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# City of Richmond Affordable Housing Strategy

## Background Materials and Key Measures and Indicators

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The Planning and Development Department  
City of Richmond

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# City of Richmond Housing Continuum Model

This report sets out some of the key measure and indicators related to local housing market conditions in the City of Richmond. The information reported in this section is based on data from the 2001 Census. This information should be up-dated as information from the 2006 Census is released.

The information captured in this section includes basic information on owners and renters as well as households in core housing need. The information in this section is captured using a 'housing continuum model'.

### Understanding the Housing Continuum

The 'housing continuum' provides an important conceptual framework for looking at housing affordability within the context of the broader housing system. Within the City of Richmond, it is important to recognize that families and individuals will be situated at different points along the housing continuum depending on a range of factors including their general economic circumstances and life cycle stage.

The choices along the housing continuum can include ownership and rental as well as government supported housing such as public housing as well as non-profit and co-op housing. It can also include households that are currently living without a place to call home.

Figure 1 below sets out the continuum of options within the City of Richmond. This includes information on the number of owners and renters based on data captured from the 2001 Census as well as information on the existing inventory of non-market units. The data captured in Figure 1 also shows the number of homeless individuals living in the City of Richmond based on data from the last GVRD homeless count (May 2005).

Figure 1<sup>1</sup>

Home Ownership		Private Market Rental Housing	Non-market Rental Housing	Homeless
Non-Condo Owners 25,875 (46%)	Condo Owners 14,380 (25%)	13,366 (23%)	3,154 (6%)	33 <sup>2</sup>
40,255 households (71%)		16,525 households (29%)		
Source: Statistics Canada, 2001 Census, BC Housing Non-market inventory, GVRD Homeless Count (2005)				

<sup>1</sup> Any minor differences in totals can be explained by the 'rounding' of the data by increments of 5 by Statistics Canada.

<sup>2</sup> Based on data reported in the most recent GVRD homeless count (May 2005) there were a total of 33 individuals in the City of Richmond who were either living on the streets or staying in emergency shelters at the time of the count.

## The Role of Income

In looking at the range of choices available on the housing continuum, it is important to note that income plays a central role in determining where a household is situated. Income can also play an important role in determining the potential opportunities available to households to allow them to advance along the continuum. This includes households who are interested in making the transition from renting to owning as well as households wishing to make the transition from non-market to private market housing.

Income can also determine the extent to which a household will experience affordability problems with some households having too little income to afford the choices available.

If one were to look at the current income thresholds across the different options available within the City of Richmond, the following picture emerges:

1. The average annual income required for a household wishing to access entry-level ownership (a 2-bed condo at the 20<sup>th</sup> percentile) within the City of Richmond is approximately \$60,360 assuming a 10 per cent down payment at a 5.2 per cent interest rate.
2. The affordability threshold<sup>3</sup> for a household renting a standard 1 bedroom unit based on the 2005 market rate is \$31,200.
3. The affordability threshold for a household renting a standard 2 bedroom unit based on the 2005 market rate is \$37,239.
4. The affordability threshold for a household renting a standard 3 bedroom unit based on the 2005 market rate is \$42,560.
5. The core need income threshold (CNIT) published by CMHC was reported to be \$37,500 for renter households with the actual income threshold ranging from \$27,500 for a bachelor unit to \$48,500 for a 4-bed unit.

Figure 2

Home Ownership		Private Market Rental Housing	Non-market Rental Housing	Homeless
Non-Condo Owners \$75,041	Condo Owners \$53,870	\$38,930	\$16,000 <sup>4</sup>	33 <sup>5</sup>

Source: Statistics Canada, 2001 Census, BC Housing Non-market inventory, GVRD Homeless Count (2005)

<sup>3</sup> This assumes that a household is not spending more than 30% of their income on rent.

<sup>4</sup> The average income of a household in core housing need living in Richmond is \$20,520.

<sup>5</sup> Based on data reported in the most recent GVRD homeless count (2005) there were a total of 33 individuals in the City of Richmond who were either living on the streets or staying in emergency shelters at the time of the count.

## Key Measures and Indicators of Housing Need In Richmond

Based on the data captured in the housing continuum, the following provides a general overview of the range of housing choices.

Much of the data used in this study dates from the 2001 Census. Where more recent data is available it has been used. It is recommended that the data be undated when information from the 2006 Census is released.

Total Households <sub>2001</sub>	56,775
Increase in Households <sub>1996 -2001</sub>	11%
Total Owners <sub>2001</sub>	40,255
Increase in Owners <sub>1996 -2001</sub>	14%
Ownership Rate <sub>2001</sub>	71%
Total Renters <sub>2001</sub>	16,525
Increase in Renters <sub>1996 -2001</sub>	6%
Rental Rate <sub>2001</sub>	29%
Households in Core Housing Need <sub>2001</sub>	8,885
Number of Households in Core Need <sub>2001</sub>	1 in 6
Number of Owners in Core Need <sub>2001</sub>	4,720
Number of Renters in Core Need <sub>2001</sub>	4,120
Percentage of Owners in Core Need <sub>2001</sub>	1 in 8
Percentage of Renters in Core Need <sub>2001</sub>	1 in 4
Median Income Owners <sub>2001</sub>	\$56,157
Median Income Condo Owners <sub>2001</sub>	\$53,870
Median Income Non-Condo Owners <sub>2001</sub>	\$75,041
Median Income Renters <sub>2001</sub>	\$38,930
Average Income Households in Core Need <sub>2001</sub>	\$20,520

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This section provides information on the housing continuum within the City of Richmond. Included in this section is an examination of the general profile for owners and renters within the City of Richmond based on data captured in the 2001 Census.

The continuum models that have been generated look specifically at the income profile and housing options available to family households, as well as seniors. Figure 1 provides information on all households in the City of Richmond while Figure 2 focuses specifically on family households. Figure 3 provides information on the range of options available to seniors.

### **Elements Within the Continuum**

The following describes each of the key measures and indicators which have been captured in the housing continuum model presented in this section.

**Column 1** shows the **median income** for renters and owners 2001 Census.

**Columns 2 and 3** show the **income distribution** for households in Richmond and the **number of households** falling into each range 2001 Census.

**Column 4** shows the **cost of a single family dwelling** at the 20<sup>th</sup> percentile<sup>6</sup> and the related **qualifying income** assuming a down payment of 10% and an interest rate of 5.2 per cent over 25 years MLS data (Dec 2006).

**Column 5** provides information on the **cost of a townhouse unit** at the 50<sup>th</sup> percentile and the related **qualifying income** assuming a down payment of 10% and an interest rate of 5.2% over 25 years MLS data (Dec 2006).

**Column 6** provides information on the **cost of a 2-bed condo unit at the 50<sup>th</sup> percentile** and the related **qualifying income** assuming a down payment of 10% and an interest rate of 5.2% over 25 years MLS data (Dec 2006).

**Column 7** provides information on the **cost of a 2-bed condo at the 20<sup>th</sup> percentile** and the related **qualifying income** with this measure representing the threshold at which households may be able to move into entry level ownership MLS data (Dec 2006).

**Column 8** provides information on the **average rent** and the related **affordability threshold** for renter households living in Richmond. This data is taken from the 2001 Census and includes all rental units.

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<sup>6</sup> The 20<sup>th</sup> percentile refers to the point at which 20 percent of the units are less costly while the remaining 80 percent of units are more costly.

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**Column 9** shows the **inventory of social housing units** in the City of Richmond based on information provided by BC Housing. This includes 1,838 units for low income families, 754 units for low income seniors<sup>7</sup> and 562 units for households with special needs.

Data along the bottom of the continuum also shows the number of households in core housing need<sup>8</sup> in 2001 reported by CMHC as well as those spending at least half of their income on housing (INALH). The median incomes for renters and owners are also reflected in the continuum through the use of dotted lines. This is intended to provide the sense of difference between the qualifying income needed to move into ownership and the current median income. The dotted line would also show the difference between the median income of a renter household and the average income of a household living in social housing.

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<sup>7</sup> There are also approximately 420 senior households living in housing in the private rental market that are receiving assistance under the Province's SAFER program.

<sup>8</sup> Core need housing refers to households unable to find housing in their community that is suitable in size (enough rooms), in good repair and affordable (costs no more than 30 per cent of their income).

**Figure 1: City of Richmond – Total Households -56,775**

		Total Owners 40,255				Total Renters 16,525	
		Single family (20 <sup>th</sup> percentile)	Townhouse (50 <sup>th</sup> percentile)	2 bed condo (50 <sup>th</sup> percentile)	2 bed condo (20 <sup>th</sup> percentile)	Private rental (incl. rent supplement of 420 units)	Social housing 3,154 units
Household Income 2000	Number of Households (56,775)	\$131,799 <sup>1</sup>					
100K+	8,985 (16)%						
90K to 99,999	2,475 (4%)		\$96,613 <sup>2</sup>				
80K to 89,999	3,370 (6%)						
70K to 79,999	3,955 (7%)			\$73,584 <sup>3</sup>			
60K to 69,999	4,620 (8%)						
Median Income Owners: \$56,157	50K to 59,999	5,115 (9%)			\$55,860 <sup>4</sup>		
	40K to 49,999	6,365 (11%)					
Median Income Renters: \$38,930	30K to 39,999	6,150 (11%)				\$33,520 <sup>5</sup>	
	20K to 29,999	6,180 (11%)					
	10K to 19,999	5,900 (10%)					\$16,000 <sup>6</sup>
	Under \$10K	3,655 (6%)					
	Housing Cost	\$579,000	\$429,000	\$309,000	\$228,000	\$838	
Households in Core Need	8,835 (16%)			4,720		4,120	
Average income core need	\$21,956			\$22,120		\$21,767	
#INALH Households	4,415			2,415		1,995	
Average income INALH Hseholds	\$20,694			\$22,356		\$18,683	

Notes to the continuum: <sup>1</sup> Purchasing threshold single family dwelling 20<sup>th</sup> percentile (Dec 2006); <sup>2</sup> Purchasing threshold town house unit 50<sup>th</sup> percentile (Dec 2006); <sup>3</sup> Purchasing threshold apartment unit 50<sup>th</sup> percentile(Dec 2006); <sup>4</sup> Purchasing threshold entry-level ownership 20<sup>th</sup> percentile (Dec 2006);<sup>5</sup> Affordability threshold based on average reported rents (2001 Census); <sup>6</sup> Average income of all households living in social housing (BC Housing 2005); Qualifying incomes in the figure above based on a 5.2% interest rate and a down payment of 10 per cent with a 25 year amortization period.

**Figure 2: City of Richmond – Family Housing Continuum – Family Households -43,425**

		Total Family Owners 32,400				Total Family Renters 11,030		
			Single family (20 <sup>th</sup> percentile)	Townhouse (50 <sup>th</sup> percentile)	2 bed condo (50 <sup>th</sup> percentile)	2 bed condo (20 <sup>th</sup> percentile)	Private rental (incl. rent supplement of 420 units)	Social Hsing - 1,838 units
	Family Household Income 2000	Number of Households (43,425)	\$131,799 <sup>1</sup>					
	100K+	8,505 (20%)						
	90K to 99,999	2,290 (5%)		\$96,613 <sup>2</sup>				
	80K to 89,999	3,160 (7%)						
	70K to 79,999	3,510 (8%)			\$73,584 <sup>3</sup>			
Median Income Owners: \$64,440	60K to 69,999	3,725 (9%)						
	50K to 59,999	3,865 (9%)				\$55,860 <sup>4</sup>		
Median Income Renters: \$43,495	40K to 49,999	4,580 (11%)						
	30K to 39,999	4,250 (10%)					\$38,120 <sup>5</sup>	
	20K to 29,999	4,225 (10%)						
	10K to 19,999	3,000 (7%)						\$17,000 <sup>6</sup>
	Under \$10K	2,305 (5%)						
	Housing Cost		\$579,000	\$429,000	\$309,000	\$228,000	\$838	
	Households in Core Need	5,665 (13%)			3,125			953
	Average income core need	\$24,554			\$24,650			\$24,426
	#INALH Hshlds	3,060			1,800			1,255
	Income data not available							

Notes to the continuum: <sup>1</sup> Purchasing threshold single family dwelling 20<sup>th</sup> percentile (Dec 2006); <sup>2</sup> Purchasing threshold town house unit 50<sup>th</sup> percentile (Dec 2006); <sup>3</sup> Purchasing threshold apartment unit 50<sup>th</sup> percentile (Dec 2006); <sup>4</sup> Purchasing threshold entry-level ownership 20<sup>th</sup> percentile (Dec 2006); <sup>5</sup> Affordability threshold based on average reported rents (2001 Census); <sup>6</sup> Average income of family households living in social housing (BC Housing 2005); Qualifying incomes in the figure above based on a 5.2% interest rate and a down payment of 10 per cent with a 25 year amortization period.

**Figure 3: City of Richmond – Senior Housing Continuum – Senior Households -10,515**

		Total Senior Owners 8,750				Total Senior Renters 1,765	
		Single family (20 <sup>th</sup> percentile)	Townhouse (50 <sup>th</sup> percentile)	2 bed condo (50 <sup>th</sup> percentile)	2 bed condo (20 <sup>th</sup> percentile)	Private rental (incl. 420 rent supplement units)	Social Hsing 754 units
Household Income 2000	Number of Households (10,515)	\$131,799 <sup>1</sup>					
100K+	730 (7%)						
90K to 99,999	285 (3%)		\$96,613 <sup>2</sup>				
80K to 89,999	290 (3%)						
70K to 79,999	475 (5%)			\$73,584 <sup>3</sup>			
60K to 69,999	725 (7%)						
50K to 59,999	875 (8%)				\$55,860 <sup>4</sup>		
40K to 49,999	1,155 (11%)						
Median Income Owners: \$38,545	30K to 39,999	1,450 (14%)					
Median Income Renters: \$20,597	20K to 29,999	1,985 (19%)				\$27,920 <sup>5</sup>	
	10K to 19,999	2,370 (23%)					\$12,000 <sup>6</sup>
	Under \$10K	170 (2%)					
	Housing Cost	\$579,000	\$429,000	\$309,000	\$228,000		
Households in Core Need	1,810 (17%)			1,070		740	
Average income core need	\$17,765			\$17,930		\$15,467	
#INALH Hshlds	705			370		335	
Income data not available							

Notes to the continuum: <sup>1</sup> Purchasing threshold single family dwelling 20<sup>th</sup> Percentile (Dec 2006); <sup>2</sup> Purchasing threshold town house unit 50<sup>th</sup> percentile (Dec 2006); <sup>3</sup> Purchasing threshold apartment unit 50<sup>th</sup> percentile(Dec 2006); <sup>4</sup> Purchasing threshold entry-level ownership (Dec 2006); <sup>5</sup> Affordability threshold based on average reported rents (2001 Census); <sup>6</sup> Average income of senior households living in social housing (BC Housing 2005);  
Qualifying incomes in the figure above based on a 5.2% interest rate and a down payment of 10 per cent with a 25 year amortization period.

# **Housing Affordability Core Housing Need**

### Core Need Income Thresholds

CMHC determines the income threshold at which a household is likely to experience difficulty in finding suitable housing in their community with the resources that they have available. This measure is called the Core Need Income Threshold (CNIT) and is calculated on a Region-wide basis to determine eligibility for social housing. The following table shows the average Core Need Income Thresholds (CNIT) for the Vancouver CMA. The City's current definition of affordability is consistent with the average CNIT, targeting households with incomes of \$37,700 or less. This number should be updated as new information becomes available.

<b>CORE NEED INCOME THRESHOLDS (Vancouver CMA)</b>	1997	1999	2000	2003
<b>Average Core Need Threshold</b>	<b>\$33,200</b>	<b>\$33,500</b>	<b>\$34,300</b>	<b>\$37,700</b>
Bachelor	\$24,000	\$24,500	\$25,000	\$27,500
1-Bedroom	\$27,500	\$27,500	\$25,500	\$31,000
2-Bedroom	\$33,500	\$34,000	\$35,000	\$37,500
3-Bedroom	\$39,000	\$39,500	\$41,000	\$44,000
4-Bedroom	\$42,000	\$42,000	\$45,000	\$48,500

Source: CMHC, Core Housing Need

### Affordable Rents Based on Current CNIT Values

Using the standard definition of affordability that housing costs should not consume more than 30% of a household's gross income, the following table shows the average "affordable rent" across the different unit sizes based on the current core need income thresholds.

<b>AFFORDABLE RENTS BASED ON THE CORE NEED INCOME THRESHOLD<sup>9</sup> (Vancouver CMA)</b>	1997	1999	2000	2003
Average Core Need Threshold	\$830	\$838	\$858	\$943
Bachelor	\$600	\$613	\$625	\$688
1-Bedroom	\$688	\$688	\$638	\$775
2-Bedroom	\$838	\$850	\$875	\$938
3-Bedroom	\$975	\$988	\$1,025	\$1,100
4-Bedroom	\$1,050	\$1,050	\$1,125	\$1,213

Source: CMHC, Core Housing Need

<sup>9</sup> Affordability assumes payment of 30% of gross income to housing.

### Households in Core Housing Need

The most recent data published by CMHC (2001), suggests that there are approximately 8,835 households across the City of Richmond (both renters and owners) in core housing need. This represents 16% of all households.

<b>HOUSEHOLDS IN CORE HOUSING NEED</b>	1986	1991	1996	2001
Total Households	38,030	43,900	50,780	56,775
Total Households in Core Housing Need	5,965	5,790	8,270	8,835
% of Households in Core Housing Need	16%	13%	16%	16%

Source: CMHC, Core Housing Need

### Owners in Core Housing Need

As a proportion of households in core housing need, the number of owners has witnessed a significant increase. This is important observation in that these findings are different from the general patterns and trends related to core housing need, where there is generally a higher prevalence of renter households.

<b>OWNERS IN CORE HOUSING NEED</b>	1986	1991	1996	2001
Total Households in Core Housing Need	5,965	5,790	8,270	8,835
Total Owners in Core Housing Need	2,475	2,095	4,260	4,720
% of Owners in Core Housing Need	41%	36%	52%	53%

Source: CMHC Core Housing Need

### Renter Households in Core Housing Need

In 2001, there were 4,120 renter households in core housing need. This represents approximately 29% of all renter households. The average renter household in core housing need reported an annual income of \$21,767 and average housing costs of \$863 per month.

<b>RENTERS IN CORE HOUSING NEED</b>	1986	1991	1996	2001
Total Renters	12,675	15,085	15,525	16,510
Total Renters in Core Housing Need	3,490	3,690	4,005	4,120
% of Total Renters in Core Housing Need	28%	24%	26%	29%

Source: CMHC, Core Need Data

### Renter Households Paying Over 50% of Their Income on Housing

Of the 4,120 renter households in core housing need, approximately 1,995 were spending 50% or more of their income on housing. This represents almost half (48%) of all renter households in core housing need. These households reported average shelter costs equal to \$996 per month and an annual average income of \$18,693. These households face extreme affordability challenges and are considered to be at the greatest risk of losing their housing.

<b>RENTERS IN CORE HOUSING NEED PAYING 50% OR MORE OF THEIR INCOME ON SHELTER (City of Richmond)</b>	1991	1996	2001
Total Renters in Core Housing Need	3,690	4,005	4,120
Renters in Need and Paying > 50%		1,680	1,995
% of Total Renters in Core Housing Need		42%	48%

Source: CMHC, Special data run prepared for the GVRD Homelessness Research

### The Affordability Gap for Core Need Renter Households

The standard definition of affordability establishes 30% of gross household income as a basic measure. If a household is spending more than 30% of their income on shelter costs, then it is likely that they will experience difficulty in meeting other basic needs. Based on the average core need renter income (\$21,767) and average monthly rents (\$863) reported by households in core housing need, it is estimated that a household in core housing need is facing a rent gap or affordability gap of approximately \$319 per month. This represents the gap between what they can afford to pay based on 30% of their income and the rent that they are paying. Annually this translates into a shortfall of approximately \$3,828.

<b>THE AFFORDABILITY GAP FOR RENTER HOUSEHOLDS IN CORE HOUSING NEED (Vancouver CMA)</b>			
Average Income Renter Households in Core Need	\$21,767	Affordable Rent (at 30%)	The Affordability Gap (monthly)
Average Monthly Income	\$1,814		
Average Reported Rent	\$863	\$544	\$319
Average Shelter-Cost-To-Income Ratio (STIR)	47%		

Source: Calculated using CMHC, Core Housing Need data (2001)

**The Affordability Gap for Core Housing Need Renter Households Paying 50% or More of their Income on Rent (INALH Households)**

Based on the 2001 Census, those who reported paying 50% or more of their income on rent reported an average annual income of \$18,693. Applying the standard definition of affordability, an affordable rent would be \$467 per month. When compared to the average rents reported by this group (\$996 per month) this group is facing a rent gap or affordability gap of approximately \$529 per month. Annually this translates into a shortfall of approximately \$6,348. This group is also most closely aligned with the lowest income group reflected in the City's current definition of affordability. That is to say, these households have average annual incomes of \$20,000 or less and are most likely in the greatest need of housing assistance.

<b>THE AFFORDABILITY GAP FOR RENTER HOUSEHOLD SPAYING 50% OR MORE OF THEIR INCOME ON RENT (INALH)</b>		
Average Income Renter Households in Core Need and Paying 50% or More of their Income on Rent	\$18,693	
Average Monthly Income	\$1,557	
Average Reported Rent	\$996	
Average Shelter-Cost-To-Income Ratio (STIR)	64%	
Source: Calculated using CMHC INALH data (2001)		

Affordable Rent (at 30%)	The Affordability Gap (monthly)
\$467	\$529

# **Non Market and Subsidized Housing**

Within the City of Richmond, there are approximately 3,154<sup>10</sup> non-market housing units which have been created under a mix of programs. This represents approximately 19 per cent of the existing rental housing stock and includes housing for low income seniors (754 units), families (1,838 units) and households with special needs many of whom require access to a combination of services and supports in addition to housing (562 units).

The increase in the affordability gap for low income households has contributed to an increase in the number of households in need of subsidized housing. Based on the most recent data available from BC Housing (July 2006) there are approximately 3,154 social housing units across the City of Richmond and an additional 420 households receiving rent assistance in the private market.

Compared to the total number of renter households, these findings suggest that approximately 22% of all renter households within the City of Richmond are currently receiving some form of housing assistance. This includes 19% who are living in social housing and 3% who are receiving rent assistance in the private market.

<b>INVENTORY OF NON-MARKET UNITS (City of Richmond)</b>		2006
Total Number of Renter Households (2001)		16,525
Total Inventory of Non-Market Housing		3,154
Total Households Receiving Rent Assistance		420
Percentage of Renter Households Receiving Housing Assistance		22%
Source: Statistics Canada, 2001; BC Housing, 2006		

The table on the following page shows the general breakdown of the non-market housing portfolio. Of the 3,154 non-market housing units, approximately 58% are targeted to low income families while approximately 24% are targeted to seniors. The remaining units are targeted to individuals with special needs. There are also 420 households living in the private market who were receiving rent assistance<sup>11</sup>. These are typically seniors who are receiving assistance under the SAFER program.

<sup>10</sup> There are also some households that are receiving rent assistance in the private rental market. This includes approximately 420 seniors who are receiving assistance through the Province's SAFER program (Shelter Aid for Elderly Renters).

<sup>11</sup> This does not include households receiving assistance through other government programs such as the Ministry of Health (Supported Independent Living); or the Ministry of Employment and Income Assistance.

**SPECIFIC GROUPS ASSISTED THROUGH THE INVENTORY OF  
NON-MARKET HOUSING (City of Richmond)**

	2006
Family Housing Units	1,838
Seniors Housing Units	756
Special Needs Housing	560
Private Market Rent Assistance	22%

Source: BC Housing, 2006

**Households Applying for Housing Assistance**

According to BC Housing, there are currently 761 households living in the City of Richmond who have applied for social housing. While some of these households will receive housing through turnover in the existing subsidized housing stock, the data suggests that the number of households waiting for housing assistance has continued to increase by approximately 50 to 100 households annually.

**HOUSEHOLDS APPLYING FOR  
HOUSING ASSISTANCE  
(City of Richmond)**

	2001	2002	2003	2004	2005	2006
Inventory of Non-Market Housing	3,060	3,114	3,154	3,154	3,154	3,154
Households Applying for Social Housing	441	495	562	629	670	761
Average Annual Increase	--	54	67	67	41	91

Source: BC Housing, 2006

# **City of Richmond Rental Market Conditions**

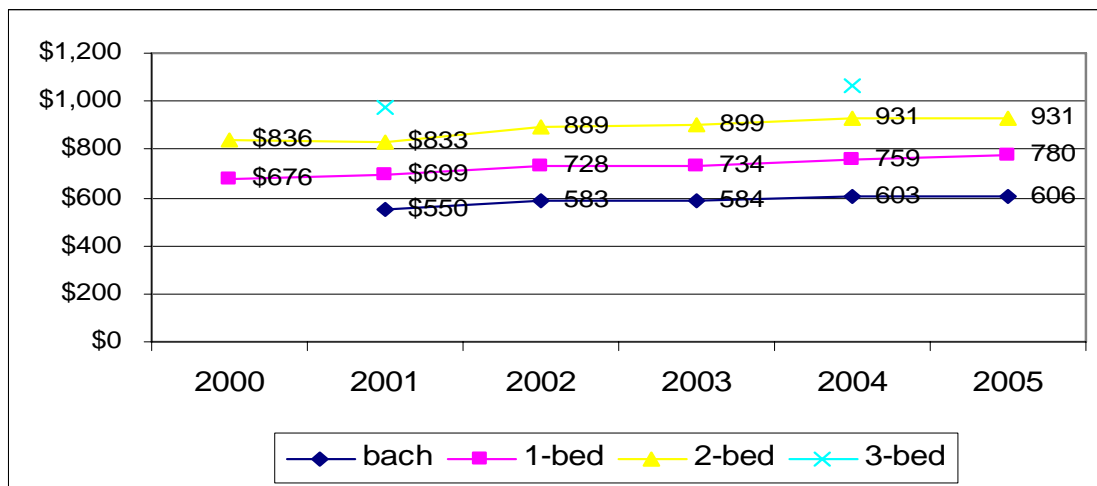
## Average Rent for the City of Richmond

The following information shows the average market rents for the City of Richmond based on data published in CMHC's Rental Market Report. In general, the average rents are slightly below the general thresholds established by CMHC through CNIT.

AVERAGE RENTS	2000	2001	2002	2003	2004	2005	Average Annual Increase
Average Rent – GVRD	\$740	\$768	\$793	\$805	\$821	\$--	2.0%
Average Rent – City of Richmond	\$747	\$759	\$811	\$809	\$838	\$847	2.4%
Average Rent – bachelor	--	\$550	\$583	\$584	\$603	\$606	1.8%
Average Rent – 1-bedroom	\$676	\$699	\$728	\$734	\$759	\$780	2.7%
Average Rent – 2-bedroom	\$836	\$833	\$889	899	\$931	\$931	2.0%
Average Rent – 3-bedroom	--	\$978	--	--	\$1,064	--	--

Source: CMHC *Rental Market Report*, Vancouver CMA

Average Rents in Richmond (2000-2005)



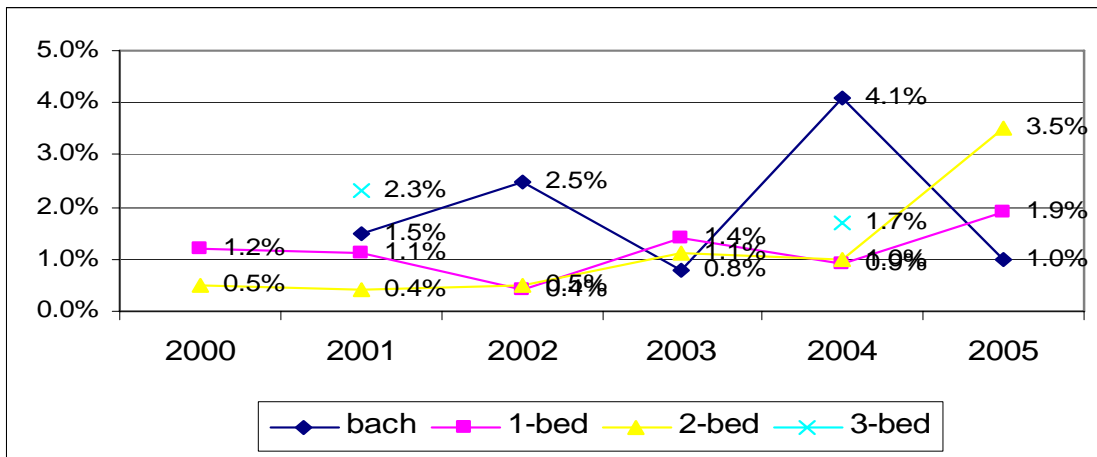
## Average Vacancy Rates

Vacancy rates in the City of Richmond have continued to remain very low. Data from CMHC's *Rental Market Report*, shows that vacancy rates within the City of Richmond have been at or below 2% for most or all unit types for more than 5 years.

VACANCY RATES	2000	2001	2002	2003	2004	2005	Average Vacancy
Average Vacancy Rate – bachelor	--	1.5%	2.5%	0.8%	4.1%	1.0%	1.98%
Average Vacancy Rate – 1-bed	1.2%	1.1%	0.4%	1.4%	0.9%	1.9%	1.15%
Average Vacancy Rate – 2-bed	0.5%	0.4%	0.5%	1.1%	1.0%	3.5%	1.16%
Average Vacancy Rate – 3-bed	--	2.3%	--	--	1.7%	--	2.00%

Source: CMHC, *Rental Market Report*, Vancouver CMA

Average Vacancy Rates in Richmond (2000-2005)



### Age and Condition of the Existing Rental Stock

Based on data captured in the 2001 Census, almost half of the existing rental housing stock in Richmond (47%) was built after 1980 compared to one-third of the rental housing stock across the GVRD. In addition, the majority of the stock is in reasonably good repair, with approximately 1 in 5 units being identified as being in need of only minor repairs and 1 in 10 units being in need of major repairs.

AGE OF THE EXISTING RENTAL STOCK	Built before 1960	Built 1961 to 1970	Built 1971 to 1980	Built 1981 to 2006
Number of Rental Units	1,630	2,635	4,565	7,685
Percentage of Total Rental Stock (16,525 Units)	10%	16%	28%	47%

Source: Statistics Canada, 1986, 1991, 1996 and 2001

**City of Richmond  
Entry Level Ownership**

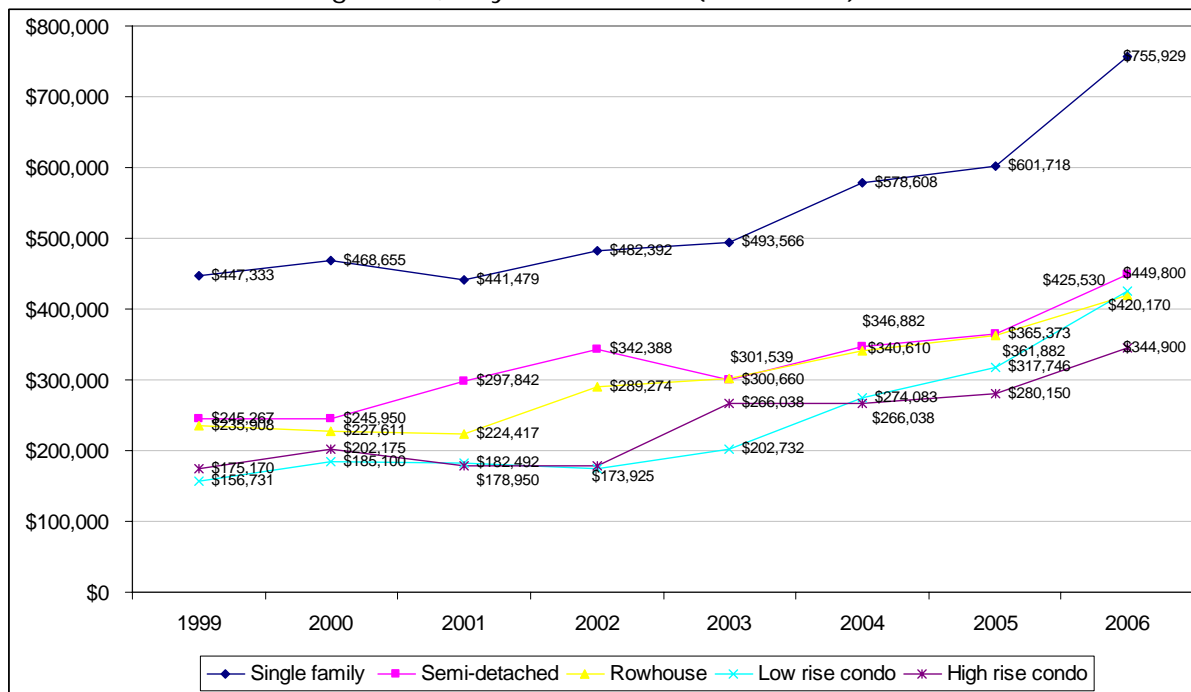
## The Rising Cost of Home Ownership

Data published by CMHC through *Housing Now* shows that ownership costs have escalated significantly in recent years making it more difficult for households to access home ownership. The following table and corresponding chart show the median housing prices for new ownership stock created between 2001 and 2006.

<b>MEDIAN SELLING PRICE</b>	2001	2002	2003	2004	2005	2006
Single family	\$441,479	\$482,392	\$493,566	\$578,608	\$601,718	\$755,929
Semi-detached	\$297,842	\$342,388	\$300,660	\$346,882	\$365,373	\$449,800
Rowhouse	\$224,417	\$289,274	\$301,539	\$340,610	\$361,882	\$420,170
Low rise condo	\$182,492	\$173,925	\$202,732	\$274,083	\$317,746	\$425,530
High rise condo	\$178,950	--	\$266,038	--	\$280,150	\$344,900

Source: CMHC *Housing Now*, Vancouver CMA

Median Selling Prices, City of Richmond (New Stock) 1999-2006



## Qualifying Income (New Housing Construction)

Based on the average costs for new housing construction, the table on the following page shows the income needed for households to move into home ownership based on the median selling prices reported by CMHC.

<b>QUALIFYING INCOME BASED ON MEDIAN PRICE</b>	2001	2002	2003	2004	2005	2006
Single family	\$105,678	\$114,603	\$117,040	\$135,591	\$140,632	\$174,272
Semi-detached	\$74,346	\$84,063	\$74,960	\$85,043	\$89,077	\$107,493
Row house	\$58,329	\$72,477	\$75,152	\$83,675	\$88,315	\$101,030
Low rise condo	\$49,183	\$47,315	\$53,598	\$69,163	\$78,687	\$102,199
High rise condo	\$48,411	n/a	\$67,408	n/a	\$70,486	\$84,611

Assumes an interest rate of 5.2%, a 25 year amortization period and a 5% down payment. Also assuming annual property taxes of \$1,800 and monthly utilities and utility costs of \$100 per month.

### **Housing Price (20<sup>th</sup> and 50<sup>th</sup> Percentile, MLS Data)**

The following sets out the asking price for single family, townhouse and condo units in the City of Richmond. This information was captured through the MLS database for May 2006 and updated in December 2006.

<b>HOUSING PRICE</b>	May 2006	December 2006
Single family (20 <sup>th</sup> percentile)	\$569,900	\$579,000
Townhouse (50 <sup>th</sup> percentile)	\$389,000	\$429,000
2 bed condo (50 <sup>th</sup> percentile)	\$333,000	\$309,000
2 bed condo (20 <sup>th</sup> percentile)	\$250,000	\$228,000

MLS database (May 2006, December 2006)

### **Qualifying Income (Resale Market)**

Based on the MLS resale market data, the following table shows the income needed for households to move into home ownership.

<b>QUALIFYING INCOME BASED ON MLS DATA</b>	May 2006	December 2006
Single family (20 <sup>th</sup> percentile)	\$126,960	\$131,799
Townhouse (50 <sup>th</sup> percentile)	\$88,440	\$96,613
2 bed condo (50 <sup>th</sup> percentile)	\$78,480	\$73,584
2 bed condo (20 <sup>th</sup> percentile)	\$60,360	\$55,860

Assumes an interest rate of 5.2%, a 25 year amortization period and a 5% down payment. Also assuming annual property taxes of \$1,800 and monthly utilities and utility costs of \$100 per month.

# City of Richmond Housing Demand Forecast

<b>PROJECTED FUTURE DEMAND (Richmond)</b>	2001- 2006	2006- 2011	2011- 2016	2016- 2021	Total 2001- 2021	Average Annual Change
Total New Household Demand (PwC)	5,811	5,486	5,159	4,465	20,920	1,045
New Ownership Demand	5,169	4,872	4,593	3,961	18,594	930
New Rental Demand	608	573	540	466	2,186	109

Source: GVRD Affordable Housing Demand Forecasts (2004)

### Supply Responsiveness

In comparing housing starts (2001-2006) to forecasted future demand, it appears that the supply response has been strong, and that the City of Richmond has been successful in creating the conditions necessary to stimulate new housing supply.

<b>SUPPLY RESPONSE (Richmond)</b>	2001- 2006	2006- 2011	2011- 2016	2016- 2021	Total 2001- 2021	Average Annual Change
Estimated Housing Demand (PwC)	5,811	5,486	5,159	4,465	20,920	1,046
New Housing Starts (rental and ownership)	6,944	6,944	6,944	6,944	27,776	1,389
Surplus/Shortfall Relative to Targets	1,133	1,458	1,785	2,479	6,856	343

Source: CMHC, *Housing Now*, Vancouver CMA and GVRD Housing Forecast (2004)

### Ownership Starts

The data suggests that ownership starts accounted for the majority of new housing starts with the level of activity over the past five (5) years exceeding the forecasted demand by a significant percentage (31%).

<b>OWNERSHIP STARTS (Richmond)</b>	2001- 2006	2006- 2011	2011- 2016	2016- 2021	Total 2001- 2021	Average Annual Change
Estimated Housing Demand (PwC)	5,169	4,872	4,593	3,961	18,594	930
New Housing Starts	6,790	6,790	6,790	6,790	27,160	1,358
Surplus/Shortfall Relative to Targets	1,621	1,918	2,197	2,289	8,566	428

Source: CMHC, *Housing Now*, Vancouver CMA and GVRD Housing Forecast

## Rental Housing Starts

If rental housing starts remain at the current level (less than 200 units) then it is likely that the City will experience a shortfall of almost 1,600 units by 2021 relative to the forecasted future demand.

<b>PROJECTED SHORTFALL-RENTAL UNITS (Richmond)</b>	2001- 2006	2006- 2011	2011- 2016	2016- 2021	Total 2001- 2021	Average Annual Change
New Rental Demand (PwC)	608	573	540	466	2,186	109
New Rental Housing Starts	154	154	154	154	616	31
Surplus/Shortfall Relative to Targets	(454)	(419)	(386)	(312)	(1,571)	(79)

Source: CMHC, *Housing Now*, Vancouver CMA and GVRD Housing Forecast (2004)

## Projected Loss of Available Rental Housing Stock

Based on the housing forecasts prepared by PwC (2004), it is estimated that there could be a loss of as many as 1,240 existing rental housing units between 2006 and 2021. This includes units in both low-rise and high-rise purpose built rental housing developments.

<b>PROJECTED LOSS OF RENTAL UNITS</b>	2006- 2011	2011- 2016	2016- 2021	Total 2006- 2021
Inventory of Apartments 5+ Stories	1,249	1,173	1,047	848
Estimated Loss of Units (Apts 5+ Stories)	(76)	(126)	(199)	(401)
Inventory of Apartments <5 Stories	6,146	5,898	5,628	5,307
Estimated Loss of Units (Apts <5 Stories)	(248)	(270)	(321)	(839)
<b>Total Inventory of Apartment Units</b>	<b>7,395</b>	<b>7,071</b>	<b>6,675</b>	<b>6,155</b>
<b>Cumulative Loss of Rental Units</b>	<b>(324)</b>	<b>(396)</b>	<b>(520)</b>	<b>(1,240)</b>

Source: GVRD Affordable Housing Demand Forecasts (2004)

# City of Richmond Regional Context

### Home Ownership Rates, GVRD and Richmond

	Total Households	Total Owners	Total Renters	%Owners
British Columbia	1,534,335	1,017,490	512,365	66%
GVRD	758,710	462,645	295,745	61%
Lions Bay	520	470	50	90%
Langley D	29,675	24,950	4,720	84%
Belcarra	260	210	50	81%
Delta	32,785	26,020	6,765	79%
North Vancouver D	29,075	22,945	6,115	79%
Bowen Island	1,145	890	260	78%
Maple Ridge	22,595	17,520	5,070	78%
Pitt Meadows	5,300	4,075	1,225	77%
Anmore	425	325	105	76%
West Vancouver	16,340	12,485	3,850	76%
Port Moody	8,540	6,500	2,040	76%
Port Coquitlam	17,755	13,220	4,540	74%
Surrey	115,710	82,695	33,020	71%
<b>Richmond</b>	<b>56,775</b>	<b>40,255</b>	<b>16,525</b>	<b>71%</b>
Coquitlam	40,220	28,370	11,850	71%
White Rock	9,075	5,835	3,240	64%
Langley C	10,090	5,860	4,225	58%
Burnaby	74,000	41,705	32,290	56%
North Vancouver C	20,710	9,935	10,720	48%
New Westminister	26,030	12,400	13,625	48%
Vancouver C	236,100	103,345	132,750	44%

Statistics Canada, 2001 Census

Average Income-- Owners, Condo Owners, Renters (GVRD)				
	Total Owners	Average Income All Owners	Average Income Condo Owners	Average Income Renters
GVRD	458,780	\$ 77,083	\$ 60,195	\$ 38,451
Lions Bay VL	470	\$ 145,358	\$ -	\$ 97,246
West Vancouver DM	12,460	\$ 138,741	\$ 78,822	\$ 60,827
Anmore VL	325	\$ 105,137	\$ -	\$ 61,049
Belcarra VL	205	\$ 104,129	\$ -	\$ 68,495
North Vancouver DM	22,920	\$ 96,345	\$ 66,643	\$ 51,302
Bowen Island IM	880	\$ 92,237	\$ -	\$ 51,831
Port Moody C	6,500	\$ 82,657	\$ 71,369	\$ 45,671
Delta DM	25,865	\$ 82,401	\$ 60,712	\$ 46,604
Vancouver C	103,095	\$ 79,852	\$ 68,394	\$ 41,427
Langley DM	24,010	\$ 75,023	\$ 55,168	\$ 45,729
Coquitlam C	28,335	\$ 74,389	\$ 55,940	\$ 41,897
Port Coquitlam C	13,200	\$ 73,819	\$ 65,917	\$ 40,278
White Rock C	5,830	\$ 73,768	\$ 50,273	\$ 41,570
Surrey C	82,300	\$ 72,999	\$ 55,812	\$ 39,130
Pitt Meadows DM	3,975	\$ 68,825	\$ 51,300	\$ 42,255
Burnaby C	41,600	\$ 68,238	\$ 55,118	\$ 40,211
Maple Ridge DM	17,415	\$ 67,841	\$ 50,963	\$ 37,768
<b>Richmond C</b>	<b>40,050</b>	<b>\$ 67,442</b>	<b>\$ 53,870</b>	<b>\$ 45,335</b>
North Vancouver C	9,905	\$ 67,342	\$ 60,761	\$ 42,607
New Westminster C	12,385	\$ 67,225	\$ 58,092	\$ 36,394
Statistics Canada, 2001 Census				

Income and Shelter Costs of Senior Households, GVRD and Richmond						
	All Senior Households		Senior Owner Households		Senior Renter Households	
	Average Household income	Average Shelter Cost	Average Household income	Average Shelter Cost	Average Household income	Average Shelter Cost
British Columbia	\$ 42,017	\$ 477	\$ 46,179	\$ 439	\$ 26,459	\$ 622
GVRD	\$ 46,998	\$ 551	\$ 53,560	\$ 519	\$ 27,582	\$ 648
Langley D	\$ 43,073	\$ 488	\$ 44,417	\$ 482	\$ 26,274	\$ 576
Langley C	\$ 31,544	\$ 474	\$ 37,307	\$ 444	\$ 22,171	\$ 523
Surrey	\$ 44,914	\$ 564	\$ 48,125	\$ 535	\$ 29,572	\$ 704
White Rock	\$ 43,412	\$ 543	\$ 48,486	\$ 473	\$ 28,419	\$ 752
Delta	\$ 47,688	\$ 534	\$ 52,503	\$ 513	\$ 25,580	\$ 631
<b>Richmond</b>	<b>\$ 46,071</b>	<b>\$ 534</b>	<b>\$ 49,237</b>	<b>\$ 504</b>	<b>\$ 30,007</b>	<b>\$ 685</b>
Vancouver	\$ 48,643	\$ 559	\$ 60,629	\$ 532	\$ 27,210	\$ 608
Burnaby	\$ 43,323	\$ 517	\$ 49,598	\$ 474	\$ 26,579	\$ 634
New Westminster	\$ 35,467	\$ 520	\$ 41,926	\$ 479	\$ 24,474	\$ 588
Coquitlam	\$ 42,785	\$ 538	\$ 46,133	\$ 482	\$ 28,851	\$ 775
Belcarra	\$ 43,092	\$ 564	\$ 43,092	\$ 626	\$ -	\$ -
Anmore	\$ 54,904	\$ 252	\$ 54,904	\$ 252	\$ -	\$ -
Port Coquitlam	\$ 39,751	\$ 539	\$ 44,831	\$ 490	\$ 25,373	\$ 689
Port Moody	\$ 47,868	\$ 550	\$ 52,892	\$ 562	\$ 24,233	\$ 492
North Vancouver D	\$ 56,605	\$ 572	\$ 60,584	\$ 566	\$ 27,969	\$ 616
North Vancouver C	\$ 37,213	\$ 544	\$ 41,750	\$ 484	\$ 27,063	\$ 680
West Vancouver	\$ 83,072	\$ 780	\$ 94,581	\$ 715	\$ 39,152	\$ 1,032
Bowen Island	\$ 61,684	\$ 599	\$ 64,104	\$ 573	\$ 37,936	\$ 709
Lions Bay	\$ 93,912	\$ 851	\$ 98,037	\$ 781	\$ -	\$ -
Pitt Meadows	\$ 37,178	\$ 462	\$ 41,018	\$ 421	\$ 23,575	\$ 616
Maple Ridge	\$ 37,079	\$ 466	\$ 40,171	\$ 444	\$ 24,582	\$ 556

CMHC, Based on the 2001 Census

Income and Shelter Costs (Senior Owners in Core Housing Need)			
	Total	Average Household Income	Average Shelter Cost
British Columbia	23,385	\$ 17,945	\$ 600
GVRD	12,090	\$ 18,390	\$ 633
Pitt Meadows DM	70	\$ 19,093	\$ 775
Surrey C	1,865	\$ 18,730	\$ 696
Langley DM	515	\$ 18,653	\$ 694
West Vancouver DM	440	\$ 19,144	\$ 694
Port Coquitlam C	200	\$ 18,071	\$ 679
Maple Ridge DM	400	\$ 19,003	\$ 678
North Vancouver DM	480	\$ 17,101	\$ 650
Coquitlam C	605	\$ 18,401	\$ 645
<b>Richmond C</b>	<b>1,070</b>	<b>\$ 17,976</b>	<b>\$ 616</b>
New Westminster C	505	\$ 18,003	\$ 614
Delta DM	480	\$ 17,549	\$ 609
Burnaby C	1,325	\$ 18,170	\$ 603
Langley C	250	\$ 19,235	\$ 602
White Rock C	300	\$ 17,338	\$ 600
Vancouver C	2,980	\$ 19,023	\$ 598
North Vancouver C	475	\$ 16,408	\$ 593
Port Moody C	80	\$ 18,630	\$ 553
Belcarra VL	15	\$ -	\$ -
Anmore VL	0	\$ -	\$ -
Bowen Island IM	10	\$ -	\$ -
Lions Bay VL	0	\$ -	\$ -
CMHC, Core Housing Need, 2001 based on data from the 2001 Census			

Income and Shelter Costs (Senior Renters in Core Housing Need)			
	Total	Average Household income	Average Shelter Cost
British Columbia	27,760	\$ 15,948	\$ 604
GVRD	15,905	\$ 16,644	\$ 626
North Vancouver C	610	\$ 17,552	\$ 728
West Vancouver DM	460	\$ 16,439	\$ 723
White Rock C	475	\$ 17,055	\$ 711
<b>Richmond C</b>	<b>740</b>	<b>\$ 17,459</b>	<b>\$ 698</b>
Delta DM	405	\$ 16,348	\$ 661
Pitt Meadows DM	105	\$ 17,537	\$ 657
Surrey C	1,675	\$ 17,285	\$ 642
Port Coquitlam C	295	\$ 17,335	\$ 633
Burnaby C	2,055	\$ 16,855	\$ 625
Coquitlam C	585	\$ 16,852	\$ 620
New Westminister C	950	\$ 16,445	\$ 612
Langley DM	150	\$ 15,467	\$ 606
Langley C	450	\$ 16,868	\$ 597
Vancouver C	6,195	\$ 16,227	\$ 596
Maple Ridge DM	430	\$ 16,655	\$ 592
North Vancouver DM	260	\$ 16,026	\$ 572
Port Moody C	45	\$ 15,320	\$ 537
Belcarra VL	-	\$ -	\$ -
Anmore VL	-	\$ -	\$ -
Bowen Island IM	-	\$ -	\$ -
Lions Bay VL	-	\$ -	\$ -
CMHC, Core Housing Need, 2001 based on data from the 2001 Census			

Income and Shelter Costs of Family Households						
	All Family Households		Family Owner Households		Family Renter Households	
	Average Household income	Average Shelter Cost	Average Household income	Average Shelter Cost	Average Household income	Average Shelter Cost
British Columbia	\$ 75,166	\$ 1,033	\$ 84,098	\$ 1,097	\$ 50,901	\$ 857
GVRD	\$ 82,256	\$ 1,158	\$ 93,947	\$ 1,255	\$ 55,650	\$ 936
Langley D	\$ 84,533	\$ 1,253	\$ 89,621	\$ 1,292	\$ 54,105	\$ 1,008
Langley C	\$ 70,034	\$ 1,100	\$ 81,016	\$ 1,224	\$ 48,320	\$ 852
Surrey	\$ 76,952	\$ 1,203	\$ 86,980	\$ 1,326	\$ 47,744	\$ 843
White Rock	\$ 98,792	\$ 1,238	\$ 113,931	\$ 1,321	\$ 63,920	\$ 1,054
Delta	\$ 89,387	\$ 1,200	\$ 95,497	\$ 1,242	\$ 59,981	\$ 994
<b>Richmond</b>	<b>\$ 74,657</b>	<b>\$1,078</b>	<b>\$ 81,399</b>	<b>\$ 1,099</b>	<b>\$ 56,216</b>	<b>\$ 1,020</b>
Vancouver	\$ 82,085	\$ 1,094	\$ 100,621	\$ 1,217	\$ 59,151	\$ 940
Burnaby	\$ 73,262	\$ 1,017	\$ 85,623	\$ 1,096	\$ 53,391	\$ 890
New Westminster	\$ 73,012	\$ 1,063	\$ 89,785	\$ 1,285	\$ 50,326	\$ 762
Coquitlam	\$ 80,678	\$ 1,127	\$ 89,863	\$ 1,187	\$ 52,367	\$ 941
Belcarra	\$ 135,966	\$ 1,320	\$ 142,351	\$ 1,292	\$ 103,924	\$ 1,731
Anmore	\$ 07,482	\$ 1,263	\$ 120,719	\$ 1,230	\$ 62,054	\$ 1,293
Port Coquitlam	\$ 76,964	\$ 1,153	\$ 83,650	\$ 1,217	\$ 50,517	\$ 899
Port Moody	\$ 86,804	\$ 1,206	\$ 94,344	\$ 1,262	\$ 55,608	\$ 972
North Vancouver D	\$ 105,739	\$ 1,407	\$ 115,174	\$ 1,452	\$ 63,933	\$ 1,208
North Vancouver C	\$ 74,624	\$ 1,153	\$ 90,459	\$ 1,334	\$ 56,772	\$ 946
West Vancouver	\$ 166,716	\$ 1,728	\$ 181,217	\$ 1,749	\$ 93,444	\$ 1,613
Bowen Island	\$ 100,535	\$ 1,323	\$ 109,200	\$ 1,399	\$ 68,615	\$ 1,051
Lions Bay	\$ 166,337	\$ 1,478	\$ 172,745	\$ 1,481	\$ 88,377	\$ 1,438
Pitt Meadows	\$ 75,891	\$ 1,121	\$ 82,149	\$ 1,202	\$ 51,046	\$ 804
Maple Ridge	\$ 75,290	\$ 1,205	\$ 80,459	\$ 1,256	\$ 49,586	\$ 945
CMHC, Based on the 2001 Census						

Income and Shelter Costs (Family Renters in Core Housing Need)			
	Total	Average Household Income	Average Shelter Cost
British Columbia	64,120	\$ 21,080	\$ 763
GVRD	35,905	\$ 22,771	\$ 815
West Vancouver DM	250	\$ 24,591	\$1,084
North Vancouver DM	815	\$ 25,588	\$1,074
<b>Richmond C</b>	<b>2,540</b>	<b>\$ 24,426</b>	<b>\$ 953</b>
Port Moody C	245	\$ 22,516	\$ 916
White Rock C	205	\$ 20,329	\$ 907
Langley DM	700	\$ 23,885	\$ 892
Maple Ridge DM	845	\$ 25,079	\$ 892
Delta DM	885	\$ 25,682	\$ 876
North Vancouver C	1,035	\$ 23,557	\$ 858
Coquitlam C	1,900	\$ 22,873	\$ 857
Langley C	520	\$ 22,050	\$ 834
Burnaby C	4,505	\$ 22,660	\$ 814
Port Coquitlam C	845	\$ 23,169	\$ 785
Vancouver C	12,205	\$ 22,105	\$ 779
Surrey C	6,505	\$ 22,498	\$ 760
New Westminster C	1,450	\$ 21,280	\$ 724
Pitt Meadows DM	170	\$ 20,926	\$ 664
Belcarra VL	-	\$ -	\$ -
Anmore VL	-	\$ -	\$ -
Bowen Island IM	15	\$ -	\$ -
Lions Bay VL	-	\$ -	\$ -
CMHC, Core Housing Need, 2001 based on data from the 2001 Census			

Income and Shelter Costs (Family Owners in Core Housing Need)			
	Total	Average Household Income	Average Shelter Cost
British Columbia	41,125	\$ 24,622	\$ 982
GVRD	21,705	\$ 25,946	\$ 1,107
Surrey C	3,960	\$ 27,950	\$ 1,258
Delta DM	860	\$ 27,637	\$ 1,230
West Vancouver DM	230	\$ 25,307	\$ 1,226
North Vancouver C	245	\$ 27,533	\$ 1,225
Pitt Meadows DM	120	\$ 29,134	\$ 1,216
North Vancouver DM	655	\$ 26,125	\$ 1,204
Port Coquitlam C	580	\$ 26,593	\$ 1,195
White Rock C	70	\$ 25,401	\$ 1,174
Langley C	235	\$ 27,347	\$ 1,162
Maple Ridge DM	855	\$ 26,047	\$ 1,160
New Westminster C	330	\$ 27,893	\$ 1,150
Langley DM	925	\$ 26,465	\$ 1,130
Bowen Island IM	30	\$ 25,665	\$ 1,123
Coquitlam C	1,550	\$ 24,586	\$ 1,105
Port Moody C	205	\$ 24,077	\$ 1,060
Vancouver C	5,370	\$ 25,425	\$ 1,035
<b>Richmond C</b>	<b>3,125</b>	<b>\$ 24,658</b>	<b>\$ 1,030</b>
Burnaby C	2,290	\$ 24,898	\$ 968
Belcarra VL	0	\$ -	\$ -
Anmore VL	10	\$ -	\$ -
Lions Bay VL	15	\$ -	\$ -
CMHC, Core Housing Need, 2001 based on data from the 2001 Census			

Housing Starts, 1986-2006			
	Richmond	Vancouver	Greater Vancouver
1986	1,498	3,245	13,578
1987	1,686	4,163	17,860
1988	2,108	3,825	17,901
1989	2,672	4,448	21,834
1990	1,224	3,922	17,970
1991	998	3,349	14,769
1992	1,773	4,535	18,684
1993	2,105	5,833	21,307
1994	2,196	5,813	20,473
1995	1,407	5,272	14,992
1996	2,135	4,406	15,453
1997	893	5,870	15,950
1998	940	4,096	11,878
1999	637	3,258	8,677
2000	649	2,738	8,203
2001	563	4,574	10,862
2002	1,392	4,191	13,197
2003	1,641	4,571	15,626
2004	1,526	5,715	19,430
2005	1,770	4,155	18,914
2006	1,767 <sup>1</sup>	3,246 <sup>2</sup>	15,993 <sup>3</sup>
Source: BC Stats, Housing Starts Data published by CMHC, <i>Housing Now</i>			

<sup>1</sup> January to October 2006 as published in CMHC *Housing Now*, November 2006

<sup>2</sup> January to October 2006 as published in CMHC *Housing Now*, November 2006

<sup>3</sup> January to October 2006 as published in CMHC *Housing Now*, November 2006

Age of Total Housing Stock (BC, GVRD, Richmond)							
	All Dwellings	Built Before 1960	% Built Before 1960	Built Between 1960 and 1980	% Built Between 1960 and 1980	Built After 1980	% Built After 1980
British Columbia	1,534,335	315,300	21%	577,295	38%	641,740	42%
GVRD	758,715	163,425	22%	263,865	35%	331,425	44%
Richmond	56,775	4,655	8%	21,865	39%	30,245	53%
Statistics Canada, 2001 Census							

Age of Total Ownership Housing Stock (BC, GVRD, Richmond)							
	All Dwellings	Built Before 1960	% Built Before 1960	Built Between 1960 and 1980	% Built Between 1960 and 1980	Built After 1980	% Built After 1980
British Columbia	1,017,485	191,855	19%	352,635	35%	472,990	46%
GVRD	462,645	90,045	19%	138,635	30%	233,950	51%
Richmond	40,255	3,025	8%	14,670	36%	22,560	56%
Statistics Canada, 2001 Census							

Age of Total Rental Housing Stock (BC, GVRD, Richmond)							
	All Dwellings	Built Before 1960	% Built Before 1960	Built Between 1960 and 1980	% Built Between 1960 and 1980	Built After 1980	% Built After 1980
British Columbia	512,360	123,305	24%	223,860	44%	165,195	32%
GVRD	295,740	73,365	25%	125,115	42%	97,260	33%
Richmond	16,520	1,630	10%	7,200	44%	7,685	47%
Statistics Canada, 2001 Census							

**City of Richmond  
Background Documents  
(Selected Excerpts)**

**1994 Affordable Housing Strategy**

**Seniors Affordable Supportive  
Housing Strategy (2003)**

**Homelessness Needs Assessment  
and Strategy (2002)  
(It's My City Too)**

## 1994 AFFORDABLE HOUSING STRATEGY

On Monday, September 26, 1994, the following Committee recommendation was adopted by Council:

- (1) *That the Affordable Housing Policy (5005) be revised to include the following definition:  
  
Affordable housing refers to housing that costs no more than 30% of the gross income of those households in the lower two income quartiles in Richmond.*
- (2) *That staff work toward the following goal:  
  
That 20% of new housing developed in the City as a whole, in designated areas such as the City Centre, and in large new developments should be affordable housing.*
- (3) *That staff, in developing Comprehensive Development (CD) zones, offer a density bonus for affordable housing in appropriate locations and at an appropriate level.*
- (4) *That staff monitor Provincial actions on secondary suites and report to Council on any legislative, policy or program changes.*
- (5) *That staff review the issue of small houses on small lots, recommend any appropriate regulatory changes and work to encourage a demonstration project that would produce an example of small, basic housing.*
- (6) *That social housing projects for seniors and families funded under the Provincial Government Non-Profit Housing Program be developed under Comprehensive Development zoning, and that parking requirements be reduced to 1.2 spaces per unit for family housing and one space per four units for seniors housing.*
- (7) *That donations to the Affordable Housing Statutory Reserve be encouraged.*
- (8) *That options for demonstration projects be evaluated by staff and presented for Council's consideration.*
- (9) *That the Official Community Plan be updated to revise figures on the availability of land for housing, identify areas outside the City Centre for future intensification and for future social and affordable housing projects.*
- (10) *That a computer information base be set up to regularly generate data for staff to evaluate housing stock, rate of development, undeveloped capacity, and housing demand.*

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# Seniors Affordable Supportive Housing Strategy

## Executive Summary

### 1. Background

This report provides a demographic profile of seniors (people 65 years of age and older) and assesses seniors' affordable supportive housing and support service needs in Richmond from now until 2026.

It has been prepared for the City of Richmond, working in partnership with Richmond Health Services and other members of the Seniors Affordable Housing Task Force.

The report uses two main approaches for assessing the likely demand for affordable supportive housing:

- a range of 3-5 per cent of the population 65 and older suggested by a report from the BC Government (1999); and
- estimations of the numbers of low-income 75+ single renters in Richmond.

The report also looks at the potential demand for supportive housing from the perspective of different age categories, sex differentials and visible minorities.

### 2. Conclusions and Recommendations

Readers should be aware that demographic projections are subject to multiple influences, such as changes in health status or mortality rates, many of which cannot be predicted. The projections should therefore be read with caution and as estimates only.

#### (1) Likely Candidates (+75 years)

Those considered most likely to be candidates for affordable supportive housing are 75 years and older, single, low income, renters. This report has therefore looked in particular at growth pattern for this group to 2026, complemented by analysis of data on those receiving home support.

#### (2) Growth

The 75+ age group in Richmond is projected to grow some 173 per cent between 2001 and 2026. A relatively small increase is seen between 2001 and 2011 (a total of 2,847); a much larger increase can be seen particularly between 2016 and 2026 (an increase of 10,637).

- (i) **It is recommended** that the development of supportive housing be phased, in anticipation of a much larger increase in the 75+ population after 2011. However, there would also be considerable demand for affordable housing at present (see point 6 below).

It is estimated that:

- 800 units should be created by 2011, and
- 1,200 additional units created between 2011 and 2026.

On average, this would indicate that 87 units of affordable supportive housing would need to be created per year to meet the above targets between 2003 - 2026.

While the data did not allow for an estimation of the number of units that should be earmarked for single persons and couples, it is probably safe to assume that most of the units would be for single persons.

### **(3) Age Differences**

Different 75+ age group categories display different growth, low income and tenure patterns. The overall trend to higher growth in the 2016-2026 period becomes less distinct for older categories, with the 90+ age group showing the lowest rate of growth in the next 10 years. The degree to which affordable supportive housing is needed will also be partly dependent on which age categories in the 75+ age range will be most likely to access it.

### **(4) Sex Differences**

In terms of absolute numbers, women will continue to make up a majority of the 75+ population. However, the male population is anticipated to grow about 25 per cent more quickly than the female population in each age category; in the case of the 90+ age group, the male growth rate is anticipated to be some 40 per cent higher.

- (ii) **It is recommended** that the City of Richmond and partners pay adequate attention to the needs of men over 75.

### **(5) Cultural Considerations**

There is a considerably higher concentration of seniors 75 and older living in owned households among the visible minority population in Richmond compared to non-visible minority seniors. Only 13 per cent of visible minority seniors lived in rented accommodation compared to 28 per cent of non-visible minority seniors.

This suggests that demand for affordable supportive seniors housing may be lower among visible minorities.

## (6) Current Care

The current number of Personal Care – Intermediate Care 3 clients in low income is 482, and this is projected to grow to 1,305 in 2026 (see Table 3.2). All of the clients in this category may be candidates for affordable supportive housing.

## (7) Waitlists

The current numbers waitlisted for Intermediate Care facilities (65 years and older, the majority being 75+) are 82 men and 188 women. These figures are projected to grow to 220 men and 508 women in 2026 (see Table 3.4). Again, all of these clients are potential candidates for affordable supportive housing.

The current number of low income PC-IC3 clients and the numbers waitlisted for Intermediate Care facilities who could be candidates for affordable supportive housing are similar to those based on the projections from the demographic review.

## (8) Further Study

The likely range of current demand for affordable supportive housing, based on a methodology for estimating the numbers in BC and the number in Richmond who have low income, are 75+ and in rental accommodation, is between 580 and 855. This figure is projected to grow to between 1,638 and 2,299 in 2026 (see Table 2.1). Such projections cannot be seen as precise measures of actual demand.

- (iii) **It is recommended** that the City of Richmond and partners review the age of current residents in supportive housing in the Lower Mainland so that they are able to utilize the age-disaggregated data in this report more effectively.
- (iv) **It is recommended** that in order to estimate the actual demand for affordable supportive housing, the City of Richmond should canvass the views of likely candidates for such housing (such as those currently receiving or waitlisted for home support at the PC - IC3 levels) in order to complement this demographic profile.
- (v) **It is recommended** that consultations be held with potential users from visible minorities and their families to assess their likely demand for supportive housing and to ensure that their particular supportive housing needs are properly addressed.

## Homelessness Needs Assessment and Strategy (2002)

### Section 7: Homelessness Strategy

*The Strategy has three inter-related components – Guiding Principles, a Vision and an Action Plan.*

*The Homeless Strategy has three inter-related components – A Vision, Guiding Principles and an Action Plan. To be successfully carried through, the City and key stakeholders must adopt a proactive approach that not only fills existing gaps in service provision but also addresses the fundamental issue of preventing homelessness.*

The Strategy builds on the Vision and Guiding Principles with 12 projects that have clear objectives from which results can be measured. There can sometimes be a danger to take on too many projects and become overwhelmed by the demands on resources, both human and financial. In this regard, projects relating to training and income support for the homeless are an essential component of the Continuum of Care Model, but they are already being provided by other initiatives that the homeless can access through their caseworker at the Ministry of Human Resources.

This Strategy recognizes that the City of Richmond cannot tackle the problem of homelessness alone and that services will come from a co-operative effort between many partners. The City of Richmond's roles vary with each project, but in general terms, the municipality needs to continuously monitor the situation, support some groups with funding from its Affordable Housing Fund, and take a lead role in co-ordination through a steering group.

It is also important to keep the projects focussed so members of the service and business communities can clearly understand how their involvement can address homelessness. This also helps to limit public debate over the merits of the projects as a clear set of goals and projects can be more easily articulated to the community than a large number of interrelated projects.

The Vision for tackling homelessness in Richmond will be delivered by implementing an Action Plan based around five themes. Some of these projects can be implemented in the short term, while others take a medium and long-term perspective. The Action Plan is integrated, embracing not just physical projects, but also social and education projects. It has been designed to fit within the context of the Greater Vancouver Homelessness Plan and other Richmond based strategies such as the Poverty Response Strategy that will complement the projects set out in this document. The Action Plan is inclusive in that it seeks to engage businesses, community organizations, faith communities, government agencies and the general public.

#### 7.1 The Vision

The underlying issues of limited emergency facilities, community awareness and education, and a high demand and limited supply of affordable accommodation require a positive and ambitious vision statement. The proposed overarching vision for tackling homelessness in Richmond is:

*"Richmond is an inclusive community, that provides a wide range of services for the homeless and those at risk of homelessness. The City takes a proactive role in developing affordable housing as a means to prevent homelessness. The City works with the business community, local faith organizations, community service organizations and the general public to find innovative methods of combating homelessness at the local level."*

## 7.2 Guiding Principles

The following seven statements are guiding principles that shape the Vision and the Action Plan and are related to the continuum of housing and support services outlined in the Greater Vancouver Homelessness Plan.

- ✓ Agree, as a community, that it is unacceptable to “pass” the difficulties associated with homelessness to other municipalities and commit to taking responsibility for Richmond residents;
- ✓ Ensure that when local people become homeless, the necessary services are available to them;
- ✓ Take a serious look at the affordability of Richmond’s housing stock. What more can be done to create an inclusive, caring community?
- ✓ Commit to address specific deficiencies in the provision of emergency housing;
- ✓ Provide second stage housing to fill the void between emergency shelter and permanent accommodation;
- ✓ Ensure that the community is aware of local homelessness, ready to find appropriate solutions and take preventative measures; and
- ✓ Bring together various groups, including the business community, faith communities and local service providers to work in partnership in order to tackle specific projects.

## 7.3 The Action Plan

The Action Plan sets out 12 projects that can be successfully implemented with clear, measurable objectives. These activities are grouped into five themes.

- Theme 1 – Upgrade and Increase Emergency Shelter Capacity
- Theme 2 – Create Second Stage Housing
- Theme 3 – Community Awareness Strategy
- Theme 4 – Increase Support to Local Services
- Theme 5 – Affordable Housing

*The Action Plan can only be delivered with the commitment of the City and its government and community partners.*

### 7.3.1 Delivering the Action Plan

Carrying out the Action Plan requires all stakeholders to work in partnership in order to secure joint funding and implementation. The key partners identified (but not limited to) are the following:

- *Richmond City Council:* already takes the lead role in the funding of a range of community services. Examples of these are the Richmond Community Service Advisory Council, City Leisure and Parks programs, community grants. The City owns land that it can make available for suitable projects. The City has an Affordable Housing Reserve Fund that it can direct towards qualified projects. The City takes the lead role in coordinating policies for the growth and management of the municipality.
- *Richmond Community Services Advisory Council (RCSAC)* brings together a broad and diverse group of government, community and agency representatives concerned about community and social issues and the well being of the Richmond Community.
- *Ministry of Human Resources:* is the front line organization dealing with the homeless and those at risk of homelessness. The ministry provides financial assistance, employment planning and family maintenance. Ministry Staff also work with local people to help them find housing.

- *Ministry of Community, Aboriginal and Women's Services*: provide funding and staff resources for women's transition homes, emergency shelters and settlement services to immigrants and counseling services.
- *Local Business Community*: the local business community has a strong track record for finding solutions to various challenges that the community faces. The Strategy offers opportunities for specific tasks that the business community can rally around.
- *Local Faith Community*: Richmond has a very diverse faith community reflecting the multi-cultural nature of the City. The challenge of homelessness provides an opportunity for the faith community to come together and as a group provide a more coordinated response to the issue of homelessness. The faith community would likely respond favorably to specific tasks set out by the Steering Group as part of a partnership approach to tackling homelessness.
- *Salvation Army*: are very active in Richmond through the work of the church, the Thrift Shop, family and community services and the men's shelter, Richmond House. The organization is currently exploring ways of improving the quality of the services available to Richmond residents and would be willing to work in partnership with other local organizations to provide a modern, more inclusive shelter.
- *SUCCESS*: United Chinese Community Enrichment Services Society (SUCCESS) provides a wide range of services to the residents of Richmond. SUCCESS would be a key partner in promoting public awareness and assisting the City in engaging the Chinese population to identify their specific needs regarding housing and homelessness.
- *CHIMO*: provide a range of crisis services to the people of Richmond. Chimo operates Nova House, the women's transition house, crisis intervention services, counseling and outreach to the community.
- *Canadian Mental Health Association*: provides subsidies and support services to people with mental health diagnosis. The organization has extensive experience in providing housing solutions for those with mental health challenges. The organization has some funding that could be used in partnership with other local stakeholders to provide additional housing units.
- *Richmond Disability Resource Centre*: provides specialized information and referral services for people with disabilities. Programs include peer support, self-management, computer and employment related skills training as well as access to recreation and social interaction. The Centre's focus is to assist people to achieve greater independence enabling them to participate in the community as consumers, employees and/or volunteers. The Centre is a program of the Richmond Committee on Disability.
- *Richmond Youth Services*: provide outreach and support services to the youth of Richmond. The organization works to find housing solutions for youth who find themselves without shelter.
- *Mosaic/Immigration Settlement Services (ISS)*: Provide a range of services for new immigrants to Greater Vancouver including a reception centre with orientation services, language and training skills and assistance with finding housing within the region.
- *United Way*: provides funding to a range of local service providers in Richmond and provide social planning support.
- *GVRD Homelessness Steering Committee*: oversees the development of the Regional Homelessness Plan. It is important that the Richmond Strategy reflects the objectives of the Regional Plan to ensure that potential funding can

be drawn down through the Supporting Communities Partnership Initiative (SCPI) or new Federal funding sources that may arise.

- *Vancouver Coastal Health Authority*: mandated to address the health needs of people living and working in North Shore/Coast Garibaldi, Vancouver and Richmond. Through Richmond Health Services, the VCHA provides emergency and acute treatment, mental health, continuing care, and population health services. Programs such as the Richmond Community Mental Health Team, the Youth Clinic and the Gilwest Clinic frequently serve people who are dealing with homelessness or are at risk of homelessness.

## 7.4 Themes and Associated Projects

The Strategy recommends 12 projects under the five strategic themes. Those who attended the Open House and Issues Workshop reviewed and supported these projects. The projects are to be undertaken within one of three specific time frames.

- Short-term projects should be undertaken immediately and completed within a two year time period;
- Medium term projects should be undertaken within two years and completed within 3 years; and
- Long-term projects should be undertaken within a three to five year time period.

### 7.4.1 Theme 1: Upgrade and Increase Emergency Shelter Capacity

As the study has revealed, there simply aren't enough beds in Richmond to handle the existing need for emergency housing. Many have been turned away. Should regional economic conditions worsen or emergency housing providers in other municipalities not be able to meet the shelter needs of Richmond residents, demand will increase locally. Four projects are recommended to increase shelter capacity:

- Project 1. Richmond House Emergency Shelter
- Project 2. Nova House Transition Shelter
- Project 3. Family Emergency Accommodation
- Project 4. Youth Emergency Housing

Project 1 – Richmond House Emergency Shelter, the only emergency shelter in the City has a capacity of eight beds during the summer and 11 during the winter. The existing facility is in a residential neighbourhood, in a house that is inadequate to serve the needs of the clients (the facility is extremely crowded and has turned people away, as previously indicated). The facility is only open to men. The facility is not accessible to people with mobility challenges or those with more serious mental health challenges.

The consultation process strongly indicated the need for an emergency shelter that can accept both men and women and accept people who are not referrals of the Ministry of Human Resources.

We recommend that a purpose-built, barrier free facility be constructed that is flexible in design to enable both men and women to stay in the house. Women generally make up a smaller proportion of the homeless population and it is unlikely that a purpose-built facility for women in Richmond would be viable. A joint male and female shelter would be designed in a manner that would provide a wing, or set of rooms, specifically for women that would ensure their security. When there are no women staying at the house, the rooms could be used by male guests.

It is recommended that this facility be built near the City Centre, close to public transport and community services. A location in the City Centre is also more likely to receive broad community support.

The Strategy proposes a 20-bed facility for single people, comprising 15 beds for men and five beds for women. The bed spaces should be designed to operate separately for women, but be convertible for men, depending on changing needs. Richmond House should also consider an attached space for emergency family accommodation. This space could also be convertible for single men, depending on the greatest needs.

Project 1	Richmond House Emergency Shelter
Objective	To meet the demand of the community for emergency shelter facilities for both men and women which is accessible.
Justification	Richmond House, the men’s shelter, is in poor condition. It is situated in a peripheral location, difficult to access without a car. The shelter caters only to men and limits stays to 30 days. The shelter often turns local people away because it is at capacity.
Action	Work with the Salvation Army to build an accessible emergency shelter for both men and women.
Lead/Support	Salvation Army (revenue), City of Richmond (capital), Business Community (supplies), Ministry of Human Resources (revenue), Private Sector (capital contributions, furnishings)
Costs	\$1 million, approximately
Timescale	Short Term: work in partnership to locate new site and begin proceedings to build new facility

**Project 2 – Nova House**, the women’s transition house, is an essential service provided on a regional basis to women who are fleeing abusive relationships. The facility provides temporary housing to women and their children for up to 30 days. The capacity of the house is 10 residents at one time, but is often less due to the configuration of rooms and circumstances of the residents. A range of counseling services is also provided. Nova House serves women from all ethnic backgrounds and has been particularly successful at creating a safe and welcoming environment for women.

The women’s transition house has had to move a number of times in recent years. The City of Richmond has provided the facility with short-term leases on homes that are in areas of redevelopment. Each time the facility has moved, it has canvassed the community for donations to fund the required renovations. None of the houses have been ideal for the facility due to the configuration of the rooms that limit the number of people who can stay in the house.

The City of Richmond is working closely with Nova House in securing a city owned residential lot that is suitable for Nova House to construct a permanent facility. Nova House will still be required to find the funding for the capital costs of the new house.

An application has been submitted to Human Resources Development Canada for capital funds under their program to address homelessness – Supporting Community Partnerships Initiative (SCPI). The new facility should include flexible space to increase the capacity of the facility and enable it to better meet the needs of the community.

Special design features are required for a women's transition house. These features include:

- Flexible bedroom space to accommodate families of varying size and configurations (e.g. large bedrooms, lockable doors);
- Secure storage for residents’ belongings;

- Indoor and outdoor play space for children;
- Common socializing space;
- Private counselling office;
- Controlled access and other security features; and
- Wheelchair accessibility.

<b>Project 2</b>	<b>Nova House Transition Shelter</b>
Objective	To ensure the Transition House has a long term secure tenure.
Justification	The women’s transition house provides an essential service to women fleeing abusive relationships. The house has had to move three times in recent years due to the expiry of short-term leases. A new facility needs to provide accessible, flexible space to reduce the number of women who are turned away due to capacity related issues caused by the configuration of the house.
Action	A purpose-built, accessible facility should be developed with a minimum of 10 beds, expandable to 12.
Lead/Support	CHIMO (capital), City of Richmond (land and replacement and major repairs to the facility), Business Community (supplies), Ministry of Community, Aboriginal and Women’s Services (operating), HRDC Canada (capital), Private sector (capital contributions, furnishings)
Costs	Approximately \$1.2 million
Timescale	Short Term: work in partnership to secure new site and funding for new purpose-built facility.

**Project 3 – Family Emergency Housing.** There are currently no facilities in Richmond for families seeking emergency accommodation. The number of families who become homeless is relatively small (aside from those who are homeless from disasters), less than 10 a year. When a family has no place to live, the Ministry of Human Resources will provide temporary accommodation, usually at a local hotel. The demand for a purpose-built facility that caters to families is unjustified at present due to the infrequency of families becoming homeless in Richmond. The consultant team recommends the continuation of the existing system, but with greater attention focussed on assisting the displaced families to find new accommodation within Richmond.

The recent apartment fire left a number of people homeless. While the initial response by the Emergency Service Program was good, people were left with nowhere to live after a two-day stay in the hotel. The City could consider setting aside a reserve fund (that would be replenished on use) and work with its partners to have readily available solutions to provide housing for families when they become temporarily displaced. Homelessness from fire is very dramatic and it will be difficult for individuals to find new accommodation “immediately”. The City could consider a protocol agreement with a number of hotels within the City for accommodating families made homeless from disasters (i.e. apartment fires). The City may consider a commitment for free accommodation for seven days and a reduced rate for a further period. The City could make a contribution to hotels to encourage a program that is affordable to the resident and the partners involved in this program.

<b>Project 3</b>	<b>Family Emergency Accommodation</b>
<b>Objective</b>	To ensure that families who become displaced are able to find temporary housing rather than become homeless. To start, it should be assumed that 10 families per year may need to be accommodated and that the City should set aside one or two units for temporary accommodation for up to 30 days per family.
<b>Justification</b>	It is unacceptable for an affluent community such as Richmond to allow families to become homeless.
<b>Action</b>	Work with partners to develop a plan to provide displaced families with temporary accommodation.
<b>Lead/Support</b>	City of Richmond, Steering Group, Business Community and broader community support through the work of volunteers
<b>Costs</b>	\$100,000
<b>Timescale</b>	Short Term

#### **Project 4 – Youth Emergency and Transitional Housing**

##### *Youth Emergency Housing*

There are currently no facilities in Richmond for youth who require emergency accommodation. Young people who need emergency shelter must be accommodated in other municipalities – Vancouver, New Westminster or Surrey. Due to the short supply of affordable accommodation, it may take many months for a young person to locate permanent housing. Many of these young people will not find housing so will continue to move from friend to friend (“couch-surfing”) or will leave Richmond. Richmond Youth Services also reports that young single women with children have a particularly difficult time securing affordable, adequate housing. The 24-hour snapshot of Homelessness conducted on January 15, 2002 identified 16 Richmond youth who appeared to be without shelter. The exporting of young Richmond residents to other municipalities creates significant difficulties for the individuals to live a lifestyle conducive to pursuing their education, training or employment.

##### *Youth Transitional Housing*

Richmond Youth Services is currently seeking partners and funders to develop a two-storey transitional housing project for youth. As well as 12 self-contained suites in the range of 450 square feet, the building would have two or three units of emergency shelter space. This small apartment-style building would include a caretaker suite on the main floor and a controlled entry.

This youth-serving organization has explored acquisition of an 11,000 square foot lot adjacent to the site of their current office. Whether the new facility is built here or on City-owned property, the project needs to be:

- On a major bus route; and
- Near but not in the core area.

Richmond Youth Services also plans to redevelop the site of their current office. The organization has raised significant funds towards a capital campaign and has completed “working drawings”. These two projects could proceed in tandem.

<b>Project 4</b>	<b>Youth Emergency &amp; Transitional Housing</b>
Objective	To provide emergency and transitional housing in Richmond for youth.
Justification	Presently, Richmond's youth must leave the City to find emergency shelter space. No transitional housing is available to bridge between home or an emergency shelter and long term, independent housing.
Action	Work with Richmond Youth Services to develop a 10-unit, supported second stage housing project for youth, incorporating two or three emergency beds.
Lead/Support	Richmond Youth Services, City of Richmond, Ministry of Community, Aboriginal and Women's Services, Ministry of Human Resources, Business Community
Costs	Approximate cost: \$980,000 (based on HOMES BC Maximum Unit Price)
Timescale	Project Construction: medium term

## 7.4.2 Theme 2: Create Supportive Housing for At Risk Groups

Certain "at risk" groups would benefit considerably through transitional housing where some support services are available. At present, there is no "second stage" housing for men or women leaving emergency shelters. And for those with mental disabilities, there is a large waiting list for appropriate housing. The following projects are recommended:

- Project 5. Second Stage Housing for Women and Children
- Project 6. Second Stage Housing for Single Men and Women
- Project 7. Supported Independent Living

**Projects 5 and 6 – Second Stage housing** is transitional, time-limited housing obtained after leaving an emergency shelter, transition house or being discharged from a treatment program and before a person is ready for independent housing. Residents of second stage housing may be provided some specialized services such as counselling. At present, there is no second stage housing in Richmond. People who are leaving Nova House or Richmond House after 30 days and have been unable to find suitable accommodation in Richmond are obliged to leave the community. Second stage housing is needed for two at-risk groups:

**Women and children** fleeing abuse whose 30-day stay at Nova House has ended and alternative housing has not been located. Typically, these families have no financial resources to secure permanent housing. Waitlists even for a "priority placement" through BC Housing are eight months to a full year. At a time when stabilizing the family is critical, women are frequently finding that they have no option but to return to a potentially life-threatening situation. Second stage housing for a period of up to two years is needed in order for families to stabilize, for women to seek employment or upgrade skills, and to secure permanent housing. This housing needs to be located in an urban residential neighbourhood with good public transit and easy access to schools and support services.

**Single men and women** leaving emergency shelters, hospital or treatment facilities. Permanent affordable housing is difficult to locate in Richmond. This is particularly challenging for individuals who are poor, have mental or physical health problems or are recovering from addictions. Second stage housing, located away from Vancouver's Downtown Eastside, could prevent vulnerable people from becoming entrenched in an unhealthy lifestyle.

<b>Project 5</b>	<b>Second Stage Housing for Women and Children</b>
<b>Objective</b>	To assist in stabilizing families affected by family violence and to provide support and skills to break the chain of violence.
<b>Justification</b>	At present, there is no second stage housing in Richmond. If families are unable to locate permanent housing during the 30-day stay at Nova House, they are faced with the very real prospect of returning to an abusive or even life-threatening situation.
<b>Action</b>	Identify a site for 10-12 units of second stage housing. This housing could be co-located with another subsidized or supported housing project or as a stand-alone project.
<b>Lead/Support</b>	CHIMO, City of Richmond, BCHMC, Vancouver Coastal Health Authority, Ministry of Community, Aboriginal and Women's Services, Business Community
<b>Costs</b>	Approximate cost: \$1.9 million (based on HOMES BC MUP for stacked housing three bedroom units)
<b>Timescale</b>	Medium Term. Work with key stakeholders to secure funding sources, identify and acquire suitable site.

<b>Project 6</b>	<b>Second Stage Housing for Single People</b>
<b>Objective</b>	To assist individuals in making the transition from emergency shelters to permanent housing.
<b>Justification</b>	Currently, people leaving the emergency shelter or a hospital or treatment centre and who have not located permanent housing, once again find themselves without shelter. Second stage housing provides the link between emergency and permanent housing for individuals who are receiving support services, upgrading their skills or seeking employment.
<b>Action</b>	Identify funders and locate suitable site near services and public transit for 10-12 self-contained units and a caretaker suite. These units should be barrier free.
<b>Lead/Support</b>	City of Richmond (Capital), Vancouver Coastal Health Authority, Ministry of Community, Aboriginal and Women's Services, Ministry of Human Resources, Private Developers, Business Community, Faith Community
<b>Costs</b>	Approximately \$975,000 (based on MUP for 37m <sup>2</sup> units)
<b>Timescale</b>	Medium Term. Work with key stakeholders to secure funding sources, and identify suitable location.

**Project 7 – Supported Independent Living.** The Canadian Mental Health Association has identified a waiting list of over 300 Richmond individuals who are currently waiting for Supported Independent Living. Supported Independent Living is affordable, independent accommodation, sometimes in a purpose-designed building or in scattered-site apartments that have added support services attached to them. These supports may include meals, skills training, assistance with housekeeping and banking, health therapies, counseling and crisis response. The combination of housing and support provide the opportunity for an individual to stabilize his/her personal situation in preparation for moving back into the community.

Some of these residents are almost certainly “at risk of homelessness”. Individuals with mental illness often find it very challenging to find suitable affordable accommodation. In some cases individuals may require specialized affordable accommodation with in-house supportive services. Ensuring an adequate and continual supply of accommodation that the mentally ill can

access is a challenge. This policy area will need further research to determine the appropriate level of response.

<b>Project 7</b>	Supported Independent Living
Objective	To provide additional accommodation for those requiring supported independent living.
Justification	There are over 300 Richmond residents currently waiting to get into supported independent living. In the meantime, these people live with family or are housed in other municipalities until a unit becomes available in Richmond.
Action	Provide additional supported barrier free independent living accommodation in Richmond. Provide rent support supplement units or subsidies
Lead/Support	Canadian Mental Health Association, City of Richmond, Vancouver Coastal Health Region, BC Housing
Costs	Requires further research
Timescale	Long Term

### 7.4.3 Theme 3: Increase Community Awareness

The issue of community awareness is also a fundamental challenge that was raised through the study process. There appears to be a perception among the general population that homelessness is not a problem in Richmond. The lack of visibly homeless people helps to perpetuate this notion. However, as discussed in this report, the number of people who are at risk of homelessness and the number of people that are leaving Richmond in search of more affordable accommodation is significant.

The implementation of the Action Plan requires the ongoing support of the community and the assistance of the faith communities, the local business community and community-based organizations. It is imperative that the issue of homelessness is strongly rooted in the collective consciousness of the public and that there is a clear consensus on the appropriate solutions and implementation plan. One project is recommended under this theme:

Project 8. Community Awareness Strategy

**Project 8 – Community Awareness Strategy.** It is recommended that as part of the Poverty Response Group’s key recommendations, the issue of poverty and homelessness be clearly presented to the community, along with a selection of projects that the community can support to address the problems.

Maintaining community awareness of homelessness on a continual basis will be difficult. There are however a number of strategies that can be adopted to maintain awareness at particular points throughout the year. Concepts that might be considered include:

- Annual report to Council on homelessness provided by the Steering Committee. This report would utilize the monitoring and evaluation framework shown in Section 7.6 (Table 1);
- Homelessness Day: designate one day a year as “Homelessness Day”. Council could consider the annual report on that date;
- Shelter Visit by Local politicians to inform the local community about homelessness
- Displays at City Hall and the public library; and
- Feature articles in the local media

<b>Project 8</b>	<b>Community Awareness Strategy</b>
<b>Objective</b>	To increase community awareness of homelessness issues in Richmond to ensure both political and community support.
<b>Justification</b>	The successful implementation of the Homelessness Strategy will require the support of the entire community if the issue of homelessness is to be tackled successfully.
<b>Action</b>	Annual Report to Council on homelessness from the Steering Committee Designate Homelessness Awareness Day in Richmond Shelter Visit by local politicians Displays at City Hall and the public library Prepare feature length article for local media to inform community. Prepare brochure about the City's response to homelessness
<b>Lead/Support</b>	City of Richmond, Steering Group
<b>Costs</b>	\$2,000 per year (plus staff support costs)
<b>Timescale</b>	Short Term: Tour of the shelter, transition home and other community and family support programs and facilities for Members of Parliament, Members of the Legislative Assembly, Councilors and Council Staff Medium Term: Media campaign and full page advert in local paper

#### **7.4.4 Theme 4: Support Local Services**

Two projects are recommended in association with this theme:

- Project 9. Support Services Coordination
- Project 10. Continue to Support Local Services

**Project 9 – Support Services Coordination.** The formation of the Richmond Steering Group on Homelessness has created an environment in which major service providers, agencies and concerned citizens have come together to discuss how homelessness can best be tackled in Richmond. The presence of a Steering Group also provides the opportunity for these key stakeholders to become more knowledgeable about the activities of other organizations.

The Steering Group could have a major role in continued advocacy as well as coordination. This advocacy would be very useful for supporting individual projects/proposals, assisting individual groups in neighbourhood relationships and in obtaining contributions from the private sector and philanthropic organizations. The Steering Group can also quite obviously play an important role of the strategy following adoption by Council. The role of coordination and advocacy all not overly onerous and should be viable with limited support from City Staff.

It is recommended that the Steering Group continue to work together, possibly as part of the Poverty Response Group. The Steering Group comprises a number of agencies that deliver services to the community. It would also be beneficial to include representatives from the business and faith communities.

<b>Project 9</b>	<b>Support Services Coordination</b>
Objective	To avoid duplication of services and fill identified gaps in service provision.
Justification	Within Richmond, a range of services is provided to those who are homeless and those at risk of homelessness. There are also a number of gaps in service provision that could be filled through better coordination.
Action	Facilitate a “joined-up approach” to delivery of services.
Lead/Support	Homelessness Steering Group, Richmond Community Service Advisory Council to work together to coordinate services
Costs	\$2000 annually for meeting costs (plus staff support costs)
Timescale	Immediate

**Project 10 – Continue to Support Local Services.** There are a number of local service providers who work with the homeless and those at risk of homelessness on a daily basis. These organizations tend to be funded on an annual basis and are subjected to fluctuations in revenue that make it difficult to plan for the future.

The cutbacks to funding at the Provincial level will have an impact on local services that will likely reduce the level of services that can be provided to the homeless and at risk of homeless populations in Richmond. The City and its partners will have to explore a range of local innovative solutions to ensure that existing services continue to be provided, while potential gaps in service provision are filled.

<b>Project 10</b>	<b>Financial Support for Local Services</b>
Objective	There are a number of local support services that help to prevent homelessness in Richmond that require the continued support from all levels of Government.
Justification	The current fiscal climate will result in a number of local service providers facing reduced budgets. The successful continuation of these services will require the entire community’s support, with the business and faith communities exploring new ways of supporting the community.
Action	Continue to provide financial support for these services.
Lead/Support	Richmond Steering Group on Homelessness, City of Richmond, Vancouver Coastal Health Authority
Costs	Dependant upon particular organizational needs
Timescale	Immediate

### **7.4.5 Theme 5: Affordable Housing**

One of the key issues facing Richmond is the strong demand and limited supply of affordable housing. The study identified a waiting list of over 1,300 applications for affordable housing in

Richmond, with a wait time between four and eight years. In the meantime, these people stay in private rented accommodation, often paying a disproportionate amount of their income on rent. In many cases, a number of families will share cramped quarters, with several generations living in one unit. Other families leave Richmond to find affordable housing. While no major community in Canada has been able to provide enough affordable accommodation to meet needs, Richmond is in a unique position to take leadership in this area. Two projects are identified in this theme:

- Project 11. Affordable Housing Strategy Review
- Project 12. Private Rental Housing

**Project 11 – The City's pioneering Affordable Housing Strategy** was adopted in 1989 and amended in 1994 and included the creation of an Affordable Housing Reserve. As of December 31, 2001, this reserve currently stands at \$5.5 million.

The City can work with its partners, including non-profit housing associations, developers and government ministries to develop the means to continue to address the demand for affordable accommodation. The first step requires the City to revisit the Affordable Housing Strategy to find out what has worked well in the past, and what can be done to make it even more effective in the future.

Project 11	Affordable Housing Strategy Review
Objective	To review the City's current Affordable Housing Strategy
Justification	The existing Affordable Housing Strategy dates back to 1989. Richmond has made a number of initiatives under this strategy. Consideration should be given to revising the strategy to find solutions to meeting the enormous demand for affordable accommodation within the community (e.g. multi-year agreements with the City, the Health Authority and the Province).
Action	Review and update Affordable Housing Strategy to better meet the needs of the community.
Lead/Support	City of Richmond (Policy and Capital Costs), Private Developers, Non-Profit Housing Societies, Richmond Community Services Advisory Council
Costs	None
Timescale	Short Term: Review Strategy Medium Term: Provide more affordable housing options Long Term: Monitor and adjust Strategy when required

**Project 12 – Private Rental Housing.** The second area that needs to be examined in terms of affordability is that of the private rental market. There have been a limited number of new private rental units brought onto the market in recent years, most at the higher end of the market. There is a great demand for those apartments that offer rents at the lower end of the price range. Even then, rental prices are far above the levels of income received by those receiving BC Benefits. Although secondary suites are officially illegal in Richmond, they have developed as a natural response to the high demand for affordable housing in Richmond. The City's Affordable Housing Policy could be revisited to examine how affordable, private rental accommodation can be developed through a range of mechanisms. These may include incentives through rezoning approvals and the legalization of secondary suites.

<b>Project 12</b>	<b>Encourage Market Based Affordable Housing</b>
Objective	To encourage the private sector to build more affordable housing in Richmond, a proportion of which should be barrier free
Justification	The demand for affordable accommodation in Richmond surpasses the limited supply
Action	To be determined
Lead/Support	City of Richmond, Private Sector
Costs	To be determined
Timescale	Medium

## 7.5 Delivery Mechanism

Implementing the Homelessness Strategy would benefit from maintaining the Richmond Homelessness Steering Group and continuing the relationship with the Poverty Response Group. The work must be done in partnership as no one organization has the necessary resources to fully fund the projects. The right conditions for a meaningful and successful partnership built on mutual trust and confidence between partners needs to be put in place. It will be important to distinguish between those partners likely to play a strategic role and partners whose involvement should be focussed on project delivery. The partnership body itself will influence and develop policy and deliver some projects, but will need to act as an “umbrella” to facilitate the delivery of other projects by lead partners.

In this context, we have identified the following objectives for an effective delivery structure for the Richmond Homelessness Strategy. To meet the aspirations of the partners, the delivery structure should:

- add value to the efforts of existing agencies and ensure existing and new initiatives are relevant to Richmond;
- have a small, effective, action-driven Steering Group (utilizing existing resources that can be committed to a specific date in the future);
- be action oriented with a structure and decision making process that is clear and transparent;
- implement an agreed-upon agenda based on the Vision and 12 projects;
- ensure that partners are clear on their respective roles and responsibilities for policy and implementation; and
- ensure that the Steering Group and delivery arrangements have a defined period of operation and a clear “exit strategy”.

### 7.5.1 Preferred Delivery Structure: Voluntary Partnership

On balance, the preferred model for tackling homelessness in Richmond would be to put in place a formal voluntary partnership agreement, establish a Steering Group and a small management team comprising existing officers. New initiatives under the Partnership’s banner will complement and enhance existing provision. The Steering Group would make policy and expenditure decisions with the agreed budgets and expenditure plans of the partners. The partnership could become a standing committee for a three-year period to oversee the implementation of the key projects.

## 7.6 Monitoring and Evaluation Framework

A monitoring and evaluation framework is essential for tracking the progress of the delivery of the Action, to demonstrate the added value and prove the benefits of following a proactive approach.

It is also important to set indicative targets, although it is essential to strike a balance: targets are valuable, but there are real dangers in being too output driven, especially in areas where impact is only to be achieved in the medium or long term. With this caveat, the accompanying table sets out a monitoring and evaluation framework for the Richmond Homelessness Strategy.

Table 1 provides a framework for monitoring change in relation to homelessness in Richmond.

**Table 1 – Monitoring and Evaluation Framework**

Performance Indicator	Measurement	Frequency	Target 2007
Affordable Housing Waiting List	Number of people on wait-list for affordable housing in Richmond. Monitored by Greater Vancouver Housing Corporation	Annual	Maintain 2002 level (1,300)
Supported Independent Living Wait List	Number of people in Richmond waiting for SIL. Kept by Canadian Mental Health Assoc.	Annual	Maintain 2002 level (800)
Number of Affordable Housing Units	Number of subsidized units in Richmond Kept by City of Richmond	Annual	10% increase over 2002 level (2,476)
Richmond residents using facilities elsewhere in GVRD	Number of Richmond residents living in shelters and other emergency housing in Region because of limited capacity in Richmond. Source: HIFIS data	Annual	50% reduction on 2002 level
Number of women & children using Transition House	Number of women and children fleeing abuse who need emergency shelter. Kept by Nova House.	Annual	25% increase in the number of bed spaces over 2001
Number of women & children turned away from Transition House	Number of women and children fleeing abuse who need emergency shelter. Kept by Nova House.	Annual	75% decrease on 2002 level (195 turned away)
Number of people using men's shelter	Number of people using men's Shelter. Kept by Salvation Army. Absolute figures & capacity.	Annual	75% increase in number of available spaces on 2002 level Number of minimal barrier spaces

<b>Performance Indicator</b>	<b>Measurement</b>	<b>Frequency</b>	<b>Target 2007</b>
Number of people turned away from men's Shelter	Number of people turned away from Richmond House. Kept by Salvation Army.	Annual	75% decrease on 2002 level
Number of Families at risk of homelessness	Number of families who are at risk of homelessness. Based on number of households using foodbank on a regular basis.	Annual	Maintain 2002 level
Number of people paying 50% or more for rent	Number of people at risk of homelessness. Kept by Census and City, updated every five years	Every five years	10% decrease in the number of people paying 50% or more of income on rent
Number of Absolute Homeless	Number of people in Richmond who are absolutely homeless. Requires 24 hour snap shot, or information based on outreach workers in Richmond Kept by City and Stakeholders	Annual	50% decrease in the local homeless population over 2002 (around 30).
Number of accessible units	Number of beds in local shelters that are accessible for the disabled Kept by local service providers	Annual	Addition of 10 spaces over 2002 level (0 beds that are accessible)
Number of Single Women who are Homeless	Number of women in Richmond who are homeless. Kept by local shelters	Annual	No information available for 2002
Number of families who are homeless in Richmond	Number of local families referred to hotels due to homelessness Kept by Ministry of Human Resources	Annual	50% decrease in the number of families who are homeless in Richmond over 2002 levels (10 per annum)