



# **HOUSING ACTION PLAN - SITUATION REPORT**

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Prepared by CitySpaces Consulting





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# EXECUTIVE SUMMARY

## THE SITUATION REPORT

The purpose of this project is to produce a comprehensive Housing Action Plan, which will provide policy direction and a guiding framework by which the District of Maple Ridge can take action towards a future of housing that meets the needs of all members of its community. This Housing Action Plan is being completed to fulfill the District of Maple Ridge's Regional Context Statement requirements under the Regional Growth Strategy and it may provide the basis for future amendments to Maple Ridge's Official Community Plan.

This Situation Report is the first of three documents to be prepared as part of this project. A Consultation Report and Housing Action Plan will be completed as part of the next components of this project to be undertaken in 2014. By presenting information and data on population and housing, this Situation Report provides a community profile and housing overview for Maple Ridge. It presents information and data compiled from a variety of different data sources, using the information that best represents the geographic area that encompasses the District of Maple Ridge.

## POPULATION & HOUSING

- According to the Population Census, Maple Ridge was home to 76,000 people living in 28,000 dwellings in 2011. BC Stats estimates that the population will increase by 17 percent between 2011 and 2021. During this ten year period, the number of children and youth are projected to decline by 2 percent, while the over 65 population is anticipated to increase by 66 percent.
- In 2011, according to Canada Mortgage and Housing Corporation, most seniors in Canada were living independently in private dwellings and, as the population ages, this will continue to have an impact on future housing occupancy demand in all areas of the country.
- Compared to the Greater Vancouver region, Maple Ridge's housing stock is predominantly ground-oriented, although the percentage of apartments among housing starts increased from 5 percent in 2010 to 59 percent in 2012.<sup>1</sup>
- Based on the 2011 National Household Survey conducted by Statistics Canada, households in Maple Ridge are predominantly owner-occupied (81 percent).

## RENTAL MARKET

- In 2012, according to Canada Mortgage and Housing Corporation, there was a 4.6 percent vacancy in the purpose-built rental market in Maple Ridge and Pitt Meadows.<sup>2</sup> Compared to Greater Vancouver, which had a 1.8 percent vacancy rate, the rental market in Maple Ridge and Pitt Meadows was not under as much pressure in 2012. Average rents for all unit types were also much lower — \$827 in Maple Ridge and Pitt Meadows, and \$1,058 in Greater Vancouver.

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<sup>1</sup> The terms Greater Vancouver and Metro Vancouver are used interchangeably throughout this report.

<sup>2</sup> The purpose-built rental market information is available for the combined Maple Ridge and Pitt Meadows area.



- In Maple Ridge, as elsewhere, the average rents for rental units in the secondary market (investor-owned condominiums or other rented units) were estimated to be higher than those in purpose-built rental buildings. The exception is with basement suites, which tended to have the lowest rents overall.<sup>3</sup>
- According to Canada Mortgage and Housing Corporation, seniors housing in Maple Ridge and Pitt Meadows is generally more affordable than the regional average. The average rent for independent/supportive living units is \$2,250, which is significantly lower than the average rents in the Lower Mainland which is \$2,998.<sup>4</sup>

## REAL ESTATE PRICES

- According to the Greater Vancouver Real Estate Board, real estate prices in Maple Ridge are considerably lower than those in the region. In 2012, the benchmark price in Maple Ridge was \$386,000 (all housing types), which is 52 percent lower than the benchmark in Greater Vancouver (\$588,000). Since 2008, house prices have dropped by 6.3 percent overall, while Greater Vancouver's benchmark price increased by 6.2 percent over the same period.
- In 2012, the average price for a single detached house in the resale market in Maple Ridge was \$464,000, \$273,000 for a townhouse, and \$183,000 for an apartment.

## HOUSING AFFORDABILITY

- According to taxfiler-reported income data (presented by Statistics Canada), median incomes in Maple Ridge in 2011 were higher than those in the region as a whole, with couple families earning 20 percent more than their counterpart in Greater Vancouver and single parents and one-person households earning 4 percent more. At the same time, rents and house prices in 2011 and 2012 were generally lower in Maple Ridge than in the region as a whole (as reported by Canada Mortgage and Housing Corporation and the Greater Vancouver Real Estate Board).
- At an estimated 2012 median income of \$91,000, a couple family (with or without children) has the ability to purchase a house valued at \$397,000 with a 10 percent downpayment or rent a home for \$2,300.<sup>5</sup>
- Under the same assumptions, lone parent families earning the median income (\$41,500) could afford a unit priced at \$138,000. At that price point, there would be a limited selection of apartments or mobile homes available. Lone parent families would have \$1,040 available for rent (at 30% of their income), which would likely be adequate for a two-bedroom unit in Maple Ridge.

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<sup>3</sup> Secondary rental market information is based on a scan of rental listings undertaken by CitySpaces Consulting in September and October, 2013.

<sup>4</sup> The Lower Mainland includes all municipalities in the Greater Vancouver and Fraser Valley regional districts, as well as Squamish from the Squamish Lillooet Regional District.

<sup>5</sup> Median income refers to the midpoint of all household incomes, where one half of all households are earning below the median income and the other half are earning more than the median income. The median income figures are based on 2011 taxfiler-reported statistics presented by Statistics Canada and adjusted to 2012 based on BC average annual employment earnings.

- Single persons earning the median income (\$26,700) would have a very limited selection in the Maple Ridge housing market. To enter home ownership, single person households would need a higher downpayment or other financial assistance. In terms of rental opportunities, at 30 percent of their income, single person households would be restricted to renting a place at \$670 unless they were able to spend a greater share of their income on rent or find shared accommodation.

## NON-MARKET HOUSING & HOMELESSNESS

- According to BC Housing, Maple Ridge has approximately 585 units in non-market housing plus 42 funded temporary beds in shelters and safe houses. In addition to this stock of units, there were 511 rent supplements made available to individuals and households living throughout Maple Ridge in 2013.
- In 2011, there were 110 homeless people counted in Maple Ridge and Pitt Meadows as part of the Metro Vancouver Homeless Count. Since 2008, the number of homeless individuals counted in this area increased by 22%, whereas for Metro Vancouver the number of homeless people experienced very little change. Compared to the 2008, there was a small reduction in the adult homeless population counted in Maple Ridge, but this was offset by an increase in the number of homeless youth. The increase in the number of homeless youth may be attributed, in part, to improvements in how homeless youth are counted.

# I INTRODUCTION

## OVERVIEW

A healthy and sustainable city is one in which every resident has access to affordable and appropriate housing. According to the recent 2011 Census data, Maple Ridge has approximately 76,000 people living in 28,000 dwellings. By 2021, according to BC Stats, the District is expected to add another 16,000 people, almost half of whom will be above the age of 65. The District of Maple Ridge commissioned CitySpaces Consulting to prepare a Housing Action Plan (HAP) that would respond to the changing needs of Maple Ridge's current and future residents. The Housing Action Plan will provide policy direction and a guiding framework by which the municipality can take action towards a future of housing that meets the needs of all members of its community.

## PURPOSE OF A HOUSING ACTION PLAN

Metro Vancouver's Regional Growth Strategy requires all municipalities to provide diverse and affordable housing choices. As part of their role, municipalities are required to:

- a) Adopt regional context statements which include policies and strategies that indicate how the municipality will meet the estimated future housing demand between 2011 and 2021; and
- b) Prepare and implement Housing Action Plans.<sup>6</sup>

Housing Action Plans can assist municipalities to achieve their housing goals by:

- a) Assessing local conditions;
- b) Identifying housing policies and priorities; and
- c) Detailing strategic actions and approaches that use the resources and tools available to local government to encourage the development of affordable housing.

The tools that are within a municipality's jurisdiction to implement may include land use and zoning regulations; and advocacy and partnership with other levels of government, non-profit organizations, the private sector, and other agencies. Once endorsed by Council, a Housing Action Plan would provide the District with a strategy document that the District can quickly reference with respect to future policy formation and decision-making.

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<sup>6</sup> Housing demand in Maple Ridge was estimated to be 6,600 units, including 4,300 ownership and 2,300 rental units. Among the estimated rental units, 74 percent would respond to the demand for affordable rental units and 26 percent would be market rentals.

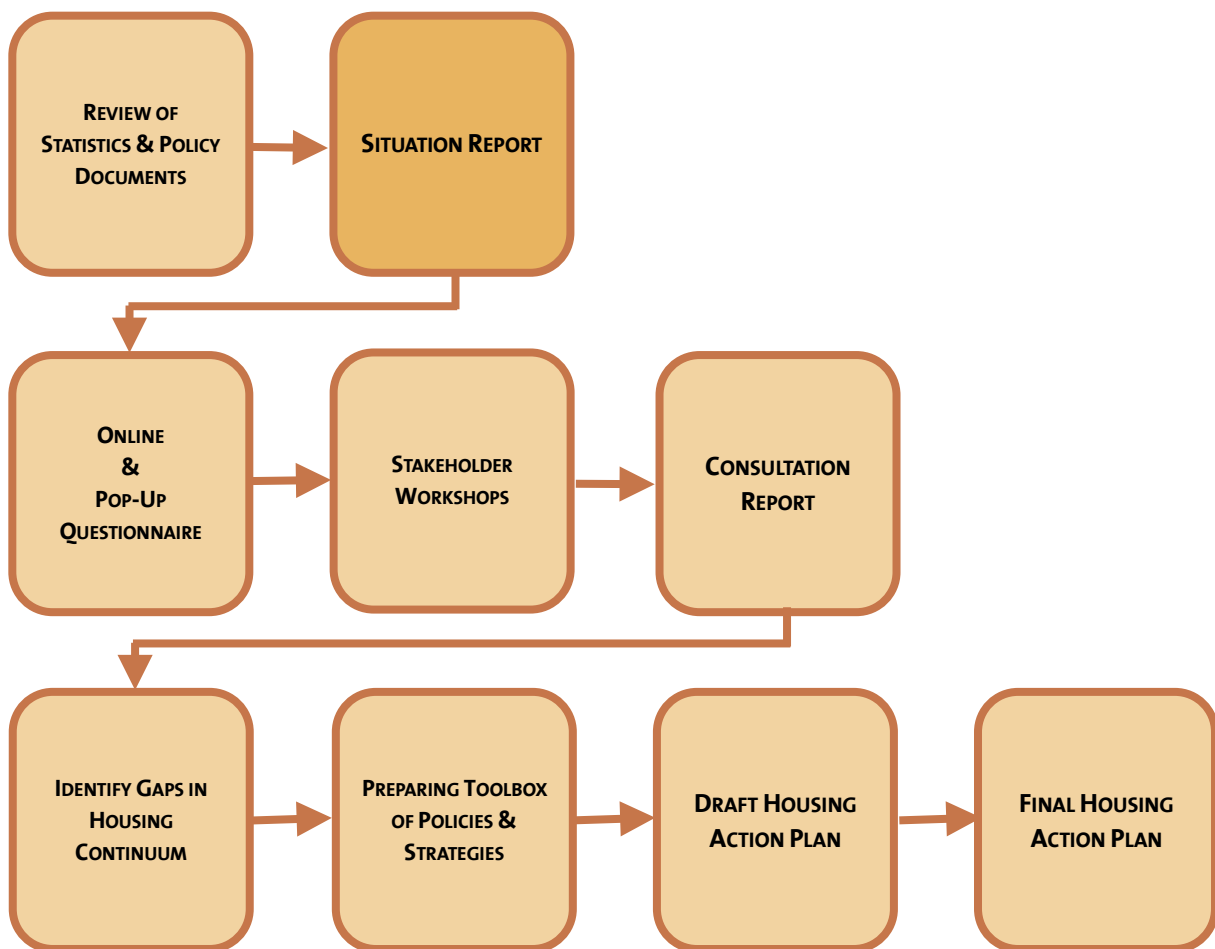


## APPROACH

The purpose of this project is to produce a comprehensive Housing Action Plan, which clearly outlines the District's immediate and longer-term goals for housing. When endorsed, the Housing Action Plan will guide decision-making related to market and non-market housing in the District of Maple Ridge for many years to come. The Housing Action Plan project consists of three major components:

1. **THE SITUATION REPORT (Fall 2013)** — Assessing the housing context in Maple Ridge by identifying and analyzing key housing data and relevant information.
2. **CONSULTATION REPORT (Winter 2014)** — A series of workshops, a community questionnaire, and additional engagement approaches to identify gaps in the housing continuum and identify issues affecting specific population groups, such as seniors, youth or young families.
3. **HOUSING ACTION PLAN REPORT (Spring/Summer 2014)** — In response to the issues and gaps identified in earlier stages, a toolbox of policies and approaches will be recommended and an implementation plan will be prepared that outlines short, medium and longer term actions.

FIGURE 1.1: Outline of Housing Action Plan Project - Components & Reports



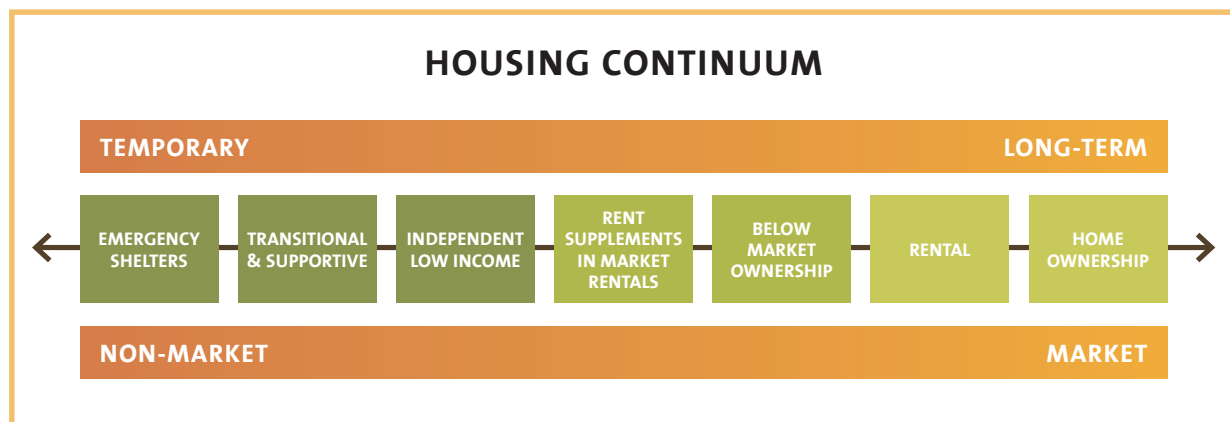
This Situation Report is the first of three reports prepared as part of this project (Figure 1.1). It presents information and data compiled from a variety of different data sources. In addition to information provided directly by the District of Maple Ridge (e.g. registered secondary suites or building permits), additional data from Statistics Canada, Canada Mortgage and Housing Corporation (CMHC), BC Housing, and others are presented. Where possible, the information is presented for the geographic area that encompasses the District of Maple Ridge, but this level of geography is not consistently available. Occasionally, the information is only available for the Ridge-Meadows geography, which includes the City of Pitt Meadows, or for a larger sub area of the Metro Vancouver region. Where it is relevant, Metro Vancouver as a whole is used as a benchmark or comparison.

## HOUSING CONTINUUM

The housing continuum is a visual concept used to describe and categorize different types of housing. On the non-market end of the continuum (the left) are emergency shelters and transitional or supportive housing, which represent a temporary and less stable housing form. These housing forms typically involve various levels of support services and often require the most public funding.

Towards the middle of the continuum is non-market housing for households that do not require support services, both in dedicated buildings or in the private market by way of rent supplements. Below-market ownership bridges between the non-market and market segments and is represented by different options that support low and moderate income households to get into the homeownership market.

Lastly, on the market end of the continuum (the right), are rental and ownership housing available through the private market. Implicitly, the continuum suggests that residents should have the opportunity to move across the housing continuum and find housing that is most appropriate and best suited to their needs and circumstances.



Maple Ridge's Housing Action Plan will provide an overview of the complete continuum of housing in the District, including affordable home ownership, market rental housing for low and moderate income households, and non-market housing for low-income households and for groups that require supportive or special needs housing. The Plan will identify priority issues, make recommendations for municipal actions, and recommend actions for other groups and agencies.

The District of Maple Ridge has already made great strides towards understanding the housing needs of the community and responding to urgent housing challenges. The District has been exploring tools to increase affordable rental housing, and has been actively involved in community initiatives that explore issues of homelessness, housing affordability, and housing suitability. The HAP will build on the housing work that has already been completed by the District, focusing on identifying housing issues along the entire housing continuum.

## II COMMUNITY PROFILE

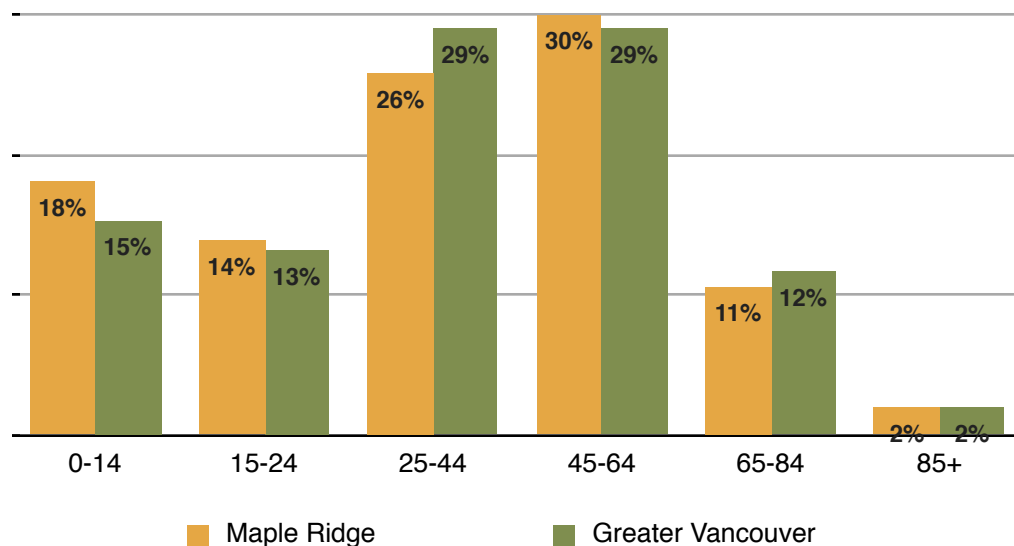
The Community Profile section includes an overview of key statistics and demographic information including population change, household income, and housing supply. This will set the stage for key housing information, providing some context and overview of the situation in Maple Ridge.

### POPULATION CHANGE

According to Statistics Canada, there were 76,052 people in Maple Ridge in 2011, an increase of 20 percent since 2001. Between 2001 and 2011, the population grew by almost 2 percent a year, at a faster rate than the Greater Vancouver region, which grew by 16 percent overall at a rate of 1.5 percent per year during this period.

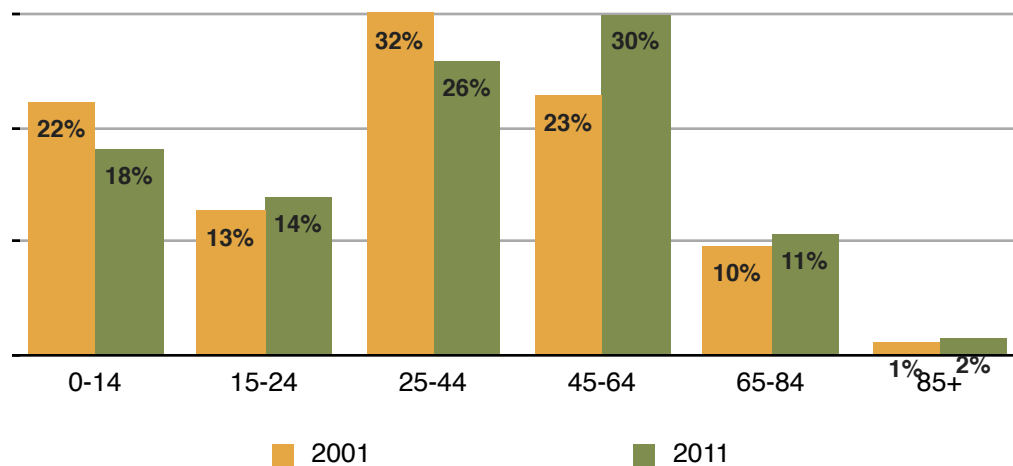
Compared to Greater Vancouver, Maple Ridge has a relatively younger population. In 2011, there was a greater share of the population under 14 years of age and slightly greater share of 15 to 24 year olds and 45 to 64 year olds. The most typical person in Maple Ridge in 2011 was 40 years old (median age) compared to ten years previous when the most common age was 37 years.

**FIGURE 2.1: Population by Age, 2011 (Statistics Canada)**



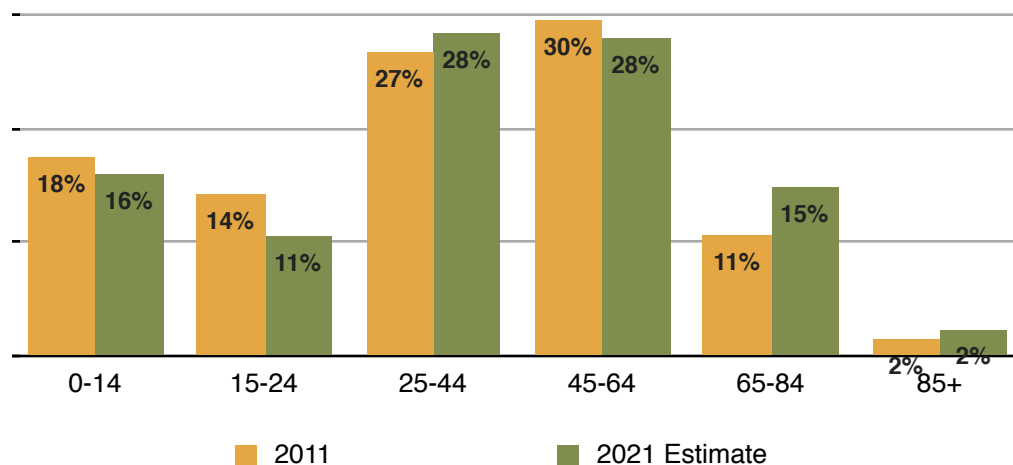
In the ten year period between 2001 and 2011, Maple Ridge saw a decline in the share of the population that is in the 45 to 64 age group (from 32% to 26%) and among children under 14 years (from 22% to 18%). The declines in these two groups indicate a drop in the share of the population made up of families with young children. This is supported by recent declines in school enrollment figures (9% decline in ten years). By contrast, the Baby Boomer cohort (45 to 64 years olds) increased proportionally from 23 percent to 30 percent, while senior age groups increased as well.

**FIGURE 2.2: Population Change by Age, 2001-2011 (Statistics Canada)**



BC Stats prepares annual population projections for local health area (LHA) regions including the Maple Ridge LHA.<sup>7</sup> According to BC Stats' 2013 projections, the population in the Maple Ridge LHA is expected to add 16,000 people and increase by 17 percent (1.6% per year) between 2011 and 2021 — at a slightly faster rate than it had in the previous ten years. It is also expected to grow at a slightly faster pace than the region as a whole (16% and 1.5% per year). During this time period, the population is expected to age considerably, which will have important implications for future housing demand.

**FIGURE 2.3: Population Estimates by Age, 2011-2021 (BC Stats)**



Between 2011 and 2021, not only is the population under 25 expected to make up a smaller share of the population (27% in 2021 compared to 32% in 2011), the number of children and youth under 25 are projected to decline by 2 percent, a loss of approximately 700 children and youth over this time period. In contrast, the over 65 groups will increase from 12 percent in 2011 to 17 percent of the population by 2021, adding approximately 7,600 people. By 2021, it is estimated that there will be more than 19,000 people in Maple Ridge over the age of 65.

<sup>7</sup> Local Health Areas (LHAs) are geographic regions used for analytical purposes. They have no administrative function. Instead, they aggregate up to Health Service Delivery Areas and Health Authorities. The Maple Ridge local health area corresponds to the municipal boundaries of both the District of Maple Ridge and the City of Pitt Meadows. It is within the Fraser Health Authority.

## HOUSEHOLDS & INCOMES

The majority of households in Maple Ridge consist of families (67.5%), including couple families with or without children (57.5%) and lone parent families (10%). The remaining one third of households in the Districts consists of single person households (33%), compared to 38 percent in Greater Vancouver as a whole.<sup>8</sup>

**TABLE 2.1: Median Income by Household Types**

Household Type	Number	Median Income	
		2011	2012 Estimate
Couple Families	18,200	\$89,530	\$91,137
Lone Parent Families	3,070	\$40,720	\$41,534
One Person Households	10,380	\$26,150	\$26,673

**Source:** Statistics Canada. 2011. Annual Estimates for Census Families and Individuals. Based on taxfiler-reported figures. 2012 estimates based on adjustments reflecting BC average weekly wage rates (BC Stats).

Household income, when compared to house prices, is often used to determine what a typical household can afford to rent or purchase in a community. In Maple Ridge, the median income shows considerable variation in terms of potential housing choice among households. In 2012, the median income of couple families was approximately \$91,100, which would offer considerably more choice in the housing market compared to single parents earning the median income (\$41,500) or single persons (\$26,700).<sup>9</sup> Median incomes in Maple Ridge are generally higher than those in the region as a whole, with couple families earning 20 percent more than their counterpart in Greater Vancouver and lone parents and one-person households earning 4 percent more.

## CORE HOUSING NEED

In 2012, the BC Non-Profit Housing Association published a report that provided 10 and 25 year projections for rental housing demand and core housing need in Greater Vancouver. The study estimated that 16 percent of all households in Greater Vancouver were in core housing need in 2011.<sup>10</sup> Renter households had a greater likelihood of being in core housing need than owner households — 28 percent of renter households were estimated to be in core housing need compared to 9 percent of owner households.

<sup>8</sup> Couple families refer to couples living together (whether married or common-law) at the same address and any children living at the same address.

<sup>9</sup> The median household income represents the midpoint of all household incomes. In other words, half of all households are earning less than the median household income, while the other half are earning more.

<sup>10</sup> 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 local housing that is acceptable.



Based on a scenario where the tenure split (owners to renters) does not change, the study projected that the number of households in core housing need would increase by 22 percent between 2011 and 2021, adding a total of 33,504 households in core housing need in the Greater Vancouver region. It is anticipated that the increase in renter households in core housing need will be highest among seniors because this age group had the highest incidence of core housing need and the number of seniors is expected to increase into the future.

## HOUSING SUPPLY

### DWELLING TYPES

Compared to the region, Maple Ridge's housing stock is predominantly ground oriented with 84 percent of all units in this form. This includes single detached homes as well other multi-unit housing such as duplexes and townhouses. The remaining stock consists of apartments (16%), largely in low-rise apartment buildings of four storeys or less. While Greater Vancouver's houses are predominantly ground oriented as well, there is a greater proportion of units in apartment structures (40%).

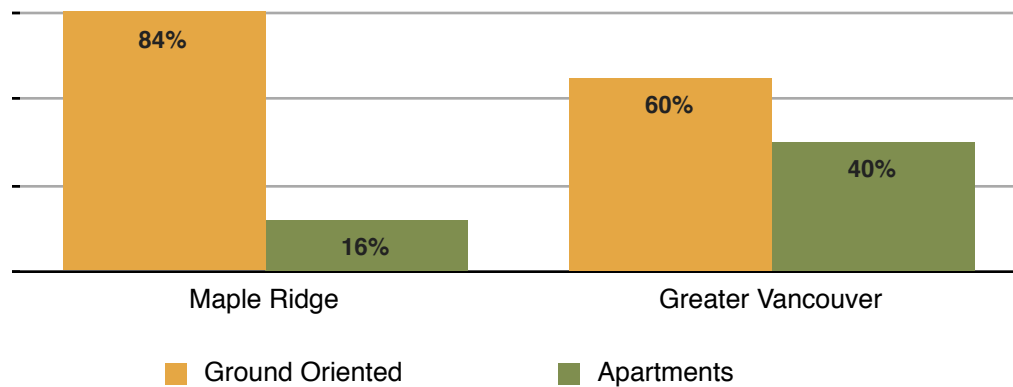
**TABLE 2.2: Structure Type**

Dwelling Type	Number	%
Single Detached	16,650	59%
Other Ground-Oriented	6,900	25%
Apartments <4 Storeys	3,635	13%
Apartments 4 Storeys +	860	3%
Total	28,045	100%

**Source:** Statistics Canada. 2011, Census Profile.

When comparing to 2001, Maple Ridge's housing appears to have not changed considerably. The distribution of units remained 84 percent ground oriented and 16 percent in apartments. There is visual evidence that the ground oriented housing stock is changing, with an increasing share of new units in the form of townhouses and other multi-unit housing. It is not possible, however, to compare the dwelling types data from the Census in 2011 to that of previous census years due to how enumerators are categorizing the units. In particular, efforts by Census enumerators to account for the presence of multiple units in houses, such as basement suites, has affected the count.

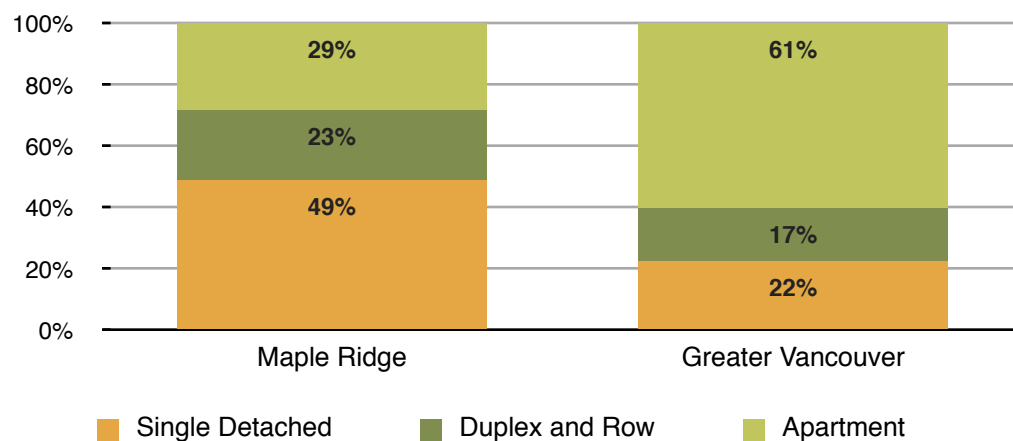
**FIGURE 2.4: Dwelling Type 2011-2021 (BC Stats)**



## HOUSING STARTS

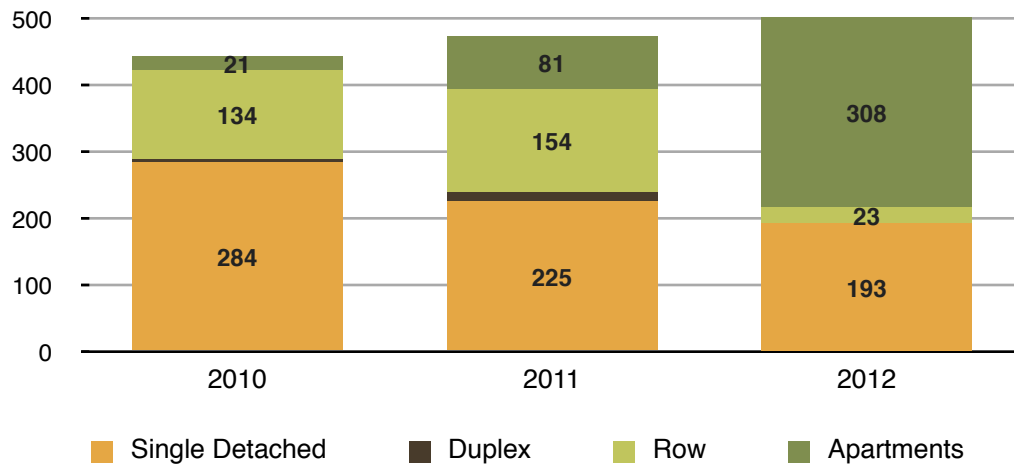
Unlike Greater Vancouver where new construction was dominated by apartments (61%) between 2010 and 2012, Maple Ridge's housing starts during this period continued to see a large proportion of single detached units come on stream (49%).

**FIGURE 2.5: Housing Starts, Maple Ridge and GVRD, 2010-2012 (CMHC)**



Overall, Maple Ridge had an average number of 480 new starts between 2010 and 2012, with small incremental increases in the number of starts each year. In the past ten years, the share of new single detached housing dropped considerably from 90 percent of all new construction in Maple Ridge in 2002 to 37 percent in 2012. Construction of semi-detached or duplex housing remained a very small portion of housing starts, while row housing fluctuated marginally up and down over these years. There were no apartment starts in 2002 or 2003 compared to 49 percent of new construction in the 2010 to 2012 period.

**FIGURE 2.6: Housing Starts, Maple Ridge, 2010-2012 (CMHC)**



Housing starts for Maple Ridge in 2012 indicate an increase in the construction of apartment units, with 308 apartment units anticipated to be coming on stream. However, given the number of apartment starts in 2010 and 2011 (21 and 81 respectively), this is not yet evidence of a consistent shift in the pattern of new development, with the greatest share of construction continuing to be in ground-oriented housing forms in both those years.

The majority of new starts in Maple Ridge consisted of freehold (48%) and condominium (48%) units, although a small proportion were intended to be rental housing (4%). By comparison, new construction in Greater Vancouver saw the largest share of the units in condominiums (59%) and freehold (33%), but also eight percent of new units were purpose-built as rentals (8%).

## NEIGHBOURHOODS

While the predominant housing form in Maple Ridge has been, and remains, ground-oriented, current trends in new homes and neighbourhood development have seen an increase in more compact forms (townhomes, small lot single-detached, and semi-detached or duplex housing). For example:

### ALBION AREA



*The prevalent housing form in Albion is single family detached housing with lot sizes between 2,300 and 4,000 square feet.*

### EAST OF ALBION AREA



*Large lot/rural residential and estate suburban forms.*

### HAMMOND



*Mature neighbourhood made up mainly of single family homes on small to mid-sized lots, including many heritage homes.*

## COTTONWOOD VILLAGE



*Medium density, strata-titled townhome development.*

## SILVER VALLEY



*A mix of single family, semi-detached homes, and townhomes, set in a clustered neighbourhood layout.*

## TOWN CENTRE / HANEY



*The Town Centre / Haney neighbourhood is home to a number of medium to higher density apartment buildings.*



Apartments in Maple Ridge are located for the most part in the Town Centre and adjacent areas. The Town Centre Area Plan and associated incentives have sought to increase development and densities in this area, and have in recent years helped to increase the number of new apartment buildings being built in this area. Since the program was launched in January 2011, 495 residential units were constructed and an additional 366 units are currently in the project pipeline.



# III MARKET HOUSING

## HOUSING TENURE

The 2011 tenure data is based on the National Household Survey, a voluntary survey. This information had previously been collected as part of the mandatory long form survey of the census. As a result, the two data sets cannot be directly compared without some caution. In 2011, households in Maple Ridge were largely owner-occupied (81%), which is markedly higher than the share of owner-occupied households in the region as a whole. Assuming that there are no data-related inconsistencies, this would reflect little or no change in the percentage of households that are renting versus owning.

**TABLE 3.1: Housing Tenure, 2011**

Household Type	Maple Ridge		Greater Vancouver
	#	%	%
Owner Households	22,590	81%	65.5%
Renter Households	5,450	19%	34.5%
Source: Statistics Canada. 2011. National Household Survey.			

According to the National Household Survey, 71 percent of owner households in Maple Ridge were carrying a mortgage on their home in 2011, while 29 percent had no mortgage debt. A larger share of owner households in Greater Vancouver (41%) were free of mortgage debt.

## RENTAL HOUSING

### PURPOSE-BUILT RENTAL BUILDINGS

According to CMHC, there were 1,523 purpose-built rental units in Maple Ridge in 2012, mostly in one and two bedroom units (91%).<sup>11</sup> This reflects a loss of 21 units since 2010 (a 1.4% decline). In contrast, there were 559 units added to the purpose-built stock in Greater Vancouver in that three year period (0.5% increase). The vacancy rate for purpose-built rental units in Maple Ridge increased slightly between 2010 and 2012, on average.

The total vacancy rate for Maple Ridge/Pitt Meadows in 2010 was 3.2 percent, while in 2012 this rate was 4.6 percent. While the increases in vacancy rates show that there is less pressure on the rental market, the two and three bedroom units both had vacancies of less than 4 percent. The region as a whole had a total vacancy rate of 1.8 percent — where the two and three bedroom units had vacancy rates over 2 percent and the studios and one-bedrooms under 2 percent.

<sup>11</sup> Purpose-built rentals include apartment and townhouse complexes with three or more rented units.



**TABLE 3.2: Purpose-Built Rental Units, 2012**

Apartments & Townhouses	Maple Ridge / Pitt Meadows		Greater Vancouver
	#	Vacancy Rate	%
Studios	15	**	1.1%
1 Bedrooms	840	5.8%	1.7%
2 Bedrooms	539	3.4%	2.4%
3 Bedrooms+	129	3.1%	2.5%
Total	1,523	4.6%	1.8%

Source: CMHC Market Rental Reports

In 2012, the average rent in Maple Ridge/Pitt Meadows for units in purpose-built rental buildings was \$827. Average rents ranged from as low as \$671 for a studio unit to as high as \$1,224 for larger units of three bedrooms or more. Compared to Greater Vancouver, rents are considerably lower in Maple Ridge and Pitt Meadows, between \$195 less for a studio unit and \$345 less for a two-bedroom. Since 2010, rents increased by an average of 3.4 percent per year (6.8% overall) in Maple Ridge and Pitt Meadows.

**TABLE 3.3: Average Rents, Purpose-Built Rental Units, 2012**

Apartments & Townhouses	Maple Ridge / Pitt Meadows	Greater Vancouver
Studios	\$671	\$866
1 Bedrooms	\$709	\$982
2 Bedrooms	\$922	\$1,267
3 Bedrooms+	\$1,224	\$1,471
Total	\$827	\$1,058

Source: CMHC Market Rental Reports

## SECONDARY RENTAL MARKET

In Maple Ridge, as elsewhere, the average rents for rental units in the secondary market tend to be higher than for purpose-built rental units, which are typically found in older buildings. In addition to the survey of purpose-built rentals, Canada Mortgage and Housing Corporation undertakes a survey of investor-owned condominiums and of other secondary rented units, such as secondary suites, townhouses, duplexes, and houses in the private rental market. The sample sizes of these surveys do not allow for them to include sub-regional level data and the data is only available on a region-wide basis.

Rented condominium units in Greater Vancouver have had consistently low vacancy rates — 1.0 percent in 2012, which is an increase from the 2.2 percent vacancy in 2010. Throughout the region, 26 percent of all condominium units were rented.

Average rent for an investor-owned condominium was \$1,499 (\$1,299 for a one bedroom and \$1,662 for a two bedroom), which is 100% more than average rents in the purpose-built stock. By contrast, average rents in the investor-owned rental market, not including condominiums (i.e. houses and basement suites), more closely approximate rents in the purpose-built stock. In fact, one and two bedroom suites in houses tend to rent for less than one and two bedrooms in the purpose-built stock.

**TABLE 3.4: Average Rents, Secondary Market, Greater Vancouver, 2012**

Unit Type	1 Bedrooms	2 Bedrooms	3 Bedrooms	Total
Condo Units	\$1,299	\$1,662	**	\$1,499
Single Detached	\$934	\$1,321	\$1,820	\$1,743
Semi-detached, Row, Duplex	**	\$1,138	\$1,337	\$1,150
Other and Accessory Suites	\$764	\$924	\$1,429	\$963
Source: CMHC Market Rental Reports				

To supplement the data sources above, a scan of rental listings in various rental consumer sources (e.g., Classified ads, Craigslist, etc.) was undertaken in September and October 2013. It presents a brief snapshot of the cost of renting in Maple Ridge and provides an indication of what types of units that were available. There were a total of 116 separate listings counted during a two week period. Based on this rental snapshot, it can be estimated that the average rent for secondary market units in Maple Ridge was \$1,257.

**TABLE 3.5: Secondary Market Listings by Number of Bedrooms, Maple Ridge, Fall 2013**

Rents	1 Bdrms	2 Bdrms	3 Bdrms	4+ Bdrms	Total
Average	\$834	\$1,083	\$1,655	\$1,883	\$1,257
Median	\$800	\$1,025	\$1,663	\$1,800	\$1,199
Number of Units	34	36	28	17	115
Source: Listings from Craigslist, Kijiji, Maple Ridge News, and Maple Ridge Times, September/October 2013					

The available rental units were listed for as low as \$818 on average for a one bedroom unit to as high as \$1,883 for units of 4 or more bedrooms. Rents for one and two bedroom units were listed for approximately 17 percent more than a purpose-built rental. Units of three or more bedrooms were listed for considerably more than those in the purpose-built stock, but those in the secondary market likely

reflect larger houses and townhouses, which could not be reasonably compared to purpose-built units. There were only two studio units available during the snapshot and these were excluded from the summary in Table 3.4 due to the small number.

**TABLE 3.6: Secondary Market Listings by Unit Type, Fall 2013**

Rents	Apartments	Suite in House	Townhouse	House
Average	\$984	\$865	\$1,407	\$1,776
Median	\$900	\$825	\$1,345	\$1,790
Number of Units	38	28	14	37

**Source:** Listings from Craigslist, Kijiji, Maple Ridge News, and Maple Ridge Times, September/October 2013

When categorized by the type of unit, it can be noted that suites in houses in Maple Ridge appear to rent for less than apartment units at an average of \$865 per month. Just over half of the listings were in apartments and suites in houses, while the remaining units were in townhouses and houses.

## SENIORS' RESIDENCES

CMHC distinguishes three broad types of seniors' collective housing: independent living units, assisted units, and heavy care. In its 2013 Seniors Housing Report for British Columbia, CMHC reports that, while collective dwellings tend to be better equipped to provide the types of care needed by seniors as they age, most seniors in Canada prefer to live in private dwellings rather than in any type of group setting.

- **INDEPENDENT & SUPPORTIVE LIVING** - Independent and supportive living units are for seniors who can live independently, but need or want assistance in day to day activities. In 2013, the average rent for independent and supportive living units in Maple Ridge and Pitt Meadows is \$2,250, which is notably lower than the Lower Mainland average at \$2,998. In 2011, average rent for these units in Maple Ridge and Pitt Meadows was \$2,461, which is 33% higher than the average rent in 2013. Correspondingly, vacancy rates for these units have also fallen over this period. In 2011, the vacancy rate was almost 30 percent, while in 2013 the rate was 19.5 percent.
- **ASSISTED LIVING** - Assisted living services, include housing, hospitality services and one or two personal assistance services, such as assistance with daily living activities or medication services. In the Fraser North area, which includes Maple Ridge, there are a total of 587 assisted living units, 47 percent provided by non-profit operators and 53 percent offered by for-profit

### WHERE ARE SENIORS LIVING?

- In Canada, 97% of seniors between 65 and 84, and 70% of seniors over 85, live independently in private dwellings.
- For those living in seniors housing (collective dwellings), one third live independently in seniors-specific housing with little or no health care or support, and two thirds are in housing with heavy, long-term care and support.

providers.<sup>12</sup> In the Lower Mainland as a whole, 55 percent of assisted living units are provided by non-profits, while 45 percent are part of for-profit enterprises.<sup>13</sup>

- **HEAVY CARE UNITS** - In heavy care units, residents pay a premium to receive high-level care (1.5 hours or more of care per day) with health, mobility, or other issues that impede an individual's ability to live independently. As of 2013, the Fraser North area had 613 heavy care units, with a vacancy rate of 0.8 percent. This vacancy rate includes both market and non-market units.

## PRICE OF NEW HOUSING

According to sales listing data presented by the Greater Vancouver Real Estate Board, the benchmark housing price (this includes all housing types) in Maple Ridge for 2013 was \$385,800. This represents a 1.1 percent increase from 2012. However, over the previous five years, the benchmark price fell by 6.3 percent. By comparison, the benchmark price in Greater Vancouver as a whole increased by over 6.2 percent in five years. Prices for resale units in Maple Ridge are considerably lower than the regional benchmarks — 52 percent or \$200,000 less than the region.

**TABLE 3.7: Benchmark Sale Prices, 2012**

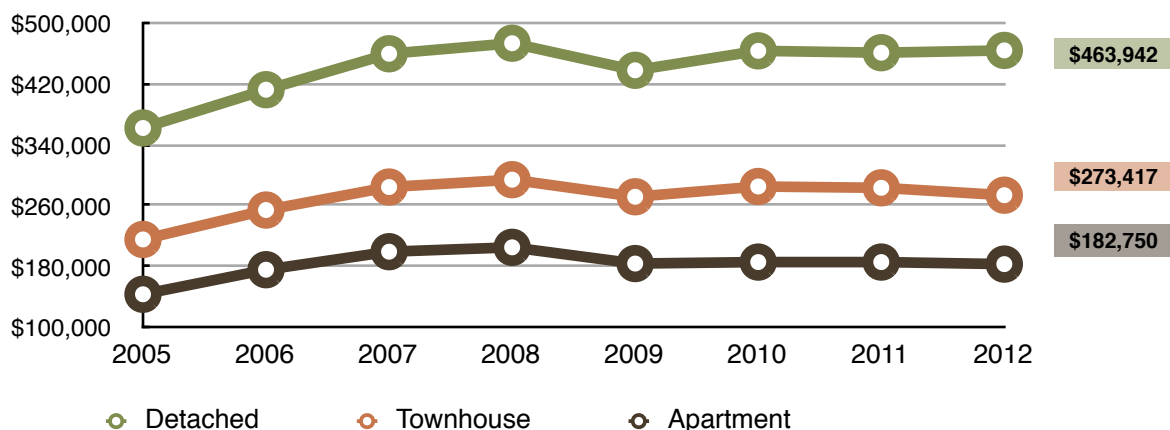
Household Type	Maple Ridge			
	\$	1 Year Change	3 Year Change	5 Year Change
Maple Ridge	\$385,800	1.1%	-2.6%	-6.3%
Greater Vancouver	\$588,100	-2.8%	4.7%	6.2%
<b>Source:</b> Greater Vancouver Real Estate Board. Note: The benchmark prices do not include pre-sales for units under construction				

<sup>12</sup> The Fraser North Area also includes Pitt Meadows, Burnaby, New Westminster, and the TriCities.

<sup>13</sup> CMHC does not report on vacancy rates for seniors' assisted living units.

Prices for all housing types — detached, townhouse, and apartment — increased each year from 2005 to 2008, after which prices dipped down to pre-2007 levels in 2009. The following year, there was a small price recovery that has since led to a plateau of prices that has lasted until today. In 2013, the average price of a single detached house on the resale market was \$464,000, \$273,000 for a townhouse, and \$183,000 for an apartment.

**Figure 3.1: Average Resale Prices, 2005-2013 (GVREB)**



## HOUSING AFFORDABILITY

Given the median income for various household types, it is possible to estimate how much various households have available for either housing purchase or rental. At a median income estimated at \$91,000, a couple family (with or without children) will typically have the greatest choice in the housing market, depending on their debts and assets. At current rates, a couple family earning the median income would be able to purchase a house valued at \$397,000 with a 10 percent downpayment. In Maple Ridge, this income would be just short of what is needed to buy the average-priced single detached house at \$464,000. However, single detached houses at less than average prices could be attainable. Also, households that have more than ten percent downpayment would be able to purchase a single detached house. It would be especially achievable for a couple household earning the median income to buy an average priced townhouse (at \$273,000) and build up equity in their home for a few years before moving up the market over time.

Single parent families earning the median income (\$41,534), have less than half the income of couple family households and therefore can afford a unit that is priced at no more than \$138,000. At ten percent downpayment, there are only a few apartment units or mobile homes that would be available for purchase at this price. Single persons have the least choice in the housing market, with the ability of an individual earning the median income of \$26,673 to purchase a place valued at no more than \$64,000. Other than a mobile home, there would be no opportunity at that median income level for a single person to get into the ownership market in Maple Ridge, without a higher downpayment or other financial assistance.

**TABLE 3.8: Purchase Price Estimates, 2012**

Household Type	Couple Family Household	Single Parent Household	Single Person Household
Median Income 2012	\$91,137	\$41,534	\$26,673
Maximum Mortgage	\$357,571	\$124,294	\$57,580
Total Purchase Price - 10% Downpayment	\$397,302	\$138,104	\$63,977

Source: Statistics Canada, ING Direct

In terms of rental affordability, couple family households earning the median income would have the most income available for rent. At 30% of gross (before-tax) income, a couple family could rent a home for \$2,300. Given average rents, a couple household earning the median income would have considerable choice in the rental market in Maple Ridge.

A single parent earning the median income would afford to rent a unit for \$1,040 at 30% of their total income. Many households choose to spend more than 30% of their income on housing, making a wider range of housing options available to them. Single parent households would have up to \$1,730 available for rent if they were to spend up to 50% of their monthly income on housing.

Single persons earning the median income could afford to rent a unit at \$670 (at 30% of their income) and \$1,100 (at 50%). With the least choice in the rental market, individuals renting alone would be looking at the lowest end of the rental spectrum, such as a studio or one bedroom unit in a purpose-built rental complex. Considering shared accommodations or spending more than 30% of their income would increase the options available to single persons.

At the median income, single parents would likely find a two bedroom apartment or townhouse to be a reasonable option. A greater share of their income would be required if they wanted a bigger unit.

**TABLE 3.9: Income Available for Rent, 2012**

Household Type	Couple Family Household	Single Parent Household	Single Person Household
At 30% of Median Income	\$2,278	\$1,038	\$667
At 50% of Median Income	\$3,797	\$1,731	\$1,111

Source: Statistics Canada, ING Direct



# IV NON-MARKET HOUSING & HOMELESSNESS

## NON-MARKET HOUSING

Non-market housing refers to any housing that is not provided by the market. It includes social housing, supportive housing, or any other form of housing where a public subsidy is provided. Non-market housing can include temporary accommodation such as shelters and safe houses; low-income rental housing with or without supports for residents; and it can also include below-market ownership housing.

## NON-MARKET HOUSING UNITS

According to BC Housing, Maple Ridge has approximately 585 units in non-market housing plus 47 funded temporary beds in shelters and safe houses. In addition to this stock of units, there were 511 rent subsidies made available to individuals and households living in scattered sites in Maple Ridge in 2013.

**TABLE 4.1: Non-Market Housing Inventory, 2013**

Type		# Beds	# Beds/ Units	# Rent Subsidies
TEMPORARY - BEDS	Emergency Shelters	25		
	Transition House for Women	12		
	Safe House/Beds for Youth	10		
TRANSITIONAL & SUPPORTIVE	Special Needs		80	
	Seniors Supportive Housing		46	
	Homeless/At-Risk		88	
INDEPENDENT	Low Income Seniors		182	
	Low Income Families		189	
RENT SUPPLEMENTS	Homeless Rent Supplements			35
	Special Need Rent Supplement			1
	Shelter Aid for Elderly Seniors (SAFER)			294
	Rental Assistance Program for Families			181
<b>Total Beds, Units &amp; Subsidies</b>		<b>47</b>	<b>585</b>	<b>511</b>

**Source:** Adapted from inventory provided by BC Housing, Corporate Planning & Reporting (March 2013)

## TEMPORARY HOUSING

In Maple Ridge, there are a total of 47 beds, plus additional seasonal mats, available in shelters, transition houses or safe houses to assist people who are homeless to get indoors, potentially stabilize from a crisis situation, and act as a gateway to longer term housing and supports.

- **Emergency Shelters** – The Salvation Army Caring Place provides 25 beds for adults (14 for men, 10 for women, and 1 flex bed). These spaces, especially those for men, are always at or near capacity. The Caring Place also provides 15 cold/wet weather beds that are available from November to March in response to extreme weather.
- **Women and Children Fleeing Abuse** – The Cythera Transition House has 12 beds for women and their children who leave their homes due to abuse. The length of stay is up to 30 days. Cythera also operates two units of second stage housing for women and children leaving an abusive relationship; the length of stay is up to one year.
- **Youth** – Alouette Home Start Society operates the Iron Horse Youth Safe House which provides shelter, meals and laundry for youth 13 to 18 who are dealing with issues of homelessness and/or abuse. Alouette Homestart Society also operates the Route 29 program, which provides up to five temporary beds for youth between 17 and 24 who are at risk of homelessness.

## TRANSITIONAL & SUPPORTIVE HOUSING

Transitional housing is often designed as housing that can assist clients to access the resources and supports that are needed to be able to successfully move on to long-term housing. They typically have a time limit attached to them, although housing providers vary considerably in their enforcement of these limits. Supportive housing refers to housing with access to support services for individuals and families with a wide range of needs or challenges. The types and level of support services vary considerably.

- **Special Needs Housing** – The CMHA Simon Fraser Branch operates two transitional houses in Maple Ridge (12 units in total) for individuals with mental health issues who want to live more independently. The typical stay is two years. The MPA Society operates three supportive housing buildings for people with mental health issues in Maple Ridge (34 units in total).
- **At-Risk of Homelessness** – The Alouette Home Start Society operates the Alouette Heights Supportive Housing, a 45 unit complex of self contained studio apartments, with onsite support staff. The target group is low income singles at risk of homelessness.
- **Seniors** – For low-income seniors in Maple Ridge who cannot live independently, there are 46 units of seniors supportive housing at the Royal Crescent Gardens, a facility operated through Fraser Health.



*Alouette Heights Supportive Housing*

In addition to the above, there are also several group homes and scattered units throughout Maple Ridge that accommodate individuals with special needs, such as mental health issues or other disabilities.

## PERMANENT SOCIAL HOUSING

In 2013, there were 371 units of permanent social housing in Maple Ridge for low-income families (189 units) and low-income seniors (192 units) who live independently. This would include units operated by non-profit housing providers, co-operative housing providers, or managed directly by BC Housing.

## RENT SUPPLEMENT PROGRAMS

BC Housing manages a number of rent supplement programs.

- **Homeless Rent Supplements** – Since 2008, BC Housing has offered a homeless rent supplement in conjunction with the Homeless Outreach Program for people who are homeless to access housing, income assistance, and community-based support services. In 2013, 35 homeless individuals in Maple Ridge received this supplement, but the number varies from month to month depending on client needs.
- **SAFER for Seniors** – The Shelter Aid for Elderly Residents (SAFER) program provides rent subsidies to people who are over 60 years old and paying more than 30% of their gross monthly income for housing. The rent subsidy is used towards rental housing secured on the private market. As of March 2013, 294 low-income seniors in Maple Ridge were receiving rent assistance through this program.
- **RAP for Families** – Under the Rental Assistance Program (RAP), working families that earn less than \$35,000 a year receive direct cash assistance to supplement their income and assist with the cost of renting in the private market. In Maple Ridge, 181 households were receiving RAP subsidies.

## HOMELESSNESS & AT-RISK POPULATIONS

Since 2002, Metro Vancouver's Regional Steering Committee on Homelessness has conducted a homeless count every three years. The count is a 24-hour snapshot intended to determine the minimum number of people who are homeless in the region on a given day/night, usually in the middle of March. While the approach for undertaking the homeless count aims to identify individuals who are staying in shelters, transition houses, and youth safe houses, and those who are visibly homeless on the street or accessing homelessness services, it is not designed to capture the hidden homeless or those who tend to stay temporarily with friends and family and avoid services.

According to the 2011 count, there were 110 homeless individuals in Maple Ridge/Pitt Meadows. Among them, 100 were surveyed. Through this survey, it was found that 47 were sheltered in an emergency shelter, safe house, or transition house (43%). The remaining 63 were counted as being unsheltered, sleeping rough in the streets, parks and green spaces of the community (57%). Among those surveyed, men outnumbered women by a seven to one ratio. However, homeless women are often reported to be less visible, relying on couch surfing and other means to stay off the streets and are often not counted.

**TABLE 4.2: Homeless Population, 2002-2011**

Area/Region	2002	2005	2008	2011	Change 2008-2011	Change 2002-2011
Maple Ridge/Pitt Meadows	66	44	90	110	22.2%	66.7%
Metro Vancouver	1,121	2,174	2,660	2,650	-0.4%	136.4%
<b>Source:</b> Greater Vancouver Regional Steering Committee on Homelessness, 2012						

Overall, there was a 67 percent increase in the number of homeless people in Maple Ridge between 2002 and 2011. Compared to the 2008 count, there was a small reduction in the adult homeless population counted in Maple Ridge, but this was offset by an increase in the number of homeless youth counted. The increase in the youth count may be attributed, in part, to the implementation of a better technique in counting and surveying homeless youth. The next count is scheduled for the Spring of 2014.

# V CONTEXT: LEGISLATION & POLICY

## FEDERAL ROLE

The federal government plays a much smaller role in housing than it has played in different periods of Canadian history. Past initiatives of the 1970s and 1980s included funding programs for social housing and incentives that led to the construction of purpose-built rental buildings, which had significant and large scale impacts on new construction of both rental and lower income housing. Today, senior government continues to contribute to local housing, but to a lesser capacity than earlier decades. Of note here are the affordable housing funding programs and the role of Canada Mortgage and Housing Corporation (CMHC) in providing guidelines and criteria to protect homeowners and financial lending institutions.

- Canada Mortgage and Housing Corporation provides insurance for residential mortgage loans to Canadian buyers and sets the lending rules for government-backed loans. Recent changes have re-established the lending criteria for CMHC-backed mortgage insurance to what it was in 2006, when CMHC and other lending institutions had been insuring mortgages with no down payments and 40 year amortization periods. Current criteria are:
  - Maximum amortization period of 25 years for new mortgages.
  - Maximum amount Canadians can borrow set at 80 percent of the value of their homes.
- Funding Programs
  - The criteria and guidelines for CMHC's Affordable Housing Initiative funding program has changed every three or four years, but has typically been delivered in partnership with BC Housing.
  - CMHC's Investment in Affordable Housing 2011-2014 Framework Agreement targets affordable housing through bilateral federal-provincial agreements. Initiatives can include new construction, renovation, homeownership assistance, rent supplements, shelter allowances, as well as other types of projects.
  - Employment and Social Development Canada's Homelessness Partnering Strategy delivers funding to qualifying organizations for projects to help prevent and reduce homelessness. These include funding streams that are regionally or nationally-delivered. As a designated community, Metro Vancouver has to prepare a comprehensive community plan and eligible projects need to contribute to meeting the goals of this plan.
  - In Metro Vancouver, projects that target off-reserve Aboriginal homeless people may also be eligible for funding under the Aboriginal homelessness stream.

## PROVINCIAL ROLE

### FUNDING

The provincial government is involved in bilateral federal-provincial funding programs such as the Investment in Affordable Housing 2011-2014 Framework. In British Columbia, the Agreement for Investment in Affordable Housing has contributed to programs that increase the supply of affordable housing such as the Affordable Rental Housing Initiative, the Aboriginal Housing Initiative, and others.

These programs are administered by BC Housing alongside a number of provincial programs that fall under the *Housing Matters BC* strategic plan. Examples of key BC Housing programs include:

- Rent supplement programs, including the Shelter Aid for Elderly Renters (SAFER) for seniors, Rental Assistance Program for families, and other rent supplements that are available to homeless outreach teams.
- Homelessness programs, such as the Emergency Shelter Program, the Homeless Outreach Program, and the Aboriginal Homeless Outreach Program.
- The provision and funding of non-market housing that is operated by non-profit housing providers as well as directly managed by BC Housing.
- Independent Living BC, which provides subsidized assisted living for seniors and people with disabilities.

BC Housing has been a major partner in the development of new non-market housing projects for seniors and populations at-risk of homelessness. Currently, however, there is some uncertainty regarding the availability of provincial funding for new construction and renovation projects for non-market housing projects in BC.

### Partnership Initiative - Alouette Heights Supportive Housing

The Alouette Heights supportive housing project was completed in 2012 in Maple Ridge. The 46-unit development, which is operated by the Alouette Home Start Society, was constructed on land that is leased from the District, with capital and operating funds from BC Housing.

## LEGISLATION

In British Columbia, the power to regulate land use is delegated to local government. Through a number of acts and codes, the Province has established the legislative parameters within which local government can exercise its land use regulatory authorities. Most important among these are:

- The *Local Government Act* sets out the various authorities and responsibilities of local government, including those related to its regulation of land use. All of the land use planning and regulation tools used by the municipality – Official Community Plan, zoning, density bonusing, development permit areas, and others – are set out in the *Local Government Act*.
- The *Community Charter* offers municipalities the power to provide any service that Council considers necessary or desirable and the power to regulate and in some cases prohibit and/or impose requirements in relation to a number of broad areas or "spheres". For example, if housing is a significant issue, municipal councils can be proactive.
- The *BC Building Code* provides the rules pertaining to building construction. Municipal bylaws regarding housing must be in compliance with the *Code*.
- Acts that establish regulations pertaining to particular segments of the housing landscape, which include the *Manufactured Home Park Tenancy Act*, and the *Strata Property Act*.

# METRO VANCOUVER

## REGIONAL GROWTH STRATEGY

The Metro Vancouver Regional Growth Strategy encourages municipalities to meet future housing demand by providing a broader range of housing while avoiding development outside of the Urban Containment Boundary.<sup>14</sup> Metro Vancouver's Regional Growth Strategy recognizes the importance of a diverse mix of housing types and tenures to respond to the full range of household incomes and needs across the region. It requires all member municipalities to have policies that support affordable housing in their respective official community plans (OCPs); outline how each municipality will meet the estimated future housing demand; and develop a Housing Action Plan. Municipalities are expected to prepare Housing Action Plans that:

- Assess local housing market conditions, including housing supply, demand and affordability;
- Identify housing priorities, based on the assessment of local housing market conditions, and consideration of changing households demographics, characteristics and needs;
- Identify implementation measures within the jurisdiction and financial capabilities of municipalities;
- Encourage the supply of new rental housing and, where appropriate, mitigate or limit the loss of existing rental housing stock;
- Identify opportunities to participate in programs with other levels of government to secure additional affordable housing units to meet housing needs across the continuum; and
- Cooperate with and facilitate the activities of the Metro Vancouver Housing Corporation in increasing the number of affordable housing units.

## AFFORDABLE HOUSING STRATEGY

Metro Vancouver adopted an Affordable Housing Strategy in 2007. The Strategy's key goals are to:

1. Increase the supply and diversity of modest cost housing, by:
  - Increasing the supply of affordable housing at key points along the housing continuum including entry-level ownership opportunities; market and low end of market rental housing; non-market housing; and, emergency and transitional/supportive housing.
  - Identifying partnership opportunities to allow low income families and individuals to advance along the housing continuum.
2. Eliminate homelessness across the region, by:
  - Enhancing the continuum of housing and supports for those who are homeless.
  - Improving the affordability of rental accommodation for low income renters as a means of preventing economic eviction and homelessness.

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<sup>14</sup> Metro Vancouver will be used to refer to the Greater Vancouver Regional District.



3. Meet the needs of low income renters, by:
  - Expanding the supply of affordable rental housing.
  - Maintaining the viability of the existing rental housing stock.

The Affordable Housing Strategy focuses on strategies which can be adopted at the regional and municipal levels to support an expanded range of choices across the housing continuum. It proposes to meet these goals through the adoption of fiscal actions, regulatory actions, education and advocacy initiatives, and direct service provision.

## DISTRICT OF MAPLE RIDGE

### OFFICIAL COMMUNITY PLAN

The District's Official Community Plan (OCP) was adopted in 2006. The OCP provides guiding policies on a range of community planning issues, including the provision of housing. The policy direction established in the OCP is further defined and implemented through subsequent bylaws and policy such as the Zoning Bylaw, Area Plans, and Development Permit guidelines.

Key policy direction on affordable, rental and special needs housing has been included in Section 3.2 of the Official Community Plan (3-27 to 3-33):

- Maple Ridge will regularly update its affordable housing strategy to identify specific targets, objectives, opportunities and municipal incentives for affordable, rental, and special needs housing. The affordable housing strategy will be initiated at the discretion of Council and in consultation with the Social Planning Advisory Committee.
- Maple Ridge will encourage partnerships with government and non-government agencies to support the creation of affordable, rental and special needs housing in the community.
- Maple Ridge recognizes that secondary suites and other detached dwelling units in residential neighbourhoods can provide affordable and/or rental housing in the community. Maple Ridge is committed to ensuring that bylaws and regulations are current, and responsive to community issues and needs.
- Maple Ridge will undertake a further study to consider density bonusing as a means of encouraging the provision of affordable, rental and special needs housing, and amenities.
- Maple Ridge supports the provision of rental accommodation and encourages the construction of rental units that vary in size and number of bedrooms. Maple Ridge may also limit the demolition or strata conversion of existing rental units, unless District-wide vacancy rates are within a healthy range as defined by the Canada Mortgage and Housing Corporation.
- Maple Ridge supports the provision of affordable, rental and special needs housing throughout the District. Where appropriate, the provision of affordable, rental, and special needs housing will be a component of area plans.
- Maple Ridge will encourage housing that incorporates "age-in-place" concepts and seniors housing designed to accommodate special needs.

In the years since 2006, these OCP policies have played an important role in giving impetus to several projects that have been developed to address these housing policy directions, such as secondary suites, temporary residential uses, and recent Council direction to undertake work on a triplex zone.

## **AREA PLANS**

### **TOWN CENTRE AREA PLAN**

The Town Centre Area Plan, adopted in 2008, provides for new housing development for almost 15,000 people over a ten-year period. The Plan was developed in part through a Smart Growth on the Ground process which involved extensive community consultation and the use of Smart Growth planning principles. The Plan includes policies to:

- Increase residential and commercial density
- Ensure a wide range of housing needs are accommodated within the Town Centre area
- Encourage design flexibility/adaptability into new development
- Consider allowing Detached Garden Suites and Secondary Suites in single-family area where appropriate

### **SILVER VALLEY AREA PLAN**

The Silver Valley Area Plan was adopted in 2006, the same year as the OCP. Responding to the natural features of this forested and hilly area, the Silver Valley Area Plan provides for cluster development, aimed at preserving sensitive natural areas and encouraging a compact form of development. Key housing policies of the Silver Valley Area Plan are:

- Incorporate diversity in housing types and sizes to achieve a vibrant and diverse population, to serve as a foundation of a supportive and inclusive community.
- Integrate natural environment, housing, open space and infrastructure to achieve neighbourhoods and a community that is alive.
- Plan compact housing clusters as a solution to preserving natural environments and significant vegetation.
- Provide for a variety of housing forms and types targeted to all markets, through incentive and performance zoning.

### **ALBION AREA AMENITY ZONING PILOT & PLAN REVIEW**

The Albion Area is one of the three completed Area Plans officially adopted as part of the OCP. The District has established an amenity zoning program in the Albion Area. Amenity zoning can take the form of a density bonus or a community amenity contribution (CAC) that provides an amenity that cannot otherwise be obtained through the development approval process or through Development Cost Charges. The CAC can take the form of the direct provision of an amenity, such as a daycare facility within a new development, public art, affordable housing, or as a cash-in-lieu payment if the amenity is not provided on the development site.

Participants of 2013 public open houses identified parks, trails, and civic facilities as possible amenities that would be eligible for funding through such CACs. Affordable housing was not identified by the public as a possible community amenity under this program.

## KEY HOUSING POLICIES

### SECONDARY SUITES

Since 1999, secondary suites have been permitted in all single family residential zones with minimum lot areas of 557 sq m or greater. The purpose of this change to the District's Zoning Bylaw was to help provide affordable, rental housing within the District with the recognition that, at that time, there were many unauthorized suites within Maple Ridge.

Since 1999, there have been 194 secondary suites registered with the District. However, unauthorized suites continue to have negative impacts on neighbourhoods, including inadequate levels of on-street parking, impeded emergency access response, and safety hazards resulting from Building Code violations. At the same time, the District is under increasing pressure from developers and builders to allow secondary suites in smaller housing forms.

In order to address these issues, the District has completed a review of the regulations related to Secondary Suites, which has resulted in amendments that will be included in the new Zoning Bylaw. Additional investigation regarding equivalencies and annual licensing will be undertaken in 2014. Council has also give direction to staff to explore the development of triplex and fourplex housing forms.

### DETACHED GARDEN SUITES

A Detached Garden Suite is a detached housing unit accessory to the main house on a residential lot. Maple Ridge Council adopted a Detached Garden Suite bylaw in 2008 in order to help the provision of smaller, accessible and ground-oriented houses. This housing form is recognized as a way for owners of single-family homes to better age in place, as their housing needs change over time.

Since the inception of the program, thirteen garden suites have been built in Maple Ridge.

### TOWN CENTRE INVESTMENT INCENTIVE PROGRAM

The Town Centre Investment Incentives Program was established in 2011 to encourage multi-family residential development. For buildings higher than four storeys, a range of incentives have been made available, including a \$75,000 cash incentive, half price on building permit fees, and waived municipal taxes for three or six years.

As of January 2014, it was estimated that the Incentive Program had helped create 861 new residential units.

## RELEVANT PLANNING DOCUMENTS

### ENDING HOMELESSNESS ACTION PLAN

In 2013, the Maple Ridge Pitt Meadows Katzie Housing Planning Table produced an “Ending Homelessness Action Plan” which was received by Council for information. This report offered three priority areas for action:

#### **[1] Improving Affordable Housing Supply and Quality**

Recommendation that District of Maple Ridge can help increase the supply of affordable housing stock that is stable and suitable for the community’s current homeless and at-risk of homelessness population by taking the following actions:

- Create policies to require affordable housing as part of new residential developments, and ensure no net loss of affordable units.
- Use innovative approaches to provide affordable housing, such as the creation of a Housing Trust Fund or changing zoning to allow for Flex Housing.
- Enforce existing and where possible create new standards of maintenance for rental units.
- Conduct inventory of existing social housing.
- Create 15 to 20 units of low barrier affordable housing for the hard-to-house homeless population.

#### **[2] Developing Housing and Supports for People with Concurrent Disorders and Seniors**

The Housing Planning Table will monitor if additional services and facilities are required for those with concurrent disorders (mental health and addictions). The Housing Planning Table will also advocate senior levels of government for an Assertive Community Treatment (ACT) Team, and improved coordination of mental health and addiction services.

As a growing segment of the population that is facing housing instability, there are limited resources for homeless or at-risk seniors in the community. The Housing Planning Table has proposed to establish a Task Group tasked with identifying potential actions, such as creating senior-specific emergency shelter beds and an outreach position that focuses on seniors in the community.

#### **[3] Communication and Education**

Improved communications and education can play an important role in addressing homelessness in Maple Ridge/ Pitt Meadows.

- The Housing Planning Table will develop and implement a public education and communications strategy to increase the understanding of the issue of homelessness including the human, social and financial impacts.
- The Housing Planning Table will also continue to engage homeless individuals in housing and homeless discussions and ensure that their input is incorporated.
- Strengthened communication channels among all organizations and groups that work with the homeless or those at-risk of homelessness.

- The Housing Planning Table will work with the non-profit sector to encourage and support opportunities for non-profit sector staff to receive education, training and capacity building in order to provide the most effective and up to date services.
- Make available relevant information about housing and support services and life skills training to all who are homeless or at-risk of homelessness.
- Develop a support network for landlords who rent to vulnerable populations.
- Encourage municipalities to continue to advocate for a National Housing Strategy and renewed funding commitment by the federal and provincial governments to ensure that current housing stocks are not depleted and that new housing continues to be built.

## **BUILDING COMMUNITY SOLUTIONS - COMMUNITY PROFILE SNAPSHOT 2009**

The Building Community Solutions Community Profile Snapshot 2009 for Maple Ridge, Pitt Meadows, and Katzie Nation was a study conducted in collaboration between the Social Planning Advisory Committee of Maple Ridge and the Maple Ridge Pitt Meadows Katzie Community Network. The purpose of the report was to provide key information on the community's strengths and challenges. Of particular relevance to this paper, the Community Profile Snapshot offered these observations:

- The percentage of families living with low incomes has been decreasing, but food bank use remains high, with families and children being the prime users.
- The percentage of residents owning their own homes has increased during the last decade, though the percentage of homeowners spending more than 30% of household income on major payments has also increased. Accessing affordable rental housing has also remained difficult for many residents.
- Access to social housing remains a problem for various members of the community, including seniors, families, single adults, and persons with a disability. And, as in other areas of Metro Vancouver, homelessness is an increasing challenge.

# APPENDICES

# APPENDIX A - TERMS & DEFINITIONS

**Adequate Housing** — Dwellings reported by residents as not requiring any major repairs.

**Affordable Housing** — Housing costs of no greater than 30% of gross household income. Housing costs for renters include rent and utilities, and for homeowners include mortgage payments, property taxes, strata fees and utilities.

**Apartment** — An apartment is a residential use where a building or buildings on a lot are used for three or more dwelling units.

**Amenity Zoning** — Zoning which provides density bonus or other incentive in exchange for a developer contribution towards a community amenity.

**Assisted Living** — Regulated under BC's Community Care and Assisted Living Act, assisted living refers to housing with support services. Services include hospitality services plus one or two personal assistance services, such as regular assistance with activities of daily living, medication services, or psychosocial supports (referred to as prescribed services). Assisted living includes publicly subsidized and private-pay assisted residences.

**Community Amenity** — A non-market community benefit or feature, often one that has been provided as part of the urban development process. Community amenities may include affordable housing units, child care facility, public art, extraordinary streetscape features, environmental conservation.

**Core Housing Need** — A household is said to be in core housing need if it would have to spend 30% or more of its gross income to pay the median rent of local housing, and falls below one of the adequacy, or suitability standards. See Adequate Housing and Suitable Housing definitions.

**Density Bonus** — A density bonus allows additional density on a site, usually in the form of more dwelling units or floor space, in exchange for affordable, rental or special needs housing or amenities. The District has the discretion to determine which amenities are eligible for a density bonus and the value of a density bonus, in return for providing an identified community benefit.

**Duplex** — A building which contains two principal dwelling units attached to each other, either side by side, back to front, or above and below, and the two units together have open space on all sides.

**Independent and Supportive Living** — Independent and supportive living units do not have the same obligations as Assisted Living residences to provide services. Each residence establishes its own criteria and set of services that it provides. These residences are typically for seniors who are capable of managing their own personal care. Some residents may be able to live independently or they may need some assistance with their day to day activities.

**Infill Housing** — The development of vacant land within already settled areas.

**Market Rental Housing** — Includes purpose-built rental housing as well as housing supplied through the secondary rental market (e.g., basement suites or rented condo apartments). The private rental market provides the majority of rental housing affordable to households with low and low-to-moderate incomes.



**Non-Market Housing** — Housing that is delivered and managed by an organization (municipality, society) on a non-profit basis. The housing may, or may not, be subsidized on an ongoing basis.

**Purpose-Built Rental** — This stock typically refers to multi-unit buildings (apartments and townhouses) in privately-initiated structures that have three or more rental units.

**Private Market Rental Housing** — See “Market Rental Housing”

**Secondary Suite** — A second dwelling unit that is contained entirely within an owner-occupied single-family dwelling and is separated from the principal dwelling unit.

**Single Detached House** — A residential dwelling not attached to any other dwelling or structure (except its own garage, shed, or secondary suite). A single-detached house has open space on all sides, and has no dwellings either above it or below it (except a secondary suite).

**Social Housing** — Housing that is delivered and managed by an organization (municipality, society) on a non-profit basis, and where the rent (or housing charge) is subsidized, often on a “rent geared to income” system.

**Suitable Housing** — Housing that have enough bedrooms for the size and make-up of residents households, according to the National Occupancy Standard requirements.

**Townhouse** — A single building comprised of three or more dwelling units separated one from another by party walls extending from foundation to roof, with each dwelling unit having a separate and direct entrance from grade.

**Transitional Housing** — Housing that is time-limited, and provides people with a range of training, practical help with daily living, and counseling. Examples of transition housing include housing for women who have fled abusive situations, or people leaving addiction treatment.

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