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City of Delta
COUNCIL REPORT
Regular Meeting

To: **Mayor and Council** File No.: **P15-03 (Housing Action Plan)**

From: **Community Planning & Development Department**

Date: **February 11, 2020**

Housing Needs Assessment

The following report has been reviewed and endorsed by the City Manager.

- **RECOMMENDATIONS:**

A. THAT the City of Delta Housing Needs Assessment report, as included in Attachment A, be endorsed.

B. THAT the Housing Needs Assessment report be posted on the City's website as per Provincial requirements.

C. THAT the Work Plan for Phase 2 of the Housing Action Plan be endorsed.

D. THAT a copy of this report be referred to the Mayor's Housing Task Force for Scott Road and the Mayor's Task Force on Building Permits and Development Applications.

- **PURPOSE:**

The purpose of this report is to present for Council's endorsement the results of Phase I of the City's Housing Action Plan, being the preparation of a Housing Needs Assessment.

- **BACKGROUND:**

On April 10, 2019, Council endorsed Terms of Reference for the advancement of a Housing Action Plan (HAP) comprising two phases. Phase 1 of the project, which is the focus of this report, involved the preparation of a Housing Needs Assessment. Phase 2 of the project, to be undertaken in 2020, will involve the preparation of key strategies aimed at addressing the assessed areas of local housing need. This report provides a summary of the work completed in Phase 1 and an outline of the work to be undertaken in Phase 2.

DISCUSSION:

The Housing Needs Assessment (Attachment A) provides a foundation for the evaluation of local housing needs and will be used to satisfy the Province's requirement that municipalities complete housing needs reports by April 2022, as set out in *B.C. Regulation 205/2019*. The Regulation notes that local governments must prepare subsequent housing needs reports within five years of the date that the most recent housing needs report was completed.

The Housing Needs Assessment is a compilation of the following three pieces of analysis:

Part 1 - Community & Housing Profile

As part of Phase 1 of this project, staff prepared a Community and Housing Profile. The Profile presents key demographic and housing-related data as well as some of the trends that are occurring at the local, regional, provincial and in some cases national levels. While most of the data was derived from Statistics Canada's Census, drawing from multiple census periods, other information was received from agencies including, but not limited to, the Canada Mortgage and Housing Corporation (CMHC), Metro Vancouver, BC Housing, and BC Assessment.

The Community and Housing Profile is incorporated into the Housing Needs Assessment as Part 1, detailing the following characteristics:

- Population Growth
- Commuter Population
- Demographic Change
- Housing Stock
- Household Income & Affordability
- Non-Market Housing

Part 2 - Housing Needs Engagement Summary

Throughout the summer and early fall of 2019, the City carried out a comprehensive program of community consultation. Engagement activities included the hosting of pop-up booths, three community workshops, three stakeholder workshops, an on-line survey, and targeted stakeholder interviews. The purpose of the consultation was to receive input regarding local housing needs and opportunities that may exist to address such needs. In support of this phase of the project the City retained Urban Matters, a firm with experience in public consultation and housing-related land use planning.

The Engagement Summary identifies the following six key themes emerging from the consultation and includes reference to how such themes align with the results of the City's Housing Needs Survey as well as the data presented in the Community and Housing Profile. Each theme then concludes with potential roles for the City to address each theme when moving forward to Phase 2 of the Housing Action Plan and beyond:

1. Expanding rental options;
2. Housing young people and families;
3. Supporting aging in place;

4. Supporting more integrated supportive housing options;
5. Supporting density and community character; and
6. Exploring innovative approaches to housing.

The Engagement Summary is incorporated into the Housing Needs Assessment as Part 2.

Part 3 - Priority Housing Needs for Delta

Synthesizing the information presented in the Community and Housing Profile and the comments expressed during public engagement, staff identified the following nine priority housing needs for Delta:

The Right Supply

1. More affordable rental options;
2. Housing options to suit an aging population; and
3. Greater supply of supportive and accessible housing units.

The Right Price

4. Housing affordability for young people and families;
5. More opportunities for non-market / below-market housing;
6. Creative housing options; and
7. Reduce transportation costs through transit-oriented development.

The Right Balance

8. Density and infill that balances everyone's needs.

Support Communities in Housing Need

9. Support for vulnerable populations at greater housing risk.

The Priority Housing Needs are introduced in the Housing Needs Assessment and will be explored in more detail in Phase 2 of the Housing Action Plan.

Next Steps – Housing Action Plan

The attached Housing Needs Assessment report concludes Phase 1 of the Housing Action Plan. Phase 2 of the Housing Action Plan will move forward on identifying strategies and actions to address housing needs of all Delta residents, with special care to ensure the nine priority needs identified are addressed.

Metro Vancouver's Regional Growth Strategy, *Metro Vancouver 2040,* requires member municipalities to produce Housing Action Plans that:

- Set housing priorities.
- Include express strategies to encourage the supply of new rental housing and limit the loss of existing rental housing stock.
- Establish implementation measures.
- Identify opportunities to participate in programs with other levels of government to secure additional affordable housing units to meet housing needs across the housing continuum.

All of these items have been noted in the Housing Needs Assessment and will be addressed in Phase 2 of the Housing Action Plan.

During 2020, staff will lead the following activities:

- *Identify strategies and actions:* Create inventory of possible strategies and actions to meet housing needs, including a first look at feasibility and impact.
- *Engagement on Actions*: Engage with stakeholders, the public, Committees, and Council on identified strategies and actions.
- *Optimization of Strategies and Actions*: Refine agreed-upon strategies and actions, and draft Housing Action Plan.
- *Finalize Housing Action Plan*: A final round of consultation to finalize the Housing Action Plan.

Council will be regularly updated throughout the year on the progress of Phase 2, and provided with opportunities to participate in discussion on strategies. The Mayor's Task Force on Housing for Scott Road will meet during the first half of 2020 to establish a vision for housing options along the Scott Road Corridor. These matters are of direct relevance to Phase 2 of the Housing Action Plan, and recommendations will be incorporated into the Housing Action Plan.

Implications:
Financial Implications – On May 6, 2019, Council supported staff's submission of an application to the Union of BC Municipalities (UBCM) seeking funding for the preparation of a Housing Needs Assessment. Funding in the amount of $70,000 was granted to assist with completion of the Housing Needs Assessment by August 2020. Upon endorsement by Council, staff will submit to UBCM the Housing Needs Assessment to satisfy the requirements of the funding grant. A consultant will be contracted to assist with Phase 2 activities.

▪ CONCLUSION:

In 2019, Delta completed a comprehensive Housing Needs Assessment for the City. The attached document is a summary of quantitative and qualitative data on housing needs, comments from stakeholders and the public, and an analysis of priority housing needs. It is recommended that the Housing Needs Assessment report be endorsed, posted on the City's website and circulated to relevant committees. It is further recommended that Council endorse the Work Plan for Phase 2 of the Housing Action Plan, which will further explore strategies to address Delta's housing needs and priorities. The final Housing Action Plan report is anticipated by the end of 2020.

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Director of Community Planning & Development

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AB/rl

▪ ATTACHMENT:

A. Housing Needs Assessment Report and Appendices

CITY OF DELTA
Housing Needs Assessment Report











HOUSING
OUR FUTURE

February 2020

Delta

Table of Contents

Introduction 1

1 Community and Housing Profile 2

1.1 Community Profile 3
1.2 Housing Profile 19
1.3 Housing Affordability in Delta 26
1.4 Non-Market Housing 40

2 Engagement Summary 46

2.1 Engagement Process 46
2.2 Key Findings from the Community Survey 49
2.3 Theme 1: Expanding Rental Options 56
2.4 Theme 2: Making Delta an Attractive Place for Young People and Families 60
2.5 Theme 3: Supporting Aging in Place 62
2.6 Theme 4: Supporting More Integrated Supportive Housing Options 66
2.7 Theme 5: Supporting Strategic Density and Community Character 69
2.8 Theme 6: Exploring Innovative Approaches to Housing 75

3 Priority Housing Needs 79

3.1 More affordable rental options 80
3.2 Housing options to suit an aging population 80
3.3 Greater supply of supportive and accessible housing units 81
3.4 Housing affordability for young people and families 82
3.5 More non-market housing options 83
3.6 Creative housing options 83
3.7 Reduce transportation costs 84
3.8 Density and infill that balances everyone's needs 84
3.9 Support vulnerable populations in housing need 85

4 Glossary 86

Appendix A. Profile Data Tables

Appendix B. Community Survey Results

Appendix C. Housing Needs Report – Summary Form

Introduction

Delta has long been a community attracting residents for a high quality of life featuring a variety of both community and natural amenities. Notable increases in rental and homeownership prices in the region, however, have reached a critical point with impacts on overall liveability and residents' ability to meet housing needs.

Recognizing that suitable and affordable housing is vital to the economic stability and social wellbeing of communities, the City of Delta identified housing needs as a municipal priority and in 2019 committed to undertaking a process to develop a Housing Action Plan aimed at addressing unmet areas of local housing need in all areas of the housing continuum, from emergency shelter to attainable homeownership.

The first phase of the Housing Action Plan project has been a comprehensive Housing Needs Assessment that includes completion of a Community and Housing Profile, and meaningful community engagement. The resulting Priority Housing Needs outline areas of focus for the second phase of the project, which will be the development of a Housing Action Plan.

Housing needs present themselves across a spectrum of housing forms, commonly referred to as the Housing Continuum. Careful attention has been given to examine the needs that emerge in all areas of Delta's housing continuum, in recognition of the fact that residents do not move "up" or "down" the continuum in a linear fashion. Rather, people often jump along the continuum in numerous ways as they move through different stages of life (see Figure 0).



Figure 0: Possible Scenarios within the Housing Continuum (Source: United Way)

Part 1:
Community and Housing Profile

1 Community and Housing Profile

The Community and Housing Profile relies largely on data collected through Statistics Canada's Census program. This data is complemented throughout the Profile with information from agencies including BC Assessment, BC Housing, the Canada Mortgage and Housing Corporation (CMHC), Metro Vancouver, and several others.

1.1 Community Profile

Delta Continues to Experience Moderate Growth

In 2016, the City of Delta's population was 102,238 persons. Figure 1 below illustrates the change in total population from 1951 to 2016. The City of Delta experienced a significant population boom in the late 1960s after the opening of the George Massey Tunnel. Between 1966 and 1971, Delta's population more than doubled, growing from 20,664 to 45,860 persons, a 122% increase over the five-year period. Throughout the 1980s and 1990s, population growth slowed to between 6 and 16% per Census period. In more recent decades, growth has fallen to less than 2.5% per Census period, slower than that of the region.

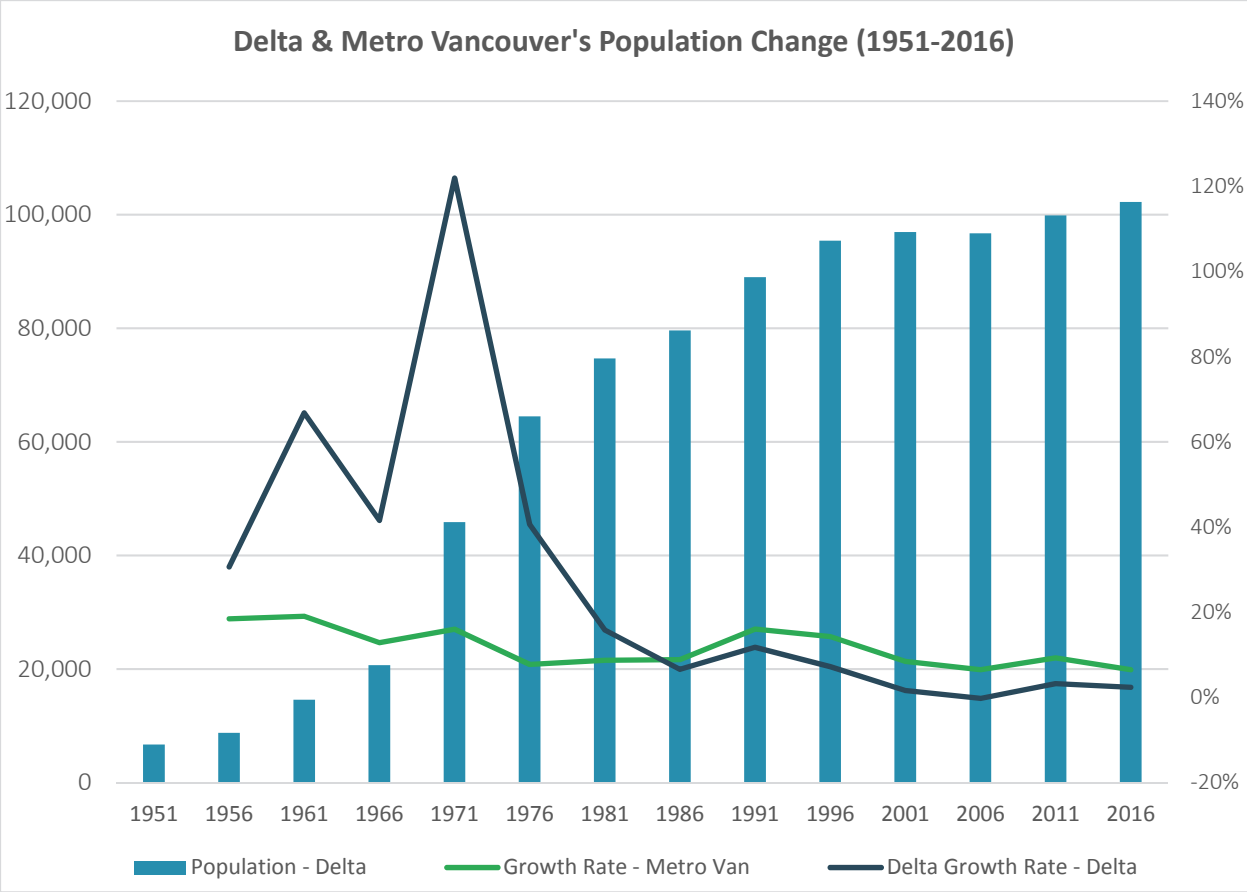


Figure 1: Delta and Metro Vancouver Population Change from 1951 to 2016

Between 2006 and 2016, the City of Delta's population grew by 5,515 persons or approximately 0.56% (550 persons) annually; during this period, the region grew by approximately 35,000 persons per year (1.53% annual growth)[1].

Anticipated Population & Housing Growth

BC Stats provides population and housing projections for the municipality. The most recent "Population Extrapolation for Organizational Planning with Less Error" (PEOPLE) projections for Delta were prepared by BC Stats in 2019. Table 1 below summarizes the 2021, 2026, 2031, 2036, and 2041 projections prepared by BC Stats.

Note that an "undercount", 4.1% in 2016, is added by BC Stats to the population and dwelling counts noted in the Census. An undercount is typically applied to recognize those segments of the population who may not be captured by the Census (e.g., recent immigrants, post-secondary students, seasonal workers, etc.). As such, projections are comparable with historical Census data.

The method used by BC Stats to run the population projections is commonly referred to as the "cohort component survival" method. The method makes assumptions about fertility, mortality and migration to forecast population change. The projections suggest that future rates of population and dwelling growth in Delta will rise slightly in the short term and then slow moving closer to 2041. Section 1.6 of this Profile highlights how trends in immigration may already be having an influence on Delta's total population.

Table 1: Population and Housing Projections (Source: Government of BC, BC Stats)

Census Period	Population Projections		Dwelling Unit Projections	
	City of Delta	Population Change during Census Period	City of Delta	Dwelling Unit Change during Census period
2016 (B) Census + 4.1% undercount	106,442	-	39,131	-
2021 (F)	112,230	5,788 (5.4%)	42,043	2,912 (7.4%)
2026 (F)	115,908	3,678 (3.3%)	43,394	1,351 (3.2%)
2031 (F)	119,532	3,624 (3.1%)	44,427	1,033 (2.4%)
2036 (F)	122,559	6,973 (5.8%)	45,574	1,147 (2.6%)
2041 (F)	124,594	2,035 (1.7%)	46,506	932 (2.0%)

B = Benchmark (BC Stats) | F = Forecast (BC Stats)

[1] Table 1A in the Appendix summarizes population growth details for the City of Delta as well as several other Metro Vancouver municipalities, the province, and the nation. The table highlights the limited extent of growth experienced in Delta considering growth observed elsewhere in the region.

Where do People Live in Delta?

The City of Delta is comprised of three urban communities, including Ladner, North Delta and Tsawwassen as well as the agricultural, industrial and environmental lands that separate these areas; for the purposes of reporting data, these lands are referred to as "Rural Delta". Table 2 summarizes the total population and rate of population change within each of the communities. Due to the aggregation of data beyond the level of individual Census Tracts (CT) and the reorganization of CT boundaries, some totals may not match those presented in the Census.

Table 2: Population Distribution in Delta (Source: Statistics Canada Census)

Area	2006	2011	2016	Population Change (2006 – 2016)	Population Change as % of Total Growth (2006 – 2016)	Compound Annual Growth Rate by Area (2006 – 2016)
Ladner	21,112	22,204	22,225	1,113	20.2%	0.52%
North Delta	51,623	53,940	56,017	4,394	79.7%	0.82%
Tsawwassen	20,933	21,181	21,409	476	8.6%	0.23%
Rural Delta	3,055	2,538	2,587	-468	-8.5%	-1.65%
City of Delta	96,723	99,863	102,238	5,515	100%	0.56%

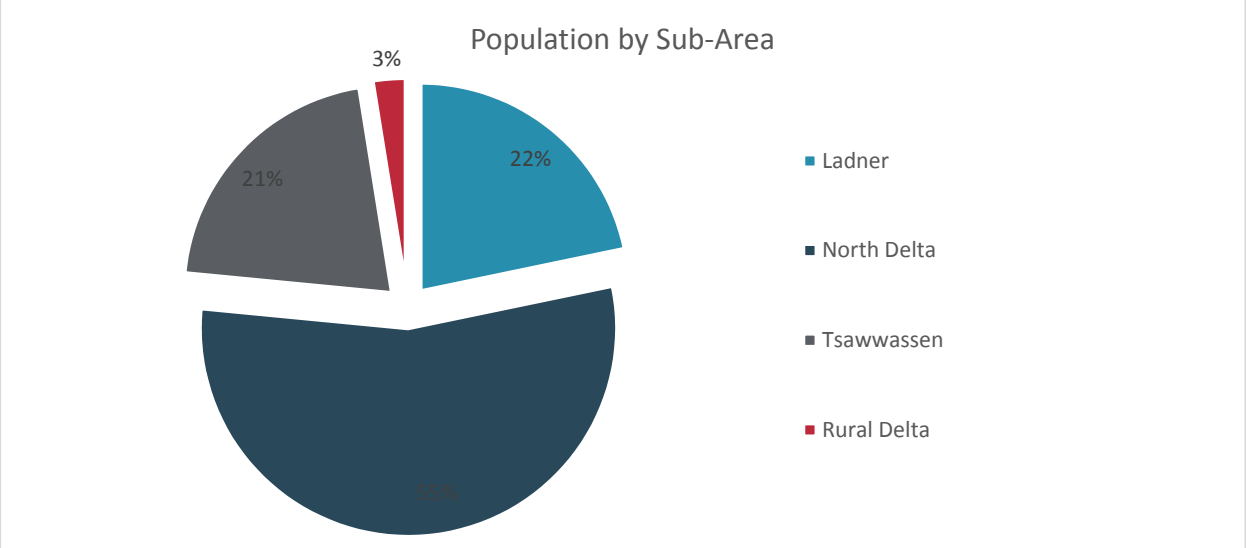


Figure 2: Population by Community (Source: Statistics Canada, 2016 Census)

As shown in Figure 2, the greatest proportion of the City's population (54.8%) is found in North Delta while Ladner and Tsawwassen host 21.7% and 20.9% of the total population, respectively. Rural Delta contains the remaining 2.5% of the City's population. Population growth over the past 10 years has been the greatest

in North Delta, which saw 79.7% of the 5,515 person increase (roughly 440 persons per year). Growth in Ladner accounted for 20.2% of that experienced over the past decade with the remaining growth (8.6%) occurring in Tsawwassen. The population in Rural Delta declined by roughly 8% over the past decade, being partly attributable to natural population decline (i.e., fewer births than deaths) but also due to changes in Census Tract boundaries which had the effect of adding land, and those residing on that land, to the community of Ladner.

Population density relates to the number of people in a defined area. Density can be used to determine when economies of scale may be realized in the delivery of, for example, public transit and specialized local services. The City of Delta Official Community Plan also establishes density thresholds, measured in units (households) per net hectare; the "net" measurement excludes public roads, parks and open space. The use of density thresholds is commonly applied to aid cities in managing the intensity of land use. Table 3 below summarizes the gross population density in each Delta community; gross density being based on all lands within the boundary of the community, inclusive of roads, public spaces and non-residential lands (e.g., commercial, industrial, institutional land uses). As summarized in the Table, population density is greatest in North Delta, where it is also observed that there is a greater variety of housing forms, such as apartment buildings and row houses (see Section 2 – Housing Profile).

Recognizing that Delta's three urban communities are largely bound by waterbodies (i.e., the Fraser River, Boundary Bay, and the Pacific Ocean), jurisdictional limits (i.e., the border of the City of Surrey and the USA), and the Province's Agricultural Land Reserve (ALR), there are limited opportunities for outward growth into otherwise "greenfield" areas (i.e., those that have never been subject to intensive forms of land development). As a result, future growth in Delta's three urban communities will continue to boost population density.

Table 3: Population Density by Delta Community (Source: Statistics Canada Census, 2016)

	Ladner	Tsawwassen	North Delta	Rural Delta	City of Delta
2016 Population	22,225	21,409	56,017	2,587	102,238
Gross Area (hectares)	937	1,367	2,309	13,676	18,019
Population Density	23.72	15.66	27.47	0.19	5.67

Table 4 provides a summary of population density observed throughout the region. As shown in the Table, the greatest levels of population density are found in the City of Vancouver and New Westminster, likely attributable to the fact that each of these two communities is comprised of a highly developed urban area with limited underutilized open space; the two communities also support a greater supply of higher density forms of housing (i.e., apartments greater than five storeys in height). By comparison, Delta has one of the lowest rates of population density in the region (5.67 persons per gross hectare), being more closely aligned with the densities of the Township of Langley (3.81 persons per gross hectare) and the City of Maple Ridge (2.67 persons per gross hectare).

While the rate of density appears to be relatively low in Delta, the density found in Delta's urban communities (i.e., Ladner, Tsawwassen and North Delta) is similar to that observed in more urban areas such as Burnaby (25.69), Surrey (16.37) and Richmond (15.34). The unique composition of the City of Delta,

with large areas of open rural lands separating three increasingly urban communities, presents enhanced opportunities to realize greater efficiencies in the delivery of public services and amenities that can add to the quality of life for Delta residents.

Table 4: Population Density in Metro Vancouver Municipalities (Source: Statistics Canada Census, 2016)

	Population (2016)	Area (km^2)	Area (ha)	Density (persons / ha)
Maple Ridge	82,256	308	30,830	2.67
Langley Township	117,285	308	30,803	3.81
Delta	**102,238**	**180**	**18,020**	**5.67**
Coquitlam	139,284	122	12,230	11.39
Richmond	198,309	129	12,927	15.34
Surrey	517,887	316	31,641	16.37
City of Langley	25,888	10	1,022	25.33
Burnaby	232,755	91	9,061	25.69
New Westminster	70,996	16	1,563	45.42
City of Vancouver	631,486	115	11,497	54.93

Population Age Breakdown

Tables 2A and 3A in the Appendix provide the population breakdown within the City of Delta for the past three Census periods. The tables include the number of persons, and the proportion of the total population, captured within each age group. The age groups, while different in the age range they capture, reflect key stages of life and the associated data is helpful in understanding the varying needs of residents in the community.

The City of Delta has a population composition that is similar to that found within Metro Vancouver although there are several distinctions worthy of note. As illustrated in Figure 3 population pyramid, the proportion of males and females in each age cohort above the age of 50 is slightly higher in Delta than that observed in the region overall. The greatest proportion of Delta's population today falls within the "Boomer" generation, being made up of those born between 1944 and 1964, now aged 55 to 75 years old. As shown in Table 6A of the Appendix, the median age of Delta residents is gradually increasing because of the aging Boomer population, which represents approximately 26% of the total population of Delta. The aging of this population will influence the form of housing and local supports needed over the long term.

Those within the generation referred to as "Generation X", aged 40 to 54 years old, make up roughly 22% of the population and are also contributing to the upward pull on median and average age. The City's "Millennial" population, born between 1980 and 1994 (now being 25 to 39 years old), is lower in proportion (15%) than that observed in the region (21%). Roughly one quarter of the City's population is comprised of those aged 5 to 24 years old, commonly referred to as "Generation Z".

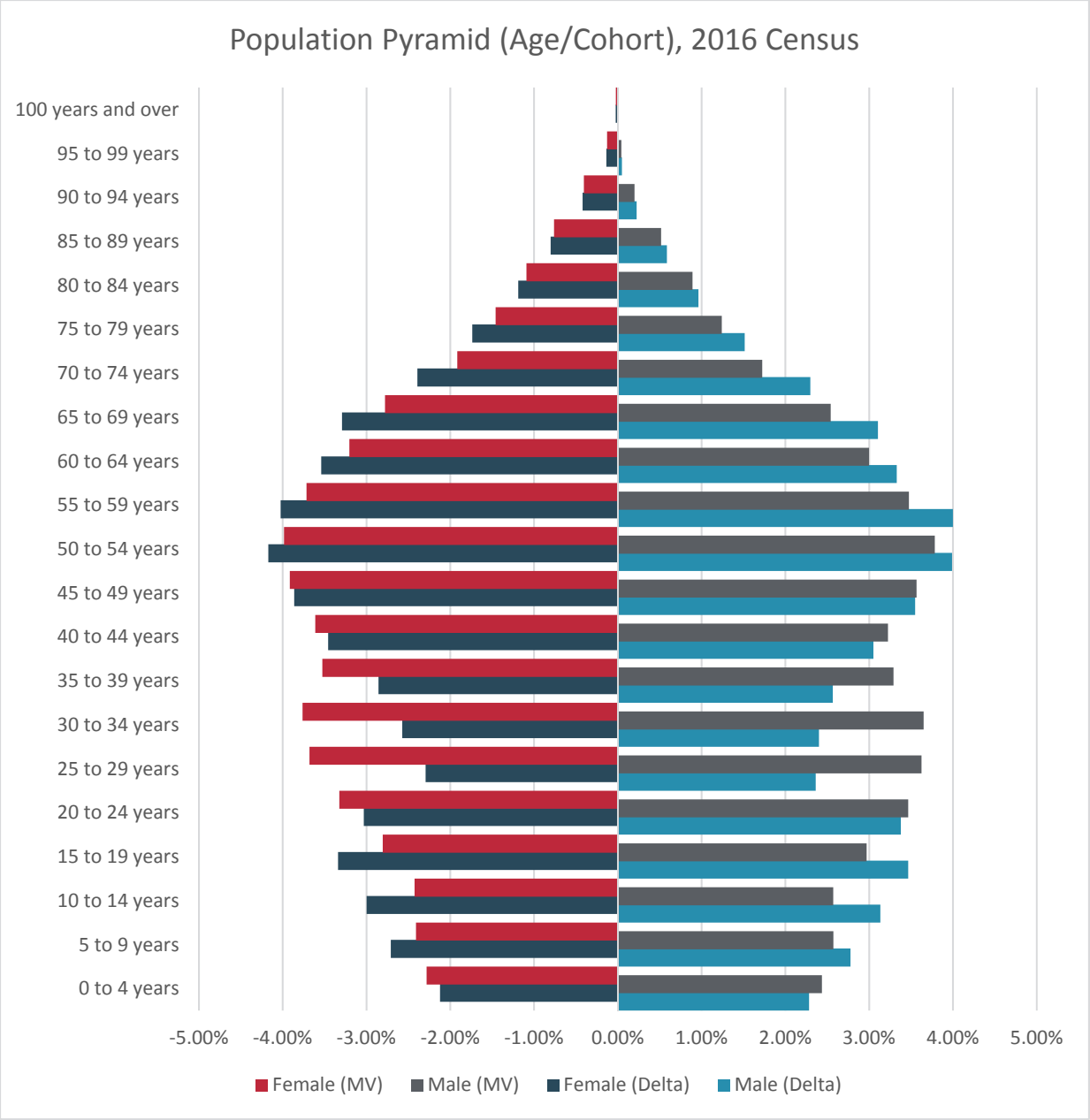


Figure 3: Population Breakdown, City of Delta and Metro Vancouver (MV) (Source: Statistics Canada 2016 Census)

As summarized in the tables, the greatest population decline between 2006 and 2016 was seen amongst those under the age of 14 (-1.8% or 1,750 persons). This age group captures children who establish the demand for local recreation programs, day care services and public school facilities, amongst other items. By contrast, the greatest increase (5.9% or 5,710 persons) was observed amongst those between 65 and 84 years of age. Tables 4A and 5A in the Appendix provide more finite 2016 age-related data for the City of Delta and Metro Vancouver.

The age cohorts between 19 and 50 years of age, particularly those between the ages of 25 and 39 years, capture a noticeably lower proportion of the population in Delta than they do in the region. While the 2016

proportion of people in this age range (19 to 50 years old) may be lower than that in the region, trends in net migration suggest that, over time, such proportions in Delta may begin to increase.

Table 7A in the Appendix summarizes net migration by age cohort between 2011 and 2016. Net migration is the difference between those entering and leaving the City within each age bracket; the method used in preparing the table would also capture the change associated with deaths occurring within each age bracket. While the 2016 proportion of Millennials in Delta was less than that observed in Metro Vancouver, the number of people representing this generation in the City appears to be increasing as a result of positive net migration. Data from Metro Vancouver shows that of the 10,990 people moving to Delta between 2011 and 2016, 34% came from Surrey, 23% from Richmond and 21% from Vancouver. Of the 9,950 people leaving Delta between 2011 and 2016, 50% moved to Surrey and 13% moved to Vancouver. Net migration into the City is encouraging as growth in the number of working-aged people, and young families, will be vital in offsetting the impact of declining participation in the labour force due to the increased number of retiring Boomers.

The net migration table does not include net migration data associated with those aged 0 to 4 years old, being the age bracket that captures births. Fertility data specific to Delta does, however, highlight two key trends. First, the overall rate of fertility in Delta is declining meaning fewer babies are being born. Second, fertility rates amongst women aged 30 to 34 and 40 to 49 years are increasing, albeit modestly, while fertility rates amongst younger women (aged 15 to 29) are decreasing. This latter trend suggests that women are waiting until later in life to have children and when they do, they have fewer of them as further evidenced in the declining overall household size in Delta. Census data highlights a continued decline in the average size of Delta households in part due to the aging of the population (e.g., increased number of empty nesters and widowers) but also due to this decline in fertility.

The net migration patterns shown in Table 7A also illustrate that there is an increasing number of those aged 19 and younger as well as those aged 30 to 49 years moving to Delta. This may reflect the influx of young families moving into the community, a trend that could help offset the impact of an aging population. The trend may also flag for municipal staff and local service providers the need for services such as day care facilities and recreational sports and leisure programs in the community. Table 7A further highlights the decline in residents aged 20 to 29, potentially reflecting those who grew up in Delta leaving the City in pursuit of post-secondary education (more notable in Metro Vancouver municipalities that do not have post-secondary institutions to attract outside residents of this age). The table also illustrates the outward migration of those aged 55 and older. People in age cohorts above the age of 55 may be leaving the City to find housing more attractive for downsizing while those older than 80 may be leaving Delta to find housing that has partial or full care services as well as facilities that support emerging accessibility needs. Section 4 of this profile summarizes information regarding non-market housing and rent supplements. The data highlights an increasing demand for financial aid and supportive housing for seniors, a trend likely to continue as Delta's population ages.

The 2016 age composition by Delta Community is offered in Figure 4. It is observed from the data that North Delta has a higher proportion of persons under the age of 24 than the other three communities. Tsawwassen and Rural Delta host higher proportions of those aged 65 and over when compared with that found in Ladner and North Delta. As the population ages, there may be a need for community-specific efforts to address housing needs geared towards seniors.

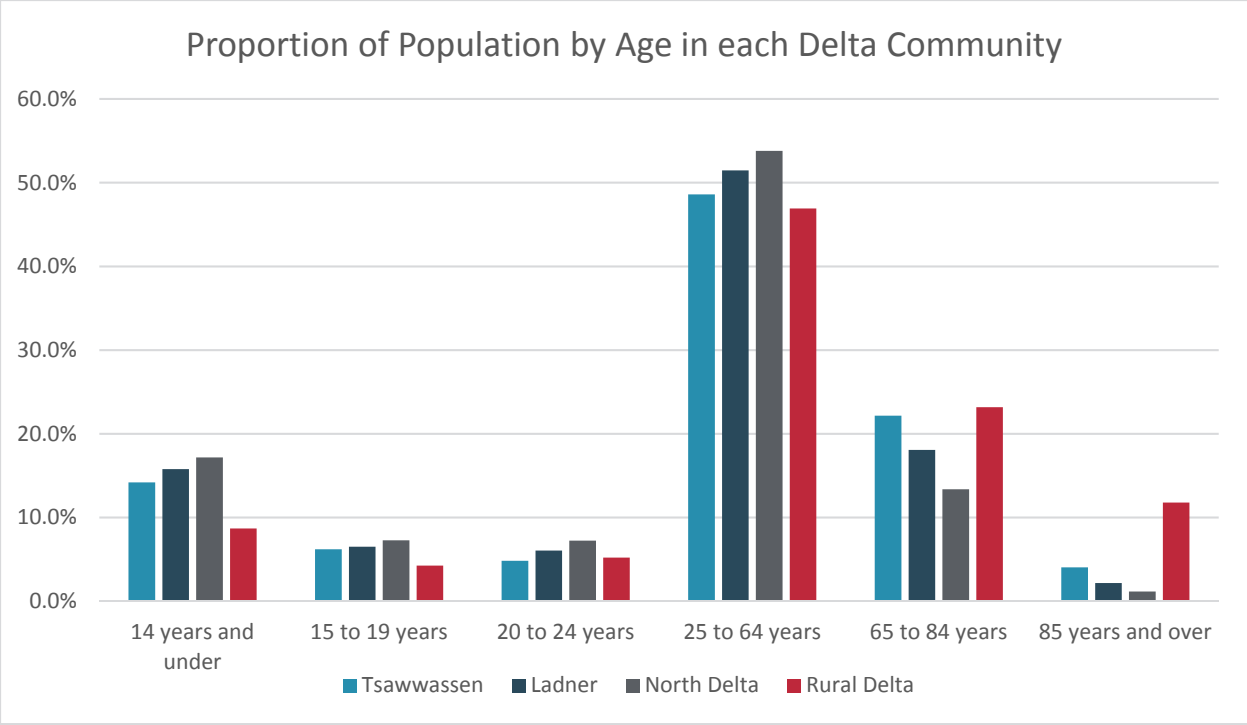


Figure 4: Proportion of Population by Age in Delta Communities (2016 Census)

Family Characteristics

Evaluating the "family characteristics" data provided in the Census highlights some of the factors that may be contributing to the on-going decline in average household size. While there has been a modest (6.4%) increase in the number of "couple census families" (i.e., married or common law couples) in Delta since 2006, the number of couples without children has increased by 17%. Further, of those couples who do have children, the Census provides that those having three or more children has declined by nearly 16% since 2006. This data highlights two key trends. Firstly, more of the couple families in Delta are not having children, or are perhaps waiting until later in life to have them. Secondly, those couples who do have children are having fewer of them. These factors are likely having a downward pull on average household size in the City and is a trend commonly observed throughout developing nations.

In 2016, approximately 73% of all households in the City were comprised of one-census-family[2], 22% included non-census families (e.g., single person households or non-family households with two or more persons), and the remaining 5% included multiple census families living together. Of the households containing one census family, 62% (16,405 units) included children. Between 2011 and 2016, the proportion of one-census-family households with children declined by roughly 1% (105 households), again

[2] A census family is defined as a married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a lone parent of any marital status with at least one child living in the same dwelling and that child or those children. All members of a particular census family live in the same dwelling. A couple may be of opposite or same sex. Children may be children by birth, marriage, common-law union or adoption regardless of their age or marital status as long as they live in the dwelling and do not have their own married spouse, common-law partner or child living in the dwelling. Grandchildren living with their grandparent(s) but with no parents present also constitute a census family.

reinforcing the fact that fewer census families in Delta are having children. This trend may also highlight an increase in the number of "empty nesters", being those whose children have left the home to pursue post-secondary studies, employment or other ventures.

Interestingly, the Census highlights an increase in the number of multiple census family households, which grew by 14% or 215 households between 2011 and 2016. This increase may be reflective of the trend of young families living with their parents in order to save for a future home purchase or situations where an older parent(s) moves in with their child's family to help support the costs of housing, child rearing, or other aspects of daily life. The growth in households having four or more bedrooms may be another indication of the need / desire of Delta residents to share living accommodation with a parent or child.

Household Size

In 2016, the average household size, being the number of persons living in a shared home in Delta was 2.8 persons[3]. Although household size has gradually declined since 1996, the size of households in Delta remains relatively high compared to that observed in the region (2.5), province (2.4), and nation (2.5). Between 1996 and 2016, the average household size in Delta declined by 6.7%. Population and household projections suggest that average household size in Delta will continue to decline by another 5% between 2016 and 2041, falling from approximately 2.8 to 2.7 persons per household.

Over the past decade, the number of two-person households has experienced the greatest amount of growth accounting for roughly 63% of the total 2,220 household increase[4]. There has been modest growth in the number of one-person and three-person households, accounting for 22% (495 households) and 19% (415 households), of the growth, respectively. The number of households with four or more persons between 2006 and 2016 declined by 195 households although it is noted that this loss was offset by the addition of 170 homes containing five or more persons. Figure 5 illustrates the number of households in Delta based on the number of persons in each household (2016 Census).

[3] Table 23A in the Appendix summarizes the change in household size over the past twenty years. For comparison purposes the average household size of several other cities in the Lower Mainland is also offered.

[4] Table 24A in the Appendix provides Census data related to the number of persons per household and the change that has occurred in household size (by persons) since 2006.

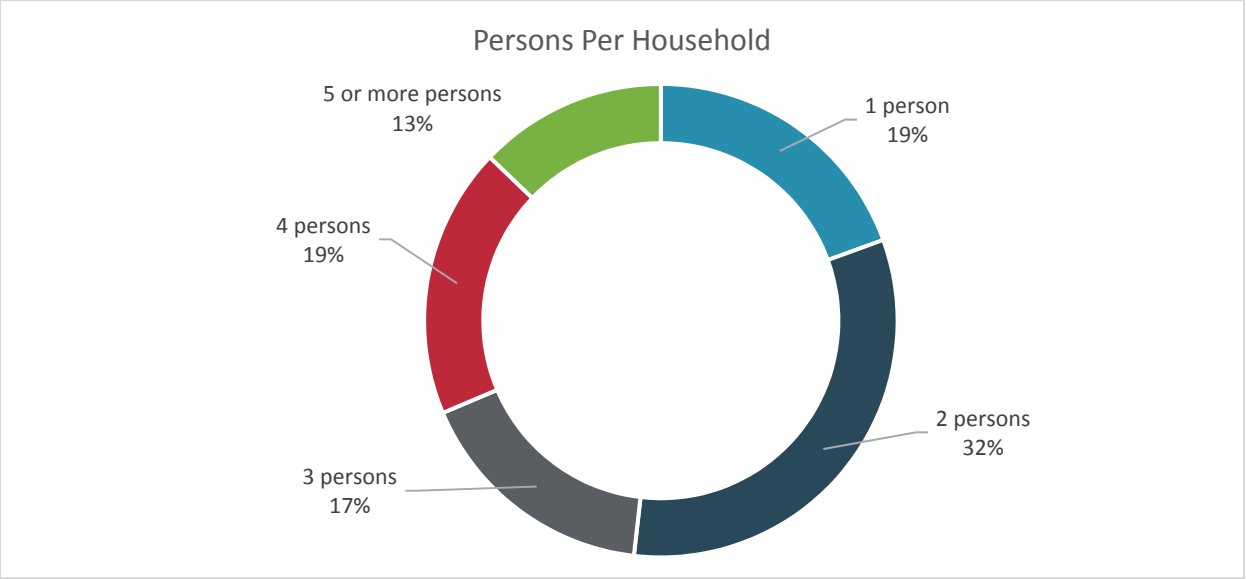


Figure 5: Persons per Household (Source: Statistics Canada 2016 Census)

Population Mobility

Mobility data recognizes the number of people who have moved, or not moved, within and into the City of Delta over a one year and five year period preceding the Census[5]. This data is commonly referred to as "mobility" data as it highlights the geographic extent to which people are moving into an area considering such movement at the local, regional, provincial and national levels. High degrees of movement into a community may be the result of factors such as job growth, low housing costs, improvements to access (e.g., new infrastructure, improved public transit linkages, etc.), and other circumstances.

Figure 5 illustrates the proportion of Delta's population who have moved, or not moved, within the five-year period before each Census. While the majority of those captured in the Census did not move, the data does highlight some movement within and into the City. Where movement did not originate from within Delta, it was primarily the result of someone moving into the area from another City in British Columbia. Custom Census data from Metro Vancouver provides that of the 10,990 people moving to Delta between 2011 and 2016, 34% came from Surrey, 23% from Richmond and 21% from Vancouver. The majority of the 9,950 people leaving the City moved to Surrey (50%), with the next highest volume of people moving to Vancouver (13%). Interestingly, as shown in Figure 6, more people moved into Delta from other countries than they did from other provinces. This international migration is contributing to the increased diversity of Delta's residents, described in greater detail in the next section.

[5] Tables 8A and 9A in the Appendix identify the City's "movers" and "non-movers" based on their status one year and five years prior to the 2006, 2011 and 2016 Census.

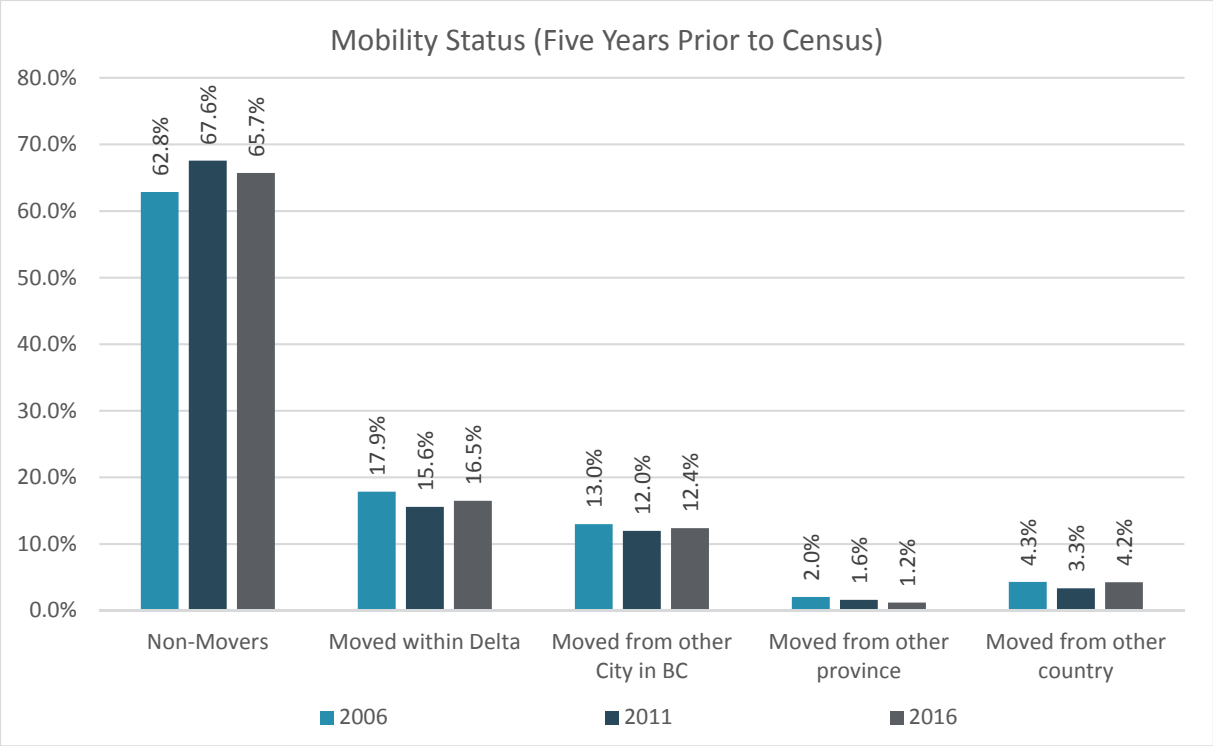


Figure 6: Mobility Status (Five Years Prior to Census) (Source: Statistics Canada Census)

Diversity in Delta

Delta continues to attract newcomers from around the world. This trend has contributed to the growing ethnic diversity of Delta and the variety of cultural experiences that can be found here. The majority of growth experienced in Delta between 2011 and 2016 occurred as a result of increased immigration to the area. As reported by the Census, over the past five years, the number of non-immigrant persons declined by 1,470 while the number of immigrants increased by 2,715 persons. The number of non-permanent residents, being those here on a work or study permit or those who are refugee claimants living with family, also increased by 845 persons thereby contributing to population growth in the community. The top five places of origin of recent immigrants was as follows:

Table 5: Place of Birth of Delta's Recent Immigrant Population (Source: Statistics Canada Census, 2016)

Place of Birth	Count	Proportion of Total Recent Immigration – Top Five Countries
1. India	1,475	44%
2. China	590	18%
3. Philippines	330	10%
4. United Kingdom	110	3%
5. Pakistan	80	2%
Other Countries	765	23%
All Countries	3,350	100%

Over the past five years, the visible minority population in Delta, representing those other than Aboriginal peoples who are non-Caucasian in race or non-white in colour, has grown by 22%. The top five minority ethnic groups in Delta include[6]:

Table 6: Top Five Minority Ethnic Groups in Delta (Source: Statistics Canada Census, 2016)

Minority Ethnic Group	Count	Proportion of Total Visible Minority Population
1. South Asian	20,485	56%
2. Chinese	7,685	21%
3. Filipino	2,655	7%
4. Japanese	1,115	3%
5. Latin American	815	2%

As the population of Delta becomes more ethnically diverse, so too do the languages spoken here. The top 10 most common languages spoken at home other than English and French include:

Table 7: Top Ten Languages Spoken at Home (Source: Statistics Canada Census, 2016)

Language Spoken at Home	Count
1. Punjabi	8,165
2. Mandarin	2,620
3. Cantonese	1,255
4. Hindi	770
5. Tagalog	640
6. Spanish	500
7. Urdu	355
8. Korean	210
9. Russian	205
10. Malayalam	180

Indigenous population

In 2016, there were 2,710 people that identified as Aboriginal living in Delta, representing roughly 2.6% of the total population; these are persons living outside of the Tsawwassen First Nation lands where 240 persons (or 32% of the total population) identify as Aboriginal. Aboriginals are recognized in the Census as persons who are First Nations (North American Indian) Métis or Inuk (Inuit) and/or those who are

[6] Table 10A in the Appendix summarizes the number of visible minorities, by ethnic group, as captured by the 2006 and 2016 Census and the 2011 National Household Survey.

Registered or Treaty Indians (that is registered under the Indian Act of Canada) and/or those who have membership in a First Nation or Indian band. 50% of all Aboriginals in Delta identify themselves as First Nations whereas 47% identify as Métis. Two percent of the remaining Aboriginals identify with two or all three of the noted identities and the remaining 1% of Aboriginals are not First Nations, Metis or Inuk but have Registered or Treaty Indian status and/or Membership in a First Nation or Indian band. Aboriginal languages spoken in Delta, as reported in the 2016 Census, include Cree-Montagnais languages, Inuit languages, Salish languages, and Wakashan languages.

Labour Force & Industry

This section highlights labour force trends experienced in Delta, Metro Vancouver, and the Province of British Columbia over the past 15 years[7]. Labour force trends are important given the close relationship they have with regional labour force growth, net migration and population change. Employment opportunities and job creation can be catalysts for population growth and can have implications on the demand for housing, investments in infrastructure, and other components of City-building.

Since 2001, the City of Delta has seen limited growth in its total labour force base with an annualized increase of only 0.19% or approximately 100 jobs per year. By comparison, over this same period the labour force base of Metro Vancouver and the Province increased at an annual rate of 1.57% and 1.22%, respectively. More recently (2011 – 2016), growth in the labour force base has slowed to 0.13% annually, compared with 1.26% in the region and 0.98% in the province.

Overall, labour force participation amongst Delta's workforce has decreased from 69.1% in 2001 to 64.4% in 2016. The rate of decline in labour force participation has been higher in Delta than that observed in Metro Vancouver and the Province. As Delta's population ages, it is anticipated that labour force participation will continue to decline although the influence of continued inward migration may help to offset this trend. While labour force growth and participation may have slowed in Delta, the ratio of jobs per capita in the City remains strong. In 2016, the jobs per capita rate in Delta was 0.50, whereas the rate observed in Richmond and Surrey was slightly lower at 0.48 and 0.49, respectively. The jobs per capita rate in the region in 2016 was 0.51 and in British Columbia was 0.49. Considering the age of residents and the related decline in labour force participation, it is encouraging to see that City has been able to retain a robust employment base.

Since 2011, job growth in Delta has been most significant in Construction (+1,080 jobs), Retail Trade (+720 jobs), and Transportation and Warehousing (+520 jobs) sectors, as defined by the North American Industry Classification System (NAICS). Sectors experiencing the greatest amount of decline between 2011 and 2016 include Public Administration (-750 jobs), Health Care and Social Assistance (-430 jobs), and Manufacturing (-275 jobs)[8]. The proportion of those in each NAICS sector is further highlighted in Figure 7.

[7] Tables 11A, 12A and 13A in the Appendix provide a breakdown of labour force data for Delta, Metro Vancouver and the Province of British Columbia.

[8] Table 14A in the Appendix highlights the number and proportion of persons in each NAICS labour force category.

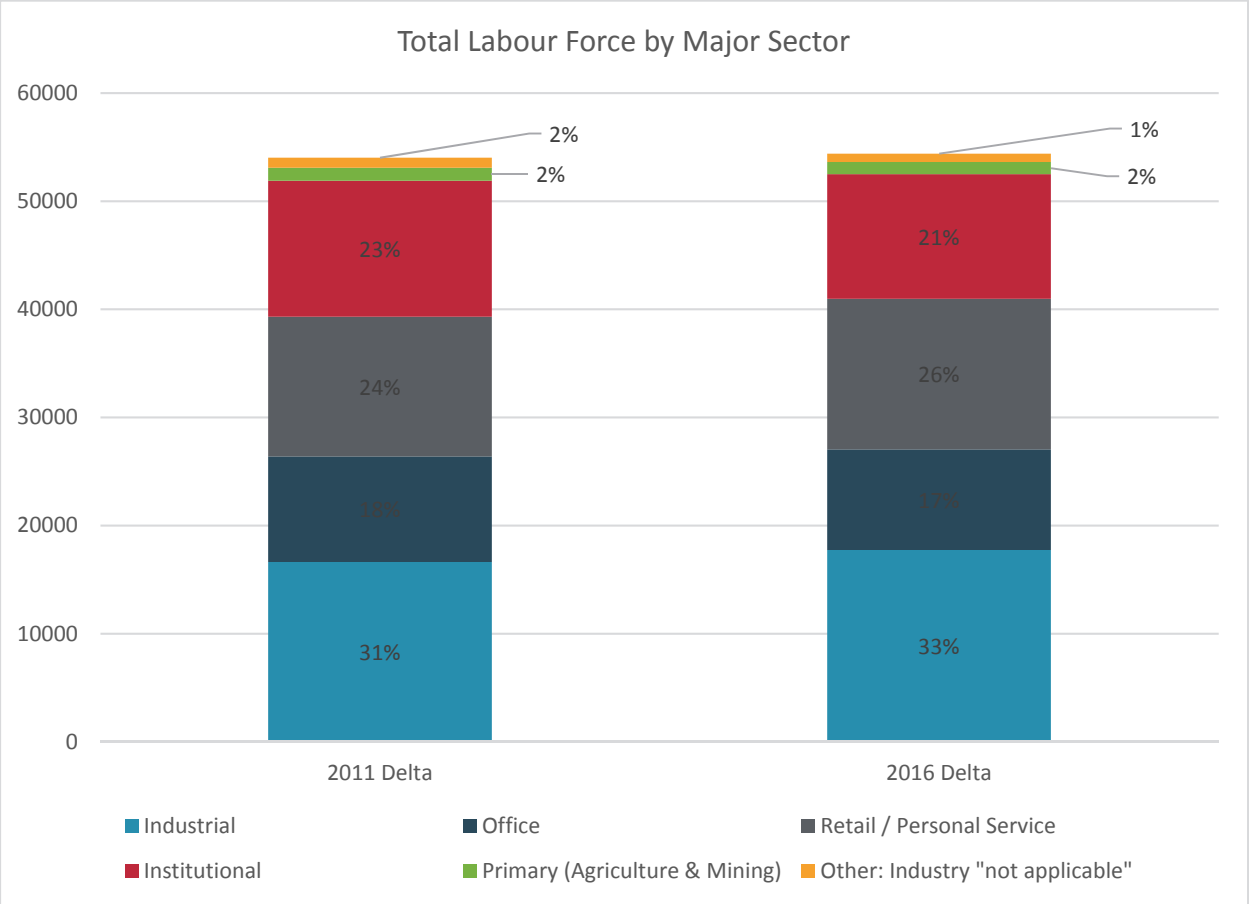


Figure 7: Labour Force Breakdown by Major Sector

Commuting Destination

Delta is comprised of a commuter population. The majority (69%) of the City's employed labour force commutes from Delta to another city within Metro Vancouver for work[9]. Residents of Burnaby and New Westminster have similar commuting habits to those found in Delta. In Richmond and Surrey there is a more equitable distribution between the number of those who commute to work within the same municipality and those who commute to another municipality in the region. Figure 8 below illustrates the proportion of the employed labour force within each commuting destination category.

Custom Statistics Canada 2016 Census data outlining commuter origin and destination data tied to the City of Delta was received from Metro Vancouver. The data provides that 27% of the 27,105 commuters leaving Delta went to work in Vancouver, 26% went to work in Richmond, 25% went to work in Surrey, and 10% went to Burnaby. The remaining 11% commuted to destinations throughout the Lower Mainland. Of the

[9] Tables 15A and 16A in the Appendix compare commuting destination statistics for the City of Delta with those of other Metro Vancouver municipalities.

30,085 commuters coming to work in Delta, 49% came from Surrey, 11% from Vancouver, 7% from Burnaby, and 7% from Richmond.

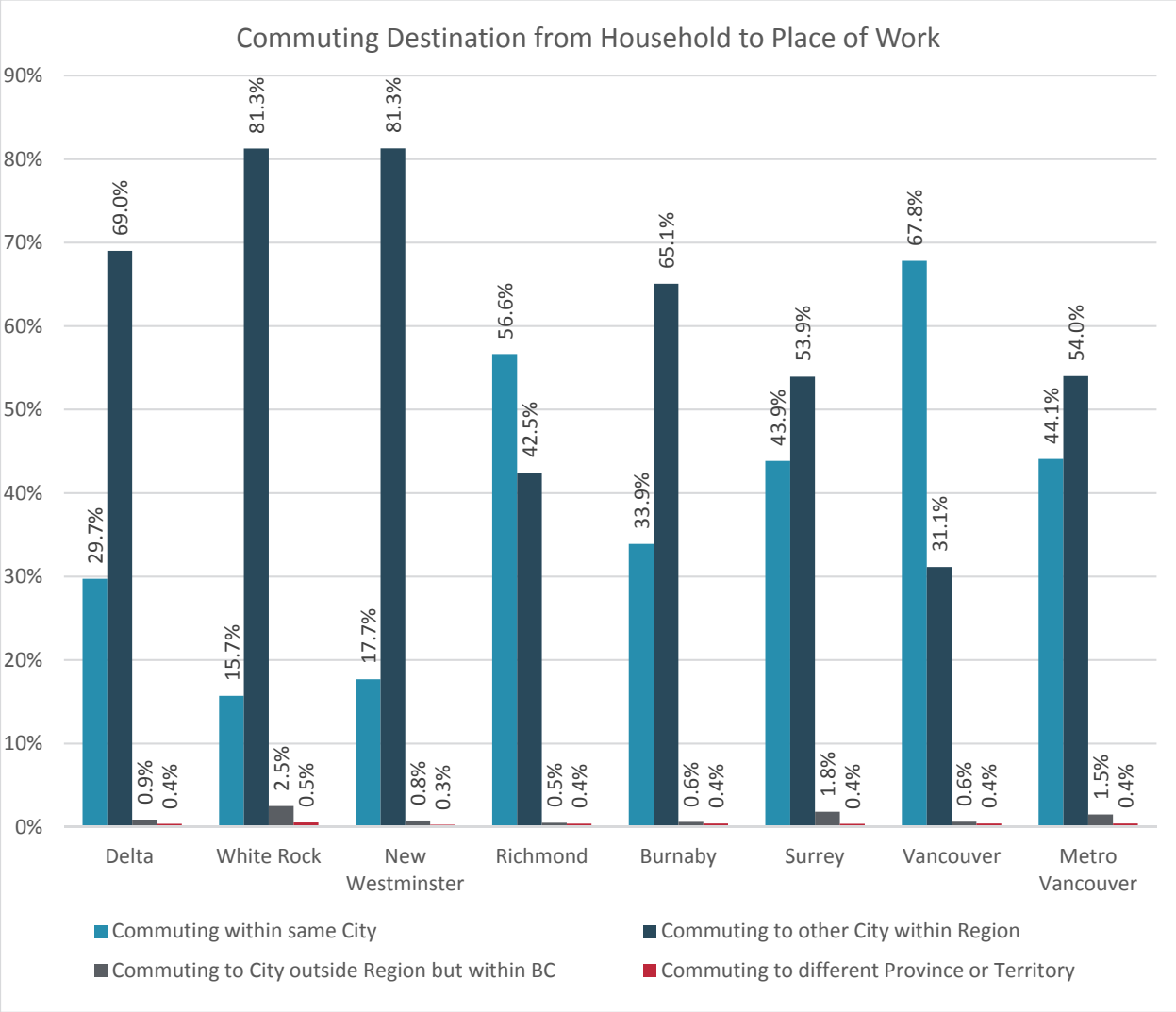


Figure 8: Commuting Destination by Employed Labour Force (Statistics Canada, 2016 Census)

Mode of Commuting

The main mode of commuting to work by Delta residents is summarized in Figure 9. The majority of 2016 commuters (77%) drive to their place of employment; only 5 percent of commuters are passengers. The next most common mode of travel to work is by public transit (11%). Between 2011 and 2016, there was a 3% increase in the number of commuters driving to work (925 persons), a 14% decrease in the number of passengers (405 persons), and an 11% increase in the number of persons using public transit (550 persons). While the overall count is low (640 in 2011), there was a sizeable drop (42%) in the number of commuters who reported using a bicycle as their main mode of commuting (370 in 2016).

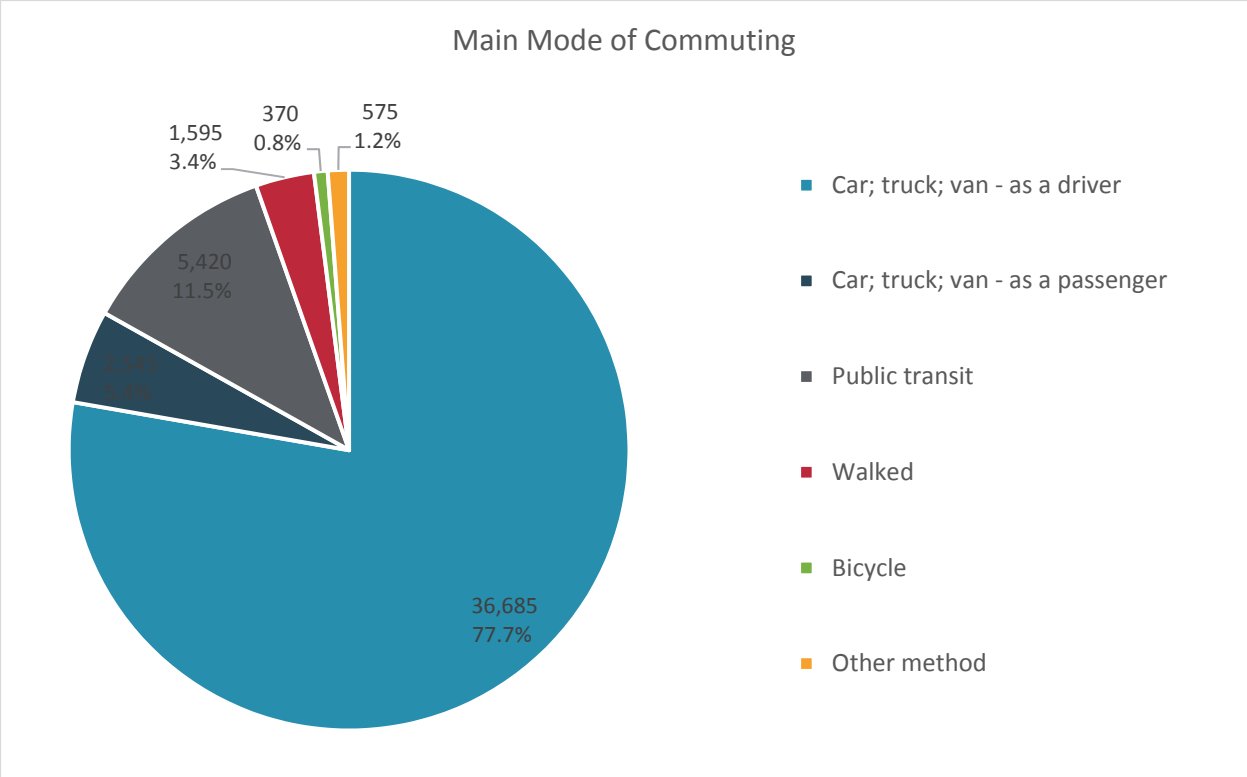


Figure 9: Mode of Commuting to Work (Source: Statistics Canada 2016 Census)

Growth in Transit Ridership

Data provided by TransLink points to some encouraging trends in bus ridership in Delta. Specifically, between 2017 and 2018, bus boardings in Delta grew by 16.3 percent. The Scott Road Station / Newton Exchange route (i.e., Route 319), experienced the second largest numerical growth in the entire bus network with an additional 1,228,000 boardings between 2017 and 2018. TransLink has noted that service improvements to Route 319 have not been able to keep up with the increased demand. Accordingly, TransLink has committed to upgrading Route 319 to a "rapid bus" level of service, with buses coming every 3 to 10 minutes during peak times and every 8 to 15 minutes at other times while in operation.

TransLink also acknowledges significant growth in ridership within the Tsawwassen Ferry / Bridgeport Station route (i.e., Route 620). Between 2017 and 2018, ridership along this route grew by 130,000 boardings, representing an increase of 15.3 percent. Acknowledging the increased demand for transit service in South Delta, TransLink is planning to add Route 601 to the Frequent Transit Network (FTN) in 2021. Being added to the FTN means that bus service is provided to stops every 15 minutes during the hours of operation. At this frequent interval, TransLink provides that users are more confident in using the service without consulting a schedule. The establishment of an FTN network also helps to identify for land use planners and local decision-makers the key areas to which greater concentrations of development, and people, ought to be directed to optimize the use of the public transit service.

1.2 Housing Profile

Household Supply in Delta

In 2016, there were a total of 35,755 households in the City of Delta, up 2,210 homes or 6.3% from the 2011 household count. Out of the four communities, North Delta contains the majority (49%) of all households[10]. Between 2006 and 2016, 66% of all new household construction occurred in North Delta (1,455 homes), 32% (705 homes) in Ladner, and 11% (240 homes) in Tsawwassen. Rural Delta, by contrast, saw a 9% decline in the number of households (190 homes). This decline is partly attributable to the reclassification of Census Tract (CT) boundaries, which had the effect of moving lands (dwellings) from the rural area to Ladner.

The Canada Mortgage and Housing Corporation (CMHC) provides data pertaining to "housing completions", being units for which the majority of construction works are finished. Figure 10 illustrates the number of completions, by dwelling type, in Delta between 2009 and 2019. As shown in the Figure, there has been a gradual increase in the number of "apartment" style homes built over the past decade while single detached dwelling construction has remained relatively constant at roughly 140 units per year.

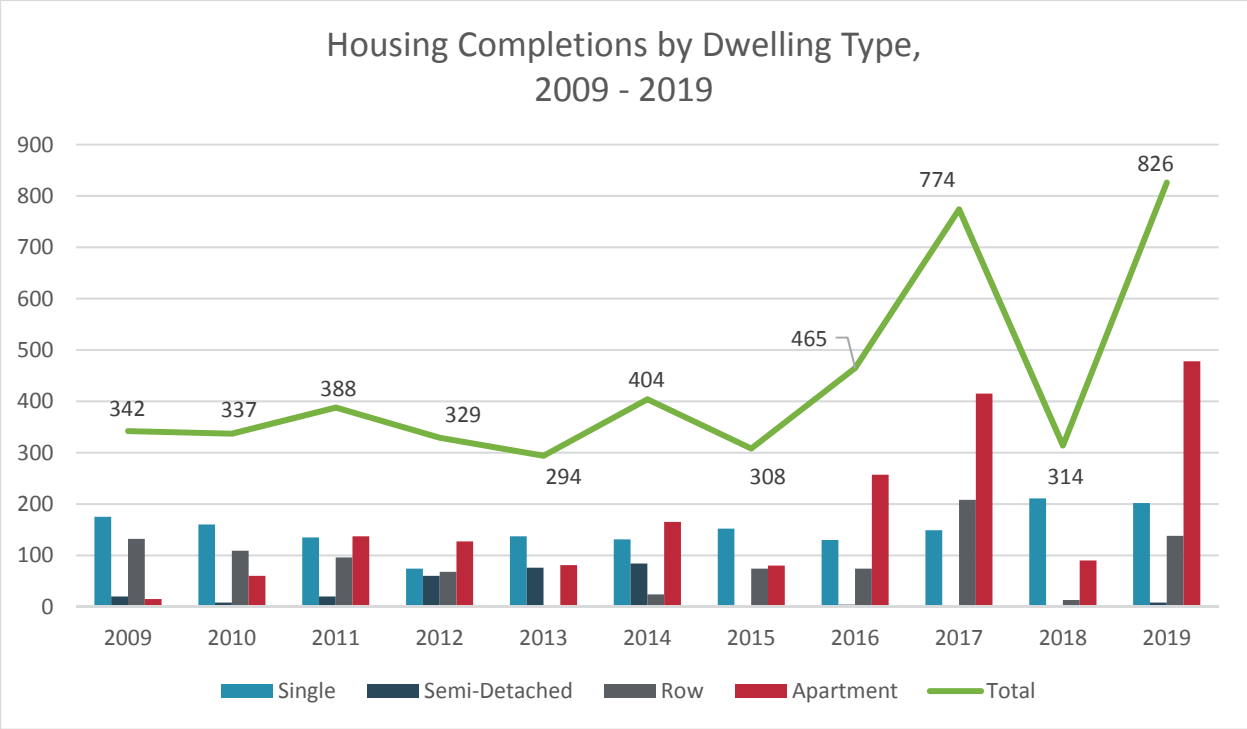


Figure 10: Delta Housing Completions (Source: CMHC)

[10] Table 17A in the Appendix provides a breakdown of the number of households in each community.

CMHC notes that as of December 2019, 883 dwelling units are under construction in Delta, including 510 apartments and 138 townhouses. Figure 11 shows the dwelling units currently under construction broken out by community. Consistent with historical trends, Tsawwassen is currently constructing the largest share of apartment units in Delta, while Ladner is constructing the largest share of townhouses.

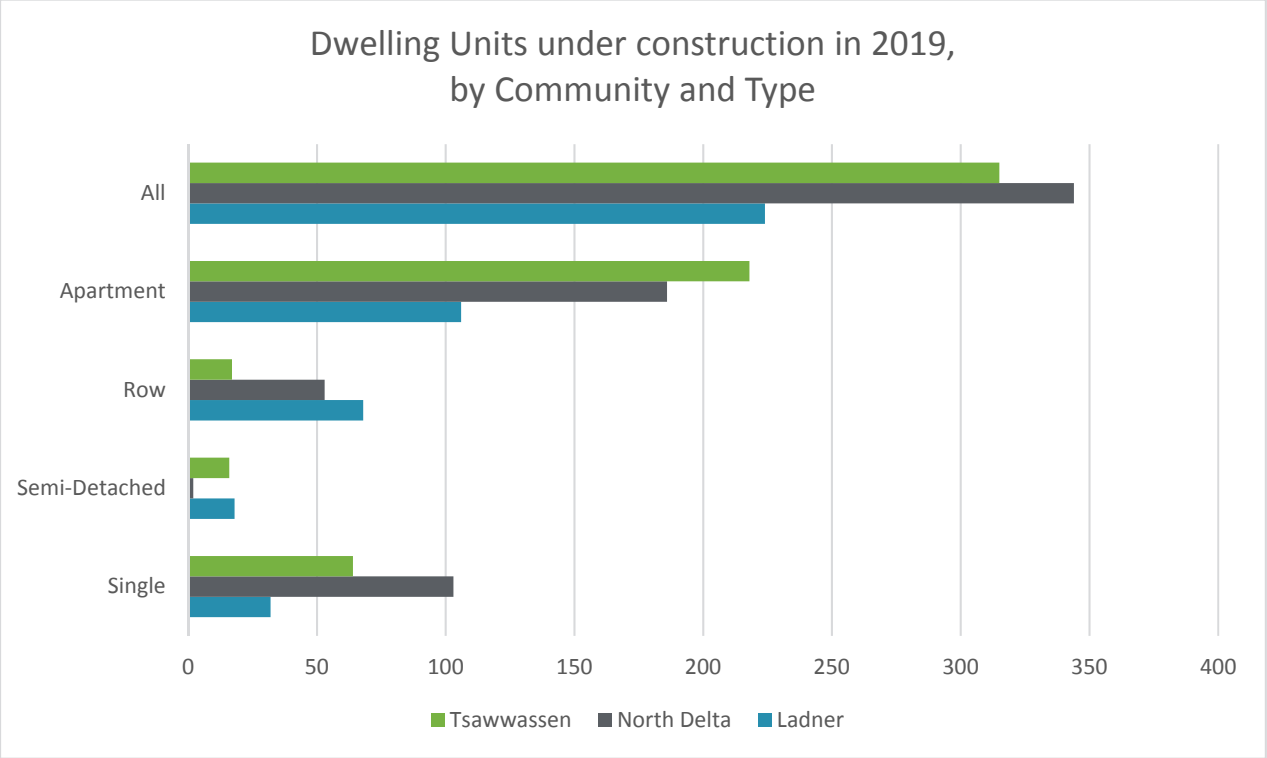


Figure 11: Dwelling Units under construction in 2019, by Community and Type (Source: CMHC)

Delta Council has approved a significant number of multi-family projects that will reach completion in the next five years, adding 230 apartment units and 210 townhouse units to Delta's housing stock. Also approved are two major long-term development projects, The Southlands and the KinVillage redevelopment, which will add 892 dwelling units and 488 units, respectively, to Tsawwassen over the next 20 years.

Household Profile by Structural Type

Since the boom in home construction during the early 1960s, Delta's housing stock has been largely defined by the single detached dwelling, which today represents roughly 77% all households in the community. The remaining 23% of homes are provided in a mix of multiple family housing forms including low-rise apartments, a limited number of high-rise apartments (i.e., greater than five storeys), row houses, and semi-detached homes. The Census highlights growth over the past decade in the supply of apartments greater than five storeys in height (61 units), semi-detached homes (180 units) and row houses (385 units).

The Census data shows that between 2006 and 2016, the number of single detached homes in Delta declined by 3% (564 households) and the number of "apartments or flats in a duplex" increased by 51%

(2,221 households)[11]. The "apartment or flat in a duplex" category includes both the primary and the secondary unit; in other words it counts both the single detached dwelling and the secondary suite within the dwelling. The Census will likely continue to report growth in the number of "apartments or flats in a duplex" as new single detached dwellings are purposely built to accommodate secondary suites and as existing single detached homes are renovated to accommodate suites. **Since secondary suites were approved for single detached dwellings in 2010, 3,556 legal suites have been approved in Delta overall.**

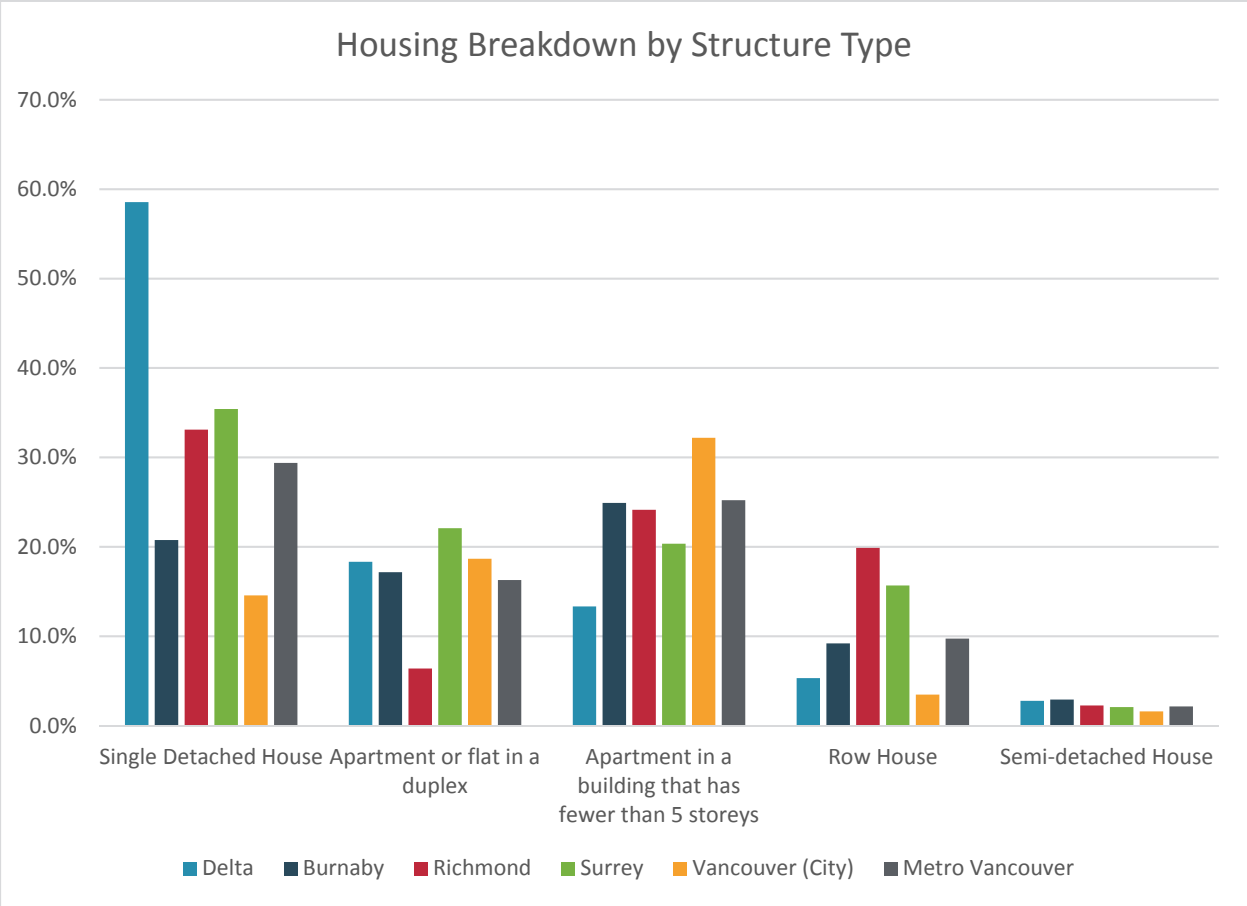


Figure 12: Housing Breakdown by Type in Metro Vancouver Cities (Source: Statistics Canada, 2016 Census)

Figure 12 highlights the unique composition of housing in Delta when compared with that found in other Metro Vancouver municipalities. The City of Delta is easily identified by its high proportion of single detached dwellings while, not surprisingly, the cities of Vancouver and Burnaby are characterized by their predominant supply of apartment housing. Richmond and Surrey both have high proportions of single detached dwellings as well as row houses. Higher density forms of housing, specifically stratified apartment units and townhomes, tend to be priced lower than single detached dwellings and the relatively homogeneous form of housing in Delta presents challenges tied to housing affordability as single detached

[11] Table 18A in the Appendix summarizes the number of dwelling units of each structural type as captured by the 2006, 2011 and 2016 Census. The Table also illustrates the change in the number of dwelling units, by structural type, between the Census periods.

homes tend to be more expensive than alternative forms of housing such as row houses and apartment units. This factor is discussed further in Chapter 3, Housing Affordability.

Housing in Delta's Communities

Each of Delta's three urban communities provides varying forms of housing to the market although the predominance of the single detached homes is evident throughout the municipality (see Figure 13)[12]. The majority of homes in Delta (58.6%) are single detached houses; similarly high proportions of this form of housing are seen in all three urban areas.

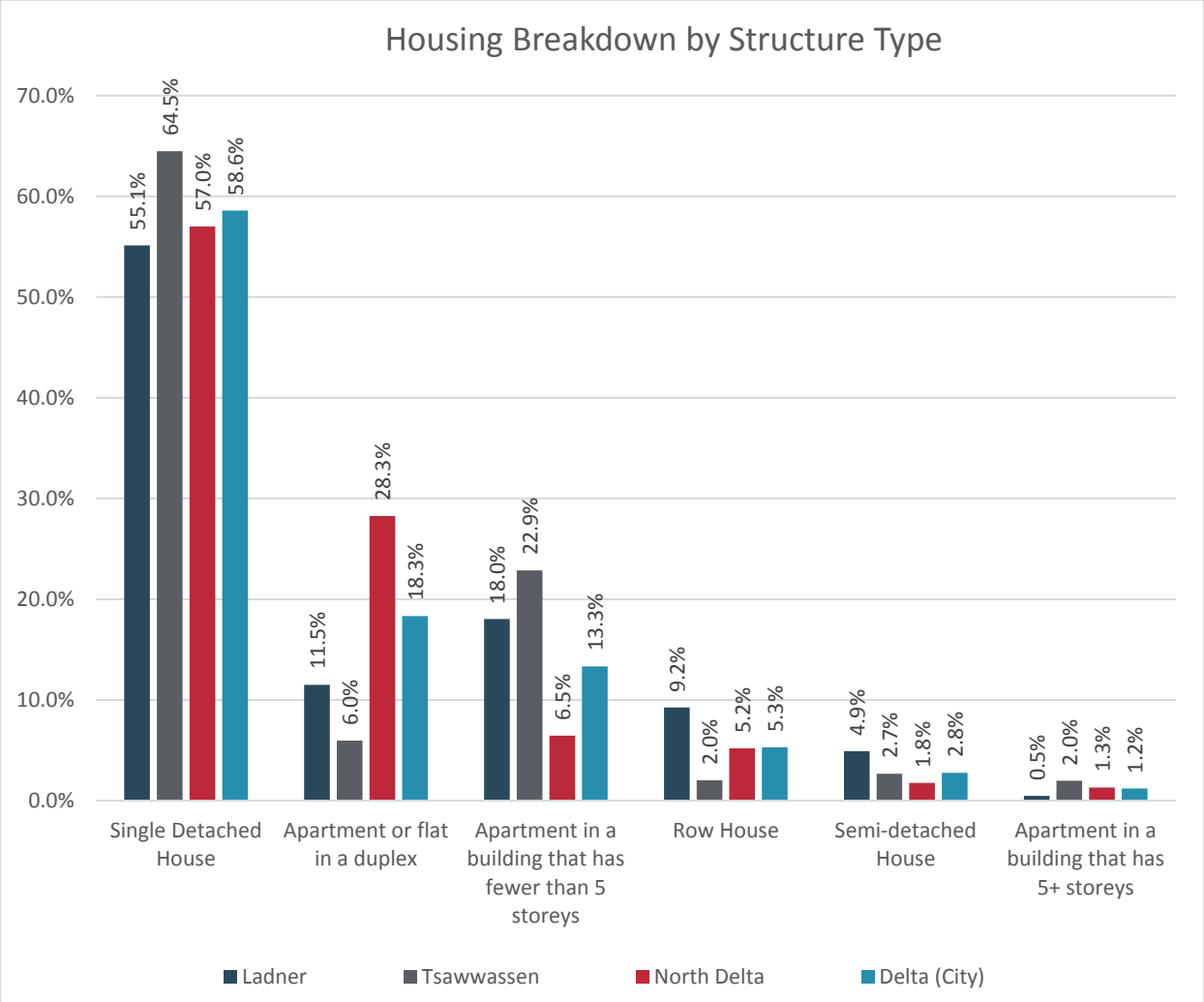


Figure 13: Housing Breakdown in each Delta community (Source: Statistics Canada 2016 Census)

Tsawwassen stands out for its supply of apartments in buildings less than five storeys in height, which make up nearly a quarter of all homes in the community. North Delta has a relatively high proportion (28%) of "apartments or flats in a duplex" (houses with secondary suites) when compared to the same form of

[12] Tables 20A and 21A in the Appendix provide a breakdown of the household types within each Delta community.

housing in Ladner and Tsawwassen, where such housing makes up only 12% and 6% respectively. Figure 13 excludes the proportion of housing within the "other single-attached house" and "moveable dwelling" categories due to their limited supply. It is noted; however, that the supply of "moveable dwellings" in Rural Delta does represent 16 percent of all households in that community.

Period of Construction

The majority of all housing in Delta (51%) was constructed between 1961 and 1980 (see Table 22A in the Appendix). With the exception of the period of construction between 1991 and 2000, when most of the new housing stock was built in Ladner and Tsawwassen, North Delta has been the focal point for new home construction in the City (see Figure 14). Interestingly, Census data suggests that Delta residents have been good maintainers of their homes. While the majority of homes were constructed nearly 40 to 60 years ago, only 5% of households reported the need for "major repairs" (e.g., repairs needed to address defective plumbing or wiring, the need for structural repairs, etc.). By comparison, 6% of households in the region reported the need for major repairs with 8% of households in New Westminster, 7% in Burnaby, and 7% in the City of Vancouver reporting such need.

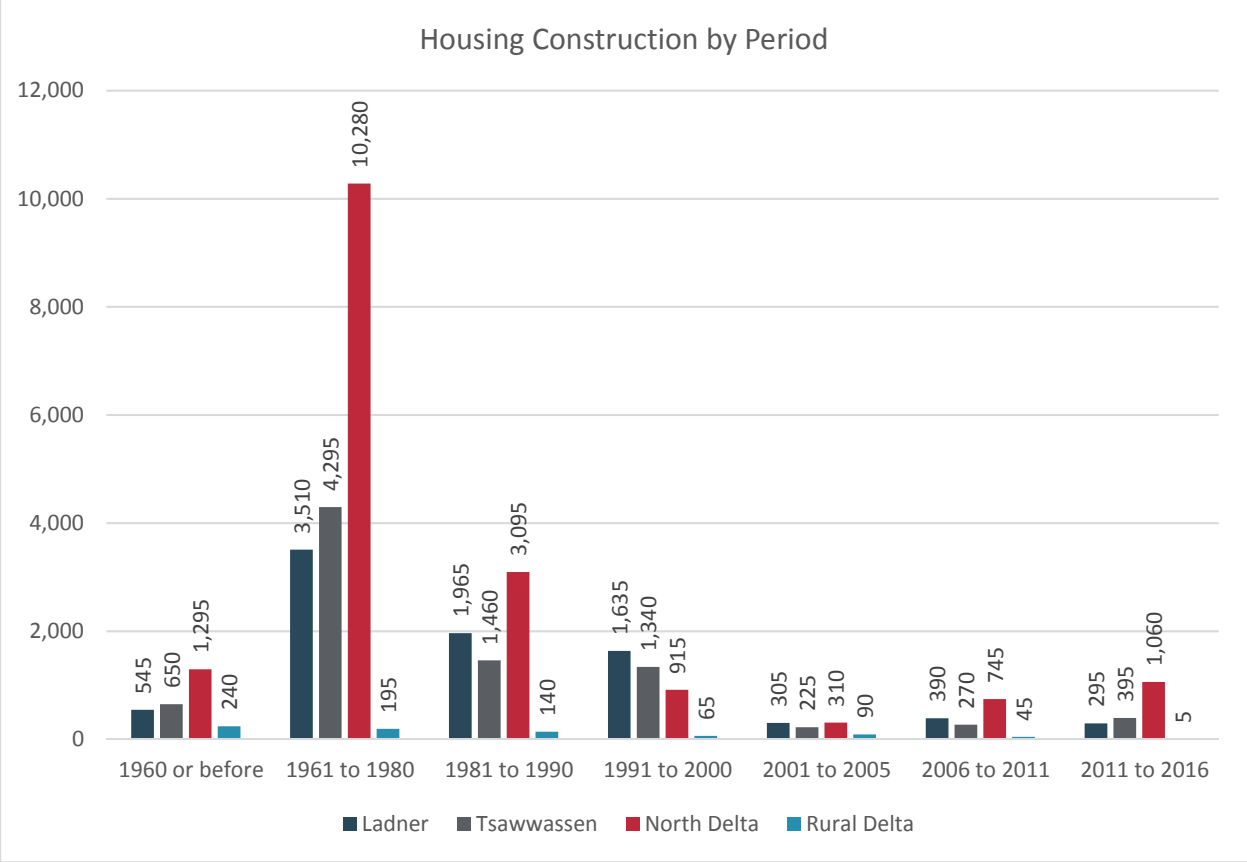


Figure 14: Period of Housing Construction by Community (Source: Statistics Canada, 2016 Census)

Dwelling Size: Bedrooms per Unit

While the persons per household data highlights an overall decline in household size, data shows that dwellings in Delta are not being built smaller. Figure 15 below summarizes the proportion of households in Delta based on the number of bedrooms within each.

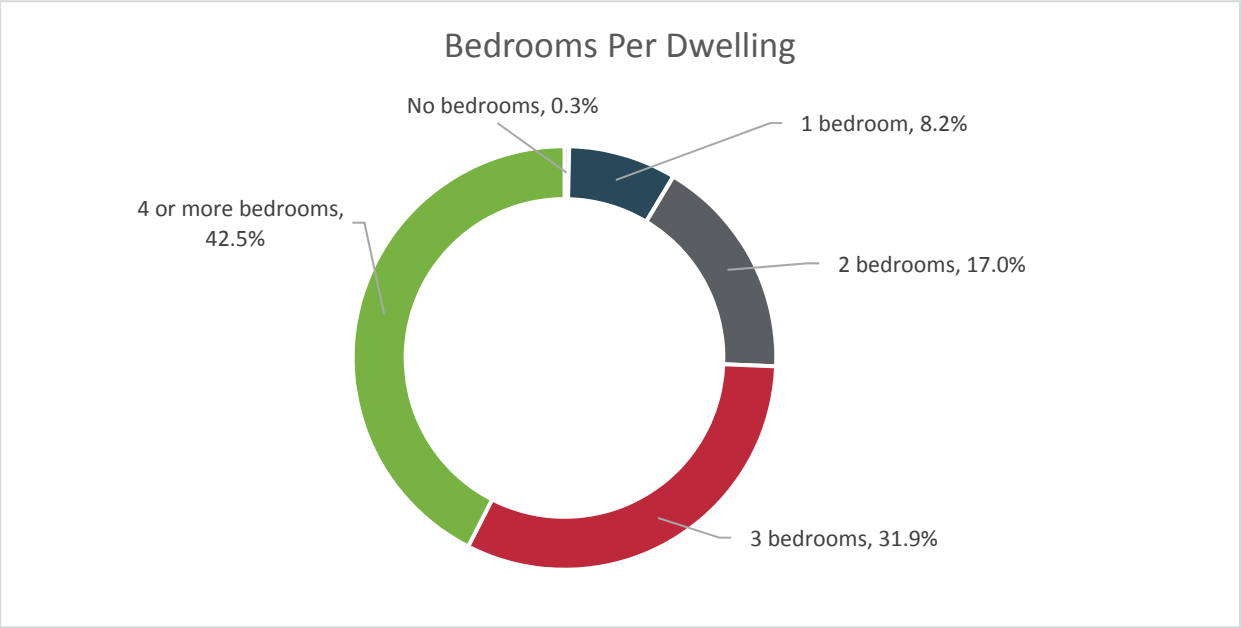


Figure 15: Bedrooms per Household (Source: Statistics Canada, 2016 Census)

Between 2011 and 2016, Statistics Canada's Census data provides that the supply of dwellings with four or more bedrooms grew by 11.4% or by 1,550 units[13]. By contrast, households with no bedrooms (studios) or only one bedroom have declined by 3.1% (100 units) and those with three bedrooms have declined by 5.6% (675 units). Over the past five years, the supply of two-bedroom households, which represent 17% of all households in the market, has grown by 235 units or roughly 4%.

Recognizing the predominance of the single detached dwelling in Delta, it is perhaps not surprising to see that the majority of homes (42%) contain four or more bedrooms. By contrast, the City of Vancouver, which has a much higher overall population density and a broader mix of housing types, is comprised of a higher proportion of one-bedroom homes (37%) and fewer homes having four or more bedrooms (19%). In Richmond and Surrey, there is a more equitable distribution of homes having two, three and four bedrooms. Figure 16 provides a comparison of the size of households, by bedroom count, in several different Metro Vancouver municipalities.

[13] Table 25A in the Appendix highlights the number of households in Delta, based on the number of bedrooms within each household.

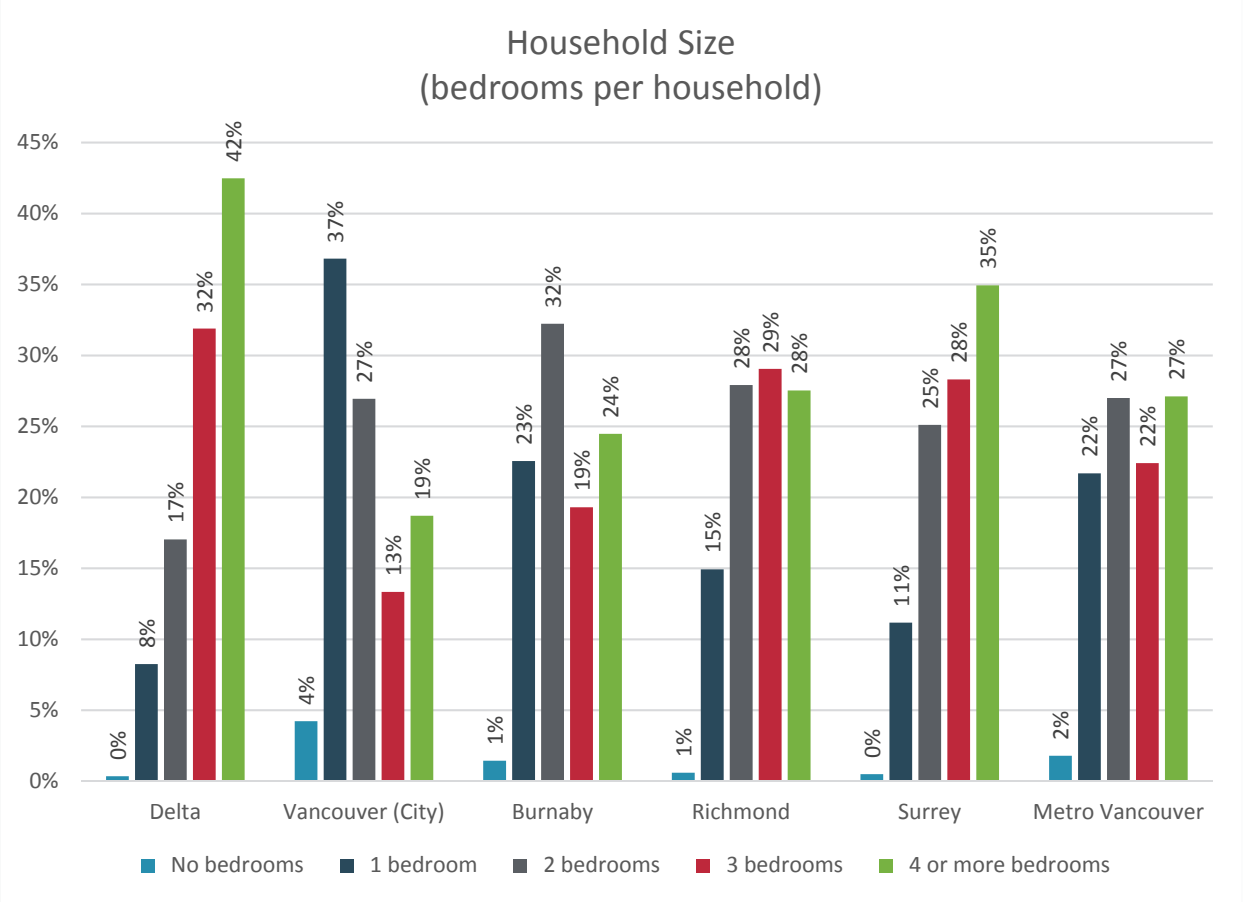


Figure 16: Regional Comparison of Household Size (by Bedroom), 2016 Census

Measuring the level of overcrowding in Households

Statistics Canada uses the number of persons per bedroom as an indicator of the overall "suitability" of a home, also being reflective of the level of "overcrowding" within a household. According to the National Occupancy Standard (NOS), suitable housing (i.e., housing that is not "overcrowded"), has enough bedrooms for the size and make-up of the household. NOS requirements mean that the home has at least one bedroom for each of the following:

- cohabiting adult couple;
- unattached household member 18 years of age and over;
- same-sex pair of children under age 18; and/or
- additional boy or girl in the family, unless there are two opposite sex children under 5 years of age, in which case they are expected to share a bedroom.

In Delta, 3% of the 35,760 private households report instances of overcrowding. By comparison, 5% of the households in Richmond have more than one person per room, in Surrey the figure is 6%, and in the region overall, the figure is 3%. Section 3 of this Profile provides additional details regarding instances of

overcrowding in Delta and the prevalence of such amongst owner and renter households. It is important to note that, as summarized in Figures 5 and 15, one or two persons occupy just over half of all homes in the City of Delta only, yet nearly 75% of all dwellings have three or more bedrooms. This suggests that Delta residents may be, to a degree, over-housed (i.e., occupying a home with more bedrooms than are needed by the residents). Even when three bedroom homes are removed from this consideration, there remains a high number of homes (11,220 or 43% of the total) having four or more bedrooms while the majority of homes are occupied by fewer than three people.

1.3 Housing Affordability in Delta

Housing Tenure

The predominant tenure of housing in Delta is ownership housing, which, as reported by the 2016 Census, makes up approximately 80% of all 35,760 households; the remaining 20%, or 7,575 units, are rental in tenure. Since 2006, the breakdown of owner versus rental households has remained relatively consistent in Delta with 80% of all homes being ownership households versus 20% being rental. Half of all rental housing in the City is found in North Delta (3,820 units). Approximately 24% of the remaining rental units are situated in Ladner and 22% are in Tsawwassen. North Delta supports 50% of the ownership housing in the City (13,850 households) with Ladner and Tsawwassen each accommodating roughly one quarter of the remaining owner households.

The 2011 National Household Survey and the 2016 Census captured the proportion of rental units that are categorized as “subsidized housing”. Subsidized housing includes units supported by rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances. In 2011, of the 6,615 renter households in Delta, 13.7%, or 906 units, were subsidized housing units. In 2016, 10.5%, or 795 of all rental units in the City, were subsidized housing units. Most of these units (344 units) were located in North Delta with the remaining units being located in Ladner (299 units or 38%) and Tsawwassen (85 units or 11%). Section 4 of this Profile provides a more detailed breakdown of the City’s non-market housing supply and housing supports.

Figure 17 summarizes 2016 housing tenure data for Delta and several other cities in Metro Vancouver. As shown in the Figure, the City of Delta has a slightly higher proportion of owner households than that observed elsewhere in the region. This is likely attributable to the high volume of single detached dwellings in the municipality; Richmond and Surrey both have higher proportions of single detached dwellings and similar to Delta have a high proportion of owner households.

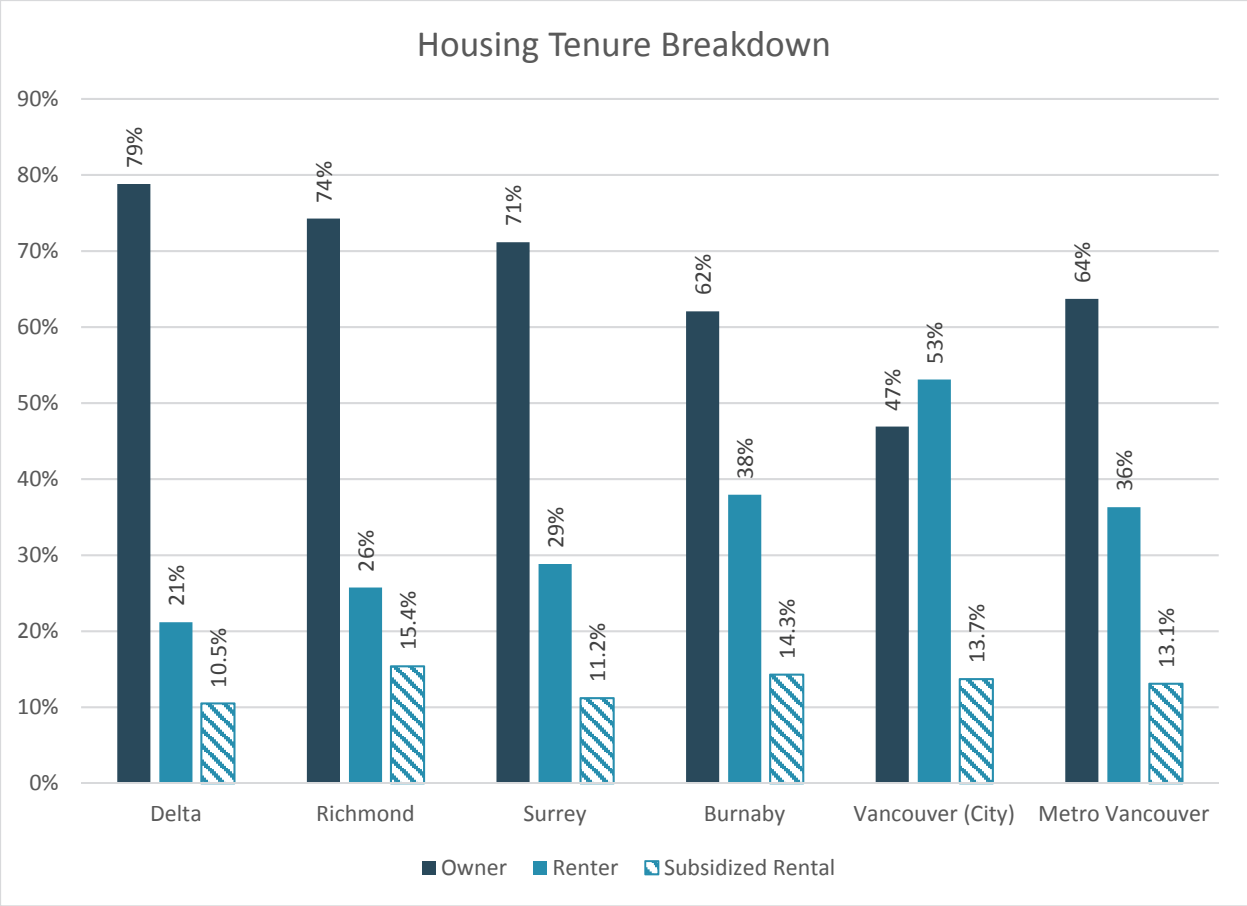


Figure 17: Proportion of Renter and Owner Households (Statistics Canada, 2016 Census)

Building a Better Understanding of Delta's Rental Housing Market

Delta has a relatively limited proportion of renter households when compared with that found elsewhere in the region (see Table 26A in Appendix). Specifically, only 21% of the 35,760 dwellings in Delta are rental in tenure while the remaining 79% (28,190 dwellings) are owned. The Canada and Mortgage Housing Corporation (CMHC) collects rental housing data. The CMHC data for the City of Delta is limited to the "primary rental market". The primary rental market consists of privately initiated, purpose-built rental structures of three units or more. It does not include rental housing units found in the secondary market, comprised of those rental units that were not constructed as purpose-built rental units (e.g., units for rent in stratified apartment buildings, secondary suites, coach houses, etc.).

While neither Statistics Canada nor CMHC report the number of rental units within Delta's secondary rental market, the supply can be inferred using data published by the two agencies. The 2016 Census prepared by Statistics Canada provided that there were 7,575 rental units in the local housing market. CMHC provided that in October of 2016 there were 1,727 units in the primary rental market, representing only 22.7% of all rental units in the City. Removing the primary rental units (1,727) from the total number of rental units (7,575) suggests that there are approximately 5,848 secondary rental units in the City. The secondary rental market therefore accounts for the majority (77%) of the rental housing supply.

The fact that the majority of rental market housing is provided in the secondary rental market is important in the evaluation of housing affordability in Delta. While data is not available for the City of Delta, CMHC has provided secondary rental market data for several other municipalities in British Columbia. CMHC data reports that in Kelowna, for example, the average rent in 2016 was $968 for a unit in the primary market and $1,212 for a unit in the secondary market. In Victoria, the 2016 average rental rates were $997 in the primary market and $1,289 in the secondary market and in Vancouver, the rates were $1,324 and $1,470, respectively. Recognizing that rental rates within the secondary market may be higher than those observed in the primary rental market, policies which support an increased supply of purpose-built rental units may help to improve housing affordability in the City.

It is similarly observed that rental vacancy rates in the secondary market are generally lower (i.e., more constrained) than they are in the primary market. For example, in Vancouver, rental vacancy within the secondary market in 2016 was 0.3% whereas vacancy in the primary market was 0.7%. The rate of rental vacancy in Victoria was 0.7% in the secondary market and 0.5% in the primary market. Under constrained rental housing supply circumstances, it is perhaps not surprising to see low rates of vacancy within both the primary and secondary markets. Table 8 summarizes data from CMHC pertaining to the primary rental market in Delta as of October 2018.

Table 8: Primary Rental Market Data (CMHC, October 2018)

	Studio	1 bedroom	2 bedroom	3+ bedrooms
Vacancy Rate	1.5%	1.3%	1.4%	NA
Average Rental Rate	$759	$931	$1,185	NA
Rental Rate Increase (2017 – 2018)	*4.7%*	*6.3%*	*4.0%*	NA

The overall vacancy rate for Delta in October 2018 was 1.3%, up slightly from the vacancy rate reported one year prior (1.2%). Tables 9 and 10 summarize rental vacancy and rent prices within the primary rental market for Delta and several other Metro Vancouver municipalities. The overall rate of vacancy in Metro Vancouver in 2018 was 1%. Vacancy in Surrey and Richmond was 0.4% and 0.6%, respectively, whereas vacancy in Burnaby was reported to be 2%. Generally, a healthy vacancy rate is considered to be around 3%. The low vacancy rates observed throughout the region can have a negative influence on housing affordability, as limited supply tends to result in increased housing costs, particularly in a market where the demand for rental housing continues to grow or remain steady. In order to achieve a 2% vacancy rate an additional 55 rental units would need to be added to the Delta market; to achieve a 3% vacancy rate a total of 133 additional rental units would need to be added to the market. This calculation assumes that there is not a pent up demand for a specific size or type of rental unit not currently available to the market.

Table 9: Rental Vacancy in 2018 within the Primary Rental Market (Source: CMHC)

	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	Overall
Burnaby	1.6	2.2	1.5	2.2	2.0
Delta	1.5	1.3	1.4	NA	1.3
Richmond	1.2	1.0	0.3	NA	0.7
Surrey	NA	0.4	0.5	NA	0.4
Vancouver	0.8	0.8	0.7	0.8	0.8
Metro Vancouver	0.9	1.1	0.9	1.0	1.0

Table 10 below summarizes 2018 rent rates by jurisdiction within the primary rental market. The highest rental rates in the region are observed in the City of Vancouver, as illustrated in Figure 18. The City of Delta, by comparison, has lower overall rental rates within each of the rental housing categories. Although rental rate data was not available for units having three or more bedrooms, the rate identified by CMHC in 2017 was $1,170. Assuming this rate increased by roughly 4.9%, being the overall rate increase seen throughout the municipality between 2017 and 2018, the average rental rate for a unit having three or more bedrooms in Delta would have been approximately $1,230, being lower than that observed elsewhere in the region.

Table 10: Rental Rates in 2018 within the Primary Rental Market (Source: CMHC)

	Bachelor	1 Bedroom	2 Bedroom	3+Bedroom	Overall	2 Bedroom Apt	
						Median	Average
Burnaby	$985	$1,149	$1,466	$1,672	$1,238	$1,400	$1,466
Delta	$759	$931	$1,185	NA	$1,040	$1,210	$1,185
Richmond	$1,071	$1,213	$1,466	$1,730	$1,323	$1,409	$1,466
Surrey	$774	$978	$1,151	$1,307	$1,079	$1,090	$1,151
Vancouver	$1,198	$1,411	$1,964	$2,427	$1,478	$1,875	$1,964
Metro Vancouver	$1,150	$1,307	$1,649	$1,921	$1,385	$1,505	$1,649

CMHC data provides that the average rental rate in Delta, as well as in Surrey, increased by nearly 5% between 2017 and 2018. Rental rate increases were also observed in Burnaby (5.3%), Vancouver (6%) and Richmond (7%). The increase in rental rates further illustrates the influence of a constrained supply of rental units on housing costs in the region, particularly when the increase exceeds that of the Consumer Price Index (CPI), being a broad indicator of changes in consumer prices; the CPI only increased by 1.6% in 2017.

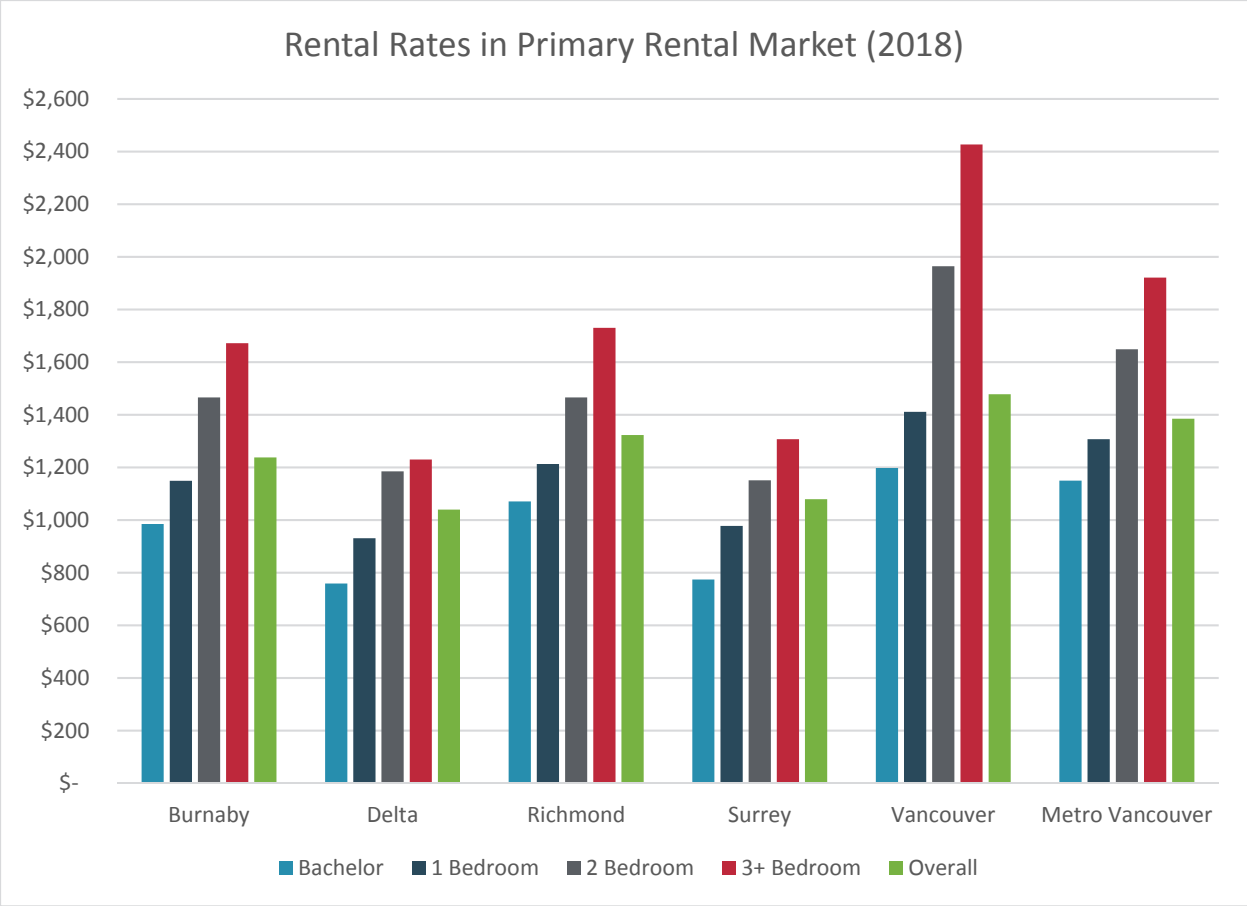


Figure 18: Rental Rates within the Primary Rental Market (Source: CMHC)

Household (Dwelling) Value

In 2010, the median value of a dwelling in Delta was $562,181 (2011 Census); the average value was slightly higher at $590,729. Between 2010 and 2015, the median value of households in Delta increased by 60% to $897,064 (2016 Census). The increase in the median value of a dwelling in Delta is substantial when considering that observed in other parts of the Lower Mainland (see Table 27A in Appendix). In the City of Vancouver, the median value of dwellings increased by 47% from $752,016 to $1,102,843. In Surrey and Richmond, the median value of dwellings increased by 39% and 24% respectively. While the increase in home value has been advantageous for those who owned their home before the rise, it has compounded the pressures placed on would-be homebuyers who cannot afford the current cost of housing.

BC Assessment has provided 2019 home value assessment and sales data to support the preparation of Housing Needs Reports as required by the Province. The data is specific to the form of housing, and includes assessment details related to two and three bedroom single detached dwellings, strata and non-strata duplexes, townhomes, and stratified apartments; data related to apartments also includes one-bedroom units. The 2019 average and median assessed value of dwellings in Delta is summarized in Table 11. Comparisons to the value of housing in other parts of the region is included in the Appendix (see Tables 28A and 29A, and Figures 1A and 2A). It is important to note that the number of homes used to establish average and median values for each type of dwelling varies within each community. As such, it is difficult

to draw strong comparisons between say the median price of a duplex in Delta and a duplex in New Westminster. Sales data is similarly limited and, as shown in Tables 30A and 31A, there are several housing types for which sales data is not available. In some cases sales data was derived from fewer than five home sales so, again, the data should be used with a degree of caution.

Table 11: Average and Median Assessed Value of Homes in Delta (by type) (Source: BC Assessment, 2019)

Dwelling Type	Household Size	Average	Median
Single Family Detached	2 Bedrooms	$1,001,602	$960,750
	3 Bedrooms	$1,069,314	$1,022,700
Duplex, non-strata (side by side)	2 Bedrooms	$739,000	$743,500
	3 Bedrooms	$950,500	$950,500
Duplex, non-strata (side by side)	2 Bedrooms	$758,965	$748,000
	3 Bedrooms	$719,437	$685,900
Townhome	2 Bedrooms	$647,644	$602,300
	3 Bedrooms	$756,499	$743,000
Strata (Condominium) Apartment	1 Bedroom	$374,634	$372,250
	2 Bedrooms	$545,013	$525,000
	3 Bedrooms	$681,813	$591,000

Household Income

Data pertaining to the proportion of households within each household income bracket reveals several interesting characteristics unique to the City of Delta (see Tables 32A, 33A, and Figure 3A in Appendix). Firstly, the proportion of households in each income bracket under $70,000 was, per the 2016 Census, less than that observed in the neighbouring municipalities of Richmond and Surrey as well as that found in the region overall. Secondly, the proportion of households within each household income bracket greater than $90,000 was higher in Delta than that observed in the region[14].

Analyzing household income by household tenure provides some additional insights regarding income distribution in the City. Generally, those in lower income brackets are more commonly renters than they are owners. As a household's income rises so too does the likelihood that that the home will fall in the ownership tenure of housing. Figure 19 highlights this point; the data has been aggregated for ease of interpretation.

[14] Tables 34A and 35A in the Appendix provide a more detailed breakdown of the number of owner and renter households in each income threshold.

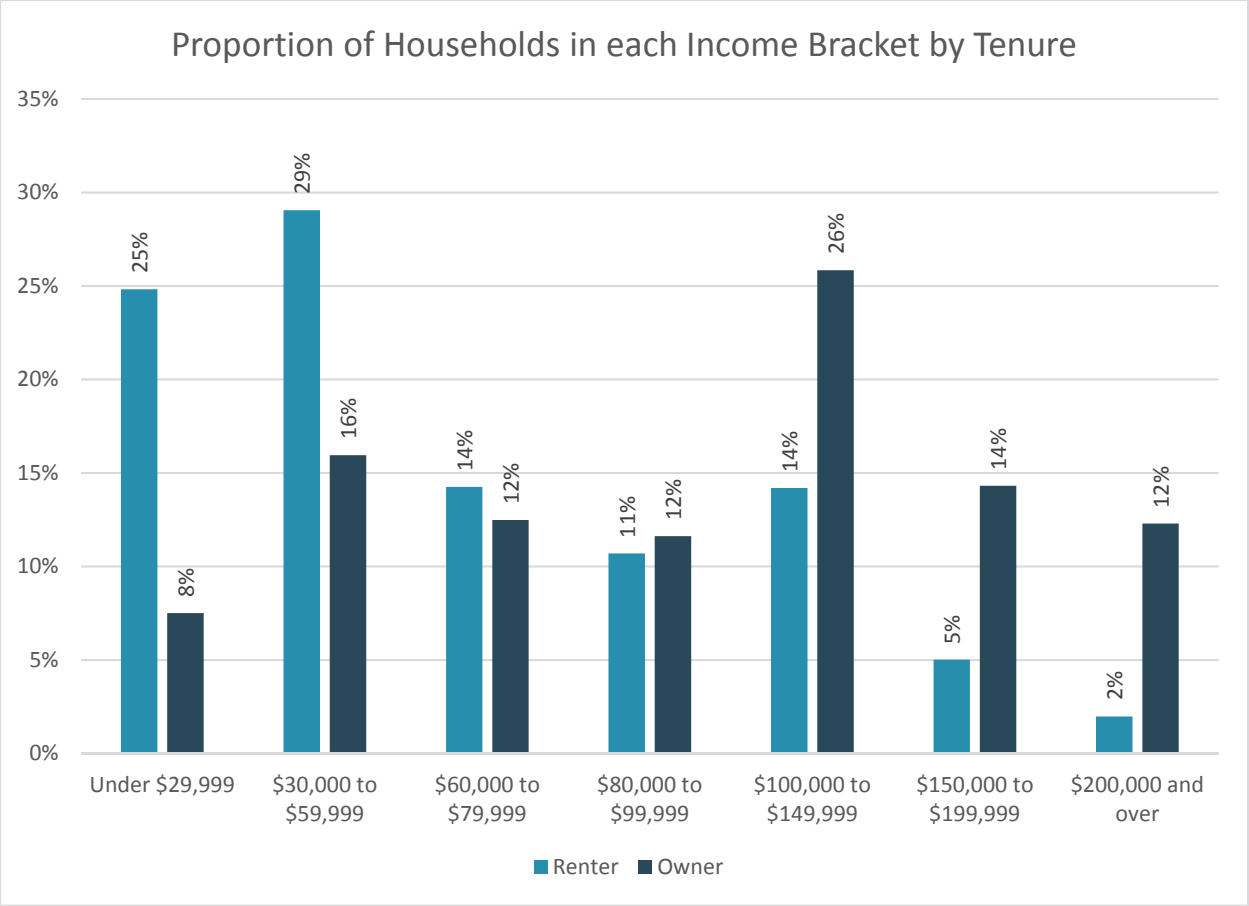


Figure 19: Proportion of Renter and Ownership Households in each Income Bracket (Statistics Canada, 2016 Census)

Comparing the increase in home values against the increase in median household income helps to inform our understanding of how overall housing affordability is changing. In Delta, median household income rose by 14% between 2011 and 2016, from $80,874 to $92,300, being slightly less of an increase than that observed in the region overall (see Table 36A in the Appendix). In the City of Langley, by contrast, median household incomes rose by 18% whereas the median value of homes increased by 14%, a trend that may suggest a broadening of affordability thresholds in Delta. The City of New Westminster saw a rise in median household income (18%) that was similar in proportion to the increase in home values (17%). In Delta, where median home values have increased by 60% and median household incomes have only risen by 14%, it is reasonable to expect a growing disparity in housing affordability.

30% Affordability Threshold

Perhaps one of the most common statistics used to assess housing affordability is the proportion of households that are spending 30% or more of their income on shelter costs. Statistics Canada provides that, for owner households, shelter costs include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services. The 2016 Census provides that median monthly shelter costs for owner households in Delta were $1,295 and median costs for renter households were $1,069. In the region, median shelter costs were slightly higher at $1,376 and $1,136, respectively. Table 38A in the Appendix summarizes the average and median shelter costs for owner and renter households in several Metro Vancouver municipalities. Shelter costs in Delta are within the range of costs observed elsewhere.

Within Delta, housing costs and the overall affordability of housing vary in each of the three urban areas of Ladner, Tsawwassen and North Delta. The discrepancies in these areas as well as those more broadly distributed throughout the region were the subject of a September 12, 2018 article in the Vancouver Sun titled "*Severe gap between income and house prices in all Metro Vancouver markets: report.*" by Tiffany Crawford. Data presented in the article has been adapted for the purposes of highlighting the area-specific affordability of housing in Delta. Benchmark home price data presented by the Real Estate Board of Greater Vancouver and the Fraser Valley Real Estate Board from August of 2018 and median household income by community, as presented in the Crawford article, is summarized in Table 12 below.

Table 12: Housing Affordability in Delta Communities

	Detached Houses			Apartments		
	Ladner	Tsawwassen	North Delta	Ladner	Tsawwassen	North Delta
Benchmark House Price	$1,010,200	$1,250,200	$949,900	$470,700	$498,200	$432,400
Income Required	$155,000	$195,000	$150,000	$75,000	$80,000	$70,000
Median Household Income	$90,709	$84,053	$92,300	$90,709	$84,053	$92,300
Income Gap	($64,291)	($110,947)	($57,700)	$15,709	$4,053	$22,300

The pricing data is provided for both detached homes and apartment (stratified) housing units. Using this data, the income required to purchase a home, while keeping monthly costs at approximately 30% of gross (pre-tax) income, was determined. The method used to identify income thresholds assumed a 20% down payment on the purchase and minimum monthly heating costs of 100 dollars. The method also assumed a mortgage rate of 3% with payments being made monthly[15]. Although townhomes are not specifically referenced in Table 12, the tables in the appendix can be used to determine the household income required

[15] Tables 39A and 40A in the Appendix outline more specifically the affordability of housing considering a broader spectrum of household values and household income. The affordability thresholds outlined in the tables are limited to covering the costs of the mortgage only and do not include other shelter costs such as heating costs, strata fees, property tax payments, and home insurance fees.

to purchase a home ranging in price from $200,000 to $1,500,000 while respecting the 30% affordability threshold based on the financing assumptions referenced in each table.

As summarized in Table 12, the median household income in each of the three communities of Ladner, Tsawwassen and North Delta is insufficient to cover the costs of a detached home at the benchmark house price while maintaining household affordability. The discrepancy between home price and income is most significant in Tsawwassen where home prices are the highest and median household income is the lowest, potentially being the result of a higher proportion of homes owned by those in retirement.

The affordability of apartment units is greater than that of non-stratified units although it should be noted that the method employed in generating the income required to cover the costs of housing did not account for the costs of strata fees. When strata fees of $200 to $300 per month are added to the costs of housing, an additional $8,000 to $12,000 of annual household income is required to cover housing costs, bringing the income required closer to the median household income. In Tsawwassen, the addition of strata fees to the benchmark cost of an apartment would push the income required above the median household income further highlighting the limited affordability of housing in that area of Delta.

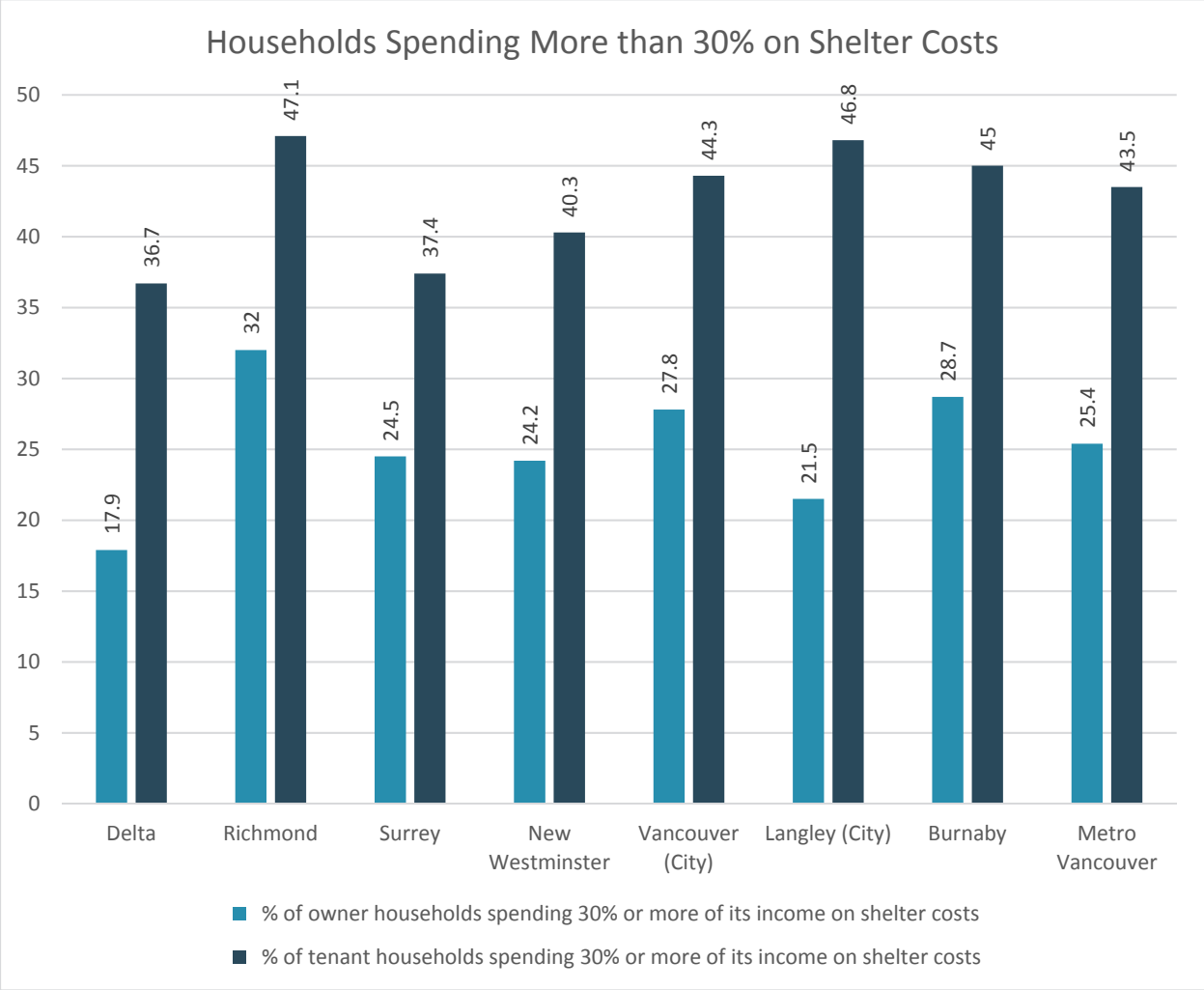


Figure 20: Proportion of Owner and Renter Households Spending 30% or more on Shelter Costs

Overall, 17.9% of owner households in Delta spend more than 30% of their household income on shelter costs compared to 25.4% in the region (2016 Census). As it relates to renter households, 36.7% of households are spending more than 30% on their household income on shelter costs compared with 43.5% in Metro Vancouver. As shown in Figure 20, throughout the region those who rent contribute a higher proportion of their income to the costs of housing when compared with those who own. Future censuses will be important in confirming how increasing home values affect the amount of household income directed towards shelter costs.

Affordable Home Sales

The Metro Vancouver Housing Data Book (revised September 2019), summarizes "affordable" [16] home sales data provided by the Real Estate Board of Greater Vancouver and the Fraser Valley Real Estate Board. The Book acknowledges that data may only be reflective of 80% of the sales as the remaining 20% are assumed to have been made through transactions direct with the developer or through private sales. Figure 21 illustrates the total number of home sales, by dwelling type, that occurred within Delta between 2012 and 2017, inclusive[17]. The Figure also includes the percentage of all sales, which met the 30% affordability threshold as defined in the Book. Not surprisingly, apartment unit sales more frequently satisfy the 30% affordability threshold when compared with townhome and single detached dwelling sales. It is important to acknowledge the gradual decline in the number of townhome sales and apartment sales that meet the 30% affordability threshold in Delta.

[16] The threshold of affordability is based on the assumption that home purchases occur with a 10% down payment and a 25-year mortgage with a 5 year fixed term.

[17] Table 41A in the Appendix provides the Total Affordable Sales data, by dwelling type, for the City of Delta.

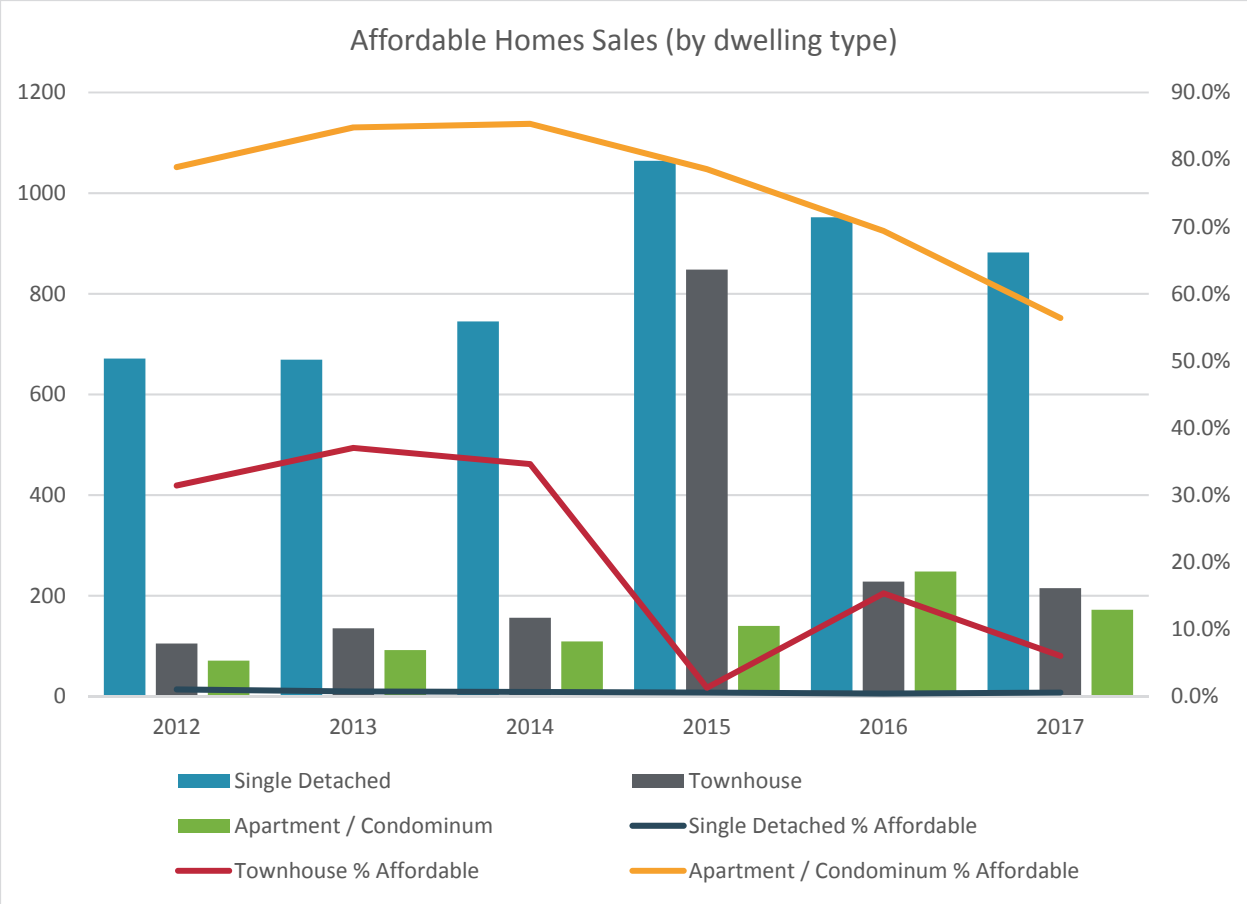


Figure 21: Affordable Home Sales in Delta (Source: Real Estate Board of Greater Vancouver & Fraser Valley Real Estate Board)

Transportation Cost Burden

In addition to the costs of housing, one must consider the added burden that transportation costs can place on the affordability of living in a particular community. In 2015, Metro Vancouver published "The Metro Vancouver Housing and Transportation Cost Burden Study". The Study acknowledges that housing and transportation choices are closely linked and the costs of each represent the two largest expenditures for many "working households"[18]. In Delta, the Study found that the transportation cost burden for all working households, regardless of tenure, was $15,769 dollars. When these costs are added to the shelter costs described earlier, the combined cost burden in the region commonly exceeds 30% of a household's before-tax income; the Study reports that the combined cost equals 38% of the subregional median before-tax household income, specifically tied to owner households with a mortgage (i.e., $104,435).

[18] The Study focuses on "working households", referred to as households with a before-tax household income of less than $75,000 per year, and occupied by working renters or owners who carry a mortgage. The 2011 National Household Survey found that 37% of the owner households in the region, with a mortgage, fell within the "working household" income threshold and 70% of the renter households in the region fell within this threshold.

Low Income Households

Considering the data described above, it is perhaps not surprising to see a relatively low proportion of "Low Income Households" in the City. Low Income Households are defined in two ways:

1) those that have total household incomes less than the Low Income Measure – After Tax (LIM-AT) threshold; and
2) those that have total household incomes less than the Low-Income Cut-Offs – After Tax (LICO-AT) threshold. The LIM-AT thresholds are provided by Statistics Canada and are dependent on the number of persons within a household recognizing the opportunity for economies of scale. The LIM-AT threshold for a three-person household in 2016, for example, was $33,335.

LICO-AT thresholds represent income levels at which families or persons are expected to spend 20% or more of their after-tax income on food, shelter and clothing. LICO-AT thresholds are dependent on the size of the associated municipality considering local economic factors such as income distribution and consumer pricing. For large population centres, having a population of between 100,000 and 499,999 people, the LICO-AT threshold for a three-person household in 2015 was $26,128.

In Delta, the proportion of households that meet the LIM-AT and LICO-AT thresholds are relatively low compared with that observed elsewhere in Metro Vancouver. The data is broken into three age categories capturing those aged: 0 to 17 years; 18 to 64 years; and 65 years and over. In 2016, the overall proportion of those in the LIM-AT threshold in Delta was 9.7% compared to 16.5% in the region. The proportion of those in the LICO-AT threshold was 6.9% in Delta and 13.9% in Metro Vancouver. Considering the age composition of the City of Delta coupled with the overall household income data, it is not surprising to see that the proportion of those aged 65 and over within both the LIM-AT and LICO-AT thresholds is quite low relative to that observed in the region (see Table 37A in the Appendix).

Framing the City's Core Housing Need

Statistics Canada defines households in "core housing need" as those that fall below at least one of the adequacy, affordability or suitability standards, and those that would need to spend 30% or more of their before-tax income to pay the median rent of alternative local housing (i.e., housing that meets all three housing standards). The referenced standards are further described as:

- Adequacy: is housing which is reported by their residents as not requiring any major repairs;
- Affordability: is housing that has shelter costs less than 30% of the before-tax income of the household; and
- Suitability: is housing that has enough bedrooms for the size and composition of its residents according to National Occupancy Standards (NOS) requirements.

Publically funded, farm, and owner / renter households within incomes less than zero and shelter-cost-to-income ratios greater than 100% (i.e., fully subsidized housing) are not assessed for core housing need. In Delta, of the 35,760 households identified in the 2016 Census, 34,530 were assessed for core housing need;

this assessment included 27,395 ownership households and 7,135 renter households[19]. Of the 27,395 ownership households assessed in Delta, 7% (1,905 households) were identified as being within core housing need compared with 11% in the region. Of the 7,140 renter households, 30% (2,140 households) were identified as being within core housing need in Delta while 31% were identified as being within core housing need in the region.

The Census also provides an indication of "extreme core housing need", being tied to households that spend more than 50% of their before-tax income on shelter costs. In Delta, 3% of ownership households (920 homes) are in extreme core housing need compared with 5% in the region. Of the renter households, 11% (815 units) are in extreme core housing need compared with 12% in the region. Looking at all of the households assessed for core housing need in Delta, 5% (1,730 households) fall into the extreme core housing need category compared with 9.3% in Richmond, 6.7% in Surrey, and 7.5% in the region overall.

The trends related to core housing need observed between 2006 and 2016 are helpful in identifying the future need for housing supports in Delta (see Table 13). As it relates to ownership households, the prevalence of homes in core housing need has increased by 9% (150 households) over the past decade yet over the more recent five year census period, the number of ownership homes in core need has decreased by 1% (10 households). The number of ownership households in extreme core housing need has increased by 6% (50 households) over the past 10 years and by 3% over the past five years.

Table 13: Ownership Households in Core Housing Need and Extreme Core Housing Need (Statistics Canada)

Ownership Households	Census Year			Change (2006 – 2016)		Change (2011 – 2016)	
	2006	2011	2016	#	%	#	%
Private Households Assessed	26530	27100	27395	865	3%	295	1%
Not in Core Need	24770	25190	25490	720	3%	300	1%
In Core Need	1755	1915	1905	150	9%	-10	-1%
- Suitability (overcrowding)	1080	1080	760	-320	-30%	-320	-30%
- Adequacy (major repairs)	1245	1535	1065	-180	-14%	-470	-31%
- Affordability (30% threshold)	4605	4770	4350	-255	-6%	-420	-9%
- Below all three	65	0	10	-55	-85%	10	-
Extreme Core Housing Need (50% threshold)	870	890	920	50	6%	30	3%

The prevalence of rental households in core housing need appears to be increasing at a more substantial rate than that associated with ownership households (see Table 14). Between 2006 and 2016, the number

[19] Tables 41A, 42A, 43A and 44A in the Appendix include details pertaining to core housing need for ownership and rental households in Delta. The tables reference several other Metro Vancouver municipalities for comparison purposes.

of rental households in core housing need increased by 17% (305 households) while rental households in extreme core housing need increased by 34% (205 households). These increases highlight the need for additional rental-tenure housing supports within the municipality, particularly in light of the lack of construction of such purpose-built rental housing in the City.

Table 14: Renter Households in Core Housing Need and Extreme Core Housing Need (Statistics Canada)

Renter Households	Census Year			Change (2006 – 2016)		Change (2011 – 2016)	
	2006	2011	2016	#	%	#	%
Private Households Assessed	5875	6100	7135	1260	21%	1035	17%
Not in Core Need	4045	4265	4995	950	23%	730	17%
In Core Need	1835	1835	2140	305	17%	305	17%
- Suitability (overcrowding)	695	740	745	50	7%	5	1%
- Adequacy (major repairs)	455	400	530	75	16%	130	33%
- Affordability (30% threshold)	2130	1980	2365	235	11%	385	19%
- Below all three	15	0	10	-5	-33%	10	-
Extreme Core Housing Need (50% threshold)	730	610	815	85	12%	205	34%

1.4 Non-Market Housing

Non-Market Housing Supply

Access to safe, secure, affordable housing is a fundamental principle of the quality of life we cherish in Canada. Unfortunately, not everyone has the financial, mental, or physical capability to access or compete in the private housing market. Further, rising home prices, low rental vacancy, and limitations on the types of housing in the market are placing additional strain on those seeking housing options in the community.

This section of the community profile describes the existing supply of non-market housing in Delta. Non-market housing includes housing that is subsidized by the government as well as non-profit housing that is commonly owned and operated by not-for-profit agencies, community organizations, and housing co-operatives. Non-market housing comes in a variety of forms including emergency shelters, transitional housing, special needs housing, supportive housing for seniors, housing for women and children fleeing violence, as well as rental and ownership housing for which financial assistance is provided, commonly referred to as "subsidized housing".

As of March 31, 2019, BC Housing provided financial and administrative supports to 1,013 housing units in Delta. Figure 22 below summarizes the number of units in various segments of the housing continuum served by BC Housing in the City[20]. There are other agencies, in addition to BC Housing, that supply a variety of supported housing for individuals in need. These include Delta Community Living Society (DCLS) in conjunction with Community Living BC (CLBC), Canadian Mental Health Agency (CMHA), and a variety of ministries including Children and Family Development, Health, Justice and others as needed. Most often, the housing provided is financed through different subsidies, and "extra" services are provided through the various agencies and ministries. Unit numbers are difficult to find for these types of support, however, informal conversations demonstrate that approximately 400 individuals are supported through miscellaneous subsidies and regular services at their place of residence.

[20] Table 45A in the Appendix provides a more detailed breakdown of each unit and a description of the supports provided by BC Housing.

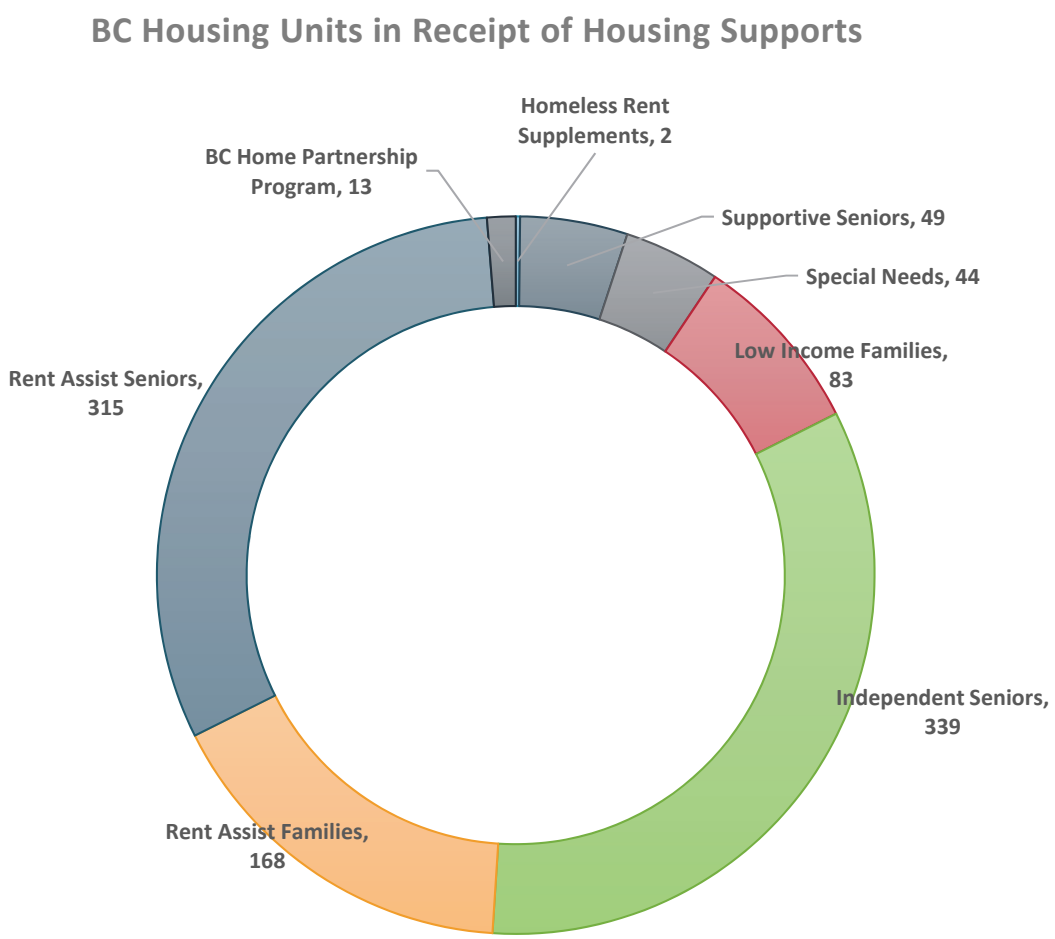


Figure 22: Non-Market Housing Units under Administration by BC Housing

The Metro Vancouver Housing Corporation (MVHC) is also an important agency offering supports in the non-market housing sector in Delta. As of June 1, 2019, MVHC provided 89 units of non-market housing to low income families and seniors. The two developments administered by MVHC include Evergreen Downs (38 units) and Lynden Court (51 units), both of which are located in Ladner. The MVHC housing supports a mix of "rent-geared-to-income" units, where rents are limited to 30% of a tenant's income, and "low-end-of-market" units, where rents are generally held at 10% to 20% below market rates.

Rent Supplements

In addition to the direct supply of non-market housing, BC Housing offers rent supplements to those meeting specific eligibility criteria. The supplements are used to help offset the costs of private sector rental housing. The two programs offered by BC Housing include the Rental Assistance Program (RAP) and the Shelter Aid for Elderly Renters (SAFER) program.

The RAP program provides eligible low-income working families with cash assistance to help with their monthly rent payments. To be eligible for the program, gross household income of the family must not exceed $40,000; other limitations are established within the program including upset limits on total assets, residency requirements, and the need for applicants to have at least one dependent child. As of March 31,

2019, BC Housing confirmed that 166 families were in receipt of financial assistance through the RAP program.

The SAFER program provides rent supplements to eligible low and medium income seniors renting in the private market. Applicants must be 60 years of age or older, satisfy specific residency requirements, and have a gross monthly income of less than $2,550 for singles, or $2,666 for couples; this equates to gross household incomes of $30,600 for singles and $31,992 for couples. As of March 31, 2019, BC Housing confirmed that 315 seniors were in receipt of financial supports through the SAFER program.

Of the 481 rental supplements provided by BC Housing, the majority (65%) are provided to seniors. As the City of Delta's boomer population ages, potentially running concurrent with a continued increased in home values, there may be a growing need for rental supplements that are geared towards this segment of the population. The ability to support this need will be dependent on the availability of provincial funding through agencies such as BC Housing.

Homelessness

The Canadian Observatory on Homelessness provides that "homelessness" is widely recognized as a situation in which an individual, family or community are without stable, safe, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring such housing. The Greater Vancouver Regional Steering Committee (GVRSC) collects data on homelessness in the region. The Committee provides data related to various homelessness counts, which are typically carried out every three years. The last broad homelessness count was carried out in 2017. The count identified 19 individuals in Delta experiencing homelessness. All 19 respondents were unsheltered. Five of the 19 individuals were seniors and 10 were youth under 25 years of age. Most (75%) were reported as having been homeless for over a year. In 2018, a homelessness count was carried out with a focus on youth and unaccompanied children. The count identified 16 individuals.

Homelessness exists throughout Delta in a variety of formats. There are those who are visible in the community, who are even known by name to residents who support them in a variety of ways. Without supported shelters for these people, their living can be seen in parks, the bog and the forests and trails that make up Delta's open spaces. Data collected by the GVRSC reveals an increasing number of homeless individuals within the region. Data specific to Delta has been aggregated with that of the City of White Rock. Between 2014 and 2017, homelessness numbers in Delta/White Rock increased from 19 to 46 individuals, an increase of 229%. This trend is consistent with growing rates of homelessness observed throughout Metro Vancouver. Information collected through homelessness counts has identified a 200% increase as such since 2002. The increase may be partly attributable to improvements in collection methods although the trend between each count, which is undertaken every three years, illustrates a continued increase in the number of those experiencing homelessness in the region.

In recent years, a working partnership between Delta Police, City of Delta staff, and OPTIONS Community Services has used regular counts to support a decrease in the number of those experiencing homelessness as people have been connected to available services. It is important to acknowledge, however, the on-going presence of a "hidden homeless" population in Delta. The hidden homeless are those who are not identified during homelessness counts as they may be couch surfing with friends, living in housing provided by communities of faith, or they may simply be missed when counts are taken as they occupy hard-to-reach spaces in the community. Specific housing actions will need to be explored to properly address this vulnerable segment of Delta's population.

Waitlists for Non-Market Housing

The presence of waitlists for varying types of non-market housing provides an indication of the pent up demand for such housing. BC Housing, being the administrator of the majority of non-marking housing units in the community, has provided to the City a snapshot of the waitlist for specific types of housing. Figure 24 summarizes the number of households on waitlists for various types of housing. The data captures households on the BC Housing Registry as of June 30, 2019.

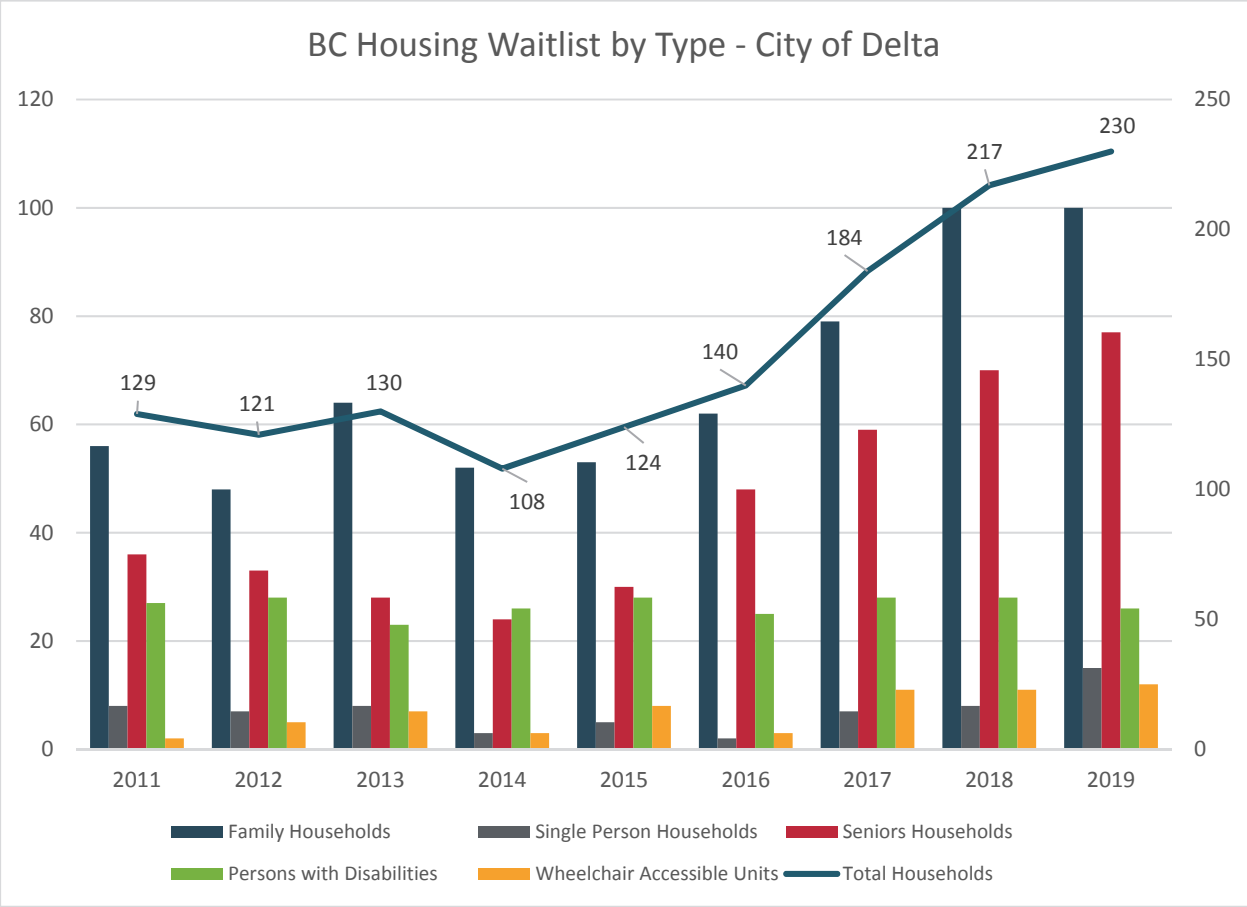


Figure 23: BC Housing Waitlist by Type

As shown in Figure 23, there were a total of 129 households on BC Housing waitlists in 2011, and 230 households on waitlists in 2019; this represents a 78% increase in the demand for the specialized forms of housing administered by BC Housing. The number of Seniors Households on waitlists grew by 114% over this eight-year period from 36 to 77. The number of Single Person Households and Family Households also grew over this period by 88% and 79% respectively. The trend of increasing numbers of households on waitlists points to an increased need for non-market housing in the community.

The Rent-Geared-To-Income Units under the management of the Metro Vancouver Housing Corporation are filled from the BC Housing waitlist. The Low-End-of-Market (LEM) units managed by MVHC, however, are not. As of September 23, 2019, there were 22 applications on the waitlist for LEM units at Evergreen Downs and 34 applications for units at Lynden Court. It is noted that data pertaining to the length of time applicants remain on waitlists is unknown although it is reportedly not uncommon that tenants are forced to find alternative housing due to the length of time it takes an LEM unit to become available.

Expiration of Operating Agreements

Operating Agreements (OA) are contracts between a non-profit housing provider and BC Housing, CMHC, or both. The Agreement sets out the amount, duration and conditions of the subsidy provided for a project. Expiring OAs are those for which future subsidies, or in most cases mortgage payments, will cease. Information provided by BC Housing indicated that the operating agreements tied to 493 units of social housing in Delta are scheduled to expire between 2017 and 2028 (see Figure 24). It is noted that an additional 79 non-market units, subject to an agreement with BC Housing, are set to expire in 2041. When an operating agreement expires, the organization that manages the unit no longer receives provincial funding and is required to bear all operating expenses. This also signals the point in time where redevelopment of the site can occur.

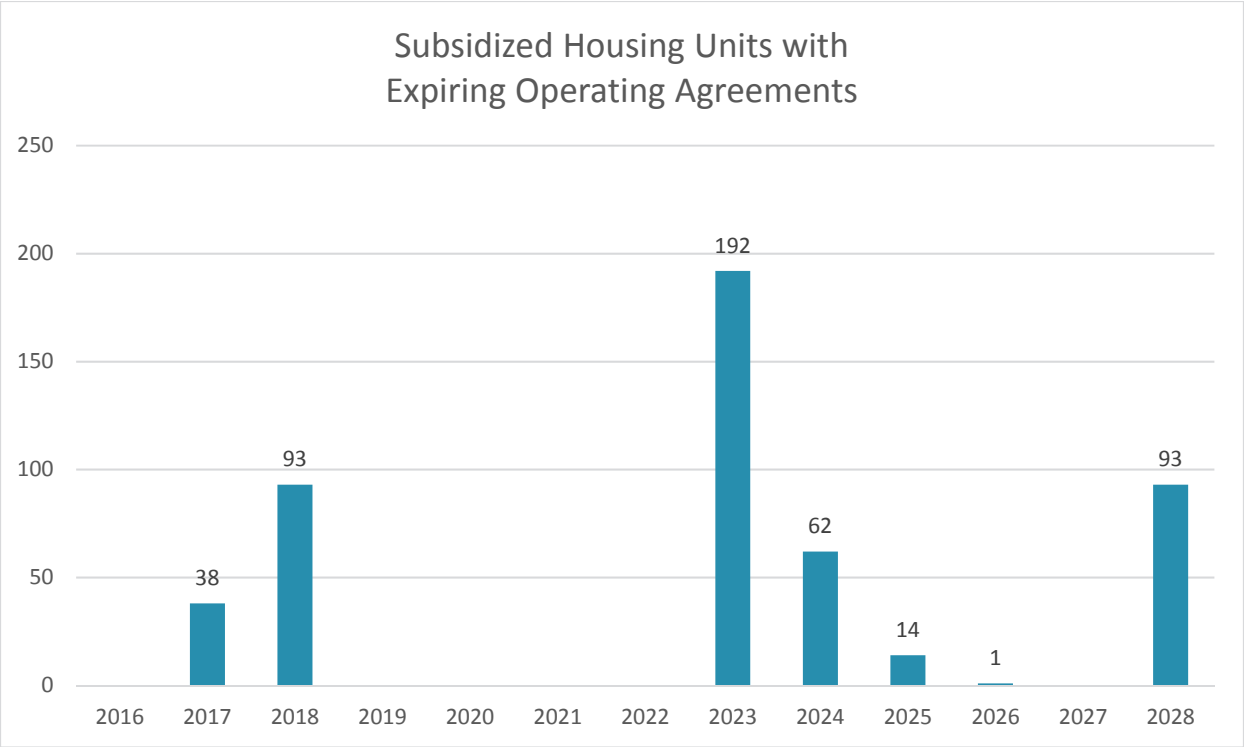


Figure 24: Expiring Operating Agreements (Source: BC Housing's Research and Corporate Planning Department)

Metro Vancouver Housing Corporation (MVHC) operates complexes in Delta whose operating agreements expired in 2017 and 2018: Evergreen Downs and Lynden Court. While MVHC intends to continue operating both complexes, neither will be listed by BC Housing any longer; neither complex is scheduled for redevelopment. One was recently upgraded, and the other is slated for upgrades in the near future. At this time, it is not known what impacts the expiring operating agreements will have on the availability of affordable housing in Delta.

Part 2:
Community Engagement Summary

2 Engagement Summary

In the Summer and Fall of 2019, the City completed broad community engagement to understand both the housing needs and opportunities that are being seen and experienced by residents and stakeholders. This document provides an overview of the engagement process and findings. Detailed summaries of the findings of each engagement method are provided in the appendices.

2.1 Engagement Process

Pop-Up Booths

Four pop-up booths were held at local events in July and August 2019. Comments on housing were encouraged from over 500 members of the community and were collected using post-it notes.

- Canada Day in North Delta – Monday, July 1, 2019
- Ladner Village Market – Sunday, July 14, 2019
- Boundary Bay Air Show – Saturday, July 20, 2019
- Tsawwassen Sun Festival – Monday, August 5, 2019

Community Workshops

Three community workshops were hosted (one each in North Delta, Ladner, and Tsawwassen). These sessions were open to the public and 70 community members participated.

1. North Delta – September 26, 2019 (16 attendees)
2. Ladner – October 3, 2019 (26 attendees)
3. Tsawwassen – October 8, 2019 (28 attendees)

Stakeholder Workshops

Three focus groups were held with stakeholders working in the housing and housing-related sectors to gather current and anticipated housing needs and trends in Delta. Stakeholders were invited from the non-profit housing providers, faith-based organizations, regional service providers and governments, non-profit groups, local businesses groups, industry groups, real estate and marketing, and property managers.

- Non-market housing providers – September 26, 2019 (20 attendees)
- Institutional sector – October 3, 2019 (14 attendees)
- Real estate and development industry – October 8, 2019 (19 attendees)

The organizations that attended the workshops are shown in Table 15 below.

Table 15: Stakeholder Workshop Participants

Non-Market Housing Providers	Institutional Sector	Real Estate and Development Industry
• Affordable Housing Charitable Association/Affordable Housing Societies • Augustine House Society • Azure Place • Delta Community Living Society • Delta Housing Be Mine Society • Harbour Manor Housing Co-operative • Kin Village Association • Lower Mainland Doukhobor Benevolent Society, White Birch Manor • Mariner Cove Housing Co-op • OPTIONS • Red Door Housing Society	• BC Housing • Metro Vancouver • Delta School Board • Fraser Health • Canadian Mental Health Association • Delta Assist Family and Community Services Society • Delta Kids (Children and Youth Committee) • Community Living BC • Delta Community Living Society • Tsawwassen Business Improvement Association • Ladner Business Association	• Fraser Valley Real Estate Board (North Delta) • Real Estate Board of Greater Vancouver (South Delta) • Urban Development Institute • Fifth Avenue Marketing • Century Group • Polygon Homes • Maple Leaf Homes Ltd. • Westcorp Development Ltd. • Hari Homes • 0808498 BC Ltd.

Lived Experience Interviews

Eight interviews were completed with individuals with lived experience of housing challenges across the housing continuum. These stories are spotlighted throughout this summary document to highlight the human experience of housing. All names in the Story Spotlights have been changed to protect the privacy of interviewees.



Community Survey

A community survey was available online and in print from September 9 to October 23, 2019 and distributed throughout community centres and libraries in Delta. The survey was available in English, French, Punjabi, and Simplified Chinese. Respondents were asked to share their experience of housing in Delta and their priorities for housing in the community. A total of 969 individuals completed the survey and an additional 61 partially completed the survey. All responses were considered in the analysis. Survey respondents were able to skip questions, stop the survey at any time, or select multiple answers for select questions.

As this was a voluntary survey, the results cannot be considered statistically significant. However, the survey generated a high number of responses and good representation across key demographic indicators such as neighbourhood, age, tenure, and income. Because of this, it provides an important snapshot into housing issues in the community. The survey was also able to reach far more community members than other engagement methods. A summary of the demographics of survey respondents is shown in Figures 25 through 28.

Note that because respondents were able to skip questions the number of respondents for each particular question is noted in the figure titles.

2.2 Key Findings from the Community Survey

This section summarizes key findings from the survey. The full results can be found in the Appendices. The survey found that the most important factor when considering a new home is the cost of housing (78% of all respondents). However, the survey showed that residents have different housing challenges in Delta depending on whether they own or rent and depending on their age group.

- Thirty-three percent (33%) of owner respondents reported that they have not experienced any housing challenges, compared to only 5% of renter respondents.
- Sixty-one percent (61%) of owner respondents believe their current housing costs are affordable, compared to only 36% of renter respondents.
- The top housing challenge of the 15 to 44 age group was uncertainty around whether they could purchase a house. For the 55 and older age group, one of the top housing challenges was homes being too large for household needs.

For the 8% of survey respondents who do not live in Delta, the top barriers for not moving into the community are both housing related. Respondents selected the cost of housing being too high (64%) and limited supply (46%) as the top two barriers preventing them from moving to Delta.

Survey Respondents

Seventy-nine (79%) percent of survey respondents were homeowners and 26% were renters, which is similar to the tenure split for Delta in the 2016 Census. The survey also had good representation across age groups and incomes in relation to the actual distribution shown in 2016 Census.

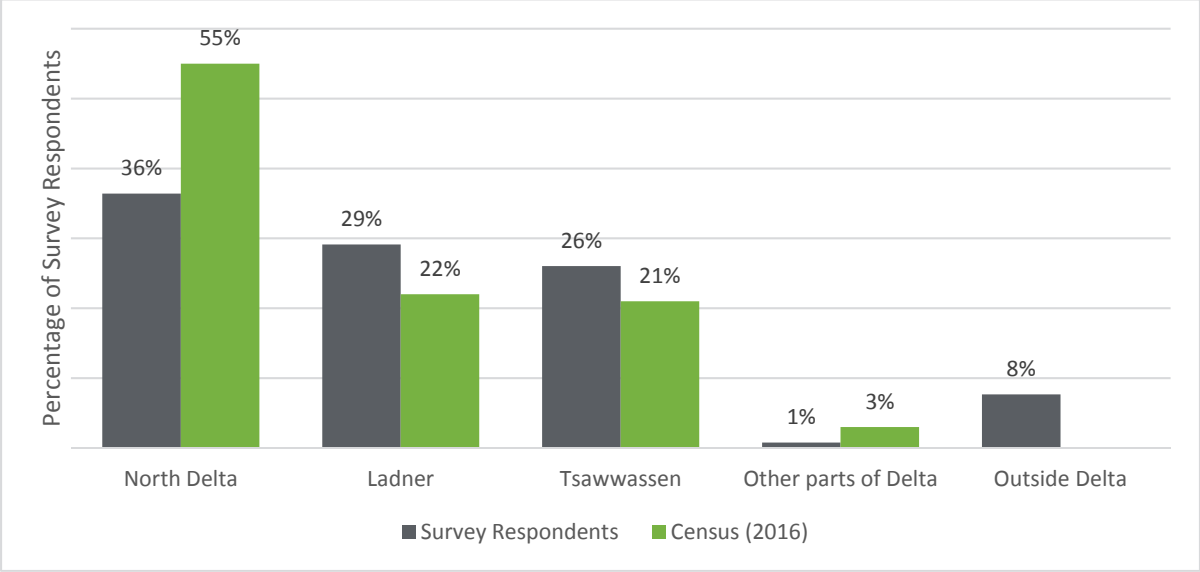


Figure 25: Where Survey Respondents Live (n=1,030) Compared to 2016 Census

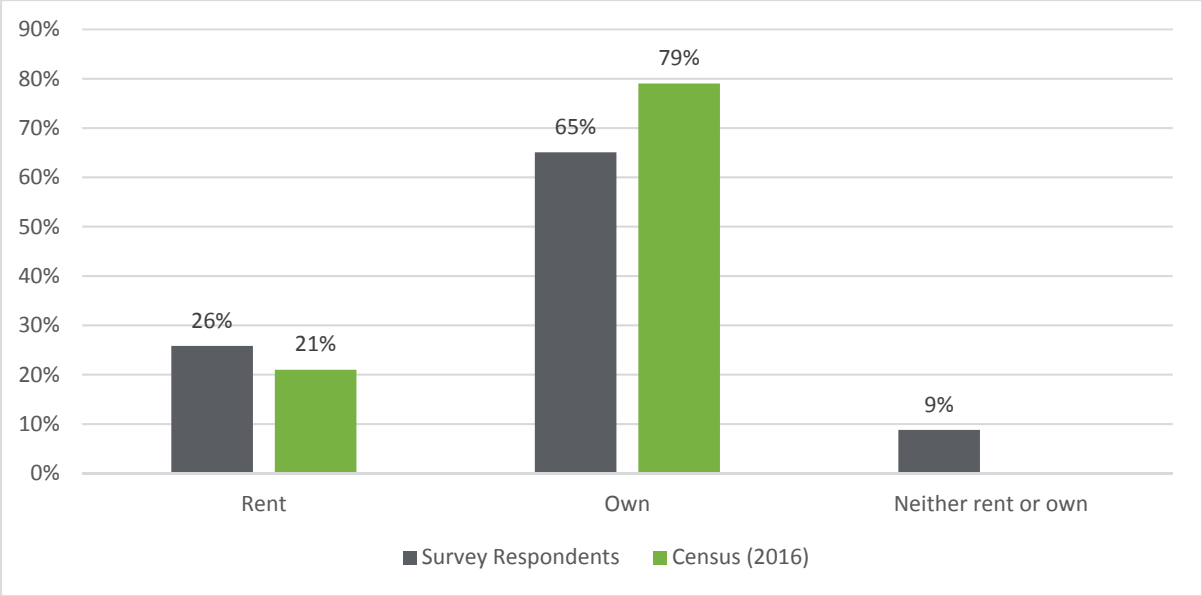


Figure 26: Tenure of Survey Respondents (n=945) Compared to 2016 Census[21]

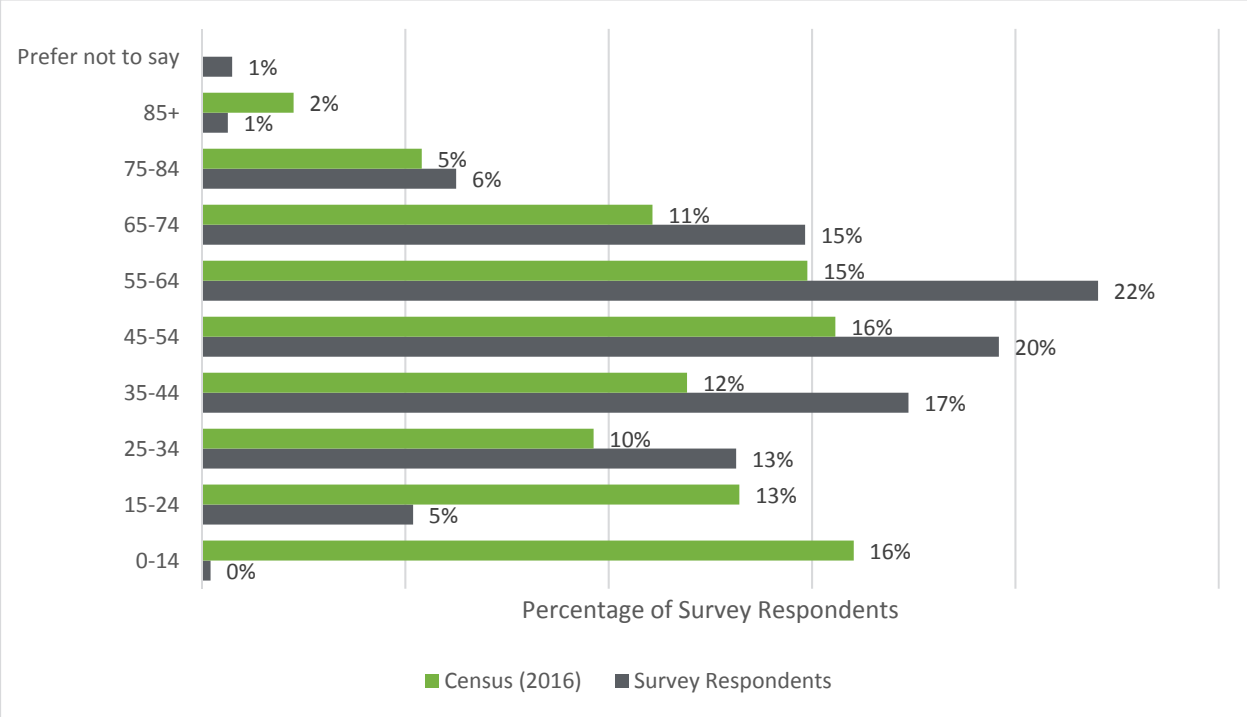


Figure 27: Age Group of Respondents (n=944) Compared to 2016 Census

[21] There were a few respondents who selected "No fixed address" but represented 0% of all survey respondents.

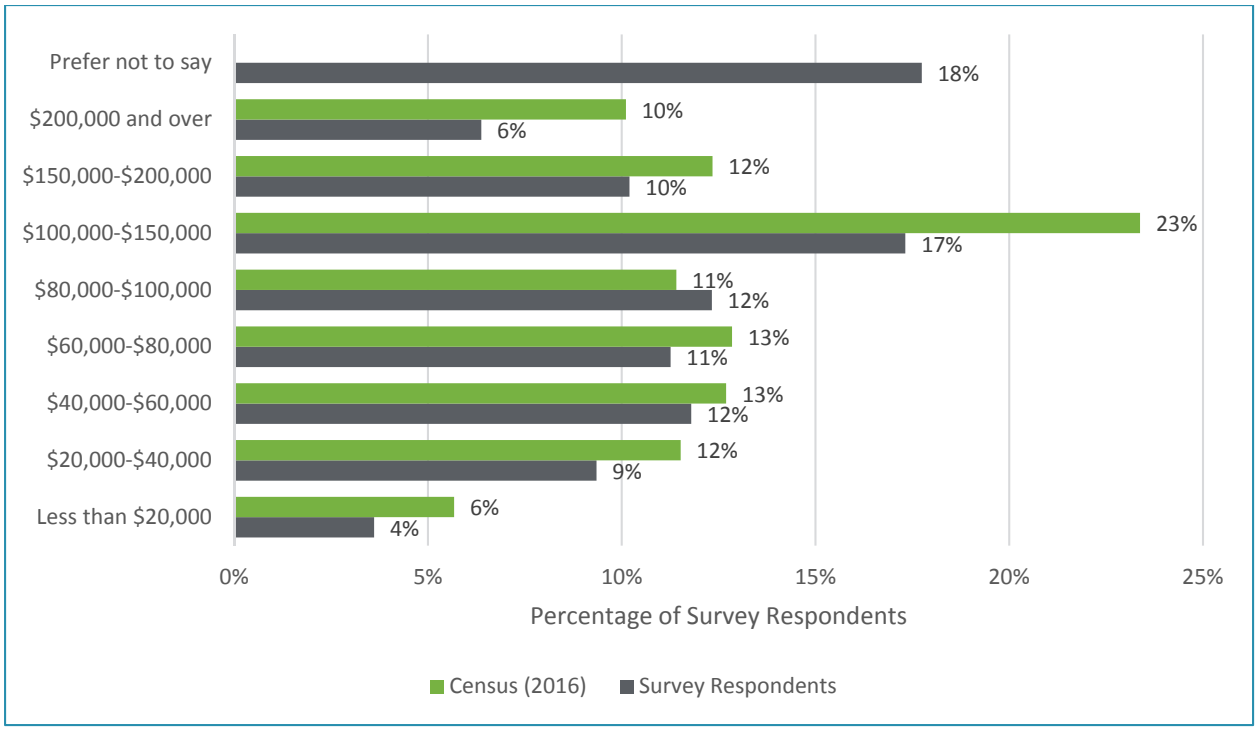


Figure 28: Gross Annual Household Income of Respondents (n=941) Compared to 2016 Census

Housing Challenges by Tenure

The survey showed that the housing challenges experienced by owners and renters are different. In fact, 33% of owner respondents reported that they have not experienced any housing challenges, compared to only 5% of renter respondents. Among owner respondents, the top three housing challenges were as follows: my home is too large for my needs (21%), my home is not well served by public transit (20%), and home is in poor condition and in need of repairs (17%). Among renter respondents, the top three housing challenges were as follows: unsure about whether I will be able to purchase a home (59%), unsure about whether I will be able to afford future rent payments (51%), and unsure about the stability of my rental lease (51%).

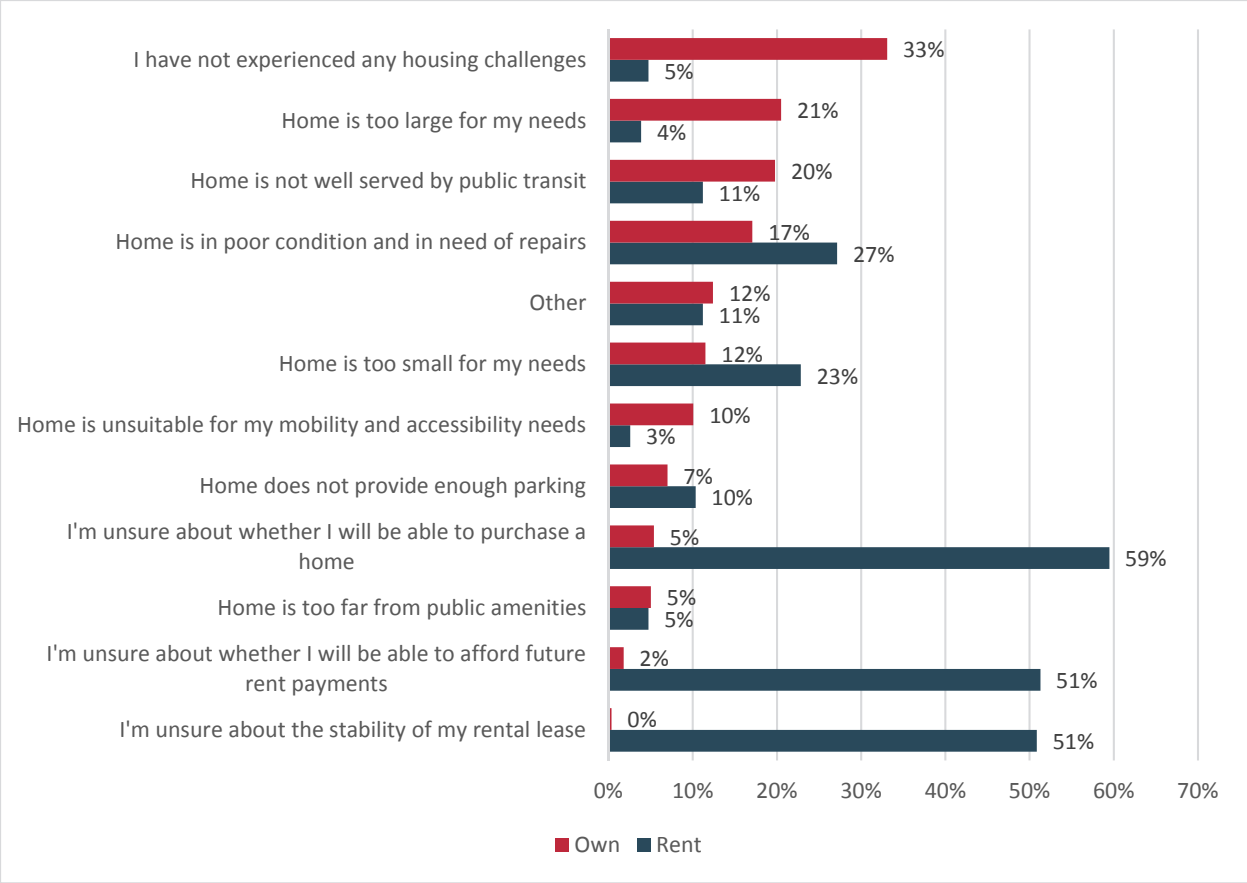


Figure 29: Perception of Housing Challenges by Tenure (Owners=556, Renters=232)

Survey respondents were asked if they believed their housing costs to be affordable. Most owner respondents (61%) reported that their housing costs were affordable to them, while most renter respondents (54%) reported that their housing costs were unaffordable to them.

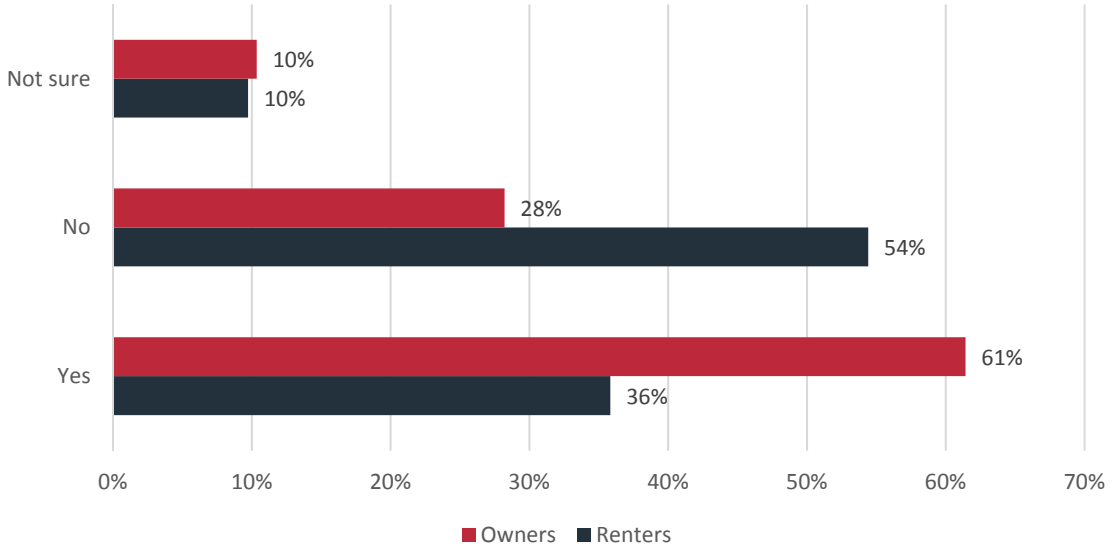


Figure 30: Perception of Whether Current Housing Costs are Affordable by Tenure (Owners=560, Renters=226)

Factors for New Homes

Survey respondents were asked about which factors were most important to them when looking for a new home. Respondents selected three factors far more frequently than others: cost of housing (75%), type of home (55%), and size of home (41%).

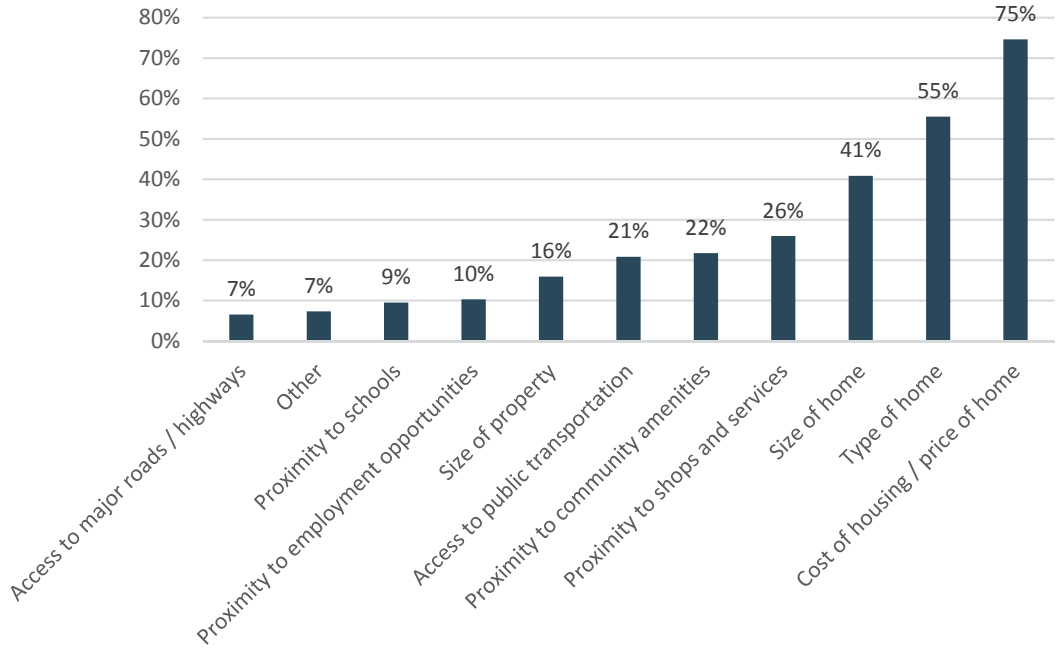


Figure 31: Most Important Factors Respondents Consider When Looking for a Home (Respondents=874)

Non-Residents

The survey also had a section for respondents who did not currently live in Delta and there were 78 such respondents. These respondents were asked about the barriers that prevented them from moving to Delta and these responses are shown in Figure 3232. The top three barriers were the cost of housing being too high (64%), limited supply (46%), and limited public transit/access to neighbouring cities (35%).

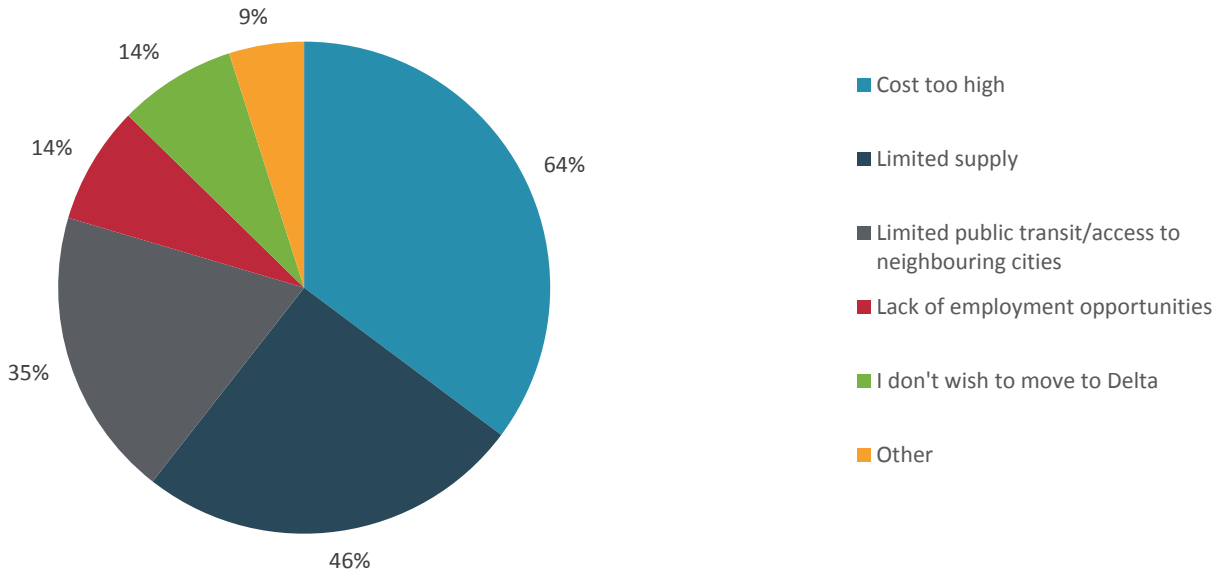


Figure 32: Barriers to Moving to Delta (Respondents=78)

Key Themes of Delta's Engagement on Housing

Six key themes emerged across the four engagement methods:

1. Expanding rental options
2. Housing young people and families
3. Supporting aging in place
4. Providing more integrated supportive housing options
5. Supporting density and community character
6. Exploring innovative approaches to housing

In addition to summarizing the findings from the community engagement, each section identifies potential roles for the City based on what was heard from residents and stakeholders. These potential roles will be explored in greater detail in Phase 2 of the Housing Action Plan.



Theme 1: Expanding Rental Options

Overview

Homeownership is the dominant form of housing in Delta with 80% of households owning their home (Census 2016). Based on these figures, it is estimated that just under 7,600 households are renter households. In 2018, CMHC reported 1,731 purpose-built rental units in Delta, a figure that has remained relatively unchanged for more than a decade. Based on these figures, it is estimated that most (77%) of renter households do so in the secondary rental market (private homes, secondary suites, coach houses and apartments in stratified buildings).

In the primary market (i.e. purpose-built rentals), there is currently a vacancy rate of 1.3%, well below the 'healthy' vacancy rate, considered to be around 3 to 5%. Rental rates are also rising quickly year-over-year, as shown in the table below, and increases have accelerated in the past few years.

Table 16: Primary Rental Statistics for Delta (CMHC, 2018)

	Total
Median Rent (2008)	$795
Vacancy Rate (2018)	1.3%
Median Rent (2018)	$975
Change in Median Rent (2017 – 2018)	*5.4%*
Change in Median Rent (2008 – 2018)	*22.6%*

Story Spotlight

Sarah

Sarah bought her first house in Ladner in 2003 with her partner to start a family. At that time, the 4-bedroom house was $298,000. When they separated in 2009, Sarah could no longer afford to purchase a house on her own as Delta's housing prices had increased significantly. The rental house Sarah found in Tsawwassen for her and her two children is affordable because she started renting before the rents in Delta skyrocketed. She rents the upper level of the house, but because it only has three bedrooms and a living room, there is not an area for her teenage children to have their own space to hang out or have friends over. She feels she is stuck because both rental and attainable housing options are not readily available for her family in Tsawwassen. Sarah would be willing to give up aspects of having a single-family house in order to stay within the community and to have the needed indoor space for her family.

The low availability and high cost of purpose-built rental housing is a significant issue affecting a diverse range of residents and this topic was raised throughout engagement methods. The low vacancy rate in both Delta and Metro Vancouver has led to rising rental rates. Through community engagement, we heard that there is a need for more rental options, including market rental, cooperative rental housing, and subsidized rental options. Secondary suites were noted as an important source of rental housing in Delta. However, participants spoke about the cost and difficulty of creating secondary suites, and that they found regulations for secondary suites overly restrictive. Participants also noted there is demand for housing in North Delta, but there are not many housing options suitable for newcomers and immigrants, who are responsible for the majority of growth in Delta between 2011 and 2016.[22]

Survey responses showed that renters are facing the greatest housing challenges. When asked about personal housing challenges, owners most commonly responded that they did not have any housing challenges, their home was too large for their needs, and their home was not well served by transit. In contrast, two of the top three challenges facing renters were the ability to afford future rent payments and stability of rental leases. The top concern was not being able to purchase a home, meaning that high rental costs may undermine the aspirations of renters hoping to put down roots in Delta through home ownership.

Engagement participants reported witnessing families living in homes that were too small for them. The 2016 Census found that 760 households in Core Housing Need were living in unsuitable housing[23]. Though this figure has declined since 2006, there are two trends happening in Delta simultaneously: while household size is declining through much of the city, high housing costs may also prevent families from moving into homes large enough for their needs.

Rental housing options for younger demographics came up frequently throughout the various engagement opportunities. Participants reported that there was a lack of rental options in Delta that are well maintained and in good condition; had diverse unit sizes; and a range of affordability levels. Like many urban areas in Canada, adult children are living at home either to save for housing or because they cannot find affordable housing options that would allow them to live independently. Engagement participants also reported seeing individuals and families move away because they could not find suitable rental options in Delta.

[22] See the City of Delta Community and Housing Profile for a discussion of immigration rates.

[23] Please see Glossary for definitions of Core Housing Need and Extreme Core Housing Need.

Key Findings

The community engagement process identified four key areas for expanding rental options:

- Increasing **diverse rental options** for all stages of life and different affordability levels, including a combination of market and non-market rental options.
- Addressing **barriers to purpose-built rental** such as the high cost of land and construction through incentives, land leases, and partnerships.
- Reducing barriers to the development of **secondary rental**.
- Incentivizing more **non-market rental**.

Diverse Rental Options

Across engagement methods, participants reported a need for rental options of varying unit sizes and affordability levels. Luxury rental was identified by residents in the survey as a particular need for some senior households looking to sell their homes and downsize, while more affordable rental rates were needed for lower income households (both seniors and non-senior households). Different unit sizes were needed to address the needs of singles, couples, families, and roommates. For example, one senior household identified 1,500 square feet as the unit size suited for their needs, while others noted the importance of having an efficient floorplan and extra storage space.

Barriers to Purpose-Built Rental

While speaking to the need for additional rental, many private and non-profit developers raised challenges with building new purpose-built rental at affordable rates. The primary barriers were the costs of land and construction. Stakeholders in particular emphasized the need for local government incentives to make rental housing more attractive to developers.

Story Spotlight

Monica

Monica lived in Vancouver and moved to a rural community in Saskatchewan where she rented a bachelor unit. The best part about renting her apartment was that it suited her needs because it was affordable, and Monica had the ability to live on her own. She moved back to Delta about 6 years ago where she lived by herself, but Monica suffered an injury that caused her to lose her regular income. As a result, Monica lives with her brother and their family. Monica would like to be able to rent a bachelor unit on her own, but is unable to afford market rent in Delta when she earns minimum wage. As the maximum rent Monica can pay is $500, her only housing options are to receive help from her family, live with other roommates, or to receive financial assistance with housing.

Secondary Rental

As mentioned, most of Delta's rental stock is in the secondary rental market. Some participants expressed a desire to see the City make it easier to install secondary suites and coach houses in order to expand the availability of secondary rental, and also allow homeowners an opportunity to subsidize their own housing costs through rental income. This housing form would also support multi-generational families to live together. The barriers to expanding the supply of secondary rental are the costly requirements associated with building to BC Building Code, which the City has no control over, and municipal zoning regulations (e.g. parking requirements and minimum lot width), which the City could take into consideration. Additionally, some participants raised concerns that the growth of

short-term rentals has taken long-term rental stock out of market. It is also anticipated that forthcoming changes to the BC Building Code may provide flexibility to the requirements and enable easier creation of secondary suites, by reducing minimum suite sizes and allowing suites in denser multi-family dwelling types (e.g. townhouses and duplexes).

Non-Market Rental

The Community and Housing Profile shows that the number of households on BC Housing's Housing Registry has grown significantly in recent years, these numbers having previously been relatively stable. Between 2015 and 2019, the number of households on the Housing Registry grew by 85.4%. This increase is likely linked to the rising cost of renting and owning through the private market. Increasingly, households are seeking non-market solutions (across a range of needs and affordability levels) to meet their housing needs. Most of this growth has been in family and senior households.

Community engagement found that residents are curious and interested in non-market solutions such as co-operative housing, which is a member-owned and controlled rental housing.[24] A number of participants expressed interest in co-operative housing as a successful model of affordable rental for working households. In Delta, like many other jurisdictions across BC, new co-operative housing has not been built since the 1990s. The demand for co-operative housing in Delta was high in both the Housing Survey and the community workshops, and discussions with stakeholders revealed there were long waitlists and limited availabilities.

The Community and Housing Profile also found that the number of households in Core and Extreme Core Housing Need is on the rise[25]. This indicates that rental housing at deep affordability levels (e.g. shelter rates) may be needed. In addition, there are households who cannot afford market rent, and whose income does not qualify for subsidized housing, but there are no near-market housing options available in Delta.

Types of Housing and Supports

In summary, the following types of housing and supports were identified as potential solutions and opportunities to expand rental options:

- Market rental
- Below-market rental
- Non-market rental
- Secondary suites
- Coach houses
- Encourage a diversity of unit sizes for a range of needs

[24] See glossary for further explanation of co-operative housing.

[25] See glossary for definitions of Core Housing Need and Extreme Core Housing Need.

Theme 2: Making Delta an Attractive Place for Young People and Families

Overview

Stakeholders and community members reported that young people are struggling to stay in or move to Delta due to the high cost of housing and the lack of housing options to meet their needs, which vary from moving out of their parents' house to putting down roots to starting families. Recognizing that the needs of younger demographics vary widely, a range of units are needed, from rental options to attainable housing.

Across engagement methods, community members and stakeholders expressed significant concern about the challenges facing young people in Delta due to housing unaffordability. There was a real concern that the lack of affordable housing options would not only limit the ability of those born or raised in Delta to stay in the community, but that this gap in housing would limit Delta's attractiveness for new families to move into the community. This was cited as a particular concern in light of the trend toward an aging demographic.

Survey results show the specific challenges facing today's younger demographic. Unsurprisingly, the cost of housing was a key factor when looking for a new home for the 15 to 24 and 25 to 44 age groups: 84% and 80%, respectively, reported that the cost of housing was a factor. Compared to other age groups, those in the 15 to 24 and 25 to 44 age categories were significantly more concerned about being able to purchase a home. Seventy-three percent of respondents aged 15 to 24 and 44% of respondents aged 25 to 44 felt this concern. Figure 33 summarizes the top five housing challenges for younger adults.

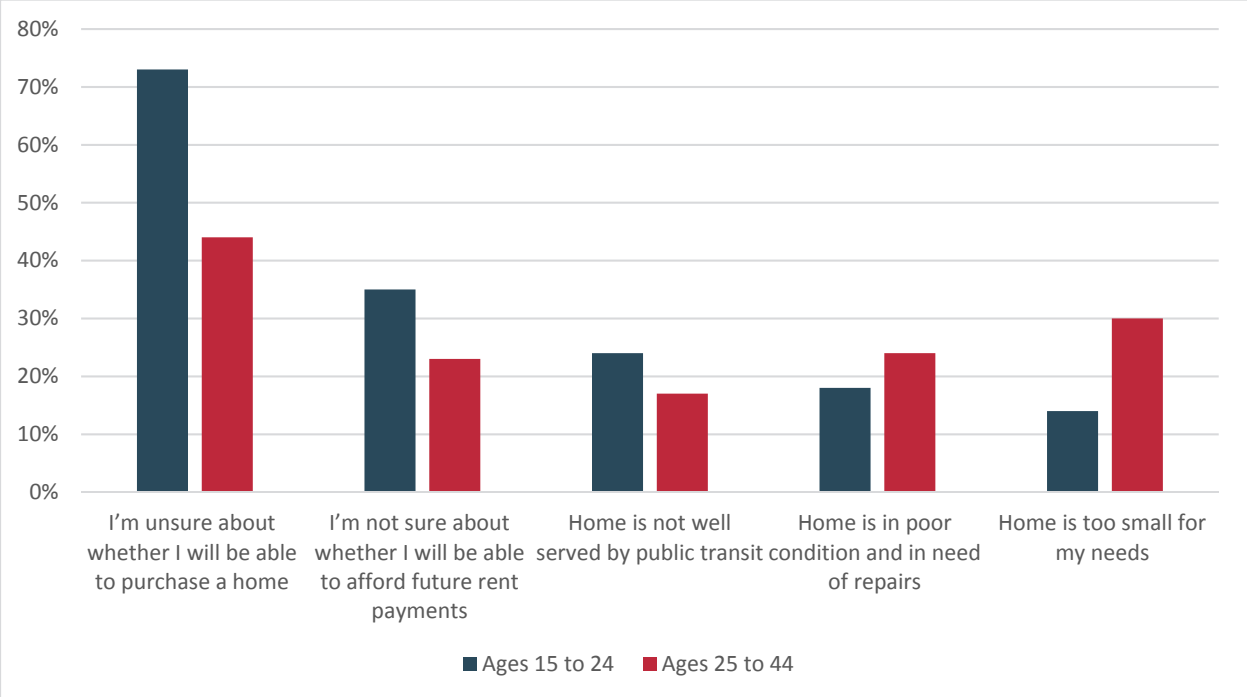


Figure 33: Top 5 Housing Challenges by Age Group

These top five housing challenges for younger age groups differ significantly from the top housing challenges noted by older adults (55+), which are summarized in Figure 34 in Theme 3.

Key Findings

The community engagement process identified two key areas for making Delta an attractive place for young people and families:

- More **rental options** for different life stages.
- More **attainable homeownership** through smaller unit sizes, greater density, or incentivization.

Rental Housing

Renters are far more likely than owners to report housing challenges, particularly related to the affordability and stability of their housing. The lack of rental housing in Delta was identified as a significant barrier for young people who wanted to move to the community or move out of their parents' home. With the high cost of homeownership, the lack of rental may be putting the most pressure on younger households to seek housing elsewhere.

Entry-Level Homeownership

There is significant disparity between incomes and housing prices in Delta, as well as across Metro Vancouver. The Community and Housing Profile showed that between 2010 and 2015, the median value of dwellings in Delta increased by 60%. In comparison, between the 2011 and 2016 Census years, median household incomes in Delta only rose by 14%. Across engagement methods, it was generally noted that single-family homes were largely out of reach for younger demographics, yet this is the dominant form of housing in Delta.

Many community members were interested in entry-level homeownership options both to support existing younger residents and to attract new ones. Some participants felt that affordability could be achieved by building smaller single-family homes on small lots. The potential to subdivide larger lots to build smaller homes was also raised as an opportunity for parents to provide homeownership options to their children, while supporting multi-generational housing options. However, it was mentioned that, realistically, the cost of land means that even very small single-detached homes would be out of reach for most households.

There may be perceptions in the community that greater affordability can be achieved while maintaining the single-detached form. Due to the high cost of land, it is likely not possible to achieve the required level of affordability through a continued focus on primarily single-detached housing. This topic

Story Spotlight

Kyle

Kyle moved from Toronto to Delta, where he has been living for the last few years. He spent 10 months, in total, looking for a suitable place to rent in Ladner and temporarily lived in Surrey for nine months. As a younger working professional who is currently renting, Kyle expresses frustration with the limited attainable housing options for first-time homeowners in Ladner. His ideal home would be a small house or apartment, but the common options available are larger townhouses with a garage or 1-bedroom apartment units that were built many years ago. He compares his housing choices to options in Vancouver, where 1-bedrooms in good neighbourhoods are similarly priced, though the units are smaller. Kyle would like to see more attainable housing options or innovative smaller housing options offered to first-time homebuyers like him, who would like to stay in the community.

area provides an opportunity for potential community education and engagement to build greater buy-in for diverse housing and tenure forms.

Types of Housing and Supports

In summary, the following types of housing and supports were identified as potential solutions and opportunities for young people and young families:

- Multi-family homeownership options at a range of unit sizes—condominiums, townhomes, duplexes, fourplexes
- High-quality rental at a range of unit sizes and different levels of affordability
- Potential innovations around affordable ownership models, rent-to-own, or shared equity programs

Theme 3: Supporting Aging in Place

Overview

Delta, like many Canadian communities, has an increasing population of seniors. Tsawwassen and rural Delta have a high proportion of seniors, with 26% and 35% of their populations aged 65 or older, respectively.

Despite this, the Community and Housing Profile found a trend of outward migration of residents 55 and older, and survey results show that respondents age 45 and older are most likely to identify that their home is too large for their needs. This points to a need to better understand the needs of aging residents in the community and any desired housing options to facilitate aging in place or retirement.

Although there were different views on what the ideal downsizing option is, community engagement found interest in more options for seniors to downsize, particularly ranchers. The ideal housing types included affordable rental apartments, luxury condominium opportunities, ranchers, as well as opportunities for assisted living and residential care in Delta. There is a strong desire to create opportunities for seniors to stay in the community as they age.

Story Spotlight

Pauline

Pauline is 77 years old and used to live with her husband on Vancouver Island. After he passed away, her ability to pay rent decreased substantially and she moved to Tsawwassen where her family lives. While looking for a place to stay permanently, she would frequently sleep on couches at her relatives' places. It was a two-year wait before Pauline moved into a 1-bedroom apartment unit in an independent seniors' housing complex in Tsawwassen. Pauline describes herself as being fortunate to live in the building, as it is her only affordable option, the building is well maintained, and there are regularly scheduled social activities that she can participate in.

Survey results show that the housing situation for older adults and seniors is markedly different than other age groups. Compared to other age groups, a significant portion of older adults have not experienced

housing challenges; 25% of survey respondents aged 55 to 64 and 30% of survey respondents aged 65 and over responded that they do not experience any housing challenges. However, of those that did identify housing challenges, the key issues were: size of home being too large, distance from public transit, state of repair, accessibility, and affordability. Figure 34 summarizes the top six housing challenges for older adults and seniors.

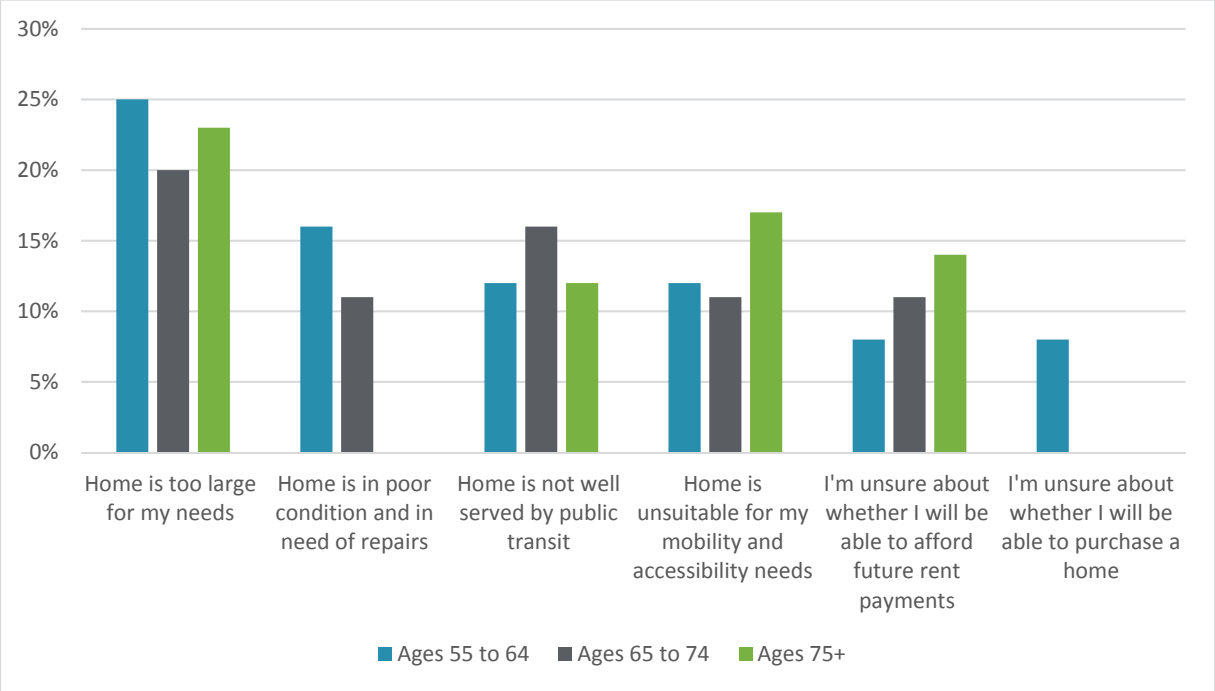


Figure 34: Top Housing Challenges by Older Adults and Seniors (Age 55+)

Key Findings

The community engagement process identified four key areas for addressing seniors housing needs:

- Providing a **diversity of options** for seniors housing.
- Supporting **rental affordability** for seniors.
- Acknowledging that some seniors will need supports for **staying at home**.
- Increasing **accessibility** in housing.

Diversity of Options

There was strong support across engagement methods for more diverse housing options to serve seniors who wish to downsize, including single-level compact homes (e.g. ranchers), ground-oriented townhouses, and apartments. The key priorities for new developments are creating opportunities for seniors to remain in their community, walk to shops and services, engage in social activities, and access transit. This was particularly noted during engagements with Tsawwassen community members.

While homeownership may be a preference for many, there is also interest in more high-quality rental options geared towards seniors who want to downsize but who don't want to be burdened with

homeownership. In the survey, 48% of senior respondents indicated that proximity to shops and services was one of their top priorities in selecting their home (the second most common response to this question and more common amongst older adult respondents). This feedback indicates the need for a greater diversity of housing options close to transit, amenities and other services.

Additionally, there was some appetite among engagement participants to see innovative options, such as shared housing to serve seniors who may be living alone, as well as co-operative housing and smaller houses on the same property (e.g. coach houses or multiple duplexes). With an aging population, stakeholders and the public also noted a lack of supported housing and assisted living options[26] for seniors and individuals with intellectual disabilities, particularly older seniors (85+) who may need more intensive care and services.

Story Spotlight

Wendy

Wendy is a senior who lives in a non-market independent seniors' housing complex. Prior to moving into her unit, Wendy lived in a market rental unit in Delta where she was recovering from an assault that happened in the community. She worried about her safety at the rental unit because the building was not well maintained, and the smoke detectors did not operate properly. As Wendy is on a fixed-income, the annual rent increases became unaffordable for her. She waited approximately five months to get her current unit, which is affordable for her, in 2013. Wendy describes her current living situation as very positive because she feels safe and the building staff help maintain her unit.

Affordability

The most common response (52%) of senior survey respondents was that the cost of housing is a top priority in selecting a home. In the community survey, among senior renters, older seniors (85+) were much more likely (67% of respondents) to indicate that their housing was not affordable than younger senior age groups (65-74 and 75-84, 42% and 20%, respectively). This links with a general lack of rental stock in Delta at a range of affordability levels.

Owners who responded to the question about whether housing affordability was an issue were far less likely to indicate that their housing was not affordable: only 16% of owners in the 65-74 age group, 13% in the 75-84 age group and 0% in the 85+ age group answered that they felt their housing was unaffordable.

The Community and Housing Profile also showed that the number of seniors on BC Housing's Housing Registry has risen over the past few years. Seniors receive the majority of rental supplements in Delta and this is expected to increase as the community ages.

Staying at Home

While the need for more downsizing options and affordable rental for seniors were highlighted, some seniors want to remain in the home where they raised their families. Some senior participants noted that downsizing was not appropriate for them because living in a smaller unit was unappealing, having grown accustomed to space indoors and outdoors. They also mentioned a desire to have extra rooms for family

[26] Please see Glossary for definitions of supportive housing for seniors and assisted living.

to visit. Over time, seniors who wish to stay at home may need more at-home supports to stay healthy and avoid social isolation.

Others shared that they stayed in their existing home because they felt that moving to a strata was too risky due to potential conflicts with strata boards, high and unpredictable increases to strata fees, and loss of control. Other homeowners shared that the high cost of fees associated with a sale of their home (e.g. transfer tax, deferred taxes, moving costs) would leave them less able to afford a smaller home in the current high-priced market. This, coupled with a lack of downsizing options, meant many felt they would have no alternative housing options in Delta if they sold their existing home.

Accessibility

The survey results indicate that a significant number of senior respondents were concerned about their mobility needs and lack of accessibility in their homes. Accessibility is a key factor in supporting seniors in downsizing from single-family homes or enabling them to continue to age in their own home. Existing rental units, many of which are older and not built to modern accessibility standards, may be unsuitable for older seniors with mobility or accessibility needs. For those who want to stay in their homes, they may require supports to maintain and modify their homes.

Types of Housing and Supports

In summary, the following types of housing and supports were identified as potential solutions and opportunities to support seniors housing needs to allow aging in place:

- Greater density housing forms geared towards seniors – condominiums, townhomes, duplexes, and fourplexes – that prioritize accessibility
- High-quality rental options geared towards seniors
- Independent living at subsidized rates
- Assisted living at subsidized and market rates
- Residential care
- At-home supports
- Support with modifying existing homes for accessibility

Theme 4: Supporting More Integrated Supportive Housing Options

Overview

There is a desire for housing options for all ages and abilities in Delta. This section addresses the supportive housing needs identified throughout the engagement process, recognizing that supportive housing represents a diverse category of housing.

Participants spoke about the significant need for inclusive housing for people with intellectual disabilities, physical disabilities, and seniors needing supports. One study estimates that 400 people with developmental disabilities will need independent rental housing over the next 10 years.[27] While data on the housing needs of individuals with developmental disabilities is not readily available, a number of participants in community workshops and stakeholders identified the need for increased support for this group. Parents of children with developmental disabilities expressed concern over the housing options for their children as parents aged or passed away. It was noted that it can be difficult to find social supports because social service workers cannot afford the housing costs in Delta.

The Community and Housing Profile shows that the number of persons with disabilities on BC Housing's Housing Registry has remained relatively stable over the past number of years. However, the number of applicants requiring wheelchair accessible units is increasing. Shelter rates for individuals with disabilities on income assistance are also currently significantly below market rates, and an ongoing lack of rental housing in the region puts further pressure on this group. Coupled with an aging population, and 28% of survey respondents who anticipate needing supportive housing in the next 20 to 30 years, the need for a mixture of supportive housing options that are affordable and accessible emerged as a key theme in the engagements. To learn more about the senior's specific needs that were identified through engagement, please see the previous section of this report, Theme 3: Supporting Aging in Place.

Homelessness in Delta has been increasing, but recent efforts to respond have seen success and are being monitored.

As the need for supportive housing increases, so too does the need to ensure the existing supply of non-market housing remains intact. This is particularly evident as several existing non-market housing developments in Delta, which are tied to Operating Agreements (i.e., conditional mortgages) with BC Housing, may soon become subject to increased redevelopment pressures as these agreements are set to expire. The threat of redevelopment has caused fear of displacement amongst existing tenants of these developments, as well as those on waitlists for these non-market units. The City must be cognizant of how expiring operating agreements could affect the long-term supply of non-market housing and, in doing so, be prepared to negotiate for the replacement of such housing upon receipt of redevelopment proposals.

[27] Delta Housing Be Mine Society. *Delta Housing Need & Demand Study: Affordable, Inclusive Housing Options for Adults with Diverse Abilities*. 2018 https://deltahbms.com/resources/Documents/Delta%20Housing%20Need%20and%20Demand%20Study%20sep2019%20rev.pdf

Key Findings

The community engagement process identified three key areas for increasing supportive housing options:

- Supporting those with developmental disabilities.
- Investing in both new and proven models of supportive housing.
- Creating wrap around support services.

Supportive Housing Needs

Individuals with developmental disabilities that required supports were cited as a key group that is under-served in Delta. This group may still be living at home, but aging parents are not able to support these individuals over the long-term. Few affordable housing options are suited for individuals with developmental disabilities in Delta, as they cannot necessarily pay market rental rates and often require wrap around support services (discussed in detail later in this section)[28]. In addition, housing stability, which is offered through non-market housing, is the most important housing need for individuals who do not have the skillset to adapt to changes. Some of these individuals may also age out of community living homes at age 65, placing further pressure on independent living or supportive housing for seniors not capable of meeting their specialized needs. Participants reported a need for other types of supportive housing, including assisted living for seniors and supportive housing for people with mental health challenges.

Story Spotlight

Jonathan

Jonathan is in his 30's and has lived in Tsawwassen his entire life. His daily activities include taking the bus, working at a part-time job, participating in Special Olympics, and going out with his friends. The reason Jonathan cannot live independently on his own is that he has an intellectual disability and requires assistance with some daily activities, such as meal planning and cooking. Jonathan lives with his parents who help him out with filling out paperwork for his disability assistance, but they are looking forward to the future 5 years ahead and beyond. They want to help Jonathan plan ahead where he can be able live in a safe housing environment when they can no longer take care of him. For Jonathan, living in a subsidized housing unit with some supportive help would be the ideal housing situation to meet his needs.

Models of Supportive Housing

Models of supportive housing include housing with supports as well as housing integrated within the community. Ideas that emerged from community engagement were the inclusion of non-market supportive housing units within a market housing building, and the creation of shared housing in existing single-detached neighbourhoods, looking at a multi-generational model. It was felt that a rental building with a range of tenants young and old, but equipped with supportive services, equipped for aging in place, would be the ideal housing to meet the needs of individuals with disabilities and older adults. Shared housing models[29] were cited as one idea where a group of residents can receive social and emotional

[28] See glossary for definition of Wrap Around Support Services.

[29] Please see Glossary for definitions of shared housing.

support, as well as assistance with their day-to-day activities. Also encouraged was accessible housing with supports to help individuals age in place.

Another model noted was developing rental buildings with supportive services that would suit the needs of seniors and individuals with disabilities. Participants mentioned that often seniors and individuals with developmental disabilities require similar types of support with their daily activities (e.g. taking medication, filling out paperwork, etc.) and there is opportunity to have non-market buildings that dedicated to serving both these groups.

Wrap Around Support Services

Wrap around supports are intended to support an individual in all aspects of their lives. These services are individualized and may change over time, depending on need. In order to further support groups with specialized needs (e.g. individuals with developmental disabilities, frail seniors), services that allow people to be supported in their homes are key. Supports could include everything from light housekeeping to regular outreach and programming. These supports could help both aging seniors, and individuals with developmental disabilities even while their parents age or ensure that they are supported if they transition into market or subsidized housing. Individuals with higher needs and seniors who require personal care would still likely require a form of supportive housing.

Types of Housing and Supports

In summary, the following types of housing and supports were identified as potential solutions and opportunities:

- Housing with supports, including both independent living with associated services, and housing developments purpose-built to provide additional care
- Supportive housing integrated into new market housing developments that could include a range of residents and housing types

Theme 5: Supporting Strategic Density and Community Character

Overview

Delta has been very successful in creating desirable, single-detached neighbourhoods and this type of housing remains the dominant form today—80% of homes are single-detached with or without a secondary suite. However, the city is growing and there is recognition that single-detached homes are financially out of reach for many households. Furthermore, engagement found that this form of housing is not meeting the diverse range of housing needs in the community as demographics change.

Story Spotlight

Cindy

Cindy has lived in Ladner almost her entire life, except for six years when she lived in Vancouver. She actively sought to buy a home for six months in Delta, and she was lucky enough to be able to purchase it before the housing market exploded. Cindy emphasizes that she was only able to afford the apartment through inheritance of her mom's estate. While the condominium that Cindy lives in is not well built, she enjoys the walkability of her neighbourhood, which minimizes her car expenses. Cindy feels very fortunate to have a safe place to call home. She sees the growing housing needs of others in the community, particularly for the homelessness and seniors, and would like to see more people be able to live in the wonderful community of Delta.

The stakeholder and public engagement generated considerable discussion about appropriate density among participants. Ultimately, the definition of density and what is acceptable to the community will vary by neighbourhood, and indeed may require further neighbourhood engagement to define. While no single definition of density was established for the purposes of consultation, participants typically described three types of density: gentle density and infill (described further below), mid-level buildings (not uniformly defined), and high-density developments (towers greater than ten storeys). There was general support for mid-level buildings that are clustered near commercial centres and transit. The community workshops and survey found a desire among some engagement participants for the City to consider and address traffic congestion and demand for community amenities as these are anticipated to increase with housing development.

The Community and Housing Profile found that household sizes are declining, and it was likely that many respondents were living in houses with more rooms than would be regularly used. Given the high proportion of older adults (55+) in Delta, many older couple households no longer have children living with them. In addition, survey respondents who are older adults were more likely to answer that they have not experienced any housing challenges. Among survey respondents 55 and over, many reported that their home is larger than needed; this was one of the most frequent answers of housing issues for older age groups. This indicates there is a need to better understand whether older adults feel they are currently over-housed, or whether at present they prefer to maintain a large home.

Survey respondents were asked to identify the housing types they need in the next five to 10 years, as well as 20 to 30 years from now. The purpose of this question was to try and better understand the types of housing needed by community members compared with Delta's actual housing stock. Respondents were

able to select multiple options. Compared to the current housing stock, which is 80% single-detached with or without suites, Figure 35 shows that survey respondents reported a need for more diverse housing options. In the next five to 10 years, 47% of survey respondents reported that they need a single-detached home, followed by a single-detached home with secondary suite (27%), and a row house or townhouse (22%). Over the next 20 to 30 years, survey respondents reported a much wider diversity of needed housing types, with only 18% reporting needing a single-detached home, and an increased demand for supportive housing (28%) above all other housing types.

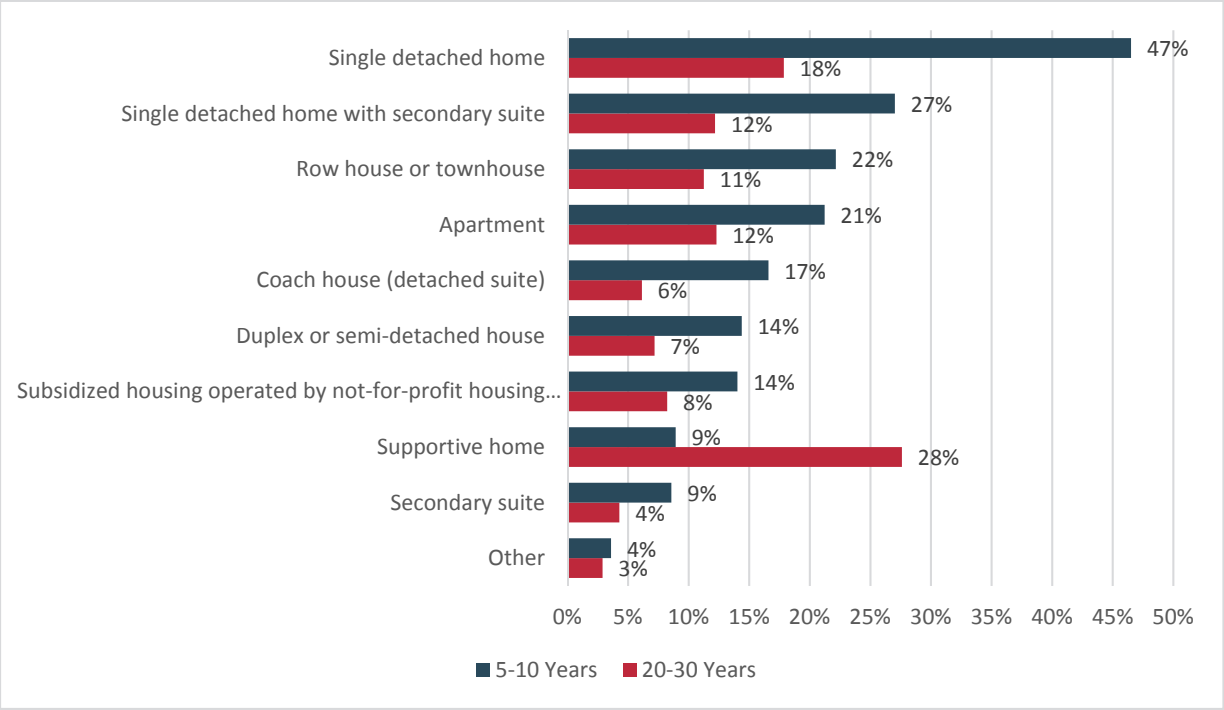


Figure 35: Housing Type Need in 5-10 Years and 20-30 Years (Respondents=862)

In the community survey, respondents were also asked about how many bedrooms they currently have and what minimum number of bedrooms would meet their current household needs. Among owners, 51% indicated that they have a larger home (four or more bedrooms) (see Figure 36). However, only 23% of owner respondents indicated that they currently need a home with four or more bedrooms. Ten percent of owner respondents indicated they were currently in a two-bedroom unit while 33% of all owner respondents reported that this unit size would meet their minimum household needs. Overall, the responses indicate that a smaller unit size would meet the needs of a large portion of the homeowners who completed the survey.

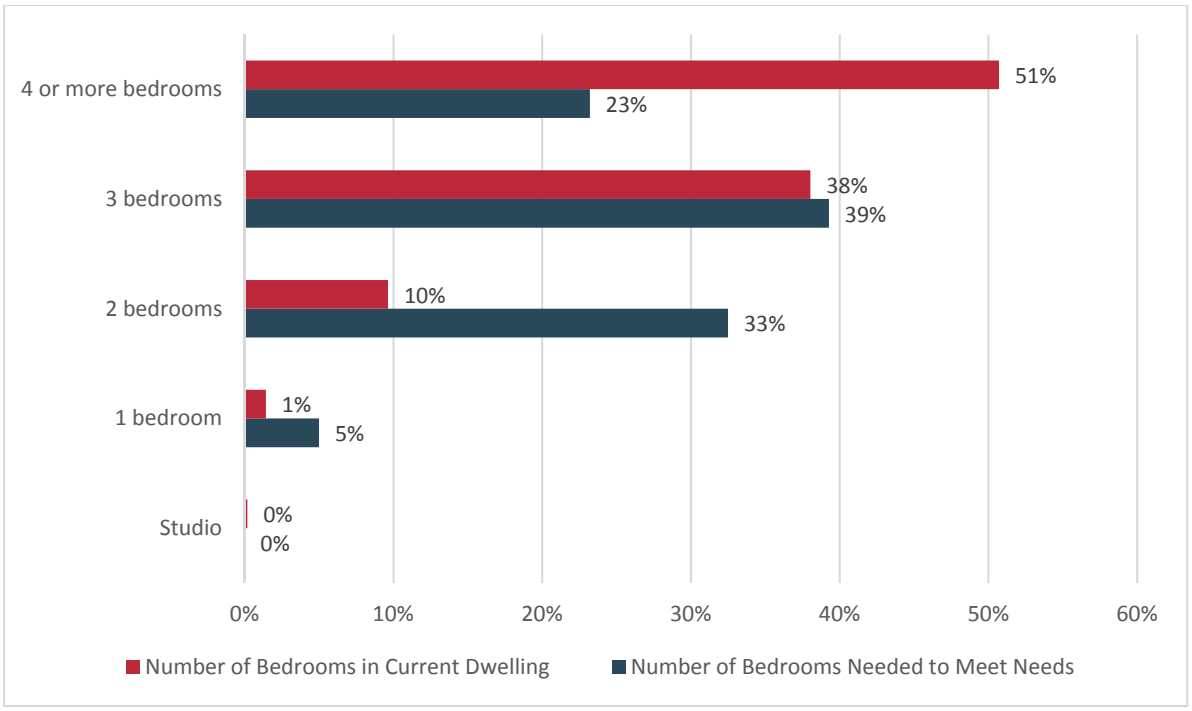


Figure 36: Number of Bedrooms in Current Dwelling Compared to Number of Bedrooms Needed, Owners (Respondents=560)

Renter responses to the community survey found that there were smaller differences between number of bedrooms in a renter's current dwelling and those that would be needed to meet the renter's needs (see Figure 37). What this graph does not show is whether a household is experiencing overcrowding in their current rental unit. The City's Community and Housing Profile provides additional information regarding instances of overcrowding in Delta.

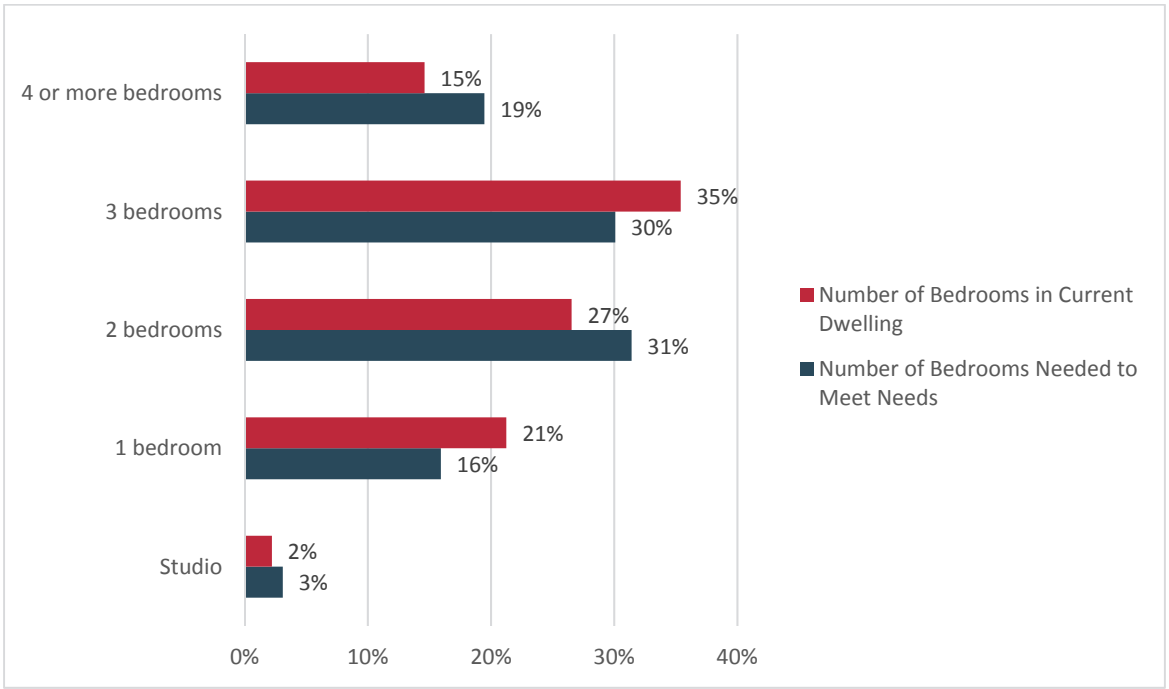


Figure 37: Number of Bedrooms in Current Dwelling Compared to Number of Bedrooms Needed, Renters (Respondents=226)

Mixed Interest in Increased Residential Density

Survey results indicated that there might be a need for greater diversity of housing options in the community. Generally, there was an acknowledgement amongst engagement participants that the cost of housing in Delta, coupled with the predominance of the single-detached dwelling, has created a need to support alternative, higher density, forms of housing such as townhomes and condominiums (apartments).

Community members expressed a desire to see more homeownership options that are attainable for younger generations. Among renters, homeownership continues to be a significant aspiration. While there is a desire to have more low-density forms of homeownership such as single-detached homes (possibly with secondary suites and/or coach houses), many stakeholders and community members expressed the recognition that low-density forms would not lead to the desired affordability levels due to the cost of land and construction. Participants accordingly spoke of the need for greater density (i.e., more units/people per hectare) and smaller unit sizes (i.e., fewer bedrooms and/or less common amenity) to achieve greater affordability.

While the community conversations did not specifically define 'higher density', a consistent theme across engagement approaches was the need to integrate gentle density into communities and to strategically place greater density so that it enhances the character of neighbourhoods and provides greater opportunities for transit access and centralized services and amenities. Additionally, there was some resistance to high-density developments, which were suggested to be ten storeys or more in some parts of Delta while four storeys or more was considered high in Tsawwassen. While some commenters expressed the importance of keeping low density and having open spaces, others supported strategically placing mixed-use mid-rises in core commercial areas. Others felt that when deciding on the appropriate height of higher density development, neighbouring densities and forms should be taken into consideration. Generally, there was an appetite to carefully consider community impacts on neighbourhood character when defining an appropriate level of density. However, it was noted that resistance to density is a barrier for new development in Delta.

Among engagement participants that discussed density, many emphasized the need to consider infrastructure and services when planning for density. Engagement in Ladner identified a particular concern about the management of congestion. Participants also expressed the desire for thoughtful design and development that respects the positive aspects of Delta's character and history.

Some engagement participants opposed housing densification and intensification in Delta, citing a strain on infrastructure services and loss of neighbourhood character. There is also a perception that greater density is not leading to more affordable housing. Some survey respondents were concerned about traffic and social cohesion around recently built high-density developments.

Key Findings

The community engagement process identified three key considerations for supporting density and community character:

- Encouraging **gentle density and infill that** carefully balance neighbourhood character with opportunities for increased diversity in housing (e.g. secondary suites, coach houses, duplexes, subdivision of larger lots, etc.)
- Planning for **strategic moderate and high-density areas** that considers infrastructure, services, amenities, transit, walkability and appropriate density
- Using **planning and design** to integrate density appropriately into Delta neighbourhoods.

While a number of participants in both the workshops and survey were supportive of an increase in density, there may nonetheless be community resistance to the level of density or the location of new denser housing types. Consideration will need to be given to density as new and denser forms of housing are proposed and developed in Delta; a forward-looking planning approach that directs density to key nodes and centres in the City may be informed by a process of public engagement that helps define appropriate densities.

Gentle Density and Infill

Many engagement participants were interested in a diverse range of gentle density and infill housing options. Suggestions that were raised include smaller lot subdivision in established neighbourhoods, secondary suites, duplexes, coach houses, and townhomes. These options appealed to a wide range of community members who said they found them to be better suited to existing single-detached neighbourhood character. Participants also noted that forms such as secondary suites and lot subdivision were ways for residents to adapt housing to meet their changing needs over time and could provide a financial benefit (i.e. mortgage helper) to owners. Many workshop participants were intrigued by a recent infill subdivision in a low-density neighbourhood that allowed four dwelling units on a former single-detached lot, believing it could work in their neighbourhood.

Recognizing that greater density housing (particularly towers greater than ten storeys) has received opposition in the past, participants discussed locating mid-level buildings strategically near OCP-designated commercial areas and transit routes to ensure that residents had access to amenities and to mitigate potential issues such as congestion by building walkable and transit-oriented communities. North Delta saw more comments in both support and opposition to greater density housing, while Tsawwassen saw more participants concerned about how low to middle density might change the single-detached community character.

Overall, engagement participants generally expressed a desire for greater diversity of housing, including denser forms, to respond more quickly to what was seen as a lack of housing options in Delta. In particular, there was recognition that shifting away from single-detached housing toward a more diverse housing stock would support a range of needs, including diversity of down-sizing options for seniors, increased availability of apartments for renters, and more diverse first-time home ownership opportunities for young families. The housing stock most discussed ranged from multi-family townhome developments to mid-level buildings that would provide rental apartment or condominium stock.

Planning and Design

Community members were interested in thoughtful planning and design that would take a long-range view of densification to ensure that infrastructure upgrades and additional amenities would be completed along with new housing developments. Some participants wanted to see the city undertake planning around density to ensure that new developments are located in the "right" place.

Some participants were also concerned about the design and aesthetic fit of new developments, whether single-detached homes or medium infill density. Neighbourhood character and consideration of the footprint of buildings were key concerns. Some participants suggested the City should require prescriptive design guidelines to influence design that is sympathetic to and in alignment with existing neighbourhood character.

Types of Housing and Supports

A running theme through engagement was the need for greater density and diversity in housing types to address housing affordability and availability in the community. A range of housing types were discussed including duplexes, fourplexes, suites, townhomes, and mid-level (six to ten storey) apartment or condominium buildings.

Theme 6: Exploring Innovative Approaches to Housing

Overview

At the workshops, community members and stakeholders expressed a strong interest in seeing creative solutions to housing challenges. It should be noted that while innovation was a key theme emerging from engagement, particularly community and stakeholder workshops, there may be a focus amongst these participants and necessarily in the awareness of the broader population of Delta; nonetheless, ideas emerged from the workshops that spoke to roles and actions already being undertaken by other local governments in BC. The key ideas that emerged are discussed below.

Local government's traditional role concerning housing has primarily been one of:

- Facilitating specific kinds of development through high-level plans and processes (e.g. Official Community Plans, neighbourhood plans, etc.)
- Regulating land use, form, and character (e.g. zoning bylaws, development permits, etc.)
- Incentivizing desirable housing types (e.g. density bonusing, DCC waivers, parking reductions, etc.)
- Advocating to senior government for funding and resources for non-market housing
- Monitoring housing trends and needs
- Investing in lands through grants or land contributions/leases

Story Spotlight

Jill

Jill and her husband have lived in North Delta since the 1970s when they purchased a rancher. While their children grew up in Delta, they were unable to buy here due to rapidly rising housing costs and would have to move out of Delta. Additional costs affecting Jill's housing options included the costs of supporting her mother, who was living in an independent seniors' complex that cost $6,700 (excluding any costs of assisted living) per month. So, Jill and her husband began a process to divide their single detached lot into two lots, each with a duplex for a total of four units. The formal approvals and construction process took four years, but Jill's three children will each own one unit and her mom will live in one of them. Although Jill now has a new mortgage and will not retire for the foreseeable future, she has been able to help her children acquire their first home. She hopes that her model of constructing smaller scale houses to provide for multi-generational housing will inspire other residents, and the City, to more broadly support this housing form.

Increasingly, local governments in British Columbia are taking innovative approaches to addressing housing by more strongly integrating themselves into multi-sectoral initiatives for housing. These initiatives often include:

- Education and communication to the public and stakeholders about housing needs and initiatives
- Research and prototyping of innovative solutions in partnership with other stakeholders

- Investing in affordable housing through land acquisition strategies or strong capital granting programs
- Partnering with a broad cross-section of the community to support solutions across a range of needs in the community

These emerging roles are being explored by local governments, and are dependent on available capital and staff resources, partnerships, and funding opportunities. Innovations in housing include a range of potential ideas, including but not limited to:

- Innovations in policy and zoning
- New partnerships between funders, builders, operators and the community
- Multi-generational housing, connecting seniors to young people who need housing
- Social innovation or lab processes to prototype new innovations
- Design contests to create options for creating gentle density

Key Findings

The community engagement process identified three key ideas for innovative approaches to housing:

- Leveraging **partnerships in land use** to build housing on underutilized land.
- Exploring **creative tenure models**.
- Promoting and incentivizing **innovations in design.**

Partnerships in Land Use

The availability and cost of land were identified as the most significant barriers to building more diverse and affordable forms of housing. Stakeholders identified an opportunity to repurpose existing underutilized sites, such as church sites, in order to pursue housing opportunities. Examples were highlighted such as the redevelopment of St. Andrew's-IOCO United Church in Port Moody.[30] These types of projects have the potential to revitalize church congregations by attracting new members through redevelopment, provide new affordable housing, and bring in other community amenities such as childcare spaces, arts, or recreation spaces. There may also be opportunities to explore other underutilized institutional sites for school districts or the City. The City may also wish to explore opportunities to build housing as part of the development or redevelopment of civic buildings (e.g., community centres).

Creative Tenure Models

Workshop participants also noted that innovations in tenure structures of new housing developments could support some of the housing issues Delta is currently experiencing. Examples from other communities were provided, such as rent-to-own units, innovative home share models, co-living shared accommodation units for seniors and students, new housing that better supports individuals with developmental disabilities, and the creation of new co-operative housing units. Participants cited these as opportunities for the City to support the broader community housing sector.

[30] https://bchousing.org/news?newsId=1479154210385

While co-operative housing is not a new housing model and has existed in Canada since the 1930s, the development of new co-operative housing across BC declined in the 1990s. Through engagement with the community, it was heard that co-operative housing in Delta is a highly desirable living arrangement for low-income individuals, families, and seniors; and there is not enough to meet current demand. Although there is no dedicated government-funding program available to support the development of new co-operative housing, partnerships between non-profits, institutional lenders, and local governments can be used to deliver new co-operatives. An example of this is the Community Land Trust's (CLT) work in the City of Vancouver, which involves a partnership between the City, the CLT, and the Co-operative Housing Federation of BC to deliver new co-operative units.[31]

Innovations in Design

Increasingly, innovations in design are changing the housing landscape. The role of modular housing, creative architectural design, and shipping container housing were all cited as opportunities for the City to creatively address housing issues. Other local governments and others in the housing sector are also using innovative processes, such as social innovation labs, to bring together actors from across the housing sector to create new solutions.

Types of Housing and Supports

In summary, the following ideas for innovative housing approaches were identified as a starting point for exploration:

- Multi-generational housing
- Non-market housing built through cross-sectoral partnerships
- Rent-to-own units
- New forms of supportive housing for residents with developmental disabilities
- Home share models
- Co-living arrangements for seniors and young adults
- Co-operative housing
- Modular housing

[31] https://www.cltrust.ca/portfolio/

Chapter 3:
Priority Housing Needs

3 Priority Housing Needs

Synthesizing the information presented in Parts 1 and 2, the following nine priority housing needs have been identified for Delta.

THE RIGHT SUPPLY

1. More affordable rental options
2. Housing options to suit an aging population
3. Greater supply of supportive and accessible housing units

THE RIGHT PRICE

4. Housing affordability for young people and families
5. More opportunities for non-market / below-market housing
6. Creative housing options
7. Reduce transportation costs

THE RIGHT BALANCE

8. Density and infill that balances everyone's needs

CONTINUED SUPPORT

9. Support for vulnerable populations at greater housing risk

Looking ahead to the drafting of the Housing Action Plan in Phase 2, these nine housing needs should be paid particular attention in order to achieve the greatest possible positive impact for all residents in Delta. This section of the Housing Needs Assessment discusses each priority in detail.

3.1 More affordable rental options

Housing costs affect Delta renters more acutely than their owner counterparts, according to the findings of the Housing Needs Survey and engagement activities. Among Delta renters, 30% of renter households find themselves in Core Housing Need (spending more than 30% of their income on housing) compared to 7% of owner households in Delta. Survey responses from renters similarly demonstrate a higher level of concern about housing costs than owner survey responses.

Census data shows that the number of renting households in Delta continues to increase, mostly in the secondary rental market and by those renting without the assistance of subsidies. Regionally, the rental market in Metro Vancouver continues to have low vacancy rates and high rental rates. Delta's vacancy rate has gone down from 1.3% in 2018 to 1.1% in 2019. Median rents went up 23% between 2008 and 2018, 5.6% alone between 2017 and 2018.

The majority of Delta's market rental is found in the secondary rental market. This is a crucial component of the housing continuum to be supported but one that may be subject to changing circumstances (e.g., a house is sold; a secondary suite is to be used by the owning family). Delta has a low supply of primary (purpose-built) rental housing, including both market and non-market, attributable mainly to the termination in the 1980s of federal rental incentive programs. Both federal and provincial governments have shifted on this matter and a number of programs are emerging through both BC Housing and CMHC; Phase 2 of the Housing Action Plan will look at ways the City can leverage these emerging opportunities.

The City is limited in its ability to directly lower housing costs, but there are actions that the City can take to encourage an increase in affordable rental options. More work will happen in Phase 2 to pursue strategies aimed to ease the housing cost burden on renters and produce a greater supply of affordable rental options, including an analysis of how much market, near-market, and below-market rental is needed in Delta to make the greatest positive impact to current and prospective residents.

The important role that secondary suites play in providing both rental units and supplementary income for Delta homeowners warrants a review of Delta's secondary suite policies. In addition to developing rental supply policies for the Housing Action Plan, ongoing work in 2020 will include a review of Delta's secondary suite regulations, with an aim to balance affordability needs with necessary functional requirements to ensure quality living space for renters.

3.2 Housing options to suit an aging population

The greatest proportion (26%) of Delta's population today is made up of residents born between 1944 and 1964, now aged 55 to 75 years old. This age cohort has been significant in Delta for the last three census periods, indicating a trend that is likely to continue and that Delta's population will continue to age. Meanwhile, this age cohort has seen some outward migration over the last ten years, likely due to a number of factors pulling these residents away from Delta. Results of the public engagement indicated that one pull factor is better housing options elsewhere, but generally, respondents wish to stay in their community if possible.

Compared to other age groups, a significant number of older adults are not experiencing housing challenges; 'None' was the most common response from those aged 55+ to the survey question about housing challenges. However, of those that did identify housing challenges, key issues were the size of their home being too large, distance from public transit, their home's state of repair, and accessibility issues.

When asking residents aged 55+ about their perceived housing needs, however, the Housing Survey results as well as the workshop responses demonstrated that Delta's aging population is not homogenous in what it considers its key housing needs. Depending on financial, health, and family factors, some older adults wish to downsize, some wish to stay in their single-detached home, some wish to rent, and many will need housing that accommodates reduced mobility. Although there were different views on what the ideal downsizing option is, community engagement found interest in affordable rental apartments, luxury condominium opportunities, ranchers, and opportunities for assisted living and residential care in Delta. Being close to transit, shops, and services was also a common need expressed among this age group.

For non-owner seniors, seniors receive the majority of Delta's rental supplements from the provincial government and this is expected to increase as the community ages. Similarly, the number of seniors on BC Housing's Housing Registry for non-market housing has risen over the past few years, indicating that a growing number of seniors may encounter housing need in the years to come.

The next ten years will be pivotal to ensure that Delta has an availability of housing appropriate for the needs of residents within this age cohort so that they can stay in their community. Phase 2 of the Housing Action Plan will look at strategies to encourage development of various appropriate housing forms at suitable price points, as well as strategies to support those who choose to stay in their single-detached home. Phase 2 will also look for synergies with the actions laid out in Delta's Social Action Plan to support seniors.

3.3 Greater supply of supportive and accessible housing units

Supportive housing provides housing and hospitality services for seniors and individuals with differing abilities so that they can live independently. Responses to the Housing Survey indicated that many Delta residents (28% of respondents) anticipate that they will need supportive housing in the next twenty years.

Supportive housing (in particular seniors' supportive housing) is already in demand and is expected to grow in demand as Delta's population ages. An ongoing lack of rental housing alternatives also puts further pressure on this form of housing. In addition to a relatively low supply for the anticipated need, the cost of supportive housing can be prohibitive, particularly for those on income assistance. Housing supplements for seniors and individuals with disabilities fall significantly below market rates for supportive housing, indicating a strong need for more non-market and below-market supportive housing options.

Persons with differing abilities have a hard time finding appropriate housing and/or affording suitable housing on a fixed income. Support for those with disabilities was a marked concern brought up in the community engagement, as well as support for creative supply options such as shared housing in single detached neighbourhoods and purpose-built rental buildings designed to meet the needs of both individuals with disabilities and older adults.

In terms of accessible housing, the number of Delta residents applying to BC Housing's Housing Registry requiring wheelchair accessible units is increasing. More generally, responses from the Housing Survey and the community workshops show that accessibility is valued and concerns around decreased mobility are informing preferences on housing forms (ranchers and condominiums are desired while 3-storey townhouses are not preferred). The BC Building Code does not require any minimum ratio of accessible or adaptable units in new developments. Delta's Zoning Bylaw requires a minimum ratio of adaptable units in new apartment builds; however, developers typically do not provide beyond the minimum required.

The need for supportive housing is expected to grow in the years to come and Phase 2 of the Housing Action Plan will look at strategies to encourage development of supportive housing at various price levels. Phase 2 will also explore the role of the City to require and/or incentivize the supply of adaptable and accessible units to meet the anticipated need of Delta residents.

3.4 Housing affordability for young people and families

Throughout the public engagement, concerns emerged about young people and young families being able to afford to stay in or move to Delta. When responding to the Housing Survey, those in the 15-34 age groups noted the most concern about being able to afford housing in Delta.

The majority of young people do not own their homes; instead, they are either renting or living with parents. Furthermore, survey results and comments made during workshops indicate that many strive to save the money needed to enter into homeownership but are unable to do so due to current rental costs. In the Housing Survey, renter households between the ages of 25 to 54 had a higher proportion of respondents paying $2,500 or more on monthly rent payments.

Three focus areas emerge from the Housing Profile and the community engagement when looking at the housing needs of young people and families. The first is the desire for attainable homeownership, wherein young people are able to enter the real estate market affordably. The City is unable to lower the high cost of land; however, the City can explore actions to support attainable homeownership at an affordable entry level. BC Housing's HousingHub program introduces a number of opportunities for partnership that the City can explore in Phase 2, including the Affordable Homeownership Program (AHOP) aimed to support the development of new owner-purchased homes for eligible middle-income households.

The second focus area is improving rental housing options for young people and young families. Increasing the general rental supply is discussed earlier; in addition to that general need, there is a need for rental options that meet the specific needs of families. Phase 2 will explore whether there is a need for family-friendly rental policies and related policies to support families living in rental housing.

Lastly, the third strategic focus to help younger people find housing in Delta is to explore housing options that lie outside the typical freehold tenure model. This topic area provides an opportunity for community education and engagement to build awareness of more diverse housing tenure forms.

3.5 More non-market housing options

For a variety of reasons, market housing is not an option for many, and there is a demonstrable need for non-market and below-market housing options in Delta. Delta is currently home to 1,100 government-subsidized housing units, yet the waitlists for non-market housing in Delta have more than doubled in a five-year period (108 households in 2014 to 217 households in 2019) for all groups in need including seniors, families, people with differing abilities, and households needing wheelchair accessibility.

An important area of non-market housing is housing that provides deep supports to those in need, such as transition houses and housing for women and children fleeing violence as well as emergency shelters and short-term housing. An extreme weather shelter and a transition house were both recently established in Delta, but there remains need for more of these supportive housing types throughout Delta, as identified in Delta's Social Profile and Social Action Plan. Phase 2 of the Housing Action Plan will build on the commitments set out in the Social Action Plan.

In the stakeholder engagement, community organizations expressed the desire to partner with the City to improve housing for those in need. There may be opportunities to repurpose existing underutilized sites, such as civic sites and church sites, in order to pursue housing opportunities. There may also be opportunities to support non-market housing operators in Delta and expand the number of housing providers in Delta.

Currently, higher levels of government are bringing forward several funding programs for non-market and supportive housing. This presents opportunities to expand Delta's supply of non-market housing and Phase 2 will explore how the City can best leverage such opportunities. At the same time, just under half of Delta's existing non-market supportive housing will reach the end of their Operating Agreements by 2028. Once an operating agreement ends, redevelopment of these housing complexes becomes a real possibility. Phase 2 will explore actions the City can take to support the retention of this non-market housing stock, and to support housing operators considering redevelopments that would increase non-market housing units.

3.6 Creative housing options

When looking at housing affordability, many in the region are facing unprecedented financial obstacles on the standard path to freehold home ownership as the value of land continues to rise. These challenges are starting to present themselves in Delta; the number of house sales deemed affordable has dropped over the past three years across all housing types.

Throughout the community engagement, participants expressed interest in non-conventional forms of housing tenure. People commented on rent-to-own units, home-shares, and shared equity models such as co-housing. Co-operatives were the most common alternative mentioned during engagement. Delta has only a handful of co-operative housing complexes and there are not enough spaces to meet current demand. Although there is no dedicated government-funding program available to support the development of new co-operative housing, Phase 2 of the Housing Action Plan will pursue partnerships between non-profits, institutional lenders, and local governments to deliver new co-operatives.

Beyond tenure, participants in community engagement voiced interest in creative housing forms and ways to densify lots through non-conventional dwelling units. Fourplexes, multiple suites on a property, and detached suites were all ideas raised during public engagement. Phase 2 will explore the feasibility and impact of these forms of infill (see also 3.4 Conversations about housing and land use).

3.7 Reduce transportation costs

Housing affordability is also related to the cost of transportation, particularly transportation by car. Delta has some of the highest commuting costs in the region, which affects both residents of Delta and non-residents who work in Delta. The general road infrastructure is not expected to change in the coming decade, but the Housing Action Plan can identify actions the City can take to provide needed housing options in areas that encourage and leverage transit use and walkable communities, and encourage more housing options for those who work in Delta.

TransLink has seen significant growth in transit ridership on the higher frequency routes in Delta; as such, it plans to add the Tsawwassen Ferry / Bridgeport Station to the Frequent Transit Network (FTN) in 2021 and will implement a RapidBus service along Scott Road by 2022. Phase 2 of the Housing Action Plan will explore strategies to leverage these transit improvements when planning for housing options near those routes. Housing strategies such as transit-oriented redevelopment can also be further explored and refined to ensure Delta achieves both social and environmental goals offered through compact communities.

Stakeholder engagement with the business community brought up the challenges facing those who commute to Delta for work. Many businesses in Delta are not facing the challenge of fewer customers but fewer staff to work in their businesses; many who work in Delta cannot find housing in or near Delta at an affordable cost and are required to commute long and costly distances to work. Housing strategies for Delta's work force can be explored in Phase 2 of the Housing Action Plan.

3.8 Density and infill that balances everyone's needs

There was a general acknowledgement amongst engagement participants that there is a need for greater diversity of housing options in the community; however, there are mixed opinions and levels of support around the topic of density. Phase 2 of the Housing Action Plan will include further engagement with the public to discuss both density and community character with an aim to balance the needs of the existing community and those who would wish to move into redevelopments.

Engagement results showed particular interest in gentle densification (infill) to add housing options into existing single detached neighbourhoods. There are many ways to pursue gentle densification, warranting in-depth discussions about whether certain options could fit into some of Delta's neighbourhoods. These ideas will be explored in Phase 2.

Participants also supported, in theory, strategic mid-density and higher-density redevelopments that foster compact, liveable communities. Further public and stakeholder engagement on this topic will offer

opportunities for community learning and thoughtful deliberation of future land use through the lens of housing needs.

Concurrent with Phase 2 will be the work of the Mayor's Housing Task Force for Scott Road, which looks to establishing a vision for housing options on the Scott Road Corridor. The findings of that process will inform this priority housing need; results will be incorporated into Phase 2 of the Housing Action Plan.

3.9 Support vulnerable populations in housing need

Housing uncertainty is a situation that can result in increased worry and anxiety. Social isolation also increases for individuals who are hiding, ashamed of losing housing, or unable to connect with those who can assist with housing support. In addition to pursuing actions to promote supply, Delta can also explore actions to support those actively facing housing challenges.

It is reasonable to expect that existing rental properties will consider redevelopment in the future. When rental properties redevelop, existing renters face relocation challenges and likely rent increases, concerns that were raised during the community engagement. Establishing tenant relocation and compensation procedures will be part of ongoing work in 2020 as staff work with property owners on upcoming development applications involving existing rental units.

For those requiring supportive and non-market housing, long waitlists and difficulty navigating the process of applying for housing can exacerbate existing challenges. Delta's Social Action Plan has already identified actions the City can explore to support those in housing need, including developing a system for expediting the search for social housing in Delta, pursuing opportunities to incorporate social services (offices, amenities, recreation or city services) within new developments, and advocating for funding to community organizations and housing providers.

Wrap-around services were also a stated need in the community engagement. Wrap-around services allow aging seniors and individuals with differing abilities to be supported in their homes, from light housekeeping to regular outreach to support if they transition into another form of housing. Engagement participants mentioned that often seniors and individuals with developmental disabilities require similar types of support with their daily activities (e.g. taking medication, filling out paperwork, etc.) regardless of the housing type in which they live.

The City will consider in Phase 2 actions to assist vulnerable populations as well as those whose situation falls between market and non-market housing (unable to afford market housing costs but would not qualify for financial assistance).

4 Glossary

Assisted Living – Services that provide housing, hospitality services and personal care services for adults who can live independently and make decisions on their own behalf but require a supportive environment due to physical and functional health challenges

https://www2.gov.bc.ca/gov/content/health/accessing-health-care/home-community-care/care-options-and-cost/assisted-living

Co-operative Housing – Co-operative housing provides at cost housing to its members and is controlled by members who vote in decisions. There are three key components to co-operatives: housing remains affordable, a member's tenure is secure as long as they follow the rules, and there is a strong sense of community. A housing co-operative is incorporated, and all assets are owned by the organization.

https://www.cmhc-schl.gc.ca/en/maintaining-and-managing/co-operative-housing-guide

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

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

Deep Affordability Levels – Levels provided at significant subsidy, usually in line with Income Assistance or Disability Assistance shelter rates.

https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/bc-employment-and-assistance-rate-tables/income-assistance-rate-table

Extreme Core Housing Need - "extreme core housing need" has the same meaning as core housing need except that the household has shelter costs for housing that are more than 50% of total before-tax household income.

http://www.bclaws.ca/civix/document/id/complete/statreg/90_2019

Multi-generational Housing – A household that contains three or more generations, and at least one census family.

https://www12.statcan.gc.ca/census-recensement/2011/as-sa/98-312-x/98-312-x2011001-eng.cfm

Operating Agreements – A contract, typically between BC Housing or CMHC and a non-profit housing society, which sets out the amount, duration and conditions of the subsidy provided for a project.

https://www.bchousing.org/publications/Expiring-Operating-Agreements.pdf

Shared Housing - Housing where an agreement is formalized for co-residence of individuals or family units within the same housing unit.

https://www.enterprisecommunity.org/download?fid=8109&nid=3890

Shelter Rates – Housing provided at income assistance or disability assistance shelter rates.

https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/bc-employment-and-assistance-rate-tables/income-assistance-rate-table

Social Innovation Lab or Solution Lab – An iterative process that brings together diverse stakeholders, including individuals with lived experience, designers, policymakers, financial experts and innovation consultants to support the development of innovative solutions to social issues such as housing. This process is currently funded through CMHC to address housing innovations.

https://www.cmhc-schl.gc.ca/en/nhs/solution-labs

Supportive Housing - Services which provide housing and hospitality services for seniors and individuals with disabilities who can live independently. It does not include the additional level of support provided through personal care services, such as assistance activities of daily living and medication management, etc.

https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/files/pdf/glossary/nhs-glossary-en.pdf?sv=2018-03-28&ss=b&srt=sco&sp=r&se=2021-05-07T03:55:04Z&st=2019-05-06T19:55:04Z&spr=https,http&sig=bFocHM6noLjK8rlhy11dy%2BkQJUBX%2BCDKzkjLHfhUIU0%3D

Wrap Around Support Services - Wrap-around service delivery is a team-based, collaborative case management approach. A case management approach represents a point-of-delivery, rather than a system-level, approach to coordination. The concept of Wrap-around programming is used to describe any program that is flexible, family or person-oriented and comprehensive – that is, a number of organizations work together to provide a holistic program of supports.

https://www.homelesshub.ca/solutions/systems-approach-homelessness/wrap-around-delivery-and-other-team-based-models

Unsuitable Housing - Suitable housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements. Enough bedrooms based on NOS requirements means one bedroom for:

- each cohabiting adult couple;
- unattached household member 18 years of age and over;
- same-sex pair of children under age 18;
- and additional boy or girl in the family, unless there are two opposite sex children under 5 years of age, in which case they are expected to share a bedroom
- a household of one individual can occupy a bachelor unit (i.e. a unit with no bedroom).

Unsuitable housing is housing that does not meet any of these criteria for suitability.

https://cmhc.beyond2020.com/HiCODefinitions_EN.html#_Suitable_dwellings

APPENDICES

Appendix A: Profile Data Tables

Population Profile

Table 1A: Population Change between 2006 and 2016 [Source: Statistics Canada Census]

Geography	2006 Census Population	2011 Census Population	2016 Census Population	Change (#) 2011 to 2016	Change (%) 2011 to 2016	10 Year Annualized Growth	Persons Per Year
Tsawwassen First Nation	674	720	816	96	13.3%	1.93%	14
Delta	**96,723**	**99,863**	**102,238**	**2,375**	**2.4%**	**0.56%**	**552**
Township of Langley	93,726	104,177	117,285	12,480	12.0%	2.27%	2,356
Coquitlam	114,565	126,804	139,284	9,537	7.5%	1.97%	2,472
Richmond	174,461	190,473	198,309	7,836	4.1%	1.29%	2,385
Surrey	394,976	468,251	517,887	49,636	10.6%	2.75%	12,291
Burnaby	202,799	223,218	232,755	9,537	4.3%	1.39%	2,996
Vancouver	578,041	603,502	631,486	27,984	4.6%	0.89%	5,345
Metro Vancouver	2,116,581	2,313,328	2,463,431	150,103	6.5%	1.53%	34,685
British Columbia	4,113,487	4,400,057	4,648,055	247,998	5.6%	1.23%	53,457
Canada	31,612,897	33,476,688	35,151,728	1,675,040	5.0%	1.07%	353,883

Table 2A: Population Breakdown by Number of Persons in each Age Group [Source: Statistics Canada Census]

Age Group	2006		2011		2016		Change (2006 – 2016)		
	Male	Female	Male	Female	Male	Female	Male	Female	Total
under 14 years of age	9,285	8,850	8,685	8,375	8,380	8,005	-905	-845	-1750
15 to 19 years of age	3,710	3,560	3,890	3,650	3,545	3,415	-165	-145	-310
20 to 24 years of age	3,150	2,925	3,080	2,855	3,455	3,100	305	175	480
25 to 64 years of age	25,545	27,030	26,100	27,760	25,820	27,380	275	350	625
65 to 84 years of age	5,230	5,920	6,585	7,030	8,060	8,800	2830	2880	5710
85 and over	550	995	660	1,195	885	1,415	335	420	755
Total	**47,470**	**49,280**	**49,000**	**50,865**	**50,145**	**52,115**	**2,675**	**2,835**	**5510**

Table 3A: Population Breakdown by Proportion of Persons in each Age Group [Source: Statistics Canada Census]

Age Group	2006		2011		2016		% Total Population Growth (2006 – 2016)		
	Male	Female	Male	Female	Male	Female	Male	Female	Total
under 14 years of age	9.6%	9.1%	8.7%	8.4%	8.2%	7.8%	-0.9%	-0.9%	-1.8%
15 to 19 years of age	3.8%	3.7%	3.9%	3.7%	3.5%	3.3%	-0.2%	-0.1%	-0.3%
20 to 24 years of age	3.3%	3.0%	3.1%	2.9%	3.4%	3.0%	0.3%	0.2%	0.5%
25 to 64 years of age	26.4%	27.9%	26.1%	27.8%	25.2%	26.8%	0.3%	0.4%	0.6%
65 to 84 years of age	5.4%	6.1%	6.6%	7.0%	7.9%	8.6%	2.9%	3.0%	5.9%
85 and over	0.6%	1.0%	0.7%	1.2%	0.9%	1.4%	0.3%	0.4%	0.8%
Total	**49.1%**	**50.9%**	**49.1%**	**50.9%**	**49.0%**	**51.0%**	**2.8%**	**2.9%**	**5.7%**

Table 4A: Pop. Breakdown by Number of Males and Females in each Age Cohort [Source: Statistics Canada Census]

Age Cohort	Delta			Metro Vancouver		
	Male	Female	Total	Male	Female	Total
0 to 4 years	2,335	2,170	4,505	60,045	56,225	116,270
5 to 9 years	2,840	2,770	5,610	63,390	59,345	122,735
10 to 14 years	3,205	3,065	6,270	63,340	59,765	123,105
15 to 19 years	3,545	3,415	6,960	73,185	69,100	142,285
20 to 24 years	3,455	3,100	6,555	85,385	81,885	167,270
25 to 29 years	2,415	2,345	4,760	89,305	90,640	179,945
30 to 34 years	2,455	2,630	5,085	89,925	92,700	182,625
35 to 39 years	2,625	2,920	5,545	81,090	86,860	167,950
40 to 44 years	3,120	3,535	6,655	79,440	88,930	168,370
45 to 49 years	3,630	3,950	7,580	87,850	96,440	184,290
50 to 54 years	4,080	4,265	8,345	93,230	98,140	191,370
55 to 59 years	4,090	4,115	8,205	85,590	91,505	177,095
60 to 64 years	3,405	3,620	7,025	73,865	78,940	152,805
65 to 69 years	3,175	3,365	6,540	62,615	68,425	131,040
70 to 74 years	2,350	2,445	4,795	42,495	47,180	89,675
75 to 79 years	1,550	1,775	3,325	30,600	35,905	66,505
80 to 84 years	985	1,215	2,200	21,965	26,860	48,825
85 to 89 years	600	820	1,420	12,745	18,735	31,480
90 to 94 years	230	430	660	4,905	9,965	14,870
95 to 99 years	50	140	190	1,050	3,140	4,190
100 years and over	5	25	30	160	580	740
TOTAL	**50,145**	**52,115**	**102,260**	**1,202,175**	**1,261,265**	**2,463,440**

Table 5A: Age Breakdown by Proportion of Persons in each Sex and Cohort [Source: Statistics Canada Census]

Age Cohort	Delta			Metro Vancouver		
	Male (Delta)	Female (Delta)	Total	Male (MV)	Female (MV)	Total
0 to 4 years	2.28%	2.12%	4.41%	2.44%	2.28%	4.72%
5 to 9 years	2.78%	2.71%	5.49%	2.57%	2.41%	4.98%
10 to 14 years	3.13%	3.00%	6.13%	2.57%	2.43%	5.00%
15 to 19 years	3.47%	3.34%	6.81%	2.97%	2.81%	5.78%
20 to 24 years	3.38%	3.03%	6.41%	3.47%	3.32%	6.79%
25 to 29 years	2.36%	2.29%	4.65%	3.63%	3.68%	7.30%
30 to 34 years	2.40%	2.57%	4.97%	3.65%	3.76%	7.41%
35 to 39 years	2.57%	2.86%	5.42%	3.29%	3.53%	6.82%
40 to 44 years	3.05%	3.46%	6.51%	3.22%	3.61%	6.83%
45 to 49 years	3.55%	3.86%	7.41%	3.57%	3.91%	7.48%
50 to 54 years	3.99%	4.17%	8.16%	3.78%	3.98%	7.77%
55 to 59 years	4.00%	4.02%	8.02%	3.47%	3.71%	7.19%
60 to 64 years	3.33%	3.54%	6.87%	3.00%	3.20%	6.20%
65 to 69 years	3.10%	3.29%	6.40%	2.54%	2.78%	5.32%
70 to 74 years	2.30%	2.39%	4.69%	1.73%	1.92%	3.64%
75 to 79 years	1.52%	1.74%	3.25%	1.24%	1.46%	2.70%
80 to 84 years	0.96%	1.19%	2.15%	0.89%	1.09%	1.98%
85 to 89 years	0.59%	0.80%	1.39%	0.52%	0.76%	1.28%
90 to 94 years	0.22%	0.42%	0.65%	0.20%	0.40%	0.60%
95 to 99 years	0.05%	0.14%	0.19%	0.04%	0.13%	0.17%
100 years and over	0.00%	0.02%	0.03%	0.01%	0.02%	0.03%
Total	**49.04%**	**50.96%**	**100.00%**	**48.80%**	**51.20%**	**100.00%**

Table 6A: Median and Average Population Age [Source: Statistics Canada Census]

	2006	2011	2016
Median Age – Female	41.5	43.3	42.8
Median Age - Male	40.4	42.3	43.6
Median Age – Total Pop.	41.0	45.1	44.4
Average Age - Male	NA	NA	41.6
Average Age – Female	NA	NA	43.1
Average Age – Total Pop.	NA	NA	42.4

Table 7A: Net Migration (2011 to 2016) [Source: Statistics Canada Census]

Age Cohort	Net Migration (2011 - 2016)	
	Male	Female
0 to 4 years	NA	NA
5 to 9 years	420	435
10 to 14 years	315	205
15 to 19 years	170	235
20 to 24 years	(435)	(550)
25 to 29 years	(665)	(510)
30 to 34 years	140	305
35 to 39 years	455	470
40 to 44 years	305	300
45 to 49 years	150	130
50 to 54 years	25	(15)
55 to 59 years	(230)	(205)
60 to 64 years	(195)	(200)
65 to 69 years	(170)	(145)
70 to 74 years	(260)	(185)
75 to 79 years	(270)	(150)
80 to 84 years	(260)	(180)
85 and over	(25)	335

Table 8A: Mobility Status (One Year Prior to the Census)

Mobility Status (One Year Prior to Census)			
Place of Residence - 1 year ago	2006	2011	2016
Non-Movers	84,330	88,260	87,690
Moved within Delta	5,425	4,335	5,835
Moved from other City in BC	3,935	4,245	4,610
Moved from other province	525	370	530
Moved from other country	925	710	1,355
Total	**95,140**	**97,920**	**100,020**

Table 9A: Mobility Status (Five Years Prior to the Census)

Mobility Status (Five Years Prior to Census)			
Place of Residence - 5 years ago	2006	2011	2016
Non-Movers	57,310	63,470	63,295
Moved within Delta	16,280	14,625	15,865
Moved from other City in BC	11,835	11,235	11,915
Moved from other province	1,850	1,500	1,160
Moved from other country	3,925	3,130	4,090
Total	**91,200**	**93,960**	**96,325**

Table 10A: Minority Ethnic Population in Delta

Minority Ethnic Group	2006	2011	2016	Change 2011 - 2016	
South Asian (e.g., East Indian, Pakistani, Sri Lankan, etc.)	14,220	17,030	20,485	3,455	20%
Chinese	5,835	5,635	7,685	2,050	36%
Black	495	595	795	200	34%
Filipino	1,865	2,625	2,655	30	1%
Latin American	710	710	815	105	15%
Arab	95	125	255	130	104%
Southeast Asian (e.g., Vietnamese, Cambodian, Laotian, Thai, etc.)	415	540	585	45	8%
West Asian (e.g., Afghan, Iranian, etc.)	185	115	260	145	126%
Korean	500	400	520	120	30%
Japanese	945	1,030	1,115	85	8%
Visible minority (not included elsewhere)	70	330	310	-20	-6%
Multiple visible minorities	645	680	810	130	19%
Total visible minority population	25,975	29,820	36,300	6,480	22%
Not a visible minority	70,100	68,925	64,540	-4,385	-6%
Total	**96,075**	**98,745**	**100,840**	**2,095**	**2%**

Table 11A: Labour Force Status - City of Delta (Statistics Canada Census)

Labour force status	2001	2006	2011	2016	15 Yr Trend (2001 - 2016)			5 Yr Trend (2011 - 2016)		
					#	%	%/YR	#	%	%/YR
Working aged population	76,445	77,925	81,660	84,485	8,040	11%	0.67%	2,825	3%	0.68%
In the labour force	52,823	53,105	54,005	54,370	1,547	3%	0.19%	365	1%	0.13%
Employed	49,995	50,635	50,590	51,515	1,520	3%	0.20%	925	2%	0.36%
Unemployed	2,852	2,470	3,415	2,855	3	0%	0.01%	-560	-16%	-3.52%
Not in the labour force	23,621	24,825	27,650	30,120	6,499	28%	1.63%	2,470	9%	1.73%
Participation rate	69.1	68.1	66.1	64.4	-5	-7%	-0.47%	-1.7	-3%	-0.52%
Employment rate	65.4	65	62	61	-4	-7%	-0.46%	-1	-2%	-0.32%
Unemployment rate	5.4	4.7	6.3	5.3	0	-2%	-0.12%	-1	-16%	-3.40%

Table 12A: Labour Force Status – Vancouver CMA (Metro Vancouver) (Statistics Canada Census)

Labour force status	2001	2006	2011	2016	15 Yr Trend (2001 - 2016)			5 Yr Trend (2011 - 2016)		
					#	%	%/YR	#	%	%/YR
Working aged population	1,621,042	1,752,390	1,926,225	2,064,615	443,573	27%	1.63%	138,390	7%	1.40%
In the labour force	1,073,130	1,169,725	1,273,335	1,355,520	282,390	26%	1.57%	82,185	6%	1.26%
Employed	995,320	1,104,760	1,182,395	1,276,900	281,580	28%	1.67%	94,505	8%	1.55%
Unemployed	77,265	64,960	90,940	78,620	1,355	2%	0.12%	-12,320	-14%	-2.87%
Not in the labour force	547,912	582,665	652,895	709,090	161,178	29%	1.73%	56,195	9%	1.67%
Participation rate	66.2	66.8	66.1	65.7	-1	-1%	-0.05%	-0.4	-1%	-0.12%
Employment rate	61.4	63	61.4	61.8	0	1%	0.04%	0.4	1%	0.13%
Unemployment rate	7.2	5.6	7.1	5.8	-1	-19%	-1.43%	-1.3	-18%	-3.96%

Table 13A: Labour Force Status – Province of British Columbia (Statistics Canada Census)

Labour force status	2001	2006	2011	2016	15 Yr Trend (2001 - 2016)			5 Yr Trend (2011 - 2016)		
					#	%	%/YR	#	%	%/YR
Working aged population	3,161,032	3,394,910	3,646,840	3,870,375	709,343	22%	1.36%	223,535	6%	1.20%
In the labour force	2,060,993	2,226,380	2,354,245	2,471,665	410,672	20%	1.22%	117,420	5%	0.98%
Employed	1,883,975	2,092,770	2,171,465	2,305,690	421,715	22%	1.36%	134,225	6%	1.21%
Unemployed	175,184	133,615	182,775	165,975	-9,209	-5%	-0.36%	-16,800	-9%	-1.91%
Not in the labour force	1,100,039	1,168,525	1,292,595	1,398,710	298,671	27%	1.61%	106,115	8%	1.59%
Participation rate	65.2	65.6	64.6	63.9	-1	-2%	-0.13%	-0.7	-1%	-0.22%
Employment rate	59.6	61.6	59.5	59.6	0	0%	0.00%	0.1	0%	0.03%
Unemployment rate	8.5	6.0	7.8	6.7	-2	-21%	-1.57%	-1.1	-14%	-2.99%

Table 14A: Labour Force by Industry – City of Delta and Metro Vancouver (Statistics Canada Census)

Total labour force by Industry - NAICS (2012)	City of Delta						Metro Vancouver	
	2011 NHS		2016 Census		2011 - 2016		2016 Census	
	#	%	#	%	#	%	#	%
Agriculture; forestry; fishing and hunting	935	2%	1,010	2%	75	8%	13,025	1%
Mining; quarrying; and oil and gas extraction	255	0%	120	0%	-135	-53%	4,470	0%
Utilities	345	1%	260	0%	-85	-25%	6,840	1%
Construction	3,785	7%	4,865	9%	1,080	29%	98,365	7%
Manufacturing	4,285	8%	4,010	7%	-275	-6%	84,355	6%
Wholesale trade	2,705	5%	2,480	5%	-225	-8%	5,5415	4%
Retail trade	5,240	10%	5,960	11%	720	14%	150,000	11%
Transportation and warehousing	4,395	8%	4,915	9%	520	12%	7,4775	6%
Information and cultural industries	1,450	3%	1,225	2%	-225	-16%	5,0230	4%
Finance and insurance	2,460	5%	2,265	4%	-195	-8%	6,5245	5%
Real estate and rental and leasing	1,300	2%	1,075	2%	-225	-17%	3,5440	3%
Professional; scientific and technical services	3,950	7%	4,020	7%	70	2%	133,130	10%
Management of companies and enterprises	40	0%	125	0%	85	213%	3,185	0%
Administrative and support	2,230	4%	2,410	4%	180	8%	61,000	5%
Educational services	4,035	7%	4,140	8%	105	3%	99,830	7%
Health care and social assistance	5,490	10%	5,060	9%	-430	-8%	137,665	10%
Arts; entertainment and recreation	1,030	2%	1,295	2%	265	26%	31,525	2%
Accommodation and food services	3,570	7%	3,565	7%	-5	0%	111,360	8%
Other services (except public administration)	2,520	5%	2,505	5%	-15	-1%	60,840	4%
Public administration	3,065	6%	2,315	4%	-750	-24%	53,855	4%
Industry - NAICS2012 - not applicable	935	2%	775	1%	-160	-17%	24,955	2%
Total	**54020**	**100%**	**54395**	**100%**	**375**	**0.7%**	**1,355,505**	**100%**

Table 15A: Commuting Destination to Usual Place of Work by Number of Commuters (Statistics Canada – 2016 Census)

Journey to Work	Delta	Vancouver	Burnaby	New Westminster	Richmond	Surrey	Metro Vancouver
Commuting within same City	11,835	187,360	31,940	5,835	43,435	85,015	436,405
Commuting to other City within Region	27,470	86,035	61,280	26,810	32,555	104,565	534,525
Commuting to City outside Region but within BC	355	1,760	580	255	395	3,550	14,895
Commuting to different Province or Territory	150	1,145	390	90	300	740	4,060
Total Commuters	**39,810**	**276,300**	**94,190**	**32,990**	**76,685**	**193,870**	**989,885**

Table 16A: Commuting Destination to Usual Place of Work by Proportion of Total Commuters (Statistics Canada – 2016 Census)

Journey to Work	Delta	Vancouver	Burnaby	New Westminster	Richmond	Surrey	Metro Vancouver
Commuting within same City	30%	68%	34%	18%	57%	44%	44%
Commuting to other City within Region	69%	31%	65%	81%	42%	54%	54%
Commuting to City outside Region but within BC	1%	1%	1%	1%	1%	2%	2%
Commuting to different Province or Territory	0%	0%	0%	0%	0%	0%	0%
Total Commuters	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**

Housing Profile

Table 17A: Households in Delta by Community (Source: Statistics Canada Census)

Delta Community	2006 Census	2011 Census	2016 Census	Household Change (2006 to 2016)	Change (% of Total Growth) (2006 to 2016)	Compound Annual Growth Rate by Area (2006 – 2016)	Households Per Year
Ladner	7,950	8,450	8,655	705	32%	0.85%	71
Tsawwassen	8,400	8,530	8,640	240	11%	0.28%	24
North Delta	16,205	16,970	17,660	1,455	66%	0.86%	146
Rural & Industrial Delta	990	808	800	-190	-9%	-2.11%	-19
City of Delta (Total)	**33,545**	**34,758**	**35,755**	**2,210**	**100%**	**0.64%**	**221**

Table 18A: Households by Structural Type (Source: Statistics Canada Census)

Structural Type	2006 Census	2011 Census	2016 Census	5yr Change 2011 - 2016	10yr Change 2006 - 2016
Single-detached house	21,509	22,155	20,945	-1,210	-564
Apartment in a building that has five or more storeys	369	375	430	55	61
Semi-detached house	805	855	985	130	180
Row house	1,510	1,755	1,895	140	385
Apartment or flat in a duplex	4,329	4,750	6,550	1,800	2,221
Apartment in a building that has fewer than five storeys	4,765	4,640	4,765	125	0
Other single-attached house	40	60	30	-30	-10
Movable dwelling	205	170	170	0	-35
Total	**33,555**	**34,755**	**35,760**	**1,010**	**2,238**

Table 19A: Building and Demolition Permits tied to Single Detached Dwellings (Source: City of Delta)

Permit Type	2016	2017	2018
Building Permits	191	225	189
Demolition Permits	148	165	156
Difference	**43**	**60**	**33**

Table 20A: Housing in Delta Communities by Structural Type (Source: Statistics Canada, 2016 Census)

Area	Single Detached House	Semi-detached House	Row House	Apt. or flat in a duplex	Apt. in bldg. fewer than 5 storeys	Apt. in bldg. 5+ storeys	Other single-attached house	Moveable Dwelling	Total Occupied Households
Ladner	4,770	425	800	995	1,560	40	20	40	8,655
Tsawwassen	5,570	230	175	515	1,975	170	5	10	8,640
North Delta	10,065	310	915	4,990	1,140	230	5	10	17,660
Rural Delta	525	30	0	45	75	0	5	125	805
Delta	20,945	985	1,895	6,550	4,765	430	30	170	35,760

Table 21A: Proportion of Housing by Structural Type in each Delta Community (Source: Statistics Canada, 2016 Census)

Area	Single Detached House	Semi-detached House	Row House	Apt. or flat in a duplex	Apt. in bldg. fewer than 5 storeys	Apt. in bldg. 5+ storeys	Other single-attached house	Moveable Dwelling	Total Occupied Households
Ladner	55%	5%	9%	12%	18%	0%	0%	0%	100%
Tsawwassen	64%	3%	2%	6%	23%	2%	0%	0%	100%
North Delta	57%	2%	5%	28%	6%	1%	0%	0%	100%
Rural Delta	65%	4%	0%	6%	9%	0%	1%	16%	100%
Delta	59%	3%	5%	18%	13%	1%	0%	1%	100%

Table 22A: Period of Construction (Source: Statistics Canada 2016 Census)

Period of Construction	Ladner	Tsawwassen	North Delta	Rural & Industrial Delta	Delta	
					#	% of Total
1960 or before	545	650	1,295	240	2,730	7.6%
1961 to 1980	3,510	4,295	10,280	195	18,280	51.1%
1981 to 1990	1,965	1,460	3,095	140	6,660	18.6%
1991 to 2000	1,635	1,340	915	65	3,955	11.1%
2001 to 2005	305	225	310	90	930	2.6%
2006 to 2011	390	270	745	45	1,450	4.1%
2011 to 2016	295	395	1,060	5	1,755	4.9%
Total	**8,655**	**8,640**	**17,675**	**780**	**35,760**	**100%**

Table 23A: Average Household Size, City of Delta (Source: Statistics Canada Census)

Census Area	1996	2001	2006	2011	2016	% Change (1996 – 2016)
Delta	3.0	2.9	2.9	2.8	2.8	-6.7%
Burnaby	2.6	2.6	2.6	2.5	2.5	-3.8%
Richmond	2.9	2.9	2.8	2.8	2.7	-6.9%
Surrey	3.0	3.0	3.0	3.0	3.0	0.0%
Vancouver (City)	2.3	2.3	2.2	2.2	2.2	-4.3%
Metro Vancouver	2.6	2.6	2.6	2.6	2.5	-3.8%
British Columbia	2.6	2.5	2.5	2.5	2.4	-7.7%
Canada	2.6	2.6	2.5	2.5	2.5	-3.8%

Table 24A: Persons per Household, City of Delta (Source: Statistics Canada Census)

Persons per Household	2006[1]		2011		2016		2006 – 2016		2011 - 2016	
	#	%	#	%	#	%	#	%	#	%
1 person	6,465	19%	6,650	19%	6,960	19%	495	22.3%	310	30.7%
2 persons	10,175	30%	11,000	32%	11,575	32%	1,400	63.1%	575	56.9%
3 persons	5,600	17%	5,865	17%	6,015	17%	415	18.7%	150	14.9%
4 persons	-	-	6,815	20%	6,620	19%	-90	-4.1%	(195)	-19.3%
4 to 5 persons	9,675	29%	-	-	-	-			-	-
5 or more persons	-	-	4,430	13%	4,600	13%			170	16.8%
6 or more persons	1,635	5%	-	-	-	-			-	-
Total Households	33,550	100%	34,760	100%	35,770	100%	2,220	100%	1,010	100%

Table 25A: Household Size (by bedroom) (Source: Statistics Canada Census)

Household Size	2011	2016	Change	% Change
No bedrooms	3,175	125	-100	-3.1%
1 bedroom		2,950		
2 bedrooms	5,855	6,090	235	4.0%
3 bedrooms	12,080	11,405	-675	-5.6%
4 or more bedrooms	13,640	15,190	1,550	11.4%
Total Households	34,750	35,760	1,010	2.9%

Housing Affordability

Table 26A: Proportion of Renter and Owner Households (Source: Statistics Canada, 2016 Census)

	Delta	Richmond	Surrey	New Westminster	Vancouver (City)	Langley (City)	Burnaby	Metro Vancouver
Total Households	35,760	73,460	169,965	32,710	283,915	11,840	92,200	960,895
Owner	79%	74%	71%	56%	47%	62%	62%	64%
Renter	21%	26%	29%	44%	53%	38%	38%	36%

Table 27A: Median and Average Value of Dwelling (Source: Statistics Canada Census)

Geographic Area	Median Value of Dwelling			Average Value of Dwelling		
	2011	2016	Change	2011	2016	Change
Richmond	$604,945	$752,395	24%	$696,406	$967,385	39%
Surrey	$500,746	$698,205	39%	$544,879	$757,863	39%
Langley (City)	$300,696	$341,626	14%	$362,511	$440,443	21%
Burnaby	$600,941	$799,080	33%	$648,217	$961,174	48%
Delta	$562,181	$897,064	60%	$590,729	$921,580	56%
New Westminster	$400,729	$470,537	17%	$465,933	$635,451	36%
Vancouver (City)	$752,016	$1,102,843	47%	$929,049	$1,414,191	52%
Metro Vancouver	$598,085	$800,220	34%	$691,550	$1,005,920	45%

[1] The 2006 Census captured household size using different thresholds than that used in the 2011 & 2016 Census.

Table 28A: 2019 Average Assessed Value of Dwelling by Type and Number of Bedrooms (Source: BC Assessment)

	Single Family Detached		Duplex, non strata (side by side)		Duplex, strata (side by side)		Townhome		Strata (Condominium)		
	2 BDRM	3 BDRM	2 BDRM	3 BDRM	2 BDRM	3 BDRM	2 BDRM	3 BDRM	1 BDRM	2 BDRM	3 BDRM
Richmond	$1,461,025	$1,686,233	$869,800	$867,500	$1,017,679	$976,546	$757,733	$878,457	$454,899	$645,535	$935,156
Surrey	$1,044,530	$1,182,901	$905,250	$796,181	$659,883	$686,438	$558,865	$649,723	$348,854	$467,848	$577,079
Langley (City)	$901,123	$891,931	$556,050	$552,767	NA	$589,102	$566,465	$455,414	$318,192	$418,946	$535,813
Burnaby	$1,423,462	$1,624,132	NA	$1,691,000	$1,082,073	$1,251,858	$681,387	$824,570	$500,278	$680,546	$889,506
New Westminster	$1,045,922	$1,192,263	$1,092,600	$1,724,500	$739,500	$1,106,899	$654,909	$778,916	$416,310	$592,889	$787,030
Delta	$1,001,602	$1,069,314	$739,000	$950,500	$758,965	$719,437	$647,644	$756,499	$374,634	$545,013	$681,813
Vancouver (City)	$1,952,867	$2,736,416	$2,101,400	$1,773,210	$1,820,072	$1,820,072	$1,148,094	$1,347,417	$622,252	$1,105,931	$2,246,337

Note: The assessed value of all duplexes are limited to data captured in two unit "folios", being the categorization of data provided by BC Assessment.

Table 29A: 2019 Median Assessed Value of Dwelling by Type and Number of Bedrooms (Source: BC Assessment)

	Single Family Detached		Duplex, non strata (side by side)		Duplex, strata (side by side)		Townhome		Strata (Condominium)		
	2 BDRM	3 BDRM	2 BDRM	3 BDRM	2 BDRM	3 BDRM	2 BDRM	3 BDRM	1 BDRM	2 BDRM	3 BDRM
Richmond	$1,361,150	$1,532,200	$869,800	$867,500	$929,700	$930,250	$757,000	$847,000	$463,000	$630,000	$816,000
Surrey	$917,300	$1,049,000	$903,250	$755,500	$648,200	$655,400	$521,000	$618,000	$349,000	$455,000	$563,000
Langley (City)	$857,500	$859,500	$559,200	$549,450	NA	$563,000	$619,000	$404,500	$323,000	$411,000	$497,000
Burnaby	$1,366,700	$1,540,000	NA	$1,986,000	$1,064,500	$1,261,000	$652,000	$819,500	$493,000	$653,000	$830,000
New Westminster	$1,027,550	$1,134,000	$1,092,600	$1,746,500	$739,500	$1,176,000	$643,000	$789,500	$420,000	$583,000	$728,000
Delta	$960,750	$1,022,700	$743,500	$950,500	$748,000	$685,900	$602,300	$743,000	$372,250	$525,000	$591,000
Vancouver (City)	$1,530,250	$2,159,000	$2,388,300	$1,244,000	$1,665,000	$1,465,500	$1,060,000	$1,170,000	$608,000	$917,000	$1,613,500

Note: The assessed value of all duplexes are limited to data captured in two unit "folios", being the categorization of data provided by BC Assessment.

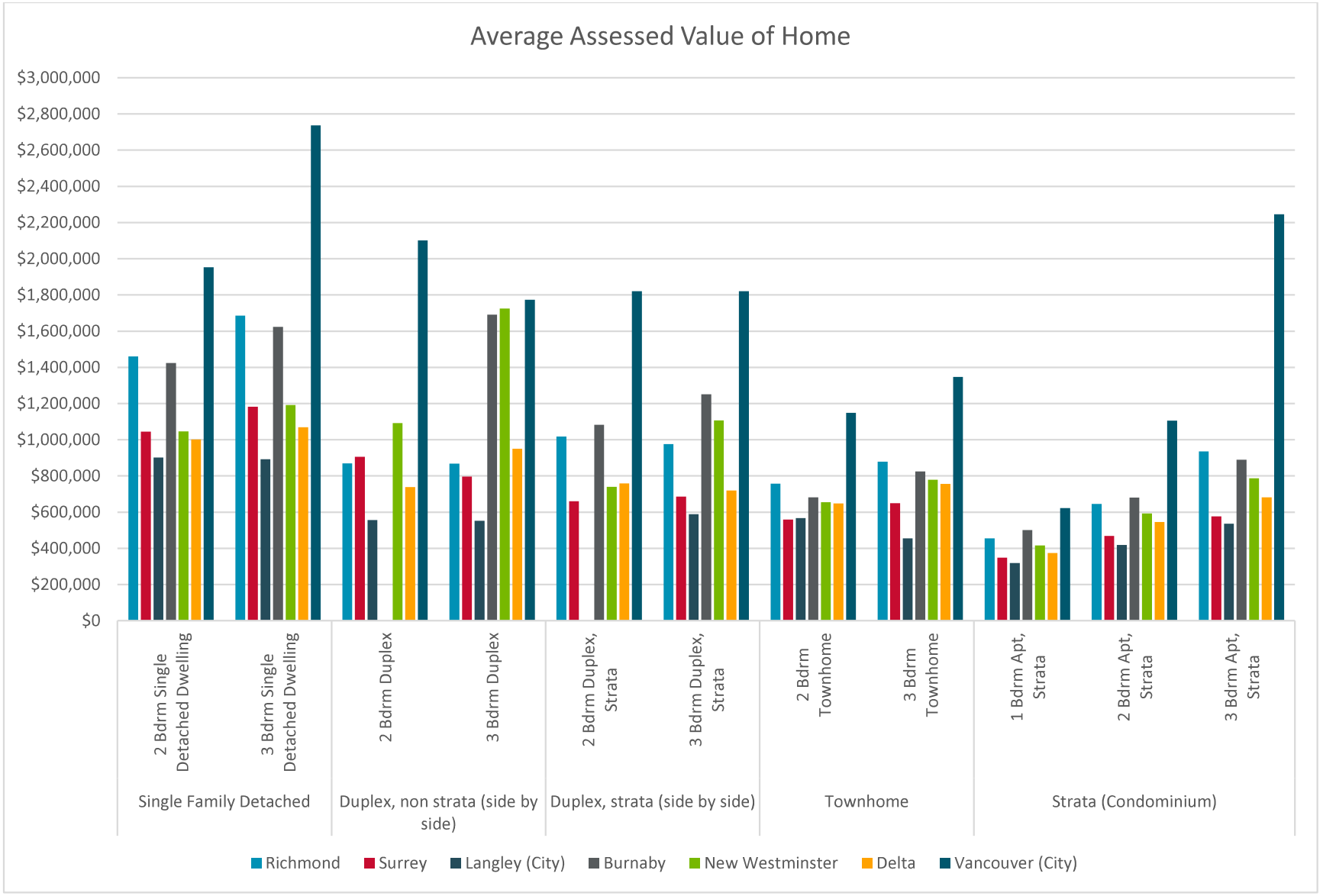


Figure 1A: 2019 Average Assessed Value of Dwellings (by Type) (BC Assessment)

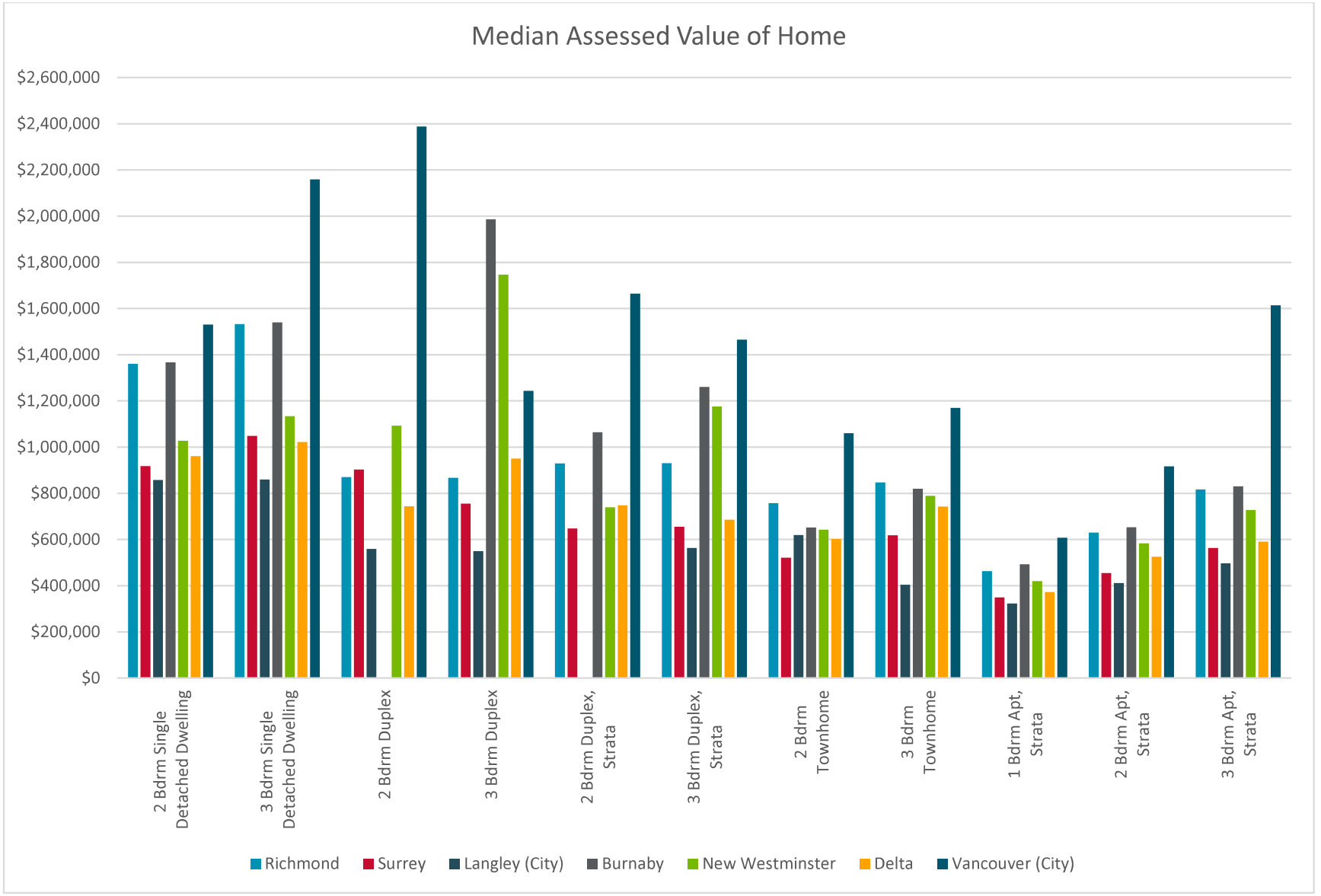


Figure 2A: 2019 Median Assessed Value of Dwellings (by Type) (BC Assessment)

Table 30A: 2019 Average Sales Value of Dwelling by Type and Number of Bedrooms (Source: BC Assessment)

	Single Family Detached		Duplex, non strata (side by side)		Duplex, strata (side by side)		Townhome		Strata (Condominium)		
	2 BDRM	3 BDRM	2 BDRM	3 BDRM	2 BDRM	3 BDRM	2 BDRM	3 BDRM	1 BDRM	2 BDRM	3 BDRM
Richmond	$1,540,304	$1,899,272	NA	NA	NA	$1,001,638	$775,868	$931,453	$446,965	$654,647	$1,146,237
Surrey	$1,089,151	$1,241,402	NA	$853,512	$637,000	$701,630	$554,633	$652,443	$333,792	$448,597	$566,408
Langley (City)	$1,086,000	$977,051	$637,000	NA	NA	$554,900	$590,667	$536,590	$319,584	$391,542	$558,000
Burnaby	$1,459,091	$1,641,571	NA	NA	$845,000	$1,382,242	$698,577	$777,968	$426,074	$614,088	$846,047
New Westminster	$1,129,875	$1,267,621	NA	NA	NA	NA	$614,960	$768,856	$429,215	$572,002	$773,168
Delta	$1,015,447	$1,103,402	NA	NA	NA	$788,050	$593,466	$749,326	$378,516	$621,658	$1,073,747
Vancouver (City)	$2,035,462	$3,237,245	NA	NA	$1,603,628	$1,744,802	$1,132,177	$1,341,378	$544,561	$972,304	$1,980,305

Note: The assessed value of all duplexes are limited to data captured in two unit "folios", being the categorization of data provided by BC Assessment.

Table 31A: 2019 Median Sales Value of Dwelling by Type and Number of Bedrooms (Source: BC Assessment)

	Single Family Detached		Duplex, non strata (side by side)		Duplex, strata (side by side)		Townhome		Strata (Condominium)		
	2 BDRM	3 BDRM	2 BDRM	3 BDRM	2 BDRM	3 BDRM	2 BDRM	3 BDRM	1 BDRM	2 BDRM	3 BDRM
Richmond	$1,567,500	$1,719,350	NA	NA	NA	$1,009,400	$771,100	$895,000	$430,000	$634,450	$817,000
Surrey	$879,000	$1,064,500	NA	$848,333	$618,000	$670,000	$533,000	$635,000	$342,000	$437,000	$516,000
Langley (City)	$1,052,000	$929,900	$637,000	NA	NA	$543,500	$590,500	$572,000	$321,000	$390,000	$558,000
Burnaby	$1,400,000	$1,499,400	NA	NA	$845,000	$1,370,000	$671,000	$765,000	$393,900	$588,000	$783,000
New Westminster	$1,020,000	$1,225,000	NA	NA	NA	NA	$635,000	$775,450	$427,333	$560,750	$710,400
Delta	$884,000	$1,027,750	NA	NA	NA	$769,750	$570,000	$710,000	$364,900	$575,000	$562,500
Vancouver (City)	$1,550,000	$2,680,000	NA	NA	$1,478,750	$1,637,857	$1,060,400	$1,235,000	$540,000	$839,850	$1,559,950

Note: The assessed value of all duplexes are limited to data captured in two unit "folios", being the categorization of data provided by BC Assessment.

Table 32A: Number of Households within each Household Income Bracket (Source: Statistics Canada 2016 Census)

Household Income	Delta	Richmond	Surrey	New Westminster	Vancouver (City)	Langley (City)	Burnaby	Metro Vancouver
Under $5;000	430	3,190	3,065	870	9,965	185	4,470	28,325
$5;000 to $9;999	280	1,495	1,950	480	5,830	120	1,815	15,380
$10;000 to $14;999	545	2,075	3,975	1,130	12,065	540	2,910	28,770
$15;000 to $19;999	840	3,190	5,235	1,420	14,620	690	4,120	38,310
$20;000 to $24;999	975	2,900	5,585	1,460	11,735	740	3,780	36,160
$25;000 to $29;999	890	3,470	5,820	1,285	11,280	475	3,970	35,660
$30;000 to $34;999	1,110	3,200	5,990	1,415	11,360	505	3,815	36,315
$35;000 to $39;999	1,055	3,100	6,400	1,460	11,200	600	3,725	36,530
$40;000 to $44;999	1,100	2,925	6,490	1,475	11,445	560	3,655	36,630
$45;000 to $49;999	1,150	2,960	6,550	1,460	10,995	565	3,700	36,515
$50;000 to $59;999	2,355	5,520	13,000	2,680	21,055	1,000	6,990	70,005
$60;000 to $69;999	2,305	5,055	12,310	2,385	19,180	965	6,375	65,325
$70;000 to $79;999	2,230	4,575	11,340	2,275	17,365	845	5,795	60,005
$80;000 to $89;999	2,110	4,025	11,095	1,970	15,290	670	5,150	55,025
$90;000 to $99;999	2,070	3,750	9,675	1,720	13,185	640	4,440	49,190
$100;000 to $124;999	4,635	7,350	20,385	3,275	25,415	1,145	8,870	100,070
$125;000 to $149;999	3,640	5,025	14,075	2,135	18,000	710	6,340	72,355
$150;000 to $199;999	4,415	5,300	15,450	2,295	20,635	575	6,705	82,630
$200;000 and over	3,620	4,355	11,570	1,535	23,310	305	5,580	77,695
Total Households	**35755**	**73460**	**169960**	**32725**	**283930**	**11835**	**92205**	**960895**

Table 33A: Proportion of Households within each Household Income Bracket (Source: Statistics Canada 2016 Census)

Household Income	Delta	Richmond	Surrey	New Westminster	Vancouver (City)	Langley (City)	Burnaby	Metro Vancouver
Under $5;000	1.2%	4.3%	1.8%	2.7%	3.5%	1.6%	4.8%	2.9%
$5;000 to $9;999	0.8%	2.0%	1.1%	1.5%	2.1%	1.0%	2.0%	1.6%
$10;000 to $14;999	1.5%	2.8%	2.3%	3.5%	4.2%	4.6%	3.2%	3.0%
$15;000 to $19;999	2.3%	4.3%	3.1%	4.3%	5.1%	5.8%	4.5%	4.0%
$20;000 to $24;999	2.7%	3.9%	3.3%	4.5%	4.1%	6.3%	4.1%	3.8%
$25;000 to $29;999	2.5%	4.7%	3.4%	3.9%	4.0%	4.0%	4.3%	3.7%
$30;000 to $34;999	3.1%	4.4%	3.5%	4.3%	4.0%	4.3%	4.1%	3.8%
$35;000 to $39;999	3.0%	4.2%	3.8%	4.5%	3.9%	5.1%	4.0%	3.8%
$40;000 to $44;999	3.1%	4.0%	3.8%	4.5%	4.0%	4.7%	4.0%	3.8%
$45;000 to $49;999	3.2%	4.0%	3.9%	4.5%	3.9%	4.8%	4.0%	3.8%
$50;000 to $59;999	6.6%	7.5%	7.6%	8.2%	7.4%	8.4%	7.6%	7.3%
$60;000 to $69;999	6.4%	6.9%	7.2%	7.3%	6.8%	8.2%	6.9%	6.8%
$70;000 to $79;999	6.2%	6.2%	6.7%	7.0%	6.1%	7.1%	6.3%	6.2%
$80;000 to $89;999	5.9%	5.5%	6.5%	6.0%	5.4%	5.7%	5.6%	5.7%
$90;000 to $99;999	5.8%	5.1%	5.7%	5.3%	4.6%	5.4%	4.8%	5.1%
$100;000 to $124;999	13.0%	10.0%	12.0%	10.0%	9.0%	9.7%	9.6%	10.4%
$125;000 to $149;999	10.2%	6.8%	8.3%	6.5%	6.3%	6.0%	6.9%	7.5%
$150;000 to $199;999	12.3%	7.2%	9.1%	7.0%	7.3%	4.9%	7.3%	8.6%
$200;000 and over	10.1%	5.9%	6.8%	4.7%	8.2%	2.6%	6.1%	8.1%

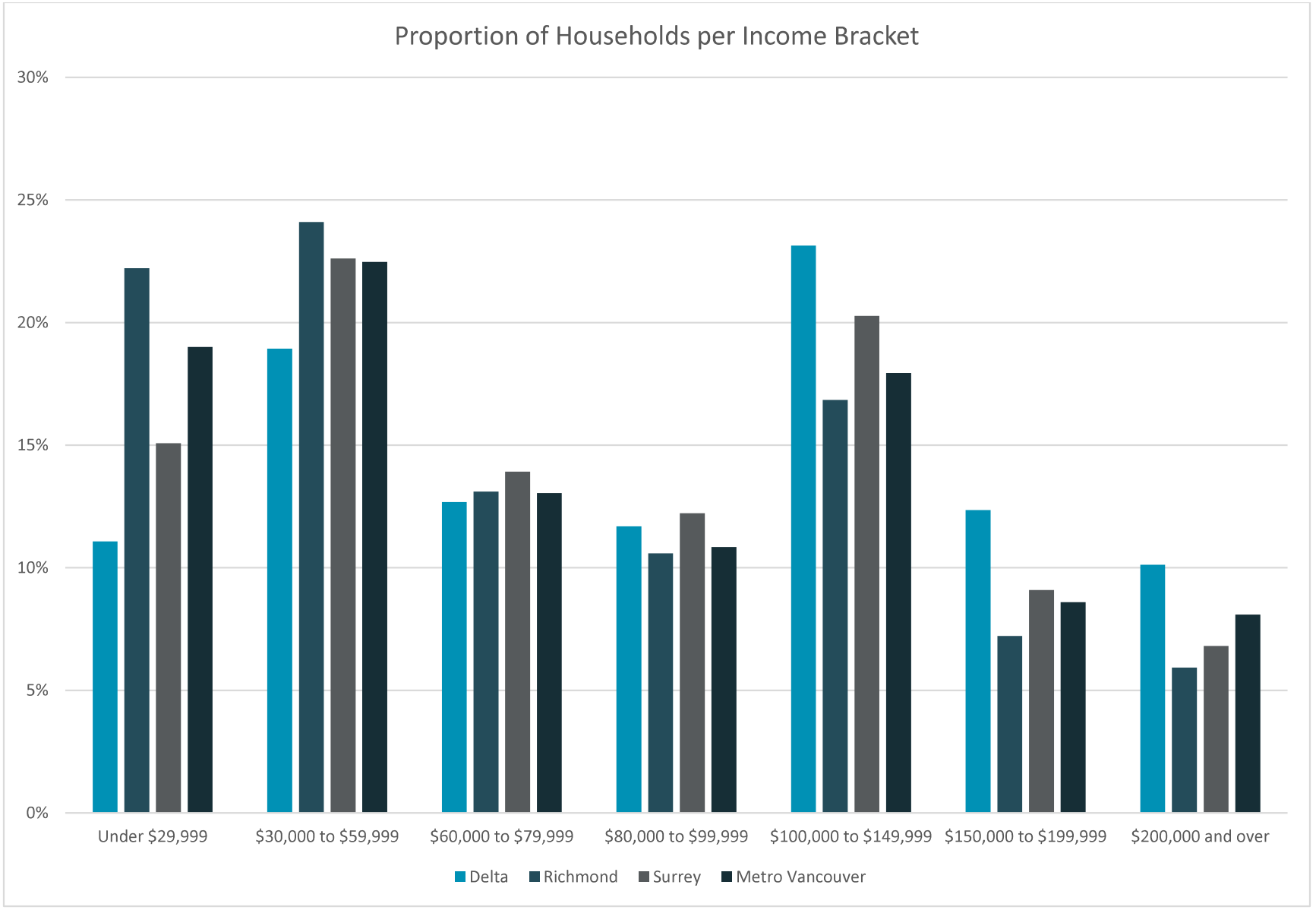


Figure 3A: Proportion of Households in each Income Bracket (Statistics Canada, 2016 Census)

Table 34A: Number of Owner Households within each Household Income Bracket (Source: Statistics Canada 2016 Census)

Household Income	Delta	Richmond	Surrey	New Westminster	Vancouver (City)	Langley (City)	Burnaby	Metro Vancouver
Under $5;000	210	1,780	1,265	160	3,085	45	1,610	11,035
$5;000 to $9;999	145	850	815	115	1,730	45	810	6,250
$10;000 to $14;999	205	1,260	1,215	305	2,170	110	1,160	8,690
$15;000 to $19;999	355	2,020	2,130	420	3,450	185	1,730	13,885
$20;000 to $24;999	610	1,855	2,660	440	3,660	315	1,670	15,935
$25;000 to $29;999	590	2,410	2,860	430	4,080	215	1,885	17,130
$30;000 to $34;999	705	2,260	3,280	615	4,075	265	2,155	18,670
$35;000 to $39;999	620	2,325	3,560	620	4,425	340	2,025	19,420
$40;000 to $44;999	775	1,945	3,670	680	4,290	290	1,925	19,170
$45;000 to $49;999	770	2,160	4,125	665	4,270	345	2,075	20,325
$50;000 to $59;999	1,625	3,885	8,355	1,320	8,510	645	3,985	39,790
$60;000 to $69;999	1,735	3,835	8,125	1,395	8,175	690	3,870	39,630
$70;000 to $79;999	1,785	3,535	8,050	1,220	8,160	505	3,520	38,165
$80;000 to $89;999	1,695	2,945	8,270	1,290	7,550	475	3,440	36,825
$90;000 to $99;999	1,580	2,910	7,800	1,210	6,895	525	2,975	34,565
$100;000 to $124;999	4,080	5,715	17,350	2,395	14,065	890	6,480	74,880
$125;000 to $149;999	3,205	4,045	12,400	1,720	11,145	650	4,970	57,755
$150;000 to $199;999	4,035	4,930	14,190	1,865	14,610	490	5,735	70,230
$200;000 and over	3,465	3,875	10,815	1,465	18,820	310	5,195	69,650

Table 35A: Number of Renter Households within each Household Income Bracket (Source: Statistics Canada 2016 Census)

Household Income	Delta	Richmond	Surrey	New Westminster	Vancouver (City)	Langley (City)	Burnaby	Metro Vancouver
Under $5;000	195	1,335	1,750	605	7,060	100	2,780	17,165
$5;000 to $9;999	180	515	1,035	350	4,240	45	1,055	9,065
$10;000 to $14;999	285	820	2,750	885	9,435	460	1,890	19,805
$15;000 to $19;999	455	1,265	3,230	1,165	11,265	570	2,480	24,830
$20;000 to $24;999	375	1,050	2,920	990	8,145	425	1,990	19,965
$25;000 to $29;999	390	1,120	2,925	800	7,285	220	1,850	18,285
$30;000 to $34;999	380	880	2,970	760	7,065	275	1,935	17,905
$35;000 to $39;999	455	930	2,735	805	6,760	250	1,535	17,100
$40;000 to $44;999	320	810	2,515	925	7,075	270	1,650	17,000
$45;000 to $49;999	370	910	2,700	700	6,655	220	1,685	16,560
$50;000 to $59;999	675	1,540	4,455	1,365	12,605	325	2,895	29,700
$60;000 to $69;999	665	1,355	4,395	1,080	10,920	360	2,620	26,450
$70;000 to $79;999	415	1,105	3,125	905	9,650	255	2,320	22,150
$80;000 to $89;999	390	1,005	2,585	685	7,810	200	1,650	17,680
$90;000 to $99;999	420	830	2,030	590	6,405	150	1,445	14,730
$100;000 to $124;999	605	1,535	3,300	950	11,185	240	2,340	25,460
$125;000 to $149;999	470	900	1,715	385	6,675	75	1,375	14,475
$150;000 to $199;999	380	640	1,285	295	6,065	45	945	12,330
$200;000 and over	150	370	610	120	4,450	20	540	8,040

Table 36A: Median and Average Household Income (Source: Statistics Canada Census)

Geographic Area	Median Household Income			Average Household Income		
	2010	2015	Change	2010	2015	Change
Richmond	$60,479	$65,241	8%	$77,782	$83,850	8%
Surrey	$67,702	$77,494	14%	$82,789	$93,586	13%
Langley (City)	$50,231	$59,452	18%	$61,288	$70,629	15%
Burnaby	$56,136	$64,737	15%	$72,238	$83,223	15%
Delta	$80,874	$92,300	14%	$96,615	$111,760	16%
New Westminster	$54,664	$64,695	18%	$67,870	$79,968	18%
Vancouver (City)	$56,113	$65,327	16%	$80,460	$93,947	17%
Metro Vancouver	$63,347	$72,662	15%	$83,666	$96,423	15%

Table 37A: Presence of Low Income Households in Delta and other Metro Vancouver municipalities (Source: Statistics Canada Census, 2016)

	Delta	Richmond	Surrey	New Westminster	Vancouver (City)	Langley (City)	Burnaby	Metro Vancouver
Total – Low-income status in 2015 for the population in private households to whom low-income concepts are applicable – 100% data	100835	196665	511540	69905	618210	25315	230080	2417260
0 to 17 years	20480	33845	112320	10535	86040	4665	37745	441530
0 to 5 years	5535	10540	35185	3845	29140	1640	12940	139285
18 to 64 years	62315	130415	330060	49260	441005	16160	157690	1612690
65 years and over	18045	32400	69165	10110	91160	4490	34645	363045
In low income based on the LIM-AT	9745	44000	75640	10885	116045	4385	47315	398715
0 to 17 years	2590	8655	21985	1790	17130	1100	8455	83635
0 to 5 years	695	2700	6795	665	4945	335	2815	24690
18 to 64 years	5575	28170	44940	7195	79800	2330	31820	255225
65 years and over	1585	7175	8715	1900	19115	960	7035	59860
Prevalence of low income based on the LIM-AT (%)	9.7	22.4	14.8	15.6	18.8	17.3	20.6	16.5
0 to 17 years (%)	12.6	25.6	19.6	17	19.9	23.6	22.4	18.9
0 to 5 years (%)	12.6	25.6	19.3	17.3	17	20.4	21.8	17.7
18 to 64 years (%)	8.9	21.6	13.6	14.6	18.1	14.4	20.2	15.8
65 years and over (%)	8.8	22.1	12.6	18.8	21	21.4	20.3	16.5
In low income based on the LICO-AT	6930	35530	60260	9265	106445	3635	40895	337080
0 to 17 years	1930	7100	16925	1400	13965	865	6915	67070
0 to 5 years	485	2175	5170	510	3900	235	2245	19175
18 to 64 years	4365	24110	38355	6585	79195	2130	29540	232635
65 years and over	640	4325	4980	1275	13290	645	4445	37385
Prevalence of low income based on the LICO-AT (%)	6.9	18.1	11.8	13.3	17.2	14.4	17.8	13.9
0 to 17 years (%)	9.4	21	15.1	13.3	16.2	18.5	18.3	15.2
0 to 5 years (%)	8.8	20.6	14.7	13.3	13.4	14.3	17.3	13.8
18 to 64 years (%)	7	18.5	11.6	13.4	18	13.2	18.7	14.4
65 years and over (%)	3.5	13.3	7.2	12.6	14.6	14.4	12.8	10.3

Table 38A: Household Characteristics – Household Income Relative to Shelter Costs (Source: Statistics Canada, 2016 Census)

Household Characteristics	Delta	Richmond	Surrey	New Westminster	Vancouver (City)	Langley (City)	Burnaby	Metro Vancouver
Median monthly shelter costs for owned dwellings	1295	1203	1498	1406	1306	1209	1208	1376
Average monthly shelter costs for owned dwellings ($)	1495	1488	1608	1521	1714	1294	1483	1622
Median monthly shelter costs for rented dwellings ($)	1069	1275	908	956	1206	930	1100	1136
Average monthly shelter costs for rented dwellings ($)	1222	1334	1049	1045	1296	960	1171	1242
# of owner households spending >30% on shelter costs	5046	17454	29630	4438	37020	1577	16422	155449
% of owner households spending >30% on shelter costs	17.9	32	24.5	24.2	27.8	21.5	28.7	25.4
# of renter households spending >30% on shelter costs	2780	8907	18335	5791	66782	2106	15741	151685
% of renter households spending >30% on shelter costs	36.7	47.1	37.4	40.3	44.3	46.8	45	43.5

Table 39A: Housing Affordability Thresholds (Three (3) Percent Interest)

Purchase Price	Down Payment	Principal	PMT (/mo.)	Annual Housing Cost	Household Income												
					20,000	35,000	50,000	65,000	80,000	95,000	110,000	125,000	140,000	155,000	170,000	185,000	200,000
1,500,000	300,000	1,200,000	$5,676.34	**$68,116.14**	341%	195%	136%	105%	85%	72%	62%	54%	49%	44%	40%	37%	34%
1,450,000	290,000	1,160,000	$5,487.13	**$65,845.60**	329%	188%	132%	101%	82%	69%	60%	53%	47%	42%	39%	36%	33%
1,400,000	280,000	1,120,000	$5,297.92	**$63,575.06**	318%	182%	127%	98%	79%	67%	58%	51%	45%	41%	37%	34%	32%
1,350,000	270,000	1,080,000	$5,108.71	**$61,304.52**	307%	175%	123%	94%	77%	65%	56%	49%	44%	40%	36%	33%	31%
1,300,000	260,000	1,040,000	$4,919.50	**$59,033.99**	295%	169%	118%	91%	74%	62%	54%	47%	42%	38%	35%	32%	30%
1,250,000	250,000	1,000,000	$4,730.29	**$56,763.45**	284%	162%	114%	87%	71%	60%	52%	45%	41%	37%	33%	31%	28%
1,200,000	240,000	960,000	$4,541.08	**$54,492.91**	272%	156%	109%	84%	68%	57%	50%	44%	39%	35%	32%	29%	27%
1,150,000	230,000	920,000	$4,351.86	**$52,222.37**	261%	149%	104%	80%	65%	55%	47%	42%	37%	34%	31%	28%	26%
1,100,000	220,000	880,000	$4,162.65	**$49,951.84**	250%	143%	100%	77%	62%	53%	45%	40%	36%	32%	29%	27%	25%
1,050,000	210,000	840,000	$3,973.44	**$47,681.30**	238%	136%	95%	73%	60%	50%	43%	38%	34%	31%	28%	26%	24%
1,000,000	200,000	800,000	$3,784.23	**$45,410.76**	227%	130%	91%	70%	57%	48%	41%	36%	32%	29%	27%	25%	23%
950,000	190,000	760,000	$3,595.02	**$43,140.22**	216%	123%	86%	66%	54%	45%	39%	35%	31%	28%	25%	23%	22%
900,000	180,000	720,000	$3,405.81	**$40,869.68**	204%	117%	82%	63%	51%	43%	37%	33%	29%	26%	24%	22%	20%
850,000	170,000	680,000	$3,216.60	**$38,599.15**	193%	110%	77%	59%	48%	41%	35%	31%	28%	25%	23%	21%	19%
800,000	160,000	640,000	$3,027.38	**$36,328.61**	182%	104%	73%	56%	45%	38%	33%	29%	26%	23%	21%	20%	18%
750,000	150,000	600,000	$2,838.17	**$34,058.07**	170%	97%	68%	52%	43%	36%	31%	27%	24%	22%	20%	18%	17%
700,000	140,000	560,000	$2,648.96	**$31,787.53**	159%	91%	64%	49%	40%	33%	29%	25%	23%	21%	19%	17%	16%
650,000	130,000	520,000	$2,459.75	**$29,516.99**	148%	84%	59%	45%	37%	31%	27%	24%	21%	19%	17%	16%	15%
600,000	120,000	480,000	$2,270.54	**$27,246.46**	136%	78%	54%	42%	34%	29%	25%	22%	19%	18%	16%	15%	14%
550,000	110,000	440,000	$2,081.33	**$24,975.92**	125%	71%	50%	38%	31%	26%	23%	20%	18%	16%	15%	14%	12%
500,000	100,000	400,000	$1,892.11	**$22,705.38**	114%	65%	45%	35%	28%	24%	21%	18%	16%	15%	13%	12%	11%
450,000	90,000	360,000	$1,702.90	**$20,434.84**	102%	58%	41%	31%	26%	22%	19%	16%	15%	13%	12%	11%	10%
400,000	80,000	320,000	$1,513.69	**$18,164.30**	91%	52%	36%	28%	23%	19%	17%	15%	13%	12%	11%	10%	9%
350,000	70,000	280,000	$1,324.48	**$15,893.77**	79%	45%	32%	24%	20%	17%	14%	13%	11%	10%	9%	9%	8%
300,000	60,000	240,000	$1,135.27	**$13,623.23**	68%	39%	27%	21%	17%	14%	12%	11%	10%	9%	8%	7%	7%
250,000	50,000	200,000	$946.06	**$11,352.69**	57%	32%	23%	17%	14%	12%	10%	9%	8%	7%	7%	6%	6%
200,000	40,000	160,000	$756.85	**$9,082.15**	45%	26%	18%	14%	11%	10%	8%	7%	6%	6%	5%	5%	5%

Note 1: The assumptions used to generate the affordability thresholds noted above were: the purchaser made a 20% down payment on the purchase price of the home; payments were made monthly over a 25 year term; and interest was held constant at 3 percent. The Annual Housing Cost is exclusive to mortgage fees and does not include strata fees, heating costs, home insurance, property tax payments and other potential shelter costs.

Table 40A: Housing Affordability Thresholds (5.34 Percent Interest)

Purchase Price	Down Payment	Principal	PMT (/mo.)	Annual Housing Cost	Household Income												
					20,000	35,000	50,000	65,000	80,000	95,000	110,000	125,000	140,000	155,000	170,000	185,000	200,000
1,500,000	300,000	1,200,000	$7,222.69	**$86,672.27**	433%	248%	173%	133%	108%	91%	79%	69%	62%	56%	51%	47%	43%
1,450,000	290,000	1,160,000	$6,981.93	**$83,783.20**	419%	239%	168%	129%	105%	88%	76%	67%	60%	54%	49%	45%	42%
1,400,000	280,000	1,120,000	$6,741.18	**$80,894.12**	404%	231%	162%	124%	101%	85%	74%	65%	58%	52%	48%	44%	40%
1,350,000	270,000	1,080,000	$6,500.42	**$78,005.05**	390%	223%	156%	120%	98%	82%	71%	62%	56%	50%	46%	42%	39%
1,300,000	260,000	1,040,000	$6,259.66	**$75,115.97**	376%	215%	150%	116%	94%	79%	68%	60%	54%	48%	44%	41%	38%
1,250,000	250,000	1,000,000	$6,018.91	**$72,226.90**	361%	206%	144%	111%	90%	76%	66%	58%	52%	47%	42%	39%	36%
1,200,000	240,000	960,000	$5,778.15	**$69,337.82**	347%	198%	139%	107%	87%	73%	63%	55%	50%	45%	41%	37%	35%
1,150,000	230,000	920,000	$5,537.40	**$66,448.74**	332%	190%	133%	102%	83%	70%	60%	53%	47%	43%	39%	36%	33%
1,100,000	220,000	880,000	$5,296.64	**$63,559.67**	318%	182%	127%	98%	79%	67%	58%	51%	45%	41%	37%	34%	32%
1,050,000	210,000	840,000	$5,055.88	**$60,670.59**	303%	173%	121%	93%	76%	64%	55%	49%	43%	39%	36%	33%	30%
1,000,000	200,000	800,000	$4,815.13	**$57,781.52**	289%	165%	116%	89%	72%	61%	53%	46%	41%	37%	34%	31%	29%
950,000	190,000	760,000	$4,574.37	**$54,892.44**	274%	157%	110%	84%	69%	58%	50%	44%	39%	35%	32%	30%	27%
900,000	180,000	720,000	$4,333.61	**$52,003.36**	260%	149%	104%	80%	65%	55%	47%	42%	37%	34%	31%	28%	26%
850,000	170,000	680,000	$4,092.86	**$49,114.29**	246%	140%	98%	76%	61%	52%	45%	39%	35%	32%	29%	27%	25%
800,000	160,000	640,000	$3,852.10	**$46,225.21**	231%	132%	92%	71%	58%	49%	42%	37%	33%	30%	27%	25%	23%
750,000	150,000	600,000	$3,611.34	**$43,336.14**	217%	124%	87%	67%	54%	46%	39%	35%	31%	28%	25%	23%	22%
700,000	140,000	560,000	$3,370.59	**$40,447.06**	202%	116%	81%	62%	51%	43%	37%	32%	29%	26%	24%	22%	20%
650,000	130,000	520,000	$3,129.83	**$37,557.99**	188%	107%	75%	58%	47%	40%	34%	30%	27%	24%	22%	20%	19%
600,000	120,000	480,000	$2,889.08	**$34,668.91**	173%	99%	69%	53%	43%	36%	32%	28%	25%	22%	20%	19%	17%
550,000	110,000	440,000	$2,648.32	**$31,779.83**	159%	91%	64%	49%	40%	33%	29%	25%	23%	21%	19%	17%	16%
500,000	100,000	400,000	$2,407.56	**$28,890.76**	144%	83%	58%	44%	36%	30%	26%	23%	21%	19%	17%	16%	14%
450,000	90,000	360,000	$2,166.81	**$26,001.68**	130%	74%	52%	40%	33%	27%	24%	21%	19%	17%	15%	14%	13%
400,000	80,000	320,000	$1,926.05	**$23,112.61**	116%	66%	46%	36%	29%	24%	21%	18%	17%	15%	14%	12%	12%
350,000	70,000	280,000	$1,685.29	**$20,223.53**	101%	58%	40%	31%	25%	21%	18%	16%	14%	13%	12%	11%	10%
300,000	60,000	240,000	$1,444.54	**$17,334.45**	87%	50%	35%	27%	22%	18%	16%	14%	12%	11%	10%	9%	9%
250,000	50,000	200,000	$1,203.78	**$14,445.38**	72%	41%	29%	22%	18%	15%	13%	12%	10%	9%	8%	8%	7%
200,000	40,000	160,000	$963.03	**$11,556.30**	58%	33%	23%	18%	14%	12%	11%	9%	8%	7%	7%	6%	6%

Note 2: The assumptions used to generate the affordability thresholds noted above were: the purchaser made a 20% down payment on the purchase price of the home; payments were made monthly over a 25 year term; and interest was held constant at 5.34 percent, being the Bank of Canada 5-year Conventional Mortgage Rate. The Annual Housing Cost is exclusive of mortgage fees and does not include strata fees, heating costs, home insurance, property tax payments and other potential shelter costs.

Table 41A: Affordable Home Sales by Dwelling Unit Type (Source: Real Estate Board of Greater Vancouver & Fraser Valley Real Estate Board (2012 – 2017))

Dwelling Type	2012			2013			2014			2015			2016			2017		
	Total Sales	Affordable		Total Sales	Affordable		Total Sales	Affordable		Total Sales	Affordable		Total Sales	Affordable		Total Sales	Affordable	
		#	%		#	%		#	%		#	%		#	%		#	%
Single Detached	671	7	1.0%	669	5	0.7%	745	5	0.7%	1064	6	0.6%	952	4	0.4%	882	5	0.6%
Townhouse	105	33	31.4%	135	50	37.0%	156	54	34.6%	848	11	1.3%	228	35	15.4%	215	13	6.0%
Apartment	71	56	78.9%	92	78	84.8%	109	93	85.3%	140	110	78.6%	248	172	69.4%	172	97	56.4%

Table 42A: Ownership Households reviewed against Standards of Core Housing Need (Statistics Canada, 2016 Census)

	Delta	Richmond	Surrey	New Westminster	Vancouver (City)	Langley (City)	Burnaby	Metro Vancouver
Total - Private households - below standards	27,395	49,500	116,610	17,800	123,920	7,200	53,340	576,250
Below the **suitability** standard (not suitable)	3%	6%	6%	5%	5%	3%	6%	4%
1 person household	0	0	0	0	0	0	0	0
2 persons household	10	275	240	100	1,215	0	345	2,675
3 persons household	70	485	565	180	1,230	70	695	4,205
4 persons household	105	845	1,160	260	1,625	45	895	6,345
5 or more persons household	570	1,485	4,620	370	2,265	70	1,090	12,630
Below the **adequacy** standard (major repairs needed)	4%	5%	4%	7%	6%	4%	6%	5%
1 person household	150	610	875	445	2,575	95	930	7,700
2 persons household	360	805	1,175	460	2,375	75	895	8,490
3 persons household	145	540	670	185	1,255	60	675	5,070
4 persons household	225	455	805	140	970	55	385	4,675
5 or more persons household	180	270	715	75	580	15	280	2,900
Below the **affordability** standard (Spending 30%+ on Shelter Costs)	15.9%	25%	22%	22%	23%	20%	24%	21.5%
1 person household	1,000	3,040	4,970	1,595	10,010	700	3,955	35,500
2 persons household	1,085	3,250	4,960	950	6,850	460	3,305	29,585
3 persons household	660	2,755	4,230	615	4,370	105	2,350	21,690
4 persons household	940	2,165	5,695	445	4,070	125	1,865	21,770
5 or more persons household	660	1,345	5,655	300	2,690	60	1,160	15,150

	Delta	Richmond	Surrey	New Westminster	Vancouver (City)	Langley (City)	Burnaby	Metro Vancouver
Below affordability, suitability and adequacy	0%	0%	0%	0%	0%	0%	0%	0%
1 person household	0	0	0	0	0	0	0	0
2 persons household	0	15	0	0	30	0	0	50
3 persons household	0	20	10	10	20	0	10	85
4 persons household	0	15	10	10	25	0	10	105
5 or more persons household	10	0	30	15	45	0	20	140

Table 43A: Ownership Households in Core and Extreme Core Housing Need (Statistics Canada, 2016 Census)

	Delta	Richmond	Surrey	New Westminster	Vancouver (City)	Langley (City)	Burnaby	Metro Vancouver
Total - Private households by core housing need	27,395	49,500	116,610	17,800	123,920	7,200	53,340	576,250
Household not in core housing need	93%	84%	89%	89%	89%	89%	87%	89%
Household in **core housing need**	7%	16%	11%	11%	11%	11%	13%	11%
1 person household	600	2,005	3,075	935	5,345	430	2,290	20,505
2 persons household	465	2,205	2,555	450	3,510	245	1,910	15,145
3 persons household	310	1,590	1,995	310	2,030	50	1,255	10,275
4 persons household	320	1,255	2,565	145	1,545	70	995	9,230
5 or more persons household	210	720	2,175	135	990	30	410	5,830
Household in **extreme core housing need** (STIR greater than 50% but less than 100%)	3%	8%	5%	5%	5%	4%	6%	5%
1 person household	285	860	1,225	415	2,370	180	930	8,780
2 persons household	230	1,095	1,160	215	1,595	65	905	7,110
3 persons household	140	845	1,015	170	990	15	630	5,385
4 persons household	155	565	1,215	105	765	30	475	4,545
5 or more persons household	115	370	1,120	65	430	10	235	2,955

Table 44A: Renter Households reviewed against Standards of Core Housing Need (Statistics Canada, 2016 Census)

	Delta	Richmond	Surrey	New Westminster	Vancouver (City)	Langley (City)	Burnaby	Metro Vancouver
Total - Private households - below standards	7,135	16,440	45,725	13,250	135,810	4,305	30,425	313,165
Below the **suitability** standard (not suitable)	10%	15%	18%	12%	11%	11%	15%	13%
1 person household	0	0	0	0	0	0	0	0
2 persons household	100	365	1,075	485	5,640	115	1,180	10,550
3 persons household	180	545	1,810	485	3,850	110	1,355	10,120
4 persons household	235	660	2,290	340	2,930	75	1,095	9,235
5 or more persons household	230	855	3,245	255	2,275	160	1,075	9,425
Below the **adequacy** standard (major repairs needed)	7%	6%	5%	9%	7%	9%	8%	7%
1 person household	125	270	540	515	4,365	165	770	7,975
2 persons household	140	260	700	350	3,150	100	820	6,745
3 persons household	100	225	520	160	1,200	40	350	3,340
4 persons household	110	150	350	60	845	40	305	2,450
5 or more persons household	60	85	350	60	440	30	180	1,580
Below the **affordability** standard (Spending 30% or more of income on shelter costs but less than 100%)	33%	39%	33%	35%	38%	44%	37%	37%
1 person household	1,095	2,510	6,020	2,930	30,640	1,170	5,020	60,190
2 persons household	550	1,815	4,180	1,170	13,990	405	3,260	31,485
3 persons household	335	1,025	2,125	375	4,185	185	1,465	12,905
4 persons household	235	635	1,545	155	2,285	60	1,000	8,210
5 or more persons household	145	480	1,205	70	975	85	465	4,505
Below affordability, suitability and adequacy	0%	0%	0%	0%	0%	1%	0%	0%
1 person household	0	0	0	0	0	0	0	0
2 persons household	10	20	45	25	230	0	50	415
3 persons household	0	20	55	10	75	0	35	270
4 persons household	0	10	35	10	70	10	40	190
5 or more persons household	10	0	65	10	35	10	20	180

Table 45A: Renter Households in Core and Extreme Core Housing Need (Statistics Canada, 2016 Census)

	Delta	Richmond	Surrey	New Westminster	Vancouver (City)	Langley (City)	Burnaby	Metro Vancouver
Total - Private households by core housing need	7,140	16,435	45,725	13,250	135,805	4,305	30,425	313,165
Household not in core housing need	70%	66%	66%	67%	72%	56%	68%	69%
Household in **core housing need**	30%	34%	34%	34%	28%	44%	32%	31%
1 person household	960	1,985	5,320	2,655	22,690	1,130	4,215	47,490
2 persons household	435	1,475	3,875	1,035	9,180	400	2,585	23,705
3 persons household	340	950	2,475	420	3,350	200	1,375	11,815
4 persons household	265	615	2,030	210	1,875	70	1,100	7,985
5 or more persons household	140	505	1670	115	885	100	505	4830
Household in **extreme core housing need** (STIR greater than 50% but less than 100%)	11%	15%	11%	13%	12%	15%	12%	12%
1 person household	435	1,090	2,475	1,230	10,115	500	1,740	21,895
2 persons household	170	555	1,290	350	3,815	105	995	9,105
3 persons household	110	390	705	135	1,060	30	405	3,905
4 persons household	65	170	455	40	540	0	315	2,340
5 or more persons household	35	210	260	20	175	25	90	1,105

Table 46A: Delta's Non-Market Housing administered by BC Housing (as of March 31, 2019) or the Metro Vancouver Housing Corporation (as of June 1, 2019)

Service Allocation	Subgroup	Housing Provider	Project Name	Studio	1 Bdrm	2 Bdrm	3 Bdrm	4 Bdrm	5+ Bdrm	Total Units
Emergency Shelter and Housing for the Homeless	Homeless Rent Supplements	Ventura, Rosalie	Ventura	NA	NA	NA	NA	NA	NA	**2**
Transitional Supported and Assisted Living	Supportive Seniors	Augustine House Society	Augustine House	9	11	0	0	0	0	**20**
		Kinvillage Association	South Court	0	11	0	0	0	0	**11**
		BC Housing	Delta Lodge	0	18	0	0	0	0	**18**
	Special Needs	Community Living Society	Community Living Society	0	3	0	0	0	0	**3**
		Delta Community Living Society	Cabledu Residence	0	5	0	0	0	0	**5**
		Delta Community Living Society	11a Avenue Residence	0	5	0	0	0	0	**5**
		Sources Community Resources Society	Chestnut House	0	4	0	0	0	0	**4**
		BC Housing	BC Housing	0	4	0	0	0	0	**4**
		BC Housing	Ladner 2	0	4	0	0	0	0	**4**
		BC Housing	Ladner 1	0	4	0	0	0	0	**4**
		BC Housing	BC Housing	0	4	0	0	0	0	**4**
		Delta Hospice Society	Delta Hospice	0	10	0	0	0	0	**10**
		BC Housing	NA	0	1	0	0	0	0	**1**
Independent Social Housing	Low Income Families	Harbour Manor Housing Co-operative	Harbour Manor	0	0	8	7	1	0	**16**
		Arland Mews Housing Co-operative	Arland Mews	0	0	5	5	3	0	**13**
		Mariner Cove Housing Co-operative	Mariner Cove	0	0	5	8	1	0	**14**
		Red Door Housing Society	Ladner Willows	0	0	3	33	4	0	**40**
	Independent Seniors	Kinvillage Association	North Court	0	86	0	0	0	0	**86**
		Kinvillage Association	South Court	0	68	0	0	0	0	**68**
		Affordable Housing Charitable Association	Scott Road Lodge	0	42	0	0	0	0	**42**
		The Lower Mainland Doukhobor Benevolent Society	White Birch Manor	0	48	0	0	0	0	**48**
		Affordable Housing Charitable Association	Marina Park	0	50	0	0	0	0	**50**
		Kinvillage Association	Vidal Court	0	45	0	0	0	0	**45**
	Mixed Families & Seniors	Metro Vancouver Housing Corporation	Evergreen Downs	0	0	35	3	0	0	**38**
		Metro Vancouver Housing Corporation	Lynden Court	0	0	31	20	0	0	**51**
Rent Assistance in Private Market	Rent Assistance Families	BC Housing	NA	NA	NA	NA	NA	NA	NA	**1**
		BC Housing	RAP	NA	NA	NA	NA	NA	NA	**166**
		McLaren Housing Society of BC	Enhanced Support Services	NA	NA	NA	NA	NA	NA	**1**
	Rent Assistance Seniors	BC Housing	SAFER	NA	NA	NA	NA	NA	NA	**315**
Homeownership	Homeowner	BC Housing	BHP	NA	NA	NA	NA	NA	NA	**13**
Total				NA	NA	NA	NA	NA	NA	**1,102**

Notes to accompany Table 45A:

- The number of "units" is associated with households, beds, spaces and individual rent supplements and do not reflect the number of people assisted.
- Homeless Rent Supplement: This program connects people who are homeless to housing, income assistance, and community-based support services. The number of units shown represent an estimate of rent supplements given monthly based on available funding. Homeless Rent Supplement projects were first initiated in the 2008/2009 fiscal year.
- Supportive seniors: Housing for seniors who need access to housing with on-going supports and services. Formerly referred to as "frail seniors", this program targets those who cannot live independently.
- Special Needs: Housing for clients who need access to affordable housing with support services. These clients include for example adults with mental and/or physical disabilities or youth.
- Low Income Families: Independent housing for low to moderate income households with a minimum of two people including at least one dependent child.
- Independent Seniors: Housing for seniors where minimal or no additional services are provided. Seniors are usually defined as individuals who are 65 years of age and older.
- Rent Assistance Family: Housing subsidy to provide eligible low-income families with cash assistance to help with their monthly rent payments in the private market. Housing under this category include Rental Assistance Program (RAP) as well as other rent supplement units in the private market.
- Rent Assistance Seniors: Housing subsidy to help make private market rents affordable for BC seniors with low to moderate incomes. Housing under this category include for Shelter Aid for Elderly Renters (SAFER) program as well as other rent supplement units in the private market targeted towards seniors.
- The Rental Assistance Program (RAP) provides eligible low-income, working families with cash assistance to help with their monthly rent payments in the private market.
- The Shelter Aid for Elderly Renters (SAFER) program helps make rents affordable for BC seniors with low to moderate incomes. SAFER provides monthly cash payments to subsidize rents for eligible BC residents who are age 60 or over and who pay rent for their homes.
- The BC HOME Partnership results are the number of mortgage loans approved and funded by March 31, 2018.

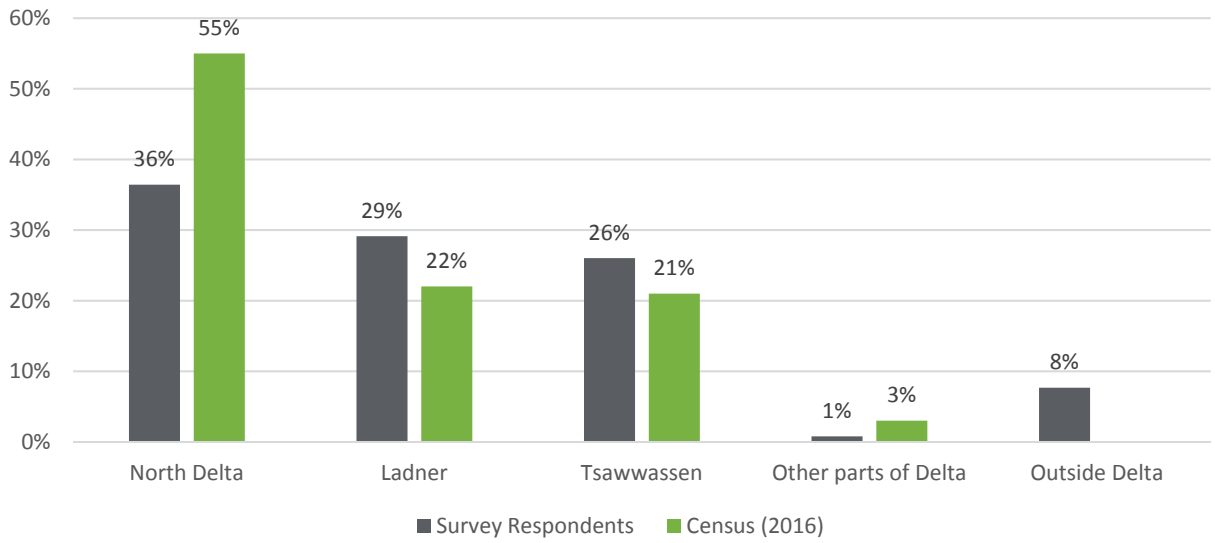
Appendix B: Community Survey

A community survey was available online from September 9 to October 23, 2019 and distributed throughout community centres and libraries in Delta. The survey asked respondents about their housing priorities and household information. A total of 969 individuals completed the survey. Respondents were allowed to skip questions, stop the survey at any time, or pick multiple answers for select questions. All responses were included in the survey analysis and because of this some questions have a response rate higher than 969.

General Questions

The survey was completed by participants in all three communities in Delta. North Delta received the most responses (36%), followed by Ladner (29%), Tsawwassen (26%), and other parts of Delta (1%). There were 79 respondents living outside of Delta who participated in the survey (8%).

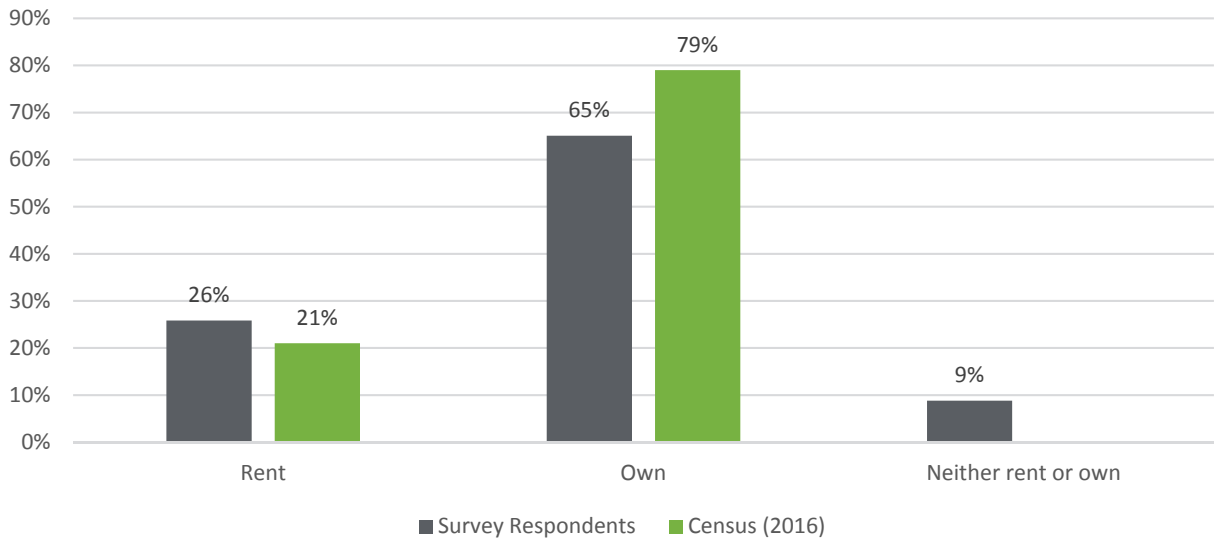
Figure 1: Where Survey Respondents Live (n=1,030) Compared to 2016 Census



Survey respondents were asked whether they rent or own their home. Sixty-five percent (65%) of respondents were homeowners, while 26% were renters. Nine percent (9%) stated that they neither rent nor own (e.g. typically living with parents or with adult children) and zero percent (0%) had no fixed address.

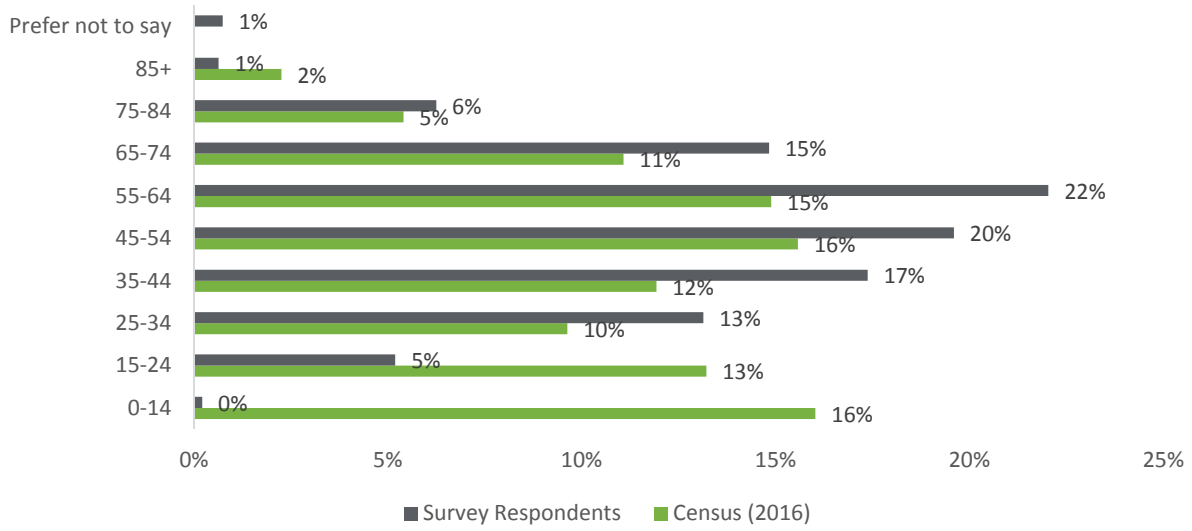
The tenure of survey respondents was relatively representative compared to Census data. Delta's overall population in the 2016 Census was 79% owners and 21% renters. Comparatively, the survey respondents had a distribution of 74% owners and 26% renter when taking into consideration the 9% who neither rent nor own, as living within owner households.

Figure 2: Tenure of Survey Respondents (n=94) Compared to 2016 Census1



Overall, the age distribution of survey respondents was similar to the age distribution of Delta's total population, though with lower representation from 15 to 24-year-olds, which was an expected result due to the nature of the engagement method. It is expected that there were no responses from age groups under 14.

Figure 3 : Age Group of Respondents (n=944) Compared to 2016 Census

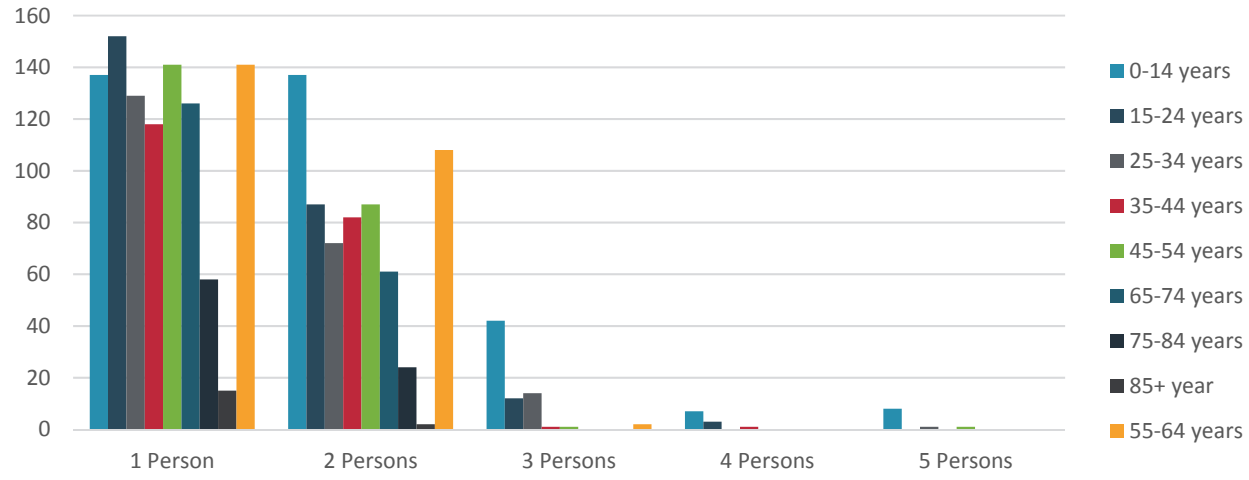


Most survey respondents were 1-person and 2-person households. The larger household (e.g. 3-persons or more) compositions were more likely to contain children aged 0 to 14, while the smaller household

[1] There were a few respondents who selected "No fixed address" but represented 0% of all survey respondents.

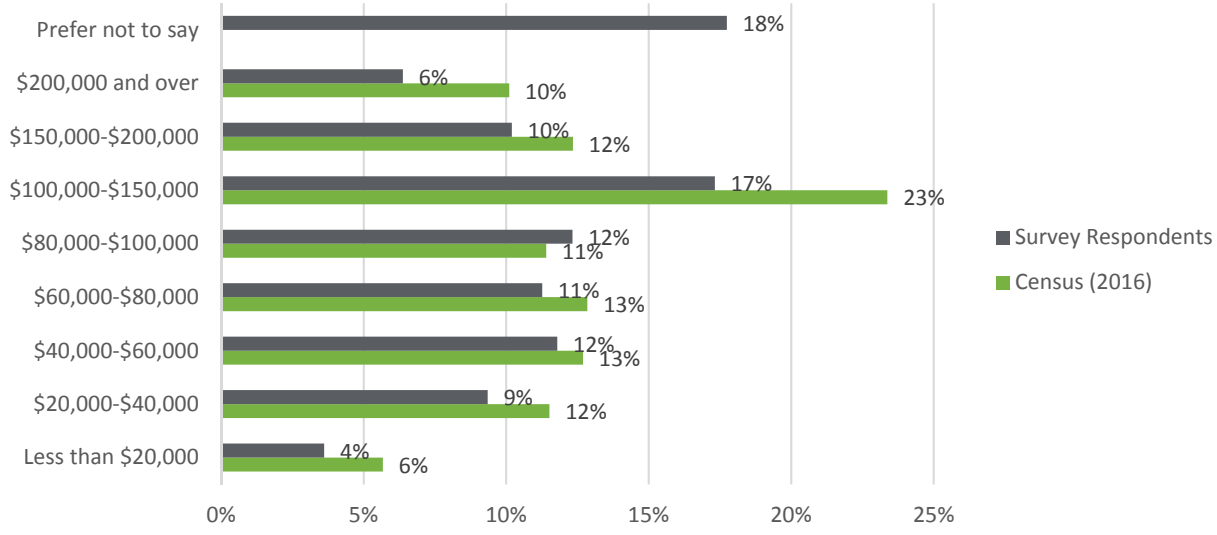
compositions had representation across most of the age groups. There were smaller proportions of the 75 and older groups.

Figure 4: Survey Respondents and Household Members by Age



Eighteen percent (18%) of respondents preferred not to disclose their before-tax household income information, followed by 17% of respondents who earned between $100,000 and $150,000. Thirty-three (33%) percent of respondents who earned $100,000 or more and 48% earned below $100,000. The income distribution of survey respondents was similar to Delta's overall income distribution in 2016. The $100,000 to $150,000 income group had less representation in the survey (23% versus 17%).

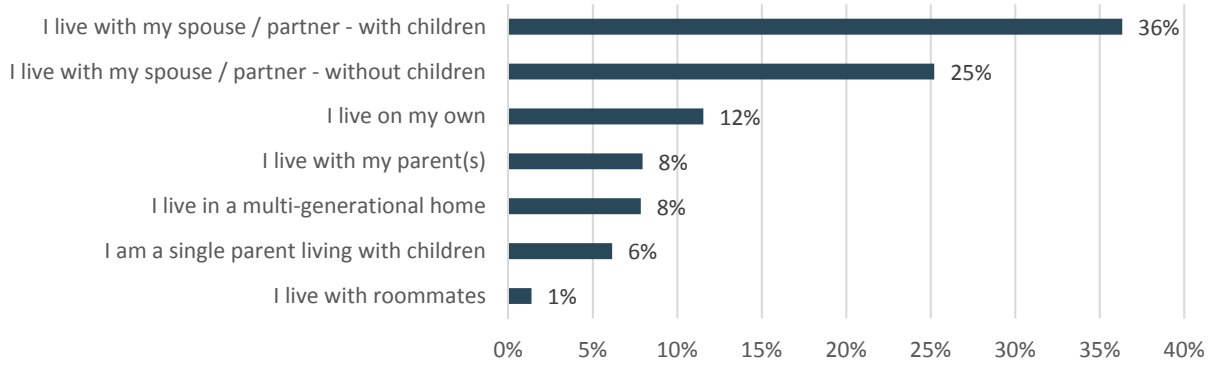
Figure 5 : Gross Annual Household Income of Respondents (n=941) Compared to 2016 Census2



[2] The Census income closing brackets are rounded up by $1 to match the survey answers (e.g. "$20,000 to $39,999" is adjusted to "$20,000 to $40,000").

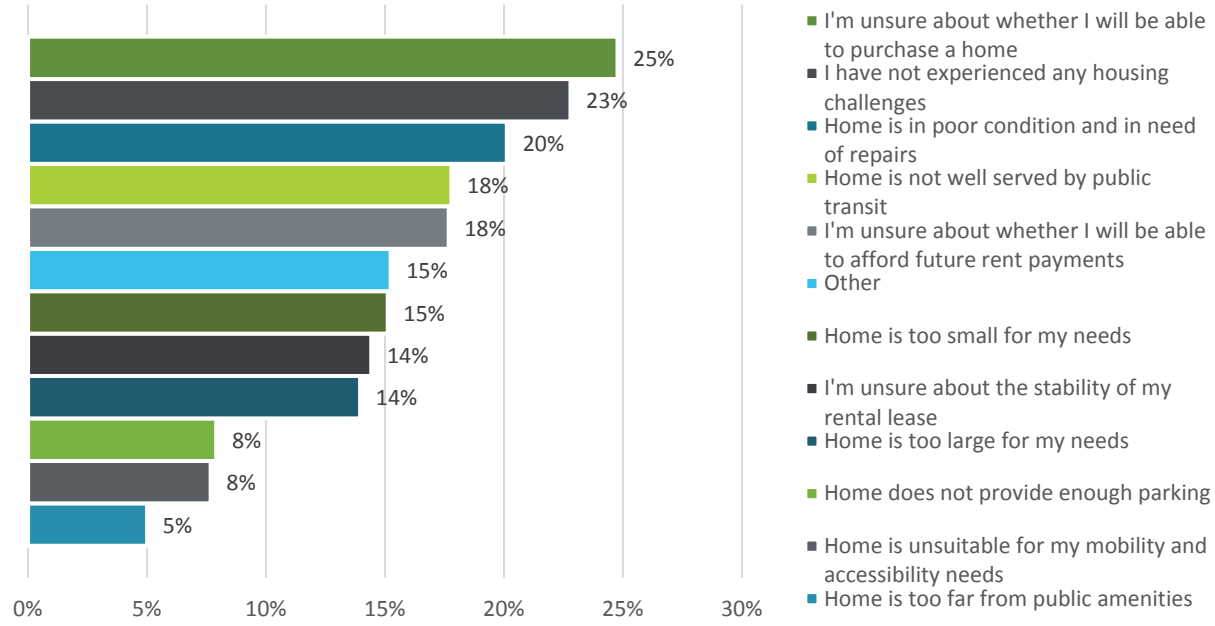
In terms of household type, a higher proportion of respondents lived with their spouse/partner with children (36%), followed by those that lived with their spouse/partner without children (25%). Twelve percent (12%) of respondents lived on their own, 8% lived with their parents, 8% lived in a multi-generational home, 6% were single parents living with children and 4% identified as "other".[3]

Figure 6 : Household Types of Respondents (n=944)



Survey participants were asked if they experienced any of the listed housing challenges or if they anticipate that they would experience them in the next five years. The top two answers showed a contrast between not having experienced housing challenges (23%) with uncertainty about ability to purchase a home (25%).

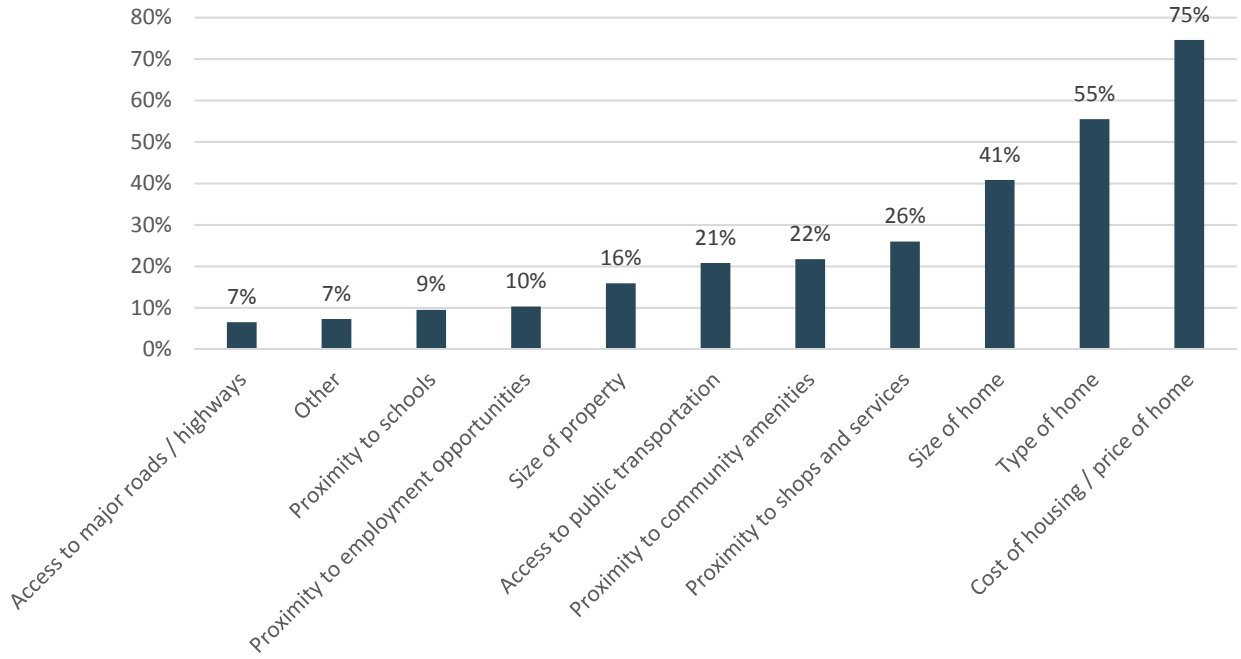
Figure 7 : Current and Anticipated Housing Challenges in the Next Five Years (n=945)



[3] The top responses indicated respondents live with their siblings or with their siblings' family.

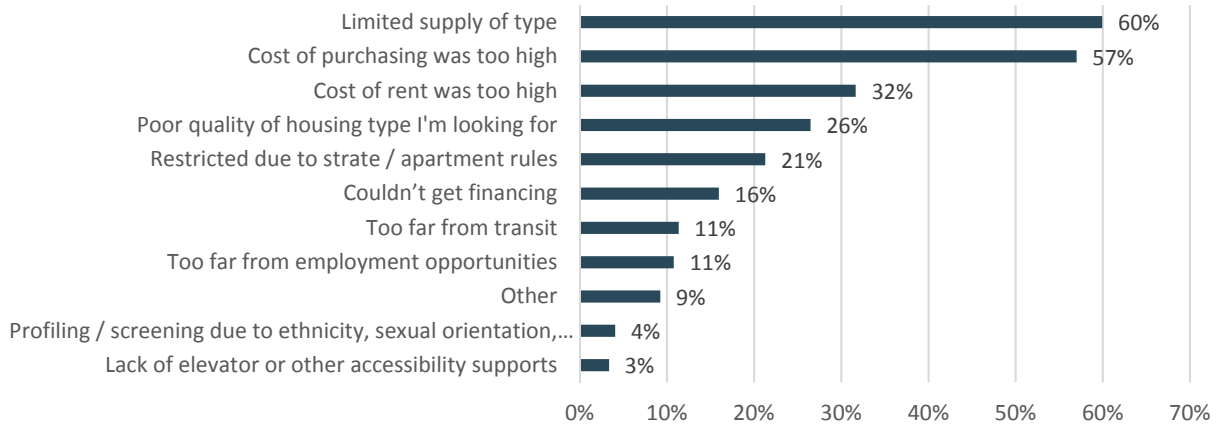
Respondents were asked to identify the three most important factors they consider when looking at a home. The “cost of housing / price of home” was the single most selected answer (75%), followed by the “type of home” (55%), and the “size of home” (41%).

Figure 8: Most Important Factors Respondents Consider When Looking for a Home (n=874)



Respondents were asked to identify any barriers they encountered during the search for their current home. The top two barriers selected by respondents were “limited type of supply” (60%) and “cost of purchasing was too high” (57%).

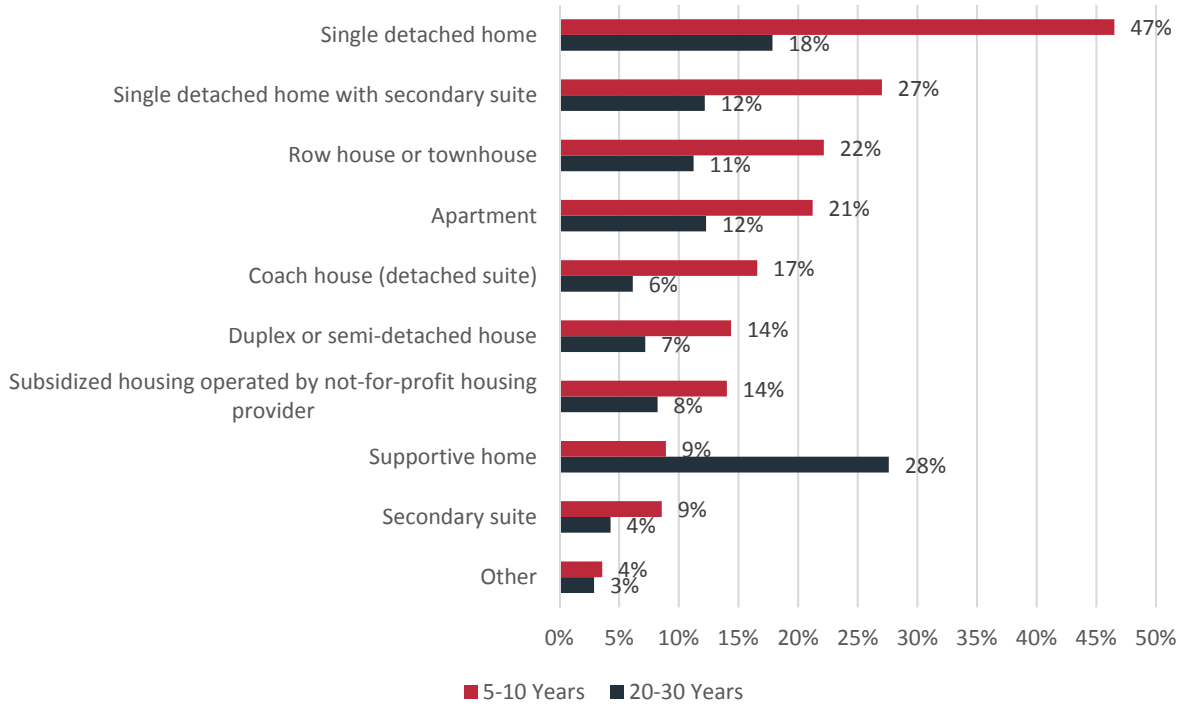
Figure 9 : Barriers Encountered During the Search for Respondents' Current Home (n=714)4



[4] The top three “Other” responses include: 1. Pet-friendly rental housing; 2. Accessible housing for seniors; and 3. Neighbourhood considerations (e.g. social environment and design).

Survey participants were asked to select housing types they might need in the next 5 to 10 years, and then the next 20 to 30 years. The answers that participants selected differed significantly between the two time periods. In the short-term, participants indicated a need for single-detached housing. However, in the longer-term, supportive housing was a top answer among participants.[5] Answers for attached housing types remained strong between the two time periods.

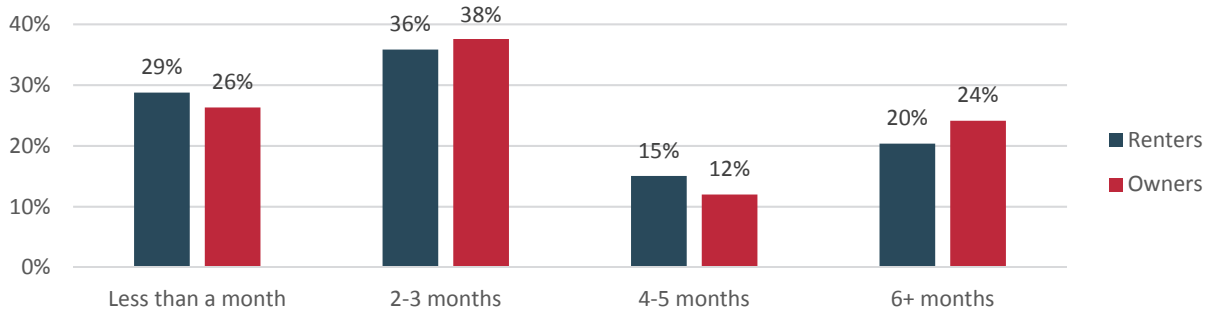
Figure 10 : Housing Type Needed in 5-10 Years and 20-30 Years (n=862)6



Survey participants were asked how long it took to find their current home. Approximately 65% of owner and renter respondents spent 3 months or less looking for their home, while about 35% spent 4 months or longer.

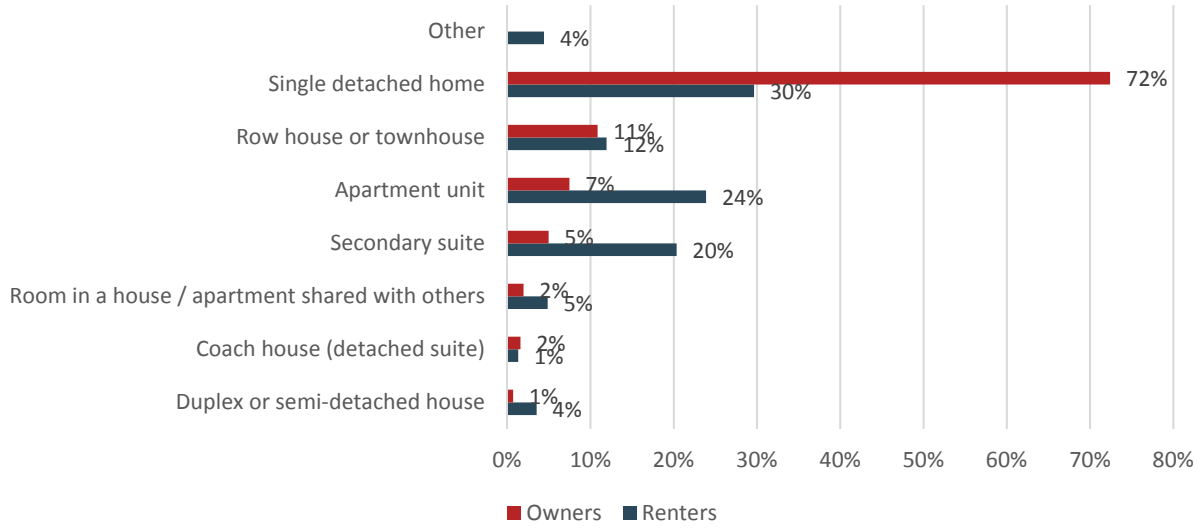
[5] Readers should note that less responses were received for the 20-30 years in comparison to the 10-20 years.
[6] The top three open-ended "Other" answers are ranchers, independent seniors' housing, small single-detached houses.

Figure 11 : Duration to Find Current Home (n_own=551, n_rent=226)



Survey participants were asked what type of housing unit they live in. Owners more often lived in single-detached houses (72%) while renters were distributed across all dwelling types.

Figure 12 : Type of Dwelling that Respondents Reside In (n_own=562, n_rent=551)7

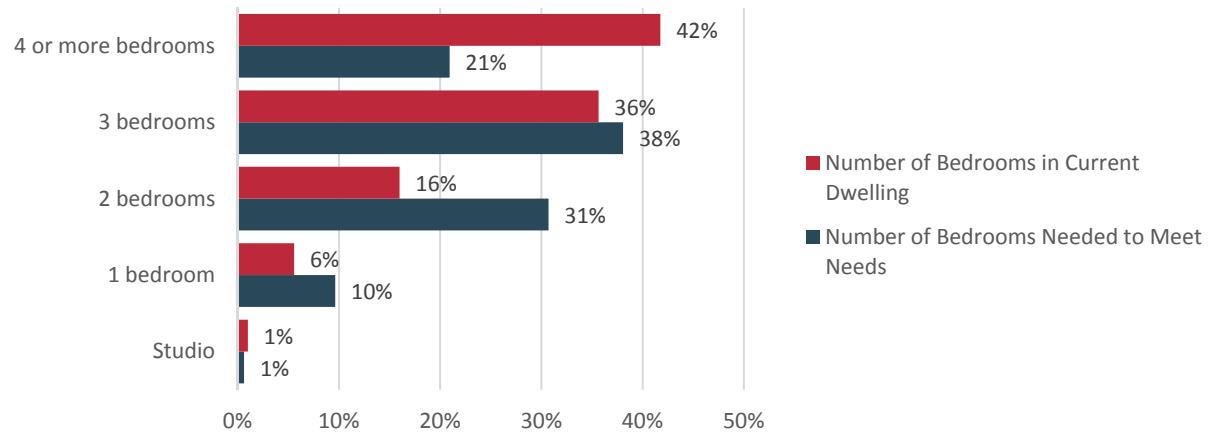


Survey participants were asked how many bedrooms were in their existing home. The predominant number of bedrooms of the existing dwellings were 3-bedrooms and 4-or-more bedrooms (78%).

However, when asked about the minimum number of bedrooms to meet their household's current needs, survey respondents tended to select fewer bedrooms. Compared to the answers for existing dwellings, the responses for 4-or-more bedrooms were halved (21%), while 3-bedrooms stayed relatively consistent (38%), and 2-bedrooms nearly doubled (31%).

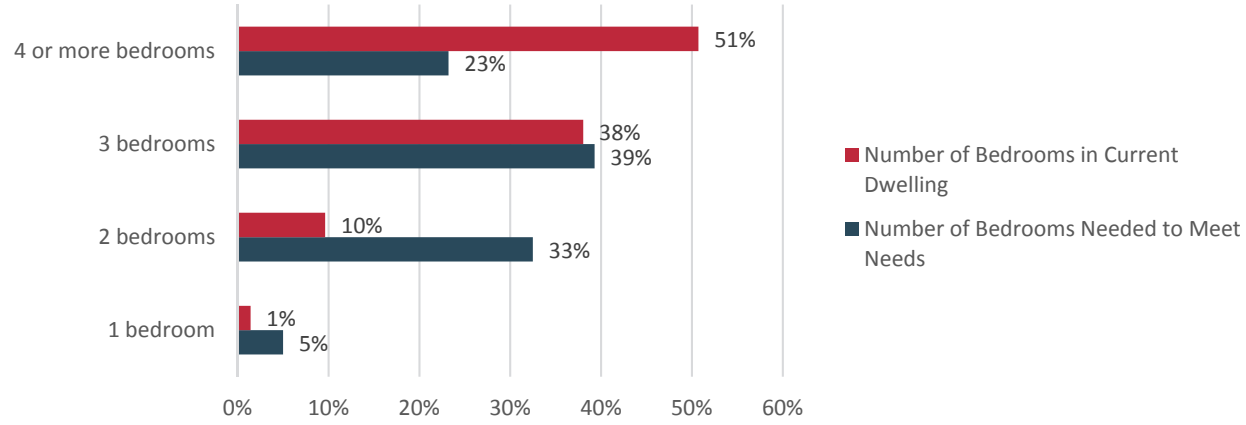
[7] Renter respondents' top "Other" answer is co-operative housing and for owner respondents, the top "Other" answer is float home.

Figure 13 : Number of Bedrooms in Current Dwelling Compared to Number of Bedrooms Needed, Owners and Renters (n_current=788, n_needed=788)



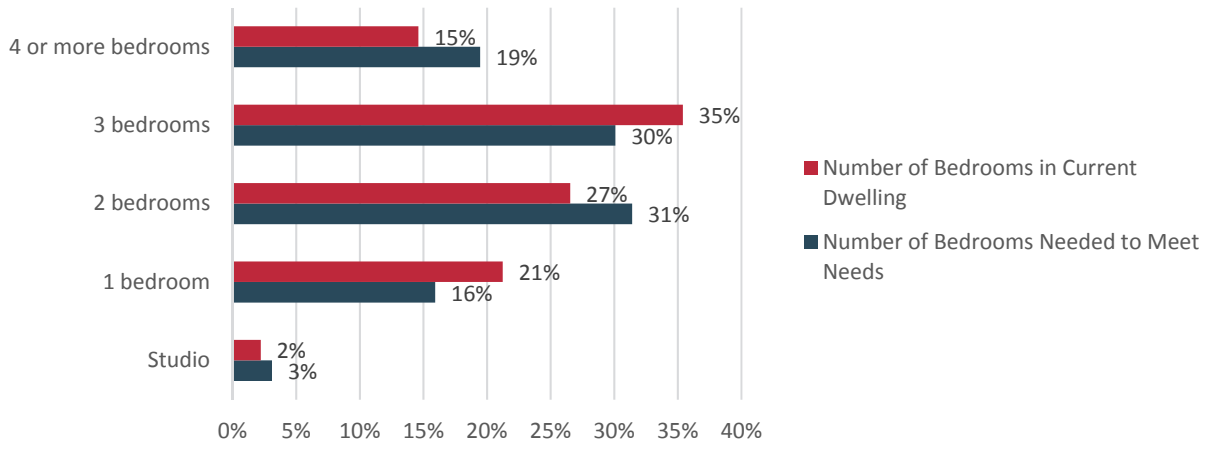
A higher proportion of owner households currently own a home with 4-or-more bedrooms (51%) and only 10% own 2-bedrooms. However, when asked about the number of bedrooms needed, a smaller proportion of owner households selected 4-or-more bedrooms (23%) and a higher proportion of households chose 2-bedrooms (33%) and 1-bedroom (5%). No owner respondents identified that they currently lived in a studio unit and no owner respondents selected this option as their preferred dwelling size.

Figure 14 : Number of Bedrooms in Current Dwelling Compared to Number of Bedrooms Needed, Owners (n_current=560, n_needed=560)



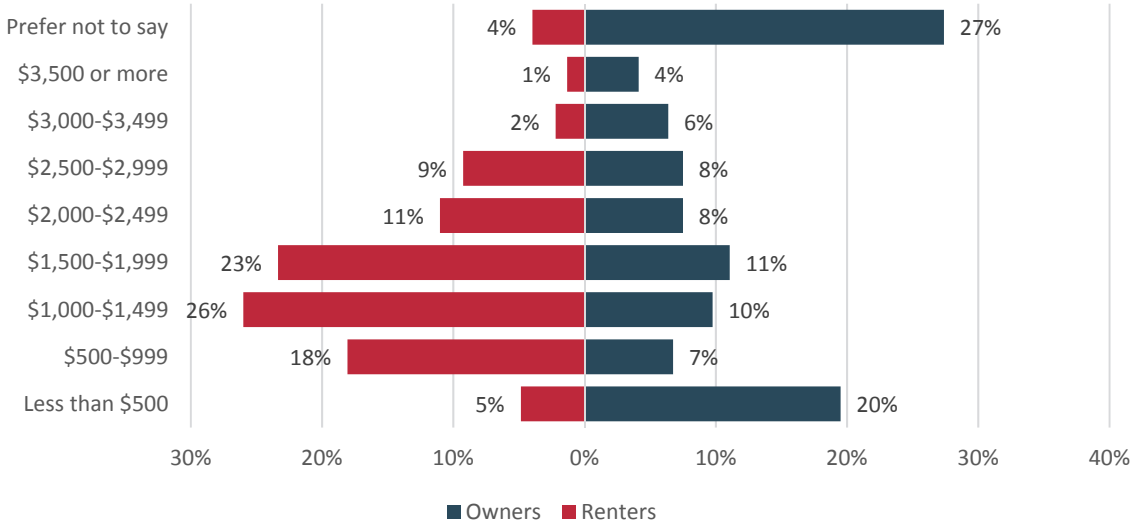
Compared to owner households, renter households were more distributed across all the number of bedrooms. However, compared to where they currently live, a higher proportion of renters selected 4-or-more bedrooms (19%), 2-bedrooms (31%), and studio units (3%) as meeting their needs, indicating a range of dwelling sizes were needed.

Figure 15: Number of Bedrooms in Current Dwelling Compared to Number of Bedrooms Needed, Renters (n_current=226, n_needed=226)



Survey respondents were asked about their monthly rent or mortgage payment. For owners, a high proportion preferred not to answer (27%), followed by 20% who spend $500 or less (i.e. including those without mortgages). Compared to owners, renters' monthly payments were more concentrated in the $500 to $1,999 range (28% versus 67% respectively).

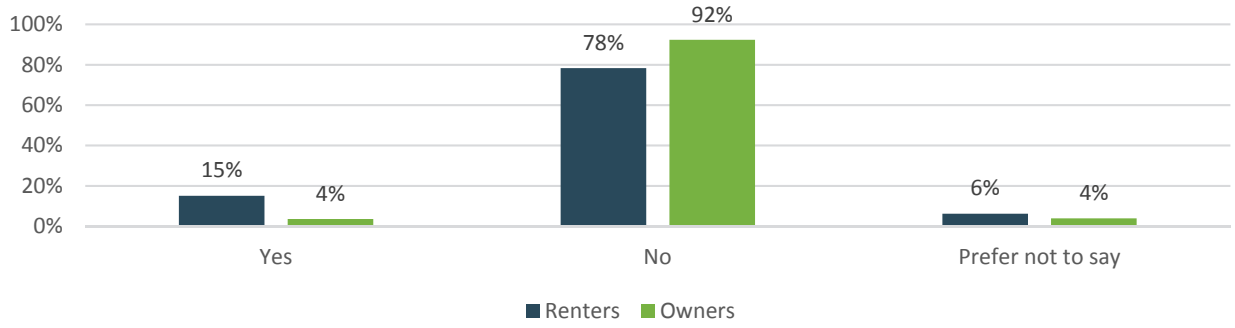
Figure 16: Cost of Monthly Rent Compared to Monthly Mortgage Payment (n_own=533, n_rent=227)



Survey participants were asked whether they received any financial assistance to support their housing costs. Four percent (4%) of owner respondents answered "Yes", while 15% of renter respondents answered "Yes". [8]

[8] For owner respondents who receive financial assistance, the top answer selected was "Financial assistance from family, relatives, friends". For renter respondents who receive financial assistance, the top two answers selected were "Rental subsidy" and "Financial assistance from family, relatives, friends".

Figure 17 : Financial Assistance to Support Housing Costs (n_owners=559, n_renters=226)

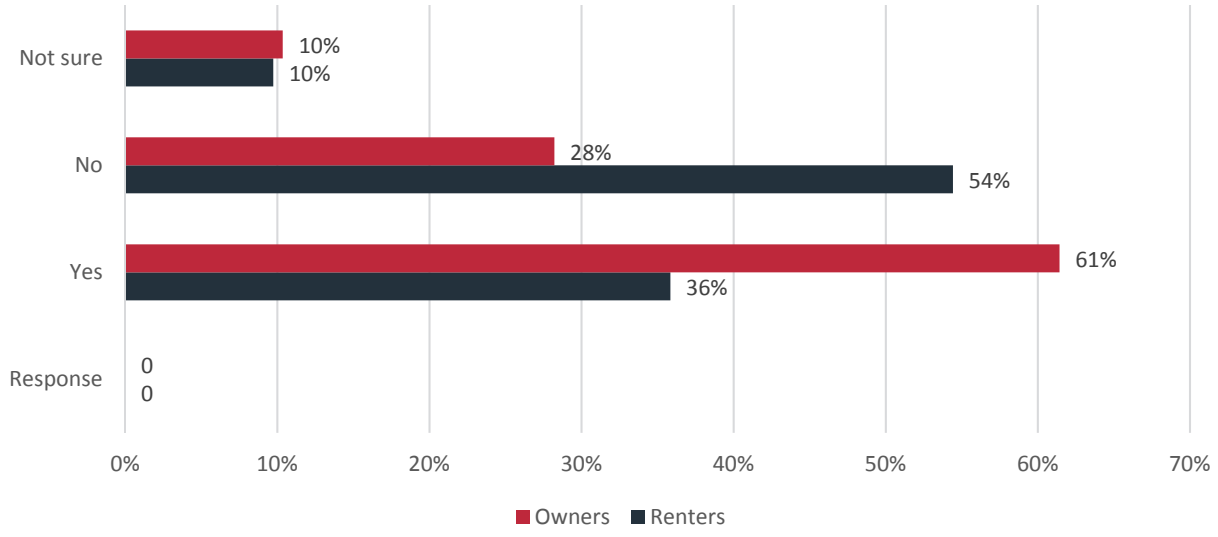


Survey participants were asked whether they believed their housing costs were affordable to them. Owner respondents and renter respondents had different answers.

Sixty-one percent (61%) of owner respondents believed their housing costs were affordable, while 28% believed they were not affordable.

Fifty-four percent (54%) of renter respondents believed their housing costs were unaffordable, while 36% of renters believed they were not affordable. Ten percent (10%) from each the owner and renter categories answered that they were “Not sure”.

Figure 18: Perception of Housing Affordability by Tenure (n_own=560, n_rent=226)

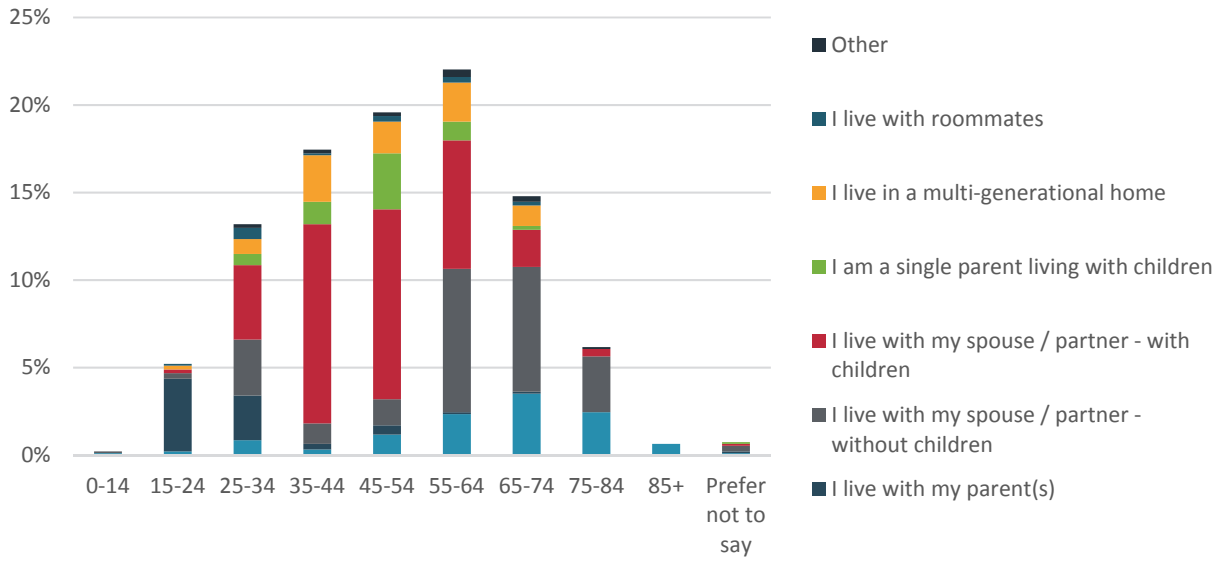


Profiles

1. Age Profile

The age and household type of survey respondents are shown in Figure17. Age groups 15 to 24 and 25 to 34 had the highest proportion of respondents living with their parents, while respondents 55 and older had the highest proportion of individuals living on their own.

Figure 19: Respondents by Age and Household Type (n=940)



Owner households have a high proportion of older adults (age 55+) who pay less than $500 on monthly mortgage payments. Renter households between the ages of 25 to 54 have a higher proportion of respondents who are paying $2,500 or more on rent payments.

Figure 20: Owner Respondents by Age and Mortgage Payments (n=531)

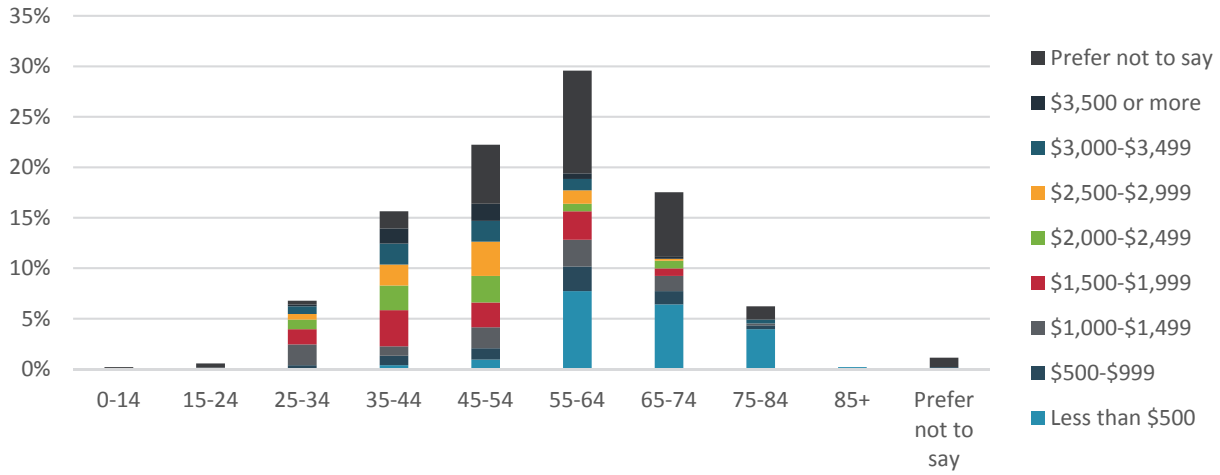
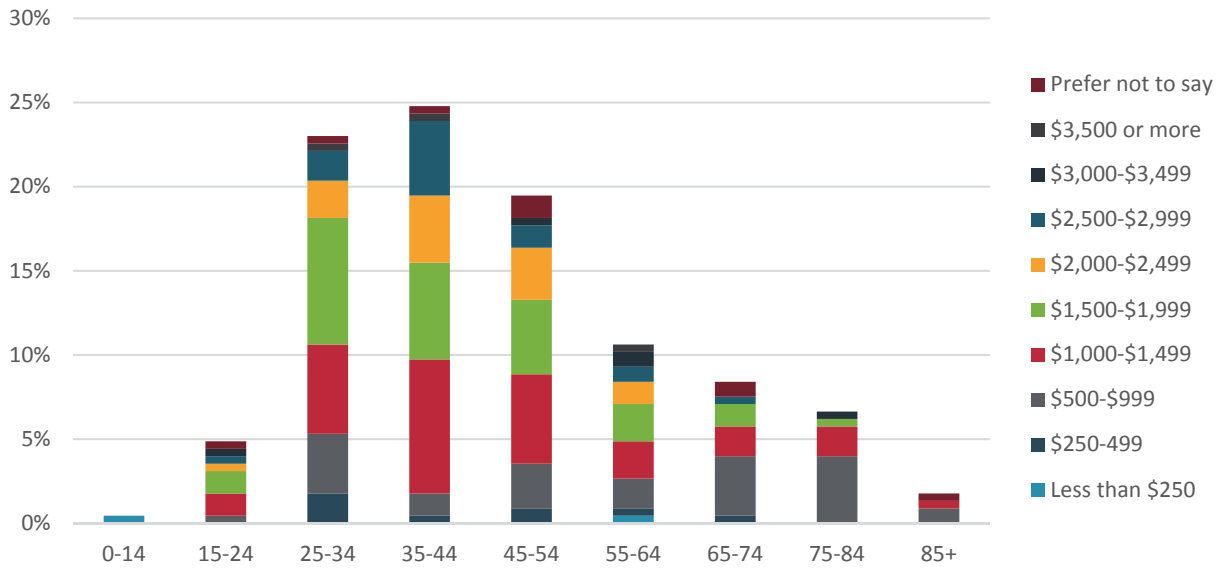
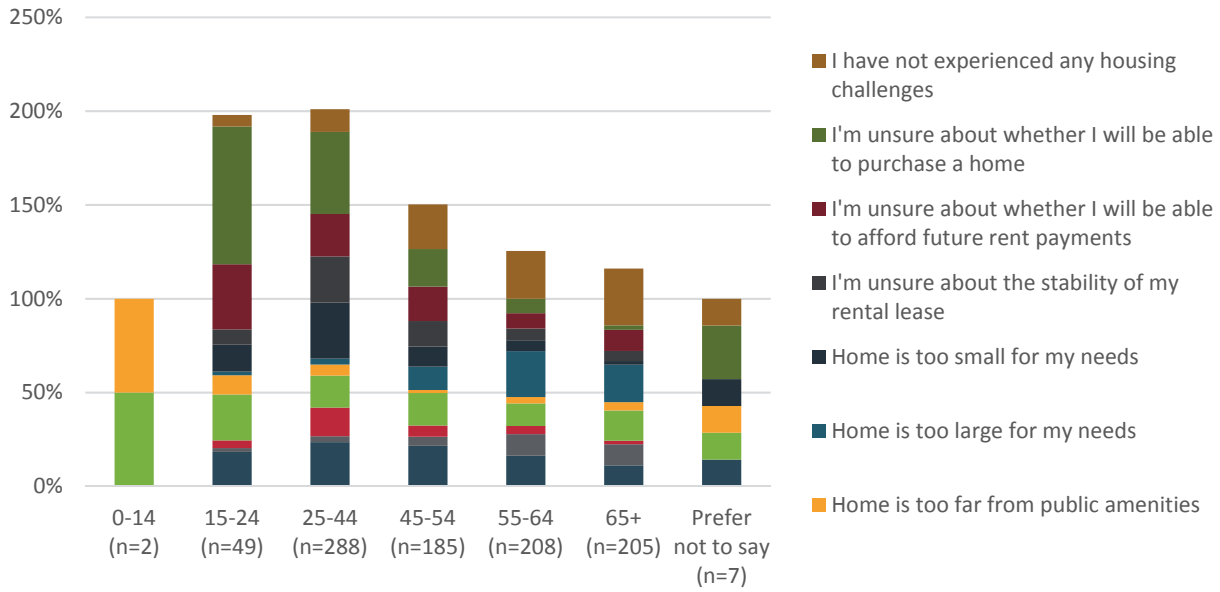


Figure 21: Renter Respondents by Age and Rent (n=226)



Compared to other age groups, a significant portion of older adults have reportedly not experienced housing challenges. This was the most frequently reported answer to the survey question about housing challenges (25% of survey respondents aged 55 to 64 and 30% of survey respondents aged 65 and over). Of those that did identify housing challenges, key issues were the size of home being too large, distance from public transit, state of repair, accessibility, and affordability.

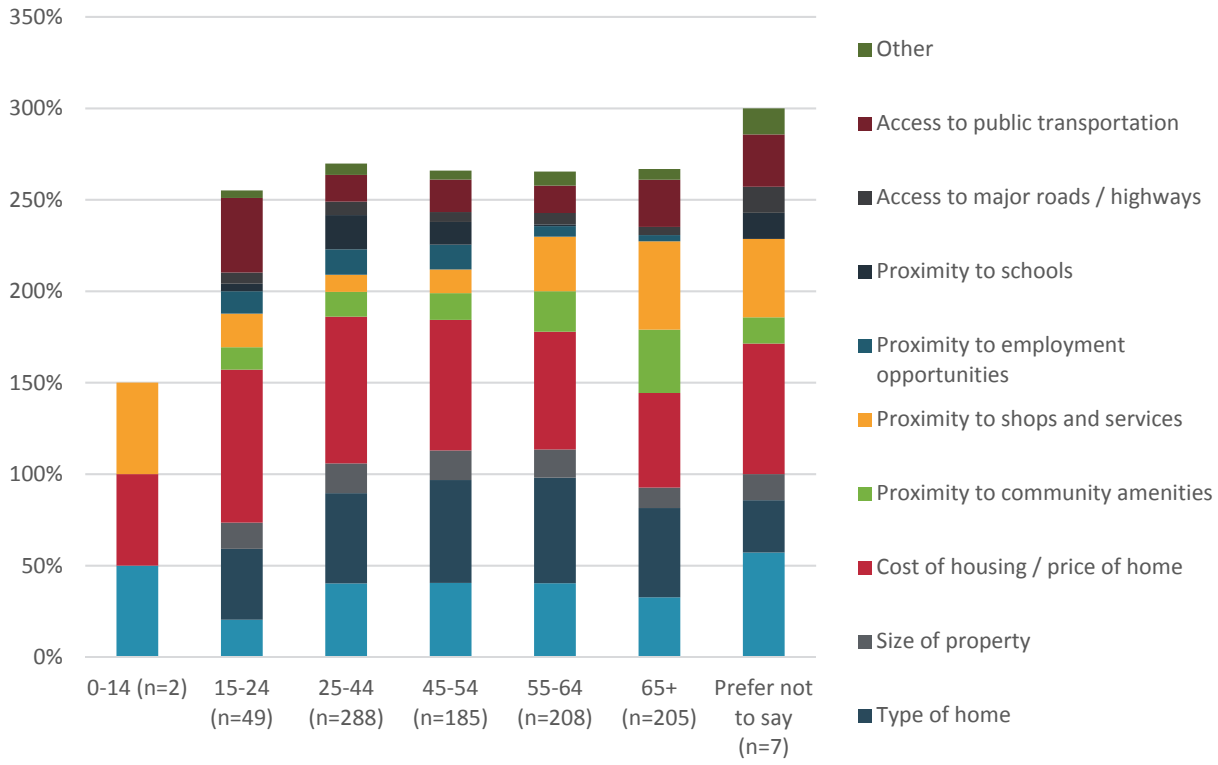
Figure 22: Respondents by Age and Housing Challenges (n=857, n_whole survey=944)9



[9] The percentages in this graph do not add up to 100 percent, because they are based on the total number of survey respondents by age group, rather than by the number of respondents who answered this question.

Compared to other age groups, those in the 15 to 24 and 25 to 44 age categories were significantly more concerned about being able to purchase a home. Seventy-three percent (73%) of respondents aged 15 to 24 and 44% of respondents aged 25 to 44 identified having this concern. Unsurprisingly, the cost of housing was a key factor when looking for a new home for the 15 to 24 and 25 to 44 age groups: 84% and 80%, respectively, reported that the cost of housing was a factor.

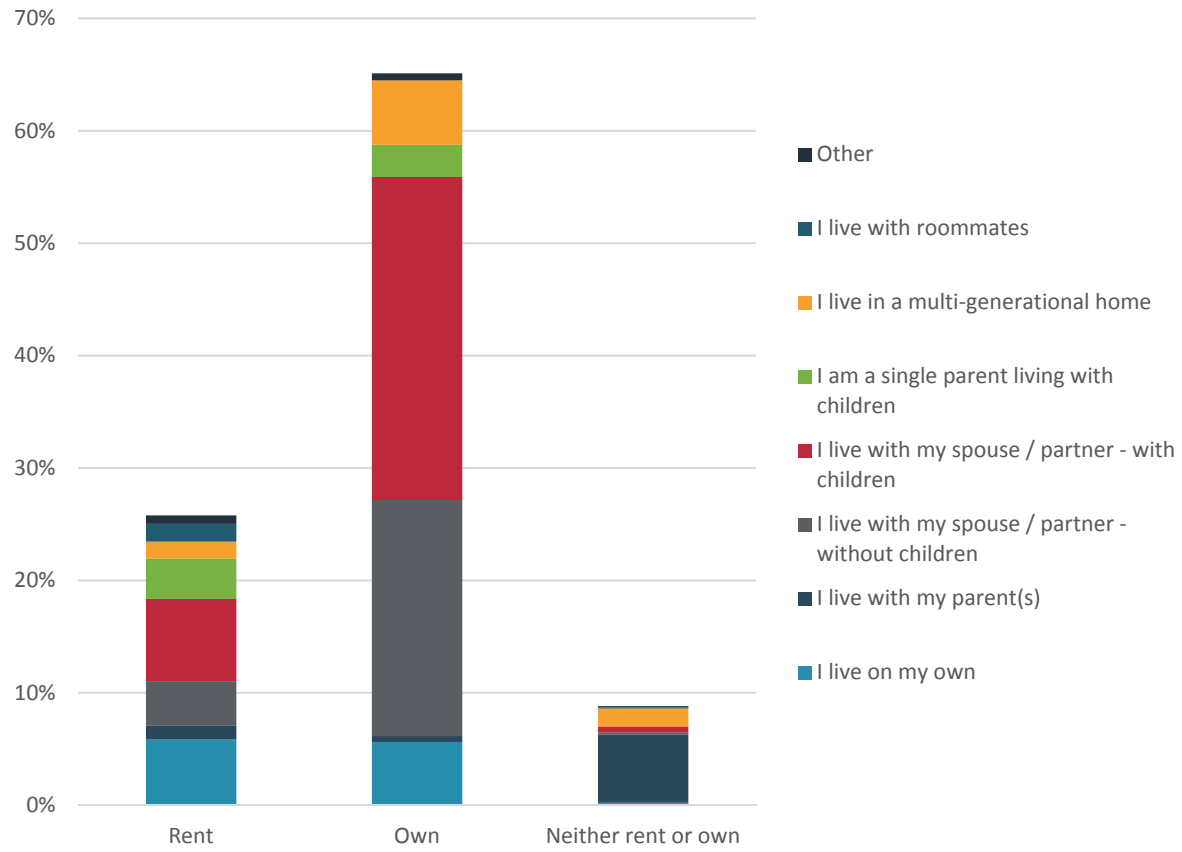
Figure 23: Respondents by Age and Housing Challenges (n=871, n_whole survey=944)9



2. Tenure Profile

Owner households were most likely to be living with their spouse and either with or without children (29% and 21%, respectively). In comparison, renter households were more well-distributed with an equal proportion of individuals living on their own (6%), and a higher proportion who lived with roommates (1%), or as single parent families (4%).

Figure 24: Respondents by Tenure and Household Type (n=943)



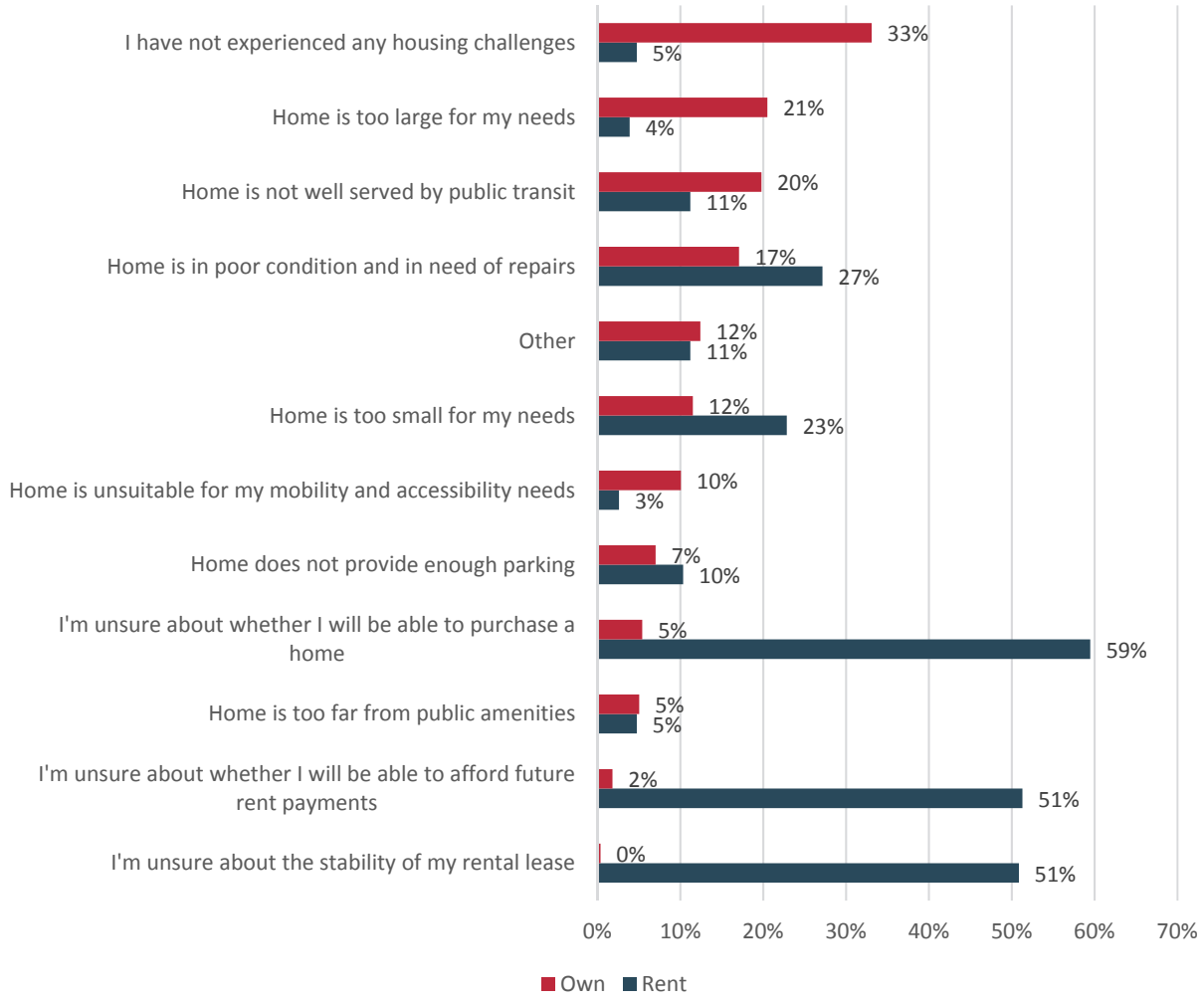
Respondents were asked what their current housing challenges were and what they might be in five years. The top answers for renters were more focused on the stability and affordability of their housing:

- **I'm unsure about whether I will be able to purchase a home**
- **I'm unsure about whether I will be able to afford future rent payments**
- **I'm unsure about the stability of my rental lease**

The top answer of owners was that they had not experienced any housing challenges. This was followed by concerns of housing size and access to public transit:

- **Home is too large for my needs**
- **Home is not well served by transit**

Figure 25: Respondents by Tenure and Housing Challenges (n_own=556, n_rent=232)10

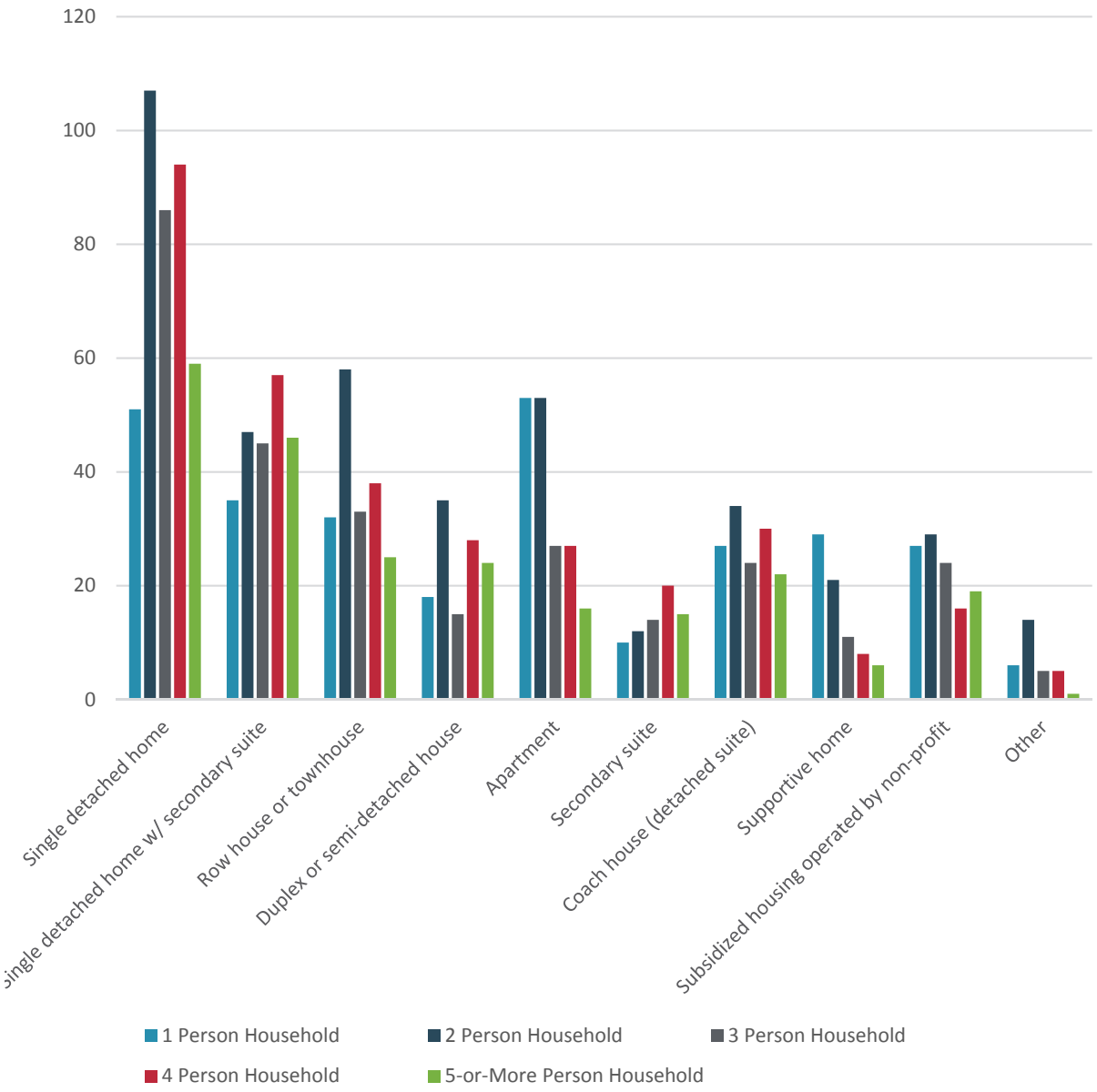


3. Housing Type and Size Profile

With the exception of 1-person households, all household sizes selected the single-detached home type as the most needed dwelling type within 5 to 10 years. Single-detached homes with secondary suites were the second most selected dwelling type collectively across all household sizes. Row house or townhouses were frequently selected by 2-person households, while apartments were preferred by one-person and two-person households. Secondary suites were more commonly selected as the household size increased, whereas supportive houses and subsidized housing operated by non-profits were more commonly selected by smaller household sizes.

[10] The top three "Other" answers are: home maintenance is becoming a challenge due to increasing costs or physical ability, lack of affordable housing options for persons with disabilities or accessibility needs, and downsizing options for seniors.

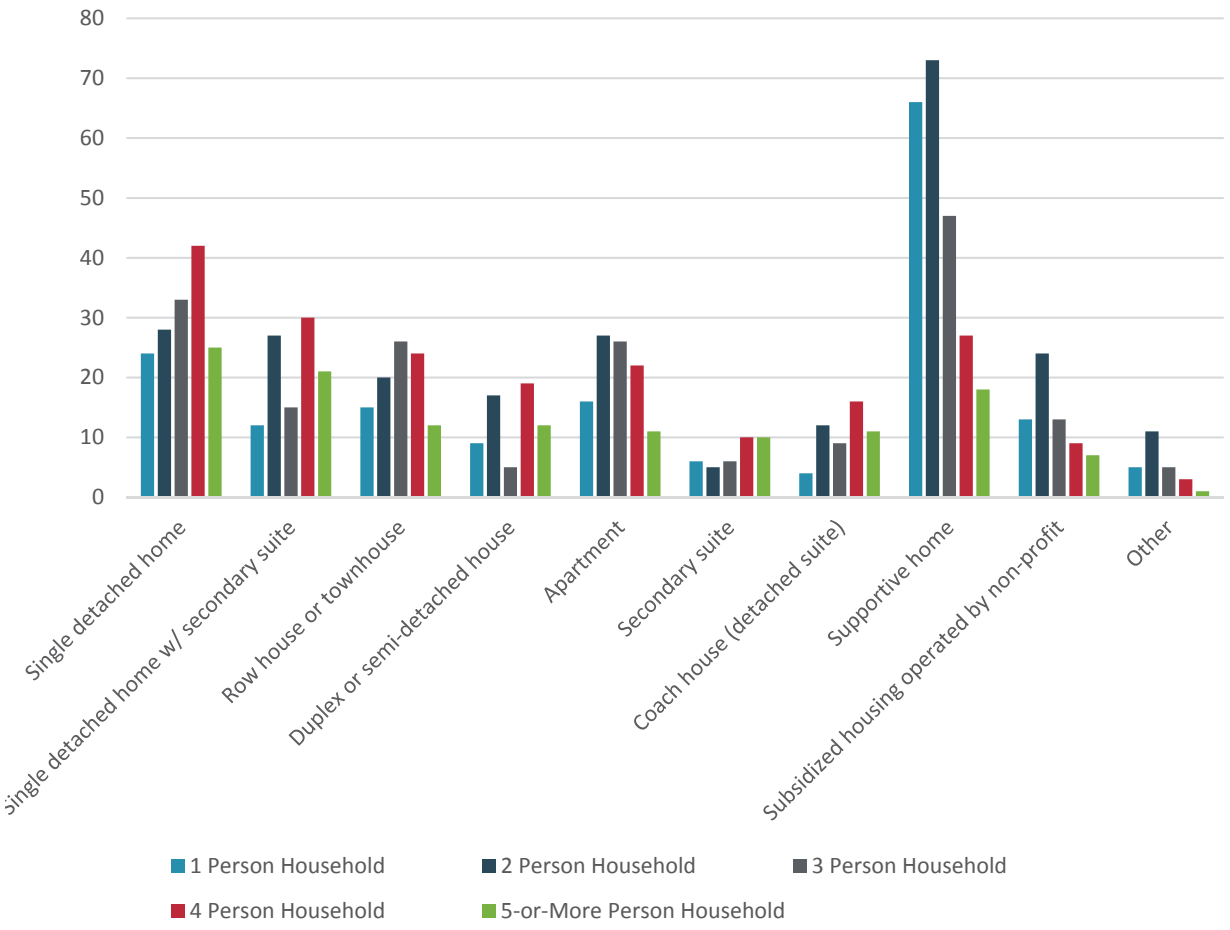
Figure 26: Dwelling Type Needed 5-10 Years from 2019, (n_joint=838)11



Looking over the longer-term, when respondents were asked about the dwelling type needed in 20 to 30 years from today, supportive housing was frequently selected among households under 3 people. Single-detached houses were the overall second choice collectively across all household sizes.

[11] The top three "Other" responses for dwelling types needed in the next 5 to 10 years are: 1. Co-operative housing; 2. Single-storey housing; and 3. Condominium apartments.

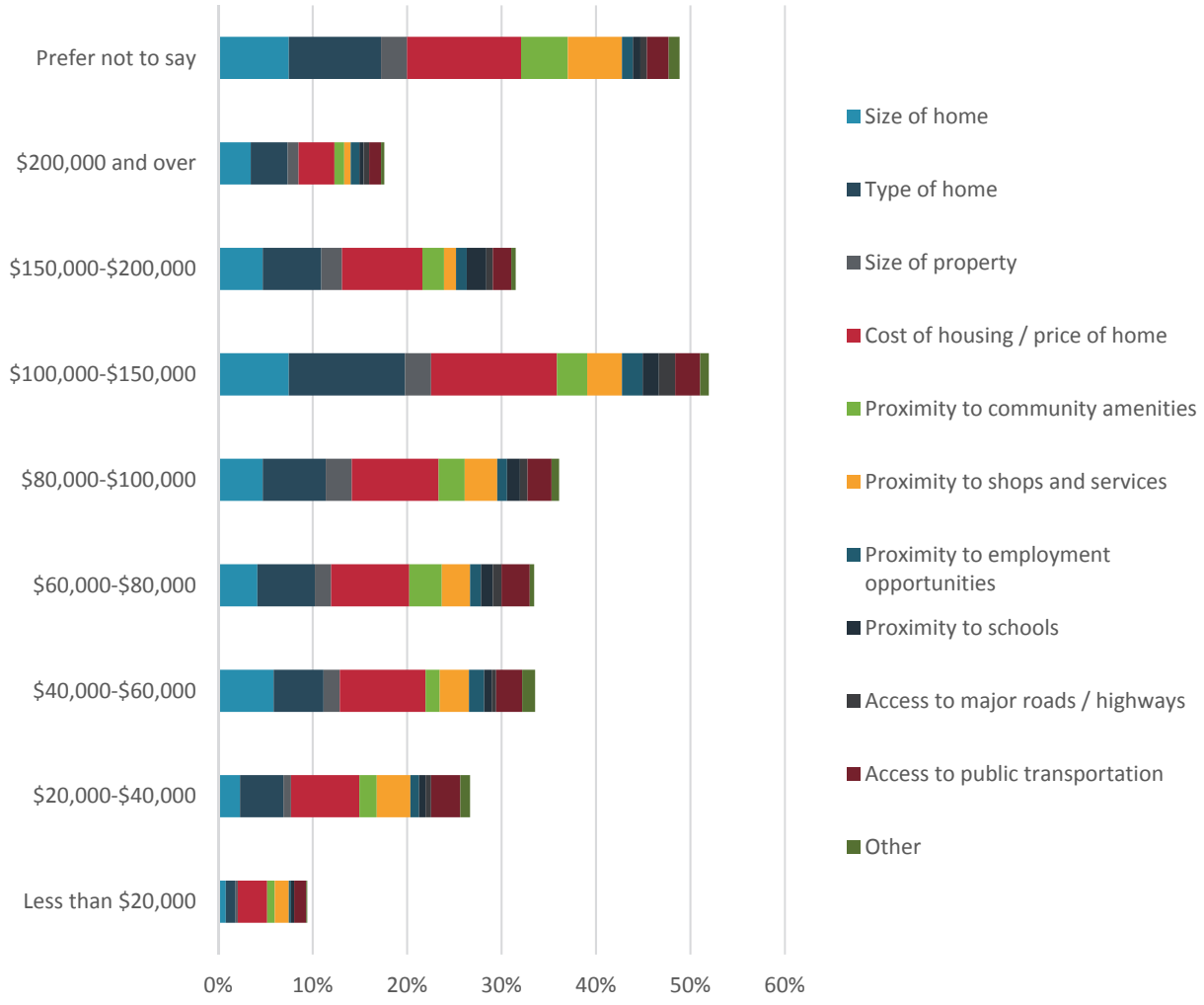
Figure 27: Dwelling Type Needed 20-30 Years from 2019, (n_joint=838)12



The cost of housing, type of home, and size of home are among the most important factors when looking for a home for respondents across all income groups. The size of property was more commonly selected by the $80,000 to $150,000 income groups. The other factors, such as proximity to community amenities, shops and services, schools, and employment had similar proportions of each income group. Proximity to public transportation was more commonly selected than access to major roads and highways across all income groups.

[12] The top three "Other" responses for dwelling types needed in the next 10 to 20 years are: 1. Single-storey housing (e.g. rancher); 2. Seniors' retirement complex; and 3. Subdivision options to create smaller houses on existing property.

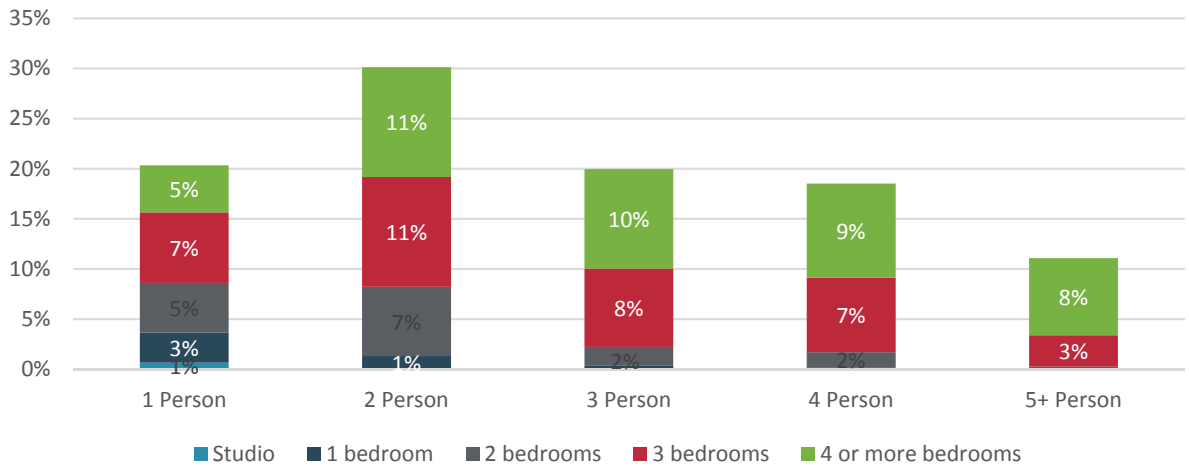
Figure 28: Household Income by Housing Considerations (n=870)13



The majority of dwelling sizes that respondents lived in were 3-bedrooms and 4-or-more bedrooms. Some households may be experiencing housing suitability challenges (e.g. a 4-person household in a 2-bedroom unit) or may be living in houses that are too large for their needs (e.g. a 1-person household in 3-bedroom or 4-bedroom unit). Only one percent (1%) of respondents lived in a studio unit, indicating that there may be a lack of availability of this type of housing unit.

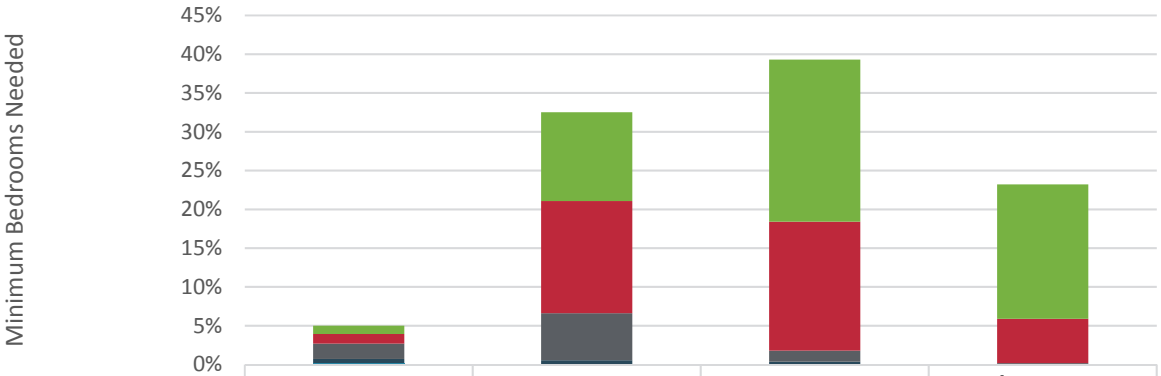
[13] The top three "Other" responses include: 1. Pet-friendly rental housing; 2. Accessible housing for seniors; and 3. Neighbourhood considerations (e.g. social environment and design).

Figure 29: Respondents by Household and Dwelling Size (n=767)



Owner respondents most often selected 3-bedroom and 4-or-more bedrooms as the dwelling size needed. There were some respondents currently living in a 3-bedroom who wanted to upsize to a 4-bedroom, and others who already live in a 2-bedroom indicated they needed more bedrooms. No owners living in a studio unit participated in the survey.

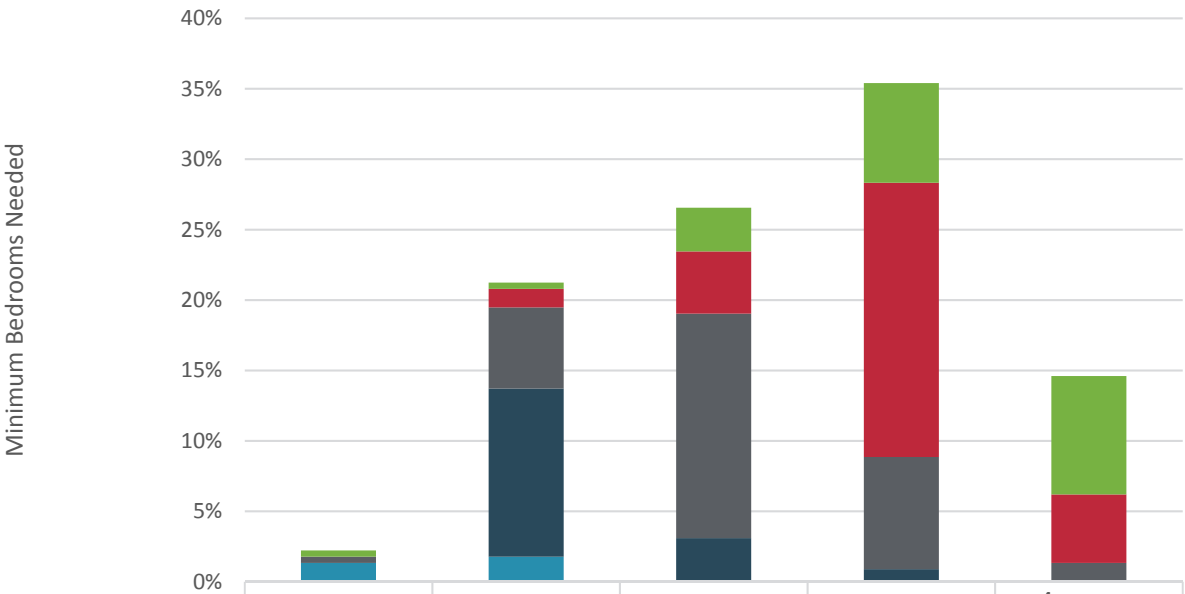
Figure 30: Owner Respondents by Dwelling Size and Size Needed for Household (n=560)



	1 bedroom	2 bedrooms	3 bedrooms	4 or more bedrooms
4 or more bedrooms	1%	11%	21%	17%
3 bedrooms	1%	14%	17%	6%
2 bedrooms	2%	6%	1%	0%
1 bedroom	1%	1%	0%	0%
Studio	0%	0%	0%	0%

Renter respondents most often selected 1-bedroom and 2-bedrooms as the dwelling size needed. A proportion of renters living in a 1-bedroom indicated they needed a 2-bedroom, while those living in a 3-bedroom indicated that they wanted to either downsize or upsize.

Figure 31: Renter Respondents by Dwelling Size and Size Needed for Household (n=226)[14]



	Studio	1 bedroom	2 bedrooms	3 bedrooms	4 or more bedrooms
4 or more bedrooms	0%	0%	3%	7%	8%
3 bedrooms	0%	1%	4%	19%	5%
2 bedrooms	0%	6%	16%	8%	1%
1 bedroom	0%	12%	3%	1%	0%
Studio	1%	2%	0%	0%	0%

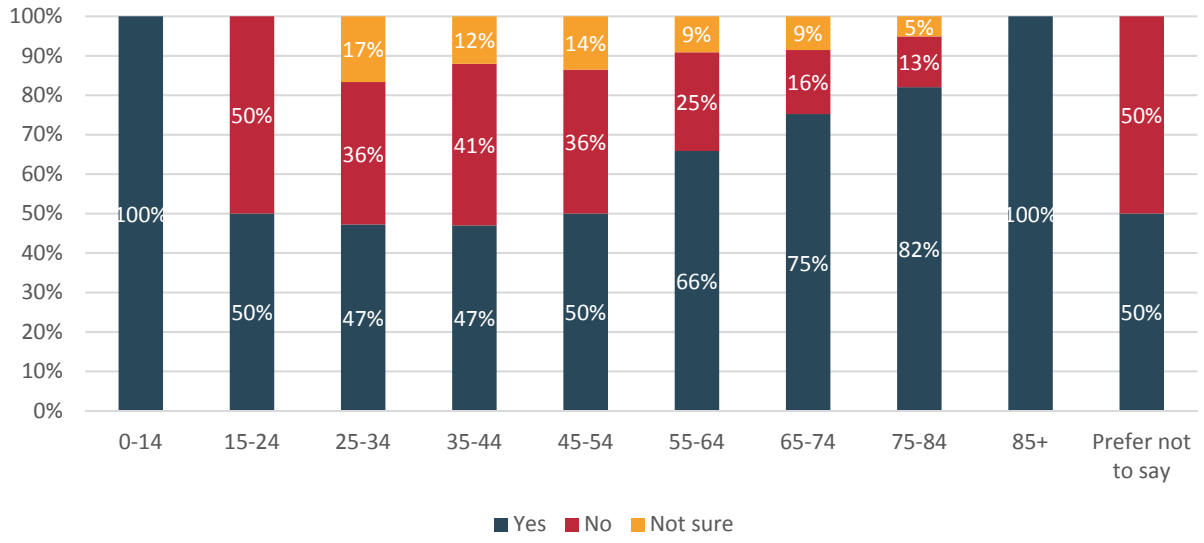
Dwelling Size

4. Housing Costs Profile

Survey participants were asked whether they believe their housing costs were affordable to them. A sizeable proportion of owner respondents across all income groups spent less than $500 on mortgage payments monthly, even at the lower income brackets.

[14] In some instances, 0% is not a true zero as it captures a few respondents' answers.

Figure 32: Owner Respondents by Age and Belief About Affordability of Personal Housing (n=558)



Renters were significantly more likely than owners to answer "No" across most age groups. The 15-24 and 85+ renter age groups had a particularly high proportion of respondents who answered "No".

Figure 33: Renter Respondents by Age and Belief About Affordability of Personal Housing (n=225)

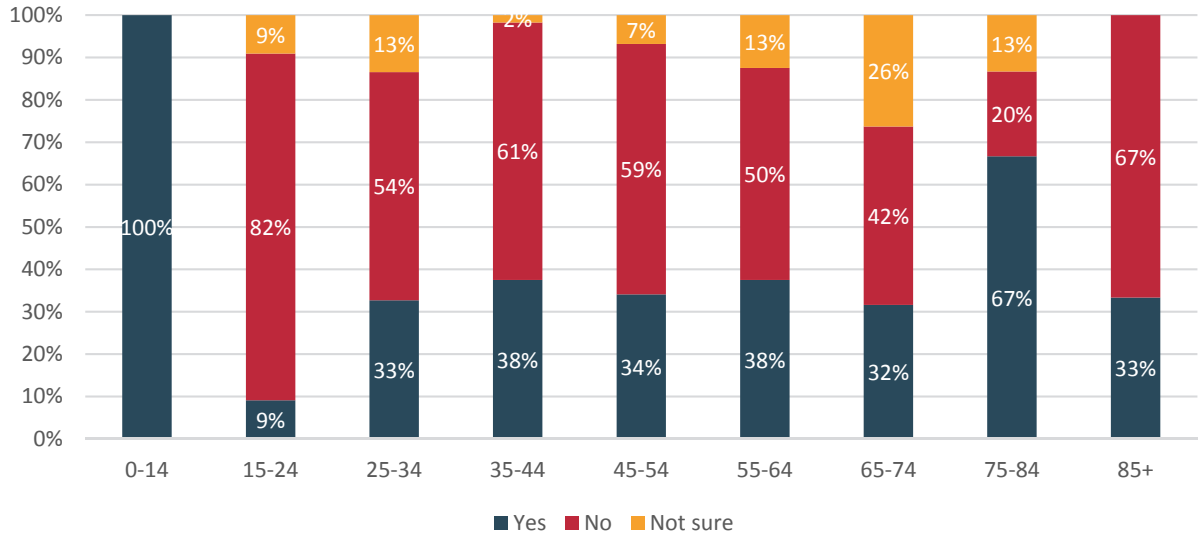
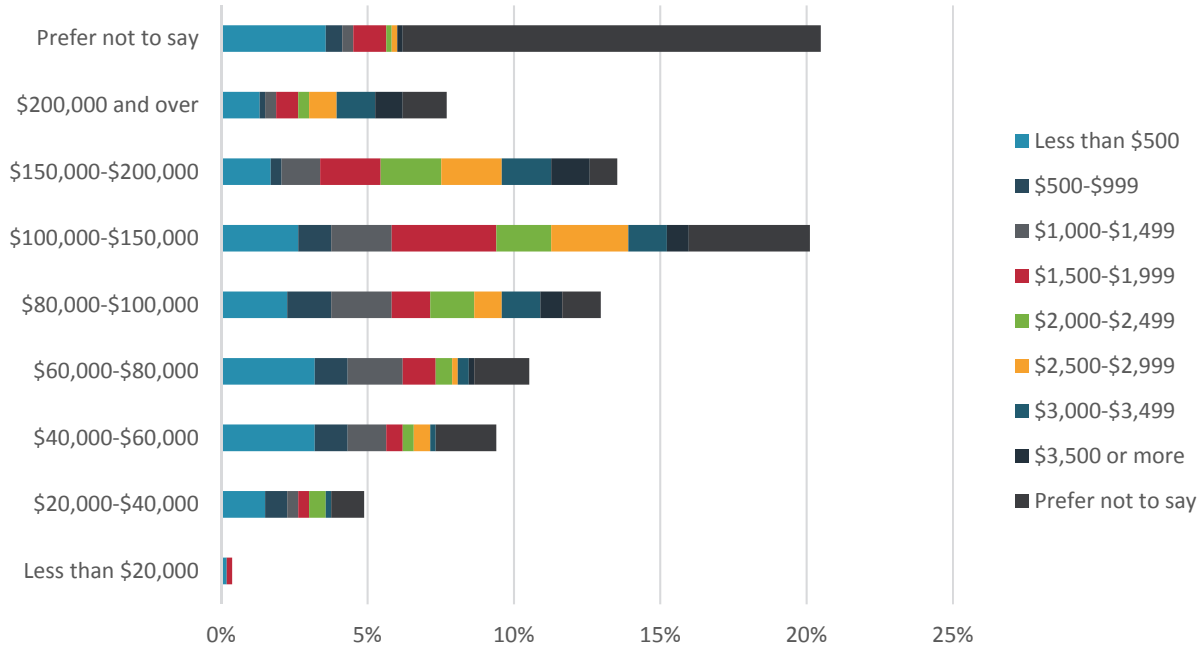
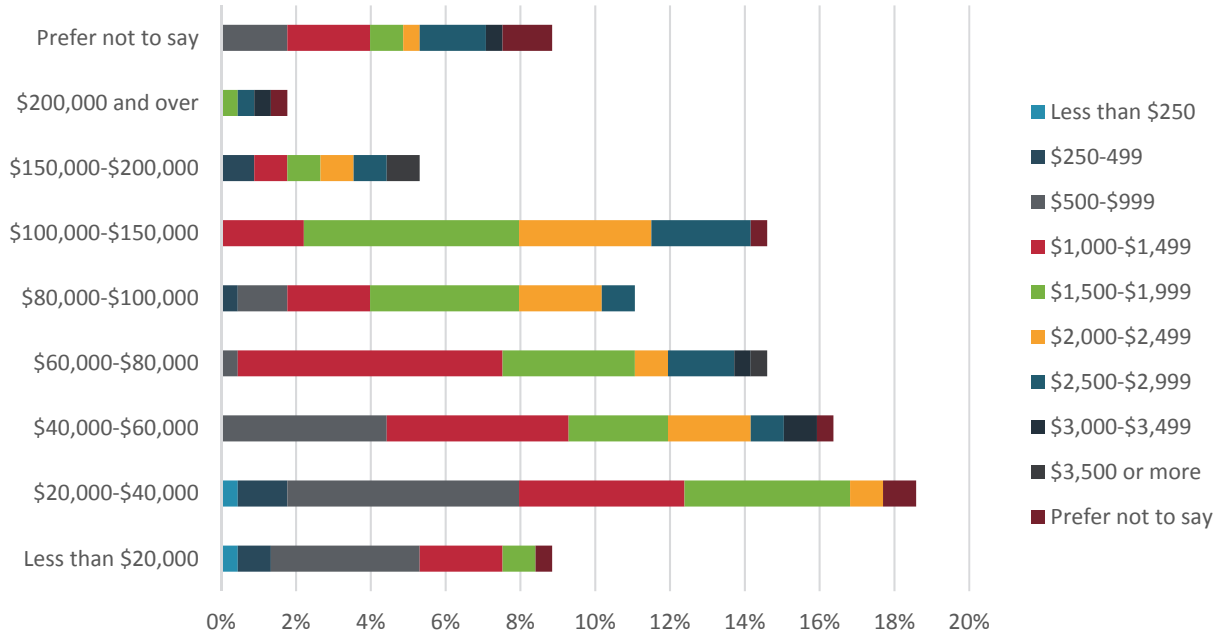


Figure 34: Owner Respondents by Income and Mortgage Payments (n=532)



Renter respondents in the lower income brackets had the highest proportion of individuals spending $500-$900 in rent payments monthly. However, in the $40,000 and below income groups, there were a significant proportion of respondents who spent more than 30% of their income on rent (more than $1,000).

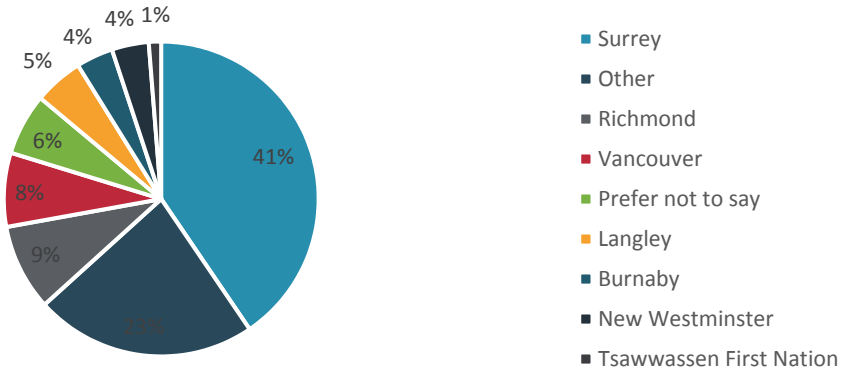
Figure 35: Renter Respondents by Income and Rent (n=226)



Non-Delta Residents Responses

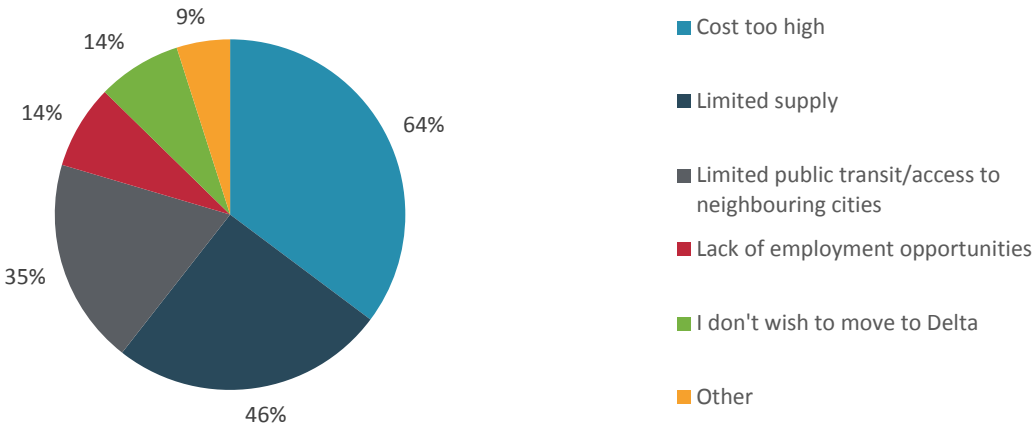
Survey respondents who lived outside of Delta were most commonly from Surrey (41%) and "Other" (23%).[15] This was followed by Richmond (9%), Vancouver (8%), respondents who preferred not to specify (6%), Langley (5%), New Westminster and Burnaby (4% each), and Tsawwassen First Nation (1%).

Figure 36: Where Non-Delta Residents Live (n=79)15



If they would like to move to Delta, respondents were asked to identify barriers that prevented them from moving to Delta. The top three responses were "cost is too high" (64%), "limited supply" (46%) and "limited public transit/access to neighbouring cities" (35%).

Figure 37: Barriers to Moving to Delta (n=78)16



[15] The "Other" category included responses from the Metro Vancouver, the Fraser Valley region and beyond (e.g. White Rock, Maple Ridge, Coquitlam, Pitt Meadows, Port Moody, Abbotsford, Mission, and municipalities in BC, Ontario and Quebec).

[16] A variety of "Other" answers were provided, ranging from climate change concerns, accessibility, to lack of community amenities and services.

Open-Ended Responses

At the end of the survey, participants had the option to respond with any additional comments they had regarding housing in Delta. In total, 540 comments were received from participants. The following section presents themes from the respondents' comments.

1. Owners

Homeowner respondents were given the opportunity to provide additional comments regarding housing needs in Delta. Below is a summary of the most frequently cited themes amongst the written comments. There were 366 responses received.

Housing Types Needed

There is interest in a diverse range of housing options for seniors to downsize (66):

- This includes a range of sizes, housing types (apartment, ranchers), incomes (luxury, affordable, non-market), and ability (active, supportive, and assisted living). Townhouses were frequently cited as an inaccessible option.

Affordable housing options for young adults and families (39):

- Young adults and families are choosing to move away because housing in Delta is unaffordable. Entry-level housing types, such as town houses and apartments, and rental units are limited. Some adult children are living with their parents because they are unable to find affordable housing.

Allow for development of smaller houses or allow coach houses larger lots (51):

- The ability to add a coach house or a tiny house in the backyard of a single-family dwelling would allow families to live on the property but in separate spaces. The concept of subdividing larger lots to build smaller houses would create more housing options for families who want to near each other.

More affordable and adequate rental housing (18):

- The need for more affordable and adequate rental housing was written by seniors, families, individuals, and by parents whose adult children live in their houses. A diversity of rental options was written, including requiring rental units in new housing developments and co-operative housing for all household types.

Supportive housing for individuals with disabilities and seniors (12):

- Affordable and supportive housing options are needed for individuals with disabilities (intellectual and physical) and seniors with fixed incomes in Delta.

Amenities and Services to Support Livability

Housing densification should consider infrastructure upgrades (29)

- Respondents believed that housing densification should be planned alongside infrastructure upgrades. Increased development and its impact on roads, community amenities, and parking were written as important considerations and should be upgraded where necessary.

Increase access to public transit (16):

- Housing development needs to consider improvements to public transit, such as increased access to public transit routes within North Delta and more services between Delta to Vancouver.

Plan for complete communities to encourage walkability by placing housing in proximity to shops and services (7):

- Housing should be planned in proximity to community amenities (e.g. libraries, schools, community centres), and commercial shops and services to support walkability and vibrancy of the surrounding neighbourhood.

Policy and Regulation Changes

Desire for smaller lots and houses (30):

- Respondents were interested in smaller lots as the standard lot sizes in Delta were noted to be too large.
- New single-family houses are too large in size and setbacks are not far enough from the lot edge (e.g. monster houses). Concerns with the size of the house include not enough landscaped space, too much street parking, limited street visibility and remove smaller houses from the market.

Relax secondary suite regulations (19):

- Relax secondary suite regulations for all housing types as these help families to pay for their mortgage and provide rental options.

Do not support density (17):

- Respondents expressed a lack of support for housing densification and intensification in Delta. Some comments cited this increases the strain on infrastructure services, causes the loss of neighbourhood character, and does not lead to more affordable housing.

Increasing cost of homeownership (17):

- Owners commented on the increasing cost of homeownership and how housing prices today would be unaffordable for them. The financial strain of increasing shelter costs is a growing concern for others.

Housing intensification should be located strategically (7):

- Respondents wrote that high-rise residential buildings should be kept in a central areas in Delta while others commented that the buildings should be in all three communities of Delta.

Other comments desire to see residential intensification occur in core mixed-use areas in proximity to shops and services rather than in low density residential areas.

2. Renters

Renter respondents were given the opportunity to provide additional comments regarding housing needs in Delta. Below is a summary of the most frequently cited themes amongst the written comments. There were 140 comments received.

Housing Affordability and Challenges

A lack of affordable rental housing (22):

- There is a general need for more affordable rental housing options as there are limited rental housing options in Delta. Respondents wrote that they spend a few months looking for a suitable home, indicating there is low vacancy or availability, or they have to overspend on housing to afford renting.

Unable to afford alternative market rent in Delta and worry about being evicted from existing rental housing (19):

- While respondents expressed their fortune in renting an affordable dwelling, there are concerns about future affordability and their ability to pay rent increases or if they are required to move to another dwelling.
- Other respondents have lived in their existing rental dwelling since before the housing market heated up. As such, they cannot leave their existing rental dwelling even if it is unsuitable because it is the only affordable option available to them in the community.

Concern about displacement of individuals and families due to redevelopment and rising housing costs (8):

- There is concern about one's own ability to rent in Delta due to rising housing costs and redevelopment. It was also written as an observation of other individuals and families who are leaving Delta for more affordable housing outside the community.

Housing Types Needed

Near-market rental housing, including co-operative housing (13):

- Affordable rental housing options are needed for low-income individuals and families in Delta. In particular, there are households who cannot afford market rent, and whose income does not qualify for subsidized housing, but there are no near-market housing options available in Delta.
- The waitlist for a co-operative housing organization has not had a vacancy in two years and many respondents are interested in staying in co-operative housing or shared housing models.

Entry-level homeownership options (9):

- Due to the high housing prices, moving from renting to homeownership is difficult. For some, this is due to unaffordable housing coming onto the market in Delta and for others it is the mortgage stress test that is the limiting factor.

Adequate rental housing that is affordable (9):

- Affordable rental housing was cited to be in disrepair or needing renovations due to the age of the dwelling. Some respondents noted unresponsiveness of the landlord in repairing the dwelling or that they were concerned that asking for needed repairs would cause them to be renovation evicted from the dwelling.

Groups in Need

Individuals with disabilities or seniors (12):

- Individuals with disabilities and seniors were noted as two particular groups who have fixed-incomes and need affordable rental housing options. For some individuals, affordable supportive rental housing is needed.

Families (6):

- Larger affordable rental housing units, including apartments with 3 bedrooms and smaller detached houses, are needed for families with children.

Amenities and Services to Support Livability

Increase access to public transit (6):

- The ability to live in proximity to public transit, or have access to frequent transit service, was noted as a key component to ensuring housing is affordable.

More pet-friendly rental housing (6):

- It was noted there are not many rentals that allow pets. It was noted that the relaxation of pet policies in rental housing would benefit individuals or families with pets.

3. Neither Rent nor Own

The following themes are drawn from written comments from survey participants who do not rent or own in Delta (typically those who live rent free with parents or with adult children), or do not have a fixed address. There were 34 comments received.

Housing Affordability and Challenges

Housing affordability affecting ability to stay in Delta (6):

- The high costs of housing in Delta was cited as a reason that some respondents felt they could no longer live in Delta or they anticipate challenges with staying.

Housing is too expensive to purchase (4):

- Buying a house in the Delta housing market was noted as difficult due to the expensive housing prices.

Housing Types Needed

More housing options for seniors on fixed-income (4):

- It was noted that there needs to be more affordable housing options for seniors on fixed-income.

Need smaller housing options (4):

The need for diversified housing sizes on the smaller end was noted, including apartments, duplexes, and triplexes on smaller lots.

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: City of Delta

REGIONAL DISTRICT: Metro Vancouver

DATE OF REPORT COMPLETION: February 2020 **(MONTH/YYYY)**

PART 1: KEY INDICATORS & INFORMATION

Instructions: please complete the fields below with the most recent data, as available.

LOCATION	**Neighbouring municipalities and electoral areas:** City of Richmond (north); USA (south); City of Surrey (east); Pacific Ocean (west) **Neighbouring First Nations:** Tsawwassen First Nation (TFN)

POPULATION	**Population:** 111,563 (est. 2020)	**Change since** 2019 **:**	0.55 **%**
	Projected **population in 5 years:** 115,165 (est. 2025)	**Projected change:**	3.22 **%**
	Number of households: 41,745(est. 2020)	**Change since** 2019 **:**	0.7 **%**
	Projected **number of households in 5 years:** 43,177 (est. 2025)	**Projected change:**	3.43 **%**
	Average household size: 2.66 (est. 2020)		
	Projected **average household size in 5 years:** 2.66 (est. 2025)		
	Median age (local): 44.4	**Median age (RD):** 40.9	**Median age (BC):** 43.0
	Projected median age in 5 years: 46.0 (est. 2021)		
	Seniors 65+ (local): 18.7 **%**	**Seniors 65+ (RD):** 15.7 **%**	**Seniors 65+ (BC):** 18.2 **%**
	Projected **seniors 65+ in 5 years:**		19.7 **%**
	Owner households: 79 **%**	**Renter households:**	21 **%**
	Renter households in subsidized housing:		10.5 **%**

INCOME	Median household income	Local	Regional District	BC
	All households 35,760	$ 92,156	$ 72,585	$ 69,979
	Renter households 7,575	$ 56,195	$ 48,959	$ 45,848
	Owner households 28,190	$ 104,000	$ 90,278	$ 84,333

ECONOMY	**Participation rate:** 64.4 **%**	**Unemployment rate:** 5.3 **%**
	Major local industries: Retail Trade (11%); Health Care & Social Assistance (9%); Transportation and Warehousing (9%); Educational Services (9%); Professional Services (7%)	

HOUSING	**Median assessed housing values: $** $897,064 (2016 Cen)	**Median housing sale price: $** 943,050 (2016)
	Median monthly rent: $ 1,210 for 2-bed (2018)	**Rental vacancy rate:** (2018) 1.3 **%**
	Housing units - total: 35,760	**Housing units – subsidized:** 795
	Annual registered new homes - total: 314 (2018)	**Annual registered new homes - rental:** 95 (2018)
	Households below *affordability* standards (spending 30%+ of income on shelter): Renter : 33%, Owner: 15.9 **%**	
	Households below *adequacy* standards (in dwellings requiring major repairs): Renter: 7%, Owner 4 **%**	
	Households below *suitability* standards (in overcrowded dwellings): Renter: 10%; Owner: 3 **%**	

Briefly summarize the following:

1. **Housing policies in local official community plans and regional growth strategies (if applicable):**

   "Encourage and facilitate the production of housing that meets the needs of residents of different income levels. Encourage seniors' and special needs housing in town centres, close to shops, services, transit and other amenities. Monitor new housing stock to determine whether it is meeting the needs of Delta residents. " - OCP
   Metro Vancouver 2040 (Regional Growth Strategy) has policies and requires Housing Action Plans.

2. **Any community consultation undertaken during development of the housing needs report:**

   4-month engagement process. Pop-up booths, community workshops, stakeholder workshops, community survey, and lived experience interviews.

   See Section 2.1 for full details.

3. **Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).**

   See Section 2.1 for complete list of stakeholders that participated in engagement activities.

4. **Any consultation undertaken with First Nations:**

   Invitations extended to the Tsawwassen First Nation. Staff sent regrets as unable to attend.

PART 2: KEY FINDINGS

Table 1: Estimated number of units needed, by type (# of bedrooms)

	Currently	Anticipated (5 years)
0 bedrooms (bachelor)	--	139
1 bedroom	--	269
2 bedrooms	--	543
3+ bedrooms	--	476
Total	--	1,392

Comments:

The above uses a rudimentary methodology breaking down projected additional households in Delta by 2025 into bedroom size, based on a status quo proportionality of family characteristics (couple with children, couple without children, etc) over the next 5 years and taking into account bedroom needs expressed during public engagement. It does not take into account market affordability factors. The above calculations cannot be construed as a target.

Table 2: Households in Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
All households in planning area	32410	100	33200	100	34535	100
Of which are in core housing need	3590	11.1	3745	11.3	4045	11.7
Of which are owner households	1755	5.4	1915	5.8	1905	5.5
Of which are renter households	1835	5.4	1835	5.5	2140	6.2

Comments:

We also noted in our Housing Needs Assessment the share of households in core housing need from within their own population; in 2016, 28% of renter households (2,140/7,575) are in core housing need as opposed to 7% of owner households.

Table 3: Households in *Extreme* Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
All households in planning area	32410	100	33200	100	34535	100
Of which are in extreme core housing need	1600	4.9	1495	4.5	1730	5.0
Of which are owner households	870	2.7	890	2.7	920	2.7
Of which are renter households	730	2.3	610	1.8	815	2.4

Comments:

We also noted in our Housing Needs Assessment the share of households in extreme core housing need from within their own population; in 2016, 11% of renter households are in extreme core housing need as opposed to 3% of owner households.

Briefly summarize current and anticipated needs for each of the following:

1. **Affordable housing:**

   Growing affordability issues, rising housing prices and costs now far outweigh income increases.
   The affordability of all housing forms has decreased in the last 5 years.
   See Sections 1.3, 2.4, and all of Part 3 of the Housing Needs Assessment.

2. **Rental housing:**

   Low rental stock in Delta, more rental stock needed particularly primary (purpose-built rental).
   Renters are noticeably more impacted financially than owners re: housing costs.
   See Sections 1.2, 2.3, and 3.1.

3. **Special needs housing:**

   Those with special needs require accessible housing at affordable costs, which is difficult for most.
   Local studies have been conducted to ascertain how many are living with aging family.
   See Sections 1.1, 1.4, 2.3, 2.6, 3.3, 3.6, and 3.9.

4. **Housing for seniors:**

   Delta is an aging population, a trend that is expected to continue into 2040. The majority of rental supplements paid in Delta are paid to seniors. 28% of survey respondents anticipate supportive housing in the next 20 years.
   See Sections 1.1, 1.4, 2.3, 2.5, 3.2, 3.6, and 3.8.

5. **Housing for families:**

   Families are moving to Delta, mostly through immigration. Young people responded in survey that their concerns are more financial in nature (not able to afford costs, cannot buy home). Growing number of families on non-market waitlists. See Sections 1.1, 2.4, and 3.5.

6. **Shelters for people experiencing homelessness and housing for people at risk of homelessness:**

   Lower number of homeless in relation to rest of region, but rising over last 5 years.
   Transition house and emergency shelter recently opened in Delta.
   See Sections 1.1, 1.4, 2.6, 3.6, and 3.9.

7. **Any other population groups with specific housing needs identified in the report:**

Were there any other key issues identified through the process of developing your housing needs report?

See Part 3 of Housing Needs Assessment.