



Affordable Housing and the Social Economy in the Fraser Valley Regional District

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(ii)

Executive Summary

The semantic meaning of the concept “social housing” is doubtless related to housing that has been specifically designed to meet the needs of tenants in terms of affordability and suitability. Social economic organizations are essential role players in the provisioning of social housing in the Fraser Valley Regional District (FVRD) and have contributed toward the establishment of:

- Fraser Valley Housing Network
- FVRD Mayors’ Task Force on Homelessness and Affordable Housing
- Social Development Advisory Committee in Abbotsford (ASDAC)
- Social Development Commission in Mission
- Changes in zoning, bylaws, and facilities in the FVRD electoral districts

“Housing First” municipality strategies, policies, tools, approaches, and a FVRD affordable housing administration unit will make it easier for the social economy, main role players, developers, and other service providers to provide and manage affordable housing. A cross-sector forum and provincial government engagement regarding the mandates for provincially-legislated organizations will enhance collaboration between the social economy, local governments, regional authorities, and provincial government that in turn will help to create a national housing strategy similar to those of other G8 countries and bring Canada on par with its G8 associates.

Social housing is provided by the private sector, public sector, third sector, and involved Third Way interventions in the FVRD. Third sector organizations are financially independent, or funded, or receive grants from the public sector and collaborate with the private sector. In light of the existing affordable housing shortage, it seems appropriate to rely more on supply-side incentives in the short-to-medium term, while targeting an increasing demand for subsidies in the longer run. There is a need to develop a federal public mortgage savings plan, such as a Registered House Savings Plan (RHSP) based on the principals of the Registered Disability Savings Plan (RDSP) but specifically for housing.

There is a need for a FVRD housing coalition to create and implement a housing action plan, as suggested in this report, that will focus on affordability, environmental sustainability, and energy efficiency.

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1 BACKGROUND AND INTRODUCTION

1.1 BACKGROUND TO THE SURVEY

This project was done under the auspices of the BC-Alberta Social Economy Research Alliance, with funding from the Social Sciences and Humanities Research Council of Canada. The goal of the study was to describe the scope and characteristics of the social economy in the Fraser Valley, with specific reference to affordable housing. The research was therefore undertaken to better understand the social economy in the Fraser Valley and contribute to public policy debate and political economy discourse with respect to the social economy.

1.2 PROJECT OBJECTIVES

Aspects covered in the study focused on the following objectives:

- describe what affordable housing is and what contribution it and the related social economy housing providers make economically and socially to the community/region they serve
- compile an inventory of affordable housing
- describe the nature, dynamics, and extent of the social economy in the Fraser Valley Regional District as it relates to affordable housing
- analyze the supply of affordable housing and related support services relative to need based on, for example, an inventory of the existing social housing stock, waiting lists for affordable housing, consumer income levels in relation to the cost of market-based housing, and percentage of household income spent on housing
- identify and describe the policy and program changes necessary to enhance the provision of affordable housing

1.3 METHODOLOGY

The semantic meaning of the concept “social housing” is doubtless related to housing that has been specifically designed to meet the needs of tenants in terms of affordability and suitability. Affordable housing affects the socio-economic well-being of the community and it is for this reason important that this study be viewed as an attempt to construct a picture of the current supply of and need for affordable housing.

The research activities used included a literature review, stakeholder meetings, interviews with key informants, interviews with representatives of identified and relevant social economy organizations, and an empirical survey.

Community focus groups, government departments, front-line service providers, and regional planners were used to validate data and identify the current status of social housing provision and needs. Interviews with key stakeholders and representatives of social housing organizations were used to verify the findings from the focus groups and to clarify any remaining questions with regard to housing needs at the local level.

A social housing inventory of all the affordable housing providers in the Fraser Valley Regional District was compiled. The information contained in the inventory is based on information

obtained from a representative of the social housing organizations and/or published information. Structured interviews and an empirical survey were conducted. The following research procedures were followed.

1.3.1 INVENTORY AND LITERATURE REVIEW

An inventory of all the social and affordable housing facilities in the Fraser Valley Regional District was compiled, followed by a literature review, consultations, and interviews with staff at social housing organizations.

The literature review focused on the nexus between the social economy and affordable housing. The goal of the literature review was to identify relevant and current social economy secondary data. Reviewed sources included: publications from BC Statistics, the Canada Mortgage and Housing Corporation, and Statistics Canada; BC Housing waiting lists; 2004 and 2008 Fraser Valley Homelessness Studies; service provider waiting lists and case loads; Ministry of Housing and Social Development case loads; the 2005 Fraser Valley Affordable and Accessible Housing Study; British Columbia Real Estate data sets; and examples of outstanding contributions in the area of social economy collaborations.

1.3.2 SAMPLING

Social economy organizations listed in the inventory, government departments, front-line service providers, and regional planners sent representatives to focus group meetings. The focus groups identified community groups, key informants, and stakeholders that were subsequently interviewed.

A self-administered, structured questionnaire was mailed to all the organizations listed in the inventory. Of the total 182 organizations listed, 60 completed the questionnaire, for a response rate of 32%. It was possible to draw some data from the inventory and official records, which increased the reliability and validity of the results. Another secondary advantage was that all the organizations were involved through focus groups and interviews, which allowed the researchers to capture the data of the organizations that did not complete the self-administered questionnaire.

1.3.3 THE QUESTIONNAIRE

The BC-Alberta Social Economy Research Alliance questionnaire template was used. The questionnaire included the following sections: Operation of the organization; Legal structure; Workforce; Budget; Financing; Assets; Interaction with other organizations; Environment; and willingness to participate in research. The questionnaire, containing both pre-coded and open-ended questions, was constructed and approved by the BC-Alberta Social Economy Research Alliance and by the Ethics Review Board at Royal Roads University.

1.3.4 FIELDWORK

The research team included two graduate students who conducted the empirical survey under the supervision of the researchers.

Community consultation, focus groups, and interviews were some of the research field activities used by the researchers to obtain additional data and/or to validate research data.

1.4 DATA PRESENTATION

The data was used to create the following reports:

1. 2009. Fraser Valley Affordable Housing Inventories
2. 2009. Gaining Momentum: Affordable Housing in the Fraser Valley
3. 2010. Social Economy and Affordable Housing in the Fraser Valley
4. 2011. Affordable Housing and the Social Economy in the Fraser Valley Regional District

A presentation of preliminary findings was done at a Housing Summit, organized by the Fraser Valley Regional District at the Ramada Hotel and Conference center in Abbotsford, December, 2009. More than 100 people attended the meeting, including local politicians, representatives of local, regional, and provincial government, practitioner groups, community stakeholders, and community members.

2 CONCEPTUALIZATION

2.1 INTRODUCTION

In order to eliminate ambiguity it is important to clearly define the terms that are central to this report. For example, how do not-for-profit organizations fit into the “social economy”? And how does the social economy fit into the bigger picture of the economy? We now turn to a discussion of the concepts of social economy and affordable housing, as these are understood in the context of this report.

2.2 THE SOCIAL ECONOMY

The literature presents much variation in definitions of the “social economy”. Terms such as “not-for-profit”, “nonprofit”, “social enterprises”, “social economy”, “Third Way”, “third sector”, and “voluntary sector” are used interchangeably by some and are differentiated by others, making the literature on the social economy inconsistent and sometimes confusing.

This section of the report defines our use of the terms for the reader, to eliminate vagueness and facilitate a better understanding of the role of nonprofit organizations within the social economy of the Fraser Valley Regional District. Regardless of the ambiguity within the literature, most researchers and theorists agree that the social economy is part of neither the public nor the private sector of the economy (Bridge, Murtagh, & O’Neill, 2009). For this reason, some have called it the “third sector”, while others have claimed that it is only a portion of the third sector (Bridge et al., 2009.). Bridge et al. (2009) suggest two broad approaches to the definition of the third sector: an exclusive definition that is narrow and focused, and an inclusive definition that is broader and more embracing. An inclusive definition would include all the organizations that do not fit within the public or private sectors of the economy. On the other hand, an exclusive definition logically implies that there must be a fourth sector to accommodate the remaining organizations.

In this report, the third sector will be defined in an inclusive manner and will be equated with the social economy as a whole. Thus, the social economy and the third sector are defined as “a grass-roots entrepreneurial, not-for-profit sector, based on democratic values that seeks to enhance the social, economic, and environmental conditions of communities, often with a focus on their disadvantaged members” (Human Resources and Skills Development Canada, 2005). This definition focuses on the primary aim of social economy organizations being to meet community and individual needs as opposed to maximize profits, thereby differentiating them from private sector organizations. We suggest that the terms “nonprofit” and “voluntary sector” also refer to the social economy.

Hall and Banting (2000) point out that “nonprofit” is economic language, “voluntary sector” is sociological language, and “third sector” is political science language, but that they all essentially refer to the same group of organizations. Each of these terms highlights a different characteristic of the social economy, but does not necessarily exclude certain organizations that the other terms include. “Nonprofit” outlines how social economy organizations have a different focus than the private, market-driven sector, or the public, government-controlled sector. “Voluntary sector” draws attention to the donations of time and money to the organizations.

And finally, “third sector” highlights the independence from the government and the difference from the private sector.

It is important to differentiate between the third sector and the “Third Way”. The Third Way is a political ideology (Amin, Cameron, & Hudson, 2002) asserting that the state is responsible for enforcing acceptance of an individual’s civic responsibility, with the hope that an inclusive civil society will come into being if probed adequately. Part of this initiative includes increasing the employability of its citizens through training and retraining organizations. Being a political ideology, the Third Way is different from the third sector or the social economy. It focuses on the role of the state and encourages a reorganization of the government from being a welfare provider to being a citizen enabler (Anheier, 2004). The social economy, on the other hand, includes nonprofit government initiatives, but also includes many grassroots, independent organizations with primarily community-oriented goals. The social economy provides many benefits to a society and the economy. Bridge et al. (2009) outline several:

- providing goods, services, and social benefits not provided by the public sector
- providing jobs to people not able to find a job in other sectors
- fostering enterprise and innovation
- addressing problems of the welfare state
- promoting environmental sustainability or ethical operation
- creating social capital and social cohesion
- reaching parts that other initiatives cannot reach
- acting as a mechanism for counter-culture

Additionally, nonprofit organizations may be perceived as more trustworthy because they have closer ties with local communities and use volunteers (Hall & Banting, 2000). Overall, the social economy can reach areas where the private sector cannot or will not operate, and can provide community aid that the government cannot or will not provide (Amin et al., 2002; Bridge et al., 2009.). Social economy organizations are very diverse and can include amateur dramatic clubs, arts and culture organizations, building preservation trusts, business schools, Chambers of Commerce, churches, credit unions, fair-trade companies, independent/private schools, medical charities, rotary clubs, political parties, social housing schemes, etc. (Bridge et al., 2009).

The International Classification of Nonprofit Organizations, developed by the Johns Hopkins Comparative Nonprofit Sector Project, classifies social economy organizations into 12 different categories (Hall & Banting, 2000):

- business and professional associations, and/or unions
- culture and recreation
- development and housing
- education and research
- environment
- health
- international
- law, advocacy, and politics
- philanthropic intermediaries and voluntarism
- religion
- social services

- groups not elsewhere classified

These classifications are helpful, but any given organization may fit into more than one category. In addition to the difficulties of classifying groups within the social economy, it is important to note that classifying an organization as being in the social economy or the private economy is not a simple process either; oftentimes, the boundaries between the social economy and the private sector may seem blurred. For example, some for-profit organizations have mandates that go beyond simply attaining profit (Hall & Banting, 2000), such as supporting fair trade or maintaining an environmentally sustainable operation. Thus, although our definitions draw distinct lines in theory, it is important for the reader to keep in mind that real-world organizations do not always fall clearly into one sector or one category.

Social enterprises. One important subsection of the social economy is social enterprises. Human Resources and Skills Development Canada (2005) clearly defines social enterprises: social economy enterprises are run like businesses, producing goods and services for the market economy, but they manage their operations and redirect their surpluses in the pursuit of social and community goals. Typically, social economy enterprises grow out of broad-based community development strategies involving citizens, governments, the voluntary sector, businesses, learning institutions, and other partners. The literature seems unanimous upon a few defining characteristics of social enterprises.

Social enterprises produce goods and/or services, but are not profit-centered; instead, profits get recycled within the organization. Additionally, social enterprises have primarily social and community goals (Bridge et al., 2009).

Ultimately, the goal of these enterprises is to develop their organizations to achieve some degree of financial independence. Amin et al. (2002) give an example of an independently functioning British social enterprise called The Furniture Resource Center Ltd (FRC). FRC was originally established by evangelical Christians in 1988 to address the lack of adequate furniture available in social housing. FRC started out by providing low-cost recycled furniture to individuals living in social housing, but in 1994, it began producing low-cost new furniture for people on low incomes. FRC also became involved in a Furnished Homes Scheme, which aimed to pre-furnish housing associations to make houses habitable. By 1998, ten years after its establishment, FRC derived 90 per cent of its £4 million annual turnover from sales of its products. A similar but smaller-scale financial picture emerges from Mennonite thrift stores in the Fraser Valley, where six Mennonite Central Committee Thrift Stores operate with a total annual sales of \$2.9 million. Mennonite Central Committee uses this revenue, together with other funds, to undertake relief, development, justice, and peace work nationally and internationally. A total of 535 volunteers contribute labour and time to this social enterprise. Similar Mennonite stores continue to provide furniture, clothing, and household items at very affordable prices in the rest of Canada, using the proceeds from sales to provide financial and material aid locally and internationally (Canadian Council for International Co-operation, 2010).

Amin et al. (2002, p. 39) suggest that recycling enough profits back into the social enterprise may be the ideal, but not the reality. Because affordable housing social enterprises are not primarily focused on profit, it may be injudicious to expect them to attain financial independence. Affordable housing providers are meeting the needs of those who have little or nothing. Although at face value it may seem that affordable housing organizations are not

attaining enough financial capital to support themselves, we may need to take a second look at the type of capital that affordable housing organizations are fostering. Social economy organizations feed the economy indirectly through fostering in their clients the concept of social capital.

Social capital. “[Social capital is] the sum of the resources, actual or virtual, that accrue to an individual or a group by virtue of possessing a durable network of more or less institutionalized relationships” (Bourdieu & Wacquant, 1992, p. 119). Portes (1998) argues that access to resources creates social capital that can be used to obtain economic capital. For example, a person living in social housing is able to pay the rent. Regular rent payments and a fixed address help the person to obtain a good credit record and a good reference from the landlord. A good credit record and a good reference from the landlord are forms of social capital that credit unions in the Fraser Valley take into consideration when a client applies for a mortgage or a loan. Credit unions offer special mortgage packages for a person who has lived in British Columbia Housing for two or more years with a good credit record, thus, the client uses social capital to access economic capital. According to Bourdieu (1985), individuals are defined by both social and economic capital, and social capital is essentially reducible to economic capital, which he asserts is the root of all capital.

Social capital is a source of economic benefits, particularly with respect to acquiring housing. Clampet-Lundquist (2003, p. 137) found that low-income women use social capital to obtain housing. Social capital may seem to be a very positive resource and the lack thereof may result in social exclusion. Portes (1998) discusses the problem of social exclusion, indicating that it occurs when certain individuals “are treated as not like the rest of us and in need of ‘conversion’ to become citizens” (Amin et al., 2002, p. 13). The exclusion may be the result of discrimination against the poor and marginalized, who lack social capital. Social exclusion, according to Amin et al. (2002, p. 13), is “... the *processes* by which aspects of social marginalization are intensified over time.” Social exclusion is a powerful concept encapsulating the cumulative effects of discrimination. One of the modes of exclusion that Amin et al. (2002) highlight is spatial separation. They explain that socio-spatial differentiation is the separation of different groups of people into different physical locations. This results in segregation, especially of different socio-economic groups, resulting in the increased social exclusion of the disadvantaged, which is harmful to both the individuals excluded from society and the society as a whole. Social economy organizations, by their very nature, should be able and have a mandate to mitigate social exclusion by providing services and assistance in a respectful, meaningful, and encouraging way. As such, social economy organizations step into the gaps, as it were, where the “market” does not tread or fears to tread.

Amin et al. (2002, p. 31) explain that surmounting the problem of housing provisioning can be achieved by the social economy. They suggest the social economy as a solution because the social economy often has a local focus “as an agglomeration of local interventions in ‘localities’, ‘communities’ and ‘neighbourhoods’, expected to help overcome social exclusion”. The social economy can provide a remedy for social exclusion for a number of reasons, as is evident in the numerous outcomes of the social economy:

- encourages collective self-help, confidence, and capacity building
- humanizes the economy by placing an emphasis on autonomy
- enhances democracy and participation through decentralization of policy

- encourages local production, consumption, and services
- supports sustainable economic and environmental development
- fosters partnerships between economic, political, and environmental organizations

The social economy is empowering for the individual, it facilitates action, it places emphasis on human development, and it aids at a local level. The social economy contributes to the elimination of social exclusion through efforts for affordable housing and affordable housing policy development. Johnson (2007, p. 502) notes that the “availability of housing is a key means to the end goal of individual and community health.”

2.3 AFFORDABLE HOUSING

In this report, “affordable” or “social” housing refers to housing that is provided to lower-income households in need of below-market-rate housing. It includes housing that has value-added services like social supports, health care, and supervision. It may be publicly supported (through either capital or operating funds) under the management of not-for-profit or cooperative societies. Included in this definition is a range of facilities and programs, such as emergency shelters, supported independent living contracts, and subsidized independent rental apartment units. Policy tools to make housing affordable to low-income residents include rent supplements for market rental housing; units that cap household spending on rent at 30% of gross income; rent controls; and regulations that protect the existing stock of rental housing or subsidize the development of new stock.

Housing affordability is most commonly defined as the relationship between housing cost and household income (Chrisholm, 2003). Problems may arise if housing costs are too high relative to income, or income is too low relative to housing costs. In Canada, a 25% rent scale first emerged in the 1980s for those living in social housing, to offset the problem of housing affordability (Chrisholm, 2003). This scaling system meant that for households living in social housing, rent was never more than 25% of the household income.

However, rent scaling is not the only method used to increase housing affordability. Other creative initiatives involve housing subsidies, mobility programs, court-mandated set asides, inclusionary zoning, urban growth initiatives, and affirmative marketing efforts by lenders (Johnson, 2007). These initiatives are instated by federal or provincial governments, public housing authorities, community development corporations, commercial developers, and faith-based organizations.

3 THE SOCIAL ECONOMY AND HOUSING IN THE FRASER VALLEY

3.1 INTRODUCTION

The Fraser Valley Region covers an area of 13,905.56 sq km (FVRD, 2010). The Region includes the eastern half of the Lower Mainland Region of southwestern British Columbia, and is bordered by Whatcom County, Washington, USA to the south, Metro Vancouver to the west, the Okanagan-Similkameen Regional District to the east, and the Squamish-Lillooet Region to the north. The Region also includes unincorporated areas north of the City of Pitt Meadows. The Fraser Valley Region has a total population of 237,550 people in six municipalities and eight electoral areas (FVRD, 2010). The six municipalities are: Abbotsford, Mission, Chilliwack, Hope, Kent, and Harrison. "Electoral areas" consist of various unincorporated rural communities.

The Fraser Valley Regional District (FVRD) is a federation of these six municipalities and eight electoral areas. Each municipality appoints councillors to the board of directors for the FVRD in proportion to the municipality's relative population size, and the electoral areas directly elect one director each. The FVRD is a local government authority that exists to meet certain local government service needs that neither municipalities/electoral areas nor the province is particularly well-suited to address. One such need relates to the provision of services across the entire region. In areas that are part of a municipality, the FVRD works in conjunction with that municipality to help provide the services. In areas not included in a municipality (electoral areas), the FVRD provides services and elected government representation. Like the other 26 regional districts in the province, the FVRD derives its authority to govern primarily from the Local Government Act and the Community Charter, as well as from the Fraser Valley Treaty Advisory Committee (FVTAC).

The FVRD organizational structure is designed to provide maximum flexibility and resource sharing for the communities and rural areas it oversees. This allows the FVRD to provide a wide range of services to its electoral areas and in conjunction with its member municipalities. Some of the FVRD services, such as regional growth planning, focus on the factors, trends, and processes that will shape the nature and magnitude of projected change in the Fraser Valley from 2003 to 2013. Particular attention is devoted to population changes, employment, land use, and affordable housing.

The FVRD has 85,215 residential properties. The percentages of property tax assessments are 86.2% to residential property and 13.8% to non-residential property, and the total values of assessed property are \$20,604,267,220 for residential and \$3,226,665,270 for non-residential (FVRD, 2010).

3.2 HOUSING SUPPLY CONTEXT

As is the situation across Canada, housing in the FVRD is provided by the private sector, the public sector, and the social economy or third sector, meaning that a variety of organizations are involved in the supply of housing. In some instances housing is provided through a "mixed" economic configuration, meaning, for example, that in some instances housing is provided through a combination of public funds, not-for-profit expertise and resources, and private sector contractors and tradespeople.

Although these economic sectors can be distinguished in theory, real-world categorization is not such a simple process. For instance, third sector organizations receive funding, inter alia, from the public sector and may closely collaborate with the private sector (Brock, 2009). Affordable housing is often provided by such a mixed economy configuration.

It can be argued that over the last decade and a half, if not two, both the federal and provincial governments have increasingly applied a new governance model to interact with this mixed economy configuration. This governance model is presented as a well-designed system with clearly defined roles, responsibilities, and accountability processes (Carver & Carver, 2001). It is viewed as a rational system based on scientific management principles of control, strategy, performance, and accountability. Ritzer (2004, p. 553) argues that these kinds of models, which are rational within a narrow scope, can sometimes lead to harmful or irrational outcomes.

The question can thus be posed: to what extent can the prevailing approach to homelessness, which is to “manage” it in the absence of a national housing strategy coupled with an inadequate supply of affordable housing, be seen as a manifestation of this governance model?

It is important to recognize that the provisioning of housing in the Fraser Valley cannot be seen in isolation from the Canadian housing policy context. In this vein it should be noted that social housing was first instated in Canada in the 1930s. The first national housing legislation was implemented to compensate for housing shortages and stimulate the job market. The Canadian government continued to be involved in social housing provision at a national level until the early 1990s, at which point it began removing financial support. In 1992, the federal cooperative housing program funding was terminated and federal funding for social housing programs was frozen, remaining so until 2001. During this time, British Columbia and Québec were the only provinces that continued to fund new social housing projects. In 1997, the federal government announced that it would pass responsibility for national housing programs to the provinces and territories. Over time, more and more responsibilities regarding housing and homelessness have been passed on by the provincial governments to municipal governments, without supportive funding (van Wyk, van Wyk, & Bullock, 2008).

3.3 THE ROLE OF SOCIAL ECONOMY ENTERPRISES

It is within this broader, changing policy context that social economy enterprises in the Fraser Valley provide, operate, and maintain affordable housing stock. A total of 182 social economy organizations that relate to social housing provisioning have been identified in the Fraser Valley (van Wyk et al., 2009). This inventory of organizations confirms the fact that the social economy is an inherent part of the response to housing needs in the Fraser Valley. It further confirms the fact that social economy housing organizations are a necessary and established sector in the provisioning of housing, in addition to the state and the market.

Although the inventory of social economy actors and enterprises that provide affordable housing in the Fraser Valley is impressive, it would be a mistake to assume that these organizations meet all the communities’ housing needs. However, through their housing provisioning these organizations make an undeniable impact on the well-being of communities and individuals. For instance, these 182 social economy enterprises in the Fraser Valley provide housing services to approximately 28,000 people.

Although the primary goal of these organizations is a social one, their economic impact is often overlooked in the broader spectrum of the economy. The social economy enterprises in the Fraser Valley provide employment to approximately 12,700 people. Thus, it is clear that not only does the social economy play an indispensable role in the provisioning of housing and services to a substantial number of people, but the social economy sector is also providing employment and livelihood to a significant number of people in the Fraser Valley. Social economy enterprises that include affordable housing enterprises, cooperatives, and the not-for-profit sector are thus not insignificant drivers of the economy in the Fraser Valley, similar to the rest of Canada. For example, in 2005, Statistics Canada estimated the GDP of the country's core not-for-profit sector to be \$31 billion dollars (Murray, 2006). Excluding hospitals, universities, and colleges, the core not-for-profit sector represented about 2.4% of the Canadian economy in 2005.

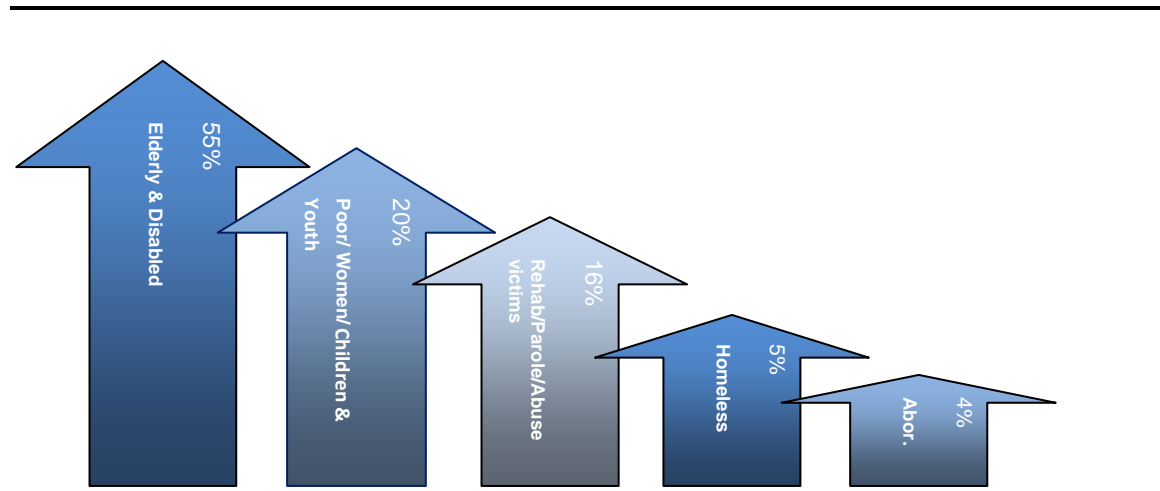
3.4 OVERVIEW OF SOCIAL ECONOMY ENTERPRISES INVOLVED IN HOUSING IN THE FRASER VALLEY

As mentioned above, 182 social economy organizations are actively working in the Fraser Valley to provide services that assist individuals and/or families in securing and maintaining stable housing. In addition to housing, these organizations offer a conglomeration of programs, including substance abuse counselling, parenting classes, food bank resources, etc. Though these services are secondary to housing assistance and advocacy, they may be necessary for householders to remain housed and they assist in general social inclusion (Cohen, Mulroy, Tull, White & Crowley, 2004).

The majority (80%) of affordable housing providers in the Fraser Valley were incorporated between 1950 and 1999. Ten percent, were incorporated between 2000 and 2005, and a further 10% were incorporated between 2006 and 2010. The exclusive mandate of 12% of existing nonprofit housing providers in the Fraser Valley is housing; these organizations do not offer any other services. Other organizations offer their clients a variety of services beyond housing, including: services determined on an individual basis, mostly related to health (30%); basic needs provision (18%); health services and care (17%); accompaniment for daily tasks (12%); counselling (6%); and referrals, legal, and outreach (5%).

Social economy housing providers that respond to specific housing needs in the FVRD fall into five groups, as illustrated in Diagram 1. Group 1 consists of the elderly (23%) and persons with disabilities (32%), Group 2 of poor (low-income) families (9%), low-income individuals (5%), women (4%), and children and youth (2%), Group 3 of rehab and recovery (7%), parole/incarceration (5%), and victims of abuse (4%), Group 4 of homeless (5%), and Group 5 of aboriginal (4%). Most of the affordable units are modest in terms of floor area and amenities, and some serve as interim living spaces that provide for an immediate specific need. Disabilities in Group 1 include mental disabilities (23%), developmental disabilities (5%), and physical disabilities (4%).

DIAGRAM 1: SPECIFIC HOUSING NEEDS PROVISIONING



Emergency Shelters. Emergency shelters are considered affordable housing and are a good example of an interim living space. Shelters cater to an immediate specific need and ongoing tenancy is not an option. Of the social economy housing providers in the FVRD, 15% are involved in providing emergency shelter. These shelters are a good example of mixed economic initiatives that resulted in a new housing approach and cold/wet weather strategies for homeless persons. Since 2005 the number of shelter beds has increased from 25 to 36 in Abbotsford, and from 14 to 30 in Mission. Abbotsford, Mission, and Hope run Extreme Weather Shelter protocols funded by BC Housing. Shelters operate 24/7 during the cold and wet seasons, and offer additional support services with a strong emphasis on outreach and case management. The Salvation Army shelter in Abbotsford, in particular, now takes a more holistic and integrated approach and demonstrates improved results in terms of assistance with finding more permanent housing for homeless persons.

Homelessness Outreach Programs, funded by BC Housing, were implemented in Abbotsford, Mission, Chilliwack, and Hope in 2006. This increase in service levels has resulted in people being better connected with housing and support services. Emergency beds and support services for youth in Abbotsford have increased through the establishment of the Cyrus Centre, which has expanded its drop-in program to include four emergency beds.

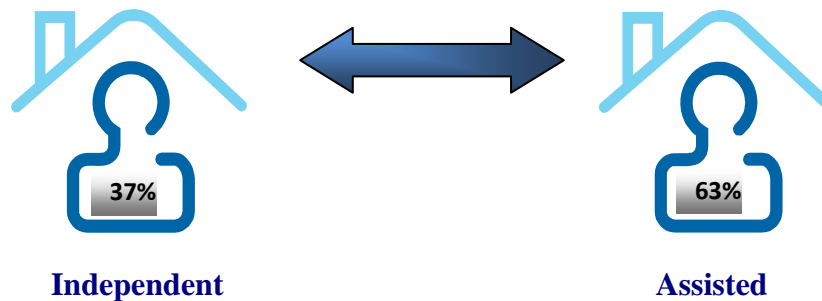
Transitional Housing. Transitional housing is described by the Centre for Addiction and Mental Health (2007) as housing designed to assist individuals and households who are in immediate temporary need. Transitional housing assists people with necessary life skills in order to prepare them to live comfortably on their own. Tenancy in transitional housing may last for a matter of weeks or continue for multiple years. Of the affordable housing providers in the FVRD, 14% provide transitional housing. Housing and support services for women (including women involved in the sex trade) have also increased during the last five years, especially in Abbotsford and Mission, through the efforts of the Women's Resource Society of the Fraser Valley (WRSFV). WRSFV manages transition houses in both communities, with tenancy that varies from weeks to years. The Warm Zone, a downtown drop-in centre for street-entrenched women, opened in March 2009. Construction will begin in 2010 on the WRSFV's 41-bed residence for women and their children in Abbotsford, with capital and operating funds supplied by BC Housing and land

provided by the City of Abbotsford. The Elizabeth Fry Society has also opened a drop-in centre for women in Abbotsford, and is currently working on a proposed plan to convert a local motel into a 90-day transitional residence for women. The Spirit Bear Centre is a 10-bed, 2-year transition program in Abbotsford that serves young women, primarily of aboriginal origin, who need a supportive environment to overcome conditions underlying drug addiction.

Supportive Housing. More than a third (35%) of affordable housing in the FVRD is supportive housing—housing that includes social services in conjunction with housing (CAMH, 2007). Supportive housing is geared towards populations in need of ongoing medical, emotional, or psychological support, and staff may be on site for anywhere between one hour a week to 24 hours a day (CAMH, 2007). Beds may be sponsored by health authorities and provincial governments, or they may be paid for privately by friends and family of the tenant. For some, staying in a supportive housing unit may be a temporary measure to learn to manage a new disability or condition; for others, residency in supportive housing is lifelong. Chilliwack Community Services Society (CCS) opened Phoenix House, a privately donated fourplex that is now providing a supported independent living environment for youth. CCS is working in partnership with the Creative Centre Society to construct a 33-unit residence, of which 11 units will be dedicated to youth.

Independent Housing. More than a third (37%) of the affordable housing providers in the FVRD focus on the provisioning of independent housing—i.e., housing independent from social service workers and care staff (Diagram 2).

DIAGRAM 2: INDEPENDENT VERSUS ASSISTED LIVING



Independent affordable housing exists in various mixed economic forms, including: cooperative housing developments, municipally or provincially administered apartments, housing that is co-owned/operated by government and the third sector, or co-owned private/third sector housing. The cost of independent housing is low due to BC Housing rental assistance and subsidy programs (BC Housing, 2007a).

3.5 LEGAL STRUCTURE

Of the 182 social economy organizations in the FVRD, 40% indicated that they have charitable status, 45% indicated they do not, while for the remaining 15% their charitable status was either

unclear or undisclosed. Almost forty percent (38.5%) of the organizations are affiliated with religious organizations and depend on support from their members. The main focus of these organizations is to provide housing to households that struggle to attain adequate, affordable housing and experience some form of social exclusion. The legal structure of social economic housing providers in the FVRD is reflected in Table 1.

TABLE 1: LEGAL STRUCTURE

Legal Form	Number	Percentage
Not-for-profit organization	73	40.1%
Not-for-profit corporation	26	14.3%
Foundation	18	9.9%
Society	31	17.1%
Cooperative	9	4.9%
Association	9	4.9%
For-profit organization/corporation	4	2.2%
Other	12	6.6%
TOTAL	182	100%

Community membership and directors: More than half (55%) of social economic organizations that provide housing in the FVRD have a membership base, while 25% do not have members and for the other 20% membership is unclear/not reported. Almost half (48.33%) of the organizations have a membership base of 51 to 100 people. The members are important contributors to the organizations, ensuring sustainability and community representation. Two-thirds of the organizations (66.6%) have a board of directors varying in size from 1 to 15. More than half (54%) of the boards of directors are males.

TABLE 2: CONSTITUTION YEAR

FVRD	Unknown		00s		90s		50s–80s	
	FREQ	PERC	FREQ	PERC	FREQ	PERC	FREQ	PERC
Abbotsford	8	4.4%	14	7.7%	18	9.9%	40	21.9
Chilliwack	6	3.3%	4	2.2%	18	9.9%	11	6.1
Mission	10	5.5%	6	3.3%	3	1.6%	15	8.3
Hope	4	2.2%	1	.5%	6	3.3%	6	3.3
Kent	12	6.6%
TOTAL	40	22%	25	13.7%	45	24.7%	72	39.6%

It is clear from the constitution year in Table 2 that almost two thirds (64.3%) of the social economic housing providers in the Fraser Valley coincide with the founding of Canada Mortgage and Housing Corporation (CMHC). The agency was created in 1946 in response to housing demands after the return of World War II veterans and societal changes after the war, including a policy that every family in Canada have its own home. CMHC created the Canadian Centre for

Public-Private Partnerships in Housing (CMHC, 2009), aimed at fostering public/private cooperation in housing projects. In 1994, the federal government changed the National Housing Act of 1944. The amendment removed the federal government from the direct finance of private housing projects, instead leaving mortgage financing to the banks. The withdrawal of the federal government support made it difficult for the FVRD as well as private and social economy housing providers to start new projects, as has continued to be reflected in the reduction of new housing projects since the 1990s.

Annual budgets and revenues. Annual budgets of the FVRD’s social economy affordable housing providers vary from less than \$100,000 to \$27 million per organization. The federal government provided the start-up costs for the largest social housing society in the Fraser Valley during the 1950s. The society received a one-third subsidy from the provincial government, but eventually all capital costs have become the responsibility of the Mennonite Benevolent Society (MBS). Current government funds received by the MBS through the Fraser Health Authority (FHA) are restricted to health care provider operating costs. The 2008 book value of land and buildings is approximately \$27 million, while its combined annual budget is similar (GAMEO, 2010).

TABLE 3: PRINCIPAL REVENUE SOURCE

Revenues	Number	Percentage
Government grants	24	13.2%
Service contracts	45	24.7%
Donations	16	8.8%
Corporate sponsorship	6	3.3%
Other	9	4.9%
Unknown	82	45.1%
TOTAL	182	100%

The annual revenues of social housing providers in the FVRD are derived from various sources, as indicated in Table 3. The estimate of physical asset values of social housing providers in the Fraser Valley varies from \$50,000 to \$27 million. This includes land, buildings, vehicles, and equipment. The overall physical state of the fixed assets varies from good to excellent. Eleven organizations need to repair or do maintenance, and three of the eleven indicated that they do not have a capital repair fund for the repairs. The majority (73.5%) of social economy housing organizations in the Fraser Valley report that they are fiscally sustainable, while one quarter (26.5%) are affected by government funding patterns.

3.6 PUBLIC SECTOR AND AFFORDABLE HOUSING IN THE FRASER VALLEY

The public sector housing in the FVRD comes in the form of provincial or federal projects or developments. The length of provincial funding agreements with social economy enterprises varies from 1 to 35 years and includes expiry dates from 2009 to 2020. Federal funding agreements include 99-year lease agreements. BC Housing, an “arm’s length” entity through the Province of British Columbia, provides social housing and is responsible for a variety of programs aimed at addressing affordable housing needs in the province (BC Housing, 2007b). In recent years, increasing attention has been focused on the housing difficulties faced by residents of BC. The provincial government, as a response, released the Housing Matters strategies in 2006. The

Housing Matters Report (BC Housing, 2006) listed six strategies adopted by the government regarding housing developments (see Table 4). One of the results of the Housing Matters strategy in the Fraser Valley has been the signing of memorandums of understanding between the province and some municipalities in the FVRD. Under one such memorandum of understanding, the provincial government has committed \$11 million towards a 41-unit low-income housing development in Abbotsford, which will be run by the Women’s Resource Society of the Fraser Valley (BC Housing, 2007c).

TABLE 4: HOUSING MATTERS

British Columbia’s Public Housing Strategies
Access to stable housing with integrated support services.
BC’s most vulnerable citizens receive priority for assistance.
First Nations housing needs are addressed.
Low-income households have improved access to affordable rental housing.
Home ownership is supported as an avenue to self-sufficiency.
BC’s housing and building regulatory system is safe, stable, and efficient.

Similar memorandums of understanding have been signed or are at different stages of negotiation or implementation in some other communities of the Fraser Valley—e.g., Chilliwack, Mission, and Hope.

The provincial picture of BC Housing units includes 7,800 public housing units and 300 group homes. These units are managed directly by BC Housing. Apart from these units, BC Housing is also responsible for the administration and/or support of 59,500 subsidized units in 720 different communities (BC Housing, 2007c). To be eligible to apply for subsidized housing through BC Housing, households must meet basic eligibility requirements and fall below core need income thresholds (CNIT). The eligibility criteria for subsidized housing are very broad: “Households must be a family with two people, including one dependent child, seniors aged 55 and older, people with disabilities who can live independently, or single people who have low incomes and face the potential for homelessness” (BC Housing, 2007d). CNITs “represent the income required to pay the average market rent for an appropriate sized unit in the private market” (BC Housing, 2007e). Canada’s federal housing agency, the Canadian Mortgage and Housing Corporation, determines CNITs based on market survey data (BC Housing, 2007f). The CNITs currently used in the Fraser Valley are reflected in Table 5. BC Housing applicants are sorted into five categories based on urgency of need, and given priority accordingly. Precedence is given to applicants facing homelessness or living in a homeless shelter (BC Housing, 2007b).

After their urgency of need has been assessed, applicants are added to the Housing Registry, an internet database used for both public developments and nonprofit developments managed by organizations that receive BC Housing funding. The Housing Registry maintains listings of all households who have registered an application for subsidized housing. These applications are processed and reviewed by Housing Registry staff (BC Housing, 2007d); “housing providers can use this information to find tenants when housing units become available” (BC Housing, 2007b). The development of this database has allowed for more accurate estimates of housing needs in the Fraser Valley. In the past, residents could apply for housing through each individual development and therefore have their names on multiple waiting lists. Now British Columbians

applying for public or social housing can be referred to the same application database and can apply to multiple facilities without having name duplication within the database. The waiting list values in Table 6 are taken from the Housing Registry (BC Housing, 2007b).

TABLE 5: CORE NEEDS INCOME THRESHOLDS (CNIT)

FVRD	Suite	1 Bed	2 Bed	3 Bed	4+ Bed
Abbotsford	\$20,000	\$24,500	\$30,500	\$38,000	\$42,000
Chilliwack	\$18,000	\$23,000	\$29,500	\$34,000	\$37,000
Hope	\$19,000	\$22,500	\$27,000	\$33,000	\$36,000
Rest	N/A	\$37,000	\$42,000	\$49,000	\$53,000

TABLE 6: HOUSING WAITING LISTS IN THE FRASER VALLEY

FVRD	Number of Applicants	Percentage
Abbotsford	172	62.5%
Chilliwack	44	16.0%
Mission	51	18.6%
Hope	8	2.9%
TOTAL	275	100%

As is evident in Table 6, the greatest demand for subsidized housing, based on BC Housing waiting lists, is in Abbotsford, which is not a surprise as Abbotsford is BC's fifth largest city and its average housing price is the highest of the communities in the Fraser Valley.

It is important to note that not all nonprofit housing providers have joined the Housing Registry. Hence, these numbers do not take into account housing that has not been registered in the Housing Registry; unregistered nonprofit housing organizations potentially have people waiting for vacancies on their lists only, rather than on the list for all developments. This fact then suggests that the actual number of people waiting to get into housing in the Fraser Valley could be higher.

Apart from offering subsidized units to the public, BC Housing also runs the rental assistance program. Households can put this assistance towards the cost of private-market rent. The financial assistance is meant to help households stay in the private housing market and reduce the demand for BC Housing to create more public housing stock. Rental assistance rates are capped in terms of the maximum rent levels that are used to calculate assistance and the maximum benefit levels a family can receive. In the Fraser Valley, the amount a family receives can vary between \$50 and \$621 a month, depending on location, family composition, and the monthly cost of rent (BC Housing, 2007e).

In addition to rental assistance, this program aims to help households stay in the private market. SAFER is rental assistance that is targeted specifically towards low-income seniors. SAFER provides cash subsidies to residents of British Columbia, aged 60 and over, who are paying more than 30% of their income toward housing costs (BC Housing, 2007g). Much like the rental

assistance program, subsidy maximums are set based on household composition, household income, and location. The amounts range between \$1 and \$610 per individual, per month (BC Housing, 2007f).

3.7 COOPERATIVE HOUSING

An important subcategory of social economy housing is cooperative (co-op) housing. Co-op housing has existed in Canada since the 1930s, but the first co-op was established in Rochdale, England in 1844. The original co-op was based on seven principles, which remain central to the goals of co-ops even today (Patterson, 2009): voluntary and open membership; democratic control (one member, one vote); member economic participation; autonomy and independence; education and training for members; and cooperative concern for the community. The Co-operative Housing Federation of BC (CHF BC) depends on these same seven principles.

Co-op housing, a form of independent housing, is a privately-owned development occupied by stakeholders. Each tenant buys a share in the property at a set price when they move in, and then pay a monthly fee, similar to rent. Tenants do not “own” a property; instead, they own a share in the co-op and the associated right to tenancy. Each tenant has one vote, and they elect, from amongst the shareholders, a board of directors to manage the property (CHF BC, 2009).

Co-op housing is a significant affordable housing provider in British Columbia. There are more than 255 co-op developments, comprising about 14,300 units in British Columbia. Co-op developments in the FVRD include 14 in Abbotsford, 8 in Chilliwack, and 4 in Mission. The property that co-ops are developed on cannot be sold for a set period of time and the cost of shares is legally fixed, so the initial costs of shares and monthly fees do not rise. This keeps co-op housing more affordable than other forms of housing. The government of Canada assists in the development of co-ops through start-up funds and mortgage financing via the Canadian Mortgage and Housing Corporation (CMHC, 2009a).

Co-ops are typically funded by the public sector, but the social economy is involved in co-ops in the FVRD. In spite of government funding and subsidization, co-ops are not typically regarded as public housing. Co-op housing can be seen as similar to not-for-profit housing because it is incorporated and initiated as social housing, but co-op housing is distinct from not-for-profit housing because it has a more independent management style. For example, most not-for-profit organizations set monthly payments at 25–30% of household income, but in co-ops, the members vote on monthly payments based on the budget (CHF BC, 2009). Co-op housing is beneficial for its members because it provides affordable housing, encourages responsibility for the property, educates members on ownership, and promotes community living. However, co-op housing does not provide the opportunity for equity development because the selling price of a member’s share in the co-op is restricted (Patterson, 2009).

4 SOCIAL ECONOMY COLLABORATION

4.1 INTRODUCTION

Social economy organizations are essential role players in the provisioning of housing. By aligning municipal strategies, policies, tools, and approaches as much as possible, municipalities will make it easier for the main role players, developers, and other service providers to offer and manage affordable housing. A case in point is the coordination of policies, regulations, and by-laws governing recovery houses and boarding houses. Although local governments are in many ways constrained in their ability to respond to the need for market rental housing, local regulatory powers can offer some effective solutions without additional municipal expense.

Collaboration involving the social economy, the public sector, and the private sector facilitates community participation, brings about service integration, and bolsters social support, all of which contributes to housing affordability and thus increases housing stability. Public sector support to the social economy, including appropriate policy frameworks, enables social economy enterprises to be functional housing providers. If government support and policy frameworks are inadequate the functional role that the social economy can play becomes hamstrung. Local government needs to find policies that best fit the needs of the community through community participation and consultation with the social economy and private sector. This section provides examples of community collaboration and the resultant improved service levels within the Fraser Valley.

4.2 GROWING COLLABORATION

During 2004 and 2005, collaboration to address homelessness and affordable housing started to gain momentum in FVRD communities. The following events, initiatives, or actions were instrumental in generating this momentum:

- the 2004 homelessness count in five Fraser Valley communities
- the 2005 United Way of the Fraser Valley Community Development Conference, which
- identified the provision of affordable housing as a priority area
- a 2005 study of affordable and accessible housing in the Upper Fraser Valley,
- culminating in the MCC/United Way report in 2006*1
- a growing concern from community-based, front-line service providers that more and
- more homeless individuals were asking for assistance and access to services
- the formation of the Fraser Valley Housing Network, an on-going inter-sectoral forum in
- which to exchange information, collaboration, and advocacy regarding social housing
- the formation of the FVRD Mayors' Task Force on Homelessness and Affordable Housing
- inclusion of homelessness and affordable housing within policy and planning discussions and
- planning documents by planning staff of the FVRD and member municipalities

This growing collaboration in the Fraser Valley has resulted in the ongoing engagement of regional and municipal politicians and planning staff, front-line service providers, the business sector, the not-for-profit sector, aboriginal and Métis organizations, and faith communities. As a

* This study was commissioned by the Mennonite Central Committee of BC and the United Way of the Fraser Valley. The study culminated in a report by S. Guthrie, "Affordable and Accessible Housing in the Upper Fraser Valley: Issues and Opportunities" (2006).

result, a number of changes have occurred regarding homelessness and the provisioning of affordable housing, including: noticeable improvements to some services available in communities; a greater degree of community awareness of the social problem of homelessness and the lack of affordable housing in the FVRD; AND significant changes at the local political level, seen in a greater awareness and commitment among local politicians to work toward meaningful changes in local policy and regulations as they affect the provisioning of affordable housing.

As part of these significant collaborations within the social economy in the Fraser Valley, the Fraser Valley Housing Network coordinates and liaises between affordable housing providers, private sector developers, and public sector agencies within the FVRD. These collaborations enable existing affordable housing providers to identify community needs, and have consequently led to the expansion of their services within the community. The FVRD Planning Department is collaborating with social economy organizations and municipal planners; consequently, affordable housing plans and/or strategies have become part of municipal planning. Various regulatory or policy changes have been made or are being considered that will facilitate the development of affordable housing.

Although limited in their tax base and resources, such as land and buildings to contribute directly, municipalities in the Fraser Valley do recognize the role the social economy plays in the provision of affordable housing. At the same time, all five municipal governments recognize the reality of homelessness and lack of affordable housing in the FVRD. They realize the benefit of collaborating with the social economy, and the socio-economic value that the social economy brings to the proverbial table. The following initiatives demonstrate commitment on the part of municipal governments in the Fraser Valley to make changes at policy and regulatory levels to facilitate the provisioning of affordable housing.

CITY OF ABBOTSFORD

The City of Abbotsford has formed a Social Development Advisory Committee (ASDAC) that advises City Council on social development issues, including homelessness and affordable housing. ASDAC convenes a community working group on homelessness and affordable housing, which has offered important assistance on a variety of policy and regulatory changes. Among these are new City regulations for recovery houses, based on the issuance of a business license under specific conditions. This approach has dramatically reduced the number of neighbourhood complaints, without a significant loss of low-income housing. In addition, the City of Abbotsford has included the need for affordable housing in its Official Community Plan, and is working to establish and develop an Affordable Housing Fund. The City has taken the following specific steps in relation to the issue of affordable housing:

- broadened the definition of “community service use” in the zoning bylaw to include emergency shelters in the majority of commercial zones
- used its mobile home park relocation policy to influence a developer to offer better relocation packages, including higher buyouts than the policy required
- implemented a voluntary density bonus program to generate money for the Affordable Housing Fund

- signed a Memorandum of Understanding with BC Housing, through which a 41-unit apartment building for women and children is being constructed on City land
- continues to work with BC Housing to bring a second apartment building to Abbotsford for men who are homeless
- regulated supportive recovery houses through business licenses and the implementation of a Housing Agreement (there are now ten approved Supportive Recovery Homes in Abbotsford)
- approved a flex-housing project consisting of 11 townhouses (20% below market) on land that the City provided at a substantial discount. Each flexibly designed townhouse includes a ground-level suite intended as a mortgage helper; this project is a partnership involving financial institutions, government agencies, and the development community
- developed Strata Conversion and Manufactured Home Redevelopment policies to protect existing rental stock and keep units affordable
- implemented a policy to authorize secondary suites in most areas of the city
- is considering conditions under which to relax parking requirements, to reduce development costs
- is refining a policy that will further define boarding houses and provide criteria by which to authorize them

CITY OF MISSION

The City of Mission has established a Social Development Commission and created a comprehensive Social Development Plan through a process of extensive community consultation. In its response to the need for affordable housing the City of Mission struck a working group on affordable housing as part of the community's engagement in the Social Development Plan. This group meets regularly with municipal planners to develop and provide informed community input to the district's affordable housing strategy, and has contributed towards the following:

- adoption of a zoning bylaw that allows for smaller lots and secondary dwellings such as coach houses, garden cottages, etc.
- passed business licensing regulations regarding recovery houses
- supported the zoning of the Haven in the Hollow, a 20-bed transitional shelter, which is now operating at full capacity
- amended land-use policy and regulations to recognize supportive recovery houses as an affordable housing use
- established a Strata Conversion Policy linked to CMHC vacancy rates in order to protect existing rental stock
- implemented a policy in which certain zones allow for proposed new secondary suites

CITY OF CHILLIWACK

Council has approved an Affordable Housing Strategy that includes the establishment of a Housing Foundation and an Affordable Housing Reserve Fund. The City of Chilliwack held a community forum on developing a collaborative approach to the community's most critical

social issues and created new rules for private sector developers, to facilitate smaller and more affordable units. It has taken the following additional steps:

- identified the need for affordable housing as one of its three major social concerns, and established a Mayor's Committee on Housing
- introduced and supported the development of rental suites through a zoning amendment
- waived development cost charges (DCCs) and permit fees for a 33-unit supportive housing project by Chilliwack Community Services and the Creative Centre Society
- supported multi-family rezoning applications consistent with the Official Community Plan
- adopted a small-unit DCC rate for apartments less than 550 sq ft
- approved a new zone to support small-unit, affordable apartment projects with reductions in parking requirements and two rezoned sites
- is considering new comprehensive development zoning to allow secondary suites and coach houses as part of the rental stock

District of Hope

In the District of Hope, the owner of the Thunderbird Motel has agreed to provide the motel on a monthly rental basis to clients of the Hope and Area Transition Society's homeless outreach program. This partnership will provide 25 affordable housing units with supportive services, for temporary and semi-permanent (2 years +) residence. The District is developing a bylaw to allow secondary suites within new homes and a new zoning bylaw for Council's consideration in winter 2010. This may address recovery houses, boarding houses, and secondary suites.

District of Kent

The Cheam Village Assisted Living Care Centre is being planned for the District of Kent. This facility will offer 50 units for seniors, some of which will be publicly funded. However, the need for programs and services for youth (aged 15–24) has grown.

Through its Healthy Communities Committee, Agassiz-Harrison has established a Social Housing Committee and is focusing on housing services for youth. The Official Community Plan of the Village of Harrison Hot Springs, adopted in 2007, makes reference to affordable housing and seniors' housing facilities. To this end, Council will encourage provision of affordable rental and special-needs housing as part of new housing developments by the private sector, not-for-profit sector, and agencies of the provincial and federal governments. The council also identified density bonusing as a means of encouraging the development industry to incorporate affordable and special-needs housing in their residential developments.

4.3 NEW INITIATIVES AND CHANGES IN SERVICE

This increased collaboration, followed by or simultaneous with policy and regulatory changes, has contributed to positive changes in facilities and services relevant to homelessness and the provisioning of affordable housing in the Fraser Valley. These changes in services and new developments/projects in various stages of planning during the period 2004/05 to 2008/09 are described in the following sections.

Changes in Service

There have been improvements in emergency shelter, cold/wet weather beds, extreme weather shelter response, and outreach services in most FVRD communities. Improvements to youth emergency shelter and housing have been made in Abbotsford, as well as more and better housing options for women and their children fleeing abuse in Abbotsford and Mission. Although some facilities have closed in the last year, it is encouraging to know that new developments are in process.

However, significant challenges remain in the areas of mental health and addictions services, and housing options for people released from provincial and federal penitentiaries.

Emergency Shelters

One of the most significant changes since 2005 is the approach to emergency shelters, as well as the management of cold/wet weather strategies for the homeless and those in need. The number of shelter beds has increased from 25 to 36 in Abbotsford, with an additional 100+ extreme weather beds available if needed. In Mission, shelter beds increased from 14 to 30, with an additional four beds and one family unit available during extreme weather. Abbotsford, Mission, and Hope now run extreme weather shelter protocols funded by BC Housing.

Shelters now operate 24/7 and offer additional support services, with a stronger emphasis on outreach and case management. The Salvation Army shelter in Abbotsford, in particular, now takes a more holistic and integrated approach that will likely demonstrate improved results for both the homeless population and the community.

Homelessness outreach programs funded by BC Housing have been implemented in Abbotsford, Mission, Chilliwack, and Hope. This increase in service levels has resulted in people being better connected with housing and support services.

The cold/wet weather shelter strategies have also improved in terms of flexibility as well as their ability to respond to community need with more beds and with better coordination among service providers and caring community groups.

Youth

Emergency beds and support services for youth in Abbotsford have increased through the establishment of the Cyrus Centre, which has expanded its drop-in program to include four emergency beds for youth.

The Spirit Bear Centre is a 10-bed, two-year transition program in Abbotsford that serves young women, primarily of aboriginal origin, who need a supportive environment to overcome conditions underlying drug addiction.

Mission Community Services briefly opened a four-bed youth transition house on donated City property, but lack of funding forced its closure in 2009.

Chilliwack Community Services Society (CCS) opened Phoenix House, a privately donated fourplex that is now providing a supported independent living environment for youth in transition. CCS is working in partnership with the Creative Centre Society to construct a 33-unit residence, of which 11 will be dedicated to youth in transition. Unfortunately, the two-bed youth safe house that operated out of the Salvation Army shelter in Chilliwack has now closed.

Women

Housing and support services for women (including women involved in the sex trade) have also increased, especially in Abbotsford and Mission, through the efforts of the Women's Resource Society of the Fraser Valley (WRSFV). WRSFV now manages transition houses in both communities, as well as several long-term residences. The Warm Zone, a downtown drop-in centre for street-entrenched women, opened in March 2009. Construction will begin in 2010 on the WRSFV's 41-bed residence for women and their children in Abbotsford, with capital and operating funds supplied by BC Housing and land provided by the City of Abbotsford.

The Elizabeth Fry Society has also opened a drop-in centre for women in Abbotsford, and is currently working on a proposed plan to convert a local motel into a 90-day transitional residence for women.

Mental Health and Addictions

Over the years, many people in drug addiction concurrent with brain or mental health disorders have approached the Fraser Health Authority (FHA), only to be told that they must be "clean" to receive a mental health assessment, or free of their mental health issues to receive addictions counselling. Recently, FHA has developed protocols to address patients with concurrent disorders so as to remove this "catch-22" requirement.

Unfortunately, FHA continues to experience severe budget shortfalls, resulting in the curtailment of numerous programs for broader social health, and a perceived lack of progress in the implementation of protocols for patients with concurrent disorders.

During 2008 and 2009, FHA staff developed a mental health housing strategy with considerable input from service providers throughout the region, but to date it has not been implemented. The Withdrawal Management Unit (detoxification centre) at the Chilliwack General Hospital was closed, leaving no detoxification facility in this region east of Surrey. The adolescent psychiatric unit of the new regional hospital and cancer centre in Abbotsford have also been closed. On a brighter note, in November 2009 FHA hired a skilled mental health outreach worker for the Abbotsford area.

Offenders Integrating into the Community

The Correctional Services of Canada (CSC) has increased the number of Private Home Placement contracts (PHP) for persons released from federal incarceration. However, in the provincial corrections system the current discharge planning procedure is based simply on a discharge plan written by the inmate. The absence of support such as that provided by CSC, coupled with the

lack of affordable housing options available to released persons, contribute to a high recidivism rate, homelessness, and demand for emergency services, all at continued public expense.

4.4 NEW FACILITIES

Since the last report in 2005 the following facilities have been developed in FVRD communities.

Abbotsford

- Autumn House – 4 units for 8 youth in transition to independent living
- Barb's Second Stage Transitional Housing – 10 beds
- Creative Centre Society – 8 supported independent living (SIL) contracts
- Cyrus Centre emergency shelter for youth – 4 beds
- Joshua House – 18 transitional beds for men
- Menno Terrace East – 41 units of subsidized assisted living
- Penny's Place – 5 beds for women coming off the streets
- Psalm 23 – 10 beds for women in recovery
- Spirit Bear Center – 10 beds for youth in addictions recovery
- Solace House – 10 second-stage transitional beds for women
- Tabor Court – 104 assisted living units
- Tony's Place – 4 beds for men in recovery
- Warm Zone – drop-in centre for women

Mission

- Barb's Second Stage Housing – 10 beds for men in recovery
- Haven in the Hollow – 20 single beds and 1 family unit; 30-day transitional programming
- Santa Rosa Place – 12 second-stage units for women
- Second Avenue Bridging – 4 co-ed bridging beds
- Taulbot House – 6 beds for mothers at risk through addictions and abuse

Chilliwack

- Phoenix Centre – 4 beds for youth in transition to independent living
- Sanctuary of Safety – 8 units of supported independent living for adults with Fetal Alcohol Syndrome Disorder (FASD)

Hope

Thunderbird Motel – 25 units for adults needing a supportive independent living environment

Kent

Through its Healthy Communities Committee, Agassiz-Harrison has established a Social Housing Committee and is focusing on housing services for youth.

TABLE 7: AFFORDABLE HOUSING IN PLANNING STAGES

Abbotsford	<ul style="list-style-type: none"> - Harmony Flex-Housing Project (11 independent family units with 11 basement suites) - Women’s Resource Society Housing Project (41 units for low-income single mothers) - Elizabeth Fry Society – Proposed Rio Motel Project (22 units) - Menno Home Primrose Facility (105 beds of assisted living)
Chilliwack	<ul style="list-style-type: none"> - Creative Center Society (33 units, 22 for adults with persistent mental illness and 11 for youth in transition) - 15 transitional beds by Ruth and Naomi’s (proposed) - Health Contact Centre (9 independent and 26 street-to-home units)* <p><i>* The property for the above proposed Health Contact Centre has not been secured.</i></p>
Mission	<ul style="list-style-type: none"> - Cedar Valley Housing Society project (60 units of independent seniors housing) - BC Housing purchased Grand Street Lodge, a long-term care home, for a future community residential facility yet to be announced
Hope	Further improvements to the Thunderbird Motel project

5 AFFORDABILITY IN THE FRASER VALLEY REGIONAL DISTRICT

5.1 INTRODUCTION

The Fraser Valley enjoys a thriving economy, thanks to its agricultural productivity, resource extraction operations, transportation and industrial infrastructure, and proximity to the United States and Vancouver (Fraser Valley Basin Council, 2009). Economic development draws people to the Fraser Valley and thereby increases the demand for housing.

In the last 30 years, house prices in the Fraser Valley have increased dramatically. In the early 1980s the sale price of detached homes averaged less than \$100,000 per dwelling in Southern BC (Fraser Valley Real Estate Board [FVREB], 2009). Rapid growth in the housing market in recent years has led to a jump in prices. Many new detached homes in Southern BC now cost over \$500 000 (FVREB, 2009).

The economic recession of 2008-09 caused a significant increase in unemployment and a real estate slowdown that led to a downward adjustment of housing prices in 2009. The impact of this recession on homeowners has been significant. According to a November 2009 study by RBC Economics Research and the Canadian Bankers Association, mortgages in arrears have more than doubled in British Columbia between 2008 and 2009, and RBC expects these numbers to continue climbing until the economic recovery is well established.

However, the economic slowdown has not translated into a prolonged housing market decline, at least not in the Lower Mainland, with sales rebounding strongly in the second half of 2009. This has been attributed to record low interest rates and the pent-up demand of first-time buyers who had been priced out of the market in previous years. The month of October 2009 saw an increase in both the number of housing sales and the average house price. Sales in BC were up 115% from the same month a year earlier. While slightly lagging the Metro Vancouver market recovery, Fraser Valley sales totaled 1,583 in October 2009, representing a 120% increase from October 2008. The benchmark price for Fraser Valley detached homes in October 2010 was \$505,759, down 0.3 per cent compared to September but 3 per cent higher compared to \$491,128 in October 2009 (Fraser Valley Real Estate Board, 2010).

While communities in the FVRD have, on average, maintained a more affordable housing market than adjacent communities in Metro Vancouver, the FVRD is experiencing increasing prices, putting upward pressure on housing costs and contributing to declining affordability. It is also important to view these matters from a national perspective; in comparison to housing markets in other parts of Canada, the Fraser Valley is still one of the nation's most expensive locales.

Tenure: In 2006 there were 90,800 private households in the Fraser Valley Regional District (Statistics Canada, 2006 Census), of which 75% were owned. The high rate of home ownership provides some insight into the housing market in the Fraser Valley. In comparison to other parts of the Lower Mainland, home ownership is significantly higher in the Fraser Valley, reflecting lower housing prices in the Valley as compared to the Metro Vancouver core. In the City of Vancouver, for example, only 51% of homes are owned.

Home ownership is increasingly difficult to achieve in the Lower Mainland, especially single-family new construction. For 2009, the average price of absorbed new single-family homes in

the Lower Mainland was \$540,000 in the Abbotsford Census Metropolitan Area (CMA) and \$905,000 in the Vancouver CMA (CMHC, 2009). When even households with good incomes are facing affordability challenges, it becomes clear that households with moderate to low incomes face extreme challenges.

TABLE 8: HOME OWNERSHIP IN THE FRASER VALLEY REGIONAL DISTRICT

Home ownership in the Fraser Valley Regional District				
	Owner Households (#)	Owner Households (%)	Renter Households (#)	Renter Households (%)
FVRD	67,650	75%	23,150	25%
Abbotsford	31,070	72%	11,790	28%
Chilliwack	19,835	75%	6,565	25%
Mission	9,250	76%	2,865	24%
Hope	1,940	73%	700	27%
Kent	1,475	80%	375	20%

Source: Statistics Canada, 2006 Census

Approximately 25% of households in the FVRD rent (Table 8). In addition to purpose-built rental apartments and townhouses, a significant portion of the rental market in the Valley is made up of private rentals, such as condominium units, single-family homes, and secondary suites. CMHC's (2009) analysis for Abbotsford indicates that rental costs in the secondary rental market are consistent with the traditional rental market. The rental market provides access to a broad range of housing types, from high-end condos and single-family homes to more affordable apartment units and secondary suites for households with more modest incomes. While the rental market does provide more affordable options for housing, the fact that more renters face affordability challenges than do owners indicates a need to ensure an adequate supply of affordable and appropriate rental housing in the region. Tables 9 and 10 provide more detail regarding rental vacancy rates and average rental costs in the Abbotsford CMA and the Chilliwack Census Agglomeration.

TABLE 9: VACANCY AND RENTAL RATES

		Vacancy Rates (%)			Rental Rates (\$)		
		Abbotsford CMA	Chilliwack CA	Vancouver CMA	Abbotsford CMA	Chilliwack CA	Vancouver CMA
Bachelor	April 07	0.0	N/A	0.8	493	N/A	722
	April 08	0.0	3.5	0.3	524	479	736
	April 09	4.3	4.2	0.7	544	490	755
1 Bed	April 07	0.8	N/A	0.8	594	N/A	837
	April 08	2.6	2.0	0.7	628	583	857
	April 09	4.7	7.2	1.9	639	605	935
2 Bed	April 07	0.5	N/A	0.8	700	N/A	1,051
	April 08	2.3	1.9	1.5	775	726	1,071
	April 09	5.0	5.3	2.1	778	748	1,154
3 Bed +	April 07	0.0	N/A	**	875	N/A	1494
	April 08	**	0.0	0.5	818	741	1,223

	April 09	0.0	3.2	**	826	758	1,268
TOTAL	April 07	0.6	N/A	1.1	649	N/A	881
	April 08	2.4	2.0	0.9	699	647	904
	April 09	4.8	6.2	1.9	706	666	982

Source: CMHC Rental Market Report BC Highlights (April)
CMA = Census Metropolitan Area, CA = Census Agglomeration

TABLE 10: SECONDARY RENTAL MARKET AVERAGE

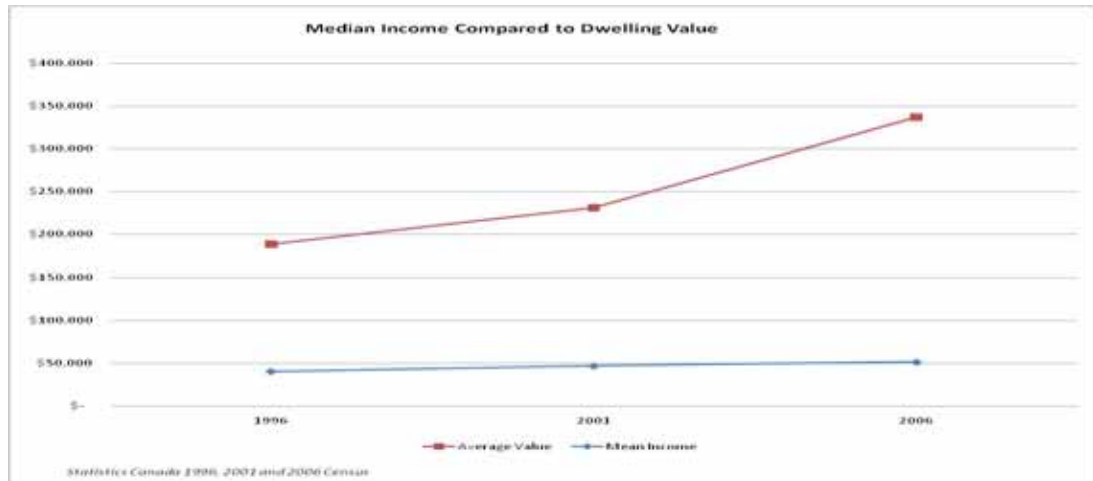
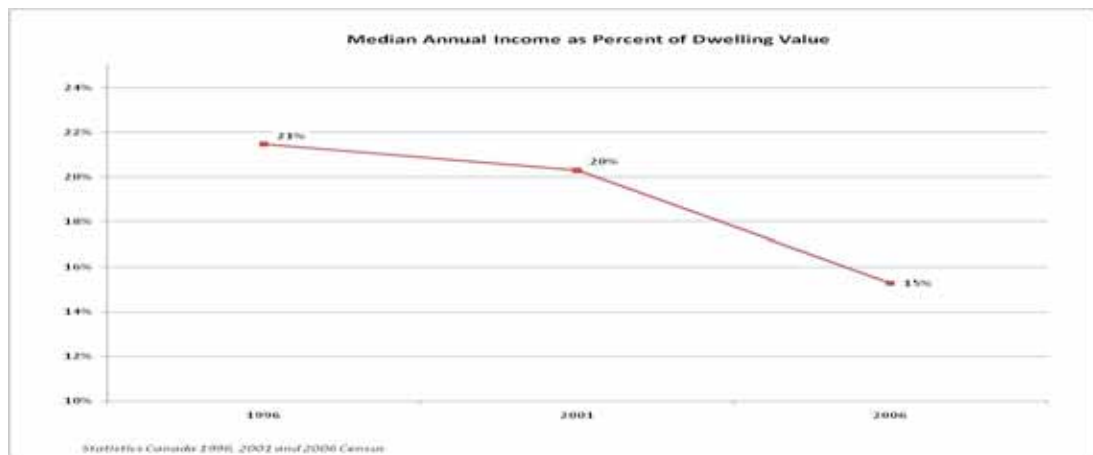
Abbotsford CMA – Secondary Rental Market Average Rents (\$)		
	2007	2008
Single Family	\$982	\$1,033
Semi-detached, row and duplex	\$820	\$923
Other – primary accessory suites	\$696	\$689
TOTAL	\$840	\$910

Source: CMHC, October 2008

5.2 PRICE-TO-INCOME DISPARITY

Over the last ten years the cost of housing in this region has risen to the extent that it has become unaffordable for an increasing number of individuals and households. This rise in housing prices has not been met with an increase in the minimum wage rate or benefits rate. The provincially-set minimum wage has remained stagnant, leading to an increasing number of people living in poverty without the financial ability to find affordable housing. The Canadian Center for Policy Alternatives reports that real wages went through a 20-year period of stagnation from 1981 to 2004, and have not yet risen to meet the cost of living. This incongruity means that housing affordability is difficult, if not impossible, to reach for individuals working for minimum wage (Murray & Mackenzie, 2007).

Diagram 3 and 4, below, depicts the increasing disparity between average house prices and the stagnant median incomes of Fraser Valley residents. The value of dwellings in relation to income has increased substantially, accelerating in the last five years, as reflected in the relationship between dwelling values and median household income. While this represents an increase in equity for current owners, it also represents a drop in affordability for those looking for housing. Year-end 2009 CMHC market analysis indicates that average house prices will continue to rise over the next year, albeit at a slightly slower pace (CMHC, 2009a).

DIAGRAM 3: MEDIAN INCOME TO DWELLING VALUE**DIAGRAM 4: MEDIAN ANNUAL INCOME AS PERCENT OF DWELLING VALUE**

5.3 MORTGAGE VERSUS RENT

There is more to home ownership than merely mortgage costs, but it is useful to consider the point at which mortgage payments are more affordable than rent. The difference between the cost of rent and mortgage can be enough to prevent purchase.

Statistics Canada (2006) data show that monthly mortgage payments are often more than monthly rental costs within the Valley (see Table 11 below). In the Fraser Valley there is a cost difference of about \$100 to \$500 between owning and renting, except in Hope, where it is actually less expensive to be paying a mortgage.

TABLE 11: MONTHLY MORTGAGE AND RENT PAYMENT

	FVRD	Abbotsford	Chilliwack	Mission	Hope	Kent
Avg. value of dwelling	\$336,853	\$363,010	\$300,515	\$375,836	\$228,001	\$296,079
Avg. monthly cost to own	\$1,012	\$1,125	\$996	\$1,254	\$550	\$651
Avg. monthly cost to rent	\$700	\$700	\$701	\$700	\$683	\$565

Source: Statistics Canada, 2006 Census

5.4 AFFORDABILITY CHALLENGES

In general, households spending greater than 30% of their income on housing (and associated costs) are deemed to be facing affordability challenges. Significant affordability challenges are faced by those who spend over 50% of their income on housing costs. For the FVRD as a whole, 22% of renter and 9% of owner households spend more than 50% of their income on housing costs such as rent, mortgage, and other major payments. This group of households may be considered the “most at risk” in terms of housing security.

Of particular concern are renter households, which face the challenges of low vacancy rates and unaffordable rents. Vacancy rates tend to fluctuate with economic activity. In recent years vacancy rates have been below 2%, making it difficult for low-income renters to find appropriate housing. With the economic downturn and a fairly large supply of new units on the market, overall vacancy rates have increased somewhat, but rental rates have remained high.

Home ownership provides a benefit both to the individual household and to the broader society. It offers permanence to low-income households and lends financial and physical stability to household members, thus enriching the community at large. Home ownership is also widely recognized in Canada as a means to grow equity. It is thus an important pillar in a societal strategy to develop and maintain a middle class, with its attendant societal cohesion and stability.²

From this standpoint it is in society’s best interest to put in place policies that can assist low-income households to own rather than rent their homes. Nevertheless, the financial barriers are often so great that ownership for low-income households is not possible without significant public intervention. As discussed previously, even households with higher than average incomes face challenges, leaving low- and moderate-income households with few ownership options.

5.5 SHELTER-TO-INCOME RATIO (STIR) DISPARITY AND “CORE HOUSING NEED”

The shelter-to-income ratio (STIR) is used by CMHC as a basis for determining affordability. STIR takes into account owner shelter costs, including mortgage payments, property taxes, condominium fees, and utility payments (for heating fuel, water, and electricity). Households spending greater than 30% of their income on housing are considered to be at a housing affordability threshold. However, the 30% threshold alone does not necessarily represent

² This stabilizing effect of the middle class is widely recognized in the social sciences in general, and more specifically within the disciplines of economics, political sociology, and political science.

households in core need of housing. Some households choose to spend a higher percentage of their income on shelter, but have sufficient income to be able to afford suitable and adequate housing in their community for less than 30% of that income (CMHC, 2009).

TABLE 12: AVERAGE STIR AND INCOME OF HOUSEHOLDS IN CORE HOUSING NEED

	Average STIR in Core Need	Average Income in Core Need
Fraser Valley	50.1	\$20,679
Abbotsford CY	50.0	\$21,845
Chilliwack CY	51.6	\$17,630
Mission DM	51.1	\$22,459
Hope DM	50.9	\$16,671
Kent DM	48.4	\$17,607
Harrison Hot Springs VL	48.5	\$24,332

STIR = shelter-to-income ratio

Source: CMHC (2006 census-based housing indicators and data)

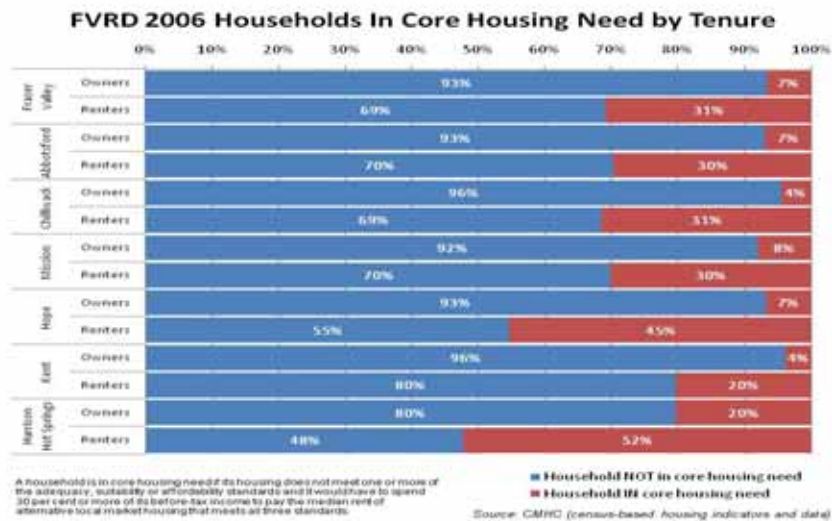
CMHC's "Core Housing Need" indicator goes beyond the STIR test. CMHC classifies households as being in core housing need when, in addition to spending more than 30% of their household income on housing, households cannot afford suitable and adequate housing in their community (CMHC, 2009). Approximately 11,000 households (13%) in the FVRD are in core housing need (Table 13). Of these, 60% are renters, representing approximately 6,600 households. Although housing in the Fraser Valley is more affordable than in other parts of the Lower Mainland, based on these measures, a significant number of households in the region are in core housing need. The difference between households in core need and those not in core need is more clearly defined when one looks at the average shelter-to-income ratio of each group. The STIR of households in core housing need is 50%, meaning that on average, households in core housing need spend 50% of their income on housing. In contrast, households not in core housing need spend on average only 19.8% of their income on housing (FVRD, 2009).

TABLE 13: CORE HOUSING NEED

Community	Tenure	Total households	# Not in core need	# In core need	% Not in core need	% In core need
FVRD	Total	87,055	76,055	11,000	87%	13%
	Owners	65,685	61,285	4,400	93%	7%
	Renters	21,370	14,770	6,600	69%	31%
Abbotsford	Total	41,060	35,760	5,300	87%	13%
	Owners	30,190	28,110	2,080	93%	7%
	Renters	10,875	7,655	3,220	70%	30%
Chilliwack	Total	25,485	22,695	2,790	89%	11%
	Owners	19,370	18,500	870	96%	4%
	Renters	6,120	4,195	1,925	69%	31%
Mission	Total	11,525	10,030	1,495	87%	13%
	Owners	8,915	8,205	710	92%	8%
	Renters	2,610	1,825	785	70%	30%
Hope	Total	2,540	2,125	415	84%	16%
	Owners	1,010	1,780	130	93%	7%
	Renters	640	350	290	55%	45%
Kent	Total	1,800	1,665	135	93%	8%
	Owners	1,420	1,365	55	96%	4%

	Renters	370	295	75	80%	20%
Harrison	Total	660	490	170	74%	26%
	Owners	540	430	110	80%	20%
	Renters	115	55	60	48%	52%

DIAGRAM 5: CORE HOUSING NEED BY TENURE



Depending on the choice of 30% or 50% of pre-tax household income as a proxy for affordability, the number of households in housing need in the study area is either 25,390 based on 30% (Table 14) or 10,550 based on 50% (Table 15).

TABLE 14: HOUSEHOLD SPENDING: +30% OF INCOME ON HOUSING COST

	Owner Households			Renter Households		
	Total Households	≥ 30% spent on housing (#)	≥ 30% spent on housing (%)	Total Households	≥ 30% spent on housing (#)	≥ 30% spent on housing (%)
Abbotsford	31,070	7,870	25.3%	11,790	4,965	42.1%
Chilliwack	19,835	4,145	20.9%	6,565	3,200	48.7%
Mission	9,250	2,630	28.4%	2,865	1,350	47.1%
Hope	1,940	365	18.8%	700	440	62.9%
Kent	1,475	305	20.7%	375	120	32.0%
TOTAL	63,570	15,315	24.1%	22,295	10,075	45.2%

Source: Statistics Canada, 2006 Census

TABLE 15: HOUSEHOLD SPENDING: +50% OF INCOME ON HOUSING COST

	Owner Households			Renter Households		
	Total Households	≥ 50% spent on housing (#)	≥ 50% spent on housing (%)	Total Households	≥ 50% spent on housing (#)	≥ 50% spent on housing (%)
Abbotsford	31,070	2,945	9.5%	11,790	2,400	20.4%
Chilliwack	19,835	1,390	7.0%	6,565	1,535	23.4%
Mission	9,250	1,025	11.1%	2,865	745	26.0%
Hope	1,940	140	7.2%	700	195	27.9%
Kent	1,475	120	8.1%	375	60	16.0%
TOTAL	63,570	5,620	8.8%	22,295	4,935	22.1%

Source: Statistics Canada, 2006 Census

The extent to which the Fraser Valley lacks affordable housing becomes more visible when projected population growth and income forecasts are factored into the equation. To address the issue of a growing number of households spending 50% or more on housing, the FVRD (2010) estimates the region's need for affordable housing in the period 2006–2036 to be 8,110 units.³ Using 2006 as the base year, this translates into a need to build 270 units per year that are affordable for lower- and middle-income households. If one takes into account the estimated 11,591 existing (2006) households spending 50% or more of their income on housing, the demand increases substantially to 19,700 units, or 656 units per year. This need becomes substantially greater if spending more than 30% of gross income on housing is used as the proxy for affordability.

While this challenge may be viewed as a depressing prospect, it can be seen in hopeful terms as well. If public investment in such housing were realized in partnership with both social economy enterprises and market enterprises (i.e., the for-profit sector) it would represent a significant economic stimulus to the regional economy. At the same time, it would also provide the housing stability needed to manage rising social costs, encourage healthy community environments, and sustain valuable human capital.

³ This number excludes First Nation Communities.

5.6 HOMELESSNESS

Homelessness is one of the most severe manifestations of poverty, and one of the most visible consequences of unaffordable housing. The causes of homelessness are varied and interconnected. They include such factors as the high and increasing cost of housing, low income brought on in part through low minimum wage rates, job losses, and the increase in single-parent families. Other factors at play include relational breakdown, addictions, varying levels of mental and/or physical ability, victimization, abuse, and violence.

People who are homeless present a further need for social/affordable housing. This group includes the “hidden homeless” who live temporarily with others. Homelessness is visible among people who use emergency shelter services or who “live rough” in places not intended for habitation, including makeshift temporary shelters.

In March 2008, 465 people were counted as homeless in the FVRD. This number is made up of 235 in Abbotsford, 100 in Mission, 98 in Chilliwack, 12 in Agassiz-Harrison, 20 in Hope, and 0 in Boston Bar–North Bend (see Table 16).

Results of the 2008 FVRD survey indicate that homelessness in the Upper Fraser Valley has increased 13% since 2004. In 2008, 465 homeless persons were counted, in comparison with 411 in 2004. It should be noted that 465 is in all probability an undercount and therefore the percentage increase in reality probably exceeds 13%.

TABLE 16: NUMBER OF HOMELESS PEOPLE IN THE FRASER VALLEY

Community	Number of People	Percentage
Abbotsford	235	50.5%
Mission	100	21.5%
Chilliwack	98	21.1%
Agassiz-Harrison	12	2.6%
Hope	20	4.3%
Total	465	100%

Source: Van Wyk et al. (2008)

It is also informative to take into account the number of people being contacted through the Homeless Outreach Program, funded by the Ministry of Housing and Social Development and implemented by the Salvation Army since 2006 in Abbotsford and Chilliwack. Salvation Army records show that from April 2006 to March 2008:

in Abbotsford, 277 persons were “housed in their own place,” 208 persons were “housed in treatment centers,” and 140 were “housed in recovery homes,” for a total of 625 persons; in Chilliwack, the Salvation Army “housed” 242 persons.

There is a strong probability, it could be argued, that without this intervention, many more individuals would have remained homeless on the streets and would certainly have caused the increase in the number of homeless people in the FVRD to be substantially higher.

Recovery houses add pressure to the need for affordable housing when their residents leave formal recovery programs. Although such individuals are not included in the official 2008 survey number of 465 absolutely homeless people, it is important to acknowledge the precarious nature of this type of housing. During the 2008 Homelessness Survey a voluntary count of recovery house residents on the day of the survey indicated there were 181 recovery house residents: 112 people in Abbotsford, 49 in Mission, and 20 in Chilliwack. Of those residents in Abbotsford recovery houses who returned a questionnaire, 68 reported they did not have a place of their own where they paid rent, while 28 indicated they did. Many of the persons leaving recovery houses remain at high risk of becoming absolutely homeless in the absence of an adequate supply of affordable housing.

Correctional institutions comprise another contextual factor relevant to homelessness and the need for affordable housing in communities within the FVRD. Of the 1,809 inmates incarcerated in the Pacific Region in 2009, 1,679 were based at the eight institutions listed in Table 17, all situated in the Upper Fraser Valley.

TABLE 17: CORRECTIONAL INSTITUTIONS IN THE FRASER VALLEY

Ferndale Institution in Mission (Minimum security) – 140 inmates
Fraser Valley Institution in Abbotsford (Multi-level security) – 46 female inmates
Kent Institution in Agassiz (Maximum security) – 253 inmates
Kwikwèxwelhp Healing Village in Harrison Mills (Minimum security) – 44 inmates
Matsqui Institution in Abbotsford (Medium security) – 320 inmates
Mission Institution in Mission (Medium security) – 282 inmates
Mountain Institution in Agassiz (Medium security) – 457 inmates
Pacific Institution in Abbotsford (Multi-level security) – 137 inmates
Total: 8 Institutions, 1679 Inmates

Source: Hansard Index, 2009

According to Correctional Services of Canada (CSC), a total of 964 inmates were released from Lower Mainland institutions between January 1, 2007 and September 12, 2008 (Hansard Index, 2009). This translates into an average of 48 persons released per month over a 20-month period. Each month, CSC processes between 25 and 30 welfare support applications from the Ministry of Housing and Social Development for inmates soon to be released from the federal correctional facilities in the Fraser Valley. This translates into 300–360 persons per year applying for welfare support. Of these, about 90% (270–324 persons) qualify for support from the Ministry of Housing and Social Development. The implication of this in the context of homelessness and lack of affordable housing is that annually, between 270 and 324 additional persons look for housing in communities where affordable and accessible housing options are very limited. Service providers throughout the region concur that without a home it is difficult, if

not impossible, to be successful in training or employment, and that a lack of employment increases a released offender's likelihood to re-offend. The resulting public cost appears to make publicly-supported housing construction and management an attractive economic option. There is a wide variety of typologies of responsiveness to homelessness, ranging in degree from homelessness prevention to emergency shelter to independent housing. Each typology requires different funding and management resources and serves different client needs. The goal of communities, governments, and service providers should be to provide clients with the right type of service for their short- and long-term needs. Responding constructively to homelessness and affordable housing requires ongoing collaboration and innovation, and it must continue to be part of the work done by the community development leadership that informs our community development plans and programs. It should remain within our collective community conscience as something that needs ongoing attention and resourcing in the interest of safe, healthy, and vibrant communities.

5.7 HOUSING NEEDS AND PRESSURES

Front-line service providers in the five communities of the FVRD are familiar with the consequences of insufficient affordable housing and the complex nature of homelessness. Based on the experience of service providers, the following housing needs were identified in each community in 2009-2010.

Abbotsford

1) Low-barrier, permanent housing with integrated supportive services for social service clients of various needs, including mental health consumers who have completed their stay at licensed facilities. 2) Low-income rental housing (60–80 units) with integrated supportive services for persons with permanent multiple barriers (PPMBs). Detoxification and treatment facility for youth and adults. 3) Detoxification and treatment should be integrated and should be provided with low entry barriers. 4) Seniors' housing. At present, seniors are the fastest-growing group of new users to the Abbotsford Food Bank. Some struggle alone with disabilities and chronic health issues. A number of these are known to live in housing that is structurally sub-standard or in deplorable conditions of maintenance, without adequate supportive care. 5) Housing for youth in transition to independent living. 6) Permanent housing for women who leave transition houses, persons released from incarceration, and those who graduate from treatment facilities. 7) A low-barrier emergency shelter that does not require abstinence for eligibility. 8) Additional supportive recovery houses for adults in transition. 9) Strong, revolving affordable housing fund. 10) Women-only emergency shelter. 11) Centrally coordinated and flexible outreach program and contact centre that can assess chronically homeless and at-risk populations, refer and connect them with community based services, and facilitate the provisioning of sustained social support.

Mission

1) Permanent supportive housing, beyond transitional housing (40–60 units), for persons with persistent multiple barriers—e.g., mental health issues, brain injury or disorders, and/or addictions, concurrent disorders, etc. 2) More transitional supportive housing for PPMBs, mental health clients, and those dealing with addictions. Service providers estimate that 20 units for women and 40 units for men could be immediately and permanently filled. 3) Rental

units that have a BC Housing subsidy and social/health supports from Fraser Health Authority. 4) Portable rental subsidy that follows a family rather than remaining attached to a specific residence. The cost of running transitional houses for families is greater than the cost of providing a portable rental subsidy. 5) Independent subsidized rental housing (two- to four-bedroom units) for single-parent families. 6) Affordable market rental units for people who want to move out of transitional housing. 7) An emergency shelter for women only, as their needs are not well met in a co-ed environment. 8) Detoxification and treatment centre(s). 10) A youth shelter. 11) Supportive employment opportunities. Many service agency clients are unable to work full-time, but could work part-time at supportive, supervised employment provided through social enterprises.

Chilliwack

1) Clean, safe, and affordable rental housing of all types, for the entire at-risk population. Most notably this includes people on disability incomes, women and children fleeing from abusive relationships, households paying 50% or more of their income on rent, and people with concurrent mental health issues and addictions. 2) Additional transitional and supportive housing is needed for those with mental illness and addictions-related challenges. 3) Outreach service for released offenders and inmates serving in community corrections. 4) Permanent independent housing with adequate supportive services to provide appropriately structured and relational care and to help stabilize people in permanent housing. Many clients with multiple barriers (i.e., addiction, mental health problems, criminal tendencies, etc.) cannot be housed permanently without supportive programming. 5) Detoxification beds for youth. 6) Establishment of a housing foundation with three top priorities: housing for women and children fleeing abusive relationships, housing for individuals under 60 for whom no subsidies currently exist, and housing for individuals with dual diagnosis.

Agassiz-Harrison

1) Affordable market rental housing for all incomes, including affordable housing for working families and lone-parent families. 2) Housing for youth in transition to independent living. 3) Permanent supportive housing for adults living with persistent mental disorders.

Hope

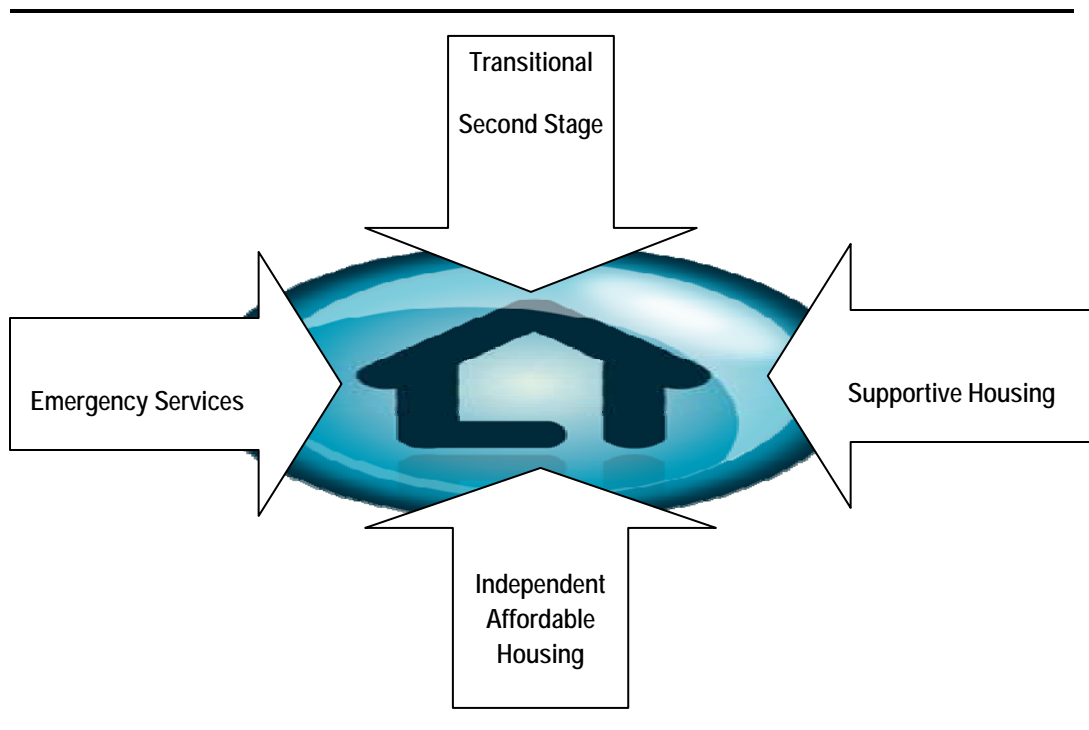
1) Long-term permanent supportive housing (5–10 units) for people with mental health issues or concurrent disorders, addictions, multiple barriers, or serious behavioral issues, including fetal alcohol syndrome disorder (FASD). 2) Programmed supportive housing for youth. A residential setting with 15 beds is needed for stabilization and recovery after detoxification and drug addiction, and for those at risk who need a stable environment and strong relational support. The facility should offer a continuum of services under one roof for a target population of mixed needs. 3) Supportive group home for youth transitioning to independent living. A facility with at least 5 beds for youth needing stability and structure in their progress toward independence. 4) Programmed supportive housing for adults. Stabilization and support for people with a variety of needs, including transition from rehabilitation programs; 25 beds needed in addition to the newly-opened Thunderbird project, which also has 25 units.

Boston Bar/ North Bend

- 1) Supportive long-term/permanent affordable housing for people with mental health issues.
- 2) Affordable rental housing for those on disability allowance who can live independently.
- 3) Low-income rental housing in general for families.

Housing Pressure. Diagram 6 is a graphical representation of housing pressure. Across the communities of the FVRD there is an acute need for affordable housing among a broad range of residents, including single parents, seniors on fixed low incomes, persons in recovery, recent permanent residents and refugee claimants, homeless persons, individuals living with mental, physical, or emotional disabilities, persons on income assistance, and others. It is apparent that the entire region needs affordable housing. It is further evident that community-based responses to homelessness should continue to “manage” homelessness, including providing emergency shelter beds, food, and clothing to street-entrenched homeless persons. However, in the interest of reducing homelessness it is imperative to invest more resources in permanent housing such as permanent supportive housing and independent affordable rental housing. Long-term supportive housing and stable, affordable rental tenancy must form the basis of any local strategy to reduce homelessness and improve housing affordability.

DIAGRAM 6: HOUSING PRESSURE



Housing for working families and working singles. Working individuals and working families are in need of affordable housing options that presently are not provided by the for-profit housing sector. Thousands of households are in “core housing need”. It is clear from section 3.6 of this report that a household is in core housing need if its housing does not meet one or more of the adequacy, sustainability, or affordability standards and if the household would have to spend 30

percent or more of its before-tax income to pay the median rent of alternative local market housing that meets all three standards.

Causal factors include: the current inadequate inventory of affordable housing stock; the market demand for real estate; low minimum wage, income assistance, and disability allowance; and in many instances inadequate EI coverage. Without proper affordable housing, families bounce between unaffordable apartments, shelters, transition facilities, and relatives' homes, all the while facing new challenges to health, education, employment, and family cohesion, brought on by stress and instability. These crises bear heavy and unnecessary costs to individuals and communities.

Housing plus supportive services. In addition to the working families, single-parent families, and seniors who require affordable non-market housing options, there are also many residents of this region who are not able to live on their own, and need ongoing health and/or social care that is integrated with their housing arrangements. People recovering from addictions require safe living spaces where new habits and career skills can be developed. Transition facilities are also needed for women fleeing abuse, and for young mothers leaving addiction and learning parenting skills. Furthermore, group homes are important for people with persistent disabilities and those coming out of addiction. All of these forms of housing combine shelter and support service provision. There is a broad need for these alternative forms of housing, which the private sector does not provide.

Based on the preceding evidence it is clear that housing pressure exists in two areas: firstly, in the area of long-term and/or permanent supportive housing that includes social and health supports for people with persistent multiple barriers and for adults and youth who are transitioning to independent living; and secondly, in the area of affordable housing options, both rental and ownership, for working families, single-parent families, and seniors who can live independently and who are able to pay no more than 30% of their gross income on housing. To design and implement an effective community-based response to these areas of housing pressure, additional assessments are necessary to determine more accurately the housing needs of specific vulnerable populations. By means of such supplementary research, a more comprehensive and detailed picture can be presented of affordable housing needs among, for example, seniors on low incomes, people with physical, emotional, or mental disabilities, homeless men 45 to 50+ years of age on income assistance or with no income, women, and youth.

6. CONCLUSIONS AND RECOMMENDATIONS

6.1. INTRODUCTION

Across the communities of the FVRD there is an acute need for affordable housing among a broad range of residents, including single parents, seniors on fixed low incomes, persons in recovery, recent permanent residents and refugee claimants, homeless persons, individuals living with mental, physical, or emotional disabilities, and persons on income assistance. The number of people on income assistance in the Fraser Valley stood at 38,520 in July 2009. This represents a 19.5% increase over the July 2008 figure of 32,220. In Chilliwack and Hope the number over the same period rose by 21.3%, from 3,065 to 3,718 (Ministry of Housing and Social Development, 2009).

It is apparent that the entire region needs affordable housing. It is further evident that community-based responses to “manage” homelessness should continue, including the provision of emergency shelter beds, food, and clothing to street-entrenched homeless individuals. However, in the interest of reducing homelessness over the medium to long term it is imperative to invest more resources in permanent housing, such as permanent supportive housing and independent affordable rental housing. Long-term supportive housing, affordable and stable rental tenancy, and affordable market-based homeownership must form the basis of any strategy in this region to reduce homelessness and improve housing affordability.

Based on the evidence gathered through this study it is clear that pressure exists in two areas:

Long-term and/or permanent supportive housing that includes social and health supports for people with persistent multiple barriers and for adults and youth who are transitioning to independent living.

Affordable housing options, both rental and ownership, for working families, single-parent families, and seniors who can live independently and who are able to pay not more than 30% of their gross income on housing.

To design and implement an effective, community-based response to these areas of housing pressure that involves the social economy, additional assessments are necessary to determine more accurately the housing needs of specific vulnerable populations. Such supplementary research will yield a more comprehensive and detailed picture of affordable housing requirements among seniors on low incomes, people with physical and/or mental disabilities, homeless men 45 to 50 + years of age on income assistance or with no income, women, youth, and others in need.

Housing for working families and working singles. By way of elaboration, it is worth stating that working individuals and working families are in need of affordable housing options that the for-profit housing sector does not provide. Thousands of households are in “core housing need.” Causal factors include the current inadequate inventory of affordable housing stock, the market demand for real estate, low minimum wage, low income assistance and disability allowances, and in many instances inadequate or no employment insurance coverage. Without proper affordable housing, families bounce between unaffordable apartments, shelters, transition facilities, and relatives’ homes, all the while facing new challenges to health, education,

employment, and family cohesion, brought on by stress and instability. These crises bring heavy and unnecessary costs upon individuals and communities. Micro-units and smaller homes that reduce house prices and rental costs will make home ownership a possibility for low-income individuals and working families, and provide longer-term, stable housing for those who remain in the rental market.

Housing plus supportive services. In addition to working families, single-parent families, and seniors who need affordable, non-market housing options, there are also many residents in this region who are not able to live on their own, and need ongoing health and/or social care integrated with their housing. People recovering from addictions require safe transition and rehabilitation living spaces where new habits and career skills can be developed. Transition facilities are also needed for women fleeing abuse, and for young mothers leaving addiction and learning parenting skills. Furthermore, group homes are important for people with persistent disabilities and those coming out of addiction. Thus, housing that includes support service provision is much needed.

6.2. NATIONAL HOUSING STRATEGY AND PROVINCIAL MANDATES

The need for affordable housing is too great to rely on the current federal policy, which could be described as inadequate, ad hoc, and piecemeal; the availability of federal resources is also subject to time limits. This approach does not facilitate investing comprehensively, strategically, and over the long term to provide affordable housing. Rather, it is an ongoing, fragmentary funding approach, focusing mostly on emergency sheltering and other initiatives to “manage” homelessness, a tactic that is not financially prudent and that undermines the effectiveness and sustainability of creative, innovative programs established locally through partnerships within the social economy. These partnerships include local governments, social economy enterprises, and for-profit enterprises, and are designed to provide affordable, supportive, long-term housing options to low-income and/or multi-barriered persons and families.

What is needed is a policy framework providing incentives that will facilitate the synergistic involvement of the public, private, and social economy sectors. More specifically, Canada needs a national housing strategy that includes policies on infrastructure investment to protect and maintain existing rental stock, provide incentives to invest in affordable housing, including rental units, and support a vigorous renewal of cooperative and other social housing programs. Low-income housing finance schemes and the development of a variety of incentives—including tax deductions, mixed-use bonuses, direct subsidies, land grants, and shifts in land classification—are needed to encourage low-income housing development. Bureaucratic and administrative streamlining is also required, including reduced processing costs, time fee waivers, and fast-tracking procedures. A stringent inclusionary zoning requirement by local governments is crucial and needs to include an ordinance stipulating that a given share of new construction be affordable to low-income earners.

Canada is the only G8 country without a national housing strategy that facilitates the provision of affordable housing. What appears to be missing to date is the political will to provide the policy framework that can encourage investment in affordable housing. Such measures can play an important role in stimulating local and regional economies, providing jobs, and improving local tax bases.

The federal government has been slow to recognize issues related to the need for affordable housing in the FVRD. Although Metro Vancouver routinely receives annual funding of at least \$14 million, based on its participation in the Sustainable Community Partnerships Initiative, the need for capital and operational funding in adjacent communities in the FVRD has been virtually ignored. Instead, these and BC's many other needy communities must compete annually for a fraction of a "rural outreach" fund worth a total of approximately \$1 million. It is strongly recommended that the FVRD executive and the local government councils of the five communities (i.e., Abbotsford, Mission, Chilliwack, Agassiz-Harrison, and Hope) work with the Federation of Canadian Municipalities (FCM), the Union of BC Municipalities (UBCM), the Canadian Housing and Renewal Association, and other major social economy agencies in their call for a National Action Plan on Housing and Homelessness.

Affordable housing policies need to be decentralized, but also require good federal-provincial coordination, supported by appropriate legislation and incentives. In this regard it is worth mentioning the value of establishing a low-income housing finance scheme and developing initiatives to foster the construction of affordable housing in collaboration with the private and social economy sectors. For instance, consideration should be given to the development of a federally administered public savings mortgage plan, such as a Registered Housing Savings Plan (RHSP), based on the principals of the Registered Disability Savings Plan (RDSP) but specifically for housing. A National Housing Plan has to be an option for serious consideration. The Social Housing Services Corporation (SHSC), regional and provincial governments, and social economy enterprises could play a meaningful role in the preparation and execution of a National Housing Plan.

Provincial Service Mandates. At a provincial level, a cross-sectoral forum is needed through which the provincial government can be engaged in dialogue with service providers about the mandates for provincially legislated organizations. Provincial service mandates could usefully be both loosened and integrated, to bring services to a wider range of clients. A case in point is the mandate of Community Living British Columbia (CLBC). CLBC currently funds group homes and other long-term supportive placements for some people with chronic health issues and very challenging behaviours. Specifically, CLBC is currently mandated to assist those with lifelong brain disorders resulting in IQs lower than 80. Clients are assessed by CLBC's registered psychologists. However, under its current mandate, CLBC cannot assist those with an IQ higher than 80, adults with undiagnosed trauma, or adults with trauma or disabilities that have been unaddressed from childhood. Yet these issues are frequently seen among the chronically homeless population.

The general types of service provided by the CLBC are well suited to the needs of a more broadly defined clientele. Expanding its mandate would allow the organization to partner with other groups to offer housing and services to more clients. A cross-sectoral dialogue to explore such issues could produce a helpful exchange of views and information for all participants, and potentially result in better policy application and improved efficiency and effectiveness in service delivery.

Regional Coordination. Given that resources are always finite, coordinated planning and implementation strategies become imperative. Such a coordinated approach among Fraser Valley municipalities should ideally be based on the notion of "housing first" (e.g., immediately providing homeless people with permanent housing, accompanied by appropriate treatment

and support, without a conditional transitional phase). As part of such coordination it makes sense, at a regional level, to continue with regular homeless counts, monitor the impact of local housing plans, and identify unmet needs on the housing and service continuum. In keeping with the Terms of Reference of the Mayors' Task Force on Homelessness and Affordable Housing, the Regional District Planning Department could coordinate development and implementation of a monitoring process with established baseline data, against which progress could be measured. This suggested focus of the process should include:

- housing supply information—housing numbers, ownership numbers, rental housing numbers; households in core housing need—numbers paying 30% and 50% on housing
- increase in inventory of non-market housing
- number of households on waiting lists for non-market housing
- number of households receiving income assistance
- affordability gap: average reported rents across unit types; affordability gap based on the median income for renter households; affordability gap based on shelter allowance provided under income assistance; inventory of units renting for \$610/month (Shelter Aid for Elderly Renters [SAFER] ceiling); units renting for \$900–940/month (Rental Assistance Program [RAP] ceiling); inventory of units affordable for households receiving income assistance
- take-up of provincial rental assistance programs—numbers of households and individuals receiving help through the SAFER, RAP, and Supported Independent Living (SIL) programs
- capacity within the emergency shelter system—number of homeless individuals identified through homeless counts, number of emergency shelter beds available, percentage of nights that the emergency shelter beds are full

The data from the above process could be used to publish a housing report on a regular basis, i.e., once every two or four years.

6.3. POLICY AND PRACTICE INTEGRATION

Although there is evidence of improved coordination locally and regionally in the FVRD, there is still room for improvement, especially in the coordination of policy, practice, and programs in communities and at all levels of government. Coordination and integration can result in improved service continuums, less duplication, better distribution of funding, and improved program sustainability. Especially effective would be a standard practice of seeking direct input from those most affected by policies, plans and designs—including people who are homeless or at risk of homelessness.

Municipal policies, strategies, and tools. Although local governments are in many ways constrained in their ability to respond to the need for affordable housing, local regulatory powers can nevertheless offer some effective solutions without additional municipal expense. New possibilities may result from flexibility about variations in forms of tenure, design, construction, and zoning. By aligning their strategies, policies, tools, approaches, and building code requirements as much as possible, municipalities can also make it easier for developers and service providers to make available and manage affordable housing. A case in point is the coordination of policies, regulations, and by-laws governing recovery houses and boarding houses.

Poverty deconcentration. The challenge surrounding affordable housing at a municipal level is twofold: providing housing for those in need, and preventing poverty concentrations. Poverty deconcentration needs to be the primary focus when affordable housing policies are formulated (Fraser & Kick, 2007). Poverty deconcentration and mixed-income community development have several goals: change the physical shape of social housing, reduce poverty concentration, provide support services, maintain high standards of personal responsibility, and foster partnerships between the public, private and social sectors. None of the other goals are attainable without inter-sectoral partnerships (Brazley & Gilderbloom, 2007, p. 439). McClure (2008, p. 92) theorizes that the relationship between poverty concentration and neighbourhood condition is characterized by thresholds. For example, if less than 15–20% of the population lives in poverty, “problems associated with poverty may not significantly and negatively affect the neighbourhood’s condition”. If poverty increases above this threshold, problems may rise significantly. McClure observes that another threshold seems to exist in the range of 30–40% poverty concentration, and “above this level the negative effects of concentrated poverty may have taken their toll and even greater concentrations of poverty may have no additional negative effects”. There are a number of proven policy strategies and tools that municipal governments can use to facilitate the creation of affordable housing. Some of these are:

Income mix zoning. By using “income mix zoning”, municipalities in the FVRD can create affordable housing units on newly zoned residential land. Through this policy, municipalities can purchase up to 15% of new developments on rezoned land at 60% market value. The municipality then leases the sites to a social economy enterprise. This approach, however, is dependent on the availability of provincial funding. Vancouver has implemented an “income mix zoning” policy to create affordable housing units on newly zoned residential land. According to the policy, the City can purchase up to 20% of the base density of new developments on rezoned land at 60% market value, using provincial and City funding. The City then leases the sites to a social economy housing provider. This approach has allowed the City of Vancouver to secure sites capable of accommodating 2,670 affordable units, 800 of which have been actualized (CMHC, 2009). Further actualization depends on the availability of provincial and city funding.

Inclusionary zoning. Inclusionary zoning is a policy tool used by the public sector to realize poverty deconcentration and increase low-cost housing stock through private market development (Pfeiffer, 2007, p. 77). An inclusionary zoning policy can require that one of every ten units in a subdivision be sold at a predetermined price that makes it affordable, given the income levels in the community. Units must meet minimum construction standards. Applicants must have at least one dependent, assets totalling less than a predetermined amount, an annual household income of less than a predetermined amount, and must have been a resident of the community for at least two years. In exchange for developing and underselling the units, developers/builders receive density bonuses enabling them to create additional market units to make up for the loss. An example of an inclusionary zoning policy is found in the City of Langford in British Columbia. The policy requires that one of every ten units in a subdivision be sold as affordable, for \$160,000. Units must meet minimum square footage construction standards (893 sq ft) and must have three bedrooms. Applicants must have at least one dependent, assets less than \$50,000, a household income of less than \$60,000 a year, and must have been a resident of Langford for at least two years or an employee in Langford for at least six months. The affordable units that are sold for \$160,000 have a market value of, on average, \$360,000,

meaning that the developer/builder loses \$200,000 per unit. In exchange for developing and underselling the units, developers/builders receive density bonuses

Inclusionary zoning may prove to be one of the most viable ways to bolster affordable housing provision. Through thorough discussion and smart enactment of policy, local governments may be able to maximize the production of affordable housing in their community using inclusionary zoning practices (Mitchell, 2008).

An analysis of inclusionary zoning examples provides valuable information about economic collaborations. Fairbanks Ridge is a good example of inclusionary zoning. It was created in San Diego, California, in response to the inclusionary zoning program instated by the San Diego Housing Commission in the early 1990s. The inclusionary zoning program applied to a broad expanse of undeveloped land within San Diego, and required builders to set aside a specified portion of the newly built units as affordable for those earning no more than 65% of the area median income. Fairbanks Ridge is affordable housing created by social entrepreneurs and the private sector, and forms part of the Del Sur development in one of San Diego's most exclusive neighbourhoods. It consists of 48 one-bedroom and 72 two-bedroom units.

The private sector was used to design an environmentally sustainable building with drought-tolerant plant life, mature trees for insulation in both summer and winter, and solar panels. The aesthetics of Fairbanks Ridge causes it to blend into the surrounding neighbourhood so that it is nearly impossible to distinguish it as affordable housing. The social economy sector was involved in the building. This project demonstrates how affordable housing can be designed to blend into the surrounding neighbourhood and thereby subtly create mixed-income neighbourhoods to facilitate social inclusion, and can foster collaboration between the public, private, and social economy sectors. It also demonstrates the success of inclusionary zoning. Because of its appealing architecture and landscaping, and its success as an affordable housing initiative, Fairbanks Ridge was awarded the 2007 National Association of Housing and Redevelopment Officials (NAHRO) Award of Excellence for Program Innovation (Barron, 2007). Another example is the El Carrillo project in Santa Barbara. This is one of the most successful housing projects for individuals at risk of homelessness and/or people who live on the street. The homeless population in Santa Barbara is about 6,100 and the average rent for a one-bedroom apartment is \$1,550. A single-household median home price is \$1,200,000. El Carrillo is situated on what use to be an underutilized site along a major transportation corridor. It serves as direct intervention for the city's homelessness problem. El Carrillo's units are small (254 sq ft) and the site is very dense, but the density is concealed by the creative architecture. The units are highly affordable, with rent ranging from \$346 to \$461 per month, and qualified tenants are only required to pay 30% of their income. In addition to the affordability and beauty of the units, they were all fully paid for and furnished prior to move in, through the Adopt-A-Room program. To further assist those who have been homeless, the El Carrillo project partnered with Work Training Programs Inc. (now renamed PathPoint). This program provides mental health treatment, addiction counselling, job training, life skills classes, and budgeting classes on site. These tailored units and services demonstrate a comprehensive approach to housing, addressing personal development needs and economic development instead of just physical housing need. The project is the result of collaborative action: the public sector provided the site, private architects designed the building, community members/families adopted the rooms, private and social entrepreneurs built the building, community members/families furnished the rooms.

SmartGrowthBC (2009), a non-governmental organization that advocates for responsible land use and development in British Columbia, notes that inclusionary zoning can be approached in different ways. It can be in the form of a percentage of affordable units on site, or cash-in-lieu paid into a housing fund for affordable units on another site. Pfeiffer (2007) argue that all development must include 10% affordable housing on site to avoid poverty concentrations, and recommends three criteria to ensure successful policy implementation:

1. The involvement of a broad-based housing coalition.
2. Providing forums for negotiation between stakeholders. These forums can bring to light the intentions and needs of different groups, enabling compromises to take place.
3. Enacting tenets incrementally. Pass small, geographically or politically limited ordinances, which evolve into greater regulations over time.

Density Requirements. Local governments might find value in reviewing municipal density calculations for residential construction. Rather than insisting on a rigid maximum number of housing units per hectare, municipalities could consider both the number and the size of the units allowed. Careful oversight of a larger number of smaller units in a development could offer the developer a profit opportunity that is rare in the current rental housing market. Other effects would be an increase in urban density in designated areas, more “starter” and low-income accommodation, and lower prices of both purchase and rental units in such developments. New possibilities may result from flexibility over variations in forms of tenure, design, construction, zoning, and density calculations. In Abbotsford, density bonusing regulations encourage developers to offer a small percentage of their units at below-market rates. These provisions might become more attractive if actively supported by social economy enterprises offering housing management services for these units under Good Neighbour Agreements.

Walkable Communities. Local government can also make a significant impact by supporting the development of walkable neighbourhoods. It can be argued that mixed-income, mixed-use neighbourhoods with walkable access to transit and amenities are able to support a great variety of residents in their housing needs. They also support the social and economic diversity needed to generate innovative, interesting, and successful small businesses, which in turn play a critical role in their local economies. Therefore, by strongly encouraging this type of development a local government can benefit its community in many ways. One way to serve this purpose is by creating, amending, and enforcing regulations that encourage developers to build in areas designated for greater density, and that discourage them from building elsewhere.

Rent Vouchers. Ontario’s affordable housing strategy utilizes rent vouchers and highlights how the practice “is an exceptional, interim measure to provide affordable housing” (Ontario Ministry of Municipal Affairs and Housing, 2009). The San Diego Housing Commission implemented a rent voucher system (Housing Choice Vouchers) in 2007. The system offers public housing residents the choice to purchase their public housing unit or to rent in private neighbourhoods. This creative use of rent vouchers and public housing ownership allows aid to be distributed to more households, integrates low-income households into mixed-income neighbourhoods, and provides secure tenancy for those on the waiting lists for public housing (Gentry, 2007). A comprehensive housing strategy needs to include more goals than just making housing available. It needs to help families/households maintain residency. Interim measures

such as the above-mentioned Ontario rent vouchers can help families/households to maintain their current tenancy, thereby relieving some of the burden on public housing or social housing providers.

Municipal Housing Administration Unit. Regulatory frameworks supported by regional, provincial and federal governments need to be based on comprehensive, up-to-date, region-specific data that focus on eligible tenants. The goal needs to be an integrated approach that connects affordable housing to social programs, and addresses new housing needs arising from demographic and social changes. In this process, it is important to clearly define targets and eligibility criteria to enhance policy effectiveness. In light of the existing affordable housing shortage, it seems appropriate to rely more on supply-side incentives in the short to medium term, while targeting an increase on demand for subsidies in the longer run.

Expanded and comprehensive affordable housing delivery, expansion of cooperative housing, and enforcement of inclusionary zoning is recommended for municipalities in the FVRD. The requirements for ongoing administration will depend on the specific requirements and policy goals and need to include:

- overseeing collaboration between public, private, and social economic production of new affordable housing units
- pricing units so that they are affordable, initially and at resale
- marketing inclusionary housing opportunities to eligible residents
- educating potential buyers about ownership and program requirements
- screening and selecting buyers who meet eligibility standards
- ensuring that buyers have access to appropriate financing
- monitoring units to ensure owner occupancy and payment of taxes and insurance
- managing the process of resale from one owner to the next
- enforcement of requirements

6.4. FRASER VALLEY HOUSING ACTION PLAN

To make progress with the provisioning of affordable housing in the Fraser Valley it is recommended that a housing action plan be designed. The first step could be to establish a Fraser Valley Regional Housing Coalition. Such a coalition could include a representative from the following possible groups:

- Mayors' Task Force on Homelessness and Affordable Housing
- The FVRD Board of Directors
- City of Abbotsford Social Development Advisory Committee
- City of Mission Social Development Commission
- City of Chilliwack Mayor's Committee on Housing
- District of Hope council
- Representatives from the Village of Harrison Hot Springs
- Representatives from Boston Bar/North Bend
- Representatives from the District of Kent
- Representatives from the faith community

- Ministry of Housing and Social Development
- Ministry of Children and Family Development
- Fraser Health
- Social economy housing providers
- Home Builders Association
- Fraser Valley Real Estate Board
- Chambers of commerce
- Fraser Valley Housing Network

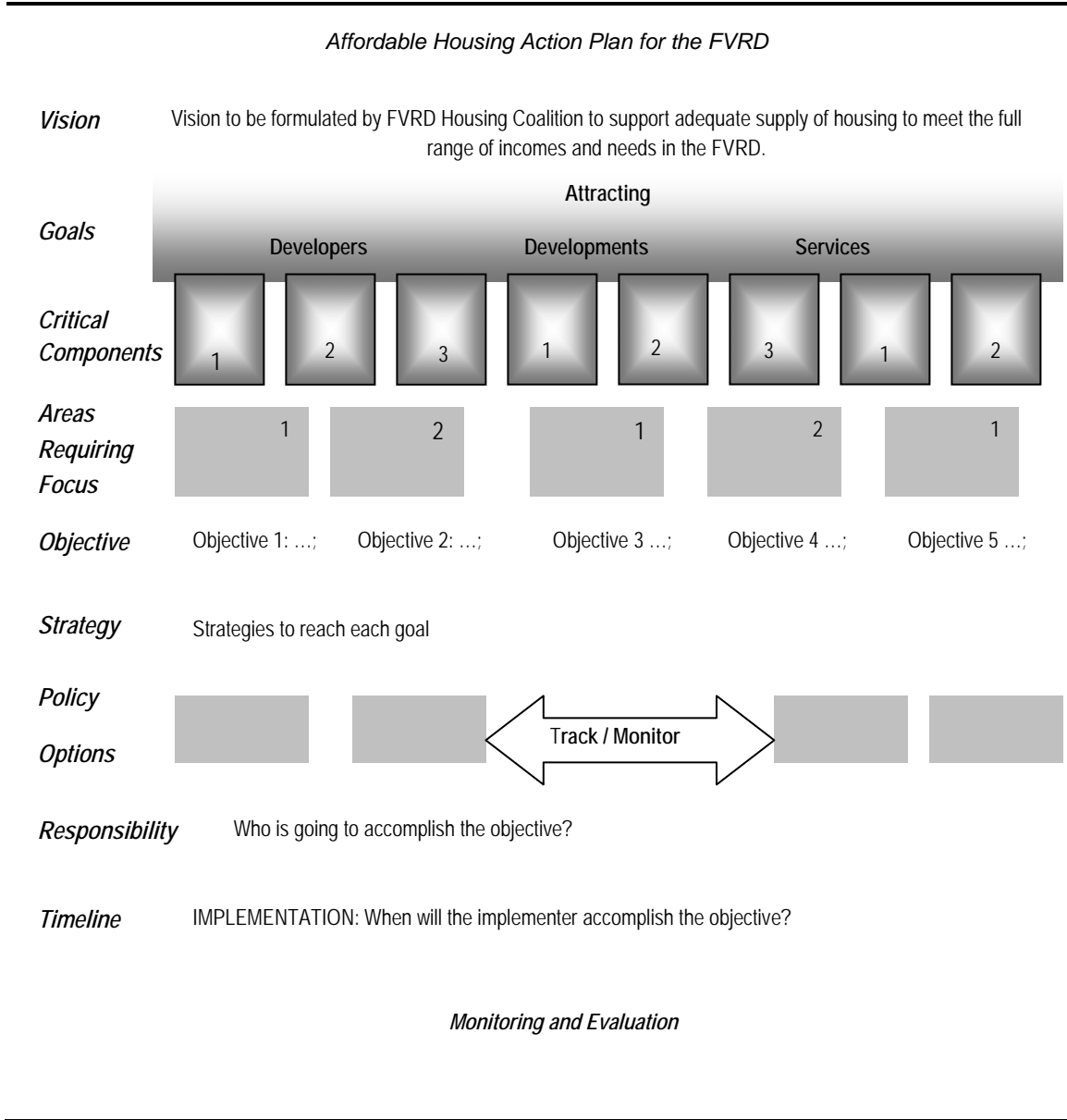
Vision and Guiding Principles. The Fraser Valley Regional District Housing Coalition should proceed with the development of a Housing Action Plan. The Plan needs to articulate a vision, guiding principles, and actions that complement current municipal actions, as well as clearly defined steps to work toward the goal of an adequate supply of housing to meet the full range of income-based housing needs in the FVRD.

Critical Components of Fraser Valley Affordable Housing Action Plan. Developers in all economic sectors need to be attracted to develop affordable housing in the form of low-cost ownership homes, including micro units/suites, and to provide services for working families, single-parent families, and seniors who can live independently and who are able to spend no more than 30% of their gross income on housing.

It is important to involve the social economy sector in the development of:

- Long-term and/or permanent supportive care units
- Short-term (adults and youths) transitioning to independent care, and;
- Integrated case management housing for persons with mental disorders and/or addictions, and for chronically homeless persons

DIAGRAM 7: HOUSING COALITION OBJECTIVES AND TIMELINES



Another critical component of an affordable housing action plan is to support and promote stable rental tenancy by enforcing municipal standards for the maintenance of rental residences. The FVRD housing coalition needs to encourage collaboration between the social economy, private, and public sectors, in consultation with the community. Particular focus should be on:

- Environmentally sustainable buildings that blend into neighbourhoods
- Energy efficient housing
- Affordable, accessible, and regular transit between the communities in the FVRD
- Public/private/social partnership for “adopted housing”
- Poverty deconcentration: less than 15% low-income housing per neighbourhood

Public rail/transit between the communities in the FVRD would make homeownership for low-income families a possibility, as they would have access to a larger market

Public/private/social partnership for “adopted housing” is possible by allowing micro unit development that is environmentally friendly (250 sq ft), and that blends into a neighbourhood using creative architecture. Collaborative action can be facilitated by the FVRD housing coalition: the public sector provides the site/land; private architects donate the design of the building; community members/families/groups/schools/ classes/churches/clubs are motivated to adopt a room by paying for one, or part of one, or a component of one room; private and social entrepreneurs donate volunteer construction hours; local businesses donate construction materials; community members/families who are unable to adopt a room can adopt the furnishing of the rooms. This project can include volunteer community labour. Poverty deconcentration needs to be the primary focus when affordable housing policies are formulated. Poverty deconcentration and mixed-income community development have several goals: change the physical shape of social housing; reduce poverty concentration; provide support services; maintain high standards of personal responsibility; and foster partnerships between public, private, and social sectors.

Monitoring and Evaluation. The coalition needs to develop a monitoring and evaluation work plan with a commitment to annual review and assessment of progress, according to a scheme set out in a monitoring and evaluation framework. The framework needs to require a monitoring report each year showing progress on actions in the implementation plan. Collaboration between the private and public sectors and the social economy enterprises that incorporates community participation is the foundation of affordable housing provisioning, which can be realized by:

1. The establishment of a FVRD housing commission or coalition;
2. Increase rent subsidies for FVRD social housing providers;
3. Annual targets for affordable housing supply;
4. Mandatory Inclusionary zoning;
5. Poverty deconcentration (less than 15% low-income housing per neighbourhood);
6. Public funding for asset-building projects;
7. Rent vouchers for people that do not meet the eligibility criteria for the BC Rental Assistance Program.
8. Interim tenancy securities;
9. Focus on environmentally sustainable buildings; and,
10. Public land for “adopted housing”.

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