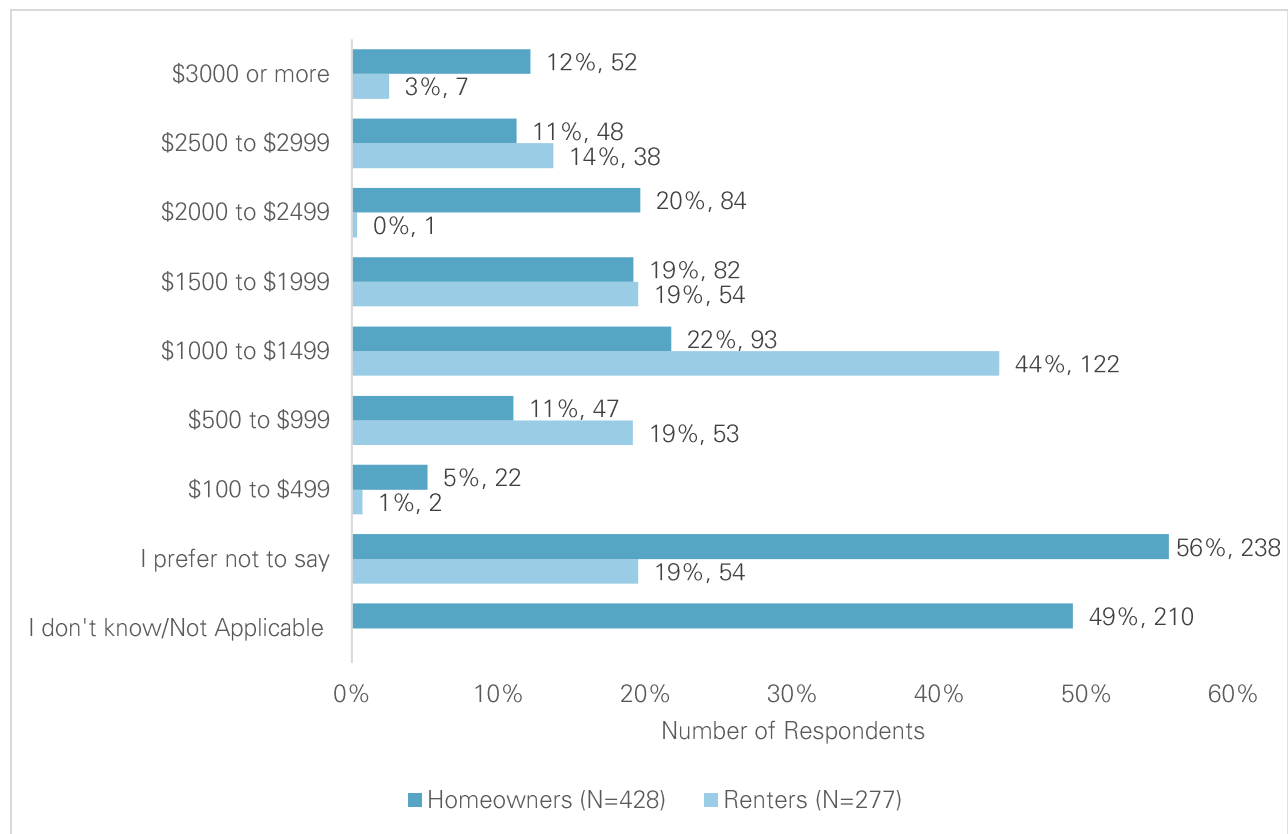
Figure 15. Owners: Do you believe your housing costs are affordable to you? (N=1006)



2.3.1 CURRENT HOUSING COSTS

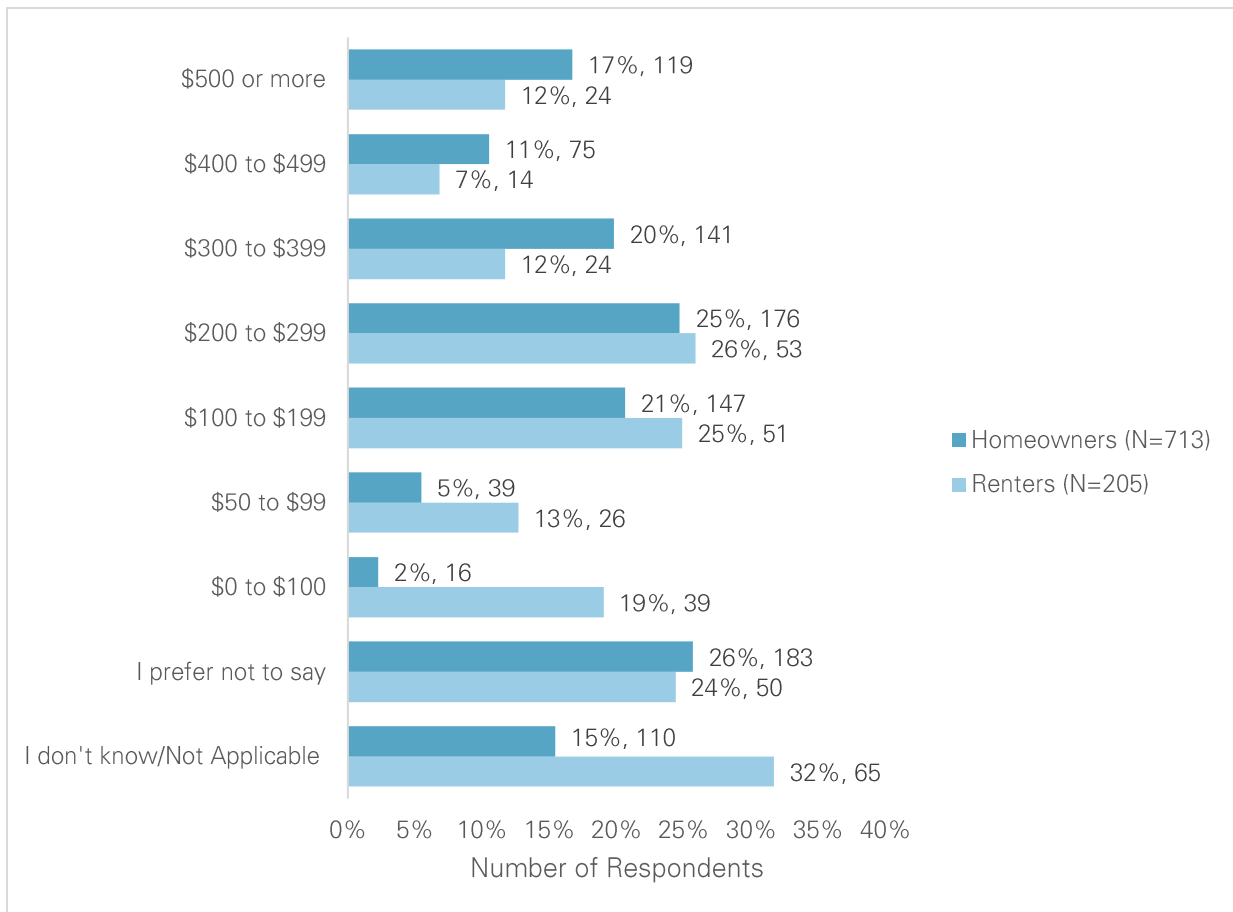
Respondents were asked about the costs of the rent or mortgage they spend in a typical month. A high number did not provide a response: 17 percent of respondents indicated that they were unsure, or it was not applicable, and 22 percent preferred not to say. The results from respondents that reported their costs are summarized in Figure 16. The most common response for both renters and homeowners was between \$1,000 to \$1,499. Among respondents, a higher proportion of homeowners than renters spend more than \$2,000 per month on their housing costs.

Figure 16. Cost of Rent or Mortgage Compared by Renters and Owners



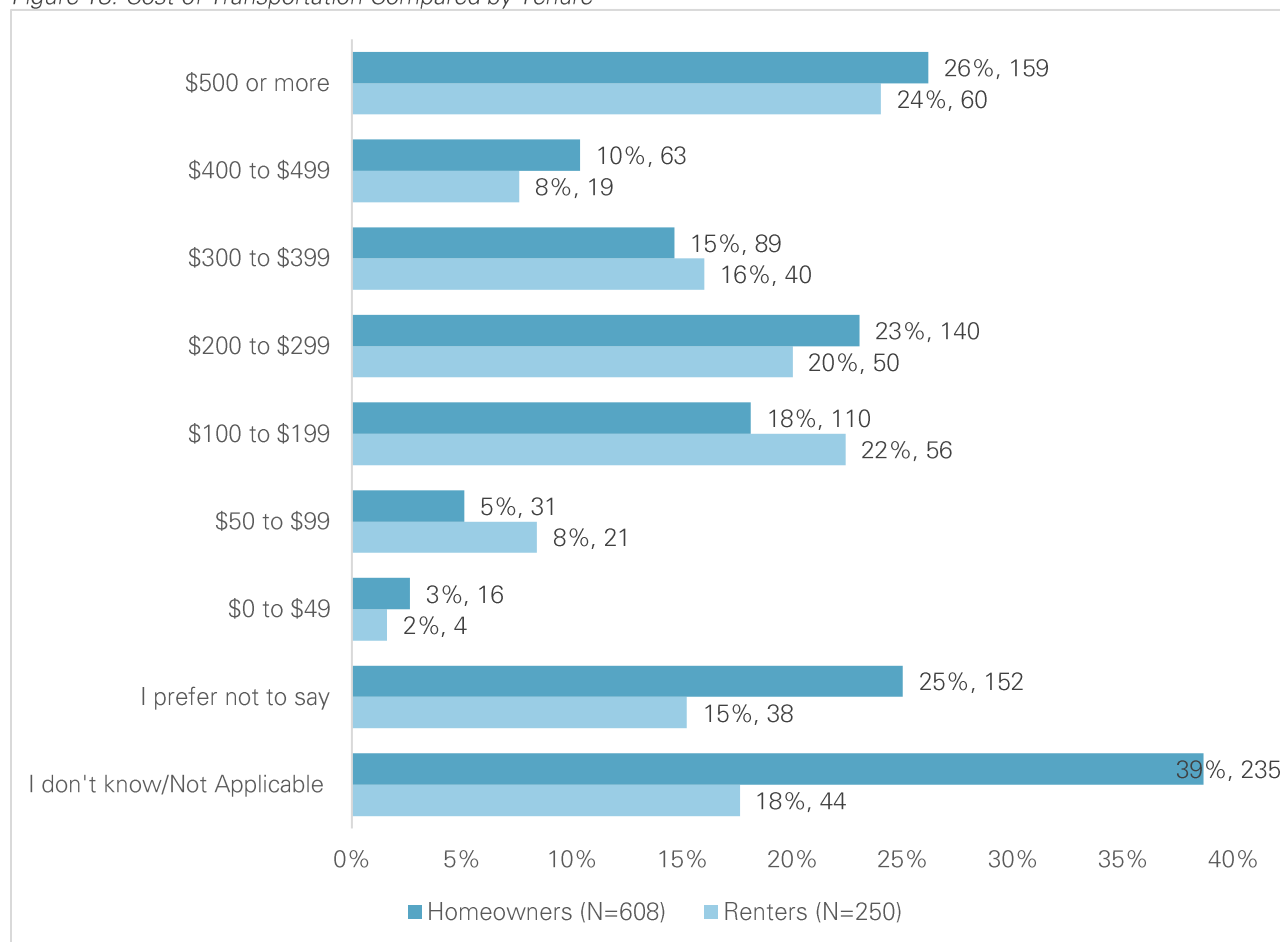
Respondents were asked to report on the costs of their utilities in a typical month. 15 percent of all respondents indicated that they were unsure, or it was not applicable, and 17 percent preferred not to say. The results from respondents that reported their costs are summarized in Figure 17. The most common response for both homeowners and renters was between \$100 to \$299 per month.

Figure 17. Cost of Utilities Compared by Renters and Owners



Respondents were asked how much they spend on transportation costs in a typical month. 22 percent of all respondents indicated that they were unsure, or it was not applicable, and 14 percent preferred not to say. The results from respondents that reported their costs are summarized in Figure 18. The most common response for respondents of all tenures was \$500 or more.

Figure 18. Cost of Transportation Compared by Tenure



2.3.2 RENTERS RECEIVING FINANCIAL ASSISTANCE

Renters were also asked whether they receive any financial assistance, either formal or informal, to support their housing costs. 38 respondents said they receive assistance in the form of rental subsidy (17 respondents). 20 respondents indicated that they receive other forms of assistance including PWD (7 respondents), income assistance (5 respondents), CPP, CREB, SAFER, child support, OAS/GIS, shelter aid, or student loans. 3 respondents receive assistance from family, relatives or friends (3 respondents).

2.4 HOUSING CHALLENGES: LOCATION, SUITABILITY AND HOMES' FEATURES

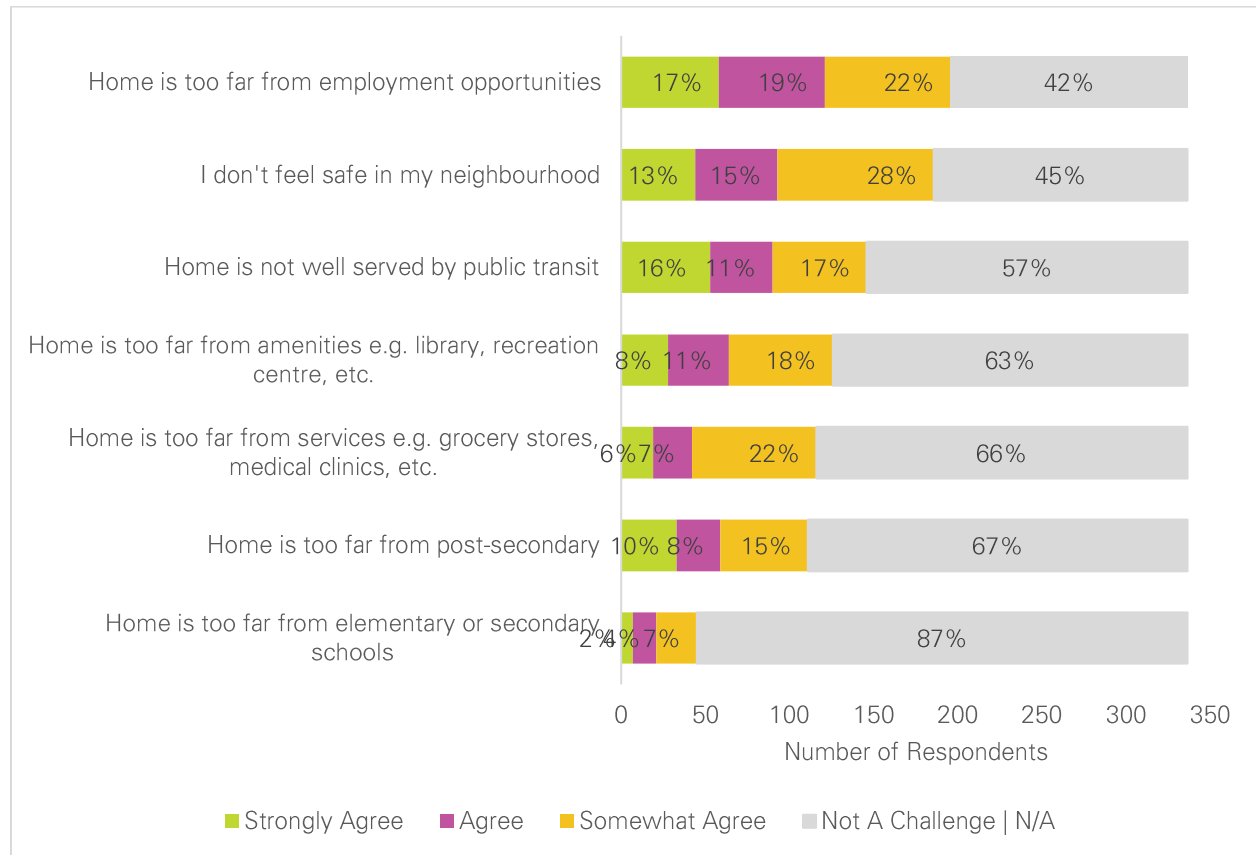
Respondents were asked to identify the challenges they experience related to the location, suitability, and features of their home. Renters and owners were also asked to identify challenges based on their specific tenure experience. Respondents were asked to select 'Not a Challenge or N/A' if the challenges listed did not apply to them. Results from these questions were analyzed by renters and owners and are summarized below.

2.4.1 HOUSING CHALLENGES SPECIFIC TO RENTERS

Housing Challenges: Location

Renters identified the housing challenges they experience related to the location of their home (Figure 19). 58 percent of respondents said that their home was too far from employment opportunities followed by 55 percent that said they don't feel safe in their neighbourhood and 43 percent that said their home is not well served by public transit.

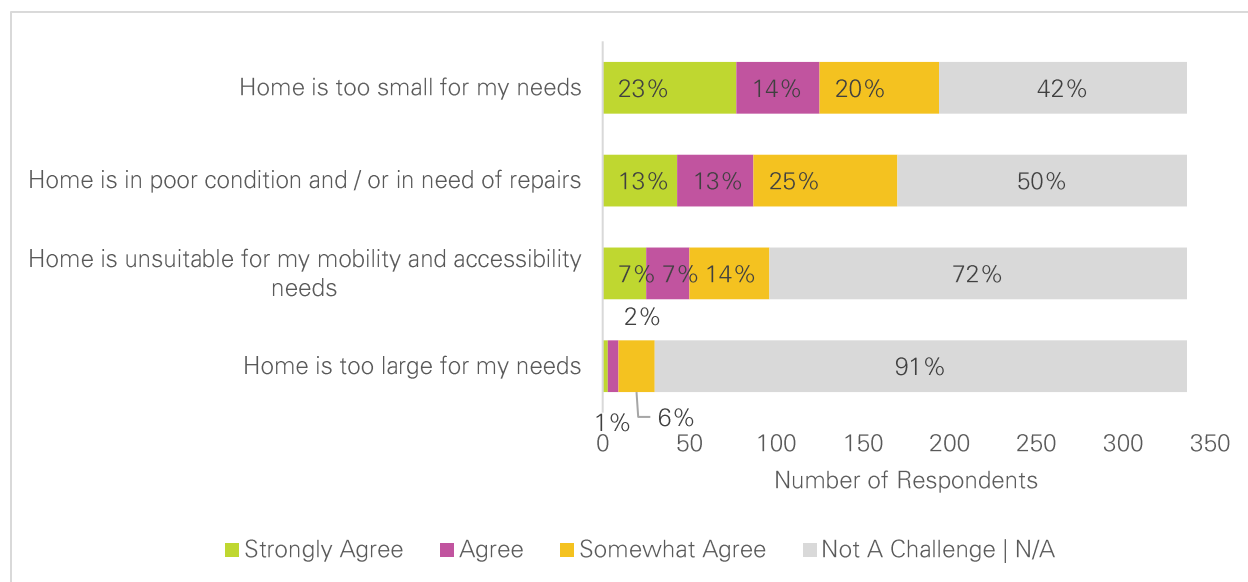
Figure 19. Challenges Related to Location of Home for Renters (N=337)



Housing Challenges: Suitability

Homes that are too small for needs (58 percent) and in poor condition or need or repairs (50 percent) were the main challenges related to suitability for renters.

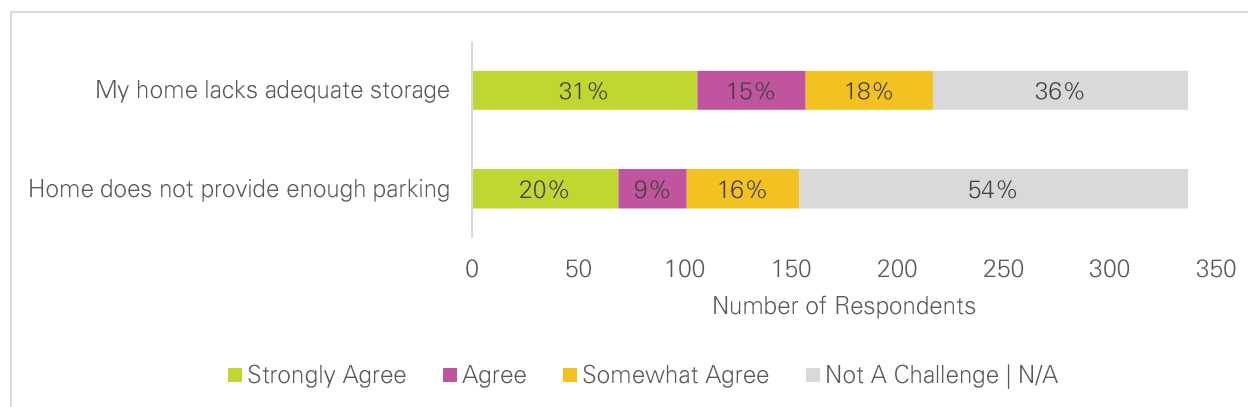
Figure 20. Challenges Related to Suitability of Home for Renters (N=337)



Housing Challenges: Features

64 percent of renters said that their homes lack adequate storage and 46 percent said their home does not provide enough parking.

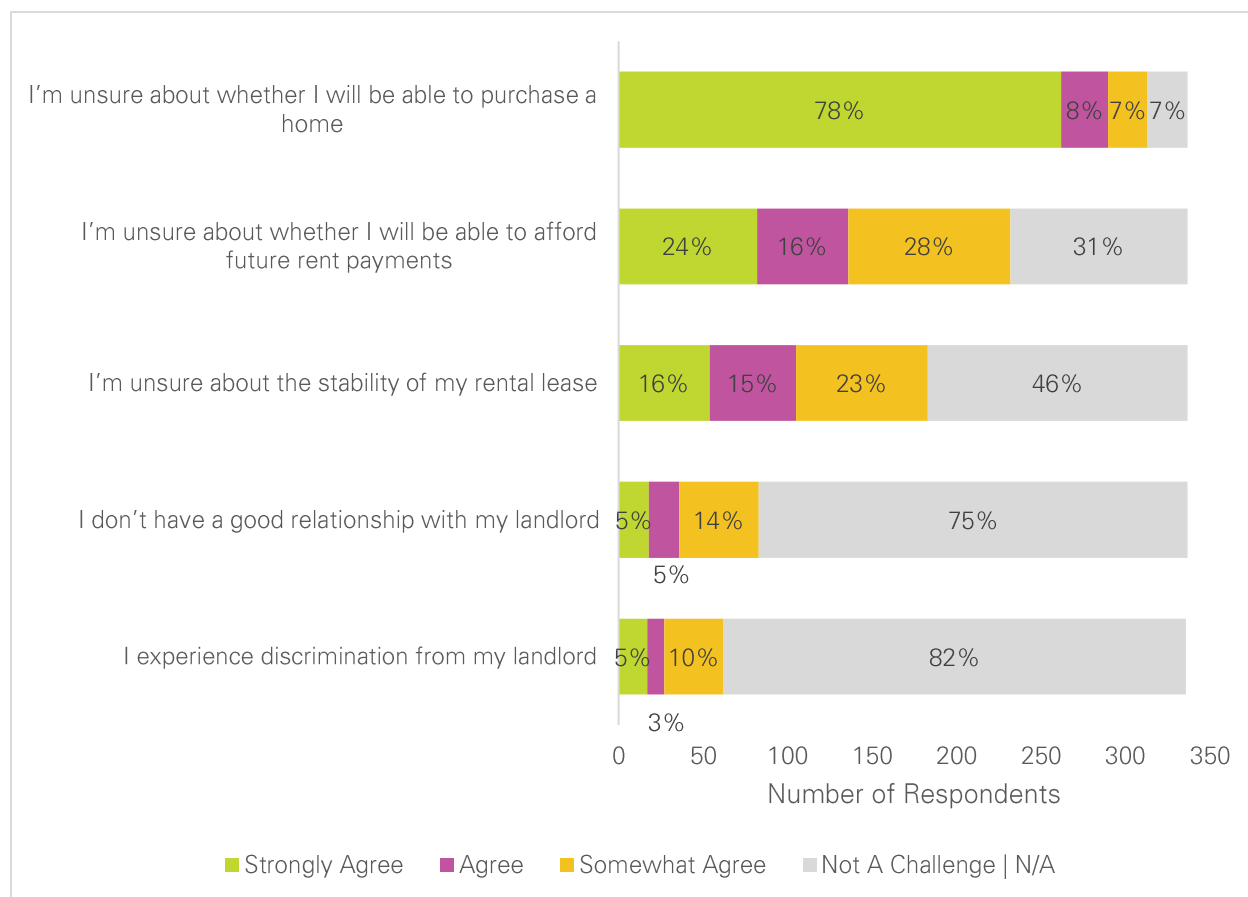
Figure 21. Challenges Related to Features for Renters (N=337)



Renting Specific Challenges

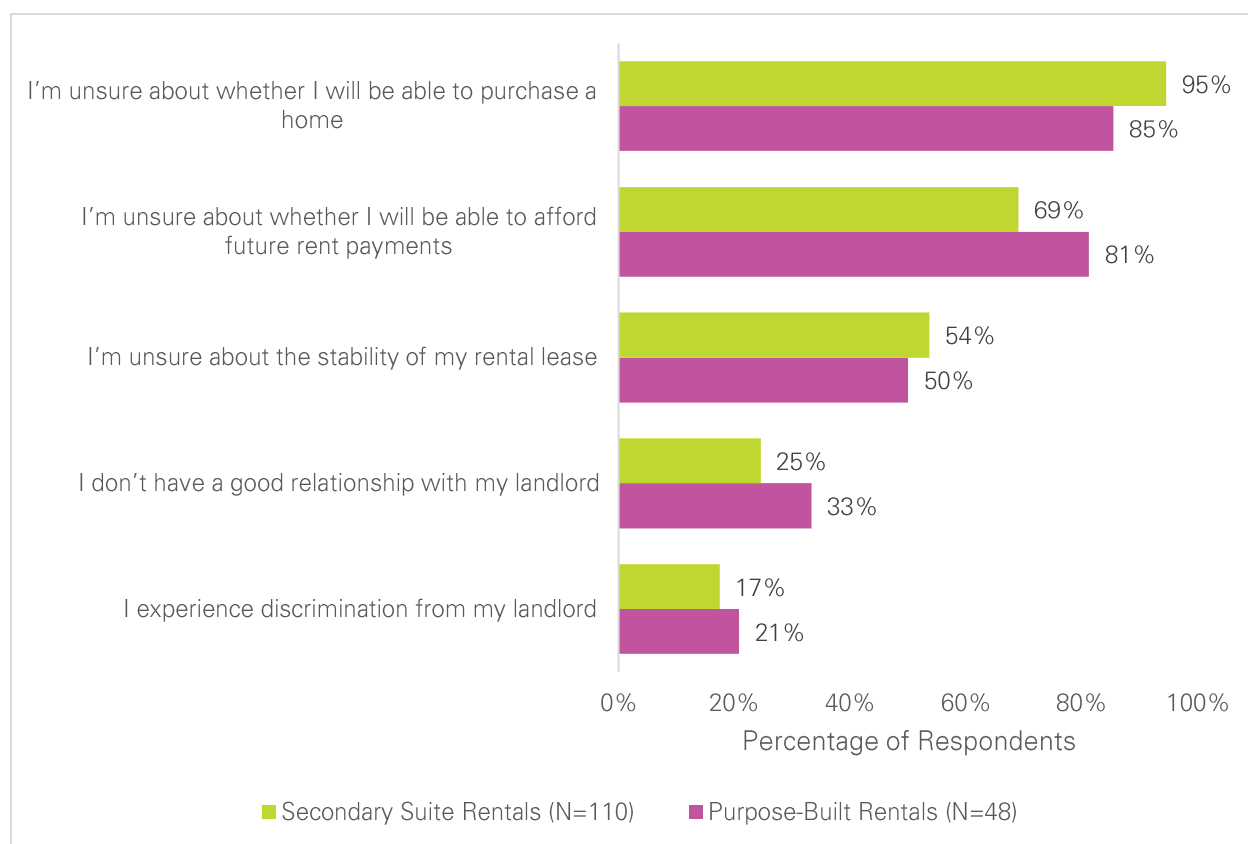
For renters living in all rental types, the top challenge was the uncertainty of whether they will be able to purchase a home. Other common concerns respondents noted include the ability to afford future rent payments (69 percent) and the uncertainty about the stability of their rental lease (54 percent).

Figure 22. Housing Challenges Specific to Renting (N=337)



Housing challenges for renters were examined from the perspective of tenants of purpose-built rental buildings and secondary market rentals. Slightly more renters living in purpose-built rentals were concerned that they would be unable to afford future rent payments and do not have a good relationship with their landlord compared to renters living in secondary suites.

Figure 23. Housing Challenges Compared by Renters in Secondary Suites vs. Purpose Built Rental Apartments



Additional Challenges Reported by Renters

Respondents were asked to describe any other housing challenges they experienced that have not already been listed in previous questions. Themes that were mentioned by five or more respondents are summarized below.

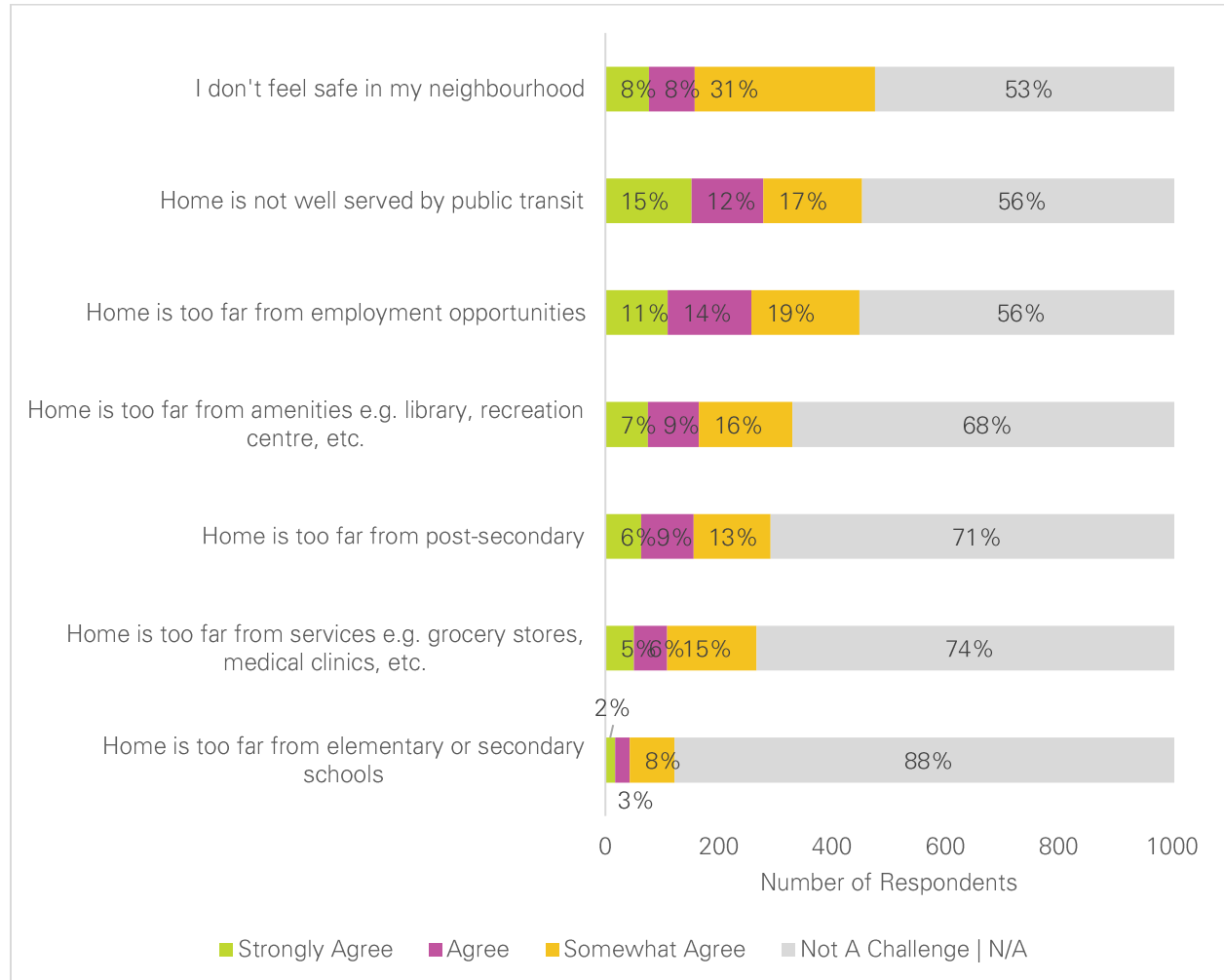
- There is a lack of affordable rentals and homeownership options in Surrey, especially for young adults, families with children, seniors, and people on Persons with Disabilities Assistance (40 respondents).
- Tenants live with poor conditions (e.g., broken appliances, access to laundry, lack of utilities, pest infestations, mold, lack of soundproofing/privacy) and landlords are not making repairs (20 respondents).
- There is a lack of pet-friendly rental housing (9 respondents).
- Limited nearby public transit, services, infrastructure, amenities, green spaces, parking spots, and community spaces (7 respondents).

2.4.2 HOUSING CHALLENGES SPECIFIC TO HOMEOWNERS

Location

Homeowners were asked to identify housing challenges they experience related to the location of their home (Figure 24). 47 percent of respondents do not feel safe in their neighbourhood, followed by 44 percent of respondents who said their home is not well served by transit and is too far from employment opportunities.

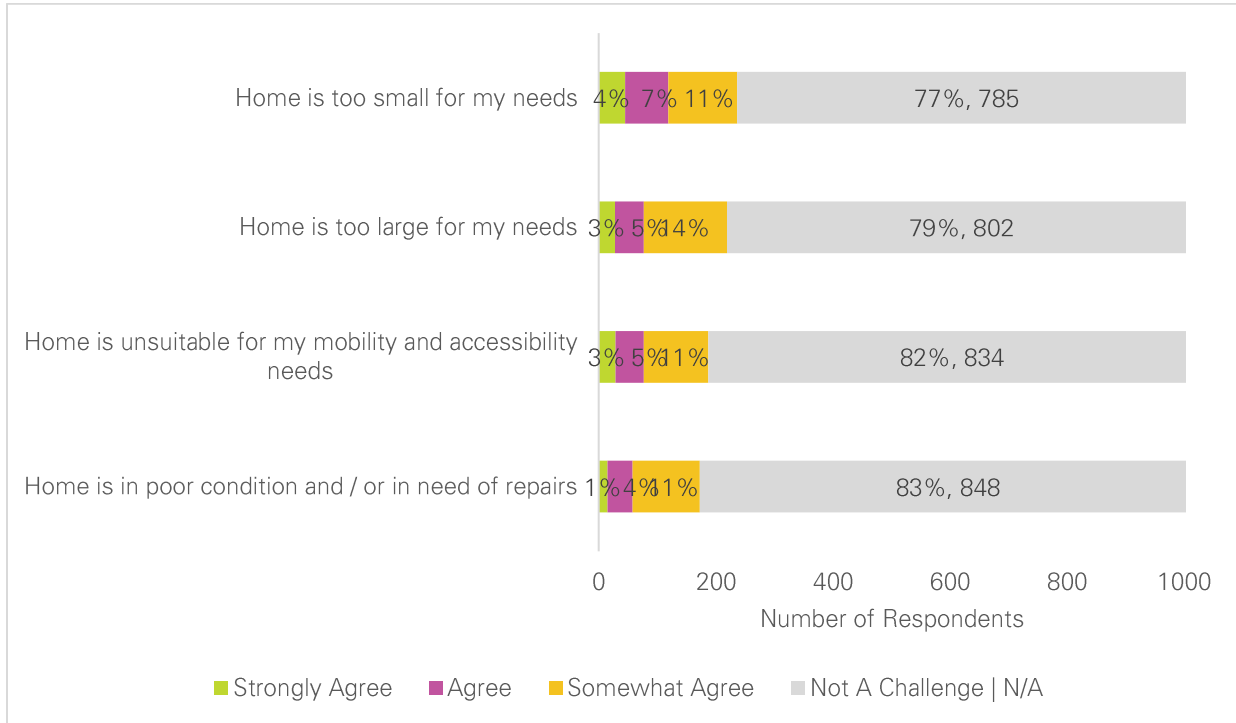
Figure 24. Challenges Related to Location of Home for Homeowners (N=1021)



Suitability

23 percent of homeowners said that their home is too small for their needs and 21 percent said their home is too large.

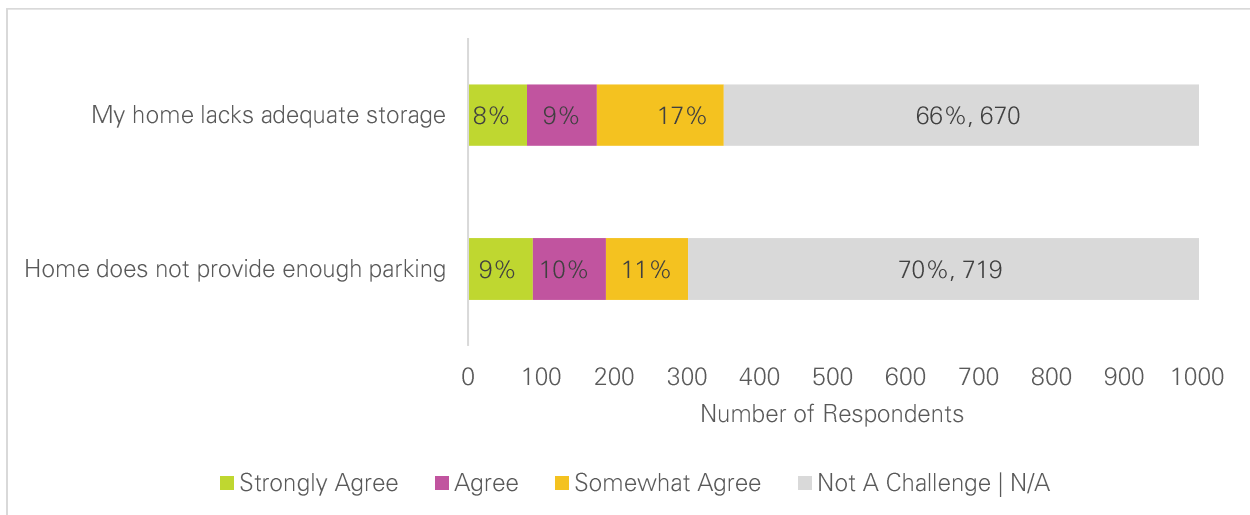
Figure 25. Challenges Related to Suitability of Home for Homeowners (N=1021)



Features

34 percent of homeowners said that their home lacks adequate storage and 30 percent said their home does not provide enough parking.

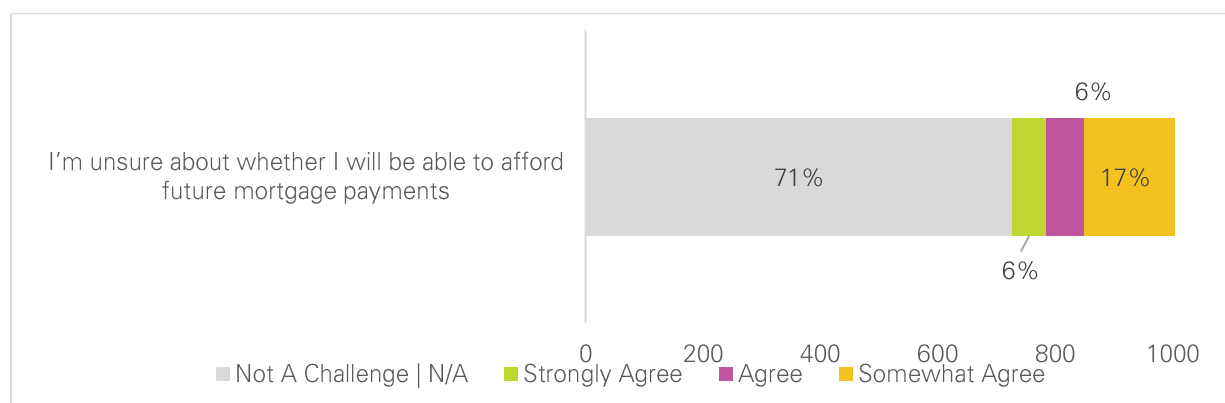
Figure 26. Challenges Related to Features for Homeowners (N=1021)



Homeownership Specific Challenges

29 percent of homeowners were uncertain they would be able to afford future mortgage payments.

Figure 27. Housing Challenges Specific to Homeowners (N=1021)



Additional Challenges Described by Owners

Homeowners were also asked to share other housing challenges they experienced that have not already been listed in previous questions. Themes that were mentioned by five or more respondents are summarized below.

- Cost of condo and strata insurance, utilities, property taxes, and maintenance costs are unaffordable and increasing (24 respondents).
- There is a lack of parking spots available for homeowners, tenants, and visitors (16 respondents).
- There is a lack of infrastructure (e.g., sidewalks, streetlighting, and existing road network) and nearby amenities and services (e.g., public transit, employment opportunities, schools) to support currently proposed developments (11 respondents).
- There is a lack of suitable homes for people with disabilities and seniors (9 respondents).
- There is a lack of affordable homes (9 respondents). Prices of homes are driven by foreign investments and new developments that are not accessible to Surrey residents.
- Increased housing density is creating overcrowding issues, noise, disrupting quality of living, privacy, sense of community. New housing density is inconsistent with community housing plans (6 respondents).

Owners' Experience of Renting Out Suites

63 percent of respondents who live in a single detached home with a secondary suite or coach house said they rent out their secondary suite, main residence or coach home. 65 percent of these respondents also said that renting out their suite is very important for the affordability of their home or mortgage payments. These respondents anticipate renting out their suites for 10 or more years (54 percent), 5 to 10 years (10 percent), or under 5 years (12 percent). Respondents also noted other experiences of renting out their suite which are summarized below.

- Illegal rental suites that are not inspected and fined by the City affect the entire rental pool (3 respondents).
- Families are living in multi-generational homes to manage housing costs (2 respondents).
- There are not enough parking spaces for tenants (2 respondents).
- Renting to family members at an affordable reduced rate (2 respondents).
- Tenants are not suitable and leave due to non-payments or damages (1 respondent).
- Tenants are suitable but unable to afford the rental costs (1 respondent).
- There are less rights for landlords compared to tenants (1 respondent).

2.5 PERSPECTIVES ON HOUSING ISSUES IN SURREY

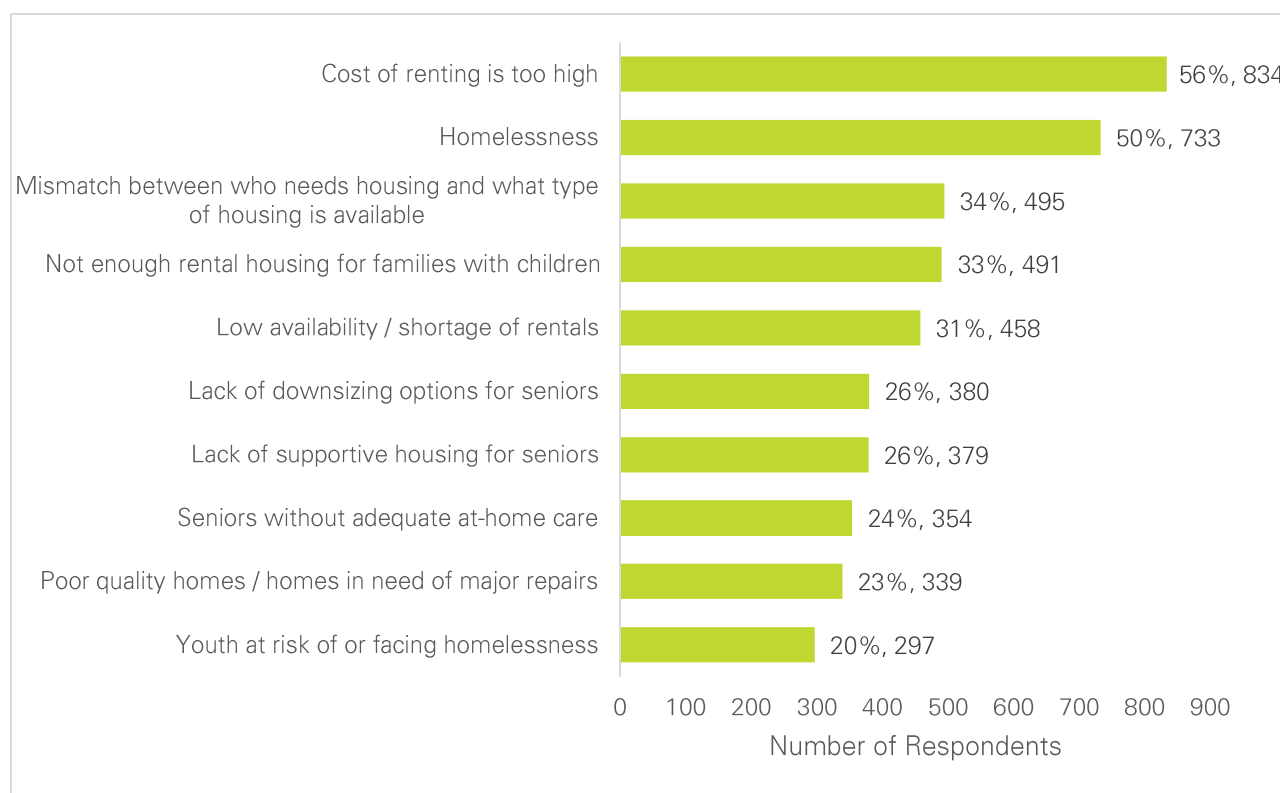
Respondents were asked a series of questions related to the types of housing issues they are experiencing or seeing in their community. Community issues are compared by neighbourhoods and age groups in Sections 2.5.4 and 2.5.6.

2.5.1 SURREY'S TOP HOUSING ISSUES

Respondents were asked to select the top five housing issues seen among family, friends and neighbours.

The top ten overall issues are shown in Figure 28. The top 3 issues identified were high cost of rent (56 percent), homelessness (50 percent), and a mismatch between available housing and housing needs (34 percent).

Figure 28. Top 10 Community Housing Issues (N=1477)



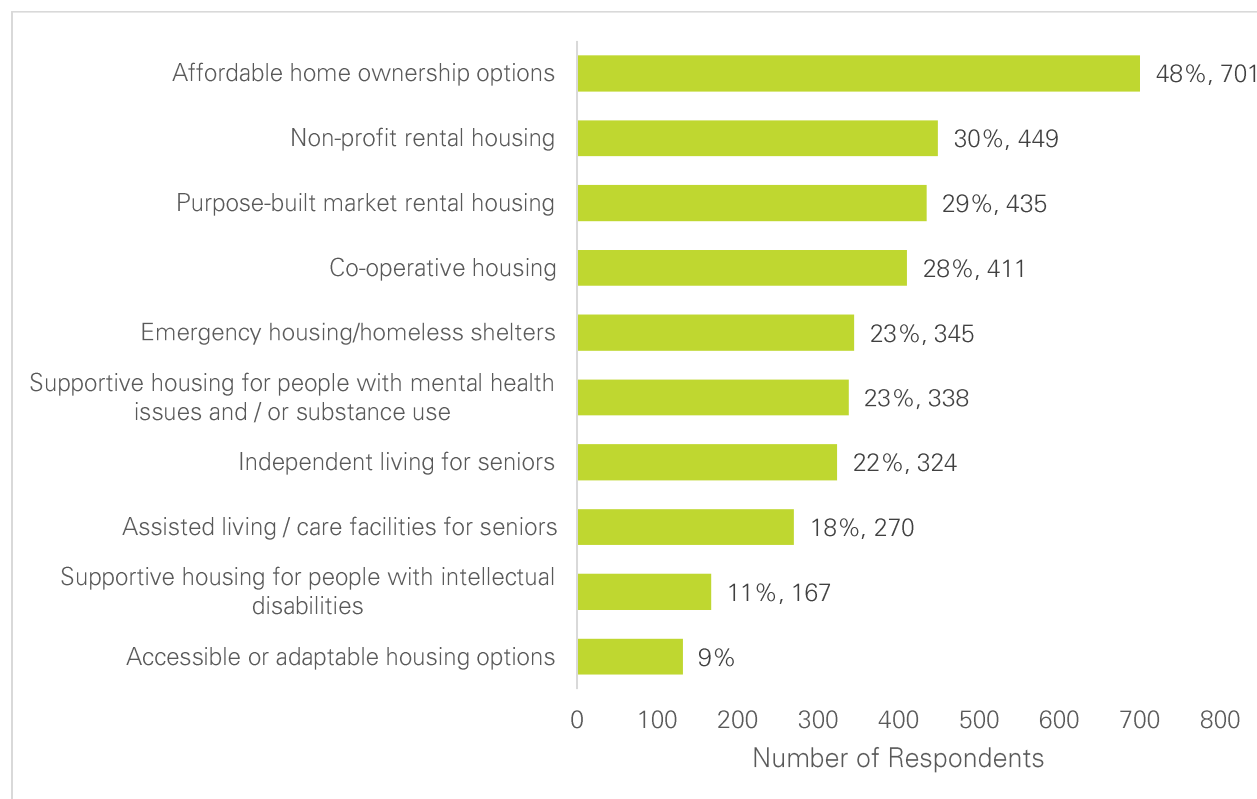
Respondents were asked to describe any other top housing issues in Surrey. Themes that were not already listed and mentioned by five or more respondents are summarized below.

- Poor long-term planning for housing development and concerns about too much growth (e.g., infrastructure, distribution of growth, traffic issues, pedestrian access ways, schools) (34 respondents).
- Issues of regulation with secondary suites (e.g., not enough natural light, parking concerns, reporting of rental income, taxes) (29 respondents).
- Lack of pet-friendly rental apartments (22 respondents).
- New houses are too large (e.g., concerns about monster house design, high mortgage costs, the loss of affordable smaller houses) (24 respondents).
- Landlord and tenant conflicts (e.g., abuse, lack of maintenance, lease enforcement, evictions, house flipping) (18 respondents).
- There are barriers to accessing private rental market (e.g., discrimination, credit checks, cultural differences in number of bedrooms needed) especially for vulnerable populations (e.g., homeless individuals, individuals fleeing violence) (8 respondents)
- Lack of co-operative housing and upcoming expiring agreements (8 respondents).
- Concerns about developers having a strong influence on the housing development process (7 respondents)

2.5.2 NEEDED HOUSING TYPES

Survey respondents were asked which housing types were insufficient in supply in Surrey. The most common response was affordable home ownership options (48%), followed by non-profit rental housing, purpose-built market rental housing (29%), and co-operative housing (28%).

Figure 29. Top 10 Housing Types that are Insufficient in Supply (N=1475)



Respondents were asked to describe any other housing types that are insufficient in supply in Surrey that have not already been listed. Themes that were mentioned by five or more respondents are summarized below.

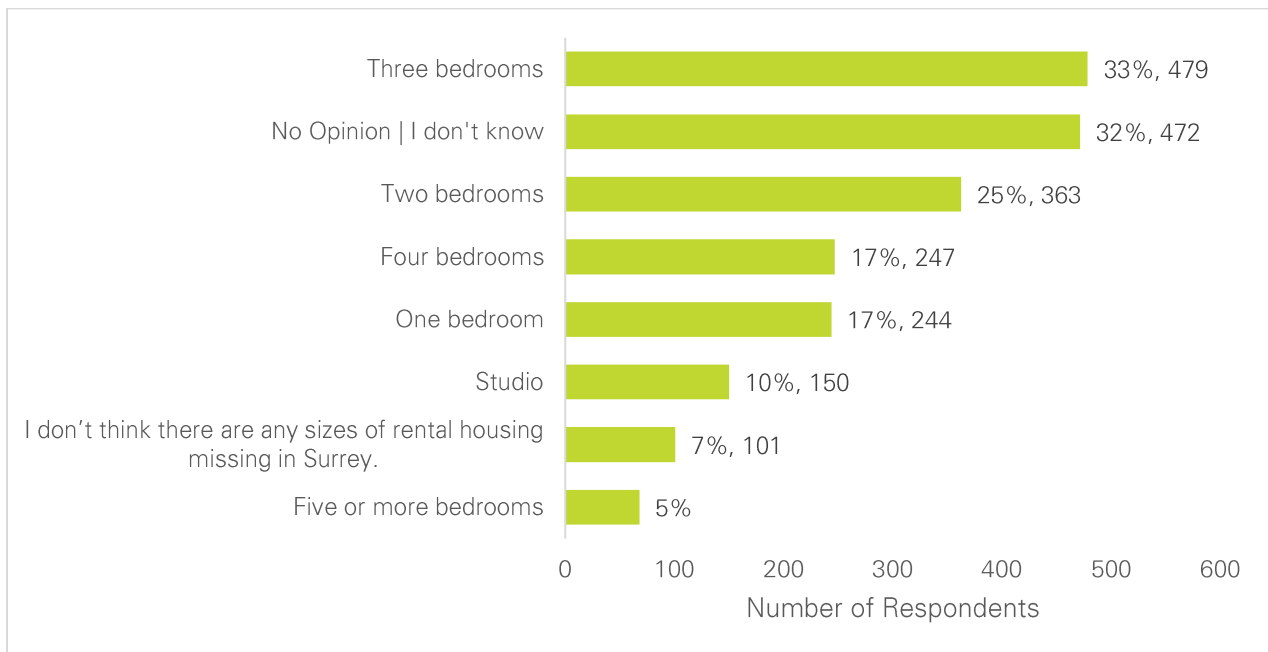
- Affordable housing (30 respondents).
- Downsizing housing options (e.g., homes with accessible entry ways, master bedroom on main floor) (19 respondents).
- Housing within walking distance of amenities and/or transit (15 respondents).
- Supportive housing for people with health issues (e.g., people with disabilities, people with mental health challenges, and substance use disorders) (16 respondents).
- Single-detached houses with or without suites (8 respondents.)
- Multi-unit buildings (e.g., townhouses, mid-density housing, condominiums, non-stratified row housing, etc.) (7 respondents).
- Subsidized housing for single-parents and low-income earners (7 respondents).

- Smaller housing options (e.g., tiny homes, micro living options, smaller single-detached houses) (8 respondents).
- Housing for families with children (e.g., family-sized apartments and houses) (5 respondents).
- Pet friendly rental apartments (5 respondents).
- Purpose-built rental units (e.g., below-market rental housing, higher end rental housing) (5 respondents).
- Accessible housing (5 respondents).

2.5.3 INSUFFICIENT HOUSING SIZES IN RENTALS

Respondents were asked which housing sizes of rental housing are of insufficient supply in Surrey. Across all neighbourhoods, respondents suggested that the most needed housing sizes in rental housing is three bedrooms (33 percent), followed by two bedrooms (25 percent). Thirty-two percent of respondents did not know or have an opinion.

Figure 30. Housing Sizes in Rental Housing that are Insufficient in Supply (N=1472)



2.5.4 COMMUNITY ISSUES BY TENURE TYPE

Renters and homeowners reported that high cost of renting, homelessness, lack of rental housing for families with children, and a mismatch of the availability of housing and housing needs were among the top five community concerns. Renters also reported that low availability and shortage of rentals were a top concern (43 percent). Homeowners reported that the lack of downsizing options for seniors were a top concern (32 percent).

Figure 31. Top 5 Community Issues Reported by Renters (N=343)

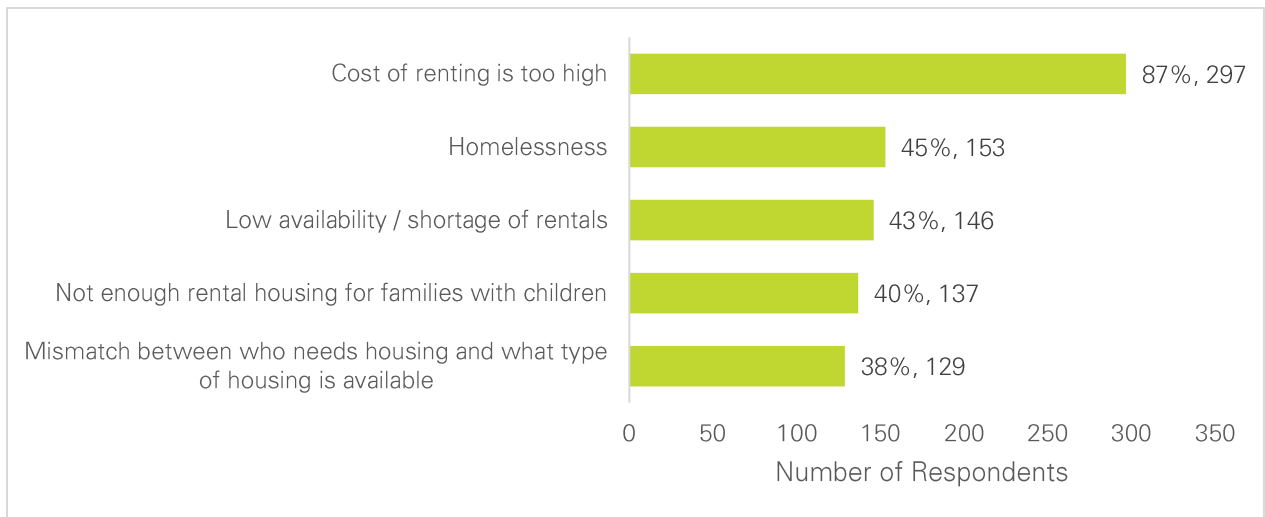
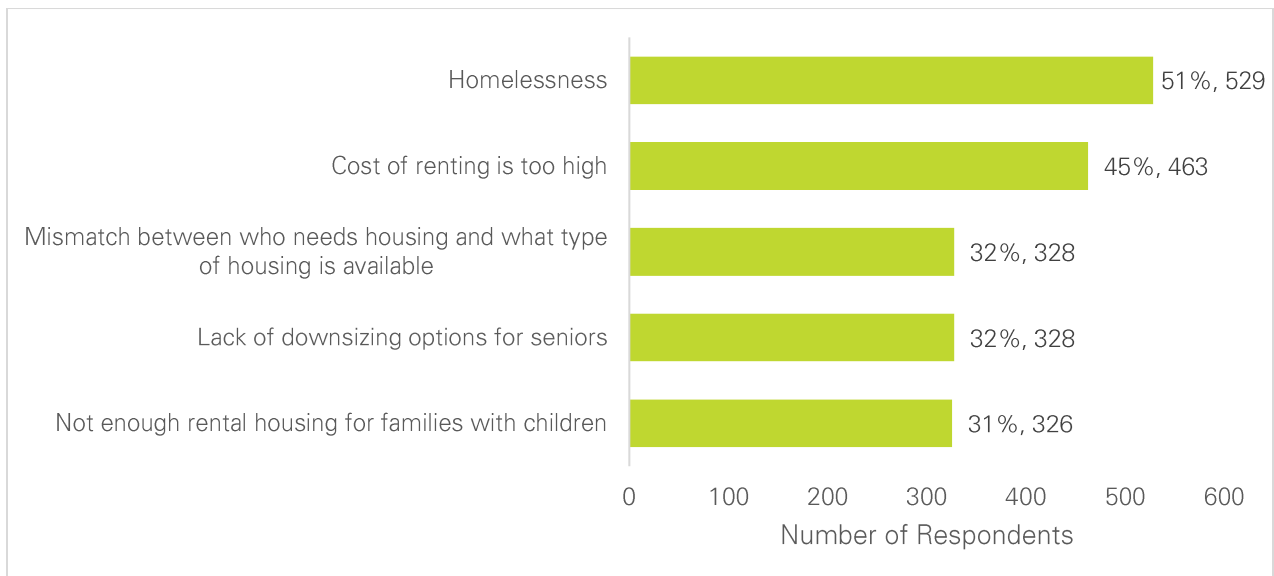


Figure 32. Top 5 Community Issues Reported by Homeowners (N=1035)



2.5.5 PERSPECTIVES OF HOUSING NEED BY NEIGHBOURHOOD

While generally the proportion of respondents that identified each housing issue was similar across all neighbourhoods, higher concerns of issues in particular neighbourhoods are noted.

The high cost of renting (56 percent) and homelessness (50 percent) were identified as the top issues across all neighbourhoods.

Key housing issues varied by neighbourhoods:

- City Centre: greater concern about homelessness (62 percent), discrimination from landlords (21 percent)
- Guildford: greater concern about homelessness (60 percent)
- Whalley: greater concern about poor quality of homes / homes needing repairs (32 percent), discrimination from landlords (21 percent)
- Newton: greater concern about discrimination from landlords (18 percent)
- South Surrey: greater concern about the lack of adequate at-home care for seniors (31 percent)

Across all neighbourhoods, affordable home ownership options (48 percent), non-profit rental housing (30 percent), and purpose-built rental housing (29 percent) were reported as the top housing types that is insufficient in supply in Surrey.

Key housing types that are needed varied by neighbourhood:

- City Centre: greater need for non-profit rental housing (36 percent), purpose built-market rental housing (35 percent), co-op housing (34 percent), emergency housing/homeless shelters (32 percent)
- Whalley: greater need for non-profit rental housing (36 respondents)
- Newton: greater concern about discrimination from landlords (18 percent)
- Fleetwood: greater need for independent living for seniors (27 percent)

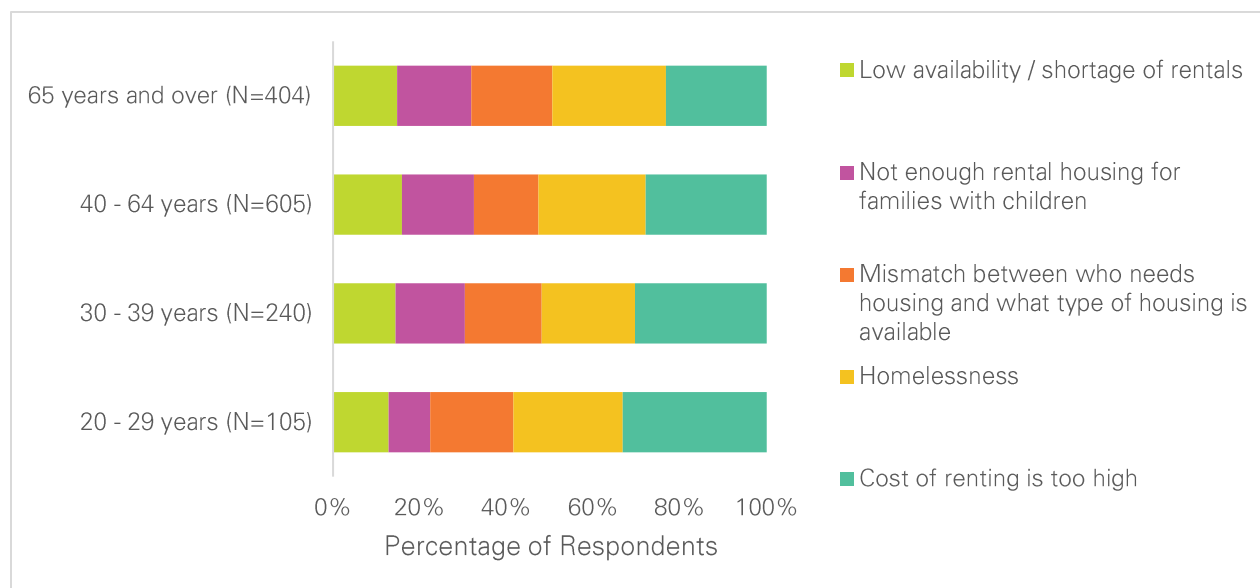
2.5.6 PERSPECTIVES OF HOUSING NEED BY AGE GROUP

When compared by age groups, key concerns varied:

- Respondents between 20 and 39: greater concerns about, homelessness (60 percent), youth at risk (27 percent)
- Respondents between 30 and 39: greater concern about youth at risk (20 percent)
- Respondents 65 and over: greater concern about the lack of downsizing options for seniors (41 percent), seniors without adequate at-home care

Figure 33 shows proportionally how different age groups ranked the top five housing issues in Surrey as selected by respondents.

Figure 33. Top 5 Community Housing Issues Compared by Age Groups

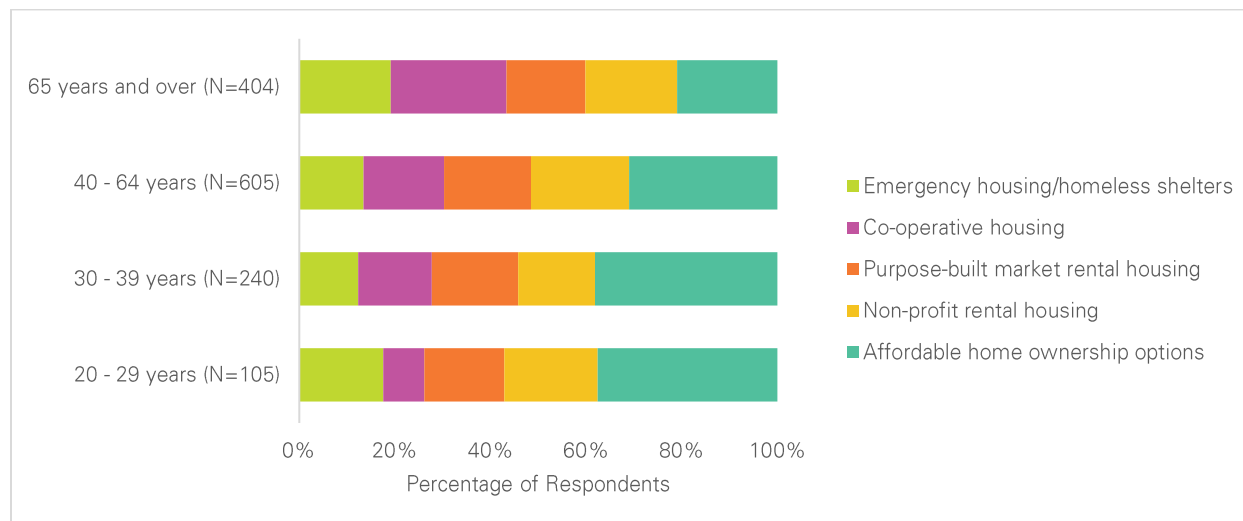


Key housing types needed varied by age groups:

- Respondents between 20 and 39: greater concerns about, homelessness (60 percent), youth at risk (27 percent)
- Respondents between 30 and 39: greater need for homeownership options (66 percent)
- Respondents between 40 to 64: greater need for independent living (23 percent), assisted living for seniors (19 percent)
- Respondents 65 and over: greater need for co-op housing (41 percent), supportive housing (39 percent)

Figure 34 shows how different age groups ranked needed housing types.

Figure 34. Top 5 Housing Types that are Insufficient in Supply Compared by Age Groups

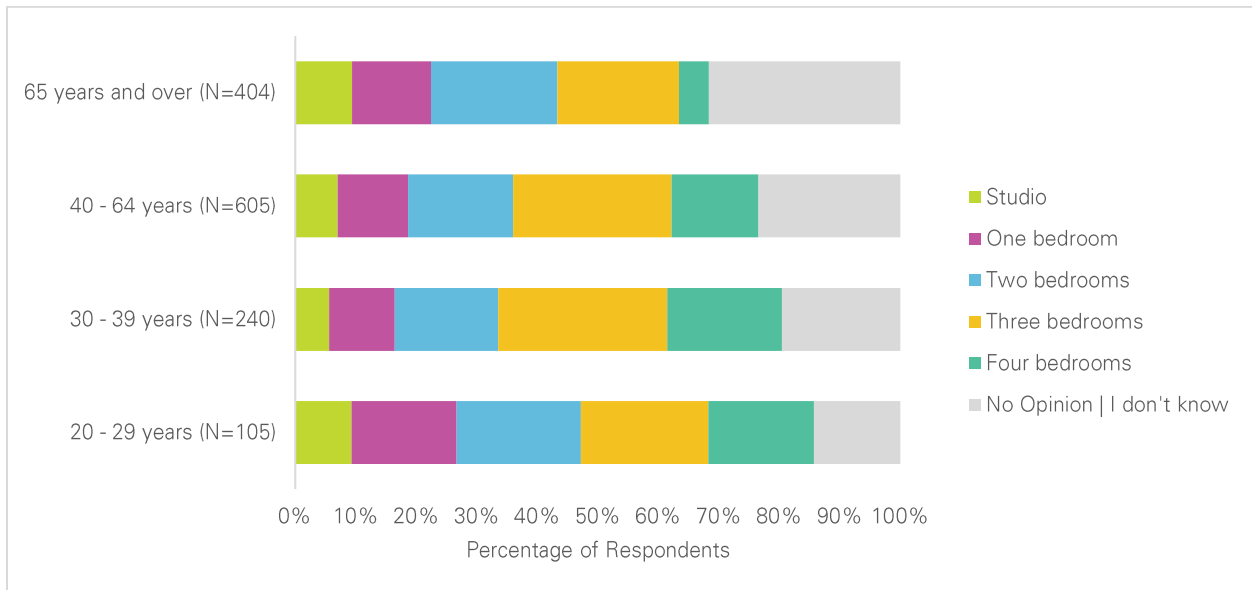


The number of bedrooms needed varied by age groups:

- Respondents between 20 and 39: greater need for one (27 percent), two (31 percent) or three (32 percent) bedrooms
- Respondents between 30 and 39: greater need for two (23 percent) or three (38 percent) bedrooms
- Respondents between 40 to 64: greater need for three (35 percent) bedrooms
- Respondents 65 and over: greater need for two bedrooms (26 percent)

Figure 35 shows how different age groups ranked needed housing sizes.

Figure 35. Housing Sizes in Rental Housing that are Insufficient in Supply Compared by Age Groups



2.5.7 HOUSING CHALLENGES BY POPULATION GROUPS

Some demographics are far more likely to experience barriers or discrimination in finding and maintaining their housing. Table 1 shows the number of individuals that identified with each group and the percentage of individuals that noted community housing issues.

Some key issues emerged from this work:

- Indigenous respondents: greater concern about discrimination by landlords (41 percent compared to 13 percent of all respondents)
- Newcomers: greater concern about high rental costs (75 percent compared to 56 percent of all respondents), lack of housing near employment opportunities (39 percent compared to 18 percent of all respondents), and poor quality of homes (36 percent compared to 23 percent of all respondents)
- 2SLGBTQ+ respondents: greater concern about youth at risk or facing homelessness (34 percent compared to 20 percent of all respondents)
- Respondents with intellectual or other disabilities: greater concern about high cost of rent (82 percent compared to 56 percent of all respondents)

Table 1. Housing Challenges Experienced by Groups that are Vulnerable or Discriminated Against

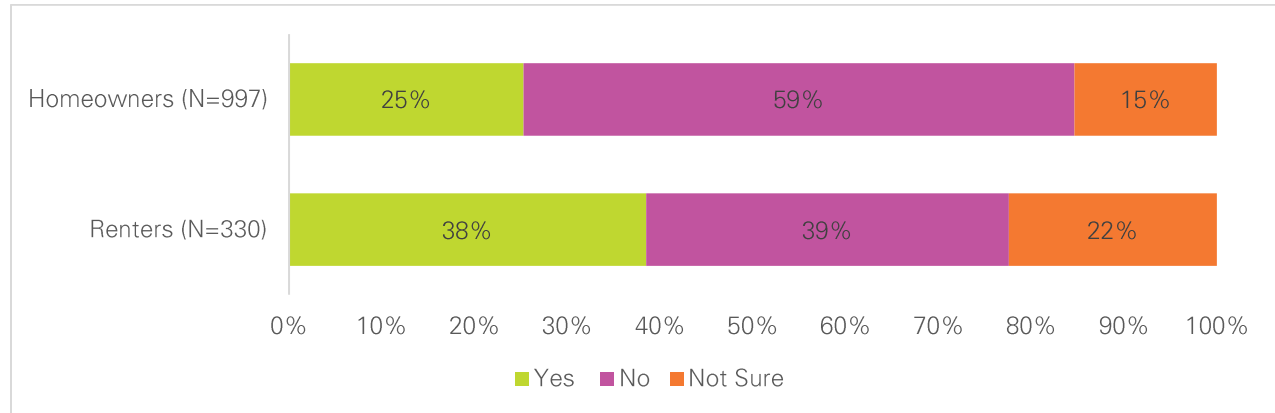
Indigenous ((First Nations, Métis, Inuit) (37 respondents)	Newcomer (Refugee or recent immigrant arriving in the past 10 years) (92 respondents)	Visible minority / Person of Colour (218 respondents)	Person with a physical disability and / or mobility impairment (94 respondents)	Person with an intellectual or other disability (38 respondents)	2SLGBTQ+ (Two-Spirit, lesbian, gay, bisexual, trans, gender diverse, and queer) (38 respondents)
<ul style="list-style-type: none"> • Cost of renting is too high (62%) • Homelessness (59%) • Discrimination by landlords (41%) • Not enough rental housing for families with children (41%) 	<ul style="list-style-type: none"> • Cost of renting is too high (75%) • Lack of housing near employment opportunities (39%) • Mismatch between who needs housing and what type of housing is 	<ul style="list-style-type: none"> • Cost of rent is too high (54%) • Homelessness (53%) • Mismatch between who needs housing and what type of housing is available (33%) 	<ul style="list-style-type: none"> • Cost of rent is too high (59%) • Homelessness (55%) • Mismatch between who needs housing and what type of housing is available (35%) 	<ul style="list-style-type: none"> • Cost of rent is too high (82%) • Homelessness (53%) • Mismatch between who needs housing and what type of housing is available (34%) 	<ul style="list-style-type: none"> • Cost of renting is too high (74%) • Homelessness (74%) • Mismatch between who needs housing and what type of housing is available (37%)

Indigenous ((First Nations, Métis, Inuit) (37 respondents)	Newcomer (Refugee or recent immigrant arriving in the past 10 years) (92 respondents)	Visible minority / Person of Colour (218 respondents)	Person with a physical disability and / or mobility impairment (94 respondents)	Person with an intellectual or other disability (38 respondents)	2SLGBTQ+ (Two-Spirit, lesbian, gay, bisexual, trans, gender diverse, and queer) (38 respondents)
<ul style="list-style-type: none"> • Mismatch between who needs housing and what type of housing is available (41%) 	<ul style="list-style-type: none"> • available (38%) • Not enough rental housing for families with children (36%) • Low availability / shortage of rentals (36%) • Poor quality homes / homes in need of major repairs (36%) 	<ul style="list-style-type: none"> • Not enough rental housing for families with children (32%) • Poor quality homes / homes in need of major repairs (32%) 	<ul style="list-style-type: none"> • Low availability / shortage of rentals (35%) • Not enough rental housing for families with children (33%) 	<ul style="list-style-type: none"> • Low availability / shortage of rentals (29%) • Poor quality homes / homes in need of major repairs (26%) • Youth at risk of or facing homelessness (26%) • Discrimination by landlords (26%) • 	<ul style="list-style-type: none"> • Youth at risk of or facing homelessness (34%) • Poor quality homes / homes in need of major repairs (26%)

2.6 COVID-19 IMPACTS

Respondents were asked if the COVID-19 pandemic has impacted their housing situation and whether they have concerns about how it may affect them in the future. More renters reported that they have concerns about the impacts of COVID-19 compared to other respondents.

Figure 36. Has the Covid-19 pandemic impacted your housing situation?



Impacts of COVID-19 on Renters

Respondents were asked to provide information on how the COVID-19 pandemic has impacted their housing situation, including concerns about how it may affect them in the near future. Themes that were mentioned by five or more other respondents including renters and individuals that neither rent, own, or have no fixed address are summarized below.

- Individuals are working less or lost their jobs and are worried about their financial situation (e.g., ability to afford rent, living expenses, securing a mortgage, lack of government support) (61 respondents).
- Concerns about contracting COVID-19 from other tenants in the same building or members living in the same household (9 respondents).
- Concerns with landlords needing to sell/leave homes and being forced to move and lack of support for tenants in financial difficult (7 respondents)
- Concerns about landlords needing to leave or sell homes and being forced to move (5 respondents).

Impacts of COVID-19 on Owners

Respondents were asked to provide information on how the COVID-19 pandemic has impacted their housing situation, including concerns about how it may affect them in the near future. Themes that were mentioned by five or more homeowners are summarized below.

- There is uncertain job security for individuals and family members due to cuts and layoffs. Individuals are concerned that they will no longer be able to afford their homes or sell their home due to lack of interest in home purchases. (45 respondents).

- Costs of insurance rates, strata fees, property taxes, expenses, groceries, and utilities, have increased and will continue to grow (32 respondents).
- Quality of living (e.g., going outside, enjoying outdoors, travel plans, social life) has decreased resulting in impacts to mental and physical health (16 respondents).
- Home is too small for self-isolation from other family members or setting up a home office (11 respondents).
- There is a risk of infection when using shared common spaces and elevators (6 respondents). Access to amenities is limited and additional sanitation measures are in place.
- Seniors are more vulnerable, and it is difficult to find help (5 respondents).
- It is difficult to make arrangements and afford maintenance and home repairs (5 respondents).

2.7 HOUSING SOLUTIONS

Respondents were asked if they had any suggestions for potential housing solutions in Surrey. Themes from five or more respondents that have not been mentioned in previous questions are included below.

- More green spaces and community spaces are needed. Homes and neighbourhoods need to be revitalized (e.g., yards, landscaping, green boulevards, roundabouts) and favour sustainability (off-grid mode, solar power, community gardens) (12 respondents).
- Homeless individuals should be housed (e.g., pop-up Train container homes, supportive housing) and provided with supports (e.g., mental health, rehabilitation, locker storage, places to shower). Basic human right issues (e.g., homelessness) should be valued over political decisions. The City should be more involved in helping find suitable locations for homeless shelters (10 respondents).
- More housing stock is needed for social housing, rent-to-own options, and small ranchers. Inclusive housing is needed for all household types despite their income levels and demographics (9 respondents).
- Rental controls, regulations (e.g., rent cap for square footage, cleanliness, landlord licences), and building inspections are needed to ensure housing security and quality of living for tenants (9 respondents).
- During the approvals process, the City should ensure that there is adequate parking spaces or nearby public transit options for new builds (8 respondents).
- Existing homeowners should be allowed to subdivide lots into multi-family homes and construct more rental suites or rent out multiple suites to increase rental opportunities (7 respondents).
- Landlords should be given incentives and equal rights as tenants (6 respondents).
- Co-ops are important for certain groups and demographics to create community (e.g., 2SLBTQ+, individuals with substance abuse, young families) (5 respondents).

3 COMMUNITY AMBASSADORS QUESTIONNAIRE³

The City of Surrey piloted a Community Ambassadors initiative to reach demographics that often experience more challenges related to housing, and who are not well-captured by traditional surveys, including refugees and recent immigrants, people with intellectual disabilities, renters with low incomes, seniors with low incomes, and Black, Indigenous, and People of Colour (BIPOC).

The nine Community Ambassadors were primarily individuals from the listed population groups who have strong community networks; many are also active in a leadership role in their communities. The Ambassadors distributed the questionnaire through their networks and provided support for participants in completing the survey when needed. Ambassadors were paid an honorarium for their participation.

This questionnaire was shorter than the community survey and designed to be easier to complete, while still addressing all the key questions about resident housing needs. The survey was also translated into Arabic and Punjabi and was distributed through settlement agencies in Surrey.

The English version of the questionnaire was available from November 17 to December 11, 2020 and delivered through outreach by the Community Ambassadors. The Punjabi and Arabic translations of survey were distributed from December 18, 2020 to January 3, 2021.

A total of 429 responses were received, including 355 completed submitted surveys and 74 partially completed surveys. 27 Arabic surveys were received. No responses in Punjabi were received.

³ Analysis Notes

- Partially completed surveys were checked for duplication and were included in the analysis if no duplication was evident.
- Respondents were allowed to skip questions, submit the survey at any point, and pick multiple answers for select questions. Because of this, the number of responses to each individual question may be different than the total number of respondents.
- Responses from open-ended questions were reviewed and summarized by the themes that emerged.
- Percentages are based on the number of respondents to each question. The bars on each graph will show the percentage of respondents that selected each answer, and the x axis will show the number of respondents that selected each answer.

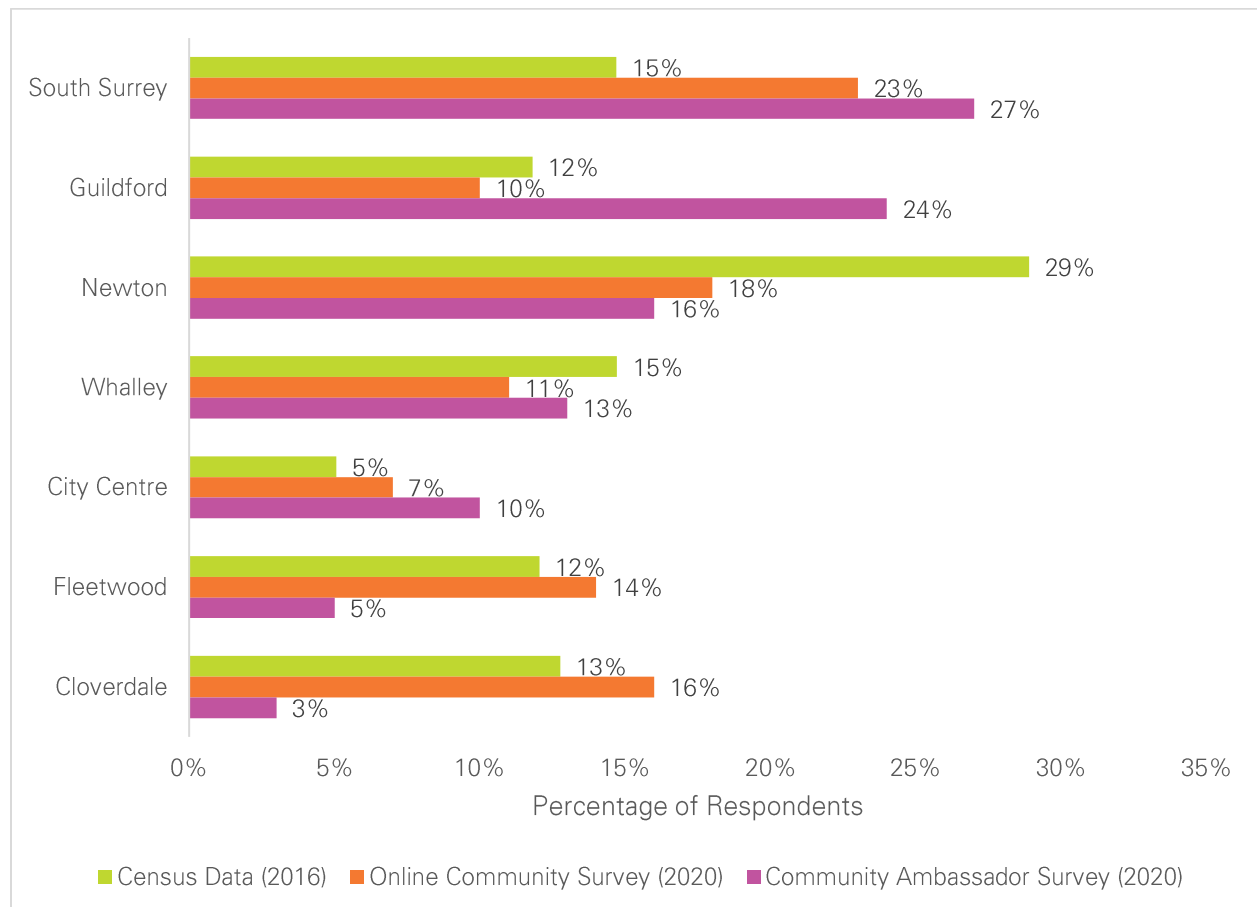
3.1 DEMOGRAPHIC QUESTIONS

Respondents were asked a series of demographic questions to help us understand how housing issues varied across households in the community and to check that we were hearing from a diverse range of Surrey residents.

3.1.1 NEIGHBOURHOOD

97 percent of survey respondents identified as currently living in Surrey, with the remaining three percent living elsewhere. Those that did not live in survey were Survey respondents were asked which neighbourhood they currently lived in. The results are summarized and compared to 2016 Census Data⁴ in Figure 37. Compared to the census, the Community Ambassador's survey had a higher response rate in South Surrey, Guildford and City Centre, and a lower response rate from Newton, Fleetwood, and Cloverdale residents.

Figure 37. Where Survey Respondents Live (N=349) Compared to 2016 Census Data and 2020 Online Community Survey

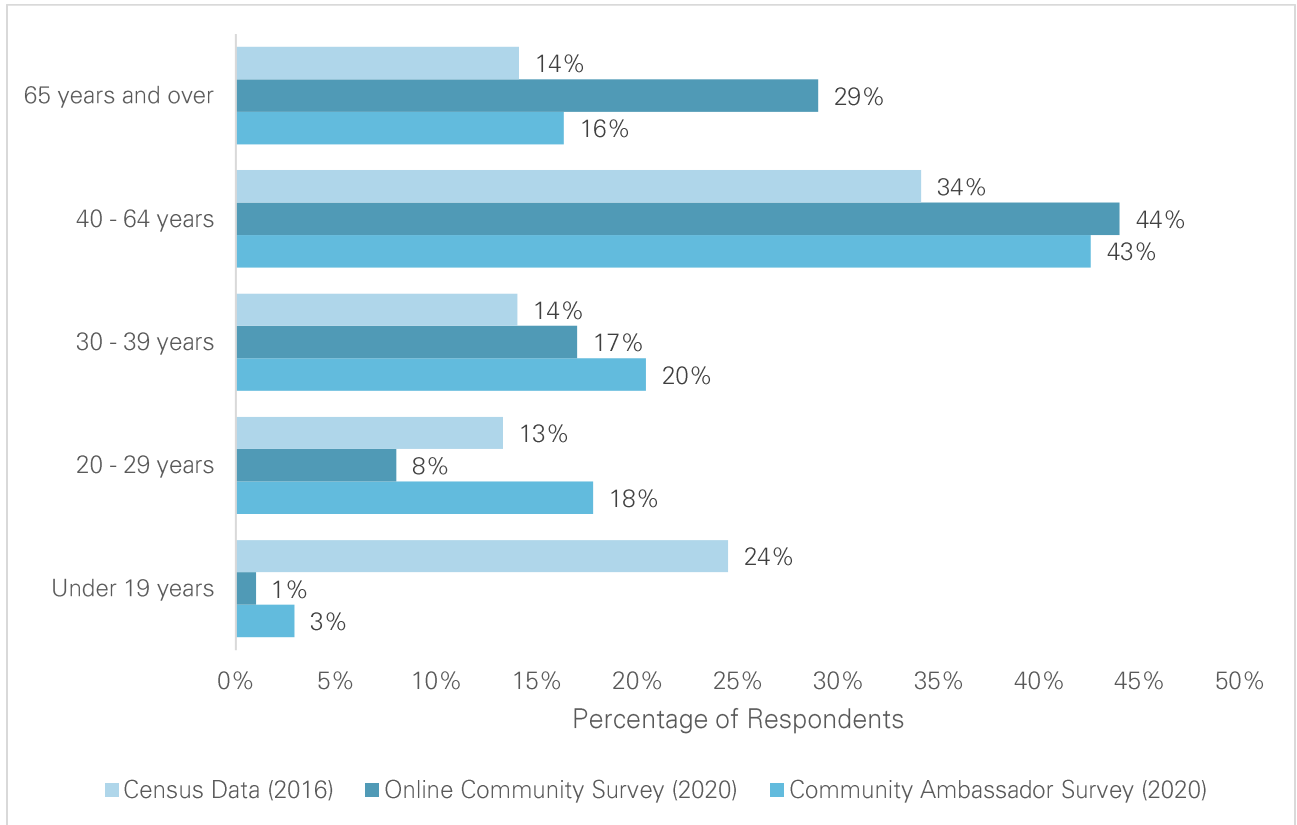


⁴ Source: Statistics Canada Census Program, Census Profiles 2016

3.1.2 AGE

Figure 38 shows the age of survey respondents. Compared to the Surrey's total population, the survey had higher representation of individuals 20 years and older. COVID-19 restrictions provided a barrier to reaching out to youth under 19 years of age, due to an inability to go to where youth are, and confidentiality issues in having the Ambassadors provide direct support to conduct surveys with people under 19 years of age. 2% of respondents preferred not to answer.

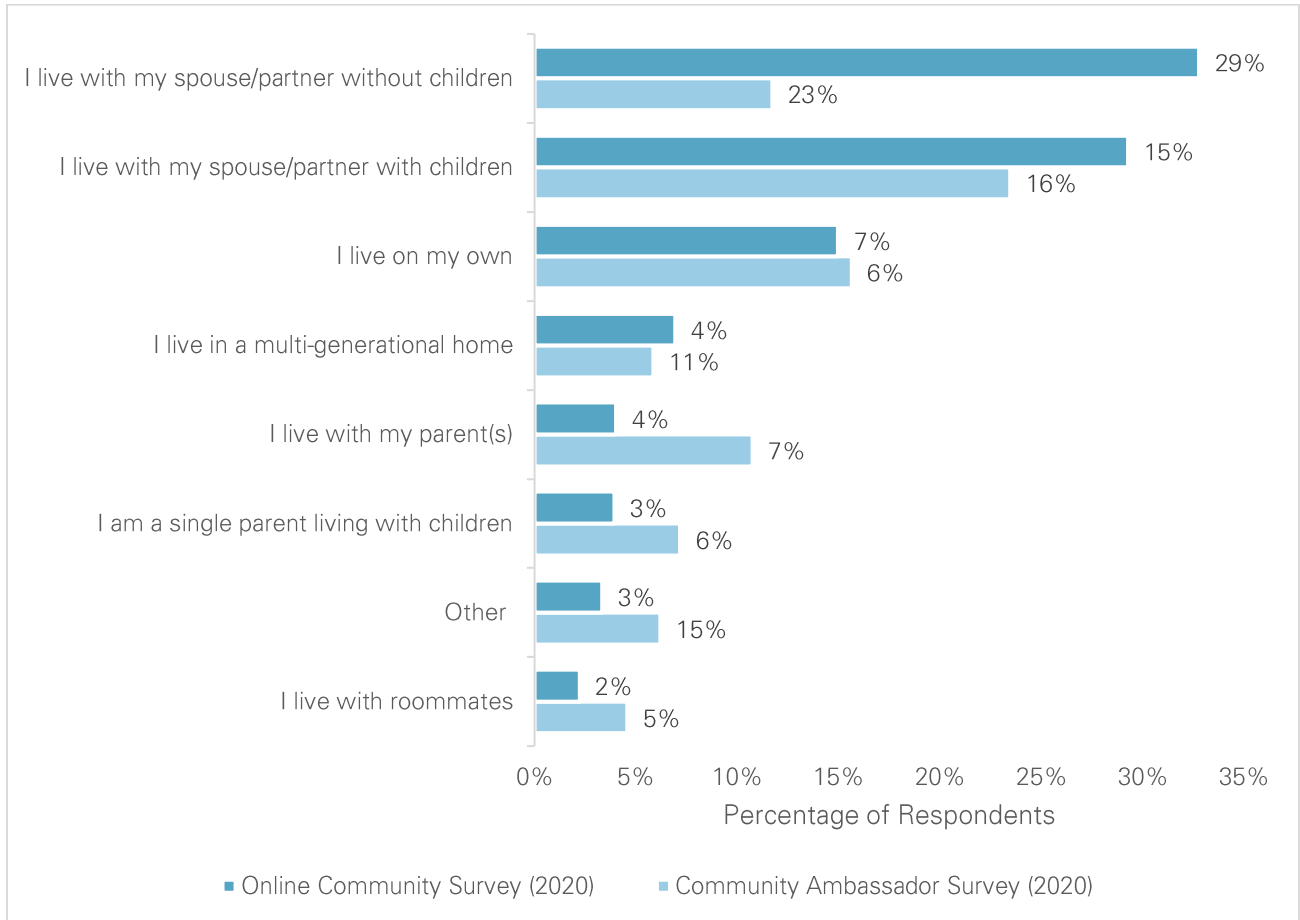
Figure 38. Age of Respondents (N=343) Compared to 2016 Census Data and 2020 Online Community Survey



3.1.3 HOUSEHOLD TYPE AND SIZE

Survey respondents were asked to describe their household (Figure 39). The most common responses were respondents living with a spouse or partner with children (23 percent), followed by respondents living alone (16 percent). 15% of respondents preferred not to answer.

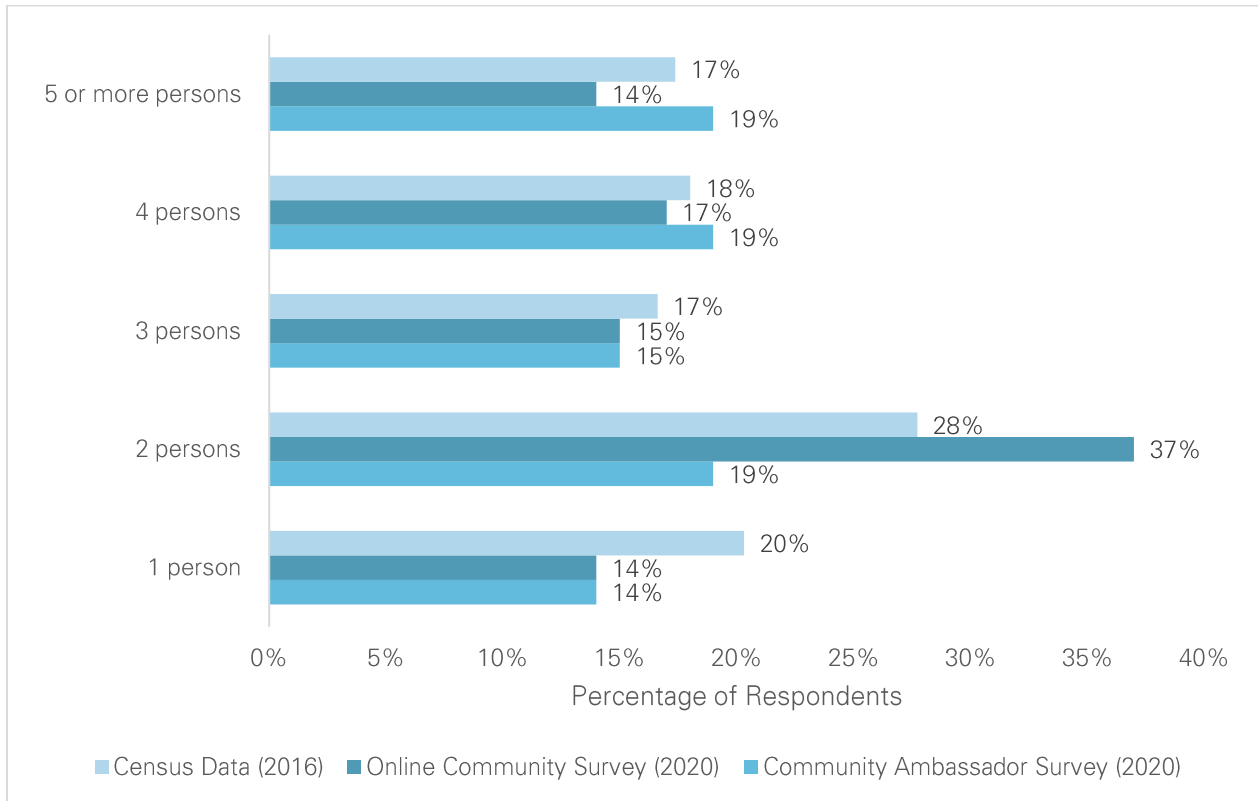
Figure 39. Household Types (N=307) compared to 2020 Online Community Survey



Respondents who selected “other” described being caregiver to seniors or family members with disabilities, living with siblings, multi-generational households, living with pets, and having renters.

Respondents were also asked about the size of their households (Figure 40). 15% of respondents preferred not to answer.

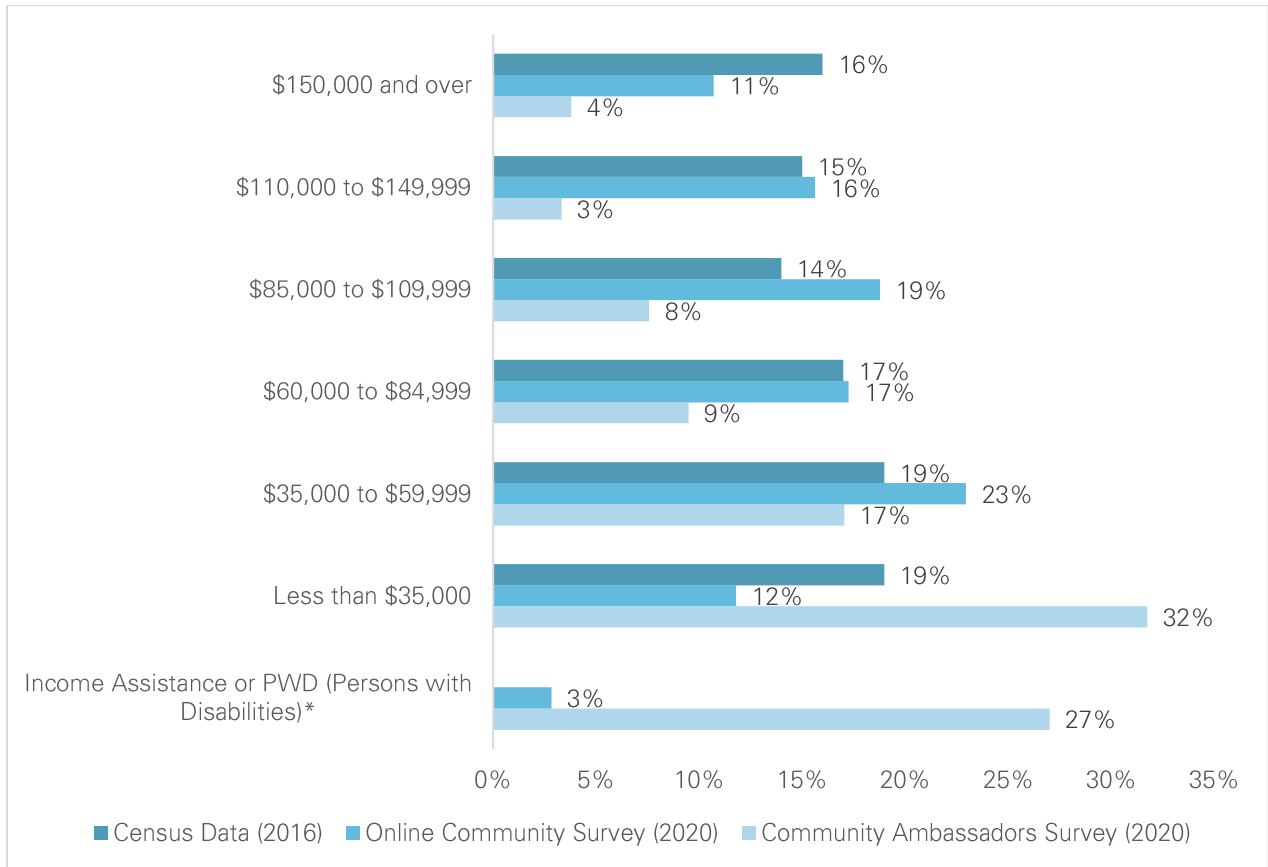
Figure 40. Number of People in Household (N=307) Compared to 2016 Census Data and 2020 Online Community Survey



3.1.4 HOUSEHOLD INCOME

Survey respondents were asked to report on their annual household income. The Community Ambassadors survey received a far higher response of lower income households than the online community survey. 96 respondents preferred not to answer, and their responses are not included in the graph below.

Figure 41. Annual Household Income (N=1169) Compared to 2016 Census Data and 2020 Online Community Survey



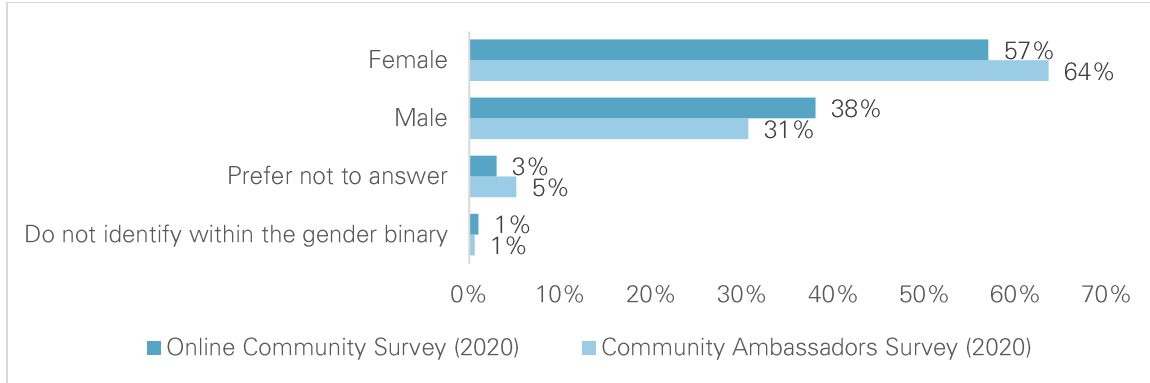
*Note that those would Income Assistance or PWD would be included in the census data for incomes “less than \$35,000”.

Source: Census income data as published in the 2019 Metro Vancouver Housing Data Book

3.1.5 GENDER

Figure 42 shows gender identify among responses. Responses were relatively comparable to the online community survey.

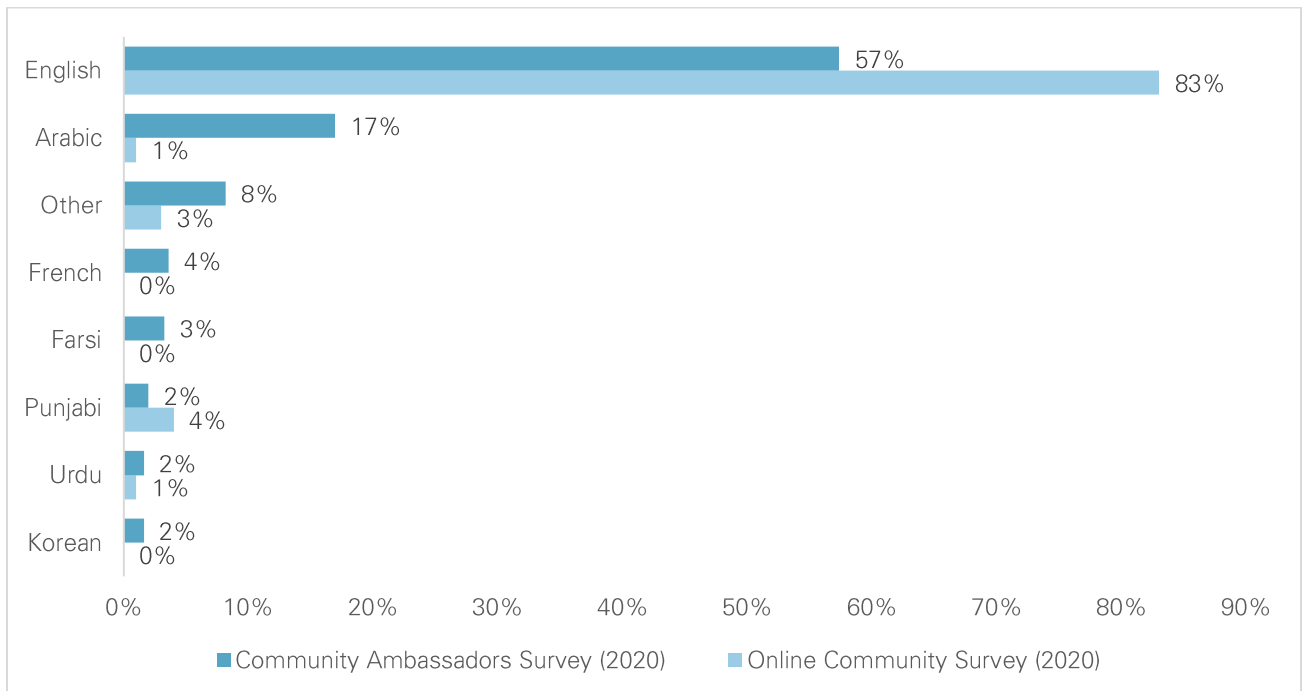
Figure 42 Gender of Respondents



3.1.6 LANGUAGE

Figure 43 shows results for languages selected by at least two percent of respondents. The Community Ambassador survey received more diversity of languages than the online community survey. For comparison, in the 2016 census, 30 percent of residents spoke a language that is not English or French at home. Six respondents preferred not to answer, and their responses are not included in the graph.

Figure 43 Language Most Often Spoken at Home

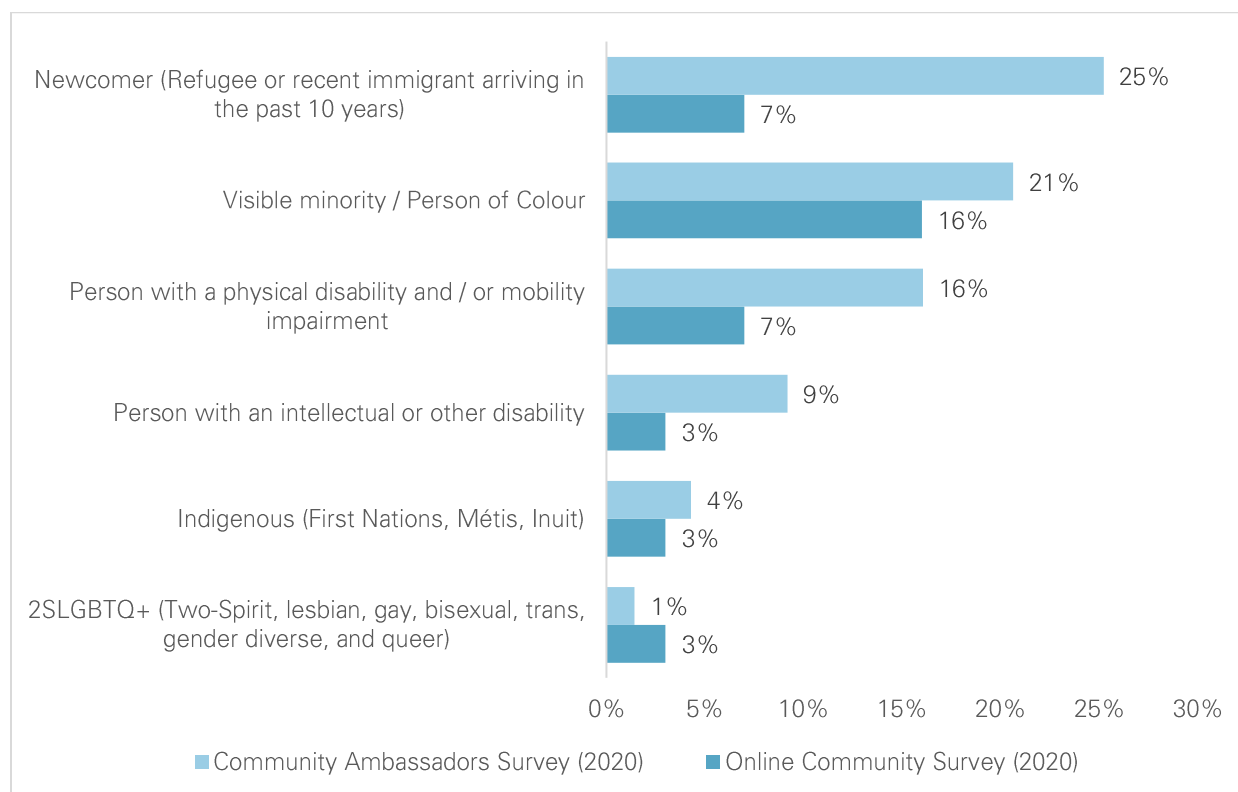


Respondents who selected “other” described a number of different languages not listed including Somali, Swahili, Italian, Lingala, Bangla, Dar, Darija (Moroccan Arabic), Pashto, Serbian, Tamil, and Wary-Waray (dialect from the Philippines).

3.1.7 OTHER IDENTITIES AND EXPERIENCES

Respondents were asked to note whether they identify with any groups that are more likely to experience housing vulnerability and discrimination (Figure 44). The Community Ambassadors survey received a higher proportion of respondents who identified as newcomers, people of colour, people with physical or intellectual disabilities, or Indigenous, and lower response from people who identified as 2SLGBTQ+. 25 respondents preferred not to answer.

Figure 44. Groups More Likely to Experience Vulnerability and Discrimination (N=395)



16 respondents selected other and described having disabilities, being caregivers to family members with disabilities, and others.

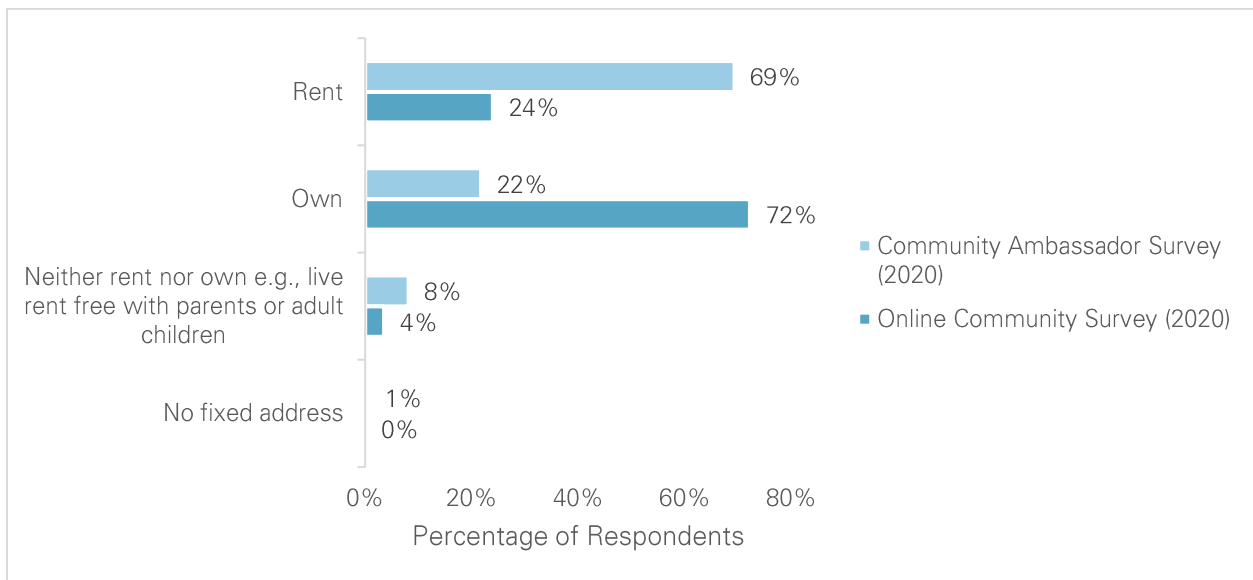
3.2 CURRENT HOUSING SITUATION

3.2.1 TENURE

69 percent of respondents are renters and 22 percent are owners. Eight percent of respondents live rent free with parents or adult children. Three respondents have no fixed address.

The Community Ambassador survey was designed to reach demographics that typically experience more challenges with housing and who are often not well-captured by traditional surveys, including renters.

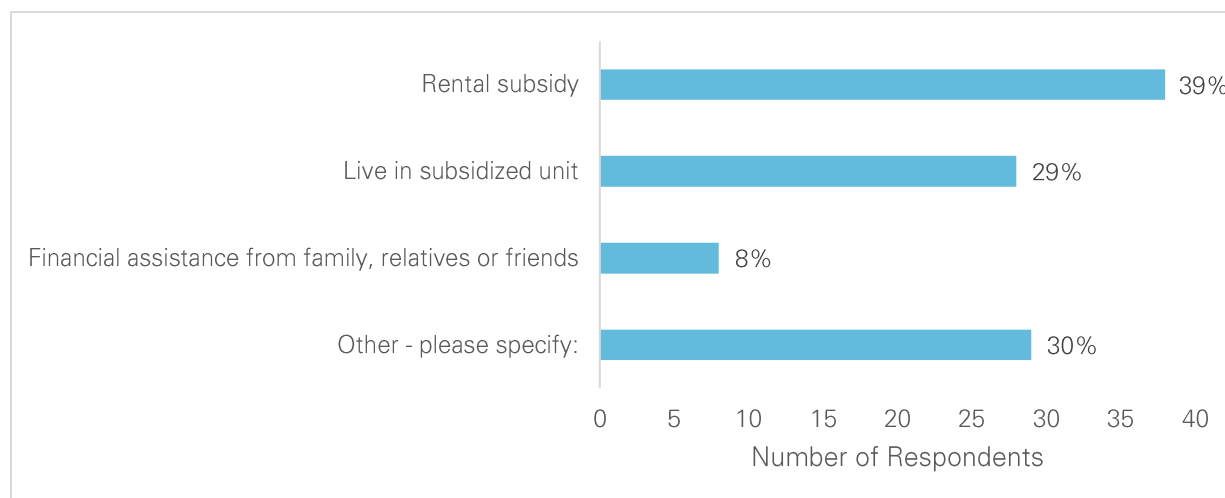
Figure 45. Tenure Type (N=418) compared to 2020 Online Community Survey



3.2.2 RESPONDENTS RECEIVING FINANCIAL ASSISTANCE

Respondents were asked if they received housing supports or financial assistance. 34 percent of survey respondents said that they currently receive financial assistance to support their housing costs and Figure 46 shows what types of assistance.

Figure 46 Types of Financial Assistance



Respondents who selected “other” described Income Assistance or Persons with Disability Assistance, different kinds of government supports, student loans, and others.

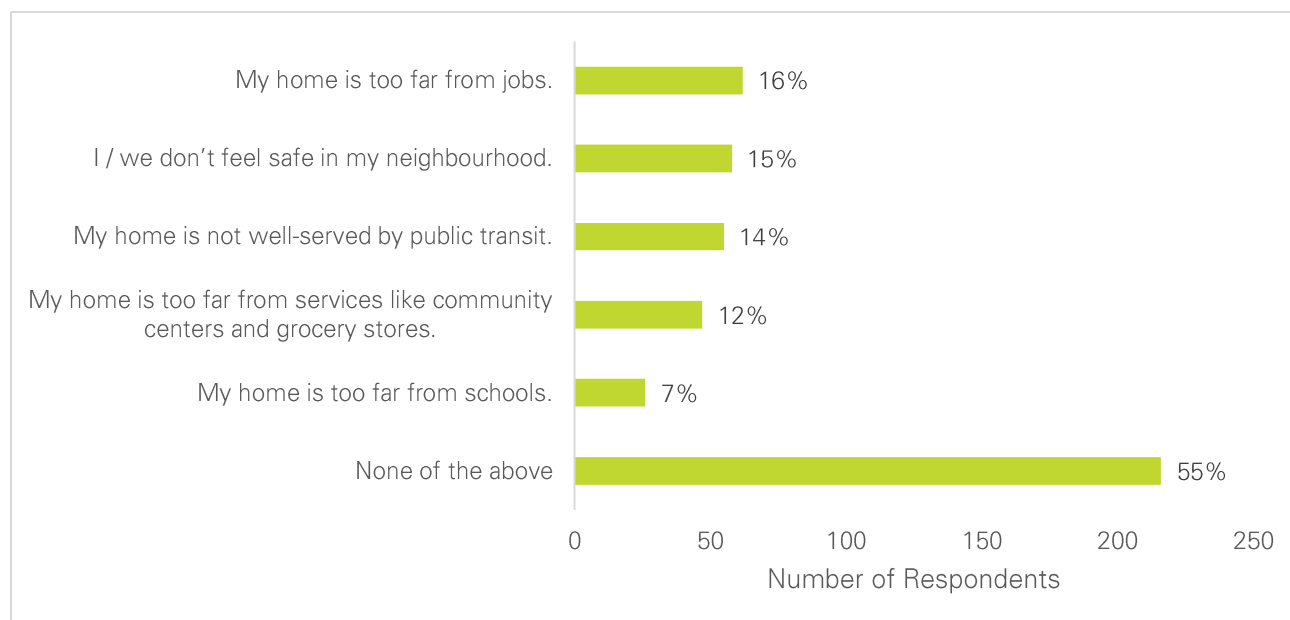
3.3 HOUSING CHALLENGES: LOCATION, SUITABILITY AND HOMES’ FEATURES

Respondents were asked if their household was currently experiencing or had experienced a variety of housing challenges related to the location of housing, suitability of housing, housing supports, or specific rental challenges. These results are summarized in this section.

3.3.1 HOUSING CHALLENGES: LOCATION OF HOUSING

When asked about the location of their current housing, 16 percent of respondents indicated that their home is too far from jobs. Not feeling safe in their neighbourhood (15 percent) and not being well-served by public transit (14 percent) were also identified issues with regards to respondents current housing. 55 percent of respondents identified that they do not experience any of the identified location challenges.

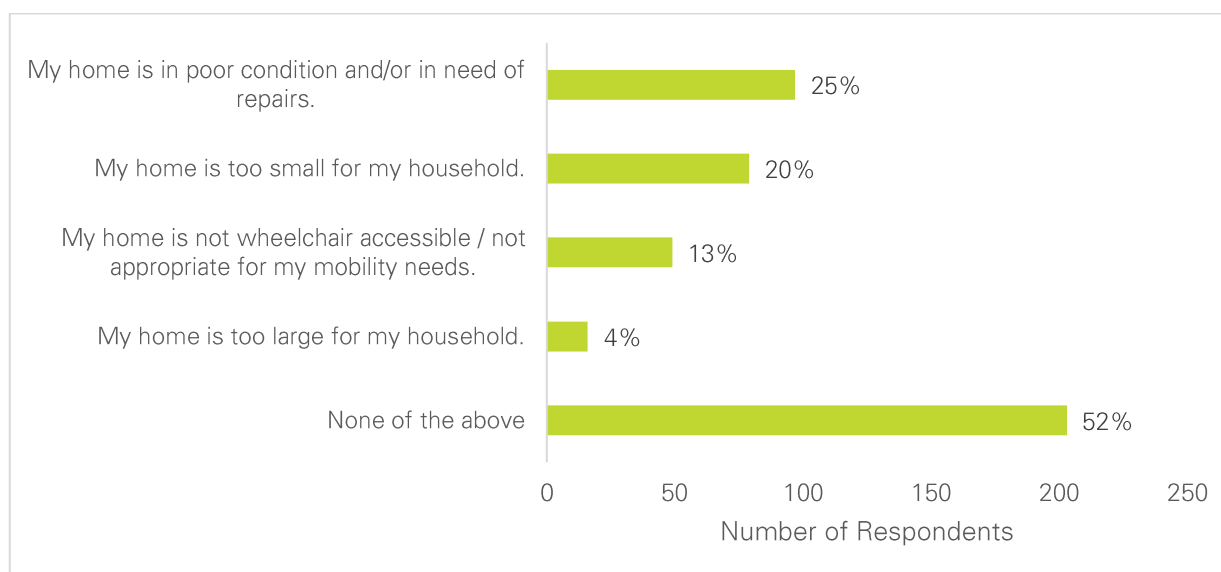
Figure 47. Challenges Related to Location of Home (N=464)



3.3.2 HOUSING CHALLENGES: SUITABILITY

While most respondents indicated that their home was suitable to their needs, some respondents indicated that their home is in poor condition/need repairs (25 percent), is too small (20 percent), or is unsuitable for their mobility/accessibility needs (13 percent). Four percent of respondents indicated that their home is too large for their household. 52 percent of respondents identified that they do not experience any of the identified suitability issues.

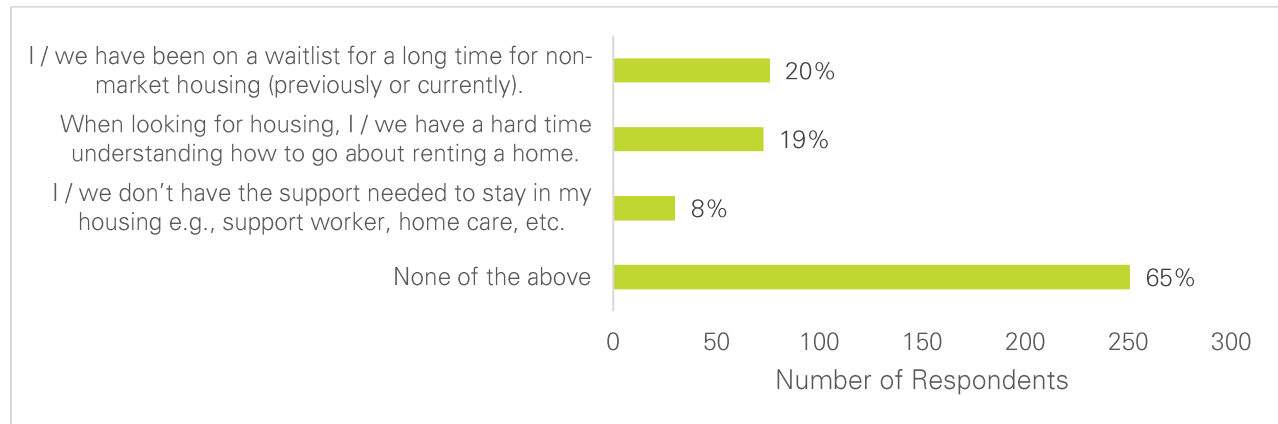
Figure 48. Challenges Related to Suitability of Home (N=389)



3.3.3 HOUSING CHALLENGES: SUPPORTS

Respondents were asked about their experience with a variety of housing supports. 20 percent of respondents said that they have been on a waitlist for a long time for non-market housing (previously or currently), and 19 percent said that when looking for housing, they had a hard time understanding how to go about renting a home. Another eight percent of respondents said that they do not have the support they need to stay in their current housing.

Figure 49. Experience with Housing Supports (N=389)



3.3.4 HOUSING CHALLENGES SPECIFIC TO RENTERS

Respondents that were renters were asked about specific experiences or challenges related to renting. Worry about being able to afford rent was by far the most common challenge.

Figure 50. Housing Challenges for Renters (N=267)



3.3.5 ADDITIONAL HOUSING CHALLENGES

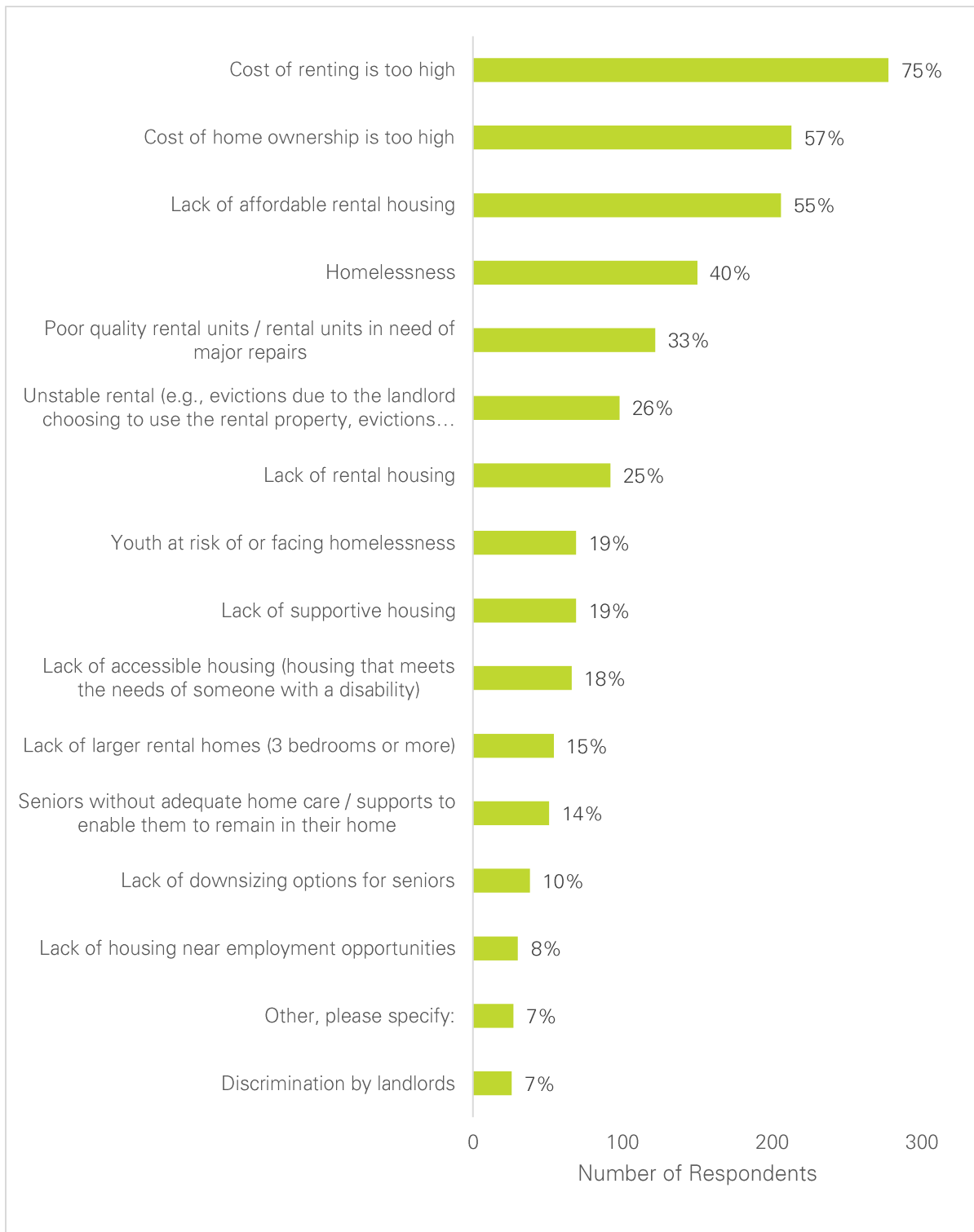
Respondents were asked to describe any additional housing challenges they experience that have not already been listed in previous questions. Themes that were mentioned by five or more respondents are summarized below:

- Lack of affordable housing and high cost of living for all household types (31)
- Difficulties finding an affordable, pet-friendly rental unit (12)
- Difficulties with landlord/management/property owner (e.g., property maintenance, accountability, illegal rent increase, no contract, use of intimidation tactics) (12)
- Lack of accessible housing (e.g., expensive, costs to upgrade existing home, not many options for renting, limited handicap parking spots) (8)
- Better housing and supports for seniors and people with disabilities who are on limited incomes (e.g., facing discrimination, assistance finding suitable housing, disability housing allowance is low) (10)
- Long waitlists for housing (6)
- Difficulties with other tenants (e.g., noise, not friendly, messy) (5)
- Poor quality of housing (e.g., pests, security of unit, mold, smoking) (5)

3.4 PERSPECTIVES ON HOUSING ISSUES IN SURREY

Respondents were asked what they thought were Surrey's top five housing issues and the results are shown on the next page. Housing affordability issues were the most commonly selected responses. Those that selected "other" described discrimination, concerns about people using drugs in their building, difficulty finding pet-friendly rentals, poor access to transit, high rental costs, challenges securing a mortgage, concerns about crime, and other perspectives.

Figure 51 Top Housing Issues in Surrey



3.5 HOUSING STORIES

Respondents were asked to discuss their housing experience in Surrey. This included whether respondents' faced challenges with their home, loved their home, and if the COVID-19 pandemic impacted their housing situation. The list below reports themes from these stories reported by five or more respondents.

- Like living in their home, neighbourhood, and/or in Surrey (e.g., good neighbours, good landlord, good location, access to services and amenities, being with family, no reason provided). (44)
- The cost of rent is high and there is a lack of rental options available (including options to rent a single-detached house). (27)
- Costs for housing (ownership and rental) have been increasing and are/are becoming unaffordable (e.g., wages are not keeping up with increasing costs of living, high down payments and/or strata fees). (25)
- Experiencing difficulties with landlord and/or property management (e.g., intrusive, poorly maintained property, illegal rent increases, improper repairs and/or renovations). (18)
- Poor quality of housing (e.g., pests, mold, noise, in need of repairs). (17)
- Stress experienced as a renter, especially in subsidized units (e.g., anxiety about being unable to afford rent if/when it increases, regular reviews/inspections in subsidized units, fear of eviction). (13)
- Lack of larger homes and/or units (e.g., for larger families, more bedrooms, space for people who use mobility aids, affordable options). (12)
- Concerns about being forced to move (e.g., if they become unable to afford their current home, have to move out of subsidized housing after surpassing income thresholds, loss of social/service connections gained in neighbourhood, needing to transfer schools, moving outside of the province). (11)
- Difficulties finding suitable and affordable housing for people with disabilities (e.g., accessibility, including "invisible" disabilities, high cost of equipment, access to supports). (10)
- Affordable housing for seniors (e.g., with limited incomes, being able to find permanent housing, cannot afford to retire). (8)
- Concerns about neighbourhood safety and maintenance (e.g., presence of drugs, lack of streetlights and/or sidewalks, garbage disposal, long branches, improper snow clearing). (7)
- Need better supports for newcomers (e.g., contract literacy, assistance finding suitable housing in a good neighbourhood, translation services, facing discrimination). (5)
- Negatively impacted by family housing policy (e.g., increase in rent by 30% for each child above 18, being forced to move to a smaller unit once child moves out). (5)

3.5.1 IMPACTS OF COVID-19 ON HOUSING

As part of sharing their housing stories, respondents were invited to describe any impacts of COVID-19 on their housing situation. 18 respondents said that the COVID-19 pandemic did not have an impact on their housing situation. Some reported negative experiences:

- Finances have been negatively impacted (e.g., job loss, reduced hours, became a single-earner household). (6)
- Has had a negative impact on social connections (e.g., limited activities, feelings of isolation, cannot participate in virtual activities due to not having computer access). (8)
- Concerns about people not following COVID-19 safety protocols (e.g., property owners not cleaning/sanitizing properly, other tenants violating safety protocols, people in public not wearing masks). (4)
- Moved or will be moving due to COVID-19 (e.g., to live with family, to get away from areas with high exposure risk). (3)
- Has been unable to access COVID-19 housing subsidies (e.g., due to not having a formal housing contract). (1)

Others reported positive experiences:

- Has had a positive impact on social connections (e.g., more time with family, recognizing people on trails and paths). (2)
- Subsidies received during COVID-19 (e.g., \$300 per month) have been very helpful. (2)

3.6 HOUSING SOLUTIONS

Respondents were asked to summarize what would help them most when it comes to housing for their household in one sentence. Key themes reported by five or more respondents are summarized below.

- More affordable rental housing (e.g., affordable rental, co-operating housing, larger units for families) in response to high cost of rent and long waitlists), especially for low-income households (including subsidized housing options, rent-geared-to-income units, and financial assistance and subsidies such as a portable rent supplement). (98)
- Affordable housing (ownership) (e.g., lower mortgages, more options for ownership for middle-income and lower-income households). (16)
- Better quality housing (e.g., clean, secure, well-maintained) (10)
- Need for more housing options in general (e.g., having the ability to move elsewhere, not being limited by the cost of housing). (8)
- Housing options close to public transportation (e.g., cost, frequent services, routes, stops in well-lit areas with paved sidewalks), and services and amenities (e.g., parks and recreation, commercial, childcare). (8)
- Support “making ends meet” (e.g., balancing payments for rent, food, and other bills; high cost of living). (6)

- Suitable housing and supports for people with disabilities (e.g., increasing PWD or the shelter allowance, supports for caregivers). (6)
- Proximity to employment and employment supports (5)
- Accessibility (e.g., accessible units for people with disabilities, units on the main floor, ramps) (5)

4 FOCUS GROUPS

Nine focus groups with 73 organizations were held in November and December 2020 on the following topic areas:

- Housing and services for people with disabilities
- Housing and services for seniors
- Institutions and employers
- Shelters and Housing for people experiencing homelessness
- Non-market housing providers
- Housing and services for newcomers and refugees
- Housing and services for women, families, and youth
- Real estate and development sector
- Affordable Housing and the Fraser Highway Skytrain Corridor

Each focus group discussion is summarized in the following pages.

4.1 HOUSING AND SERVICES FOR PEOPLE WITH DISABILITIES

A focus group with housing and service providers for people with disabilities was held on November 24, 2020. The following organizations / individuals participated:

1. Accessibility advocate
2. Self-advocates of Semiahmoo
3. UNITI
4. Community Living BC
5. City of Surrey (Support Services and Accessibility Department)
6. BC Non-Profit Housing Association.

Additional comments were provided by the Surrey Measuring Up Committee and are also included in the summary.

1. What are Surrey's strengths when it comes to housing and housing-related services?

- There is a strong will in the community to have accessible housing.
- There is diversity of housing options (e.g., single detached homes, apartments, condos).
- Most new condos are adaptable, and developers are willing to work with clients to make them more accessible.
- In the last 5 years, there has been more interest from the City of Surrey to create affordable and inclusive housing. There is more dialogue in the social planning department on this topic.
- There are grassroots organizations that are passionate about creating housing and services. Service providers (e.g., CLBC, SHS) and groups of individuals and families are proactive in the community and are staying ahead of the game in providing housing to those in need. Organizations are doing a great job of improving access to housing and finding homes for their clients.
- There are non-profits and churches that have land that they would like to make available for inclusive and accessible housing but lack the capacity to get started.
- The City excels at making public spaces accessible.
- There is still land available compared to neighbouring communities.

2. What housing needs or gaps are you seeing in Surrey? How have these changed over the past 5 to 10 years?

- Individuals don't know which service provider to go to for housing support and where to access resources when looking to rent or purchase a home.
- The demand for housing is higher than what is seen on the BC Housing waitlist. The application process for housing support is a barrier. The average wait of two to three years discourages people from going through the process.
- There is a lack of portable rental subsidy. Funding should come with the individual rather than the organization so that individuals can have a choice in housing.

- There is a lack of rental units in the community.
- There is unmet demand for inclusive housing.
- There are few affordable housing options that support multi-generational households, especially for larger families, refugee families, and immigrant families.
- CLBC reported that 1,900 individuals need support and 163 individuals who are homeless require affordable housing.
- The BC Non-Profit Housing Association's Key to Home initiative released a report that identified that 74% of individuals wanted their own home with supports, 62% of families wanted the same thing for their children, and people wanted to be included in neighbourhoods the same way as others.
- The City does not treat non-profit developers differently from private developers which makes it difficult to build affordable housing options – the level of support and incentive is the same for non-profit housing organizations as it is for for-profit developers.
- Accessible and adaptable units cost more to build and are unaffordable to individuals who need them.
- Newer buildings don't have regulations on the number of accessible/universal units and lack accessible features (e.g., door handles and light switches at universal heights, lighting in parkades and stairways, 2 standard sized elevators minimum per building).
- Over-height vehicles have difficult accessing parkades and residents must walk a considerable distance to get picked up by their HandyDART.
- Few homes have visual fire alarms and flashing lights which are key features for individuals who are hard of hearing or deaf.
- Homes need to consider visitability for friends and families who have disabilities. Homes should have a ground entrance with a bathroom on the main level.
- Service dogs are being turned away by building managers.
- Developers should have an emergency plans.
- Developers need to be educated on meaningful access and universal design policies.
- There is no Universal Design Policy in the City. A policy for waiving Development Cost Charges (DCCs) with City engagement could be impactful for implementing a Universal Design Policy.
- There is no concept or viability of home ownership for individuals with disabilities. As more individuals have access to registered disability plans, they may have more funds to purchase a home. Banking institutions may not be able to support this.
- There are stereotypes and prejudices towards individuals with disabilities.
- The increased price of real estate in the past 5 years have created a lot of challenges with affordability.
- A certain percentage of units should be adaptable and offer ability for individuals to age in place.
- There are concerns that the new rapid transit system. The original plan would have been more accessible as it was at ground level, but the new system utilizes an elevated platform.
- Fleetwood North was noted as having a greater need than others.

- The following demographics were identified as facing the greatest needs:
 - Individuals with development disabilities who live with their parents (between 20 and 29) who can't move out due to lack of options.
 - Individuals with disabilities who may face other barriers (e.g., newcomers, immigrants, refugees, Indigenous individuals, etc.)
 - Individuals with multiple complex needs
 - Youth wanting to live on their own.

3. How has the COVID-19 pandemic impacted housing needs, trends, or market outlooks?

- COVID-19 has worsened existing issues including affordability and transportation challenges.
- Individuals with permanent disabilities are not eligible for PWD supports.
- Individuals with disabilities may have increased mental health strains.
- Individuals that are deaf can't read lips because everyone is wearing masks. There is more social anxiety with communication barriers.
- Elevators are busier as there are many rules in place that limited capacity.
- Many buildings don't have features to allow individuals to enjoy outdoor spaces or amenities. Isolation is keeping people in their homes.
- Supports for individuals with disabilities are functioning at minimal capacity or are only available online.
- Families and individuals with disabilities are more marginalized and isolated.
- It is difficult to recruit home service providers.
- COVID-19 has demonstrated the need for stable good housing.
- COVID-19 has helped the community see that regardless of disabilities that everyone is challenged and compromised by the pandemic.

4. What obstacles or challenges exist for building needed housings or providing the needed housing-related services?

- There needs to be more dialogue about addressing the needs of households with median income.
- People with disabilities that are unable to work receive assistance of \$1,183.42 per month which includes \$375 as shelter allowance. However, the monthly rent for a studio or one-bedroom apartment is at least \$800 to \$900 per month plus costs of utilities.
- The City needs to provide motivation and incentives for for-profit organizations to build more affordable housing (e.g., DCCs, parking).
- The City needs to support education on the benefits of a Universal Design Policy.
- There is a stigma of the costs of Universal Design.
- It is difficult to find accessible units in rentals and the waitlist is up to 3 years.
- Individuals are refused rentals due to disability or deafness. Landlords fear liability or injury issues.
- There are narrower hallways in new builds making it harder to navigate with a mobility device.

- Partners (e.g., CMHC, BC Housing) and all levels of government need to work together. A lot of non-profit providers are competing against each other for funding opportunities. The City needs to consider its role in bringing partners together.
- There needs to be a mindset change from the Mayor and Council in order to take immediate action.
- DDCs creates issues of unaffordability.
- A Housing First approach is needed.
- Organizations are not able to demonstrate how their funding models work. Organizations are required to follow funding models (e.g., BC Housing). This makes it difficult for organizations to achieve their goals. There are models that have proven to work and can be replicated.

5. What opportunities do you see to address housing gaps in Surrey?

- Evaluation of development from an inclusive housing lens and piloting indicators of inclusive housing development
- There are opportunities to partner with new businesses that are opening in the community.
- There are partners that may be interested in being involved that could be brought together (e.g., BC Muslim Association).
- Other cities (e.g., Delta Housing Strategy) might be able to provide insight into their experience and process of engaging the community and development new policy options.
- There are funding opportunities from the provincial and federal levels. However, there many organizations don't have the capacity to take advantage of these opportunities.
- Deaf and disability groups, individuals with injuries, and individuals with developed disabilities throughout their lifespan should be engaged.
- People with disabilities could be employed as accessibility auditors.
- Tax incentives could be given to developers to build accessible units.
- The new legion building can be used as a case study or flagship building.
- Integrate walkability, transportation and housing strategies to create more accessible communities.
- Non-profit organizations can be incentivised to build affordable inclusive housing.
- The City can leverage that it is one of the most Rick Hansen Foundation Accessibility Certified Gold (RHFAC) cities in Canada and the developers that have worked on RHFAC programs.
- The City could keep rent lower by waiving DDCs, lower the number of parking spaces required for development, and support the construction of inclusive affordable housing.

6. What do you see as the three most important takeaways from the discussion today?

- Collaboration and partnerships are essential to raising awareness and addressing housing needs. A culture of opportunity across multiple stakeholders and levels of governments is needed.
- City leaders and planners need to consider inclusive and affordable housing in all development decisions and need to be held accountable for their actions. Proactive planning and preparation are important.
- The City needs to make development affordable for non-profit organizations.

- Policies are needed to enforce opportunity for inclusive affordable housing.
- Housing First is an important lens to apply to municipal issues. Models exist that should be replicated in Surrey.
- More funding is needed to provide affordable and inclusive housing for individuals with disabilities.
- More education around universal design is needed.
- More affordable housing for both rentals and home ownership is needed for families and individuals with disabilities.

4.2 HOUSING AND SERVICES FOR SENIORS

A focus group with housing and service providers for seniors and individuals with lived experiences was held on November 26, 2020. The following organizations participated:

1. United Way of the Lower Mainland
2. Seniors Come Share
3. Seniors Services Society
4. New Chelsea Society
5. Crescent Housing Society
6. Fraser Health Authority
7. City of Surrey (Age Friendly Strategy for Seniors project)
8. Progressive Intercultural Community Services (PICS) Society
9. Immigrant Services Society of BC

1. What are Surrey's strengths when it comes to housing and housing-related services?

- Staff within organizations have good will and intent.
- Staff and advocates of housing services know how to navigate the system.
- Housing stock in Surrey is generally newer compared to other communities.
- There are cross-sector relationships working together (e.g., the City and businesses).
- Partnerships allow vulnerable people to get into housing sooner.
- The waitlist for subsidized independent supportive housing managed by non-profits can be shorter than the housing registry.
- There is a lot of available land.

2. What housing needs or gaps are you seeing in Surrey? How have these changed over the past 5 to 10 years?

- Land is unevenly distributed.
- New housing stock is not suitable for seniors (e.g., lack of bachelor rooms, no common spaces).
- There is a stigma around ageism. Younger adults are prioritized for rental housing.
- Seniors who are reasonably housed can't be sustained as they age and need additional supports that they can't afford. This causes seniors to go into a level of higher care than required.
- Individuals who need assisted living may not qualify and due to other reasons including substance abuse issues. They do not fit in other supportive housing categories either.
- There is a lack of municipal capacity to support the access to land for housing.
- There is a lack of low barrier housing for seniors, especially for individuals with cognitive impairment that don't qualify for funded assist living.
- There is lack of supportive housing with housekeeping, meals, and integrated services.
- There is a lack of co-op housing for seniors to age in place compared to other communities.
- There is a need for a seniors' advocate.

- There is a need for appropriately sized units in a supportive housing building.
- Units that are affordable for seniors are not safe, lack accessibility and mobility aids, don't have parking spots for scooters, and are far away from services and amenities.
- The private facilities that are doing a good job at providing assisted living are expensive.
- Services are mainly offered in English.

3. How has the COVID-19 pandemic impacted housing needs, trends, or market outlooks?

- Creative solutions (e.g., hotels) are the best solutions available but not appropriate and masks the issues of homelessness caused by COVID.
- Seniors are using shelters but there is a limited number of people that can be taken in which has created gaps.
- There need for suitable housing is increasing.
- Mental health issues are increasing with increased isolation, especially for seniors without technology skills.
- Seniors a lot more time at home with their abusers due to the lack of seniors' day programs.
- The programs offered by Better at Home has changed. There are no social programs or visiting, housing keeping services are limited, and transportation services are only for medical appointments.
- The family dynamics are changing for seniors living with families in small spaces.
- Discharging plans from the hospital are quicker.

4. What obstacles or challenges exist for building needed housings or providing the needed housing-related services?

- There is a lack of motivation from the City to get things done.
- There is a lack of funding.
- Political will is a barrier. Seniors have no clout.
- The voting system only works for people who own property.
- There is a stigma of ageism through all levels of housing.

5. What opportunities do you see to address housing gaps in Surrey?

- Look to other communities for existing solutions (e.g., Vancouver's Co: Here Housing program).
- Collaborate with religious organizations with land and infrastructure to redevelop their churches.
- Increase the number of aging in place options.
- Non-profits should receive support with land and development processes.
- Buildings should be multi-generational to increase social integrations.

6. What do you see as the three most important takeaways from the discussion today?

- Senior housing is a complex issue.
- There is a short supply of safe, affordable, and accessible housing.
- Non-profit housing providers with a profit for a purpose mission are important to helping addressing housing gaps.
- There needs to be political will, passion, commitment, and guidance to include seniors' housing needs in budgets and implemented changes.

- Actions by organizations and individuals will be most successful if the City is open to addressing the issues of senior housing.
- There is urgent need for more diverse housing options including supportive housing for seniors, low barrier housing, and purpose-built housing that fosters community.
- There needs to be conversations beyond the housing report and action plan for change and implementation to happen.
- Seniors should have a voice in this work.

4.3 INSTITUTIONS AND EMPLOYERS

A focus group with institutions and employers was held on November 27, 2020. The following institutions and employers participated:

1. Surrey Board of Trade
2. Fleetwood BIA
3. Downtown Surrey BIA
4. Cloverdale BIA
5. Simon Fraser University (SFU)
6. Kwantlen Polytechnic University (KPU)

1. What are Surrey's strengths when it comes to housing and housing-related services?

- There is available land.
- There are pockets of town centres within Surrey that are undergoing densification (e.g., Cloverdale).
- The pace of approvals on residential development is good.
- Some students can stay at home while they attend SFU, KPU or other campuses.

2. What housing needs or gaps are you seeing in Surrey? How have these changed over the past 5 to 10 years? Are there particular neighbourhoods where the need is greater than others?

- There is a lack of purpose-built rentals.
- There are limited partnerships between non-profits and the private sector.
- Insurance prices have increased.
- There are gaps for transit options beyond arterial roads to improve interconnections between neighbourhoods.
- New SkyTrain investments increases land values and the likelihood that new apartments will be built with concrete materials, resulting in an increase of prices for both renters and owners.
- There is uneven growth between different neighbourhoods in the City (e.g., Fraser Highway is seeing a lot of land speculation).
- People want to live and work in the same City.
- There are many housing options in the City but not enough employment opportunities.
- People are dependent on using private vehicles rather than walking.
- The following neighbourhoods are experiencing greater need:
 - South of the Fraser areas are not getting a fair share of support (e.g., health care, student housing).
 - Cloverdale
 - There is no transportation access, so the community is built out aggressively.
 - There are no emergency vehicles.

- There is lack of direction, resilience, and sustainability in the OCP.
 - There is limited organizational capacities.
 - Fleetwood
 - There are many land speculation and development proposals going through prior to having a new SkyTrain plan in place.
 - Land value and housing costs are increasing.
 - City Centre
 - Households are being evicted due to pressures of low-rise housing being demolished for high-rises. Newer apartments with the same square footage are less affordable.
- The following demographics were identified as facing the greatest needs:
 - Students
 - Most SFU students live at home due to unaffordability of rental suites.
 - There is a general lack of student housing data, especially for Indigenous students' needs.
 - Graduate students
 - International students
 - Seniors
 - There are seniors living in Fleetwood mobile homes that are closing down. These seniors are having to transition into rental market.
 - Multi-generational households
 - The City currently does not support this in OCPs.
 - Low income households
 - Young adults

3. How has the COVID-19 pandemic impacted housing needs, trends, or market outlooks?

- Low income households are leaving Surrey and moving to other areas (e.g., Chilliwack, Okanagan) to find more affordable housing. Some people are moving to seek a different lifestyle.
- People will have different expectations on how they want their lives to be. Some considerations include time spent in traffic, how close amenities are, or options to live in a micro-suite.
- Transit may not be in high demand as communities to continue to connect virtually.
- For KPU, students are more globally based, and enrolment demographics might change.
- COVID-19 has worsened the gap of those who are more fortunate and those are less fortunate.
- Realtors are noticing that the market is the craziest they've seen. Homebuyers want more space, office spaces in their homes, and safe communities. Homebuyers are shying away from buying condominiums with common areas.
- House prices are not decreasing, and salaries are not keeping up.
- Workers are looking for productive spaces.
- Large retail spaces are closing down in downtown Surrey for redevelopment of housing.

- Shelters have reduced spaces due to physical distancing.
- People want to live, work, play in the same community.
- Micro-suites are proposed in Fleetwood and projected to house 35k people.
- Short-term housing trends and preferences during COVID-19 do not align with urban planning principles (e.g., walkable communities).

4. What obstacles or challenges exist for building needed housings or providing the needed housing-related services?

- The City is building from the ground up (e.g., green field development) and not planning for other infrastructure and housing-related services and amenities (e.g., arts and culture).
- Developers are interested in building specific housing types but templates from the City are needed to guide them.
- Sectors are competing with each other (e.g., post-secondary competes with health).
- The cost of land is too high.
- There is lack of land available for providers who have an interest in specific housing types.
- There is lack of capacity in providers to use this land.
- There is not enough diversity of housing types and price point differentiations.

5. What opportunities do you see to address housing gaps in Surrey?

- Reduce development timelines.
- Allow for entry-level homeowners.
- Decrease housing approval times.
- Plan for other housing-related services and amenities when building new housing developments.
- Diversify housing types and housing prices in neighbourhoods (e.g., carriage homes, duplexes, co-ops, wood frame housing).
- Ensure there are taxes and incentives to make affordable housing more attractive.
- Ensure architectural quality and beautification of homes while maintain an affordable cost to buyers.
- Built mixed-use housing around transit stations from federal funding.
- Partner with different levels of governments, housing providers, non-profit organizations, and businesses to ensure mandates align to build more housing needed.
- Create a City program to help builders who are interested in diversifying their developments.
- Revisit Surrey's OCP and create a community-engagement economic development plan that includes housing, land use, and transportation. Engage with community members to update land use planning policies.
- Include low-interest loans for student housing.
- Provide housing for the SFU's future medical school students so that the workforce can continue to work, live, and learn in the same community. Provide transit to allow students to commute from SFU to the Cloverdale hospital.
- The Centre Block is expected to be redeveloped in the next 5 years. There needs to be a mix of both housing and businesses (e.g., pubs, restaurants).

- Municipal leaders and government planners should allow for more diverse housing options in neighbourhoods that align with OCPs.
- The City should have conversations with BC Housing and other funders.

6. What do you see as the three most important takeaways from the discussion today?

- There is an appetite for change.
- More community engagement on housing topics is needed.
- There is potential for developmental approvals process to be approved more quickly.
- Municipal government planners and councils should allow for more diverse housing options in neighbourhoods.
- Municipal housing approval times should be reduced.
- Incentives should be offered to offset high construction and land costs.
- Surrey's OCP should be renewed.
- Partnerships with developers and governments is key to creating affordable housing.
- There are concerns of what housing will look like post COVID-19.
- Mindsets should be changed from competitive to collaborative to help make Surrey a truly liveable City. Silos can be broken down through strong leadership.

4.4 HOMELESSNESS

A focus group with housing and service providers for individuals experiencing homelessness was held on December 7, 2020. The following organizations / individuals participated:

1. Ministry of Social Development and Poverty Reduction
2. Sources Community Resource Centres
3. Phoenix Society
4. Fraserside Community Services Society
5. BC Housing (Coordinated Access and Assessment)
6. Elizabeth Fry Society of Greater Vancouver
7. Atira Women's Resources Society
8. Lookout Housing and Health Society
9. RainCity Housing
10. City of Surrey (Fire and Bylaws Departments)
11. Surrey Homelessness and Housing Task Force
12. Surrey Homelessness and Housing Society
13. Peace Portal Alliance Church

Additional comments were received from Surrey Urban Mission and are integrated into the summary.

1. What are Surrey's strengths when it comes to housing and housing-related services?

- There are strong partnerships and coordination of resources among different organizations in the City (e.g., Sources, Elizabeth Fry, Lookout, Options, Surrey Vulnerable Women and Girls Group). Some of these partnerships have led to additional housing, funding, and resources. There are also broader collaborations with the City, First Nations Health Authority, and Fraser Health.
- There are multiple agencies that are strong service providers with over 40 years of experience. Agencies are hiring better people, being more resourceful, and coming up with creative solutions with limited budgets.
- There are outreach services on the streets (e.g., Options, Lookout).
- The City has always been supportive of housing for women.
- The City produces a report to prioritize and review which projects are needed.
- There are 55 new recovery facilities, including 53 licensed as assisted living with plans for recovery, in the City.
- The count of individuals in recovery facilities this year gathered information on the number of individuals that would be homeless if they had to leave their temporary housing.
- There is community support for developing shelters and housing.
- The City has land available for development and existing buildings that could be repurposed.

2. What housing needs or gaps are you seeing in Surrey? How have these changed over the past 5 to 10 years? Are there particular neighbourhoods where the need is greater than others? Which demographics face the greatest challenges or are underserved?

- There is a shortage of housing at every stage along the housing continuum. Shelters and supportive housing options are full and have waitlists. There is a lack of transitional housing.
- Recovery and treatment homes are not monitored well.
- Costs of building and development is expensive and makes it difficult to provide affordable housing for people with lower incomes.
- Redevelopment of older buildings lead to evictions of more affordable units. This challenge is especially affecting senior residents, recent immigrants, refugees, and those with disabilities who may have to move away and lose their community connections.
- There are empty homes that are increasing in value but not being rented out or upgraded. Homeless individuals are occupying some of these homes.
- There is a disappearance of bachelors and an increase in cost of rent to nearly \$1000. This has created affordability issues for individuals with fixed incomes and low incomes.
- There are rooming houses where landlords rent out are renting out rooms for \$500 to \$1000. Individuals are paying 70% to 80% of their income.
- There is a lack of community support and strong backlash against housing for individuals experiencing homelessness.
- There is not enough focus on prevention and helping people get housed before they enter homelessness.
- There needs to be a phone number available to individuals to access resources to find housing.
- There are limited options for people to do during the daytime if they do not live in a facility or have housing.
- More support from Fraser Health, ACTs, and nurses are needed to build trust and provide people with access to health care.
 - There are individuals who need an alternative level of care. They are too healthy to be at the hospital, too sick to be released, and have no fixed address. Fraser Health needs to be more involved in helping find housing solutions with supports for these individuals.
- The following neighbourhoods are experiencing greater need:
 - Newton, South Surrey, Fleetwood, Cloverdale, Fraser Heights, Guildford, Whalley, Bridgeview and City Centre
 - Cloverdale and Newtown are underserved areas compared to the City Centre.
 - People are moving from Whalley to Newton and Guildford. There are affordability pressures in neighbourhoods that are moving people around. People want to stay along the major transit routes but can't afford to stay.
 - Affordability is becoming an issue in Surrey North as a result of significant growth and development.
- The following demographics were identified as facing the greatest needs:

- Women and women with children
 - There is gendered violence against women who feel unsafe to leave their current housing situation.
 - There are a lack of transition supports and longer-term supports.
 - There needs to be a cultural component in services for Indigenous women.
 - There is high demand for modular housing.
 - Women leaving treatment programs are released into inappropriate housing situations that leads to relapses.
 - Fraser Health’s Assertive Community Team (ACT) lack capacity to work with women who need services.
 - Additional outreach nurses are needed on the streets to help individuals who do not want to go to the hospital unless there is someone they trust.
 - While Surrey has the same number of women and young girls in the sex trade as Vancouver, the City has fewer resources.
- Immigrants impacted by opioid crisis – there is a lack of services and language barrier to access services.
- Individuals that have overdosed on opioid and have cognitive issues.
- Youth
- Marginalized individuals
- Large families
- Individuals living in camps.
- Individuals with low incomes
- Individuals leaving recovery systems.
- Indigenous individuals
- Seniors
- Seniors in assisted living
- Seniors with addictions issues
- Seniors with mental health issues

3. How has the COVID-19 pandemic impacted housing needs, trends, or market outlooks?

- Landlords do not want to rent out their units due to fear.
- Many individuals are staying in hotels for a week. Typically, they would find a way into a shelter but would find themselves in the streets again or staying with a friend but currently don’t have these options.
- COVID-19 magnified the issue of the shelter system’s temporary nature. Shelters only have bunk beds set up for temporary housing, winter response, or emergency housing.
- Shelters are running at half capacity due to physical distancing.
- Staff are scared and difficult to find and retain new staff.
- It is difficult to find market-value housing to accommodate clients due to less availability.
- COVID-19 has highlighted the need to have mental health and community supports, especially for the individuals experiencing homelessness. COVID-19 has made it challenging

for people to be connected, which will significantly impact the mental health of individuals experiencing addictions issues.

- Reaching Home worked with BC Housing and Hotels to house women and children that were experiencing domestic violence.
- COVID-19 isolated people in abusive situations who feel unsafe to leave.
- Women in the sex trade have an additional risk of exposure to the virus.
- Fraserside Community Services Society applied for a grant to allowed people that stayed in modular homes or facilities to access food.
- Surrey Homelessness and Housing Society provided funding that addressed food insecurity and preventing housing loss for people who were choosing to pay rent instead of buying groceries.
- The repayment plan after the eviction ban was lifted has added a financial burden to many households. People are applying for rent bank loans. Sources has received 21 applications and will be hosting a webinar.
- There have been increased overdoses because individuals have been given lump sums of COVID-19 funds. There is an app for overdose support but those without cellphones don't have access to it.
- Some individuals applied for CERB and left programs after receiving their money. Service providers had vacancies and lost per diems. Some individuals went back to programs after they spent their money while others are living on the streets or couch surfing.
- There wasn't a system-wide coordination response to COVID-19.
- There are concerns of how people can be prevented from being discharged into homelessness after the pandemic.

4. What obstacles or challenges exist for building needed housings or providing the needed housing-related services?

- There is a large gap in land availability, access, and expertise in development. Many social service providers don't have land or have parcels that are too small or not zoned to address needs.
- There is opposition from advocacy groups and NIMBYism attitudes against housing that is needed. There is a general lack of interest or support from communities. More resources need to be made available to residents.
- Housing issues have not been a political priority. In the past, housing issues have not been part of Mayor and Council platforms. There is a lack of data for leaders to get behind a plan and have discussions at the senior level.
- There is a lack of health services that are available alongside housing. It has been challenging to involve services that provide mental health and addictions support.
- The development process is lengthy and time consuming. It is challenging to get projects off the ground when regulations change from when plans are drawn to when it is time to build. Additional funding is needed to update plans.
- Non-profits don't have the same resources or capacities as developers.
- The City doesn't always get fair share of federal and provincial funding for building housing.

- There are no older buildings available for purchase and conversions. The City is mostly relying on new builds or using single family housing stock for supportive housing. There are no economies of scale in terms of operations.
- Climate change and long-term operations for maintenance need to be considered when building homes. Buildings need to be easily adapted to future needs.

5. What opportunities do you see to address housing gaps in Surrey?

- Look to other urban centres for models of local governments and organizations working together.
- Require developers to include housing for vulnerable populations (incursionary zoning).
- Be more involved in mandating affordability requirements or contribution of new units to ensure they are better utilized.
- Incentivize landlords to offer up units that are currently vacant.
- Incentivize landlords in the secondary rental markets to rent to individuals experiencing homelessness (e.g., support for maintenance).
- Ensure people placed into market housing have the necessary supports to prevent homelessness.
- Purchase and repurpose single family dwellings.
- Invest in capital projects in the short-term to build up to the needs of increased homelessness.
- Use mobile outreach.
- Use neighbourhood houses or community centres as a point of contact for people in need and to foster community.
- Offer vocational training, school programs and recreation.
- Increase medical support, addictions support (including detox and recovery), one on one supports.
- Increase the number of shelters, supportive housing, treatment and recovery centres, transitional housing, and affordable independent housing available.
- The provincial government is being encouraged by BC Non-profit Housing Association to consider purchasing rental apartment buildings on behalf of social service agencies. This would help preserve the existing affordable housing stock.
- More systems coordination and broader conversations are needed. Housing and service providers need to be directly involved to understand how to access new resources.

6. What do you see as the three most important takeaways from the discussion today?

- There is a unique potential for Surrey to be an innovator and leader in addressing affordable housing issues.
- Surrey has a good foundation of interagency relationships and shared interests among groups. The non-profit sector's collaboration is an asset in creating new solutions.
- Women in Surrey need immediate relief and housing supports. There is a strategy in place to ensure inclusiveness of women and women and children housing and services for individuals in the sex trade.

- Tapping into the secondary rental market and incentivizing landlords could be a big opportunity to addressing affordable housing gaps.
- Creative solutions are needed to increase housing available to individuals experiencing homelessness.
- Some organizations are not as connected to the system.
- Land availability is a major barrier in creating new housing.
- Processes for developing housing are complex and new models are needed to facilitate development.
- There needs to more health services that are available in supportive housing. Fraser Health needs to contribute more on-site nurses and ACT services.
- Individuals being released from hospitals but not well enough to live on their own face challenges.
- Individuals leaving residential substance use and supportive recovery homes need access to appropriate housing.
- There needs to be cultural supports available to Indigenous individuals.
- There are barriers and limitations for non-profits to pivot to development and building.
- Housing is needed for demographics that are unhoused or vulnerably housed.
- More data is needed to identify what exists and what gaps there are.
- Non-market housing needs to be prioritized.
- More purpose-built housing is needed.
- There are affordability changes in Surrey North.

4.5 NON-MARKET HOUSING PROVIDERS

A focus group with non-market housing providers was held on December 9, 2020. The following organizations participated:

1. Sheldon Tetreault Consulting Ltd. (representing the Surrey Urban Indigenous Leadership Committee)
2. BC Non-Profit Housing Association
3. Canada Mortgage and Housing Corporation
4. Vancity
5. Catalyst Community Development

1. What are Surrey's strengths when it comes to housing and housing-related services?

- Surrey social planning department is supportive of Indigenous needs. However, this support isn't translated to a higher political level.
- The social planning department's staff has played a strong role in supporting non-profit organizations through advocacy.
- More non-profits (e.g., Elizabeth Fry, Options, Phoenix) have moved forward with development and redevelopment in recent years. These can be models that are used moving forward.

2. What housing needs or gaps are you seeing in Surrey? How have these changed over the past 5 to 10 years? Are there particular neighbourhoods where the need is greater than others? Which demographics face the greatest challenges or are underserved?

- Permanent supportive housing.
- Affordable rental housing that is geared to income.
- Renters in secondary suites are more vulnerable than renters in purpose built rental units.
- If landlords have to move away or have a crisis, it causes instability to renters.
- The following demographics were identified as facing the greatest needs:
 - Indigenous households
 - Indigenous households are expected to double in the 15 years and housing needs will continue to grow.
 - Needs are distributed across Surrey, including Cloverdale and South Surrey.
 - Many households are in core housing need and looking for supportive housing.
 - Individuals with developmental disabilities

3. How has the COVID-19 pandemic impacted housing needs, trends, or market outlooks?

- COVID-19 has exacerbated housing needs across the entire housing continuum. There is a greater awareness of housing needs. For some households, they are able to let go of concerns they may have about non-market housing in their communities.
- People fear being evicted if they are unable to pay rent.

- If landlords need to sell their unit, it causes instability for renters.
- Mixed income, low end of the rental market buildings have been impacted.
- Municipalities have adapted their development approvals process to a more virtual format which has improved efficiencies. Virtual engagements should be kept once in-person services are resumed.
- There are concerns that things will go backwards (e.g., initiatives of temporary housing individuals experiencing homelessness in hotels) and supports will stop.
- More encampments are appearing in communities. Shelters and emergency shelters do not have the same capacities.
- COVID-19 has impacted the absorption of the new units in the market.
- Operational costs have increased. BC Housing has covered costs but access to supplies and people resources have caused increases outside of Metro Vancouver.
- Non-market providers who operate rent geared to income units weren't impacted as expected. However, long-term impacts are uncertain as unemployment rates increase but they have security of operating agreements.

4. What obstacles or challenges exist for building needed housings or providing the needed housing-related services?

- Non-profit currently do not have sustainable long-term support to remain sustainable (e.g., store on the bottom floor). This is especially challenging when government funding is not flowing.
- Landowners are holding onto land because they are aware of affordable housing funding programs (e.g., Rapid Housing Initiatives). They will likely put a premium on the cost of their land.
- Affordable housing units are being built but non-market providers have to purchase it at a market rate, resulting in challenges in operational sustainability in the long-term.
- Partnerships on affordable housing projects are structured around equity. Negotiations depend on the amount of equity each partner is bringing.
- Seed funding, both repayable and non-repayable may not be enough. Bridge funding and stacking of funding can be important to produce levels of affordability.
- There is a gap in non-profits who are interested in getting involved but not positioned will to be deliver non-market housing.
- The level of interest of non-market developers is low compared to non-profits.
- There are invisible needs of demographic groups (e.g., Indigenous households).

5. What opportunities do you see to address housing gaps in Surrey?

- Use City-owned land or institutional land to move affordable housing forward and put them for competition through a Request for Proposal (RFP) process.
- Educate market developers on where they need to discount units to sell to non-market housing providers.
- Implement inclusionary zoning.
- If units are owned by the non-profit by perpetuity, units can be kept affordable. Non-profits would have more control over their finances.

- Larger, more experienced non-profits can partner with smaller profits to build capacities and mentorships. Mandates should be aligned.
- The City should have a formalized way of identifying non-market housing opportunities for non-market housing developers who are interested.
- The City should work with non-market housing providers to create more flexibility around design guidelines that could help reduce overall costs (e.g., expediting building process, waiving fees).
- The City should help non-profits to create more market rentals and respond to RFPs more quickly.

6. What do you see as the three most important takeaways from the discussion today?

- The City is willing to facilitate affordable rental housing opportunities.
- The implementation of enabling policies (e.g., inclusive housing, waivers, up-zoning) is important.
- The City should identify 2 to 3 emerging stronger non-profit providers to work with and support.
- There should be an initiative that targets faith-based organizations (e.g., catalyst partnership) to build housing.

4.6 HOUSING AND SERVICES FOR NEWCOMERS AND REFUGEES

A focus group with housing and service providers for newcomers and refugees was held on December 10, 2020. The following organizations / individuals participated:

1. Options Community Services
2. MOSAIC
3. S.U.C.C.E.S.S.
4. Pacific Community Resources Society
5. DIVERSEcity Community Resources Society
6. Surrey School District #36
7. Multi-Agency Partnership BC (Journey Home Community, Inasmuch Community Society and Kinbrace Community Services)

1. What are Surrey's strengths when it comes to housing and housing-related services?

- The community is diverse.
- There are more accessible, affordable, and ethnic choices of grocery stores and shopping areas compared to other communities.
- There are rental availabilities in basement suites.
- Newcomers are more flexible with having a smaller number of bedrooms because they come from countries where they did not have separate bedrooms for their children (e.g., families may live with large families of 8+ members in a 4-bedroom home). Additional members may contribute through rent, allowing the home to be more affordable.
- Rental housing is located close to transit and helps with affordability.

2. What housing needs or gaps are you seeing in Surrey? How have these changed over the past 5 to 10 years? Are there particular neighbourhoods where the need is greater than others?

- Housing needs are in pockets of the City rather than dispersed across the City. Because vulnerable populations are clumped in these pockets, there are challenges of supporting their needs in terms of having sufficient staffing and schools that are full in these areas.
- Syrian refugees want to stay in the same area (mainly Guilford) where they have access to grocery stores with ethnic food.
- There is a stigma and mistrust of refugees due to systemic challenges compared to immigrants.
- Many immigrant households do not have access to vehicles or transit. Basic services are not walking distance away.
- Newcomers need supportive housing services including one-on-one support, employment support, etc.
- The City has not invested in non-market housing or built affordable housing units at the rate of other cities.

- There are barriers related to credit checks and paperwork that are required by landlords.
- There are a lot of people living in precarious situations in temporary or transitional housing.
- The following demographics were identified as facing the greatest needs:
 - There are no obvious housing options for newcomers that identify as LGBTQ2+ who may not feel safe sharing rooms with others.
 - Single youth newcomers do not have sustainable jobs and can be vulnerable to housing security. They are sharing basement suites or condominiums with an unsuitable number of bedrooms. This demographic is not identified by BC Housing as a priority group.
 - International students live in basement suites and have overcrowding issues due to unaffordability.
 - Seniors are unable to afford to age in place as strata fees and insurance fees increase.
 - Low income seniors (e.g., escaping abuse from family members).
 - Women fleeing violence.
 - Individuals with mental health issues.

3. How has the COVID-19 pandemic impacted housing needs, trends, or market outlooks?

- Communication with clients is through social media groups rather than in-person.
- There have been fewer refugee claimants coming into the community. Organizations are preparing for an influx of refugee claimants who haven't arrived yet (approximately 2,000 to 3,000 people).
- Individuals who have the low digital literacy are the most vulnerable and have been stuck in a limbo.
- Landlords do not want to share laundry services during COVID-19 which has presented accessibility challenges for larger households.

4. What obstacles or challenges exist for building needed housings or providing the needed housing-related services?

- A small group of refugees arrive in Canada without paperwork or documentation that can be provided to a landlord to review. Landlords need to be educated on this situation.
- Newcomers are facing affordability challenges and finding a suitable home (e.g., size, location).

5. What opportunities do you see to address housing gaps in Surrey?

- Encourage developers to include non-market housing units in their developments.
- Pay developers their share of development infrastructure growth.
- Support non-profits or faith-based organizations that want to build affordable housing (e.g., assign a staff member to help with development).
- Provide access to educational videos in different languages that explain tenant rights and responsibilities.
- Explore community land trusts for affordable housing.

- House refugees and individuals experiencing homelessness temporarily in units that are empty and awaiting development.
- The City should look into buying underutilized parcels of land.
- The City could provide education to homeowners who are interested in a property tax or a discount while renting their secondary suite at a discounted rate to newcomers.
- The City should work with BC Housing on transferrable subsidies for the private rental market.

6. What do you see as the three most important takeaways from the discussion today?

- Housing is not affordable for newcomers.
- There are intersectional needs within the broader group of immigrants and refugees.
- Youth newcomers need wrap around supports and services.
- Newcomers and immigrants need to be educated on their rental rights and responsibilities.
- Innovative solutions for housing are needed for temporary residents and individuals that are experiencing homelessness.
- More support for rent to own programs and first home buyers' programs are needed.
- It is important to educate landlords on immigrant and refugee needs.
- Affordable housing needs to be dispersed across the City.
- There are opportunities to create housing solutions that would benefit the City, landlords, and newcomers.
- The City needs to understand immigrant and refugee needs and collaborate with organizations working in this sector.

4.7 HOUSING AND SERVICES FOR WOMEN, FAMILIES, YOUTH

A focus group with housing and service providers for women, families and youth was held on December 12, 2020. The following organizations / individuals participated:

1. Affordable Housing Society
2. Sources
3. Surrey Vulnerable Women and Girls Working Group
4. Pacific Community Resources Society
5. Entre Nous Femmes Housing Society
6. SOS Children's Village BC
7. Ministry of Social Development and Poverty Reduction
8. Ministry of Children and Family Development
9. YWCA Metro Vancouver
10. Surrey Women's Centre
11. Options Community Services
12. Alexandra Neighbourhood House
13. Elizabeth Fry Society of Greater Vancouver
14. Peace Portal Alliance Church
15. Sources Community Resource Centres
16. Surrey Food Bank

1. What are Surrey's strengths when it comes to housing and housing-related services?

- Collaboration between different community serving organizations in Surrey to do innovative things.
- The City has historically been a good partner on supporting housing for individuals experiencing homelessness.
- There is an ability to understand there are diverse needs in Surrey, including the recent provision of culturally-relevant and culturally-sensitive services.
- There is good data available to help inform planning decisions.
- Some landlords are open to housing specific groups in need (e.g., youth)
- Youth are able to stay for an extended period of time at the SOS Children's Villages.
- Organizations that offer housing or support housing searches are doing great work, including Pacific Community Resources Society (PCRS) Surrey Youth Resource Centre and Fraser Region Aboriginal Friendship Center Association (FRAFCA).

2. What housing needs or gaps are you seeing in Surrey? How have these changed over the past 5 to 10 years? Are there particular neighbourhoods where the need is greater than others? Which demographics face the greatest challenges or are underserved?

- Not enough housing availability for low-income people, some of these vulnerable populations existed 10 years ago.

- Lack of housing supply causing individuals to live in inappropriate housing (e.g., seniors are overhoused, young people live in basements with mildew, LGBTQ2S+ need safe housing)
- Culturally appropriate housing for different types of families in Surrey
- Lack of intentional and affordable market housing leading individuals to leave the community.
- Entry-level homeownership for low-income individuals to break systemic equity cycles.
- Low barrier, supportive housing is needed specifically for vulnerable women (e.g., not co-ed), and women with children.
- Wraparound supports are needed to help youth who are transitioning out of care to remain housed in the private market.
- Employment support and mentorship is necessary to guide women who are more likely than men to end up in low-paying service industry jobs.
- Youth, LGBTQ2S+, lone-parent families, and immigrant women face discrimination when seeking rental housing and challenges to finding affordable housing.
- An increase in demand for language and housing support services to help recent immigrant women find housing.
- Increased housing costs and costs of living have put pressure on the most vulnerable groups to choose between different life necessities (e.g., food, rent) and the ability to provide for children.
- LGBTQ2S+ individuals often move to Vancouver for housing options but return to Surrey when the cost of housing becomes too high.
- Affordable housing is needed across all neighbourhoods.
- Newton, City Centre, and Fleetwood are densifying, but some neighbourhoods have less of a focus on rental housing options (e.g., Fleetwood).
- Housing should be aligned with transit servicing as it is difficult to find housing near transit.
- Underserved demographics:
 - Women and children fleeing violence
 - Youth
 - Youth refugees who are arriving alone
 - LGBTQ2S+ (high need group in Surrey)
 - Single Parents
 - Seniors – are overhoused, not very walkable and accessible, cannot drive anymore and on fixed income.
 - Large families

3. How has the COVID-19 pandemic impacted housing needs, trends, or market outlooks?

- Day programs have helped some youth who need a respite from home situations.
- Domestic violence has been on a rise (e.g., women staying in relationships or abusive family situations where they normally would have left sooner).
- More difficult for women and youth to find rental housing due to social distancing measures and landlord preferences for people they know.

- Community-serving organizations have found opportunities to support their clients virtually (e.g., virtual walkthroughs together).
- Highlighted opportunities and solutions to address homelessness.
- Transition houses for women are experiencing longer stays and less vacancies due to decreased capacity (e.g., social distancing measures) and difficulty in finding affordable housing.
- Social isolation has been difficult for some clients, increased need for mental health supports.
- Community serving organizations have had difficult retaining and hiring staff as people are facing exhaustion.

4. What obstacles or challenges exist for building needed housings or providing the needed housing-related services?

- Surrey lacks funding to provide non-market housing and services.
- There is a short opportunity window to apply for housing funding and non-profit organizations are struggling to mobilize fast enough.
- There needs to be a higher political will to support more non-market housing and services in Surrey.
- Non-profit organizations take on a lot of risk to build and operate housing and there is a lack of capacity in non-profit organizations to be both builders and operators.
- For-profit developers have more resources than non-profit organizations to apply for funding and to deliver housing.
- Amenity clauses should be collaborative to make sure different needs are being served (E.g., Fleetwood area).
- Majority of rental housing is available in the secondary rental market which can leave vulnerable tenants in precarious situations (e.g., unsafe housing, unstable housing, etc.).
- Non-profit organizations have had challenges managing the public engagement process when putting forward a proposal for non-market housing due to opposition from residents.
- Lack of funding available for wraparound supports in non-market housing.

5. What opportunities do you see to address housing gaps in Surrey?

- Leverage areas with high development growth to incorporate non-market housing and services to allow people to remain in their neighbourhoods and be better supported.
- Subsidies for landlords to continue to offer affordable housing (e.g., property tax exemptions).
- Allowing more secondary suites in a property.
- City could collaborate and partner other community serving organizations throughout the development approvals process (e.g., working with non-profits, decreasing design requirements, supporting the rezoning process).
- A priority list for non-profit organizations who provide housing to be selected as developers.
- Require a convener to help get the right players at the table for building and operating non-market housing to leverage expertise.

- City has an opportunity to encourage vacant lots for temporary uses (e.g., for individuals experiencing homelessness or as community gardens, etc.).
- A coordinator to help youth find safe and affordable housing (e.g., Friendly Landlord Network Coordinator)

6. What do you see as the three most important takeaways from the discussion today?

- The importance of the City's role in supporting non-profit organizations (e.g., support in navigating the system, incentives, share the risk in providing housing).
- Political will to address housing challenges and needs.
- The need for housing and housing-related services to support individuals to remain housed.
- The need to provide housing specific to vulnerable populations (e.g., LGBTW2S+ housing, youth, seniors, etc.).
- Intersectional and collaborative approach to serving the community.
- More education for landlords in the community.

4.8 REAL ESTATE AND DEVELOPMENT

A focus group with real estate and development stakeholders was held on December 8, 2020. The following organizations / individuals participated:

1. Canada Mortgage and Housing Corporation
2. Landlord BC
3. Bosa Properties
4. Mortise Group
5. Primex Investments Ltd.
6. City of Surrey (Planning and Development)

1. What are Surrey's strengths when it comes to housing and housing-related services?

- There are a higher number of larger houses in Surrey compared to other communities in Metro Vancouver.
- A strong supply of secondary rental units.
- Recent uptake of rental housing development (e.g., favourable market conditions, community amenity contribution exemptions for rental housing development).
- Efficiencies in the development approvals process.
- Development companies who value providing the right housing for the community by diversifying housing types built.

2. What housing needs or gaps are you seeing in Surrey? How have these changed over the past 5 to 10 years? Are there particular neighbourhoods where the need is greater than others? Which demographics face the greatest challenges or are underserved?

- A need to understand the gaps facing different renter groups in the primary rental market.
- There is demand for larger apartment units (e.g., family-sized units) but incentives and discounts are needed to keep these affordable.
- Rental housing stock needs to be affordable in perpetuity, but recent housing agreements are only 20 years long.
- The City Centre has small units but lacks family-sized units.
- Lack of purpose-built rental housing and strata homes for young families.
- A need for adaptable units (e.g., for seniors, people with disabilities).
- Aging population and a need for downsizing options for individuals who currently live in single-detached houses.
- Renters who are at risk of displacement due to redevelopment of rental housing.

3. How has the COVID-19 pandemic impacted housing needs, trends, or market outlooks?

- Rental industry has weathered the pandemic.
- Landlords operating a secondary unit need to be prepared that collecting rent can be impacted by government policy.

- Designing units with a small number of bedrooms to accommodate two people working from home (e.g., convertible spaces, access to light, air, additional closet and storage spaces, etc.).
- Highlighted the importance of good planning principles such as including indoor and outdoor amenity spaces.

4. What obstacles or challenges exist for building needed housings or providing the needed housing-related services?

- Amenity spaces can be too large for the number of units in a development.
- Good design of units, including the allowance of bedrooms without windows for families who require more space.
- Parking requirements as we anticipate more people using transit and carpools.
- Continue to seek improvements on development approvals process (e.g., timing of servicing agreements).
- Surety bonds on a temporary basis to help liberate capital for developers especially for rental housing development.
- Mixed use developments add complexity to a project and developers may face barriers with borrowing (e.g., preconstruction air parcelling).

5. What opportunities do you see to address housing gaps in Surrey?

- Provide incentives (e.g., size, design, rebates, waivers of DCCs) for 3-bedroom rental units as these are more difficult to sustain financially.
- There is interest in purpose-built rental development.
- Provide some flexibility in the secondary rental market (e.g., 2-bedroom unit with lock-off suite for entry level homeowners).

6. What do you see as the most important takeaways from the discussion today?

- Tools to incentive rental units.
- Tools to incentive family-sized units.
- Recognize housing demand for vulnerable groups (e.g., refugee, urban Indigenous and multi-generational households).
- Understanding of issues affecting Surrey related to housing.
- Constraints and opportunities for providing affordable housing from a development perspective.
- More data collection and precision of how data is presented and interpreted.
- Collaboration to achieve ends.
- Tools needed for a strong mix of unit types.
- People are looking for more flexible space and storage.
- No one size fits all solution, as housing needs differ.

4.9 TRANSIT AND HOUSING

A focus group was held on December 11, 2020 to discuss transportation and public transit in relation to housing planning along the Fraser Highway corridor in Fleetwood. The following organizations participated:

1. TransLink
2. BC Ministry of Municipal Affairs and Housing
3. BC Ministry of Attorney General (Office of Housing and Construction Standards)
4. Metro Vancouver
5. City of Surrey (Planning and Development, Transportation Division)

1. What are Surrey's strengths when it comes to housing and housing-related services?

- Neighbourhoods with new townhouse development are dense which can support public transit services (e.g., Fleetwood, Clayton Heights).
- Surrey has the hard infrastructure necessary for supporting growth (e.g., amenities, site servicing).
- Fleetwood is well-positioned for growth in terms of its proximity to future employment opportunities and proposed Skytrain expansion.
- Much of Surrey's housing stock is newer.

2. What housing needs or gaps are you seeing in Surrey? How have these changed over the past 5 to 10 years? Are there particular neighbourhoods where the need is greater than others? Which demographics face the greatest challenges or are underserved?

- There is opportunity to influence the type of housing that will be built along the Fraser Highway corridor.
- There is land speculation occurring in anticipation of the proposed Skytrain expansion, which drives up land values and impacts housing affordability opportunities (e.g., 152nd and 160th street stations).
- Areas that are outside of the stations are walkable and could be opportunity to incorporate affordable units.
- Transit supportive housing density can be 4-6 storeys.
- While there is plenty of residential development happening in Fleetwood and Clayton Heights, there is some older housing stock that is being redeveloped which can displace residents.
- There are a lower number of renter households along the Fraser Highway corridor and a shortage of purpose-built rental housing.
- Families and larger households face challenges. For households who are looking for affordable options, the Fraser Highway corridor scores high for transit alternatives (e.g., bikes, walking, reducing off-street parking) and can be used to reduce housing and transportation cost burdens.

3. How has the COVID-19 pandemic impacted housing needs, trends, or market outlooks?

- While there are short-term trends of the pandemic impacting lifestyle preferences, Metro Vancouver is an attractive region and long term planning for housing affordability and climate change is unlikely to change.
- Density doesn't exacerbate COVID-19 challenges, but not having appropriate housing and issues related to overcrowding and equity does.
- The pandemic has highlighted opportunities for us to be clear about how to fund transit and transportation in the region, by focusing on resiliency, equity, and sustainability.
- There is an opportunity to do housing density differently (e.g., asking for amenities and affordable units in exchange for density).

4. What obstacles or challenges exist for building needed housings or providing the needed housing-related services?

- Land speculation which drives up housing costs.
- Resistance to increased density in existing low-density neighbourhoods along the corridor.
- Transportation and transit planning needs to be in place, and it needs to be robust for the corridor to facilitate future housing development.
- The City has the ability to control vehicle traffic by regulating residential parking permits.
- Important to co-locate amenities and services close to housing across the corridor so that people do not have to travel to other neighbourhoods for them.

5. What opportunities do you see to address housing gaps in Surrey?

- Affordable housing within distance of the corridor (800m).
- Publicly-owned land could be leveraged to build affordable housing.
- Co-locating services and amenities with non-profit housing to maximize the use of land.
- Integrating active transportation when planning for the corridor and prioritizing funding opportunities for the corridor.

6. What do you see as the most important takeaways from the discussion today?

- Need of both housing and transportation to align.
- Plan for a diversity of unit types and affordability levels along the corridor.
- Manage land speculation and its impact on housing affordability.
- Plan housing options for renter households.
- Manage communication to residents about residential developments and planning.

LINKS

- All reports are available online. This includes the Housing Needs Report, the Executive Summary, and the What We Heard Report <https://www.surrey.ca/about-surrey/social-planning/housing-homelessness/housing-needs-report>
- Housing 2020: Understanding the Housing Experiences of Indigenous Households in Surrey <https://surreyindigenousleadership.ca/downloads/skookum-lab-housing-report-20202.pdf>
- SUILC Housing Call to Action <https://surreyindigenousleadership.ca/news/a-call-to-action-surrey-needs-more-indigenous-housing>



NO: R221

COUNCIL DATE: November 18, 2019

REGULAR COUNCIL

TO: Mayor & Council DATE: November 12, 2019

FROM: General Manager, Planning & Development FILE: 4815-01
General Manager, Finance

SUBJECT: Application for a Union of British Columbia Municipalities Housing Needs Reports Program Grant

RECOMMENDATION

The Planning & Development Department and Finance Department recommend that Council:

1. Receive this report for information;
2. Authorize staff to submit an application to the Union of British Columbia Municipalities ("UBCM") Housing Needs Reports Program for a grant of \$70,000 to prepare a Surrey Housing Needs Report; and
3. Support the City of Surrey's application to the UBCM *Housing Needs Reports Program* and the City's willingness to provide overall grant management, as outlined in this report.

INTENT

New Provincial legislation requires that by April 2022, all local municipalities must submit a Housing Needs Report every 5 years in order to understand what housing needs are most needed in their communities. The purpose of this report is to provide Council with information about a grant application for submission to the UBCM Housing Needs Reports Program which supports local governments in undertaking the reports in order to meet these provincial requirements and to request Council support the City's overall grant management for the proposed project.

BACKGROUND

Provincial Legislation Requiring Housing Needs Reports

In April 2018, new Provincial legislation amended the *Local Government Act* establishing a requirement for local governments to complete housing needs reports by April 2022 and every five years thereafter.

Provincial legislation and regulations specify the requirements for housing needs reports, which include:

- Collecting information to identify current and projected housing needs;
- Using that information to prepare and publish an online housing needs report that shows current and projected housing needs for at least the next five years; and
- Considering the most recently collected information and housing needs report when amending official community plans and regional growth strategies.

UBCM Housing Needs Reports Program

The UBCM has received funding of \$5 million over three years from the British Columbia (“BC”) Ministry of Municipal Affairs and Housing for a program to support local governments in undertaking housing needs reports. The funding maximum for each city is based on population of the planning area using 2016 Census data. The funding maximums are shown in the following table:

Funding Maximums for the Housing Needs Program

Population	Funding Maximum
Under 5,000	\$15,000
5,000 to 14,999	\$20,000
15,000 to 49,999	\$30,000
50,000 to 99,999	\$50,000
100,000 or greater	\$70,000

The funding is being administered through the UBCM’s Housing Needs Reports Program. The application for a UBCM grant must include a Council resolution indicating support for the proposed activities and willingness to provide overall grant management.

DISCUSSION

Staff are preparing an application to submit to the UBCM Housing Needs Reports Program in order to develop a housing needs report for Surrey. Grant applications are due on November 29, 2019 for the 2019 Program. Surrey is eligible for funding of up to \$70,000.00.

Key Components of the Housing Needs Report

Required content for the housing needs report identified in the Provincial legislation and regulations includes:

- Data: Approximately 50 distinct kinds of data are required to be collected regarding:
 - Current and projected population;
 - Household income;
 - Significant economic sectors; and
 - Currently available and anticipated housing units.
- Estimated Number of Housing Units required to meet current housing and anticipated housing needs for at least the next five years, by housing type.

- Statements of Need that are based on the analysis of the required data and the public engagement process. The narrative statements will describe the current and anticipated key areas of local need.

The Provincial legislation identifies areas of local need that must be included in the housing needs report. These include:

- Affordable housing;
- Rental housing;
- Special needs housing;
- Housing for seniors;
- Housing for families; and
- Shelters and housing for individuals experiencing or at-risk of homelessness.

Local governments can also report on other key population groups or issues. In Surrey these will include:

- Affordable housing along Surrey's Frequent Transportation Network, with a specific focus on the Fraser Highway Skytrain Corridor Planning Area; and
- Urban Indigenous Housing.

When a local government completes their housing needs report, they are required to receive the report at a Council meeting and publish it on a publicly accessible website. In addition, a standardized form that summarizes key pieces of data collected, consultation undertaken and key findings on their housing needs must be completed and included in the report (a sample of this form is attached as Appendix "I").

Surrey Housing Needs Report – Proposed Activities

Upon approval of the UBCM grant, the City will have one year to complete the report. It is anticipated that the cost of the engagement and final report will be funded entirely through \$70,000 grant. The housing data will be provided through Metro Vancouver.

The following activities are proposed to be undertaken to create Surrey's Housing Needs Report.

Housing Data

Metro Vancouver has committed to collecting the required data for all member municipalities. City staff will use the data to create user-friendly fact sheets, display boards and other resources that will be shared at engagement events and posted on the City's website. These resources will provide an evidence-base for the community engagement process.

Project Advisory Committee

A project advisory committee will be established to provide staff with feedback on the engagement process and the report content. The committee will consist of approximately 25 key stakeholders representing multiple sectors, City Departments and housing experts. It is anticipated that the advisory committee will meet two to three times over the course of the project.

Engagement

The development of the housing needs report will involve a range of engagement activities including:

- *Community Surveys and Pop-ups*: Broad-reach public engagement methods will include one or two surveys on CitySpeaks, as well as pop-up engagement in public places such as recreation centres, libraries, malls, and at community events.
- *Special Topic Workshops*: Theme-based workshops will allow for a deeper dive into key housing issues. Special topic workshops may include a focus on topics such as seniors housing, special needs housing, urban Indigenous housing, homelessness, renters, and affordable housing and transit.
- *Housing Forum*: A forum will bring together up to 100 key stakeholders to review the data collected and results of the engagement process, and to provide input into the Statements of Need.

Final Report

The data, engagement results and statements of need will be compiled into a final Surrey Housing Needs Report.

Related City of Surrey Plans & Policies

The City of Surrey has several existing plans and policies related to housing including:

- Sustainability Charter 2.0 (2016);
- Official Community Plan (2014);
- Master Plan for Housing the Homeless in Surrey (2013); and
- Surrey Affordable Housing Strategy: A Focus on Rental Housing (2018)

The housing needs report will not replace these existing City plans and strategies, but rather provide Surrey residents and key stakeholder groups with an opportunity to be meaningfully engaged in reviewing up-to-date housing-related data and identifying current and future housing needs.

The housing needs report is especially timely as the results will help to inform the land use plans along the Fraser Highway Skytrain Corridor Planning Area and specifically the shared objective of the Province, TransLink and the City in facilitating the development of affordable housing along this transportation corridor.

Estimated Project Timeline

The City has 12 months to complete the housing needs report from the time the grant is approved. It is anticipated that the establishment of the project advisory committee and related background work will begin in early 2020. The community engagement will initiate in the spring and will incorporate direction from the City's Public Engagement Strategy that is currently underway. The consultation will culminate in a housing forum in the fall, bringing together key stakeholders to

review the data and results of the engagement process. The final housing needs report will be complete by the end of 2020.

SUSTAINABILITY CONSIDERATIONS

The application for a UBCM Housing Needs Reports Program grant supports the objectives of the City's Sustainability Charter 2.0. In particular, this work relates to Sustainability Charter 2.0 theme of Inclusion. Specifically, this project supports the following Desired Outcomes ("DO") and Strategic Direction ("SD"):

- Inclusion DO 12: Everyone in Surrey has a place to call home;
- Inclusion DO 13: Appropriate and affordable housing is available to meet the needs of all households in Surrey; and
- Inclusion SD 11: Ensure development of a variety of housing types to support people at all stages of life.

CONCLUSION

In order to support the development of a Housing Needs Report for Surrey, it is recommended that Council approve the submission of an application to the UBCM *Housing Needs Reports Program* for a grant of \$70,000 to support the development of a housing needs report for Surrey. The City has a legislative requirement to prepare a housing needs report by April 2022. The preparation of this report in 2020 will provide information that will inform housing plans and policies, including the land use planning along the Fraser Highway Skytrain Corridor.



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General Manager, Planning & Development

AM/ar



Kam Grewal
General Manager, Finance

Appendix "I" - Housing Needs Reports - Summary Form

Note: Appendix available upon request