



City of Maple Ridge

Housing Needs Report 2024

Interim Update
September 3, 2024



Maple Ridge



Prepared for

The City of Maple Ridge

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Executive Summary

Overview

This summary report is an update to the City of Maple Ridge's 2021 Housing Needs Report in accordance with Provincial legislation. The 2024 Housing Needs Report provides an updated understanding of the current housing needs present in Maple Ridge.

In 2023, the Provincial Government, via Bill 44 – Housing Statutes, updated the legislative requirements of municipal housing needs assessments to include the following additional considerations:

- An updated method for projecting dwelling units;
- A long-range OCP capacity assessment, using dwelling unit projections to 20 years and a calculation of current underlying need;
- A description of actions taken to reduce housing need since the last Housing Needs Report;
- A statement regarding housing need near specific transportation infrastructure that supports transit, walking, and bicycling.

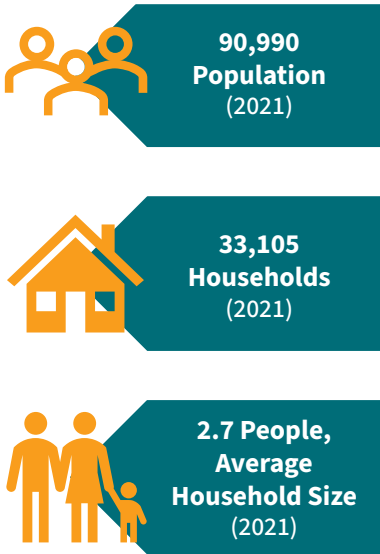
These changes are in support of municipalities being prepared to accommodate the provincial priority to plan for increasing housing supply and diversity to create an affordable housing environment that works for everyone.



Key Findings

Community Overview

The City of Maple Ridge has been rapidly growing over the past two decades. The population as of 2021 is 90,900 and is growing at a faster rate than the overall Metro Vancouver region. The population is housed in approximately 33,105 households with an average household size of 2.7. The local housing environment is still primarily ownership-based, with 79% of all dwelling units being owned and only 21% being rented.



Overall Housing Need

The City of Maple Ridge, like much of the region, and many other parts of BC, is currently experiencing a housing crisis. Accounting for projected growth, reducing homelessness, eliminating suppressed households, eliminating extreme core housing need, and increasing rental vacancy rates, approximately 20,000 new housing units are needed by 2043. These units will need to range from deeply subsidized to new market rental and ownership housing. A significant need over the next 20 years is increasing the availability and affordability of rental housing, specifically purpose-built rental housing. This report has identified that approximately 6,100 new rental units will be needed by 2043, an approximate doubling of the current purpose-built rental supply in Maple Ridge.

Figure 1. Population and Household Statistics Overview

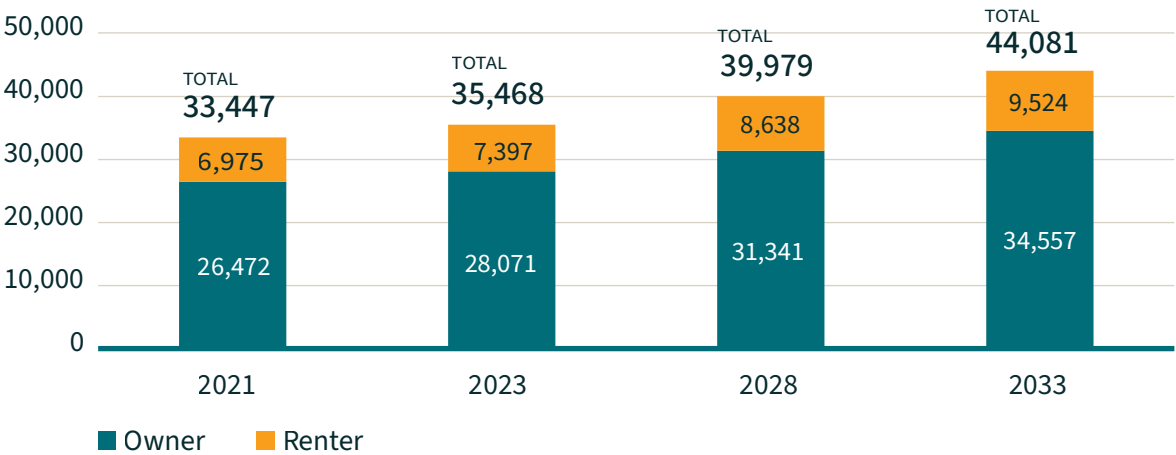


Figure 2. Projected Household Growth by Tenure

Affordability Gap

The affordability gap between income and housing costs has continued to increase since the 2021 Housing Needs Report. Based on the median income of households in Maple Ridge there is a significant affordability gap for most family types. The analysis of homeownership and rental affordability in Maple Ridge illustrates that earning the median income for each family type is likely not enough. For any median income earning household, except for couples with children and expanded families, living in core housing need (CHN) is likely the reality with average ownership and rental housing costs.

Since 2011, the cost of homeownership has increased by approximately 250% on average, and monthly rents have increased by approximately 89%, while household median incomes have only increased by 36%. Home ownership is largely unaffordable for census families earning the median household income. For non-census families, such as people living alone, all rental housing is considered unaffordable at the median income.

Table 1. Affordability Analysis for Owners and Renters, 2024

Owner Households	Median Household Income (2024)	Affordable Monthly Shelter Costs
Couples without children	\$121,013	\$3,025
Couples with children	\$169,183	\$4,230
Lone parent families	\$89,291	\$2,232
Non-census families	\$56,394	\$1,410
Other census families	\$206,780	\$5,169
Renter Households	Median Household Income (2024)	Affordable Monthly Shelter Costs
Couples without children	\$61,477	\$1,570
Couples with children	\$88,933	\$2,194
Lone-parent families	\$44,765	\$1,158
Non-census families	\$31,276	\$731
Other census families	\$100,273	\$2,682

Executive Summary

As of 2021, 29% of renter households and 8% of owner households are in CHN. CHN remained stable for owner households since the last Census (2016) but decreased by 8% for renter households. However, the decrease in CHN for renter households is likely artificial and may largely be attributed to the impact of the Canada Emergency Relief Benefit, which significantly boosted the income of low-income renters during the 2020 reporting period.¹

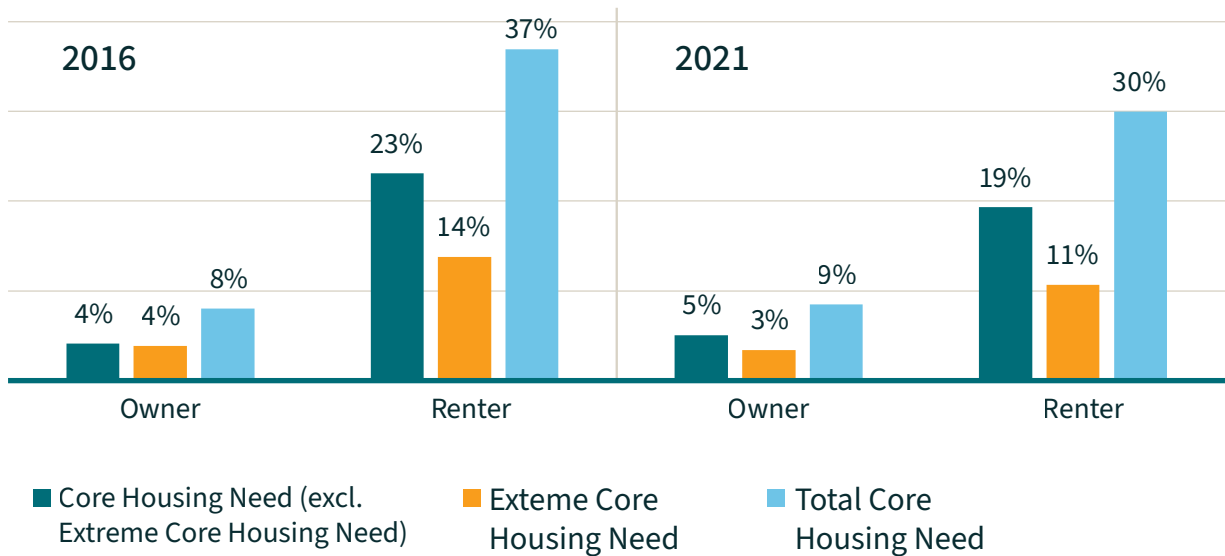


Figure 3. Core Housing Need, 2016 - 2021 by Tenure

1 <https://hart.ubc.ca/wp-content/uploads/2023/07/Understanding-2021-Core-Housing-Need-Data.pdf>

Demographics and Housing Need

As of 2021, the seniors age cohort (65+) comprises 16% of the overall population with a total of 14,615 individuals. By 2033, seniors are projected to account for 19% of the population, increasing by 7,916 more seniors. Seniors, more often than other demographic groups, require housing that meets specific standards. For households led by seniors approximately 16% are in Core Housing Need.

There are also growing equity concerns for several demographics struggling with raising housing costs. In general, renter households are at a higher risk of being in core housing need. For households led by a member of an at-risk demographic group, the impact is even more severe. There are several demographics that are at a particular high risk of experiencing core housing need, including renter households led by someone who is Black (43%), single mothers (43%), Refugees (40%), seniors (65+) (38%), Women (35%), and those under 25 years old (35%).

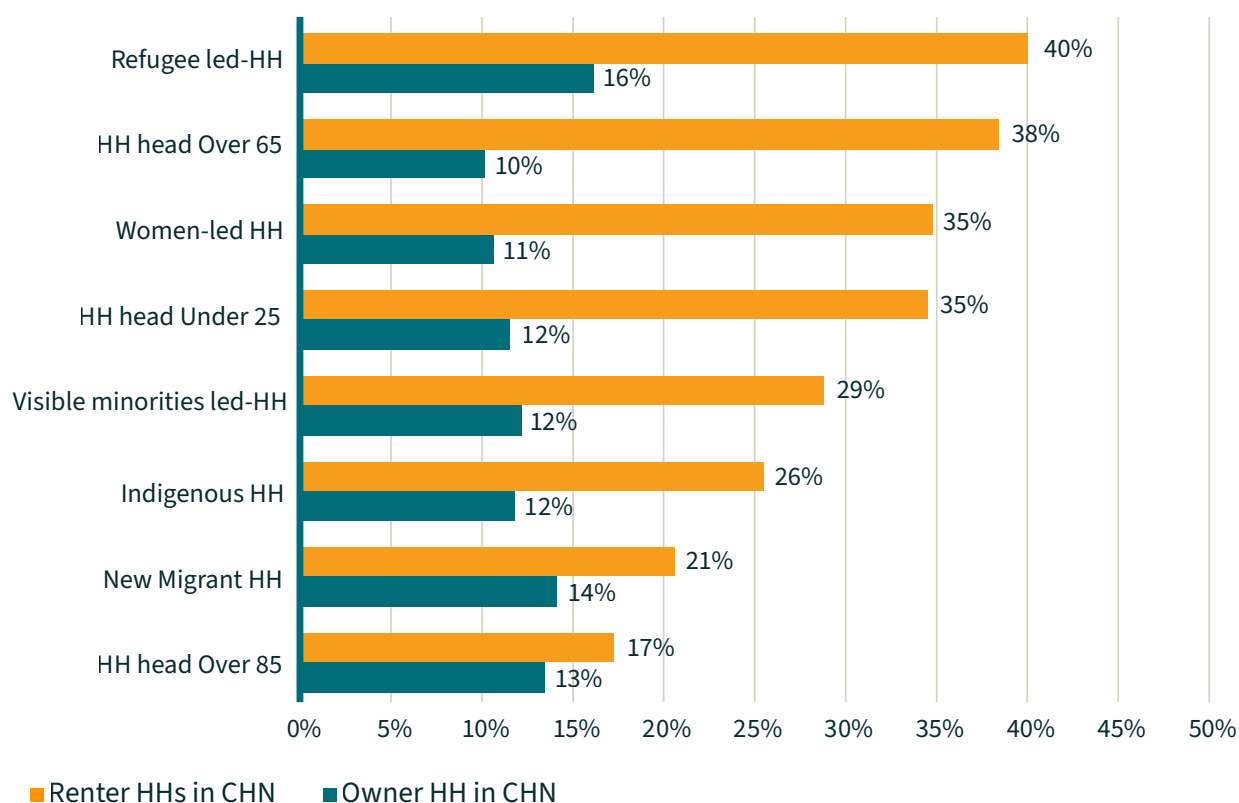


Figure 4. Percentage of Households by tenure in Core Housing Need by Priority Population

Key Statements of Needs

20-Year Assessment of Need

Based on guidance released by the province in July 2024, local governments are required to calculate their five and twenty-year housing needs in order to inform OCP updates. Based on this methodology, in order to meet anticipated demand and eliminate the current housing crisis, Maple Ridge needs nearly 28,000 new units by 2041. This includes nearly 1,700 affordable units to address extreme core housing need and 392 units to address homelessness. In the next five years, approximately 8,700 units are needed, and an additional 6,500 will be need by 2034. More than two-thirds (67%) of the total units required to meet projected and latent demand are driven by projected community growth (Component D).

Table 2. Summary of Housing Need, 2021 - 2041

	2021-2026	2026-2031	2031-2041	Total (2024-2044)
Component A: Supply to Reduce Extreme Core Housing Need ²				
Total Component Units	423	423	846	1,692
Owned Units	200	200	400	800
Rented Units	223	223	446	892
Component B: Supply to Reduce Homelessness ³				
Total Component Units	196	196	0	392
Housing with onsite supports	107	107	0	213
Housing without onsite supports	89	89	0	179
Component C: Supply to Reduce Suppressed Household Formation ⁴				
Total Component Units	562	562	1,124	2,249

2 Adapted using data from Section 3.4
3 Adapted using data from Section 3.5.
4 Analysis undertaken by Urban Matters. Methodology outlined in Appendix B: Suppressed Household Calculations.

	2021-2026	2026-2031	2031-2041	Total (2024-2044)
Component D: Supply to Meet Household Growth⁵				
Total Component Units	6,332	4,159	8,162	18,654
Owned Units	3,075			
Rented Units	1,267			
Component E: Rental Vacancy Rate Adjustment⁶				
Total Component Units	0	0	0	0
Component F: Demand Buffer				
Total Component Units*	1,198	1,198	2,395	4,790
Total Units Needed	8,711	6,538	12,528	27,777
Total Owned Units	5,605			
Total Rented Units	1,908			

*Note: Total units for Component F are not distinguished by tenure; totals for owned and rented units do not include the buffer. However, the Demand Buffer is included in Total Units Needed.

Affordable Housing

Housing affordability is a key issue across the Metro Vancouver region. In Maple Ridge and across the region, the disparity between income growth and housing costs is increasing. As of 2021, an estimated total 4,160 households are in CHN, 2,180 of which are owner households and 1,980 of which are renter households. Core Housing Need is projected to increase to nearly 5,700 households by 2028, with 47% of those households being owners and 53% being renters. This growing gap between income and housing costs is disproportionately impacting young people, seniors, single people, single parents, and lower income families who are at a higher risk of CHN. It is estimated that to address extreme core housing need, an additional 1,700 affordable units will need to be produced by 2041.

5 Adapted using data from Section 4.0 Note that tenure-based projections more than 5 years out from base year are not considered reliable and have not been included in the totals.

6 Analysis undertaken by Urban Matters. Methodology outlined in Appendix C: Vacancy Rate Adjustment.

Rental Housing

Significant rent increases, low vacancy rates, and limited primary rental market units are putting strain on the rental stock in Maple Ridge. As of 2023, the purpose-built rental vacancy rate was 1.3%. A healthy vacancy rate is generally considered to be between 3% and 5%, which enables people to have greater mobility options across the rental housing market. This low vacancy rate coincides with a significant increase (63%) in monthly rent prices for purpose-built rentals since 2017. Increasing rents and low vacancy rates across the City indicate the local and potential renters have limited choices when moving within or to Maple Ridge. The City needs more affordable rental units, whether through subsidized units, government-operated, or rent supplements for market rentals.

Housing for Families

Families are experiencing pressure from increased housing cost. As of 2024, owner households that include couples with children earning the median income for their family type can only afford the cost of a condominium unit without being CHN. These households have affordability gaps between \$2,800 to \$5,200 for townhouses or single detached dwellings. Owner-lone-parent households can not afford the cost of any owned dwelling unit without being in CHN.

Renter households that include couples with children earning the median income for their family type can afford the monthly shelter costs for a two-bedroom apartment but cannot afford a three-bedroom apartment without spending for than 30% of their income on housing. Renter-lone-parent households cannot afford the cost of housing for two-bedroom or three-bedroom apartments without being in CHN.

To ensure families can relocate to and stay in Maple Ridge a significant focus on larger rental units such as 2-bedroom and 3-bedrooms may be needed. A total 2,758 new three-bedroom units and 1,617 projected two-bedroom units are projected to be necessary by 2033 to account for the growing number of families.

Housing for Seniors

Seniors, more often than other demographic groups, require housing that meets specific standards. For many seniors living on a fixed-income housing, options are limited. By 2028, seniors will account for 18% of the population, increasing by 4,666 seniors, which will further increase by an additional 3,250 seniors by 2033 to a total of 22,633. More accessible and supportive housing is needed across a continuum of need (from independent living to care homes) to accommodate an aging demographic. In addition, wraparound services will become increasingly important to support aging in place.

Housing for Indigenous Households

Maple Ridge is located on the traditional territory of the Katzie First Nation and Kwantlen First Nation. As of 2021, Maple Ridge is 4.7% Indigenous, accounting for 4,205 individuals who identify as Indigenous. In 2021, 26% of Indigenous renter households were in CHN, and 12% of Indigenous owner households

experienced CHN. Notably, the proportion of Indigenous owner households experiencing CHN increased by 4% since 2016. For Indigenous renter households CHN decreased by 13%, likely due in part to the Canadian Emergency Relief Benefit that was provided during the pandemic.

Housing near transit

By locating housing near transit multiple cross-sectional objectives can be met. These include accelerating the transportation mode shift to sustainable modes, ensuring people have equitable access to their daily needs, and reducing monthly household costs by reducing motor vehicle dependency. In 2023, the Province amended the Local Government Act to require municipalities to permit greater densities near transit. In Maple Ridge this will take shape through the densification of the Lougheed transit corridor and transit-oriented areas at the Maple Meadows and Port Haney West Coast Express Stations.

Homelessness

Homelessness by all available sources is increasing in Maple Ridge and across the region. The available data comes from two primary sources. The point-in-time (PiT) count conducted by the Homeless Services Association of BC provides a 24-hour snapshot of visible homelessness across Maple Ridge and Pitt Meadows (Ridge Meadows) every three years since 2005. The Provincial Integrated Data Project (IDP) assesses the number of individuals with no fixed address (NFA) in BC, who are accessing the shelter system and/or accessing income or disability assistance. The IDP aggregates the total number of people experiencing homelessness across the region to each municipality-based proportion of the regional population. The PiT count indicates that visible homelessness has increased by 61% since 2014 for a total of 135 individuals across Ridge Meadows, while the IDP approximates that 392 individuals are experiencing homelessness in Maple Ridge.

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1.0

Introduction

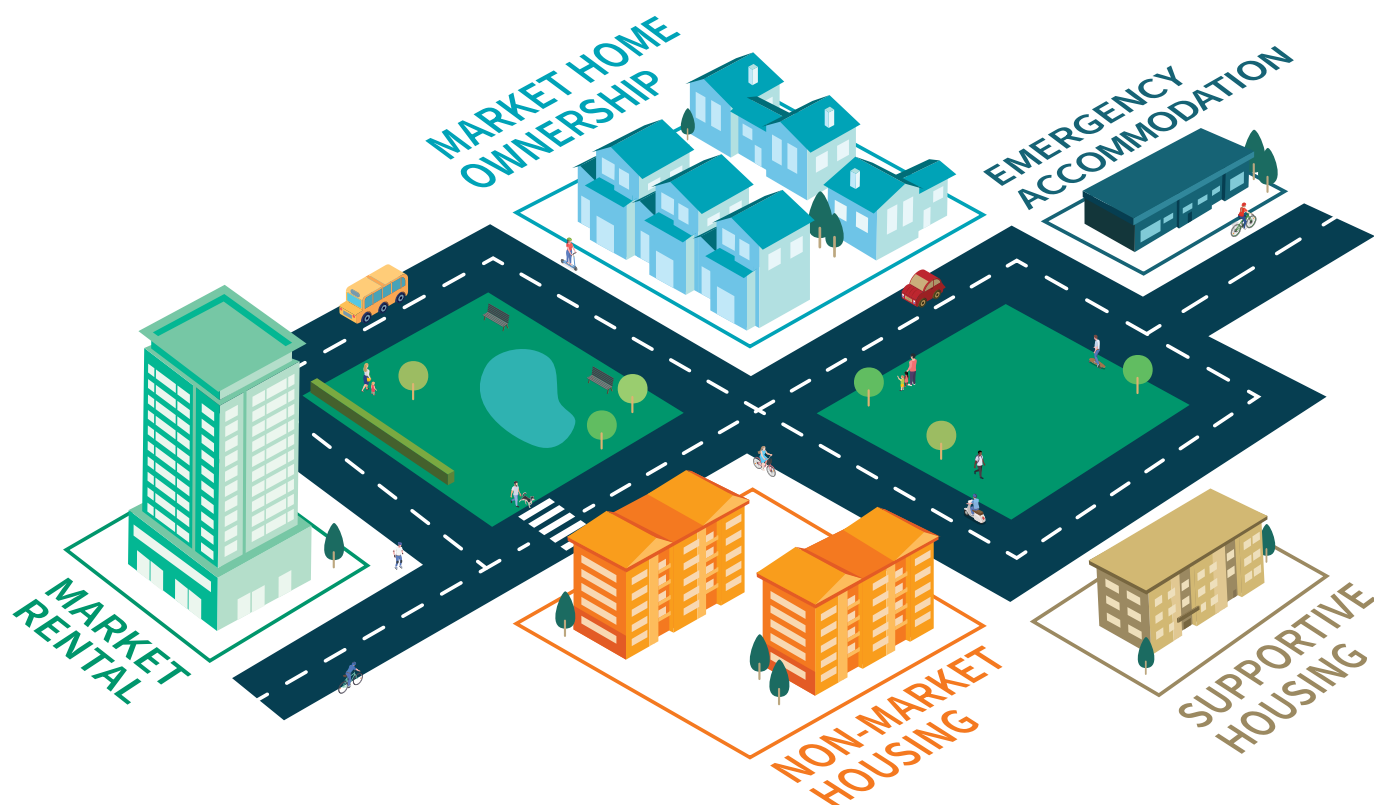
Housing has become an increasingly significant crisis across the Province. In Maple Ridge, rapidly increasing sales prices and rents, alongside low vacancy rates are negatively impacting both owners and renters. The cost of housing is increasing at a rate significantly higher than increases to incomes. Additionally complex social issues such as homelessness and systemic discrimination are putting additional strain on marginalized demographics to attain and maintain adequate housing. These factors have created a housing environment in the region, and Maple Ridge, that is unsustainable, unless decisive action is taken. The 2024 Housing Need Report has been prepared to better understand the City's local housing context to support the development of the 2024 Maple Ridge Housing Strategy.

Provincial Legislation

In April 2019, new provincial legislation amended the Local Government Act, establishing a requirement for local governments to complete housing needs reports by April 2022. In 2023, the Province further amended the Local Government Act via multiple legislative changes with aims to radically transform and accelerate the development of housing across the Province. The legislation stipulated that municipalities were to update their Housing Needs Reports by December 2025 to include several new aspects, notably projecting key housing needs out to 20 years and to better understand capacity of their official community plans.

1.1 Understanding the Housing Network

The Housing Network illustrated below is an adaptation of the concept of a housing continuum. The Housing Network was originally conceptualized in the City's 2021 Housing Needs Report, and includes a full range of housing types and tenures that should be available in a healthy housing system. The Housing Network considers housing in two general categories: market housing and non-market housing. Market housing typically includes market ownership and market rental, while non-market housing includes emergency accommodation, supportive housing, and non-market rental housing.



1.2 Work Undertaken Since 2021

Since the City's 2021 Housing Needs Report, the City has completed and is currently undertaking several housing initiatives to increase housing supply, affordability, and inclusivity, and to streamline the development approval process. This work includes but is not limited to the following.

- Reducing off-street parking requirements for certain properties in the Central Business District (2024)
- An update to the Tenant Relocation Policy (2023)
- Expansion of the Detached Garden Suite program (2023)
- An update to Density Bonus Policy for affordable housing (2023)
- An update to Community Amenity Contribution program (2022)
- Expanding the Support Recovery Housing in Residential Areas program (2021)

1.3 About the Data

Housing Needs Reports look at a combination of statistical data and community and stakeholder input to create a comprehensive picture of housing needs in a community. The legislative requirements for these reports require that municipalities collect approximately 50 types of data about current and projected population, household income, economic sectors, and current and anticipated housing stock (reported in the demographic and housing profile sections). This assessment and report exceed these requirements by also conducting engagement with community stakeholders and including an affordability gap analysis for various types of renter and owner households.

1.3.1 Quantitative Data Sources

This report contains quantitative data from the following sources:

- Statistics Canada 2006, 2011, 2016, and 2021 Censuses
- Statistics Canada 2011 National Household Survey
- Canada Housing and Mortgage Corporation
- BC Housing
- BC Assessment
- BC Statistics
- Greater Vancouver Real Estate Board
- Integrated Data Project
- Homelessness Services Association of BC

1.4 Community Engagement

The development of this report included community engagement to better understand the current housing barriers and opportunities for improvement through housing policy. The community engagement for the 2024 Housing Needs Report included three engagement events as listed below:

- Virtual Engagement with the development and non-profit community – January 25th
- Community Stakeholder Workshop – February 1st at City Hall Council Chambers
- Community Open House – March 7 at the Maple Ridge Public Library.

Through out engagement key issues emerged such as a need for more rental housing, seniors housing, and supportive housing. The need for a more streamlined development approval process was noted to be a key opportunity to accelerate the development of affordable and market housing. For further detail on the engagement findings refer to Section 5.0 and Appendix A.

1.5 How to use this Report

The 2024 Housing Needs Report is intended to provide a fulsome understanding of the housing environment in Maple Ridge as of 2024. This document was developed alongside the 2024 Maple Ridge Housing Strategy to ensure the City is able to make data-informed decisions on how best to combat the current housing crisis. This Report provides a snapshot in time and is intended to be updated at least every five years so that the City may monitor trends in housing and continually address short- and long-term issues.

Demographics

2.1 Population Growth

Maple Ridge is a rapidly growing municipality, with the fourth highest growth rate of Metro Vancouver municipalities. Between 2016 and 2021 the city grew by 10.6%, adding 8,734 new residents. The rate of increase is 3.3% higher than the growth rate experienced across the Metro Vancouver Region. In the past 15 years the city has added an average of 7,347 new residents every five years, growing 68,949 in 2006 to a total 90,900 in 2021.

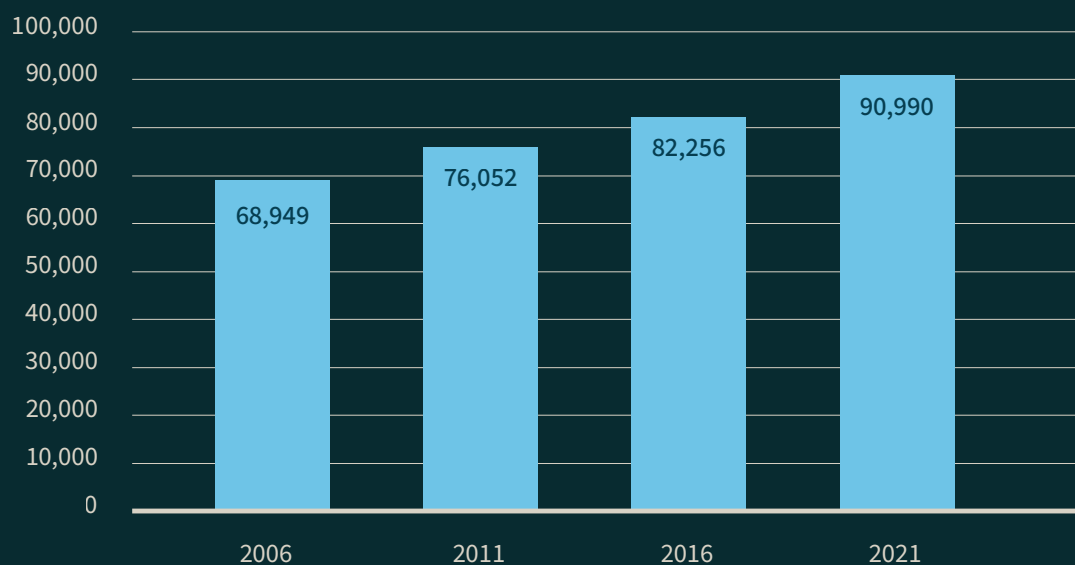


Figure 5. Existing and historical population change, 2006-2021

Source: Statistics Canada, Census Profiles for Maple Ridge, 2006, 2011, 2016, 2021

2.2 Population Age Characteristics

The City's population is at the same time becoming older and seeing a reduction in the number of youth in the community. The population of individuals aged 65 years and older grew by 5% from 2006 to 2021. At the same time the proportion of youth in the City aged below 25 years have decreased in by 4%. This trend is reflective of a broader aging trend at the provincial and federal levels.

What does this mean?

Maple Ridge is experiencing an aging population, like many communities in Canada. This indicates a potential need for additional seniors supports, including wraparound services that support aging in place, and additional seniors housing options, ranging from independent living to assisted living and long-term care options.

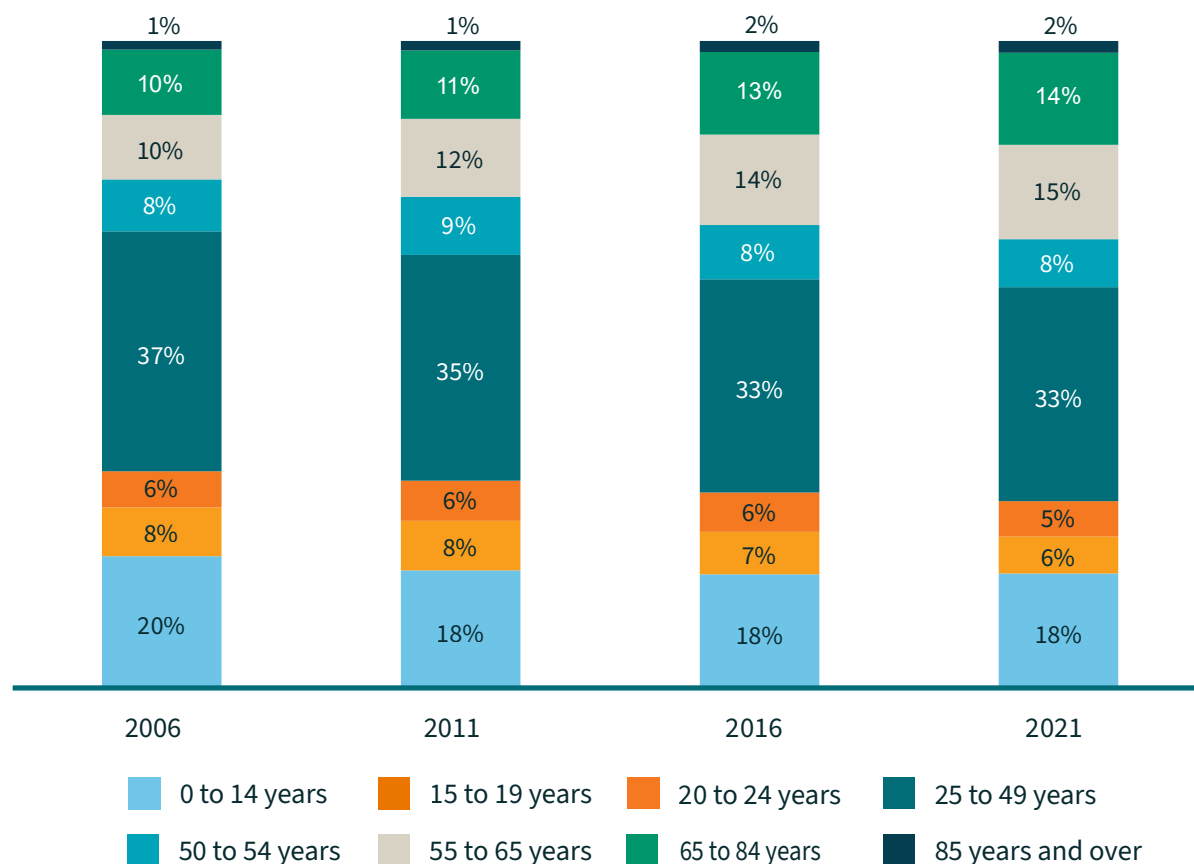


Figure 6. Age Group Distribution, 2006-2021

Source: Statistics Canada, Census Profiles for Maple Ridge, 2006, 2011, 2016, 2021

2.3 Household Growth and Changes

Between 2016 and 2021, the number of households grew by 9.4% adding an additional 2,850 new residential dwelling units across the City. The average household size has remained the same since 2006 at 2.7 persons per household.

By housing tenure, the average household size for renter households is 2.2, while the average household size for owner households is 2.8.

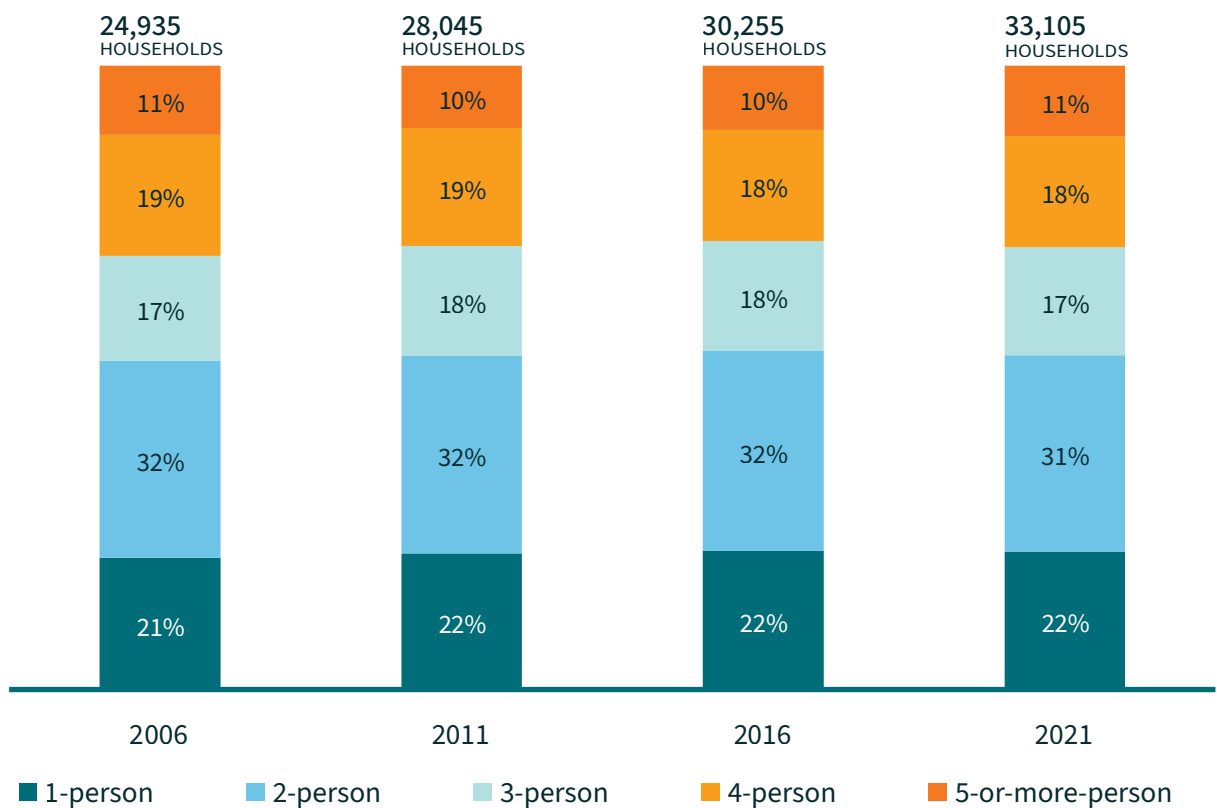


Figure 7. Household Growth and Composition, 2006-2021
Source: Statistics Canada, Census Profiles for Maple Ridge, 2006, 2011, 2016, 2021

2.4 Household Growth by Tenure

As of 2021, the City is composed of 79% owner households and 21% renter households. Current household growth is being driven by owner households which accounted for 74% of all new households between 2006 and 2021, and 72% between 2016 to 2021.

When compared to the region, the city has a significantly higher proportion of owner households and less renter households. In 2021, Metro Vancouver region was composed of 38% rental households, 17% higher than the rental composition in Maple Ridge.

What does this mean?

As housing costs in Metro Vancouver continue to grow, fewer households are able to purchase, meaning that new household formation is more likely to be driven by renters. Consideration should be given to the need for new purpose-built rental housing, as well as exploration of additional, more affordable forms of home ownership (e.g. denser forms of housing and equity co-operative housing).

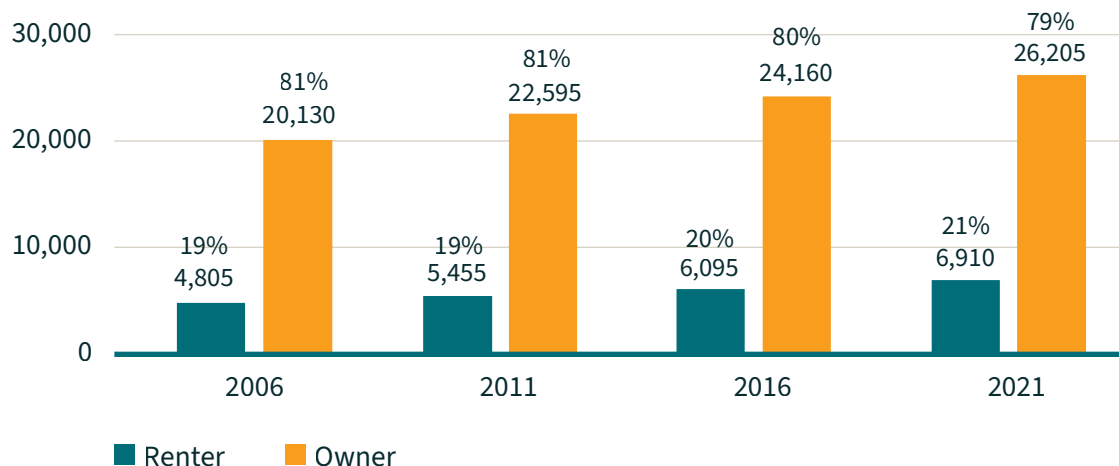


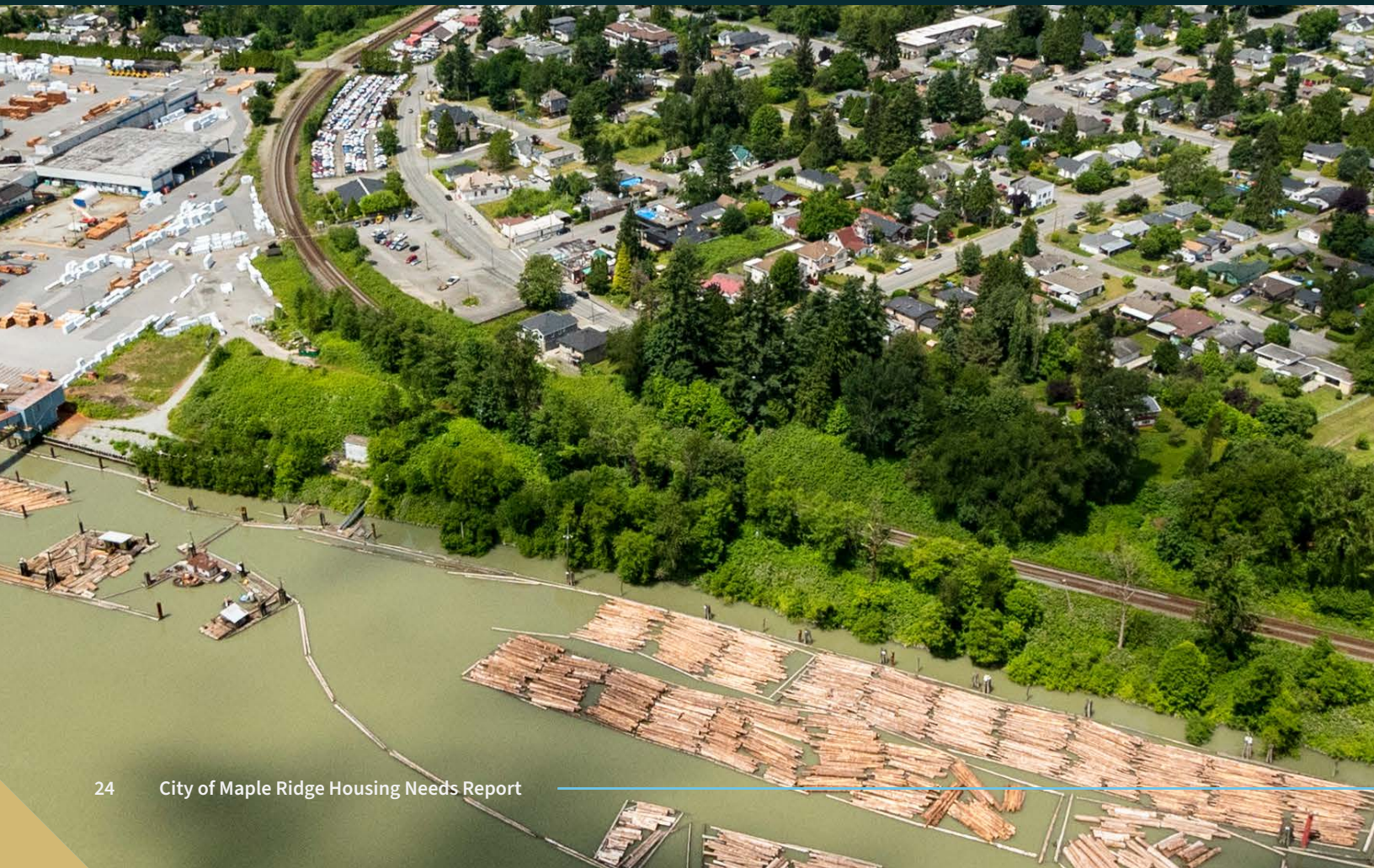
Figure 8. Household growth by tenure, 2006-2021

Source: Statistics Canada, Census Profiles for Maple Ridge, 2006, 2011, 2016, 2021

3.0

Housing Profile

The housing profile provides a comprehensive snapshot of housing in Maple Ridge as of this writing. This section highlights key trends in housing over the past two decades including household income, the evolution of housing supply across the City, and the rising cost of housing. A key aspect this section presents is the different affordability realities that owner and renter households experience on average. Section 3.3 highlight the existing affordability gap for both tenures. Section 3.4 provides an understanding of the types of households that are in Core Housing Need, a two-step indicator that describes households that are experiencing unaffordability, inadequate housing, and living in housing that in need of serious repair.



3.1 Income in Maple Ridge

3.1.1 Household Income Over Time

The median income of Maple Ridge residents increased by 22% between 2016 and 2021. Notably, while the median income levels in Maple Ridge are typically 13-19% higher than the Metro Vancouver region, incomes in Maple Ridge are increasing at a slower rate.

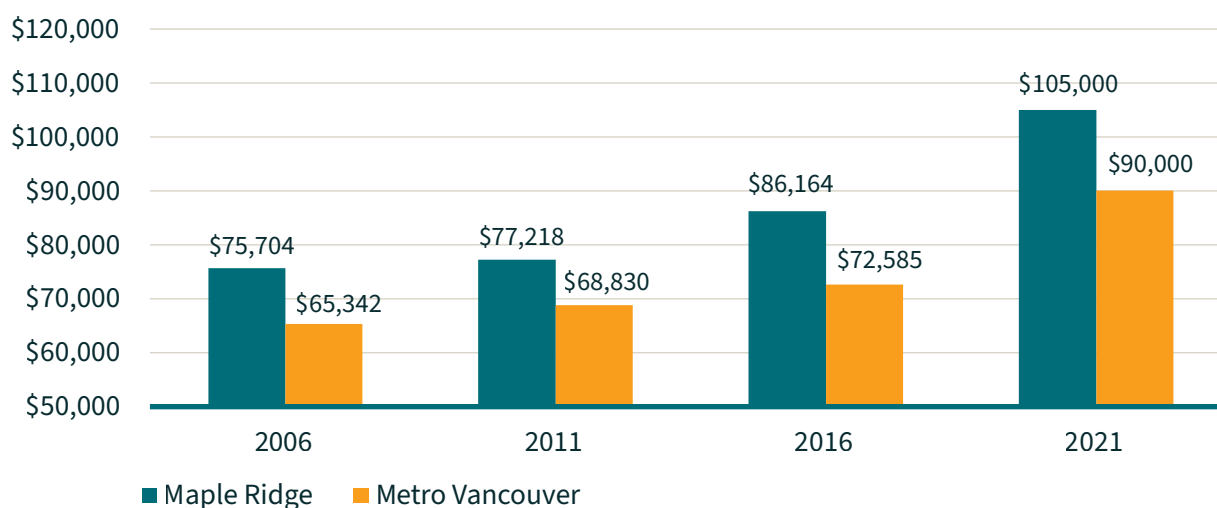


Figure 9. Median Income Data Maple Ridge and Metro Vancouver, 2006-2021

Source: Statistics Canada, Census Profiles for Maple Ridge and Metro Vancouver, 2006, 2011, 2016, 2021

3.1.2 Income by Tenure

Since 2006, owner households in Maple Ridge have typically earned twice as much as renter households. From 2006 to 2016, owner household income increased 15%, while renter household incomes only increased 9%. From 2016 to 2021 renter household income increased 43%, while owner household incomes only increased 20%. The Canadian Emergency Response Benefit (CERB) was introduced in 2020 to support those whose employment was adversely affected by the Covid-19 pandemic. The CERB provided \$2,000 per month to individuals which substantially boosted the median incomes of low-income households, which is reflected in the higher-than-normal increase in the 2021 National Census data.

What does this mean?

Median income for renters in Maple Ridge is about half that the median income for owners. This means that not only do many renters likely not have the opportunity or means to purchase, as rental costs rise they may face increasing affordability pressures. Renters in 2021 faced a rate of core housing need (29%) nearly triple that of owners (10%). This indicates a strong need for addition rental supply to reduce prices, and the need for additional affordable rentals across a range of price points, from deeply subsidized to low-end of market.

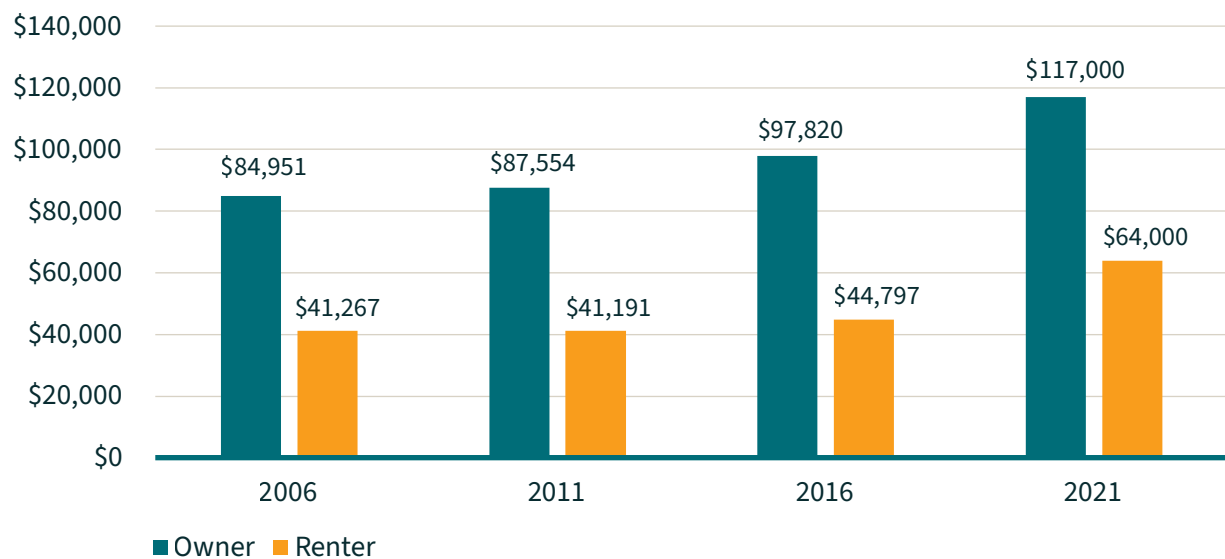


Figure 10. Household median incomes in Maple Ridge by household tenure, 2006-2021
Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

Figure 11 illustrates how household incomes are distributed by tenures in Maple Ridge. The data shows owner and renter households are oppositely distributed with 46% of owner households earning more than \$125,000 and 55% of renter households earning less than \$70,000. Owner households are typically older, meaning they are further along in their respective careers, and include less single-person households which accounts for significant portion of the difference. 34% of renter households are earning less than \$45,000 indicating that to achieve affordable housing they would likely need to find a below-market option.

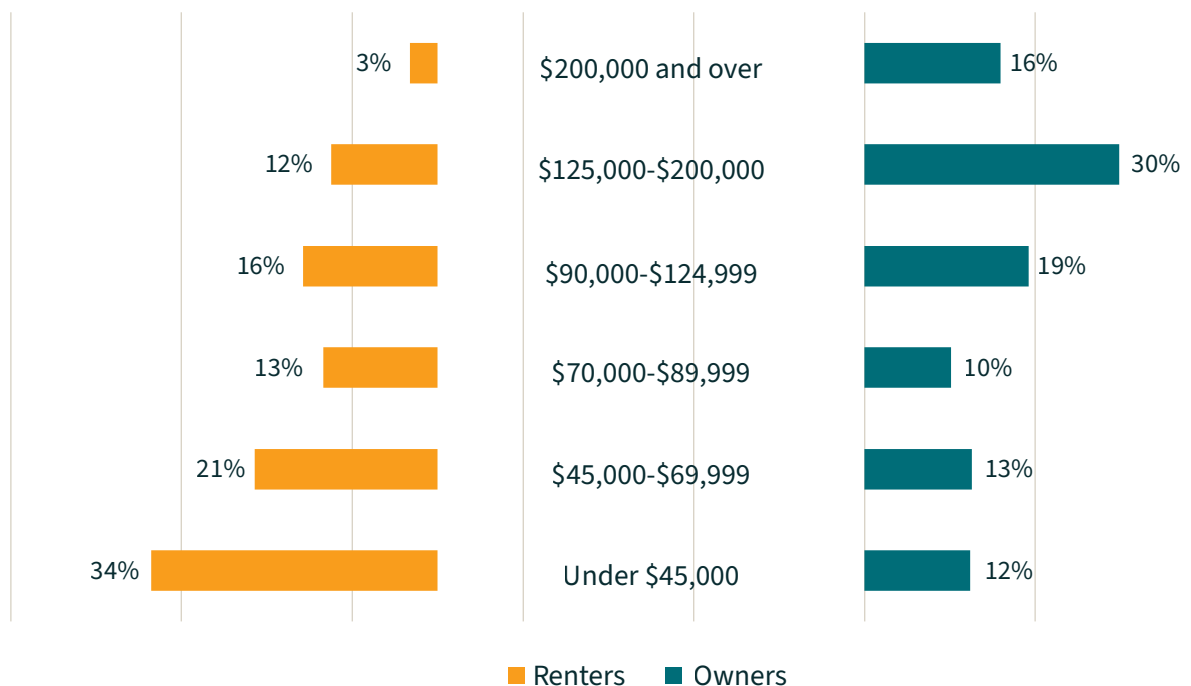


Figure 11. Household income distribution in Maple Ridge by household tenure, 2021

3.2 Maple Ridge Housing Stock

3.2.1 Housing Stock Changes

The City of Maple Ridge is composed of approximately half (53%) single-detached homes but has been experiencing a shift towards denser forms of infill housing including row houses, high- and low-rise apartments, and duplexes. As shown in Figure 12, the overall composition of housing types is 53% single family, 15% apartment in a building that has five or fewer storeys, 13% apartment or flat in a duplex, 13% row houses, 3% semi- detached homes, and 3% apartment in a building with five or more storeys.

Between 2016 and 2021, the city increased denser forms of infill housing, reducing the composition of single-family homes by 3%. Figure 13 shows the total number of residential dwelling units completed from 2016 to 2021, and percent increase of each form of housing. Development in the City has focused on missing middle housing, including row houses, duplexes, and low-rise apartments. Row houses were the most common form of development in the City with 790 additional units. Single-detached housing development remained prominent in the City adding an additional 585 new homes.

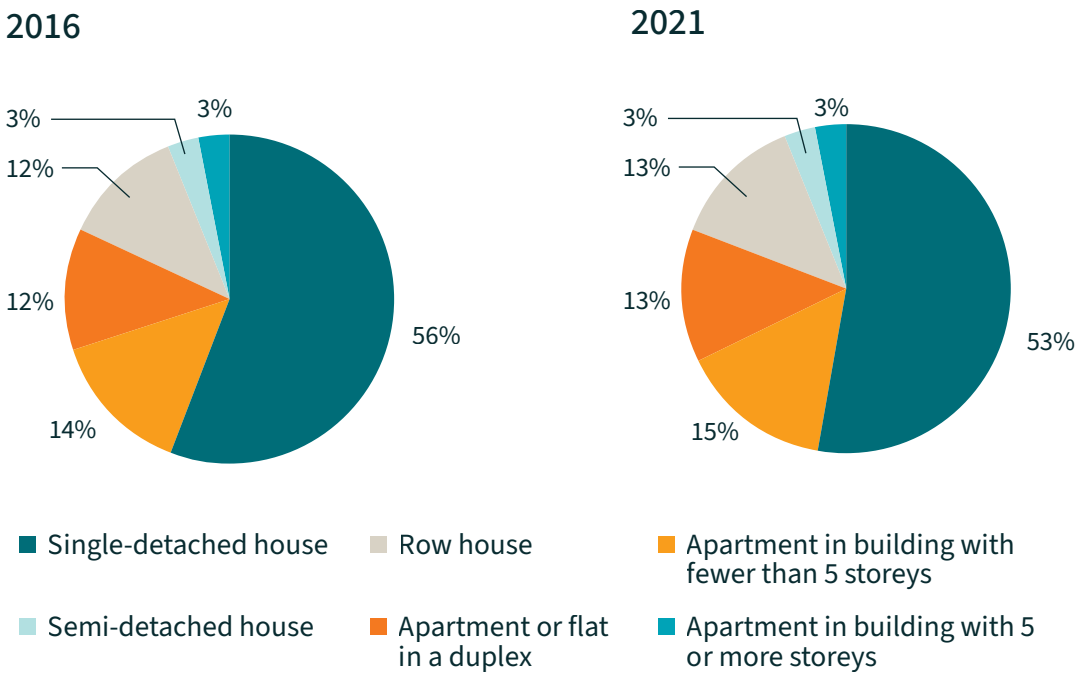


Figure 12. Housing Stock Composition

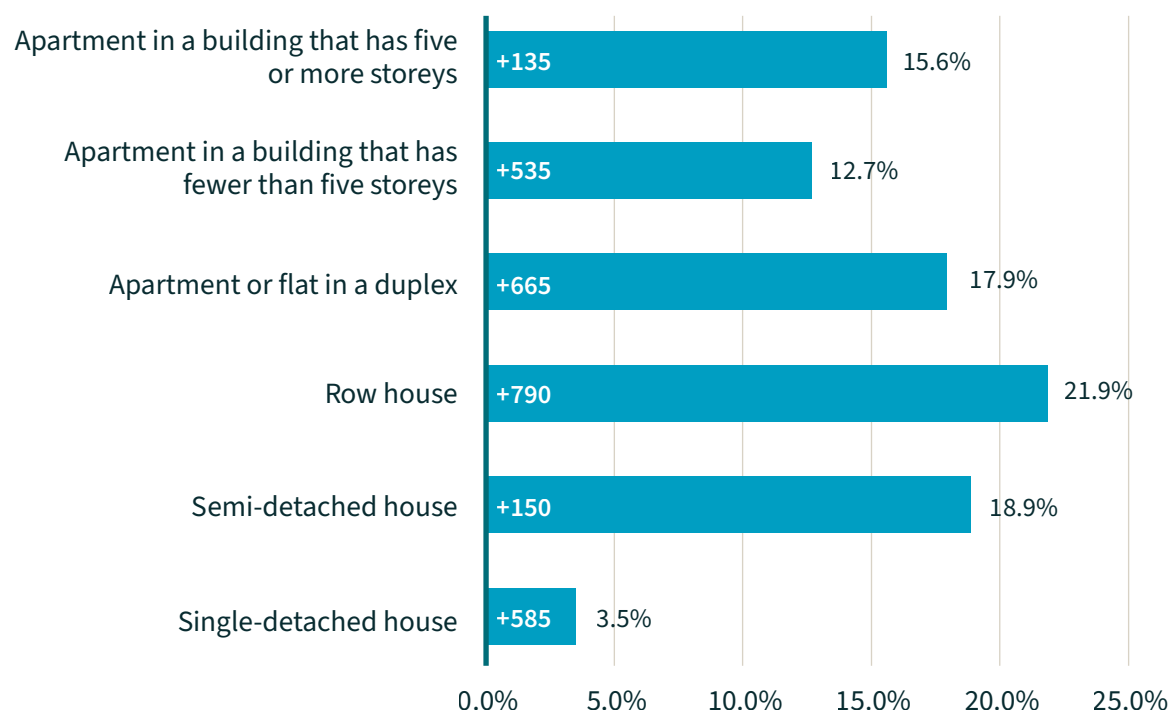


Figure 13. Housing Continuum Change from 2016 to 2021

Source: Statistics Canada, Census Profiles for Maple Ridge, 2006, 2011, 2016, 2021

3.2.2 Housing Stock Age

The majority (69%) of the City’s housing stock was built after 1981. As of 2021, 29% of the City’s stock was built prior to 1980. Typically, after 40-50 years residential buildings have a higher chance of being redeveloped. However, purpose-built rentals typically have a longer lifespan due to municipal and provincial rental controls. The purpose-built rental housing stock is significantly older than the overall housing stock. 43% of the purpose-built rental stock was built prior to 1981.

Sources: Statistics Canada, Census Profile for Maple Ridge, 2021, and CMHC Housing Portal 2023

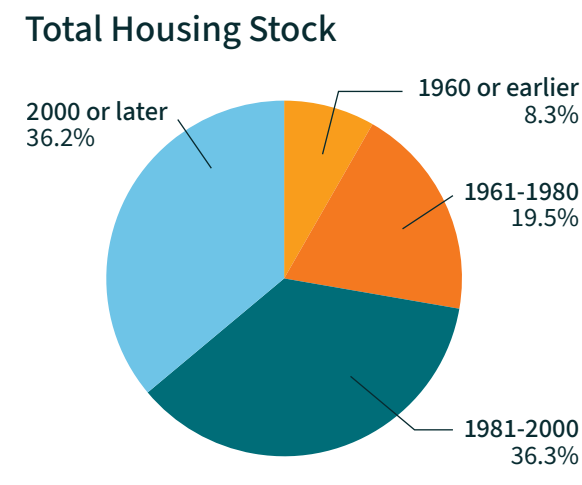


Figure 14. Overall Housing Stock Age

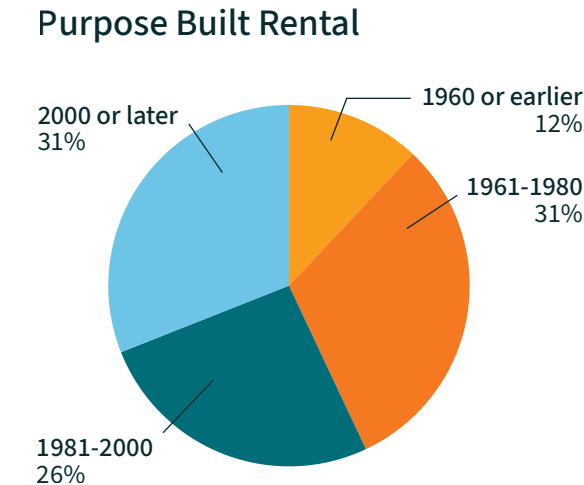


Figure 15. Purpose Built Rental Stock Age

3.2.3 Housing Units Completed and Demolished

Between 2016 and 2022, there was a net total of 4,190 residential units constructed across the City. In total there were 4,517 residential units completed and 327 residential units demolished. On average there has been approximately 600 net new residential completed every year since 2016. In 2020, the City approved the highest number of new units, a total of 933 new units.

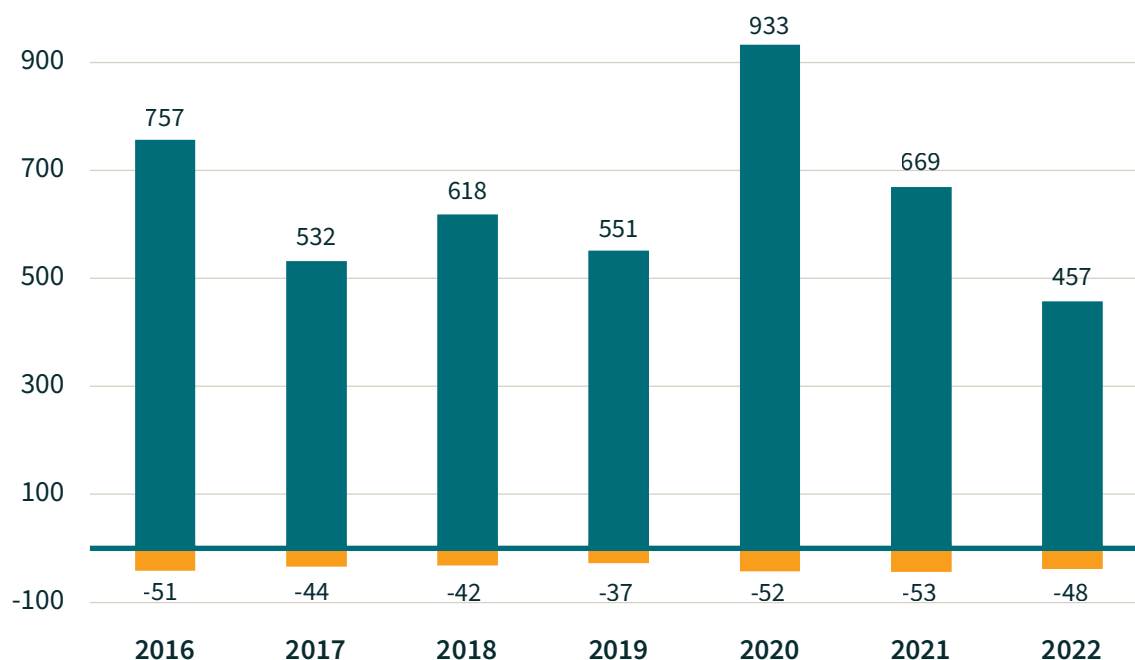


Figure 16. Net New Primary Rental Units, 2016-2022
Sources: CMHC Housing Portal, Municipal demolition data, 2016-2022

3.2.4 Owner Housing

The Real Estate Board of Greater Vancouver (REBGV) reports average sale prices for the total housing market, detached units, townhouses, and apartments. The data uses REBGV’s propriety benchmarking MLS® HPI Home Price Comparison Index. This report has taken the average of the REBGV’s reported monthly average home sale prices for the months of June and December from 2011 to 2022.

Between 2011 and 2022 the average sales value of homes in the City increased by approximately \$600,950 or 251%.

What does this mean?

With the cost of all forms of ownership housing seeing rapid increases across Metro Vancouver and British Columbia over the last ten or more years, incomes have not risen to keep pace. This means that many forms of ownership are increasingly unattainable for many households in Maple Ridge (see Section 3.3.2), and points to the need for further housing options across the continuum, including more market rental housing to address current needs, and more affordable forms of ownership housing.

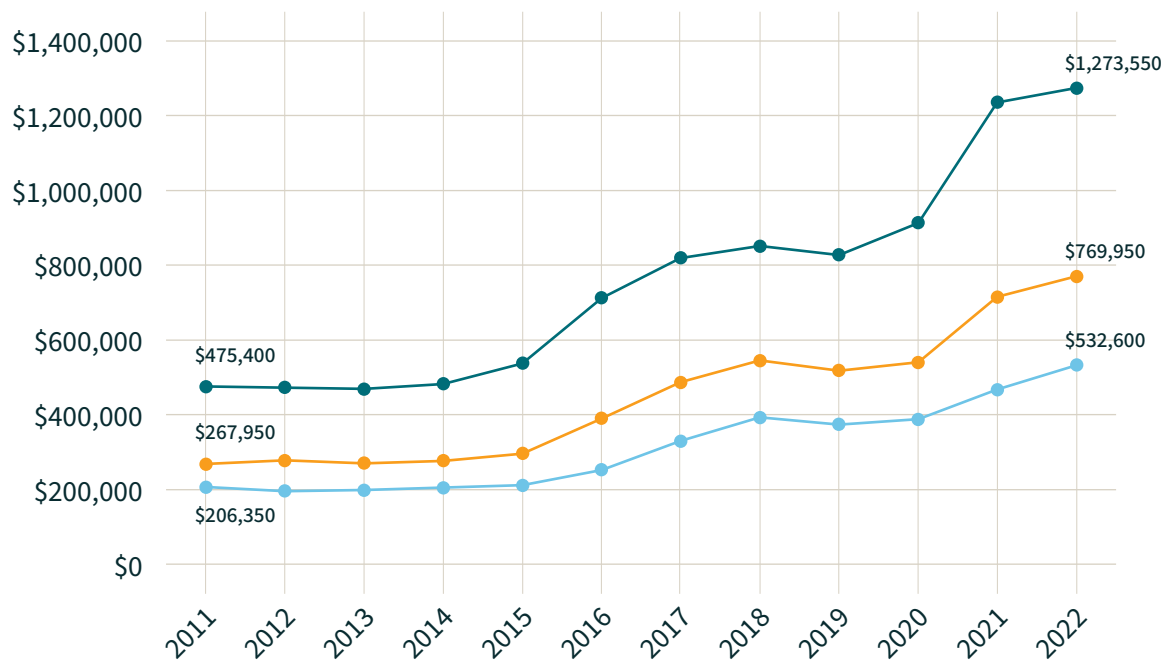


Figure 17. Average Sale Prices in Maple Ridge
Source: Real Estate Board of Greater Vancouver 2023

3.2.5 Rental Housing Stock

The City has seen an increase in primary rental units in recent years, with a total net increase of 353 units since 2005. This does not include non-market housing units, secondary suites, and privately rented units. Since 2017, most of the rental housing development has been 1-bedroom units. There has even been a reduction of 3-bedroom units. Since 2017 the number of units completed by unit size is as follows:

- 207 1-bedroom units;
- 77 2-bedroom units; and
- 3 bachelor (studio) units;
- 3 3-bedroom units.

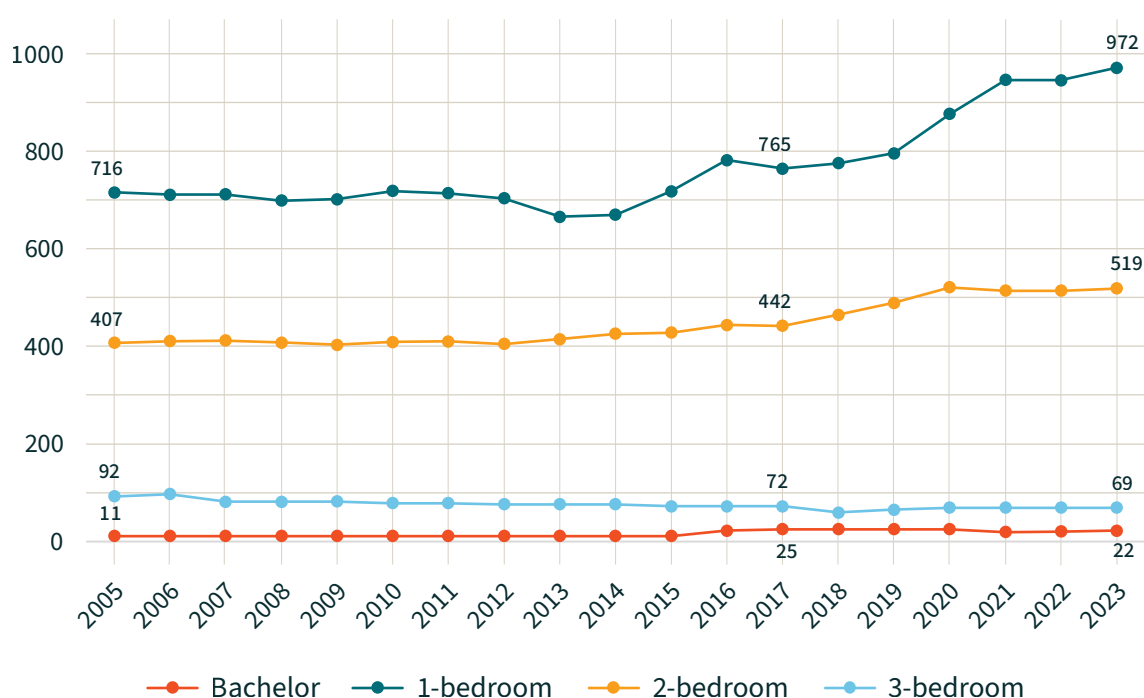


Figure 18. Rental Housing Development, 2005-2022
Source: CMHC Rental Housing Portal, 2023

The cost of renting in Maple Ridge has significantly increased over the past ten years. Between 2010 and 2023, the median monthly rent in the City increased by 89%. While between 2011 and 2021, there was only a 36% increase in median incomes. The cost of a three-or-more bedroom unit increased by \$1,052 or 97%. The median monthly rent for unit size only slightly increased between 2010 and 2017; however, between 2017 to 2023 median monthly rents increased significantly. This trend is reflective of a regional increase in rent cost. In Maple Ridge this trend impacted the cost of larger units more, with studio units only increasing 45% between 2010 and 2023.

Housing Profile

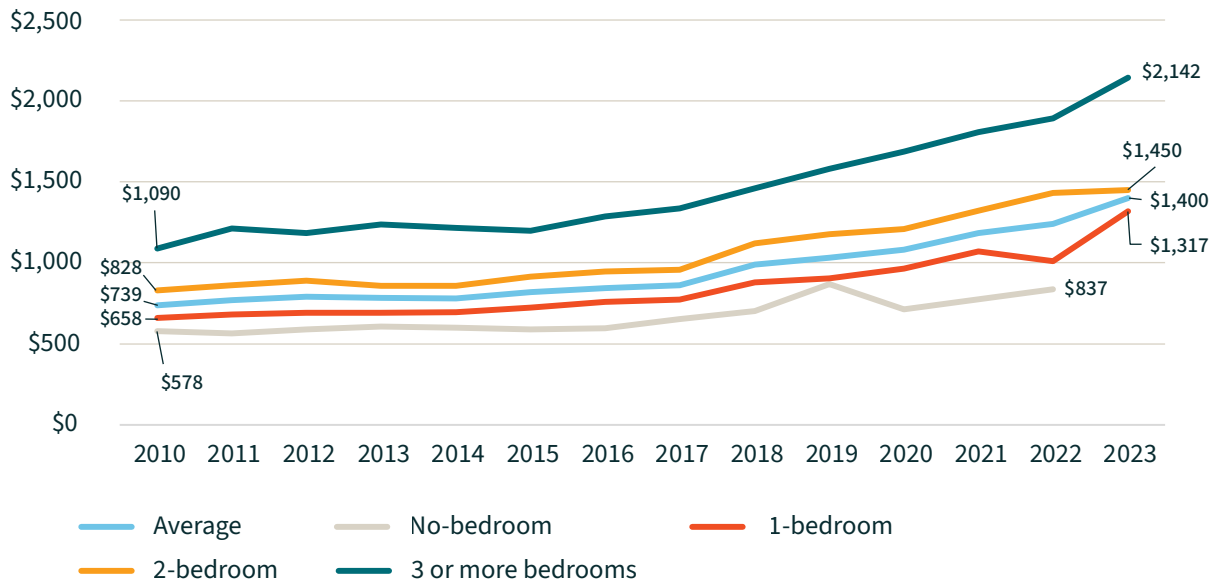


Figure 19. Median Monthly Rent - Purpose Built Rentals
Source: CHMC Housing Portal 2023

Since 2010, rental vacancy rates in the City have fluctuated between 5.7%-0.4%. The vacancy rate for primary rental in 2023 was 1.3%, with an estimated total of 21 vacant purpose-built rental units. In 2021 vacancy rates temporarily spiked, likely due to the pandemic causing people to relocate. A healthy vacancy rates is generally considered to be between 3% and 5%

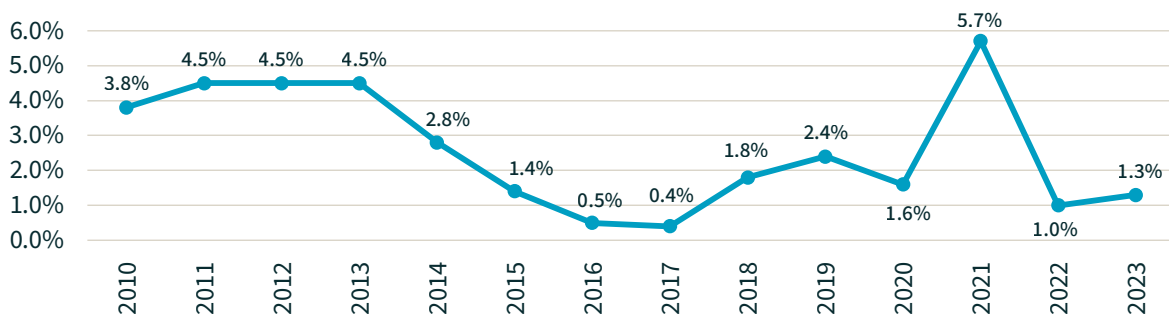


Figure 20. Rental Vacancy Rates, 2010-2023
Source: CMHC Rental Housing Portal, 2023

3.2.6 Non-Market Housing Stock

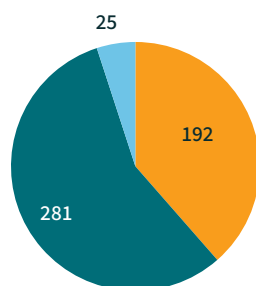
Thinking of housing as a network is essential when it comes to non-market housing. To ensure no one is left behind it is important to have transitional housing that fills the widening gap between emergency shelters and market rental units.

In 2023, there were approximately 498 housing supports for those either experiencing homelessness or needing to use emergency shelters. The majority (281) of these units were in the form of homeless rent supplements, while only 25 were emergency shelter beds.

There were approximately 255 transitional supported or assisted living options served in the City in 2023. The majority (192) of these units were for special needs, 51 units were for supportive seniors housing, and 12 were for women and children fleeing.

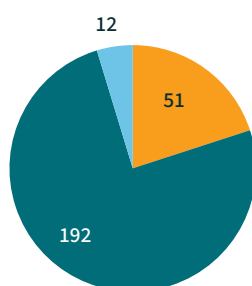
In 2023, there was a total of 496 rent assistances in the market. Most (398) of the rental assistance units were for seniors, while 86 were for families, and 39 were through the Canadian Housing Benefit. As Maple Ridge continues to increase its seniors demographic providing more housing supports (both rent supplements and new units) will be important to capture those seniors who can no longer afford market rents.

Emergency Shelter and Housing for the Homeless



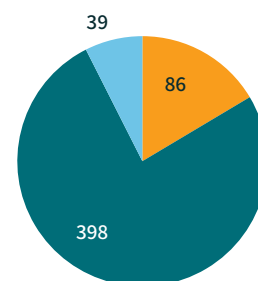
- Homeless Housed
- Homeless Rent Supplements
- Homeless Shelters

Transitional Supported and Assisted Living



- Supportive Seniors Housing
- Special Needs
- Women and Children Fleeing Violence

Rent Assistance in the Private Market



- Rent Assist Families
- Rent Assist Seniors
- Canada Housing Benefit

Figure 21. Non-Market Housing by Type and Demographic Served

Source: BC Housing Custom Dataset – Non-Market Housing Unit Count Reporting Model, 2023

3.3 Affordability Analysis

Analysis of homeownership and market rental affordability was conducted based on 2022 average sale prices (Greater Vancouver Real Estate Board) and median income (adjusted). Affordability in this context is defined as when a household is spending 30% or less of their pre-tax income on housing costs. Costs such as hydro, property tax and utility fees were included in the calculation. Table 2 and Table 3 show the difference between different family types can afford to pay for housing for different housing types.

- Green indicates that family type, based on median income, can afford to spend 30% or less on the specific housing type.
- Orange indicates the family type, based on median income, would need to spend 30% to 50% of their income on the specific housing type.
- Red indicates the family type, based on median income, would need to spend more than 50% of their income on the specific housing type.

It should be noted that the analysis is based on the median income of a range of different household types. For the ownership analysis, it is also assumed that home owners are entering the ownership market for the first time.

3.3.1 Owner Affordability

Ownership is most unaffordable for non-census families, which largely consists of individuals living alone. For non-census families, no form of homeownership is considered affordable at the median income and would require households to pay more than 50% of income on housing costs in order to purchase even the most affordable unit type. For median-earning lone parents and couples without children, again, no form of home ownership is considered affordable at the median income; however, lone-parent families face significantly more housing pressures due to the fact that they are single-income households and therefore have lower incomes than all other median-earning family household types.

Median-earning couples with children living at median income can afford the average cost of a condominium but likewise cannot spend 30% or less on large more traditional forms of family housing. Notably only other census families can afford a townhouse, which is likely due to having three or more adults contributing to the total median household income. This data indicates that there is a serious ownership affordability crisis in Maple Ridge, with very few family structure being able to transition from renting to ownership without significant financial hardship.

Table 3. Owner Affordability Analysis, 2024

	Median Household Income (2024) ⁸	Affordable Monthly Shelter Costs	Monthly Shelter Affordability Gap ⁷		
			Single-Detached Dwelling (\$1,245,000)	Townhouse (\$750,500)	Condominium (\$533,500)
Couples without children	\$121,013	\$3,025	-\$4,395	-\$1,973	-\$497
Couples with children	\$169,183	\$4,230	-\$3,191	-\$769	\$708
Lone parent families	\$89,291	\$2,232	-\$5,188	-\$2,766	-\$1,290
Non-census families	\$56,394	\$1,410	-\$6,011	-\$3,589	-\$2,112
Other census families	\$206,780	\$5,169	-\$2,251	\$171	\$1,648

	Spending less than 30% of household income on shelter costs
	Spending approximately 30-49% of household income on shelter costs
	Spending 50% or more of household income on shelter costs

3.3.2 Renter Affordability

Renting in Maple Ridge is more affordable in comparison to ownership, based on the median income of rental households. The analysis presented in Table 3 represents only purpose-built rentals. A significant portion of purpose-built rental housing is aging stock and is therefore more affordable. Newer purpose-built and secondary market rental units are likely more expensive⁹. This means that the affordability analysis for rental housing likely under-represents the true affordability issues in the City.

Non-census families, primarily individuals living alone, still are unable to spend 50% or less on housing costs for any type of rental unit. This means that for any non-census family currently living in the City or prospective residents who are earning the median income for their family structure, living in extreme core housing need (ECHN) is the only option in Maple Ridge. For lone parent households, who require at

7 For owners, shelter costs include, as applicable, mortgage payments (principal and interest), property taxes, strata fees, and payments for electricity, fuel, water and other municipal services. For the purposes of this exercise mortgage payments are calculated using a 25-year amortization, with 5.6% five-year fixed interest, and a 10% downpayment. Mortgage costs do not include any other shelter costs

8 Incomes are adjusted to 2024 estimates using historical growth rates.

9 As of 2023 there were 1,579 purpose built rental units tracked by CMHC in Maple Ridge, and in 2021 there were 6,910 renters. This means that purpose-built rental only served about 23% of all renters in Maple Ridge in 2023. However, little data is available about the vacancy rate and cost of renting in the secondary rental market.

least two bedrooms, can not afford to rent or buy in Maple Ridge without being in either ECHN or core housing need. Couples with and without children, and non-census families are able to afford 2-bedroom apartments, however only other census families are able to afford 3-bedroom apartments.

Table 4. Renter Affordability Analysis, 2024

			Monthly Shelter Affordability Gap ¹⁰		
	Median Household Income (Renters, 2024) ¹¹	Affordable Monthly Shelter Costs	1-Bedroom apartment (\$1,367)	2-Bedroom apartment (\$1,508)	3-bedroom apartment (\$2,208)
Couples without children	\$61,477	\$1,570	\$203	\$61	-\$638
Couples with children	\$88,933	\$2,194	N/A	\$686	-\$14
Lone-parent families	\$44,765	\$1,158	N/A	-\$350	-\$1,050
Non-census families	\$31,276	\$731	-\$636	-\$777	-\$1,476
Other census families	\$100,273	\$2,682	N/A	\$1,174	\$474

The analysis of homeownership and rental affordability in Maple Ridge clearly illustrates that earning

Spending less than 30% of household income on shelter costs

Spending approximately 30-49% of household income on shelter costs

Spending 50% or more of household income on shelter costs

the median income for each family is generally not enough to comfortably live in the City. For any median income earning household, except for couples with children and expanded families, living in core housing need is the reality.

10 For renters, shelter costs include rent and basic utility costs.

11 Incomes are adjusted to 2024 estimates using historical growth rates. Renter incomes are also adjusted to reflect that median-earning rental households in Maple Ridge earn about 60% of the median total household income for the community.

3.4 Housing Indicators & Core Housing Need

Statistics Canada and CMHC have established national housing standards for affordability, adequacy, and suitability. Communities throughout Canada use these standards as indicators to identify issues and make improvements related to housing. A household meets the housing standards when the following conditions are met:

- Adequate housing does not require any major repairs.
- Affordable housing has shelter costs equal or less than 30% of total before-tax household income.
- Suitable housing has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements.

Core housing need (CHN) is a two-step indicator. A household is in CHN when it does not meet one of the above indicators and cannot afford alternative suitable and adequate housing in their community. Extreme CHN is a subset of households in core housing need. This refers to those households in core housing need who are spending more than 50% of their total before-tax household income on housing.

3.4.1 Core Housing Need

Core housing need for renters was reported to decrease between 2016 to 2021: 37% or 2,215 of Maple Ridge renters experienced core housing need in 2016 compared to 30% or 1,980 households in 2021. However, during this period the cost of median rents increased. The reported decrease in core housing need is likely to be cause by an artificial depression of core housing need statistics amongst renters, due to CERB. The CERB benefit supported some of the lowest-income households in communities across Canada, and this income support likely decreased housing pressures for these households.¹² Core housing need amongst owner households remained comparable at 9%.

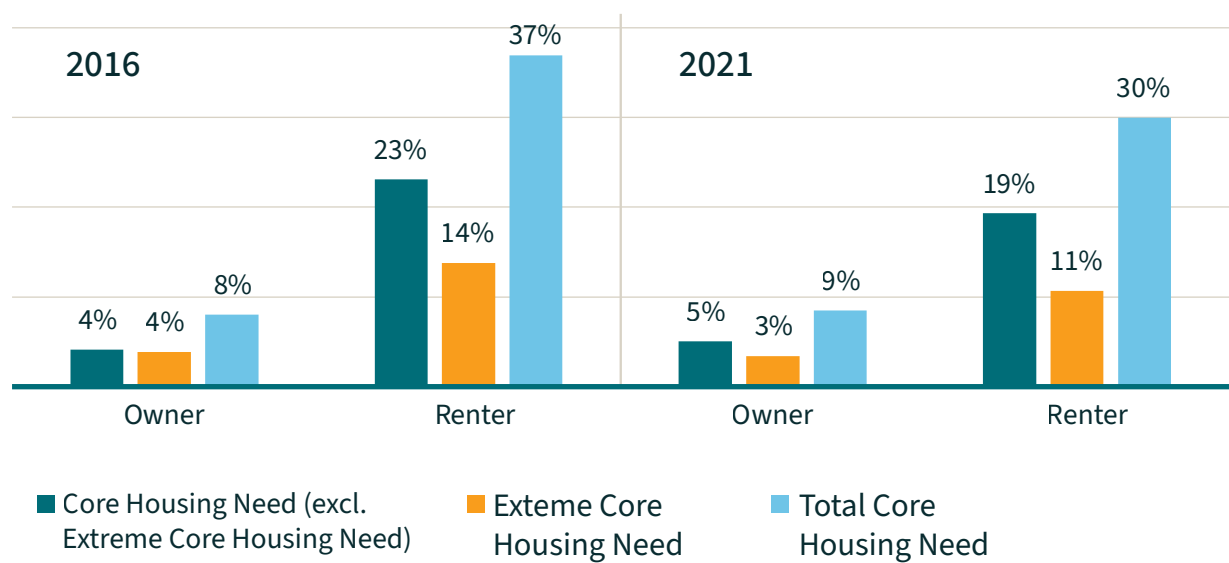


Figure 22. Core Housing Need, 2016 - 2021
Source: Statistics Canada, Census 2021, 2016 – Custom Information for BC Ministry of Municipal Affairs and Housing

12 <https://hart.ubc.ca/wp-content/uploads/2023/07/Understanding-2021-Core-Housing-Need-Data.pdf>

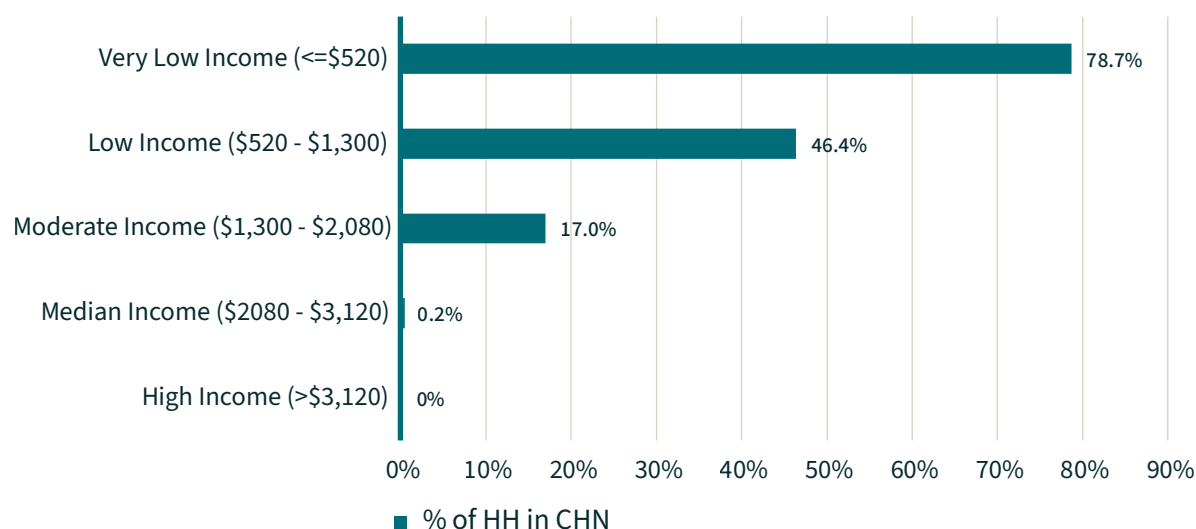


Figure 23. Percentage of Households in Core Housing Need, by Income Category, 2021

Source: Housing Assessment Resources Tools (HART), 2021

Figure 23 shows the relationship between CHN and median income levels and the max affordable monthly shelter costs. Unsurprisingly, for households that earn low income and very low income they experience CHN at rates of 46.4% and 78.7%, respectively. For households earning moderate incomes only 17% are in CHN. For households that are able to afford over \$3,120 per month for shelter costs, little to no households are in core housing need.

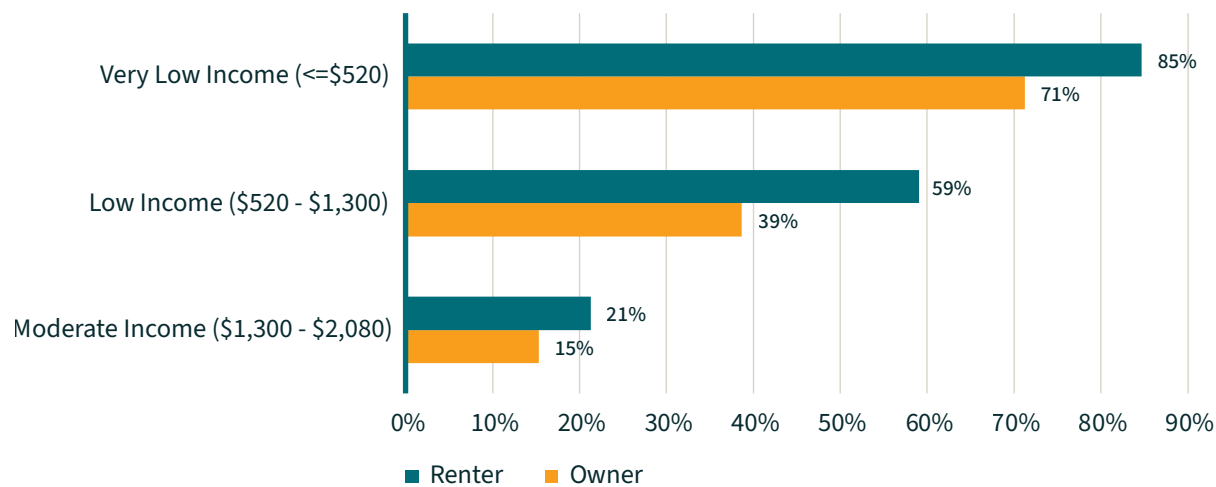


Figure 24. Percentage of Households in Core Housing Need, by Income and Tenure Category, 2021
Source: Housing Assessment Resources Tools (HART), 2021.

Figure 24 shows the relationship between CHN and median income levels and the maximum affordable monthly shelter costs by tenure. For very low, low and moderate-income households, a higher proportion of renter households are in CHN. This trend illustrates that although both tenures may be experiencing CHN at low-earning incomes the impact on renters is in more significant.

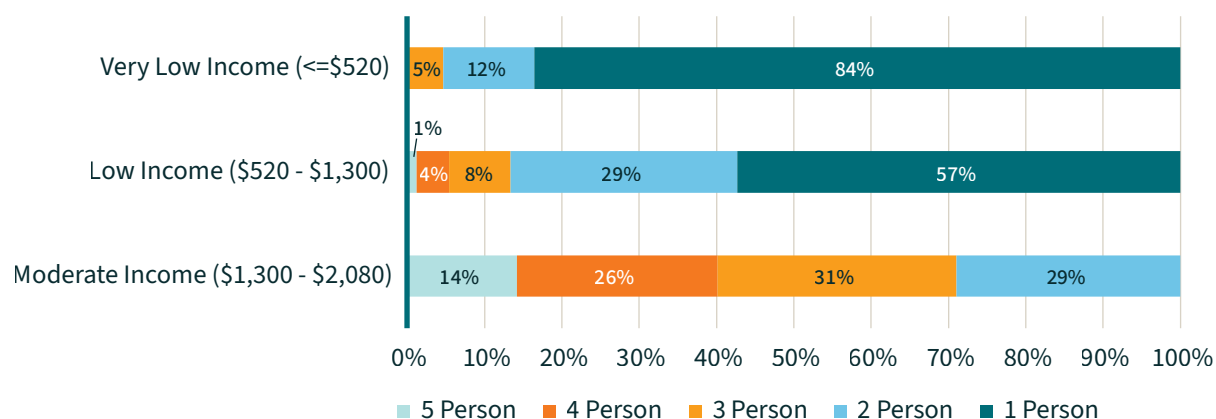


Figure 25. Percentage of Households in Core Housing Need, by Income Category and HH Size, 2021
 Source: Housing Assessment Resources Tools (HART), 2021.

Figure 25 shows the relationship between CHN, income level, and household size. For very low-income households that are CHN, almost all (84%) are 1-person households. For the low-income households there is a greater number of 2-person households, while most are still 1-person households. Notably for moderate income households in CHN there is a more even split between 1-person (29%), 2-person (31%), and 3-person (26%) households.

Housing Profile

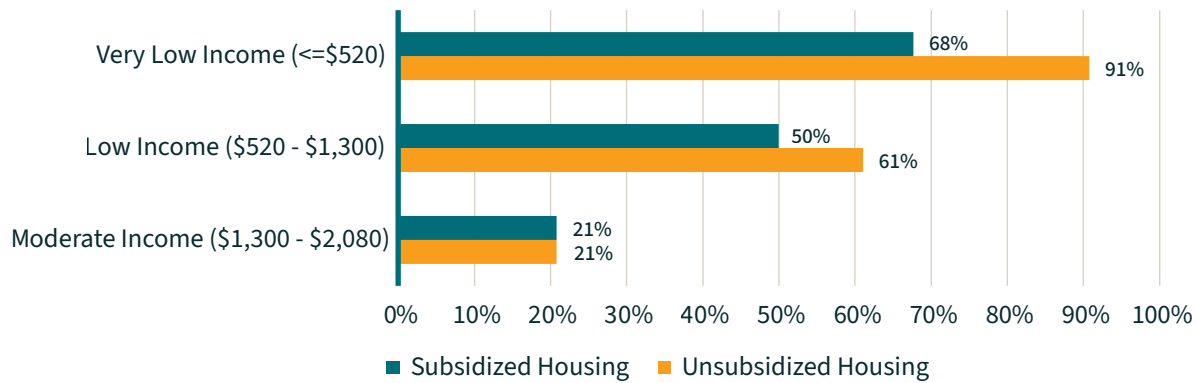


Figure 26. Percentage of Households in Core Housing Need for Subsidized vs Unsubsidized Renters, by Income Category, 2021
Source: Housing Assessment Resources Tools (HART), 2021.

Figure 26 illustrates the different rates of CHN in renter households that subsidized and unsubsidized by income category. Unsurprisingly, renter households that are within the same household income category that do not receive any rent subsidies experience higher rates of CHN. For very-low-income renter households that do not receive any rent subsidies 91% are in CHN compared to 68% that do receive rent subsidies. The CHN gap narrows between subsidized and unsubsidized households as each earns a higher annual income, likely due less subsidies being available and for a reduced total amount for higher income households.

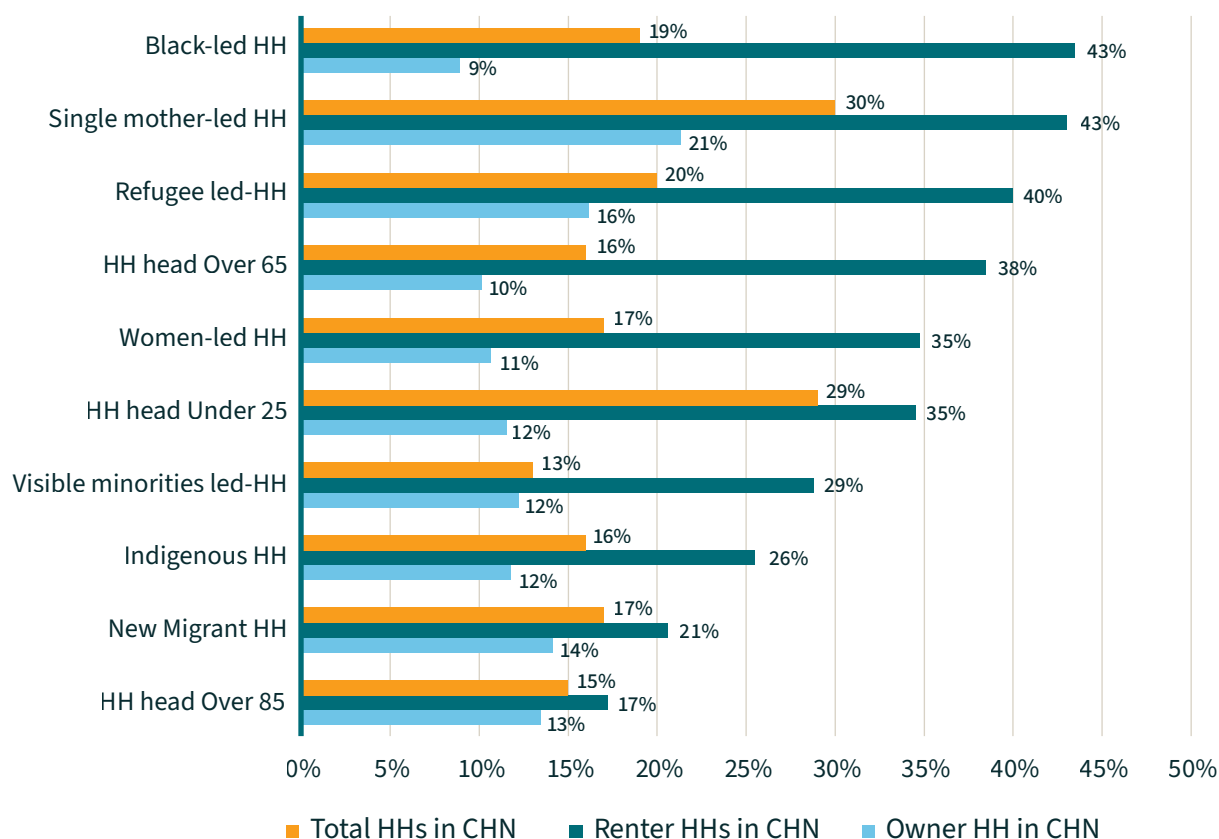


Figure 27. Percentage of Households in Core Housing Need by Priority Population

Source: Housing Assessment Resources Tools (HART), 2021.

Figure 27 shows equity-deserving populations that may be at high risk of experiencing CHN. Single mother-led and Black-led renter households are statistically at the highest risk of CHN with 43% of renter households in CHN. The household types and priority populations illustrated in Figure 23 largely confirm the qualitative input from stakeholders that seniors, visible minorities, women, Indigenous, migrants, and youth led households are experiencing the most hardship when it comes to affording housing costs.

3.5 Homelessness

In 2023, the Homeless Services Association of BC conducted a point-in-time (PiT) count for homeless individuals across Metro Vancouver. The study aggregates the Cities of Maple Ridge and Pitt Meadows together, as Ridge Meadows. The PiT Count method provides a 24-hour snapshot of the minimum number of people experiencing homelessness across Ridge Meadows. The 2023 PiT counted 135 individuals who were experiencing homelessness, as shown in Figure 28. There are currently 105 shelter beds in Maple Ridge.

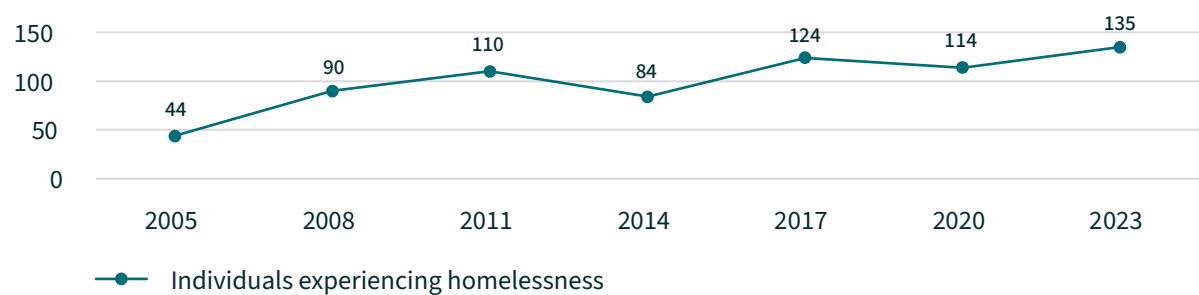


Figure 28. Unhoused Population, 2005 to 2023
Source: Homelessness Services Association of BC, Point-In-Time Counts, 2005, 2008, 2011, 2014, 2017, 2020, 2023.

Participation relies on an individual being found; either staying in a transition house or shelter or found on March 8th by an interviewer. If they are not found or did not attend a community event to complete the survey, these individuals would not be counted. Youth, seniors, Indigenous and racialized persons, those in the 2SLGBTQIA+ community, and those who do not access homelessness services are populations understood to be underrepresented in the Count.

The provincial government has also undertaken an Integrated Data Project (IDP) to assess the number of individuals with no fixed address (NFA) in BC, who are accessing the shelter system and/or accessing income or disability assistance. The most recent published data from this project was released for 2021, and shows an estimated 11,392 residents of Metro Vancouver have no fixed address. If this population were distributed equally across the region based on per capita population shares in each municipality, Maple Ridge’s share would be 3.4% of this total, as Maple Ridge represents 3.4% of the region’s total population. This amounts to approximately 392 individuals experiencing homelessness in Maple Ridge.

4.0

Community Growth

4.1 Population Projection

The City is projected to continue experiencing rapid population growth. Between 2021 to 2028, the City's population is projected to grow by 16% to total 108,561 residents (Figure 29). Between 2021 to 2033, the City's population is projected to grow by 26% to a total 118,250, up from 93,628 residents in 2021. To accommodate the projected population growth the City is projected to add approximately 6,532 net new households by 2028 and a total 10,624 by 2033 (Figure 31).

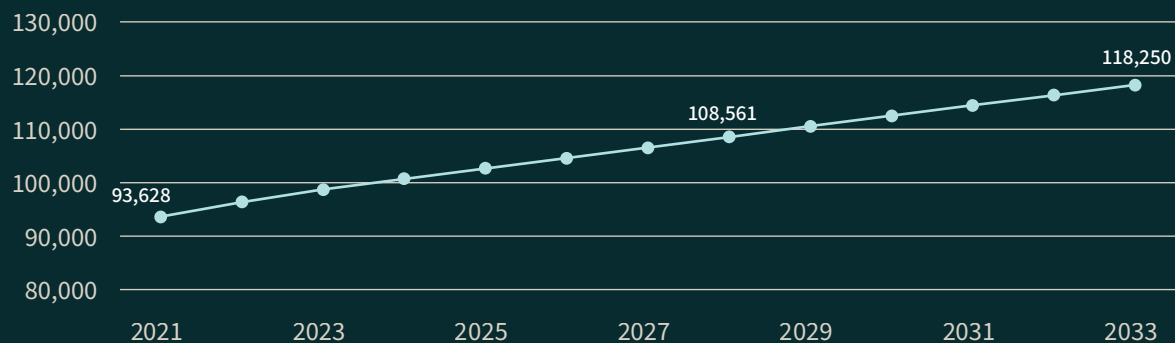


Figure 29. Projected Population, 2021-2033

Source: BC Statistics Population Projections and Statistics Canada Census 2021



4.1.1 Maple Ridge’s Changing Demographics

Maple Ridge’s population is projected to gradually become older, a trend that is occurring at the provincial and federal scales as well. The median age in the City is expected to initially decrease from 40.9 in 2021 to 40.5 by 2028 then increase to 41.2 by 41.2. Figure 30 shows the nominal change in age-cohorts. It is projected that by 2033 there will be approximately 7,916 more seniors in the City and only approximately 4,151 new residents aged 0 to 24 years of age.

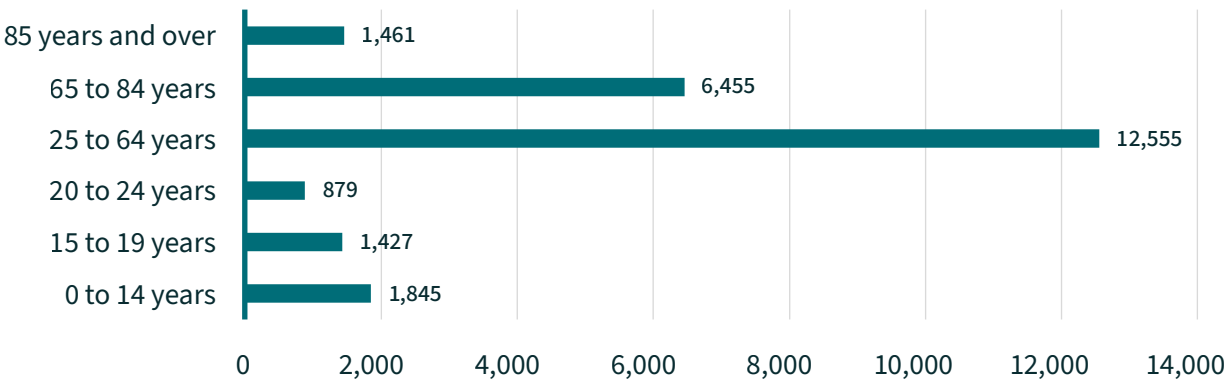


Figure 30. Projected change in age composition of population, 2021 to 2033
Source: Derived from BC Stats Population Projection and Statistics Canada, Census 2021

4.2 Household Projections

Section 4.2 describes how household growth is likely to evolve in the City including growth by tenure, family type, and unit sizes. It is important to understand the future demand on the housing market to inform policy related decision-making processes today.

4.2.1 Household Growth Scenarios

This report presents two approaches to population growth projections for the City. The first approach is based municipally specific growth statistics for the City and the second approach is based on Metro Vancouver growth trends.

Approach 1 –BC Stat Local Approach

The household projection for the City of Maple Ridge developed by BC Stats is used to determine the household growth in the City following the projected local trajectory of population growth and household size in the City.

Approach 2 – BC Stats Regional Approach

The household growth of the City of Maple Ridge is assumed to follow the rate of growth in the number of households at the Metro Vancouver level. First, the projected households for Metro Vancouver are extracted from BC Stats household projection. The projected rate of change in number of households at regional level each year is applied to the household projections at the City level.

The projected household growth under local trajectory exceeds the regional trajectory by 2%, as shown in Figure 31. This report focuses on the projected growth local trajectory. The projected household growth for the regional trajectory is presented for reference only.

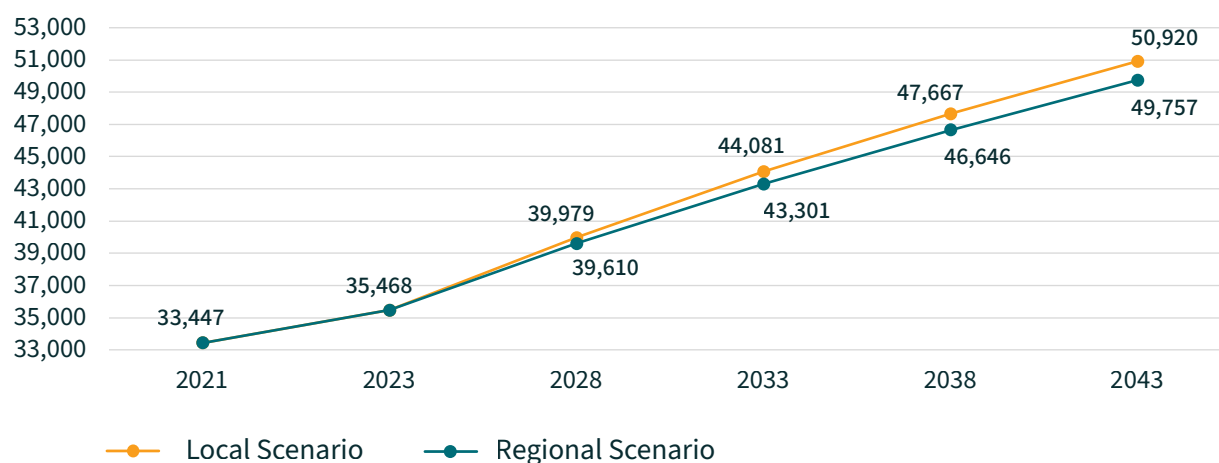


Figure 31. Project Household Growth 2021-2033

Source: Derived from BC Stats Population Projection and Statistics Canada, Census 2021

The projection used in Figures 31 and 32 assumes household formation patterns remain unchanged from the Census 2021 data across all age groups. Historically, there has been a trend that the proportion of renter households increasing among all households, from 19% in 2006 to 21% in 2021. Suppressed household formation (i.e., households that could have been formed but not able to do so due to housing shortage) is not included in the estimates but discussed in Section 4.

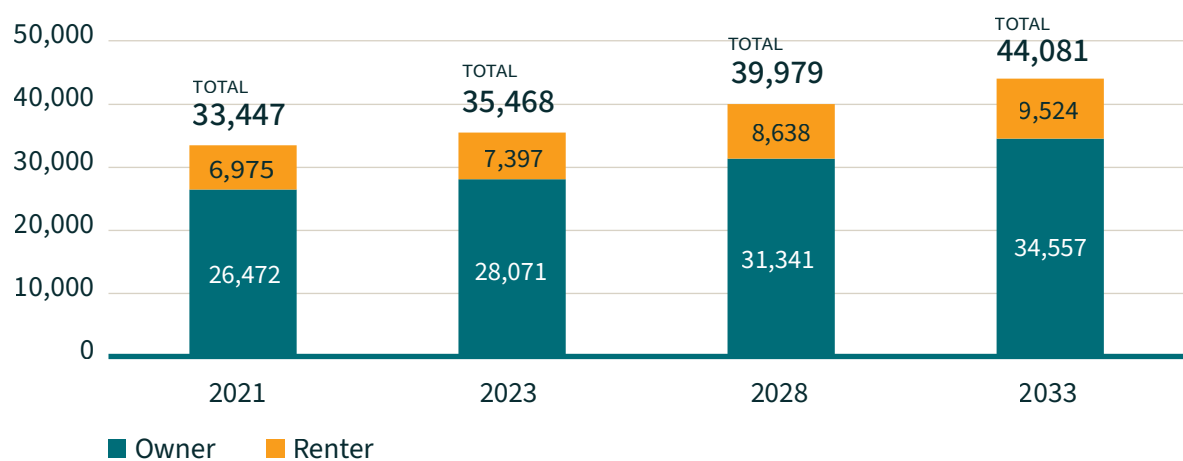


Figure 32. Projected Household Growth by Tenure
Source: Derived from BC Stats Population Projection and Statistics Canada, Census 2021

Figure 32 and Table 5 shows the projected household growth by tenure. The proportion of renter households is projected to slightly increase to 22% by 2028 and remain steady at least until 2033. By 2028, it is projected that there will be an additional 1,663 new renter households and 1,599 new owner households, compared to 2021. By 2033, there is projected to be a total 2,549 new renter households, and 8,805 new owner households. Although the proportion of owner households is projected to slightly decrease by 0.8%, new residential development will still be dominated by owner households with 76% of new development being owner tenure.

Table 5. Projected Household Growth by Tenure
Source: Derived from BC Stats Population Projection and Statistics Canada, Census 2021

Additional households	2023-2028	2028-2033	Total (2023-2033)
Owner	3,270	3,216	6,486
Renter	1,241	886	2,127
Total	4,511	4,102	8,613

4.2.2 Projections Based On Unit Size & Family Type

Based on the historical household size and family composition, Table 6 shows the need for different unit sizes based on household size and National Occupancy Standards. It is anticipated that couples without children and non-census families will drive demand for studio and 1-bedrooms. Couples with children, lone-parents, and other census families will drive the demand for larger units such as 2-bedroom and 3+ bedroom units.

Table 6. Projected Demand for Household Size by Family Structure
Source: Derived from BC Stats Population Projection and Statistics Canada, Census 2021

	Studio and 1-bedroom	2-bedroom	3+ bedroom
Couple without children	100%	0%	0%
Couple with children	0%	36%	64%
Lone-parent family	0%	58%	42%
Other Census family (e.g., households with multiple Census families, multigenerational households, etc.)	0%	32%	68%
Non-Census-family (e.g., individuals living alone or with roommates)	89%	9%	2%

Table 7 indicates the projected number of units by unit size that will be needed to accommodate population growth. Notably, approximately half of all units needed are projected to be studio or 1-bedroom units. 2-bedroom units are projected to account for 19% of the demand, while 3+ bedroom units are anticipated to account for 32%. It must be noted that only family structures such as couples without children and non-census families are suitable for studio and 1-bedroom units, they may increasingly want larger units for a variety of reasons such as a work from home or flexible space. Given that many family structures that are suitable to a studio or 1-bedroom units may desire larger living spaces, this reports projections may underestimate the demand for 2-bedroom units.

What does this mean?

Table 7 indicates the total number of units that households require based on National Occupancy Standards (NOS). This means that these figures represent the minimum needed number of units at each size to meet the needs (not the desires) of households. For example, couples with children may be able to afford and prefer a two-bedroom unit; however, under NOS they only require a one-bedroom unit. As such, these unit estimates should be viewed as guidelines or indicators of the minimum number of family-sized units required to meet housing need in Maple Ridge.

Table 7. Projected Number of Units Based on Unit Size

Source: Derived from BC Stats Population Projection and Statistics Canada, Census 2021

	2023-2028	2028-2033	2028-2033	
	Additional Units Needed	Additional Units Needed	Total Additional Units Needed	% of Units
Studio and 1-bedroom	2,311	1,927	4,238	49%
2-bedroom	812	805	1,617	19%
3+ bedroom	1,388	1,370	2,758	32%
Total	4,511	4,102	8,613	100%

4.3 Projection of Households in Core Housing Needs

The projection of future number of households are based on the historical averages of the proportion of households in core housing need by tenure across the past four Census periods (2006, 2011, 2016, 2021). The projection is done for the Approach 1 - BC Stat Local Approach only.

While the proportion of households in core housing need appears to have dropped in 2021, it is important to note that income support programs were still in place in 2021 while the Census collection period was in progress, including those transferred from the Canadian Emergency Response Benefit (CERB) to Employment Insurance (EI), the Canada Recovery Benefit (CRB), the Canada Recovery Sickness Benefit (CRSB), and the Canada Recovery Caregiving Benefit (CRCB). These income support programs inflated the income data, meaning that the core housing need indicator reported in Census 2021 could underestimate the number of households spending 30 percent or more of household income on shelter and the number of households in core housing need. As a result, the historical averages of proportion of core housing needs over the past four Census periods are used to reflect a more realistic description of the core housing needs in Maple Ridge as observed in the past and recent years.

Table 8. Proportion of Households in Core Housing Needs, 2006-2021

	2006	2011	2016	2021	Historical Averages 2006-2021
Proportion of households in Core Housing Needs	13%	15%	14%	13%	14%
Owner	9%	8%	8%	8%	8%
Renter	33%	41%	37%	29%	35%

Table 9. Projected Number of Households in Core Housing Needs, 2023-2028
Based on Household Projection Approach 1 – BC Stat Local Approach

	2023 (Estimated)	2028	Change in Households in Core Housing Needs, 2023-2028
Households in Core Housing Needs	4,941	5,649	708
Owner	2,354	2,628	274
Renter	2,587	3,021	434

Engagement Findings

Community engagement was conducted to better understand the current barriers to housing and opportunities for housing policy. The 2024 Housing Needs Report was developed alongside the 2024 Housing Strategy which allowed for engagement with the public and interest groups to provide feedback for the current barriers that face Maple Ridge residents. In total, three engagement events were held in early 2024, which saw engagement with a total of 33 individuals, not including engagement with city staff and council. The three events included the following:

Virtual Engagement with the development and non-profit community – January 25th

Three (3) participants

Community Workshop – February 1st at City Hall Council Chambers

Twelve (12) Participants

Community Open House – March 7 at the Maple Ridge Public Library

Eighteen (18) participants

Throughout the engagement activities, key issues emerged such as a need for more rental housing, seniors housing, supportive housing, and the need for a more streamlined development process that reduces red tape for developers. In general, we heard that housing is unaffordable for people earning an average wage, particularly for individuals living alone, and other at-risk demographics.

Rental Housing

We heard that the community members want action to be taken in the short-term to see more affordable and supportive housing options on the market as soon as possible. Participants stated that the City needs to explore innovative ways to ensure developers are incentivized to build rental projects. We heard that in addition to more rental housing, attendees noted that rental housing should be focused near transit and where existing amenities are.

Seniors Housing

We heard that it is too easy for seniors to slip through the cracks in the housing continuum. That there is not a one-size fits all support seniors. We heard that the need for safe, affordable, and accessible housing for seniors is significant, and that an additional range of supports are necessary for a diverse aging demographic. More housing for seniors is needed and it was heard that while some developments are initially aimed at seniors they transition to general supportive housing by the end of development. It was noted that seniors may be a higher risk of re-novictions. During the open house it was noted that more people, including seniors, are looking for roommates to lessen the financial strain of the high cost of housing.

Supportive Housing

We heard that the housing continuum is not working for many demographics across the City. The connections between emergency shelter to supportive housing to market housing are not apparent to someone moving through the continuum.

Participants noted that mental health can have a significant impact on an individual's ability to navigate the range of services and supportive provided by different agencies and businesses. We heard that similar to seniors, youth have a hard time accessing services, especially when they age out of youth services, but still require support.

Housing Development Process

From the development community we heard that parking can often be the largest barrier to providing housing that is attainable for most people. We also heard that the desire for lower development cost charges, a more transparent and understandable density bonus scheme, and less prescriptive site design requirement. Participants noted that overly prescriptive tree bylaws and public realm design requirements often limit a developer's ability to provide higher density and more affordable housing.

6.0

Conclusion

To combat the housing crisis of affordability and availability in Maple Ridge, it is important to understand the demand currently present in Maple Ridge today, in addition to household projects discussed in Section 4.2. This section uses components of need to calculate how many units are required to address housing need and demand over the coming 5 to 20 years.



6.1 Affordable Housing

Affordability is a key issue across the Metro Vancouver region for renter and owner households. In Maple Ridge, from 2011 to 2021 household median incomes increased 36%, while the median monthly rent has increased 89% and average sale prices by 251%. The disparity between income growth and the cost of housing in Maple Ridge is increasing, meaning that even the median income household is being priced out of their community.

As of 2021, 1,980 or 29% of renters are in core housing need, with 705 renter households (10%) in extreme core housing need, compared to only 8% and 3% of owners. An estimated 1,002 households are in core housing need in 2023. Additionally, in 2021 there were 800 owners with mortgages in extreme core housing need, and an estimated 1,095 owner households in extreme core housing need in 2023. Core housing need is projected to increase to 5,649 households by 2028, with a significant increase of renters in CHN to a projected total of 3,021, and more modest increase to a total 2,628 owner households.

To eliminate Extreme Core Housing Need there will need to be 1,692 new affordable units by 2043.

This report is using the most recent 2021 Census Data, however it must be noted that these CHN statistics are likely lower than reality due to CERB, as discussed in Section 3.4.1.

6.2 Rental Housing Needs

Rental Housing is a sector that the Provincial and municipal governments want to encourage and facilitate. The cost of rental housing has increased by 89% and median renter incomes have only increased 43% including the temporary boost from CERB. Renter households are typically subject to CHN more often than owner households due to lower median incomes. As of 2021, renter households are 21% more likely to be in CHN and 7% more likely to be living in extreme CHN. Unlike owner households, renter households have limited options to find more affordable housing.

Housing mobility is limited for renter households in Maple Ridge due to the lack of vacant units. As of 2022, the rental vacancy rate in the City was only 1%. A healthy vacancy rate is generally considered to be between 3% and 5%. In order to meet renter growth needs, the City will require at least 2,100 new rental units by 2033, and more affordable rental units to address underlying affordability issues. Further units are required to increase the vacancy rate to 3% or more.

New rental housing can either take the form of primary or secondary rental units. The primary rental market is generally purpose built rental buildings or units which are secured as long-term rentals. The secondary rental market are typically suites on existing suites, or condominiums that are rented out by owners. It is anticipated that the majority of new rental housing to meet projected demand will be in the primary rental market. The primary rental market ensures long-term reliability for the City and tenants. 43% of the purpose-built rental stock was built prior to 1981, two-fifths primary rental market is over 40 years old and is increasingly likely to be redevelopment.

6.3 Suppressed Household Formation

Suppressed household formation refers to households that would have formed if the housing market had been more affordable and available. Suppressed households may be due to adults living involuntarily with parents or roommates because of affordability concerns or suppressed local demand such as households moving far away from their jobs and services because of affordability concerns. The total number of suppressed households from 2006 to 2021 was 2,059. Most suppressed households were for those aged 25 to 44, as shown in Table 10.

Table 10. Suppressed Household Formation, 2006 -2021
Source: Derived from BC Stats Population Projection and Statistics Canada, Census 2021

Age Cohort	Owner	Renter	Total
15 – 24	39	87	126
25 – 34	386	203	589
35 – 44	410	114	524
45 – 54	285	62	347
55 – 64	67	13	80
65 – 74	92	22	114
75 and over	227	52	279
Total	1,507	522	2,059

6.4 Housing for Families

To meet the projected household growth by 2028 a total 4,511 new units will be needed, while a further 4,102 will be needed between 2028 to 2033. 4,238 of the total 8,613 units are projected to be studio or 1-bedroom units. However, 2,758 (32%) will need to be units with three bedrooms or more to meet the projected growth in larger families, as shown in Table 9. The affordability analysis highlighted in section 3.3 indicates that the affordability of larger units is a significant issue for almost all family types. Given the high projected growth in larger families, incentivizing these types of units will be a City priority for years to come.

Table 11. Table 9: Projected household growth by unit size, 2023 -2028

Source: Derived from BC Stats Population Projection and Statistics Canada, Census 2021

	Units added from 2023 to 2028	Units added from 2028 to 2033	Total
Studio and 1-bedroom	2,311	1,927	4,238
2-bedroom	812	805	1,617
3+ bedroom	1,388	1,370	2,758
Total	4,511	4,102	8,613

6.5 Housing for Seniors

Maple Ridge is an aging community. As of 2021, the seniors age cohort (65+) comprises 16% of the overall population and a total 14,615 individuals. By 2028, seniors will account for 18% of the population, increasing by 4,666 more seniors. By 2033, seniors will account for 19% of the population, increasing by a further 3,250 seniors.

Seniors, more often than other demographic groups, require housing that meets specific standards. For many seniors, living on a fixed-income limits housing options. Other seniors may require specific accessibility considerations such as an elevator, limited stairs, and other accessibility features. Housing with special considerations will be required to adequately accommodate the projected growth of seniors.

6.6 Housing for Indigenous Households

Maple Ridge is located on the traditional territory of the Katzie First Nation and Kwantlen First Nation. As of 2021, Maple Ridge is 4.7% Indigenous accounting for 4,205 individuals who identify as Indigenous. In 2021, 26% of Indigenous renter households were in CHN, and 12% of Indigenous owner households experienced CHN. Notably, the proportion of Indigenous owner households experiencing CHN increased by 4% since 2016. For Indigenous renter households CHN decreased by 13% but this is likely due in part to CERB, as discussed in Section 3.4.1.

6.7 Housing Near Transit

By locating housing near transit multiple cross-sectional objectives can be met. These include accelerating the transportation mode shift to sustainable modes, ensuring people have equitable access to their daily needs, and reducing monthly household costs by reducing motor vehicle dependency. In 2023, the Province amended the Local Government Act to require municipalities to permit greater densities near transit. In Maple Ridge this will take shape through the densification of the Lougheed transit corridor and transit-oriented areas at the Maple Meadows and Port Haney West Coast Express Stations.

For properties near frequent transit stops property owners are as-of-right permitted to build six-units on an adequately sized parcel. At West Coast Express Stations in Maple Ridge the City is required to update its zoning bylaw to permit at least 12 storeys and 4.0 FSR buildings within 200 metres of the station, and up to 8 storeys and 3.0 FSR from 200 to 400 metres. These regulatory changes will significantly accelerate transit-oriented development in Maple Ridge.

6.8 Homelessness

Local data through Point-in-Time counts and an aggregation of the regional homelessness population report through the Integrated Data Project agree that homelessness in Maple Ridge is increasing. In 2023, 135 individuals were found to be unhoused across Maple Ridge and Pitt Meadows, and Maple Ridge's aggregated proportion of the region population experiencing population is estimated at 392 individuals. It is important that a coordinated effort by the City, the Province, and local service providers is made to increase the housing supports for the City's unhoused population. In 2023, across the city there were 25 emergency shelter beds served, 192 housing units allocated to the unhoused population, and 281 rent supplements for those experiencing homelessness.

6.9 Components of 5 and 20-Year Housing Capacity Calculation

In summary, to meet anticipated demand and eliminate the current housing crisis, nearly 28,000 units will be required by 2041. This includes nearly 1,700 affordable units to address extreme core housing need and 392 units to address homelessness. In the next five years, approximately 8,700 units are needed, and an additional 6,500 will be need by 2034. More than two-thirds (67%) of the total units required to meet projected and latent demand are driven by projected community growth (Component D).

Table 12. Summary of Housing Need, 2021 - 2041

	2021-2026	2026-2031	2031-2041	Total (2024-2044)
Component A: Supply to Reduce Extreme Core Housing Need¹³				
Total Component Units	423	423	846	1,692
Owned Units	200	200	400	800
Rented Units	223	223	446	892
Component B: Supply to Reduce Homelessness¹⁴				
Total Component Units	196	196	0	393
Housing with onsite supports	107	107	0	213
Housing without onsite supports	89	89	0	179
Component C: Supply to Reduce Suppressed Household Formation¹⁵				
Total Component Units	562	562	1,124	2,249
Component D: Supply to Meet Household Growth¹⁶				
Total Component Units	6,332	4,159	8,162	18,654
Owned Units	3,075	-	-	-
Rented Units	1,267	-	-	-

13 Adapted using data from Section 3.4

14 Adapted using data from Section 3.5.

15 Analysis undertaken by Urban Matters. Methodology outlined in Appendix B: Suppressed Household Calculations.

16 Adapted using data from Section 4.0

Conclusion

	2021-2026	2026-2031	2031-2041	Total (2024-2044)
Component E: Rental Vacancy Rate Adjustment ¹⁷				
Total Component Units	0	0	0	0
Component F: Demand Buffer				
Total Component Units*	1,198	1,198	2,395	4,790
Total Units Needed	8,711	6,538	12,528	27,778
Total Owned Units	5,605	-	-	-
Total Rented Units	1,908	-	-	-

*Note: Total units for Component F are not distinguished by tenure; totals for owned and rented units do not include the buffer. However, the Demand Buffer is included in Total Units Needed.

17 Analysis undertaken by Urban Matters. Methodology outlined in Appendix C: Vacancy Rate Adjustment.

Appendix A

Community Engagement Summary

Introduction

The development of the 2024 Housing Needs Report and Housing Strategy included community engagement to better understand the existing barriers and opportunities in housing that may not be apparent through traditional data collection and analysis. The feedback from community engagement with the public and stakeholders will inform the development of both the Housing Needs Report and, importantly, the Housing Strategy, which will both inform future policy and land use planning decisions.

The community engagement for the 2024 Housing Needs Report included three engagement events as listed below:

- Virtual Engagement with the development and non-profit community – January 25th
- Community Stakeholder Workshop – February 1st at City Hall Council Chambers
- Community Open House – March 7 at the Maple Ridge Public Library

Throughout the engagement, key issues emerged, such as the need for more rental housing, seniors housing, and supportive housing. A more streamlined development approval process was noted as a key opportunity to accelerate the development of affordable and market housing.

This brief What We Heard memorandum summarizes the barriers (Section 2.0) and the opportunities (Section 3.0) that community and stakeholders identified through all community engagement events.

Summary of Barriers & Issues

We heard barriers and issues relating to housing impact all demographics, but specific at-risk demographics such as seniors, youth, new immigrants, and others are struggling more than others. The community identified four main themes for why this happening, as detailed below:

Lack of appropriate seniors housing

- Limited availability of seniors co-op housing and long waitlists for existing seniors co-op housing.
- A lack of available housing that meets the accessible needs of people with mobility issues
- Lack of or awareness of support services that assist older individuals in finding suitable housing.

Affordability

- Households earning median incomes can not afford to enter the ownership market.
- Many families are struggling to affordable rental housing, especially families with low-or-fixed-incomes.
- Low-income individuals must choose between housing and other essential needs, including food security and medical expenses.
- Youth and young adults are leaving Maple Ridge due to lack of available affordable housing.

Existing Supportive Housing is not held to a high standard.

- Existing supportive housing was heard to typically be older and not maintained at a high standard, effectively reducing the appeal of supportive housing and negatively affecting current livability for residents.

Unfavourable Development Conditions and Lack of Development Capacity

- We also heard from the development community that building under current economic conditions is often not feasible. These issues are magnified by the fact that many local buildings, while experienced in single-family development, may lack the necessary operational capacity for larger and more complex multi-family projects.

Summary of Opportunities

We heard from the public that there are many potential opportunities to address the existing barriers and enhance the City's overall housing environment. The key themes that arose are summarized below, including accelerating housing, creating a complete community, supportive and alternative housing, and for the City to take a more active role in housing.

Accelerate Housing Develop:

- Explore fast-tracking certain types of developments (i.e., multi-family with an affordable component or purpose-built rentals.)
- Eliminate parking minimums across the City.
- Ensure legalizing suites is not cost-prohibitive.
- Explore Tax breaks or other incentives for those building secondary dwellings on their properties.
- Provide more further incentives for developers to build rental units.
- Explore Modular housing
- Explore pre-approved designs.

Supportive and Alternative Housing

- Increase awareness and check-ins for people who live alone, particularly seniors.
- Develop more progressive building guidelines to ensure new buildings, especially rentals, are accessible/adaptable and allow for aging in place.
- Need more emergency shelter spaces.
- Need more transitional housing that connects to a broader spectrum. (i.e., Shelter, Supportive Housing, Affordable, Market). Reduce the number of people slipping through the spectrum.
- Explore different housing subsidy types for various income and special needs thresholds.
- Explore Tiny Homes
- Explore Lock-off suites
 - » This would allow “mom and pop” property owners to take advantage of new legislative density allowances.

Create a Complete Community.

- There is a need for more complete neighbourhoods outside of downtown, with walkable access services and amenities.
- There is a demand for more employment opportunities downtown and locally.
- Need more supportive housing near transit
- Balance the need for green space with the need to increase housing supply.

Accelerate Housing Develop:

- The City should explore fast-tracking certain types of developments (i.e., multi-family with an affordable component or purpose-built rentals.
- Eliminate parking minimums across the City.
- Ensure legalizing suites is not cost-prohibitive.
- Tax breaks or other incentives for those building secondary dwellings on their properties.
- Provide more incentives for developers to build rental units.
- Explore Modular housing
- Explore pre-approved designs.

Taking a More Active Role

- The City should take a more active role in managing housing. (potential Delta Example)
- Create partnerships with non-profits and faith-based institutions.
 - » Example – Mission, Tiny Homes on Church land.
- Need better management of rental buildings (technically, it would be the Rental Tenancy Branch, not the City.)
- Explore acquiring land

Specific Locational Opportunities

Community members were asked where future development should be prioritized outside of the downtown. We heard that more development is needed along the water, and that the Hammond Mill Site may have the potential for redevelopment.

Summary

The feedback heard indicates that there are substantial affordability issues across the City, which are particularly impacting at-risk demographics. We heard that the community sees great opportunity in accelerating housing development through incentives and reducing the logistics of development approvals. The community also indicated the new growth and investment services improvement needs to prioritize housing and services for at-risk demographics, such as seniors, youth, and young adults.



Maple Ridge