

SURREY HOUSING NEEDS REPORT

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Prepared for
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Surrey is located on the traditional territories of the Semiahmoo, Katzie, Kwantlen, Kwikwetlem, Qayqayt, and Tsawwassen First Nations. We acknowledge the profound connection they have to the lands and waters in and around Surrey.

Acknowledgements

We are grateful for the contribution of time, energy, and vital information from many individuals and organizations who participated in the development of this report.

- Numerous organizations took time out of their day to participate in focus groups. A full list of participants can be found in the What We Heard Report.
- Local residents participated in surveys and shared their housing experiences.
- The work of the Surrey Urban Indigenous Leadership Committee's Skookum Lab informed our understanding of urban Indigenous housing needs.
- Staff at Metro Vancouver collected a large portion of the mandatory data required by the Local Government Act and provided it to the City of Surrey.

We wish to especially thank the Community Ambassadors who helped pilot a program for collecting feedback from residents who face barriers to participation in City engagement processes.

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Bird's-eye view of City Centre

1 OVERVIEW

1 Overview

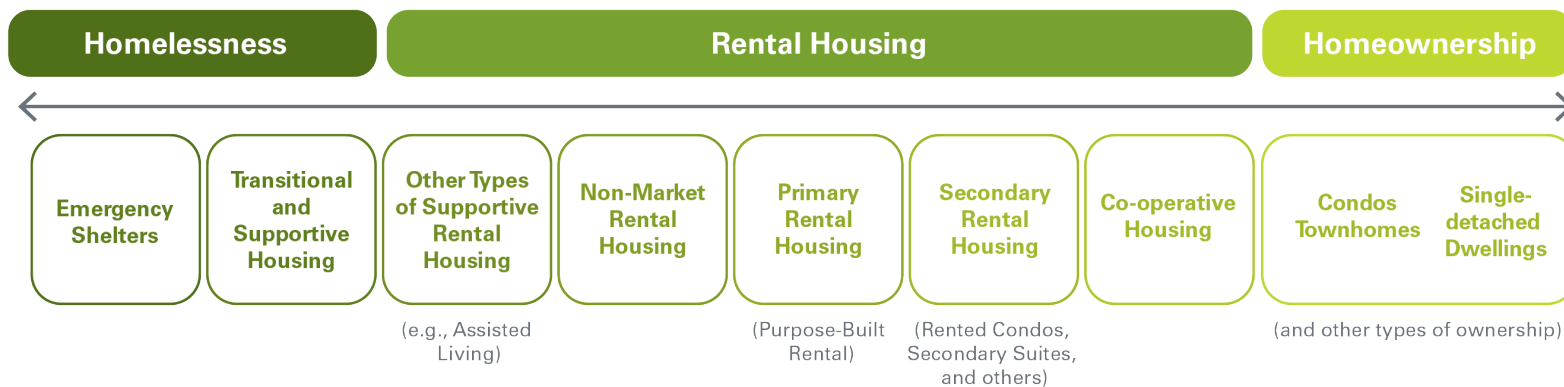
Like many communities in Metro Vancouver and BC, Surrey is experiencing pressures in many parts of its housing system. This Housing Needs Report was prepared to help the City of Surrey, residents, and local organizations better understand trends and needs across the housing continuum. The report is organized around a housing continuum made up of three major parts:

- Homelessness, including trends in homelessness, shelters, and emergency housing
- Rental housing, including market, non-market, and supportive rental housing
- Homeownership, including fee simple and strata ownership

The Surrey Housing Needs Report was prepared to exceed the housing needs reports requirements outlined in the Local Government Act and introduced by the Government of BC in 2019.

Housing data used in this report often includes technical terms. A glossary is provided at the back for reference.

FIGURE 1 SURREY'S HOUSING CONTINUUM



1.1 Engagement Process

The City used multiple methods for engaging residents and stakeholders in understanding Surrey’s housing needs. The table below summarizes the engagement process.

ENGAGEMENT METHOD	PARTICIPANTS	WHEN
Online community survey	1,722 Surrey residents	November 17 to December 11, 2020
Community ambassadors survey	429 Surrey residents Targeted outreach focusing on demographics that are underrepresented through typical surveys and engagement methods, including: <ul style="list-style-type: none"> ● Refugees and recent immigrants ● People with intellectual disabilities ● Renters with low incomes ● Seniors with low incomes ● Racialized individuals in Surrey 	English version: November 17 to December 11, 2020 Arabic and Punjabi versions: December 18, 2020, to January 3, 2021
Stakeholder focus groups	9 focus groups with 73 organizations represented who had insight on the following topics: <ul style="list-style-type: none"> ● Housing and services for people with disabilities ● Housing and services for seniors ● Institutions and employers ● Homelessness ● Non-market housing providers ● Housing and services for newcomers and refugees ● Housing and services for women, families, and youth ● Real estate and development ● Transit and housing 	November and December 2020

1.2 Surrey Urban Indigenous Leadership Committee: Skookum Lab

In addition to the engagement and research completed for this project, this report draws on the work of the Surrey Urban Indigenous Leadership Committee (SUILC) and specifically their Skookum Lab which has been working to understand and address urban Indigenous housing needs in Surrey. *Housing Report 2020: Understanding the Housing Experiences of Indigenous Households in Surrey* provides an in-depth look at urban Indigenous housing needs in Surrey and forms the basis of Section 8 of this report.

1.3 Document Structure

Chapter	Content
Section 2—Community Facts	<ul style="list-style-type: none">• Key data on Surrey’s population to provide context for this report
Section 3—Housing Stock	<ul style="list-style-type: none">• Summary of data related to Surrey’s housing stock, including structure types, rental and non-market stock, sales prices, rental rates, and vacancy rates
Section 4—Housing Indicators	<ul style="list-style-type: none">• National housing standards and core housing need results for Surrey
Section 5—Rental Housing Needs and Issues	<ul style="list-style-type: none">• Analysis of gaps related to Surrey’s rental housing, including market, non-market, and supportive rental housing
Section 6—Homeownership Needs and Issues	<ul style="list-style-type: none">• Analysis of Surrey’s needs related to homeownership
Section 7—Homelessness	<ul style="list-style-type: none">• Trends in homelessness and gaps in housing and supports
Section 8—Urban Indigenous	<ul style="list-style-type: none">• Results from the work of Skookum Lab and priority housing needs for Indigenous households
Section 9—COVID-19 Pandemic Implications	<ul style="list-style-type: none">• How the pandemic has impacted housing trends and needs in Surrey
Section 10- Moving Forward	<ul style="list-style-type: none">• Concluding comments

2 COMMUNITY FACTS



The Surrey community gathered at the annual Fusion Festival in Surrey

2 Community Facts

This section provides a snapshot of information and trends related to Surrey's population. The February 2022 update to this report allowed for the incorporation of 2021 census population figures. However, please note that complete 2021 census data was not available yet and this report relies primarily on 2016 census data.

Key Findings

- **Fast growing population**
Surrey grew by 44% between 2006 to 2021, far faster than the regional average of 25%. The 2021 population was 568,322 and is projected to grow to 680,660 by 2031.
- **Young population**
Surrey has a relatively young population with a median age of 38.7, compared to the median age of 40.9 for the region.
- **Largest urban Indigenous population in BC**
Surrey is estimated to have the largest urban Indigenous population in BC with an estimated population of 16,362 Indigenous residents in Surrey as of 2021.
- **Diverse immigrant community**
Surrey has a large and diverse immigrant population with 36% of residents having immigrated to Canada since 1980 and 58% percent of the population identifying as a visible minority.
- **Larger household sizes and more families with children**
Average households are larger in Surrey (3.0 persons) than the regional (2.5) and provincial (2.4) averages. Compared to Metro Vancouver, Surrey has a higher proportion of families with children (51% vs 44%) and multi-family households (8% vs. 4%), reflecting more multi-generational families and families living with roommates or other relatives.
- **Renters have significantly lower incomes than owners**
The median household income of renters in Surrey is \$47,965 compared to \$92,614 for owners. Compared to the region, the median household income for renters in Surrey is lower, while the median is higher for Surrey owners.
- **Lone-parent families and individuals living alone have the lowest incomes**
There is significant disparity among households with children. The median household income for couples with children is typically higher than other household types. However, the median household income for lone-parent households, especially women led households, is very low. In 2015, the median household income for female lone parents was \$48,483, compared to \$68,896 for male lone parents, and \$99,044 for couples with children. The median household income for individuals living alone or with roommates was \$40,023.
- **Higher poverty among Indigenous families with children**
37% of Indigenous children under 18 years in Surrey live in poverty. This compares to 19% for all Surrey families with children.

2.1 Population

With a population of 568,322 in 2021, Surrey is the second largest city in BC after Vancouver and represents 22% of Metro Vancouver's population.

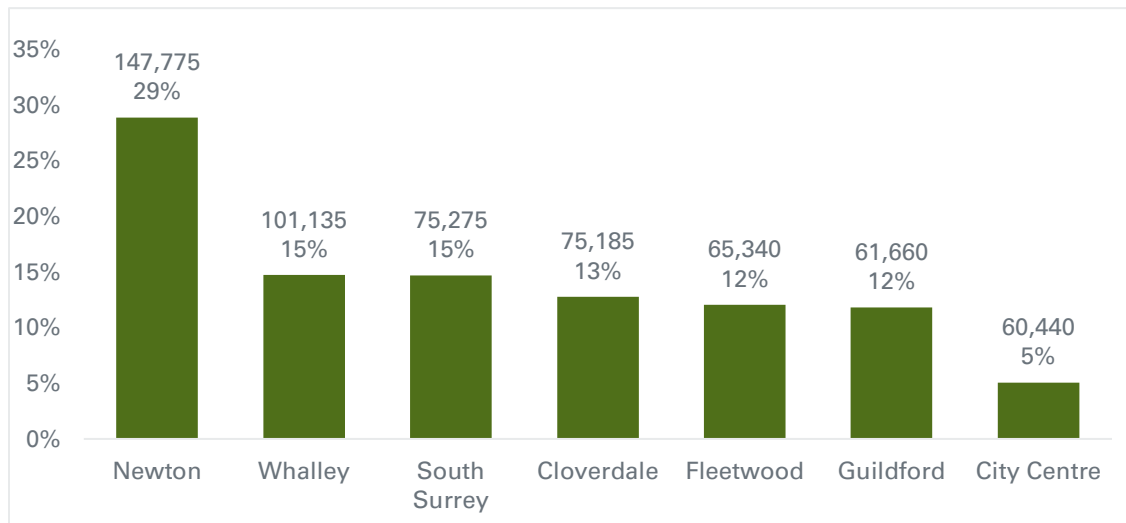
Figure 2 shows the population distribution by Surrey communities. Surrey is growing rapidly.

Between 2006 and 2021, Surrey grew by 44%, from 394,976 to 568,322, far faster than the Metro Vancouver region (25%) or province (22%).

City of Surrey population projections estimate that Surrey's population will reach 632,080 by 2026 and 680,660 by 2031.

These projections estimate that Surrey will continue growing faster than the regional average in coming years. This rapid growth makes the provision of affordable, adequate, and appropriate housing an urgent priority for Surrey.

FIGURE 2 POPULATION DISTRIBUTION BY COMMUNITIES, SURREY, 2016



Source: Statistics Canada, 2016 Census, Custom Data Organization. 2021 census data for Surrey communities is not yet available.

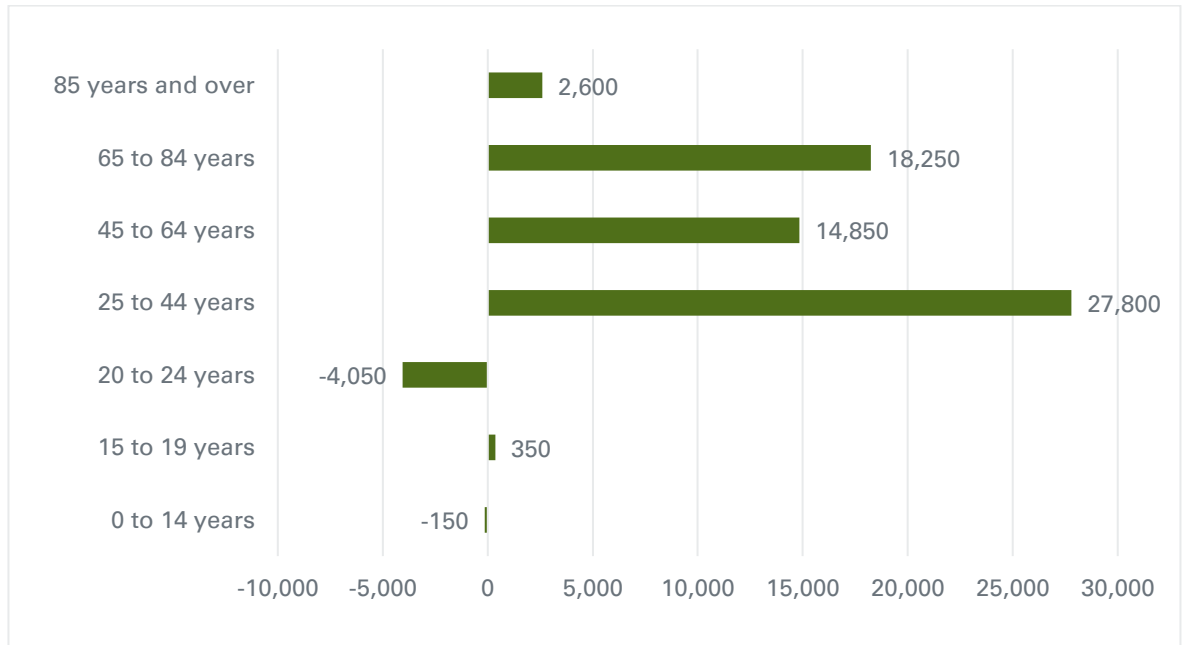
2.2 Age

The median age of Surrey residents was 38.7 in 2016, reflecting a young population. For comparison, the median age was 40.9 for the Metro Vancouver region and 43 for BC.

Compared to the region and province, Surrey has a higher proportion of children and youth ages 0 to 19 and a lower proportion of seniors ages 65 and over.

Surrey is not immune to the national aging trend. Between 2006 and 2016, Surrey saw a slight decrease in the population of children 0 to 14 and an increase in older demographics. This trend is projected to continue in coming years (**Figure 3**). Surrey is expected to see a decrease in the number of people 20 to 24 years, and almost no growth in the number of children and teens over the next five years. The median age is projected to grow to 41.8 by 2026.

FIGURE 3 ANTICIPATED CHANGES IN AGE DISTRIBUTION, SURREY, 2021 TO 2026



Source: Metro Vancouver projections, 2021

2.3 Households

The number of households in Surrey grew by 30% between 2006 and 2016, from 131,146 to 169,964. Metro Vancouver estimates there will be 196,400 Surrey households by 2021, and projects that this number will grow to 216,122 by 2026 and 237,542 by 2031.

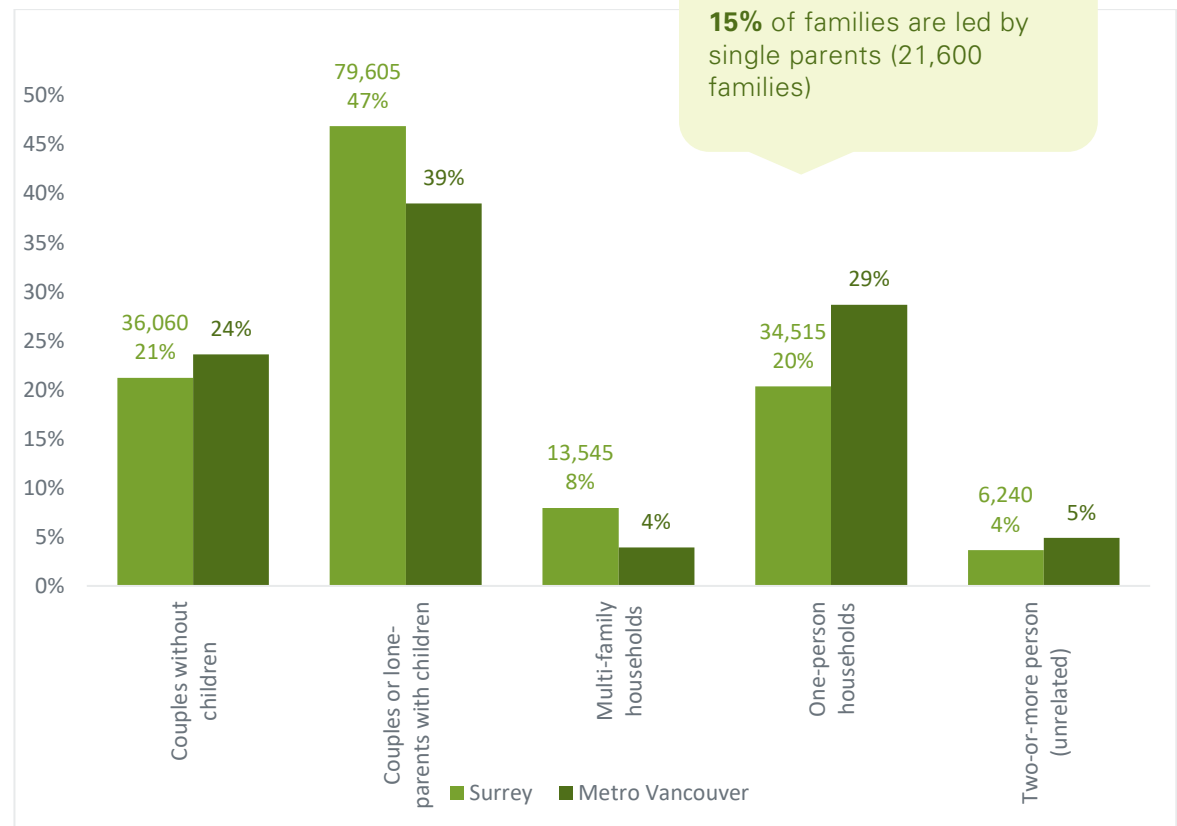
Surrey households are larger with an average household size of 3.0 in 2016, compared to 2.5 for the Metro Vancouver region and 2.4 for BC.

Average household size varies by neighbourhood:

- Newton: 3.4
- Whalley: 3.4
- Fleetwood: 3.0
- Guildford: 3.0
- Cloverdale: 2.9
- South Surrey: 2.5
- City Centre: 2.1

Figure 4 shows households by household type in Surrey and Metro Vancouver. Compared to the region, Surrey has a much higher proportion of families with children and multiple-family households, which includes multi-generational families and families living with roommates.

FIGURE 4 HOUSEHOLDS BY HOUSEHOLD TYPE



Source: Statistics Canada Census Program, Census Profiles 2016

2.4 Income

Surrey has a higher median household income than Metro Vancouver and BC overall (**Figure 5**). Surrey’s median household income grew slightly slower than the regional and provincial medians between 2005 and 2015.

Owner median household incomes are typically almost twice that of renter median household income, as shown in **Figure 6**.

In Surrey, owner median household income is higher than the regional median, while the renter median household income is lower.

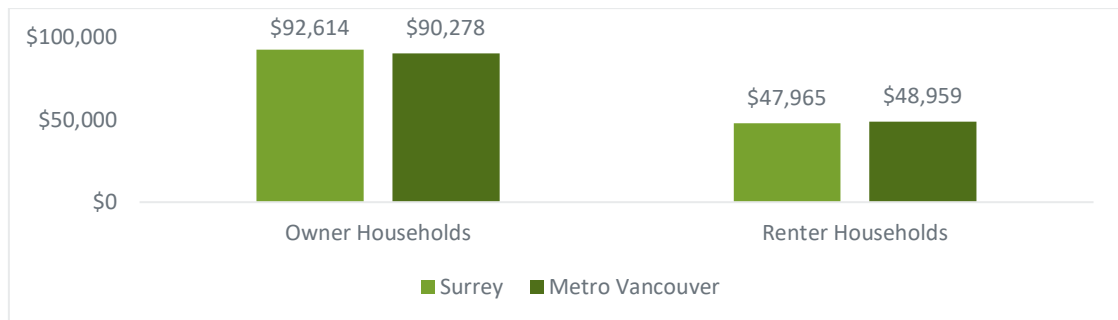
Between 2005 and 2015, Surrey owner median household income grew by 12%, compared to 10% for Metro Vancouver. Over this same period, Surrey renter median household income grew by only 10%, much slower than the 17% for Metro Vancouver.

FIGURE 5 MEDIAN HOUSEHOLD INCOMES, SURREY, METRO VANCOUVER, AND BC, 2005-2015

Median Household Income	2005	2010	2015	% Change
Surrey	\$71,177	\$73,527	\$77,515	+9%
Metro Vancouver	\$65,342	\$68,830	\$72,585	+11%
British Columbia	\$62,372	\$65,555	\$69,979	+12%

Source: Statistics Canada, 2006 Census of Population, 2011 National Household Survey, 2016 Census of Population.

FIGURE 6 MEDIAN HOUSEHOLD INCOMES BY TENURE, SURREY AND METRO VANCOUVER, 2015



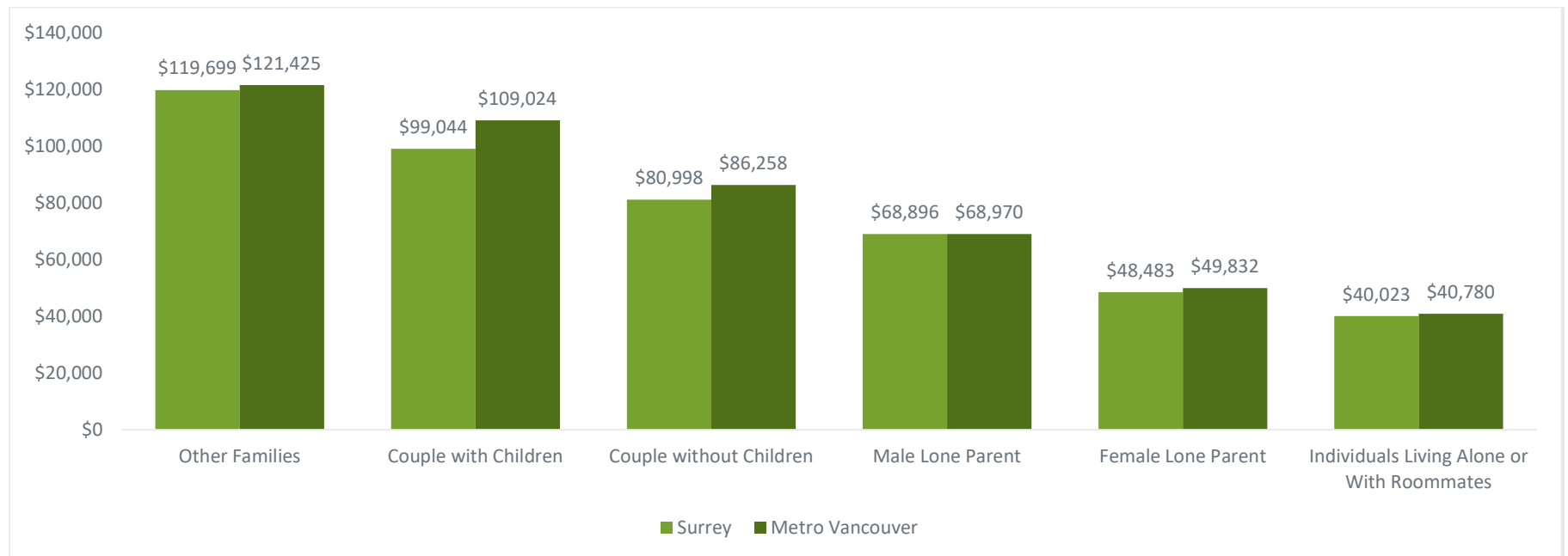
Source: Statistics Canada, 2006 Census of Population, 2011 National Household Survey, 2016 Census of Population.

COVID-19 Pandemic

The COVID-19 pandemic has impacted employment across Metro Vancouver. In March 2020, the unemployment rate was 5.3% for the Vancouver CMA (which corresponds approximately to the Metro Vancouver region). By July 2020, at the height of lockdown measures, unemployment reached 13.6%. It was 7.9% as of February 2021.

Figure 7 shows median household income by household type. Female lone-parent households and singles have the lowest median incomes, while multi-generational households (“other families”) and couples with children have the highest incomes.

FIGURE 7 MEDIAN HOUSEHOLD INCOME BY HOUSEHOLD TYPE, SURREY AND METRO VANCOUVER, 2015



Source: Statistics Canada Census Program, Data Table 98-400-X2016099



A Whalley Neighbourhood in North Surrey

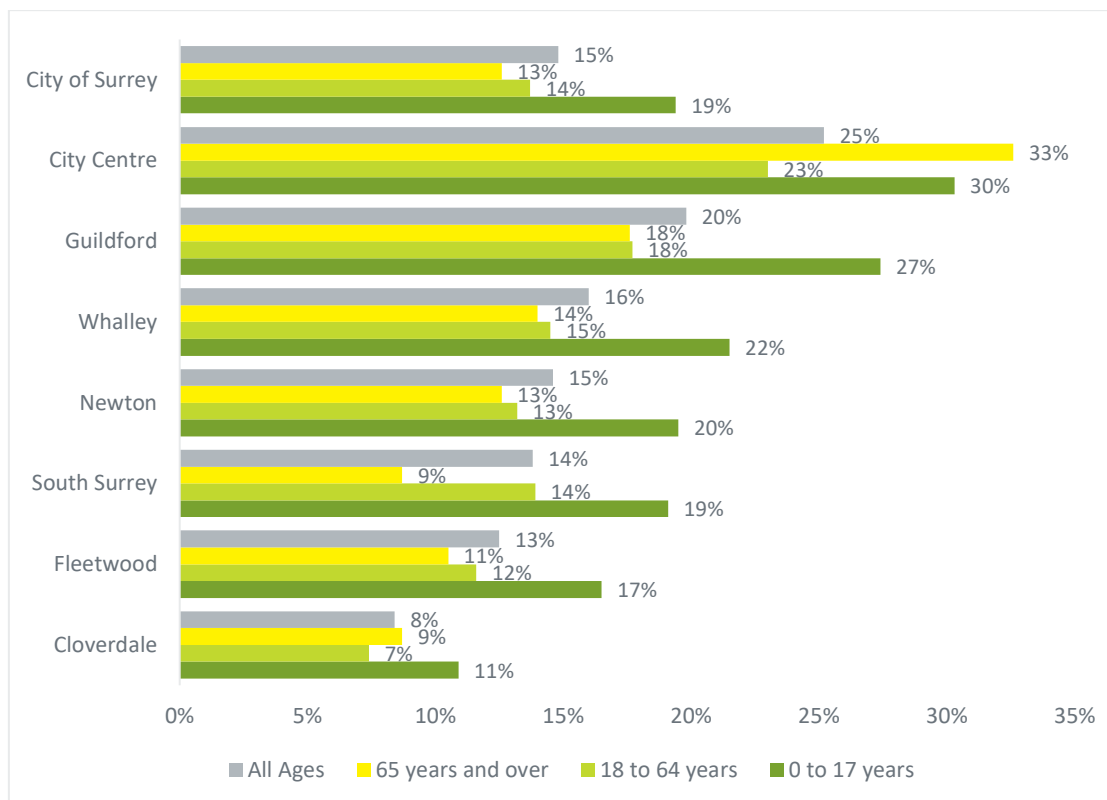
2.5 Low-Income Measure

The Low-Income Measure, After Tax (LIM-AT) is a tool for measuring the prevalence of low income in a community.¹

Figure 8 shows the percentage of Surrey residents by neighbourhood and age group that fall within the LIM-AT, indicating low incomes. For example, 15% of all City of Surrey residents fall below the LIM-AT, and 13% of residents 65 and over fall below this measure. City Centre has the highest proportion of residents that fall within this measure, particularly for those 65 and older where 33% are considered low income.

Of particular significance is the proportion of children and youth (0 to 17) growing up in low income households, higher than other age groups. Overall, almost one in five children in Surrey are in low income families and the rates of children in low income families are even higher in City Centre (30%) and Guildford (27%). Housing unaffordability contributes to the relatively high percentage of children and youth in Surrey live in poverty.

FIGURE 8 LOW-INCOME MEASURE, AFTER TAX (LIM-AT) BY NEIGHBOURHOOD, SURREY, 2015



Source: Statistics Canada, 2016 Census, Custom Data Organization

¹ LIM-AT is a fixed percentage (50%) of median adjusted household income, taking into account household size. It is a standard measure and does not vary between geographies, despite different living costs. It should be considered a proxy measure. For more information, please see [Dictionary, Census of Population, 2016 - Low-income measure, after tax \(LIM-AT\) \(statcan.gc.ca\)](https://www150.statcan.gc.ca/n1/pub/92-627-x/2016001/article/14861-eng.htm).

2.6 Urban Indigenous

In 2016, 13,465 residents identified as Indigenous, primarily First Nations and Métis: 54% of Indigenous people in Surrey identified as First Nations, 42% as Metis, and 4% identified as Inuit or multiple identities.

Population projections estimate that the Indigenous population in Surrey grew to 16,362 as of 2021, making it the largest urban Indigenous population in BC.

The Indigenous population in Surrey is young with many families and geographically dispersed across all of Surrey's communities.

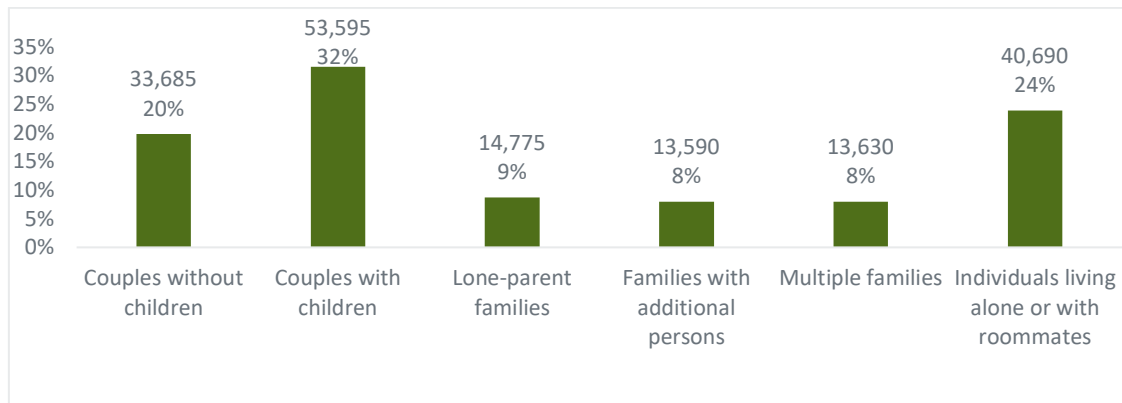
Figure 9 shows Indigenous households by household type. While the data set is not the same as that shown in **Figure 4** and thus not directly comparable, generally speaking, Indigenous households are more likely to have multiple families living together or families with roommates and other occupants.

Household Income

In Surrey, the median household income for Indigenous households (\$67,839) is lower than the overall median household income (\$77,515).

Section 8 highlights key housing needs of urban Indigenous households in Surrey.

FIGURE 9 INDIGENOUS HOUSEHOLDS BY HOUSEHOLD TYPE, SURREY, 2016

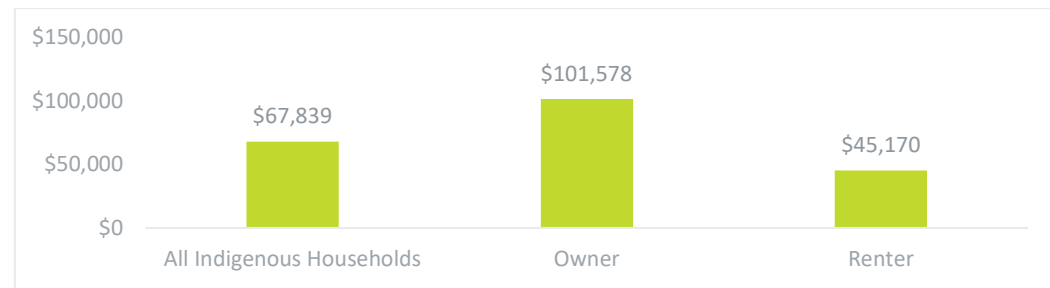


Source: Custom Data Organization from Statistics Canada, Census 2016

Figure 10 shows median household incomes for Indigenous households. Compared to Surrey's population as a whole, Indigenous owners in Surrey have a higher median household income while Indigenous renters have a lower median household income.

Low income among Indigenous families with children is significantly higher than among Surrey families as a whole. 37% of Indigenous children and youth under 18 years are growing up in low income households compared to 19% of all Surrey children and youth.

FIGURE 10 MEDIAN HOUSEHOLD INCOME FOR INDIGENOUS HOUSEHOLDS, SURREY, 2016



Source: Custom Data Organization from Statistics Canada, Census 2016



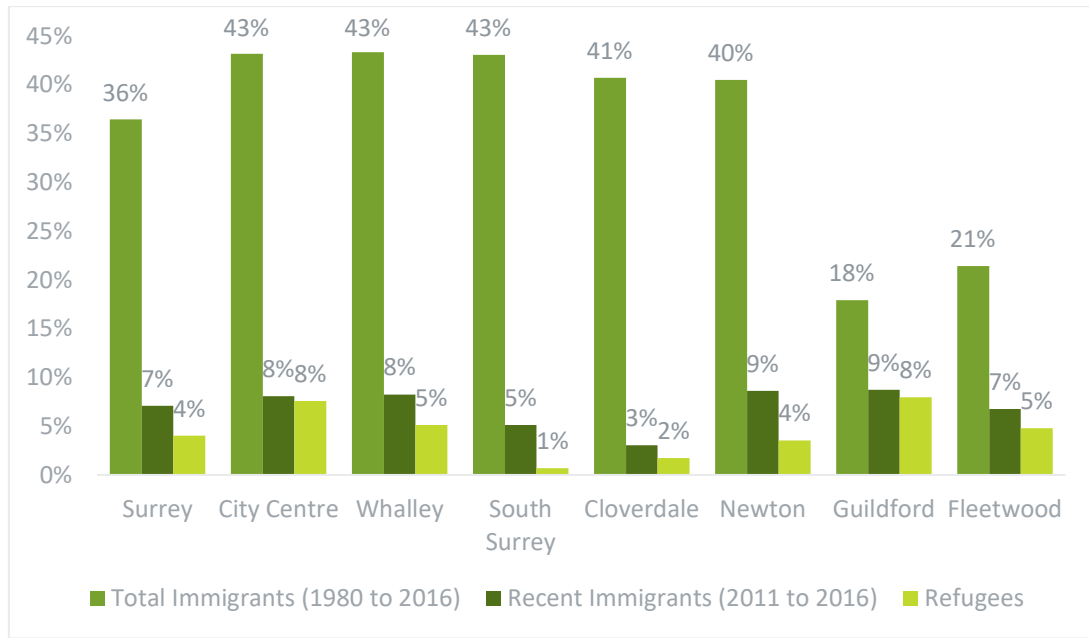
People gathered at a "Surrey Welcomes Refugees" event

2.7 Immigration and Refugees

Surrey has a large and diverse immigrant population with 36% of all residents having immigrated to Canada since 1980 and 4% having come to Canada as refugees (**Figure 11**). 7% of Surrey residents were recent immigrants as of 2016 (arriving between 2011 and 2016).

Figure 11 shows immigration statistics by neighbourhood.

FIGURE 11 IMMIGRANTS AND REFUGEES, SURREY, 1980 TO 2016



Source: Statistics Canada, 2016 Census, Custom Data Organization

3 HOUSING STOCK AND TENURE

3 Housing Stock and Tenure

Needed Housing Units

Housing projections estimated that Surrey will need to build 41,200 new units over the next ten years to keep up with population growth.

Key Findings:

- **Changing housing structures**

Surrey's housing stock is changing with more apartments, row houses, and homes with suites being developed than in previous years. While more apartments will create more units, the reduction in single-detached housing will also reduce the supply of secondary suites in the community, an important source of rental housing. Annual completion of new housing units has fluctuated from year to year but remained relatively steady between 2011 and 2019.

- **Growing number of renters**

In 2016, 71% of Surrey households owned their home and 29% rented. Surrey has a higher rate of homeownership than Metro Vancouver, however, trends show that the proportion of homeowners is decreasing while the proportion of renters is increasing over time.

- **Most of Surrey's rental stock is in the secondary market**

An estimated 88% of renters in Surrey are renting in the secondary market which includes secondary suites and rented condo units. For comparison, 68% of renters across Metro Vancouver are estimated to be in the secondary rental market. Secondary rentals are considered a less secure form of rental housing as compared to primary purpose-built rental apartments.

- **Limited growth in purpose-built rental stock until recent years**

Between 2010 and 2019, the stock of purpose-built rental in Surrey grew by only 8%. However, this is changing as there are a large number of new units currently in development (1,023 units under construction in 2021), indicating that Surrey will see an increase in the total number of purpose-built rental units in coming years. However, affordability continues to be a challenge as new market rentals are typically more expensive than older purpose-built rental housing stock and most of the new units are secured as rental for only 20 years.

- **Very few rental units are large enough for families**

Only 11% of purpose-built rental units in Surrey have 3 or more bedrooms.

- **Smaller non-market housing stock compared to the region**

Per capita, Surrey has fewer non-market rental units (one for every 48 households) than the region (one for every 23 households). This means that low and moderate income households—including priority populations such as Indigenous households, seniors, single parent families and others—have less access to secure, affordable housing in Surrey as compared to those in other Metro Vancouver communities.

- **Most of Surrey's existing purpose-built rental stock is located near transit**

There are currently few rental units located along the proposed new Surrey-Langley Skytrain corridor.

3.1 Structure Type

Figure 12 shows Surrey’s housing stock by structure type in 2006 and 2016. Single-detached houses continue to be the dominant form of housing in Surrey (57% of the housing stock as of 2016). However, houses with suites grew far faster than houses without. The fastest growing structure types are apartments with five or more storeys and row houses, as well as single-detached homes with suites.

The shift in the structure types of Surrey’s new housing stock highlights the City’s commitment to creating new housing that responds to climate issues and diverse households. In recent years, the City has developed more apartments, row houses, and detached houses with secondary suites, and fewer single detached houses. Land use plans and policies will support the continuation of these trends in the coming years.

Figure 13 shows the housing stock by community. City Centre has the highest density housing, with a high proportion of high-rise apartments. Whalley, Fleetwood, and Newton have a high proportion of single-detached houses with suites. Cloverdale and Fleetwood have the highest proportions of low-density forms such as single-detached houses with and without suites and rowhouses.

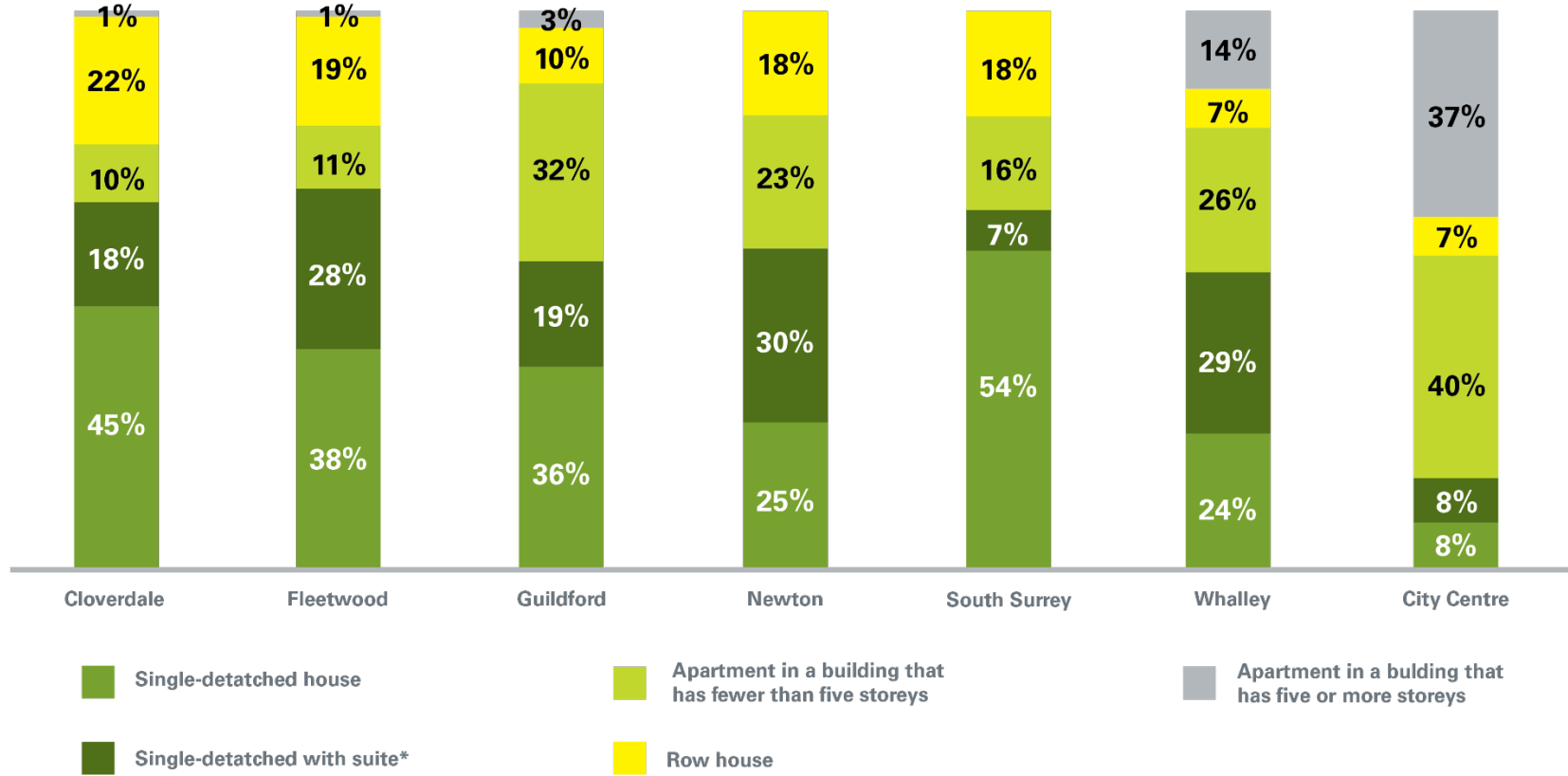
Figure 12 Housing Stock by Structure Type, Surrey, 2006 to 2016

Structure Type	2006		2016		% Change
Apartment (5 or more storeys)	2,510	2%	6,055	4%	+141%
Row house	15,305	12%	26,630	16%	+74%
Single-detached house with suite*	22,755	17%	37,535	22%	+65%
Apartment (fewer than 5 storeys)	27,755	21%	34,560	20%	+25%
Single-detached house	57,430	44%	60,195	35%	+5%
Other single-attached house	155	0.1%	160	0.1%	+3%
Semi-detached house	3,500	3%	3,495	2%	0%
Movable dwelling	1,730	1%	1,345	1%	-22%
Total	131,140	100%	169,965	100%	+30%

Source: Statistics Canada, Census Profile, 2006, 2011, 2016

*Single-detached house with suite is referred to in the Census as “apartment or flat in a duplex”. This figure counts both the main unit and the secondary suite.

FIGURE 13 HOUSING STOCK BY STRUCTURE TYPE BY COMMUNITIES, SURREY, 2016



Source: Statistics Canada, Census Profile, 2006, 2011, 2016

*Single-detached house with suite is referred to in the Census as "apartment or flat in a duplex". This figure counts both the main unit and the secondary suite.

Adaptable and Accessible Housing

The demographic trend indicates that the percentage of seniors over 65 years in Surrey will increase from 14% in 2016 to about one-quarter by 2036. Statistics Canada estimates that approximately one-third of seniors will have some kind of mobility challenge. Statistics Canada also estimates that approximately one in five persons in Surrey have some form of disability.

In 2009, the Province of BC developed the *Adaptable Housing Standards* as part of the *BC Building Code*. The intent was to provide a consistent standard for adaptable housing that could be adopted by municipalities on a voluntary basis where there is a demonstrated need and demand.

The *BC Building Code* requirements for adaptable dwelling units apply to single-storey suites in new residential multi-unit apartment buildings. Under the current *BC Building Code*, wheelchair access is only mandatory up to the front door of the dwelling unit. The *Adaptable Housing Standards* provide design standards for the interior of the dwelling unit that will allow the unit to be easily and economically converted to a fully accessible unit.

A study comparing the cost to convert an adaptable unit and a typical market unit to wheelchair accessible found that the cost to convert an adaptable unit would be almost \$30,000 less than the cost to convert a typical market unit (i.e., one that does not have adaptable features). A City of Surrey review found the extra construction cost to build an adaptable unit in a new building to be minimal and the impact on unit layout demonstrated that little or no additional floor area was required.

A key issue reported is the lack of a registry for adaptable and accessible housing units. A registry or identification system would assist greatly in matching people with disabilities with available adaptable or accessible housing.

To date, the City of Surrey has included the requirement for adaptable units in three recent plans – Cloverdale Town Centre Plan, Newton Town Centre Plan and Darts Hill Plan.

3.2 Tenure

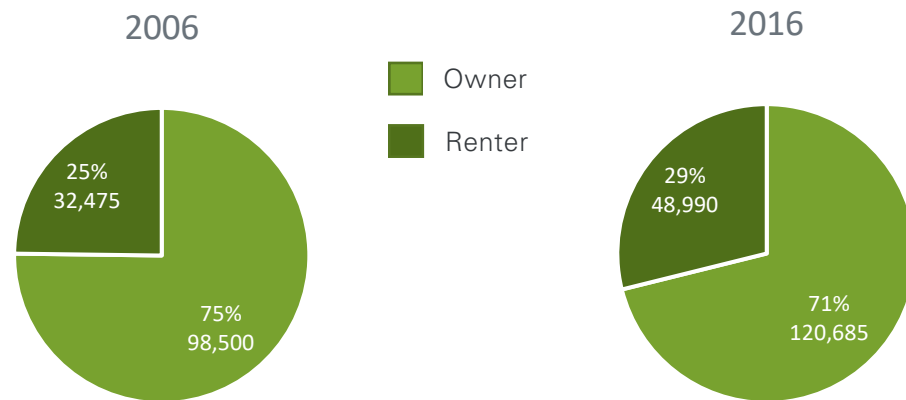
As of 2016, 71% of Surrey residents owned their home and 29% rented (**Figure 14**).

Between 2006 and 2016, the proportion of households that own declined, and the number of renter households grew far faster than the number of owner households (51% growth vs. 23% growth, respectively). However, both renter and owner households grew significantly over this period due to Surrey's fast population growth.

11% of renter households (5,465 households in 2016) access rental subsidies or live in subsidized housing (based on self-reported data).

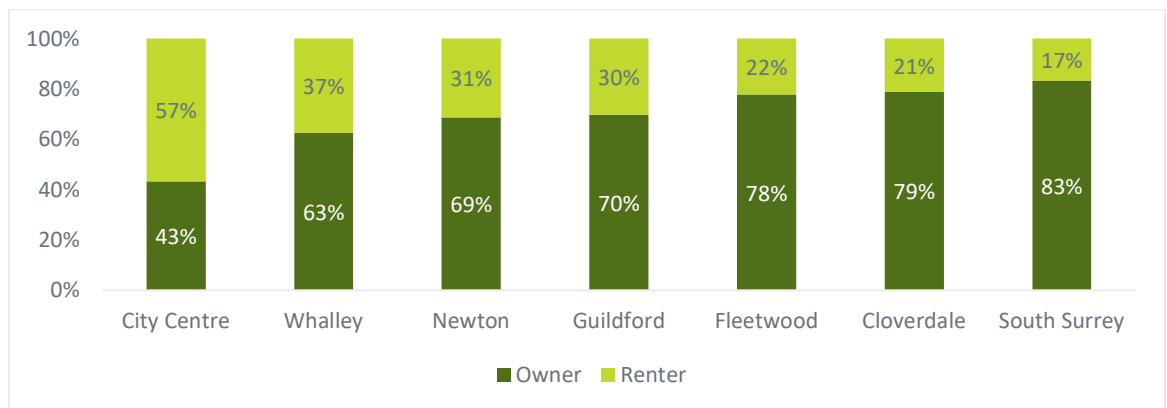
Tenure rates vary significantly between neighbourhood (**Figure 15**). South Surrey has the highest rate of owners while City Centre has the highest rate of renters.

FIGURE 14 HOUSEHOLDS BY TENURE, SURREY, 2006-2016



Source: Statistics Canada, Census of Population, 2006, 2016

FIGURE 15 HOUSEHOLDS BY TENURE AND BY COMMUNITIES, SURREY, 2016



Source: Statistics Canada, 2016 Census, Custom Data Organization

3.3 Rental Stock

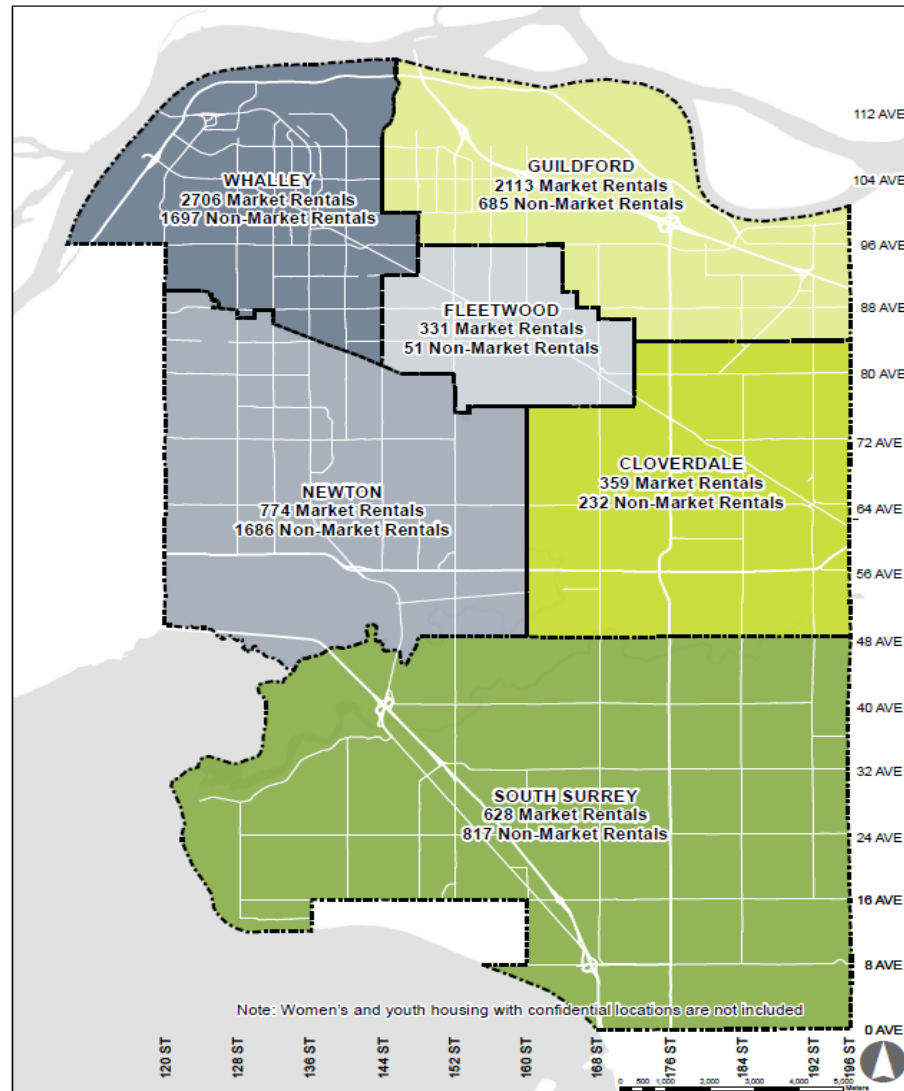
The rental housing market is composed of units in the primary and secondary markets:

- **Primary rental market** describes units in purpose-built rental buildings, generally multi-family.
- **Secondary rental market** describes units generally owned by an individual property owner and rented for income. This includes secondary suites, carriage homes, rented condominiums and townhomes, and rented single-detached homes.

When the total number of renters in Surrey as of 2016 (48,990) is compared to the total primary rental units of that year (5,892), the number of renters in the secondary rental market may have been as high as 43,098 that year, or 88% of all renters. For comparison, 68% of households in the Vancouver CMA (which corresponds to Metro Vancouver boundaries) are estimated to live in secondary rental in 2016.

Figure 16 shows the distribution of purpose-built market and non-market rental units in Surrey by community. Whalley and Guildford have the highest numbers of market rentals, while Whalley and Newton have the most non-market rentals.

FIGURE 16 PURPOSE-BUILT RENTAL STOCK, SURREY, 2021



3.3.1 PRIMARY RENTAL

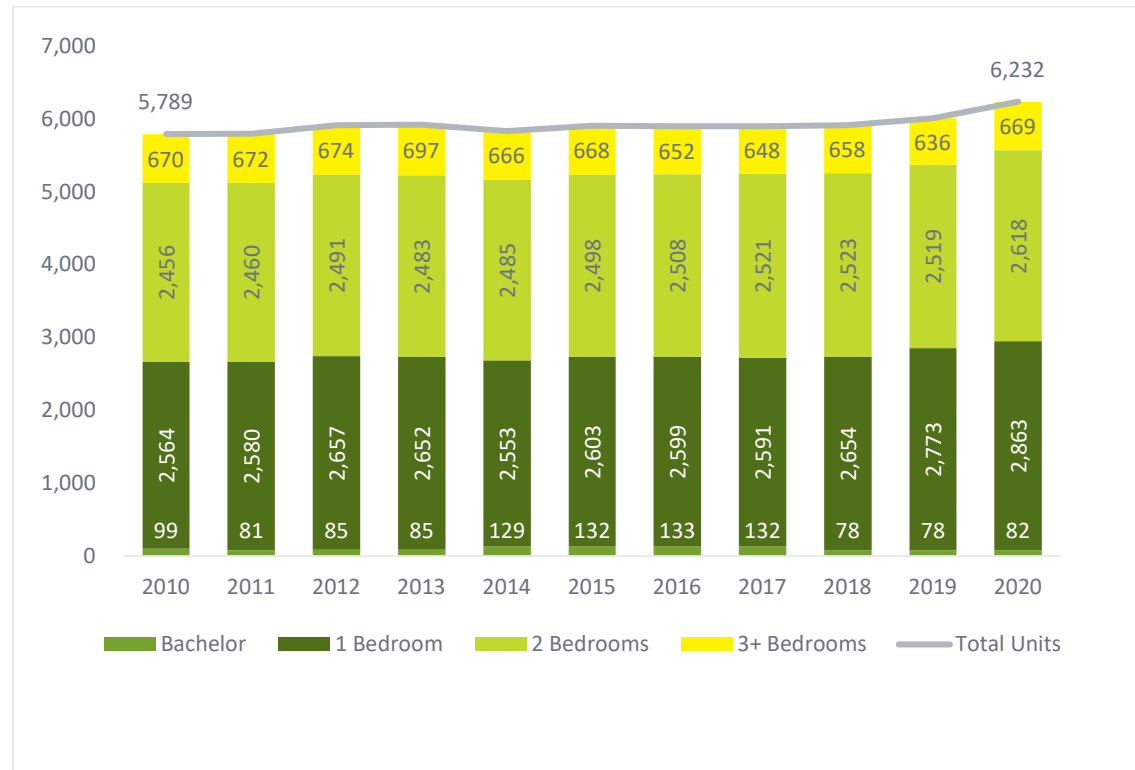
As of 2020, there were only 6,232 primary rental units in Surrey (Figure 17).

This means that Surrey has 1 rental unit for every 83 residents, compared to a ratio of 1 unit for every 21 residents across Vancouver CMA (Metro Vancouver).

Most purpose-built rental units have one or two bedrooms, with very few three or more-bedroom units for families (only 11% of units have 3+ bedrooms).

The total stock of primary rental housing grew by only 8% between 2010 and 2020, far slower than the growth in renter households.

FIGURE 17 PRIMARY RENTAL MARKET, SURREY, 2010 TO 2020



Source: Canada Mortgage and Housing Corporation, 2021

Loss of Older Rental

Focus group participants expressed concern at the loss of smaller, inexpensive units due to redevelopment. Both the data and stakeholder feedback show that Surrey has lost bachelor units. Newer units that replace older stock tend to be far more expensive.

Most of Surrey’s existing primary rental stock was built between 1970 and 1979, with very limited new stock built in the decades since this time. These trends are typical of BC communities as changes to federal incentives for rental housing slowed down or stopped investment in rental housing in most communities between the 1980s and early 1990s.

Given the age of rental stock, many rental buildings may be aging and either need renovation or be at risk of redevelopment due to pressures in the overall market and their good location close to transit and other amenities. As older rental buildings in Surrey tend to have significantly lower rents compared to units in new buildings, redevelopment can lead to a loss of affordable housing. This kind of redevelopment can put many low-income families and individuals at risk of homelessness and displacement.

Currently most purpose-built units are in low-rise apartment buildings (**Figure 18**). The majority of Surrey’s primary rental stock is in Whalley (45%) and Guildford (36%) (**Figure 19**).

FIGURE 18 PRIMARY RENTAL MARKET UNITS BY STRUCTURAL TYPE, SURREY, 2020

Primary Rental Units (Purpose-Built Rental)	Number	Percentage
High rise apartments	282	1%
Low rise apartments	5,415	13%
Townhouses	125	0%

Source: City of Surrey Planning and Development (2020)

Notes: This data is slightly different than the CMHC rental data so totals will not add up. Primary market rentals do not include rental units in seniors' housing developments. Low-rise apartments also include rental units built over commercial / industrial areas.

FIGURE 19 PRIMARY MARKET RENTAL BY COMMUNITIES, SURREY, 2016

Neighbourhood	Units	%
Cloverdale	348	6%
Fleetwood	3	0%
Guildford	2,113	36%
Newton	567	10%
South Surrey	180	3%
Whalley	2,611	45%
Total	5,822	

Source: City of Surrey Planning and Development (2020)

3.3.2 SECONDARY RENTAL STOCK

Complete data on secondary rental housing stock is not available. **Figure 20** reflects the secondary rental market as a portion of Surrey’s rental market, based on the best available data from 2019.

In 2019, the City counted an estimated 31,989 secondary rental market units, including 28,324 secondary suites and 3,665 rented condominiums. Of those that are secondary suites in single-detached dwellings, 20,612 are reported to be suites built without building permits, 7,712 were built with building permits, and 994 are coach houses.

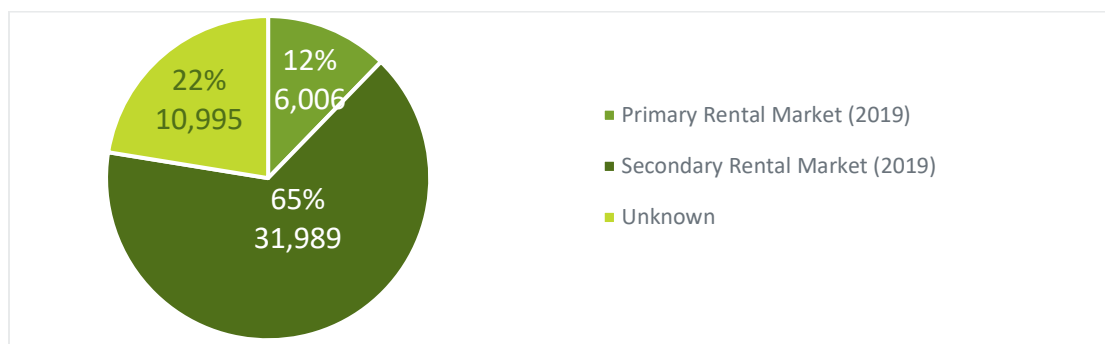
Because of challenges in collecting data on secondary suites, it is likely that the actual number of units in the secondary market is much higher.

Based on the available data, secondary suites appear to make up nearly two-thirds of Surrey’s total rental housing stock.

Apart from secondary suites in single-detached dwellings, rented condominiums are an important source of secondary rental market housing. These dwellings are commonly purchased by buyers seeking to invest in the housing market and earn monthly rental income.

Figure 21 shows the number and proportion of condominiums that are rented in Surrey as a whole and in each community. Almost half of all condo units in Whalley and City Centre are rentals as compared to about one-quarter of condo units in other areas of the City.

FIGURE 20 SURREY’S RENTAL MARKET, 2019



Source: CMHC, 2019; City of Surrey, 2020; Statistics Canada Census, 2016

FIGURE 21 PROPORTION OF CONDO THAT ARE RENTED BY COMMUNITY, SURREY, 2016

Neighbourhood	Number of Total Condo Apartments	Number of Rented Condo Apartments	Proportion of Rented Condo Apartments
Surrey Total	23,220	7,795	34%
Fleetwood	870	235	27%
Cloverdale	2,140	535	25%
South Surrey	3,980	1,030	26%
Newton	3,965	1,070	27%
Guildford	4,540	1,265	28%
Whalley (inc. City Centre)	7,715	3,655	47%

Source: Statistics Canada, 2016 Census, Custom Data Organization

CMHC collects some information on the secondary rental market for the Vancouver CMA, but not at the municipal level. Across Metro Vancouver, CMHC estimates that 77,104 condominiums were rented on the secondary market in 2020. The percentage of all condominium units rented grew from 25% in 2010 to 30% in 2020. It is estimated that 34% of condo units in Surrey are rented, higher than the regional average.

Non-Resident Ownership

Data shows that 2.9% of Surrey residential properties are owned by non-residents (**Figure 22**), compared to 5% of properties in the Vancouver CMA and 3.8% of properties in the province.² Condominium apartments are more commonly owned by non-residents than other property types. Properties owned by non-residents may be rented, occupied by family or friends, or vacant.

FIGURE 22 NON-RESIDENT OWNERSHIP BY PROPERTY TYPE, SURREY, 2018

Property Type	%
All property types	2.9%
Condominium apartment	5.5%
Unspecified property type	3.5%
Row house	2.7%
Single-attached house	2.6%
Semi-detached house	2.0%
Property w/ multiple residential units	1.9%
Vacant land	1.8%

Source: Statistics Canada, Canadian Housing Statistics Program, CANSIM Table 46-10-0018-01 (2018)

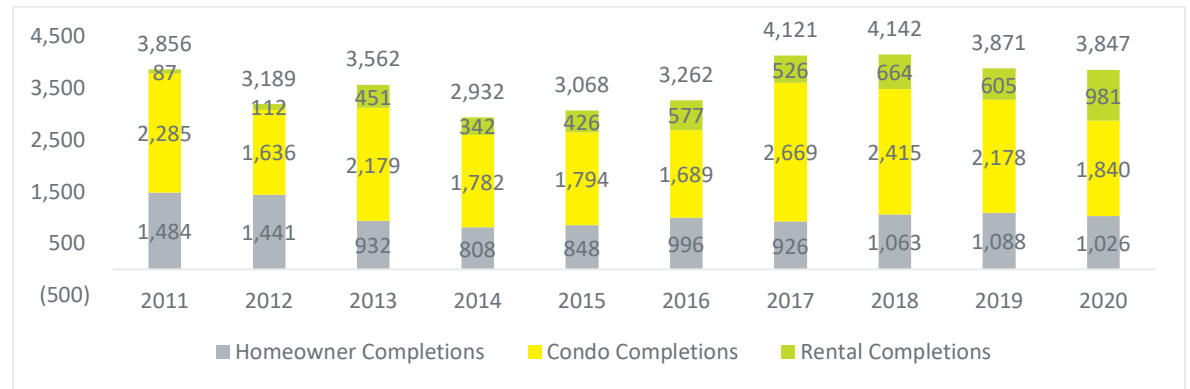
² Statistics Canada, Who invests in British Columbia’s Housing Market?, 2018. <https://www150.statcan.gc.ca/n1/pub/11-627-m/11-627-m2018048-eng.htm>

3.4 Development Trends

The City plays a key role in the provision of new housing supply for the Metro Vancouver region. The City’s land use policies, plans and processes will continue to facilitate the provision of new housing supply to support population growth in the region. Over the past 10 years, housing completions in Surrey have ranged from approximately 3,000 to 4,000 units per year with the majority being condo units (**Figure 23**).

New dwellings are a mix of single-detached dwellings, apartments, and row houses (**Figure 24**). Demolitions are not included in the graphs as data for 2020 was not available. However, between 2011 and 2019, an average of 531 residential structures were demolished in Surrey each year, almost entirely single-detached houses on properties being redeveloped (and a small number of duplexes). As the stock of single-detached housing decreases in favour of higher density dwellings, there will also be a decrease in the stock of secondary suites which are an important source of rental housing in Surrey.

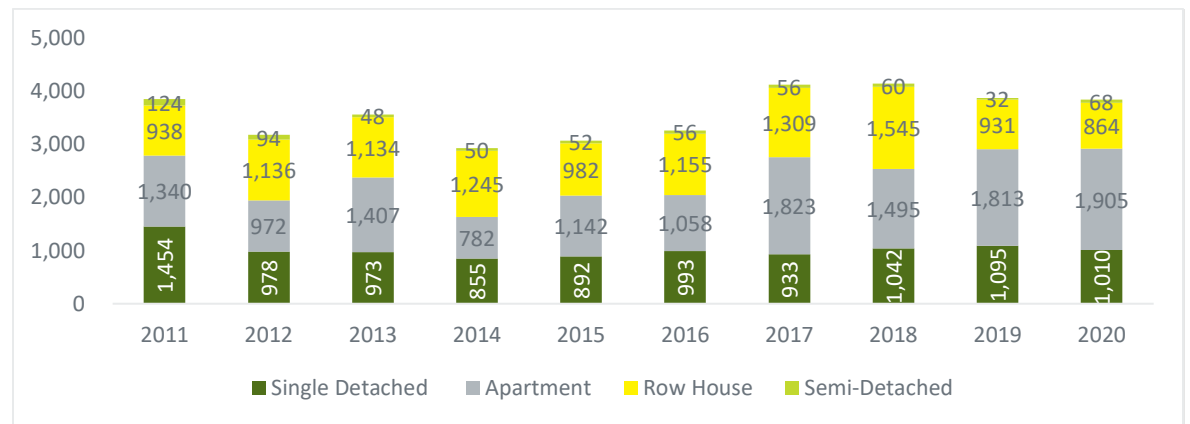
FIGURE 23 HOUSING COMPLETIONS, SURREY, 2011 TO 2020*



Source: CMHC, 2021 - *CMHC uses the term “homeowner” to refer primarily to single-detached homes.

*Note that CMHC includes secondary suites in rental completions. While this graph shows an increase in rental housing in recent years, this is predominantly through new secondary suites, not purpose-built rental apartments.

FIGURE 24 HOUSING COMPLETIONS BY STRUCTURE TYPE, SURREY, 2011 TO 2020



Source: CMHC, 2021

3.4.1 REGIONAL COMPARISON: NEW HOUSING SUPPLY

Regional data on housing completions highlights the key role that the City plays in the provision of new housing supply in Metro Vancouver. CMHC data for 2008 to 2018 shows Surrey’s annual number of housing completions ranged from 2,932 to 4,917 per year, with the average annual completions over the 10-year period being 3,725 (Figure 25). This represents 21% of all new housing supply in the region over the decade. Surrey had the second highest number of completions in the region after Vancouver.

FIGURE 25 HOUSING COMPLETIONS FOR METRO VANCOUVER MUNICIPALITIES, 2008-2018

MUNICIPALITY	5 YEAR AVERAGE	10 YEAR AVERAGE
Burnaby	1,793	1,640
Tri-Cities (Coquitlam Port Coquitlam, Port Moody)	1,761	1,781
Delta	449	381
Langley (Township and City)	1,288	1,216
Maple Ridge	564	543
New Westminster	606	559
North Vancouver (District and City)	874	787
Pitt Meadows	84	113
Richmond	2,109	1,820
Surrey	3,389	3,725
Vancouver	4,955	4,311
West Vancouver	226	174
White Rock	198	164
Non-Urban Areas (Anmore, Belcarra, Bowen Island, Electoral Area A, Lions Bay)	349	375
Metro Vancouver	18,685	17,571

Source: Metro Vancouver Housing Data Book (revised September 2019) - CMHC Canadian Housing Observer and CMHC regional housing data.

3.4.2 REGIONAL COMPARISON: STRUCTURE TYPES

As noted in section 3.1, between 2006 and 2016, the fastest growing structure types in Surrey were apartments, row houses, and single detached houses with suites. This stock contributes to housing diversity in the region. The figures below show trends for single-family houses, secondary suites, row houses, and apartments in Metro Vancouver communities. The following are key highlights from these tables:

- Single-Detached Houses: Figure 26** shows average five-year and ten-year completions of single-detached houses between 2009 and 2018. Over the ten-year period, an average of 982 single-detached houses per year were completed in Surrey. Over the five-year period, an average of 943 single-detached house per year were completed.

FIGURE 26 SINGLE DETACHED HOUSING COMPLETIONS FOR METRO VANCOUVER MUNICIPALITIES, 2009 - 2018

MUNICIPALITY	5 YEAR AVERAGE	10 YEAR AVERAGE
Burnaby	327	257
Tri-Cities (Coquitlam, Port Coquitlam, Port Moody)	324	292
Delta	155	135
Maple Ridge	278	228
Pitt Meadows	13	13
Langley (Township and City)	326	308
North Vancouver (District and City)	183	141
New Westminister	70	60
Richmond	407	351
Surrey	943	982
Vancouver	1,179	1,016
West Vancouver	132	116
White Rock	61	47
Non-Urban Areas (Anmore, Belcarra, Bowen Island, Electoral Area A, Lions Bay)	44	40
First Nations		
Metro Vancouver	4,459	4,307

Source: Metro Vancouver Housing Data Book (revised September 2019 - CMHC Canadian Housing Observer and CMHC regional housing data)

- **Secondary Suites: Figure 27** shows completions of secondary suites between 2011 and 2018. The number of completed secondary suites has steadily increased in Surrey, from a low of 90 in 2011 to 516 in 2018. In 2018, Surrey had the highest number of secondary suite completions compared with other Metro Vancouver communities. Secondary suites provide new rental housing stock, as well as providing needed financial support for new home buyers.
- **Row Housing: Figure 28** shows average five-year and ten-year row housing completions between 2009 and 2018. Over the ten-year period, an average of 1,142 row housing units per year were completed in Surrey. This makes up 45% of the 10-year regional average of row housing development in Metro Vancouver. Surrey has far more row housing development than any other Metro Vancouver community; the next highest 10-year average is the Township of Langley (364 units). Row houses are sometimes referred to as “missing middle housing”; missing middle housing describes housing types that are compatible in scale with single-family or transitional neighbourhoods, respond to changing demographics and provide housing at different price points.
- **Apartments: Figure 29** shows completions of apartment housing units between 2011 and 2018, along with the three-year average. Over the three-year period, an average of 978 apartment housing units were completed in Surrey. The number of completed apartment units fluctuates dramatically from year to year. Surrey had the fourth highest number of apartment housing completions over a three-year period, after Vancouver (4,348), Richmond (1,753), and Burnaby (1,363). The proportion of Surrey’s housing supply that is apartments is expected to increase in the coming years as more dense communities are developed near frequent transit corridors and in town centre areas.

FIGURE 27 SECONDARY SUITE HOUSING COMPLETIONS FOR METRO VANCOUVER MUNICIPALITIES, 2011- 2018

MUNICIPALITY	2011	2012	2013	2014	2015	2016	2017	2018
Burnaby	n/a	n/a	n/a	4	161	229	213	287
Coquitlam	90	167	171	138	170	168	159	170
Delta	14	27	45	50	80	74	68	88
Langley City					0	0	0	9
Langley Township	144	149	111	116	118	65	153	165
Maple Ridge					0	14	31	63
New Westminster					1	31	61	82
North Vancouver City	16	39	31	23	26	27	37	51
North Vancouver District	10	28	45	38	70	49	86	67
Pitt Meadows					0	1	0	0
Port Coquitlam	19	17	19	19	3	19	20	21
Port Moody					0	0	4	5
Richmond	100	172	93	88	81	90	112	106
Surrey	90	262	254	252	391	503	422	516
Vancouver	158	321	378	375	367	349	368	481
West Vancouver					3	0	0	1
White Rock	24	25	31	32	52	39	33	46
Non-Urban Areas (Anmore, Belcarra, Bowen Island, Electoral Area A, Lions Bay)	3	2	0	1	0	1	2	6
First Nations						0	0	0
Metro Vancouver	668	1,209	1,178	1,133	1,523	1,659	1,769	2,164

Source: Metro Vancouver Housing Data Book (revised September 2019 - CMHC regional housing data, custom data request by Metro Vancouver)

FIGURE 28 ROW HOUSING COMPLETIONS FOR METRO VANCOUVER MUNICIPALITIES, 2009 - 2018

MUNICIPALITY	5 YEAR AVERAGE	10 YEAR AVERAGE
Burnaby	100	106
Coquitlam	75	153
Delta	79	80
Langley City	16	12
Langley Township	476	364
Maple Ridge	173	127
New Westminister	67	46
North Vancouver City	13	17
North Vancouver District	35	33
Pitt Meadows	10	10
Port Coquitlam	95	77
Port Moody	6	8
Richmond	167	194
Surrey	1,247	1,142
Vancouver	106	137
West Vancouver	5	4
White Rock	5	6
Non-Urban Areas (Anmore, Belcarra, Bowen Island, Electoral Area A, Lions Bay)	10	13
First Nations		
Metro Vancouver	2,694	2,535

Source: Metro Vancouver Housing Data Book (revised September 2019) - CMHC Canadian Housing Observer and CMHC regional housing data.

FIGURE 29 APARTMENT HOUSING COMPLETIONS FOR METRO VANCOUVER MUNICIPALITIES, 2011 - 2018

MUNICIPALITY	APARTMENT ONLY								3 YEAR AVERAGE
	2011	2012	2013	2014	2015	2016	2017	2018	
Burnaby	420	1,130	930	858	2,006	710	1,395	1,984	1,363
Coquitlam	156	699	1,003	813	491	562	817	482	620
Delta	111	73	36	115	0	183	347	2	177
Langley City	235	152	63	0	67	0	254	4	86
Langley Township	108	316	332	399	153	373	282	505	387
Maple Ridge	0	46	292	51	201	46	50	123	73
New Westminister	202	263	359	379	196	490	868	484	614
North Vancouver City	193	364	362	504	336	262	555	697	505
North Vancouver District	129	240	140	3	342	253	2	520	258
Pitt Meadows	0	71	68	84	106	0	0	0	0
Port Coquitlam	18	337	129	129	125	63	302	64	143
Port Moody	0	0	291	291	0	0	0	0	0
Richmond	292	718	1,430	1,430	1,436	1,894	1,206	2,160	1,753
Surrey	1,219	448	1,153	1,153	751	555	1,401	979	978
Vancouver	2,055	2,575	2,444	2,443	2,151	3,318	3,855	5,870	4,348
West Vancouver	0	0	147	147	93	1	8	70	26
White Rock	0	0	217	5	90	3	149	1	51
Non-Urban Areas (Anmore, Belcarra, Bowen Island, Electoral Area A, Lions Bay)	304	189	466	232	199	235	341	282	286
First Nations						0	0	91	30
Metro Vancouver	5,442	7,621	9,965	9,402	8,743	8,948	11,832	14,318	11,699

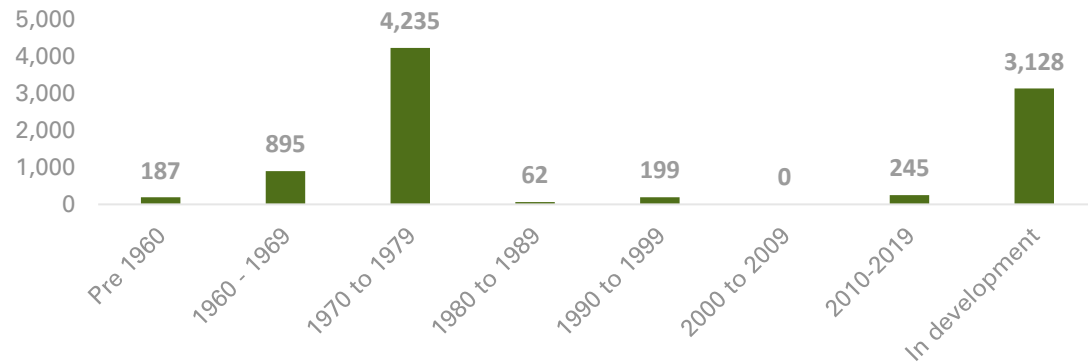
3.4.3 PRIMARY RENTAL DEVELOPMENT

While there was limited rental development in the primary rental market between the 1980s and 2000s, this trend appears to have reversed. As of 2020, 3,128 rental units were under construction (**Figure 30**).

The most recent data as of June 2021 indicates that there are approximately 32 private market rental housing projects with 5,374 new rental units in various stages of planning and development (**Figure 31**). Of these units, 97 will be rented at below-market rates. The tenure of these new rental projects is typically secured for 20 years through a Housing Agreement, meaning that after this time period has passed, they may be converted to strata units. In contrast, older rental units typically do not have time limits on their rental tenure.

Six of the 32 rental projects are redevelopment of older rental housing sites and replacing 564 existing units with 1,000 new units. This loss of older rental stock may have a twofold impact. First, newer rental units are likely to be more expensive to rent, due to the cost of land, building, and development. Second, the loss of older, less expensive units reduces the stock of affordable housing options in the community.

FIGURE 30 PRIMARY RENTAL MARKET UNITS BY YEAR OF CONSTRUCTION, SURREY, JUNE 2021



Source: City of Surrey Planning and Development (2020)

FIGURE 31 STATUS OF PRIMARY RENTAL MARKET PROJECTS, JUNE 2021

Status of Rental Projects	# Market Rental Projects in Development	# Market Rental Units	# Below Market Rental Units	Total # of Proposed Units
Under Construction	4	1,017	6	1,023
Final Approval	9	1,693	72	1,726
3rd Reading or Conditional Approval	7	653	0	653
Pre-Council or Initial Review	12	1,953	19	1,972
TOTAL	32	5,277	97	5,374

Source: City of Surrey Planning and Development, 2021

3.5 Non-Market Housing Stock

Non-market housing refers to housing that is protected from market forces. It is generally owned and operated by non-profit or government agencies. Non-market housing includes a diverse range of housing types, as shown in **Figure 32**. Non-market housing can provide supports for specific needs (e.g., transitional or supportive housing) and/or it may offer more affordable rents than can be found in the private market (e.g., low-income seniors or family housing). Non-market housing is an important part of the housing system because it offers affordable and appropriate housing options for those with lower incomes and/or who require supports in place. The table shows a total of 5,270 non-market housing units in Surrey as of 2021. As of 2019, approximately 3,552 non-market housing units were affiliated with BC Housing.

Per capita, Surrey has fewer BC Housing-affiliated non-market units, indicating it is underserved: there is one non-market unit in Surrey for every 48 households; the regional average is 1 unit for every 23 households.

FIGURE 32 NON-MARKET HOUSING STOCK, SURREY, 2021

Housing Type	# of Units
Emergency Housing	215
Shelters	153
Women's Safe Houses	62
Transition-Supportive	1,021
Post-Corrections	46
Homeless / At-Risk of Homelessness	191
Women's Second Stage	63
Youth Supported Independent Living	13
Long-Term Supportive	367
Mental Health / Substance Use	341
Low-Income Seniors Housing	1,196
Low-Income Indigenous Housing	195
Low-Income Housing (General)	1,764
Co-op Housing	879
Total	5,270

*Source: City of Surrey Planning and Development Dept., 2021
See appendix for a list of non-market housing projects.*

Figure 33 shows non-market housing in Surrey by year of construction. The total number of units differs slightly from Figure 27 as it includes permanent emergency shelters and housing that is in development.

The greatest proportion of non-market housing in Surrey was built in the 1980s when there were greater senior government resources being invested in housing. There has recently been an increase in new non-market housing construction in response to new funding opportunities from the provincial and federal governments. 996 non-market units are in development as of 2019.

FIGURE 33 NON-MARKET SOCIAL HOUSING BY YEAR OF CONSTRUCTION, SURREY, 2019

Year	# of Units	%
Pre 1960	203	3%
1960 – 1969	69	1%
1970 – 1979	803	13%
1980 – 1989	1878	31%
1990 – 1999	891	15%
2000 – 2009	706	12%
2010 – 2019	467	8%
In development (as of 2019)	996	17%

Source: City of Surrey Planning and Development Dept. (2020)

Co-op Housing

Co-operative housing (or co-ops) is another important source of non-market housing. In BC, most co-operatives are non-profit rental buildings that are co-managed by the tenants (who are called members). When someone moves into a co-operative building, they purchase shares to join, participate in electing directors to govern the building, and help take care of maintenance and other activities to support the community. Many co-ops include a range of incomes and household types.

Figure 34 shows that there was a total of 879 co-operative housing units in Surrey as of 2019 and that most were two- and three-bedroom units. In many communities, including Surrey, co-op housing is an important source of family-sized housing. Many co-ops have rules that allocate unit size based on household size.

Most co-ops in BC were built between 1973 and 1993, when federal supports for co-op housing were in place. There have been very few co-ops built since due to the challenge of funding this type of housing.

FIGURE 34 CO-OPERATIVE HOUSING UNITS BY NUMBER OF BEDROOMS, SURREY, 2019

Cooperative Developments	Total Units	One Bedroom Units	Two Bedroom Units	Three Bedroom Units	Four Bedroom Units	Five Bedroom Units
15	879	140	413	269	53	4

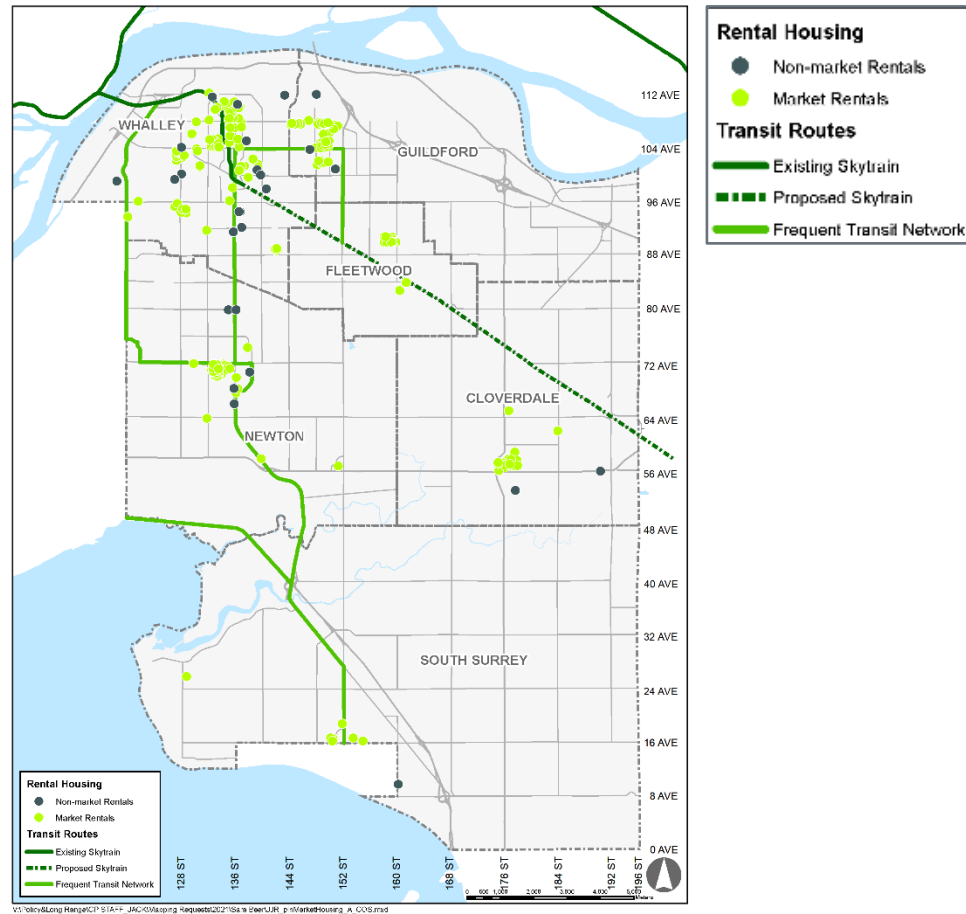
Source: Co-operative Housing Federation of BC

3.6 Housing and Transit

Housing and transportation choices are closely linked and represent the two largest expenditures for most households. The cost of owning and operating a vehicle is much higher than the cost of taking transit. Locating affordable housing for low- and moderate- income households near frequent transit services provides an opportunity for households to reduce their transportation costs and improves access to employment and services.

Figure 35 shows the location of purpose-built market and non-market rental units relative to transit. Most of Surrey's rental stock is located near existing Skytrain stations or along the Frequent Transit Network³. There are currently few rental units located along the proposed new Surrey-Langley Skytrain corridor.

FIGURE 35 PURPOSE-BUILT RENTAL STOCK AND TRANSIT, SURREY, 2021



³ The Frequent Transit Network is Metro Vancouver's network of corridors where transit service runs at least every 15 minutes in both directions through the day and into the evening, every day of the week.

Housing and the Surrey-Langley Skytrain Line

In February 2020, TransLink and the City of Surrey signed a Surrey-Langley Skytrain (SLS) Supportive Policies Agreement. The purpose of the Agreement is to confirm the policy commitments which are outside the direct scope of the transportation infrastructure project but will have a significant impact on the achievement of the project's objectives. One of the project's objectives is to increase access to a range of housing options along the SLS Transit Corridor.

The Agreement highlights the development of Affordable Housing Policies to encourage a diversity of housing along the SLS Transit Corridor including the following key points.

- The Affordable Housing Policies will encourage and support an appropriate range of affordability levels, unit sizes, tenures, levels of support for residents, and types of structures. The policies will also include approaches to preserving and/or replacing existing rental housing stock.
- As part of the development of the Affordable Housing Policies for the SLS Transit Corridor, the City will create policies to incentivize purpose-built rental in the SLS Transit Corridor.
- The Affordable Housing Policies will be developed as part of the City's process to adopt new land use plans for the SLS Transit Corridor.

- The City will collaborate with TransLink, Metro Vancouver and the Province on the development of the Affordable Housing Policies.
- The City will develop a set of performance measures and indicators to assist in tracking progress toward meeting Affordable Housing targets and associated external funding needs, within the SLS Transit Corridor.
- The City will collaborate with TransLink, the Province, Metro Vancouver, the Federal government, Fraser Health Authority, the non-market housing sector and other institutional partners to determine, for the purpose of development of affordable housing in the SLS Transit Corridor, the feasibility of land assembly, existing large sites, and government or Crown corporation-owned property. As well, TransLink will complete a market assessment and review of opportunities for land assembly, sale or redevelopment of TransLink-owned sites in the SLS Transit Corridor for affordable housing.

The SLS Supportive Policies Agreement notes that the City and TransLink will continue to support existing initiatives and policies including the Metro Vancouver Affordable Housing Strategy, Master Plan for Housing the Homeless in Surrey, Surrey Affordable Housing Strategy and related City housing policies, as well as the Surrey Housing Needs Report.

3.7 Anticipated Housing Need

Housing need estimates based on population and household projections anticipate that Surrey will need an additional 41,200 units between 2021 and 2031 (**Figure 36**).

Figure 37 shows estimated housing need by structure type and bedroom count. Units by tenure and affordability are shown in subsequent sections.

- Note that projections such as these offer one possible scenario. Housing development in a community is the result of many different factors, including market forces, land availability, local government policy, consumer preferences, and others. These projections assume that future households will look like current households in Surrey. However, the type and affordability of housing in a community impacts who can or wants to live there. These dynamics can change over time as local government policy changes.

FIGURE 36 ANTICIPATED DWELLING UNITS NEEDED BY STRUCTURE TYPE, SURREY, 2021 TO 2031

Type of Unit	Ground-Oriented	Apartments	Total
2021 to 2026	13,400	6,400	19,800
2026 to 2031	14,600	6,800	21,400
Total	28,000	13,200	41,200

Source: Metro Vancouver, 2021.

FIGURE 37 ANTICIPATED DWELLING UNITS NEEDED BY BEDROOM COUNT, SURREY, 2021 TO 2031

	Bachelor / 1 Bedroom	2 Bedroom	3+ Bedroom	Total
2021 to 2026	6,000	5,800	8,000	19,800
2026 to 2031	6,500	6,100	8,800	21,400
Total	12,500	11,900	16,800	41,200
Percentage	30%	29%	41%	

Source: Adapted from Metro Vancouver, 2021.



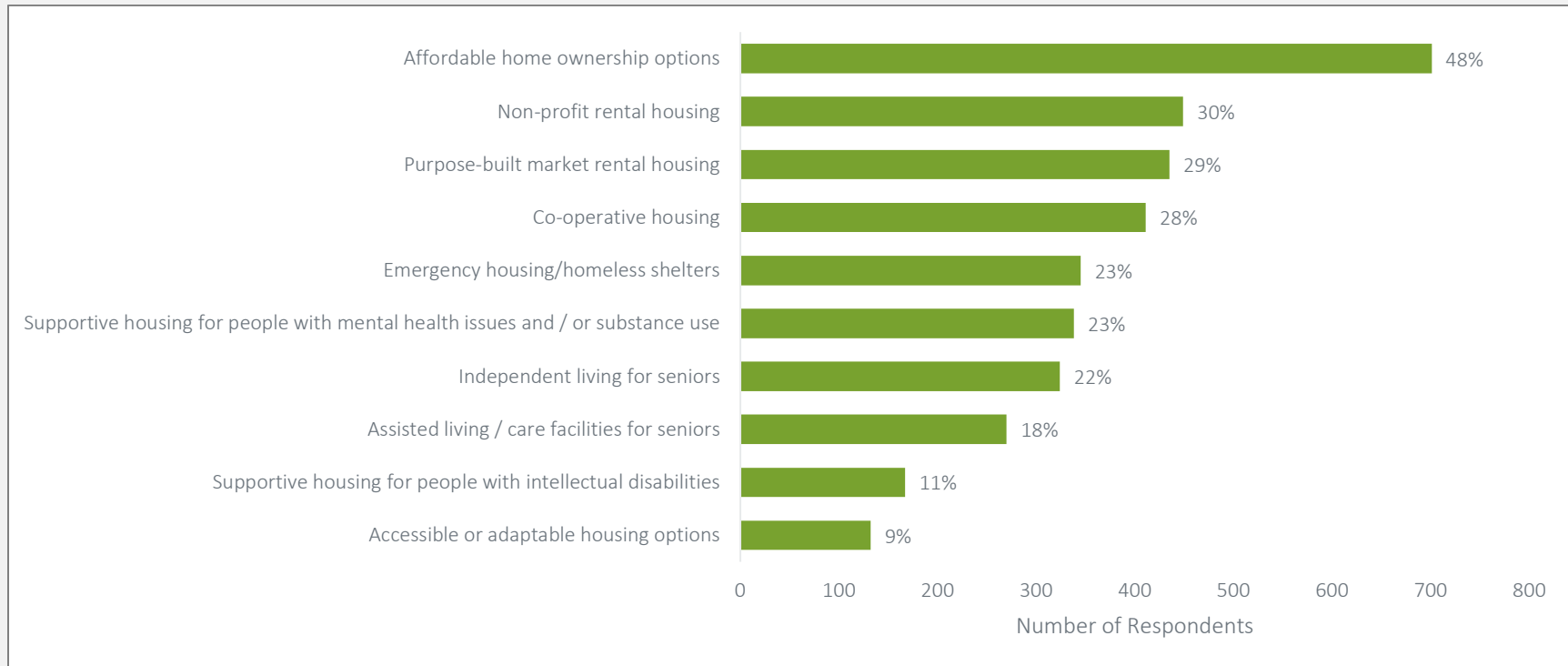
UNITI's Chorus Apartments provides affordable and inclusive purpose-built rental housing

3.8 What We Heard

3.8.1 SUPPLY

Online survey respondents were asked which housing types were insufficient in supply in Surrey. The most common response was affordable home ownership options (48%), followed by non-profit rental housing (30%), purpose-built market rental housing (29%), and co-operative housing (28%).

FIGURE 38 ONLINE SURVEY RESULTS: TOP 10 HOUSING TYPES THAT ARE INSUFFICIENT IN SUPPLY



3.8.2 NEIGHBOURHOOD SAFETY

One of the most significant challenges reported by both renters and owners is not feeling safe in their neighbourhoods. There was a particular concern over the lack of streetlights and sidewalks in some neighbourhoods and the visibility of drug use.

3.8.3 TRANSIT

A recurring theme throughout the engagement process was a lack of housing options near transit to support easy access to jobs, amenities, and services. Many felt that renters were living far from key transit hubs and were disproportionately affected by a lack of housing options near transit. This was a top concern for residents and stakeholders in the engagement process and the number one challenge for renters who responded to the surveys.

Rental units that are further from public transit and amenities may be less expensive. However, the distance can increase the overall cost of living by requiring renters to own and maintain cars. Additionally, renters with low incomes may not be able to afford a car or a unit near transit. This group of renters is at higher risk of being isolated from amenities and may have to travel long hours and distances on public transit.

Surrey-Langley SkyTrain Corridor

As part of the engagement process, a workshop was held with staff from the City, TransLink, and the Province to discuss housing needs along the new Surrey-Langley SkyTrain Corridor.

The key findings from the workshop are summarized below.

- Gaps / areas of concern:
 - Land speculation in anticipation of the new SkyTrain line is driving up land costs along the new transit corridor.
 - While there are few rental buildings along the new Skytrain corridor, rising property values may incentivize redevelopment, displacing lower-income renters.
 - Many neighbourhoods along the corridor are low density and may face resistance to increased development.
- Opportunities:
 - Affordable rental options in redevelopments that are within walking distance of SkyTrain stations
 - Increased amenities and services in this area that can be accessed by walking, biking, or transit
 - Integrated housing and active transportation in planning for the Corridor
 - Plan for diversity of unit types, affordability levels, and tenures
 - Manage speculation
 - Proactively manage communication with residents about residential development

4 HOUSING INDICATORS

4 Housing Indicators

Needed Housing Units

*Households in Core Housing Need are facing challenges but cannot meet their needs in the private rental market. To address existing housing gaps, **Surrey needs at least 15,000 below-market units or subsidies in the private market.***

Key Findings

- **Renters face greater unaffordability**
In 2016, one-third of renters spent 30% or more of gross household income on housing costs, meaning their housing was unaffordable.
- **Overcrowding is common among renters**
In addition, 18% of renters lived in overcrowded housing, a significant portion compared to the regional average of 13%. This is perhaps due to fewer available large units suitable for families.
- **Lone-parent families who rent are at significant risk of housing vulnerability**
54% of lone-parent families are in core housing need, and the large majority of these households are female headed.
- **More than 1 in 10 renter households are in extreme core housing need**
Households in extreme core housing need are facing at least one housing challenge, spend more than 50% of household income on housing, and can't afford the median rent in the community. These households are living month-to-month and are most at risk of homelessness should major expenses or job loss occur.

4.1 Housing Standards

Housing standards are a national measure that look at three aspects of housing:

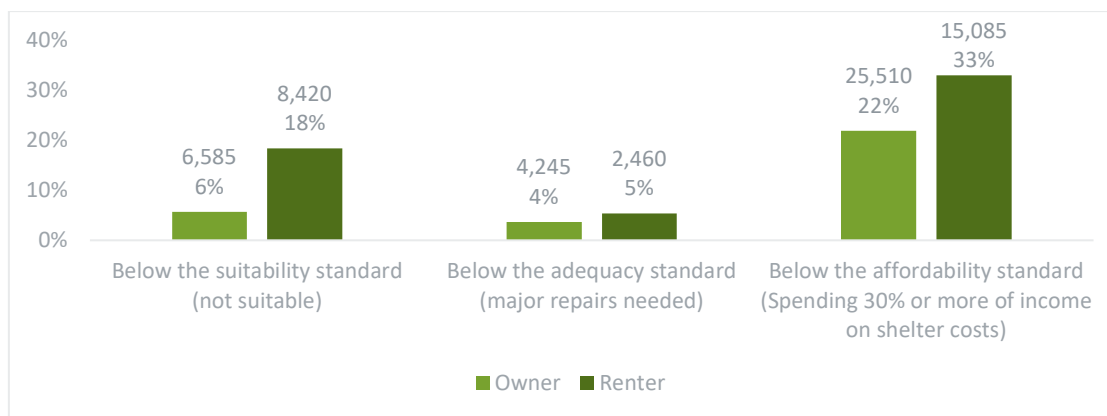
- **Adequate housing**, which is housing that does not require any major repairs, according to the residents.
- **Affordable housing**, which is housing that costs less than 30% of total before-tax household income.
- **Suitable housing**, which is housing that has enough bedrooms for the size and makeup of the resident household, according to National Occupancy Standard (NOS) requirements (see Glossary).

In 2016, affordability was the biggest concern with 25% of Surrey households spending 30% or more of their income on housing.

Renter households are far more likely than owner households to face challenges in their housing, with 33% of renter households in Surrey facing unaffordability and 18% living in unsuitable housing (Figure 34).

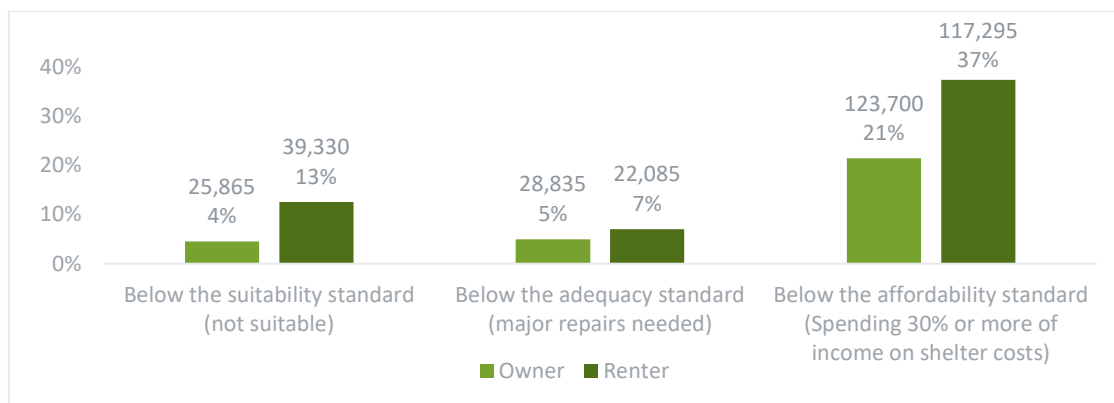
When compared to Metro Vancouver (Figure 40), a higher proportion of Surrey renter households live in unsuitable or overcrowded housing (18% versus 13%).

FIGURE 39 HOUSEHOLDS BELOW HOUSING STANDARDS, SURREY, 2016



Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

FIGURE 40 HOUSEHOLDS BELOW HOUSING STANDARDS, METRO VANCOUVER, 2016

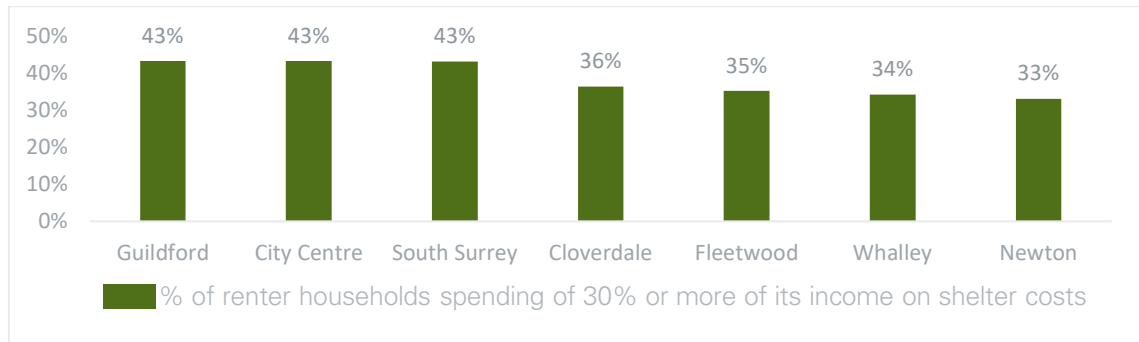


Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

Figure 41 and **Figure 42** show the affordability indicator by neighbourhood for renters and owners.

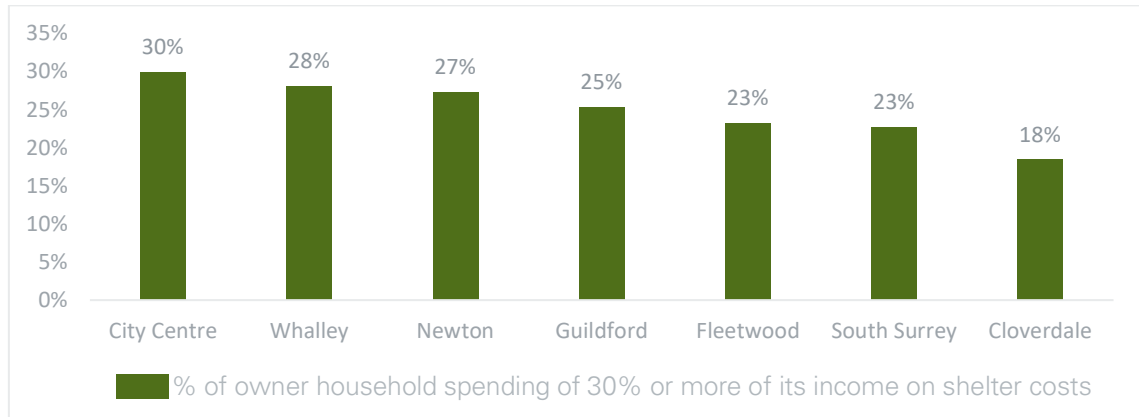
Among renters, Guildford, City Centre, and South Surrey had higher rates of households living in unaffordable housing. Among owners, City Centre, Whalley, and Newton had the highest rates of households living in unaffordable housing.

FIGURE 41 RENTER HOUSEHOLDS BY AFFORDABILITY INDICATOR BY NEIGHBOURHOODS, SURREY, 2016



Source: Statistics Canada, Census 2016, Custom Data Organization

FIGURE 42 OWNER HOUSEHOLDS BY AFFORDABILITY INDICATOR BY NEIGHBOURHOODS, SURREY, 2016



Source: Statistics Canada, Census 2016, Custom Data Organization

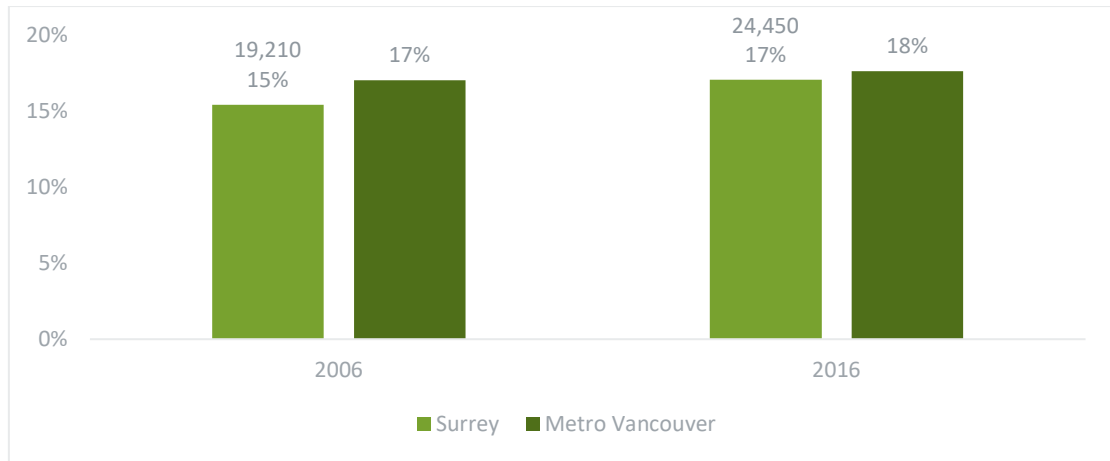
4.2 Core Housing Need

CMHC defines **core housing need** as a household whose housing falls below at least one of the adequacy, affordability, or suitability standards and who would have to spend 30% or more of its before-tax income to afford the median rent of an alternative unit that is acceptable.

Those in **extreme core housing need** meet the definition of core housing need and spend 50% or more of their income on housing. Households in extreme core need are sometimes considered at-risk of homelessness because of the high proportion of their incomes going to housing. These households would be heavily impacted by job loss or a major unexpected expense.

About one in six households in Surrey was in core housing need in 2016 (17%). Between 2006 and 2016, the number of Surrey households in core housing need increased from 15% to 17%, or by 8,525 households (**Figure 43**).

FIGURE 43 HOUSEHOLDS IN CORE HOUSING NEED, SURREY AND METRO VANCOUVER, 2006 TO 2016

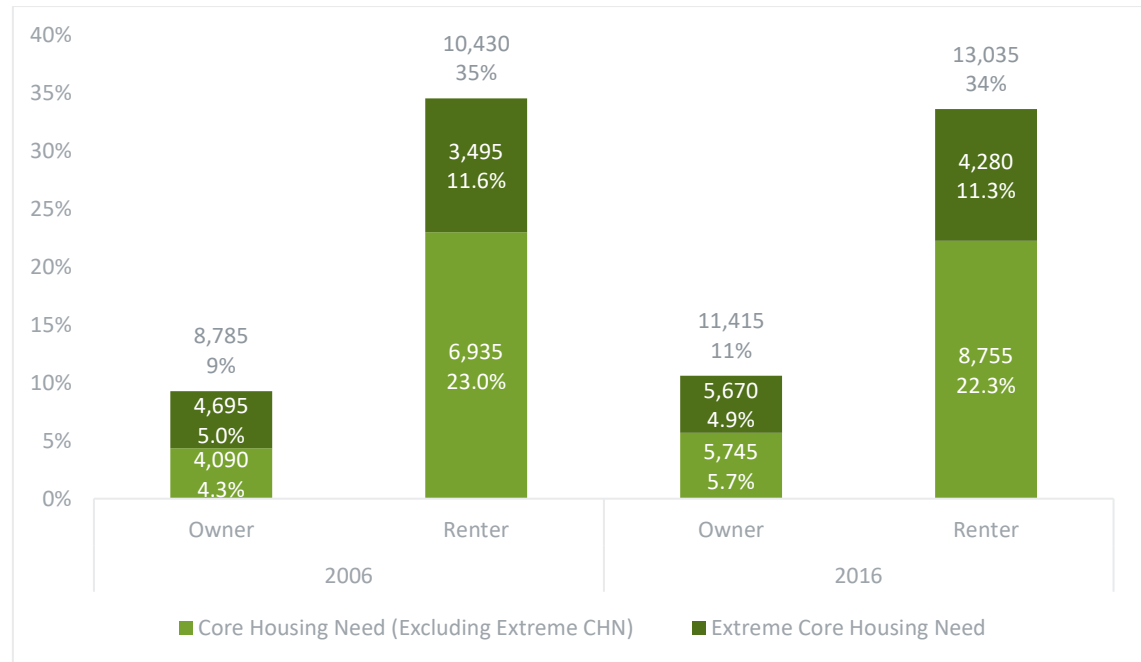


Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

Figure 44 shows a comparison of renters and owners in core housing need in Surrey between 2006 and 2016. The data shows that in 2016, 34% of renter households were in core housing need; of these households, 11% were in extreme core housing need (spending 50% or more of household income on rent).

Overall, the proportion of both owners and renters in core housing need and extreme core housing has remained constant between periods, though with population growth, the total number of households in these categories has increased significantly.

FIGURE 44 HOUSEHOLDS IN CORE HOUSING NEED AND EXTREME CORE HOUSING NEED BY TENURE, SURREY, 2006 TO 2016



Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

4.2.1 DEMOGRAPHICS AND CORE HOUSEHOLD NEED

Figure 45 shows core housing need for different demographics. The table shows the number and the proportion of households in that demographic group who are in core housing need. For example, 850 households led by someone between 15-24 years of age are in core housing need, representing 27% of households led by someone in this age group. 30% of renter households and 17% of owner households in this age group are in core housing need.

Renter Households in Core Housing Need (from Figure 40)

- 34% of all renters
- 54% of lone-parent renter families
- 45% of senior-led renter households
- 43% of Indigenous renter households
- 40% of renter households with at least one senior
- 40% of one-person renter households
- 39% of renter households with at least one person with an activity limitation¹
- 38% of recent immigrant renter households
- 38% of renter households with at least one child

FIGURE 45 CORE HOUSING NEED BY HOUSEHOLD CHARACTERISTICS AND TENURE, SURREY, 2016

Characteristics	Total Households in Core Housing Need		Renter Households in Core Housing Need		Owners in Core Housing Need	
	#	%	#	%	#	%
Total Households in Core Housing Need	27,740	17%	15,375	34%	12,365	11%
Core Housing Need by Age of Primary Household Maintainer						
15-24 years	850	27%	755	30%	95	17%
25-34 years	3,850	18%	2,880	28%	970	9%
35-44 years	6,435	20%	3,590	35%	2,840	13%
45-54 years	6,125	16%	3,025	32%	3,105	11%
55-64 years	4,685	14%	2,450	36%	2,235	8%
65+ years	5,790	17%	2,670	45%	3,120	11%
Core Housing Need by Household Type						
Couple with Children	8,440	14%	3,480	27%	4,955	10%
Couple without Children	2,895	8%	1,360	19%	1,535	6%
Lone Parent Household	5,820	36%	3,955	54%	1,870	22%
Multiple-Family	925	7%	300	17%	625	5%
One Person Household	8,400	27%	5,320	40%	3,080	17%
Other Non-Family	1,255	22%	955	27%	295	13%

Characteristics	Total Households in Core Housing Need		Renter Households in Core Housing Need		Owners in Core Housing Need	
	#	%	#	%	#	%
Core Housing Need based on Immigration Status						
Non-Immigrant	11,670	15%	7,970	33%	3,705	7%
Non-Permanent Resident	540	27%	380	25%	160	35%
Immigrant	15,530	19%	7,025	35%	8,505	14%
Recent Immigrant	2,455	33%	1,760	38%	700	25%
Core Housing Need by Households with Seniors (65+)						
Household Has At Least One Senior (65+)	7,090	15%	3,015	40%	4,075	10%
Household Without a Senior (65+)	20,645	18%	12,365	32%	8,285	11%
Core Housing Need by Households with Persons with an Activity Limitation¹						
Household Has At Least One Person with an Activity Limitation	16,130	19%	9,425	39%	6,705	11%
Household Without a Person with an Activity Limitation	11,610	15%	5,950	28%	5,660	10%
Core Housing Need by Indigenous Households						
Aboriginal Households	1,670	26%	1,470	43%	200	6%
Non-Aboriginal Households	26,070	17%	13,910	33%	12,165	11%
Core Housing Need by Households with Children						
Household Has At Least One Child (<18 years)	11,735	20%	6,240	38%	5,495	13%
Household Without a Child (<18 years)	16,005	16%	9,135	31%	6,870	9%

Source: CMHC (based on 2006, 2016 Census and 2011 National Household Survey)

¹ CMHC defines activity limitation as “difficulties that people have in carrying out daily activities such as hearing, seeing, communicating, or walking. Difficulties could arise from physical or mental conditions or health problems.” This terminology corresponds to physical, intellectual, and mental health disabilities.



Elders drumming outside of the "Sohkeyah" Keginow Native Housing building: affordable purpose-built rental housing for Indigenous

5 RENTAL HOUSING NEEDS

5 Rental Housing Needs and Issues

Needed Housing Units

Housing projections estimated that 10,700 additional rental units are needed between 2021 and 2026, and an additional 11,900 units between 2026 and 2031. A significant portion of these should be deeply affordable (under \$875 per month) and below-market (under \$1,500) to address Surrey's housing needs.

Key Findings

- **Cost of renting is increasing.**
The median primary rental rate increased by 48% over the past decade, from \$815 in 2010 to \$1,209 in 2020. Regional data on the cost of renting in the secondary market indicates that secondary market rents are also increasing.
- **Low vacancy rate**
Surrey's primary rental vacancy rate was 1.4% as of November 2020, the highest vacancy rate since 2015 because of the COVID-19 pandemic, yet still far below the 3% to 5% range considered to be healthy. The regional secondary rental vacancy rate was 0.6%. Surrey's low vacancy rate puts significant pressure on tenants as it leads to rising rental rates and limited choice in the rental market.
- **Individuals living alone and single-parent families (mostly women-led) who rent face the greatest challenges.**
The affordability gap analysis showed that incomes are not keeping up with the cost of housing for individuals living alone and lone-parent families. These household types tend to have far lower incomes because they have only a single income. Lone parents may also be primary caregivers to their children and not be able to work full-time.
- **Significant increase in demand for non-market housing.**
The number of Surrey households on BC Housing's Housing Registry Waitlist increased by 93% from 2013 to 2019. In 2019, there were 2,554 households on the waitlist, about half (48%) of these households were families.
- **Students who rent face unaffordability and many students are interested in on-campus housing options.**
Data on student housing needs is limited but shows that most students attending SFU Surrey or KPU live at home with parents: 64% of SFU Surrey middle-year students and 70% of KPU students. Among students, there is strong interest in on-campus student housing options.

5.1 Renter Incomes and Rental Rates

Compared to owners, renters tend to have significantly lower incomes. They are also more likely to move or experience insecure tenure and are more sensitive to being negatively impacted by the supply and affordability of rental housing. Because of this, a healthy housing market will have rental options at a range of affordability levels so that renters with low incomes who need to move are not put at risk homelessness or forced to leave the community.

Figure 46 shows the distribution of incomes for renters in Surrey, as well as what is affordable for those income levels based on the affordability measure of housing costs being no more than 30% of before-tax household income. For example, households with very low incomes of less than \$35,000 per year can afford at most \$875 per month in housing costs to remain below the standard measure of affordability.

These five income levels are based on the Metro Vancouver Regional Affordable Housing Strategy. Over time, the affordability levels should be updated as incomes rise and income distribution changes.

In 2016, 29% of Surrey households rented their home, 48,990 households.

FIGURE 46 DISTRIBUTION OF RENTER HOUSEHOLD INCOMES AND AFFORDABILITY, SURREY, 2016

Income Level (based on regional median household income)	Income	Surrey Renter Households	Monthly Affordable Rent*
Very low (less than 50% of median household income)	Less than \$35,000	36%	Less than \$875
Low (between 50% and 80% of median household income)	\$35,000 to \$59,999	26%	\$875 to \$1,500
Moderate (between 80% and 120% of median household income)	\$60,000 to \$84,999	20%	\$1,500 to \$2,125
Above moderate (between 120% and 150% of median household income)	\$85,000 to \$109,999	10%	\$2,125 to \$2,750
High more than 150% of median household income)	\$110,000 or more	11%	\$2,750 or more

Source: Metro Vancouver Housing Data Book, 2019.

*Based on the definition of affordability as spending no more than 30% of gross household income on housing.

5.2 Primary Rental: Rents and Vacancy Rate

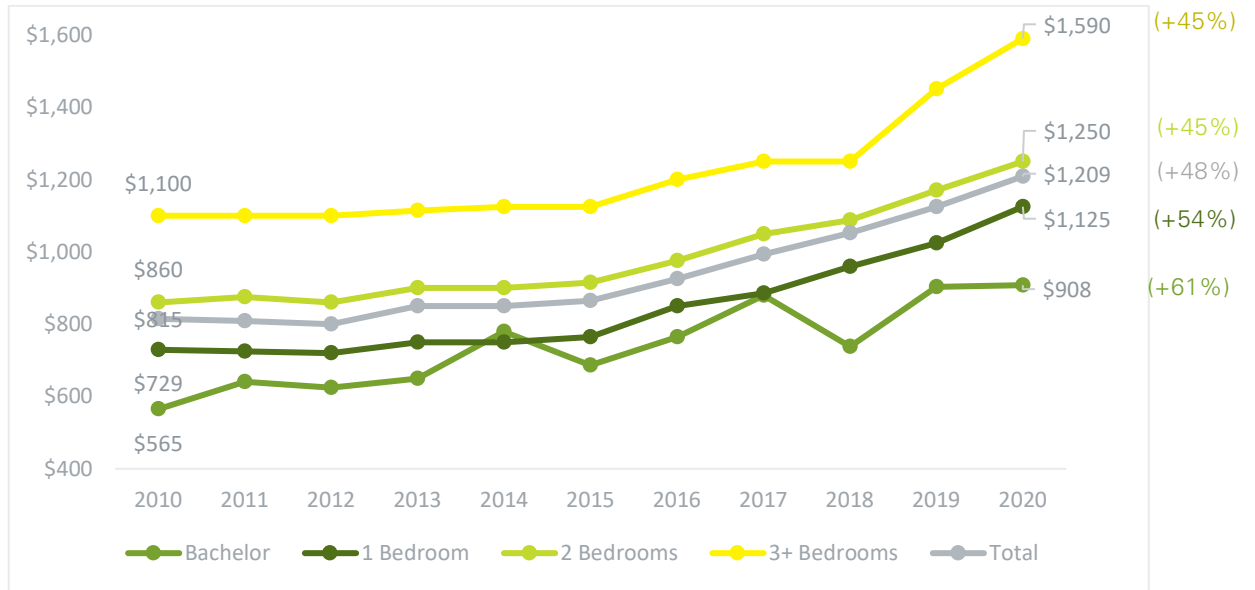
5.2.1 MEDIAN RENTS

The median rents for Surrey primary rental units were relatively steady until 2017 and have since been increasing rapidly. **Figure 47** shows trends in the median rent between 2010 and 2020, along with how much median rents have grown over this period. Notably, half of the growth in the median rents occurred between 2017 and 2020.

5.2.2 VACANCY RATE

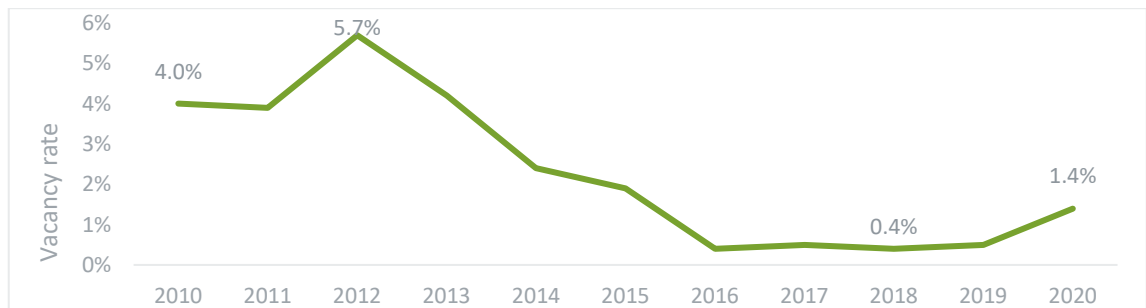
Figure 48 shows Surrey’s primary rental vacancy rate between 2010 and 2020. A ‘healthy’ vacancy rate—one that allows landlords to find tenants to fill units and that provides choice to tenants—is generally considered to be between 3% and 5%. Surrey’s vacancy rate has been below this level since 2014, and close to zero between 2016 and 2019. A low vacancy rate puts significant pressure on tenants as it leads to rising rental rates and limited choice in the rental market. The vacancy rate increased slightly in 2020 in Surrey and in Metro Vancouver more broadly due to the pandemic.

FIGURE 47 PRIMARY RENTAL MARKET MEDIAN MONTHLY RENT BY NUMBER OF BEDROOMS, SURREY, 2010 TO 2020



Source: Canada Mortgage and Housing Corporation, 2021

FIGURE 48 RENTAL VACANCY RATES, SURREY, 2010-2020



Source: Canada Mortgage and Housing Corporation

5.3 Secondary Rental: Rents and Vacancy Rates

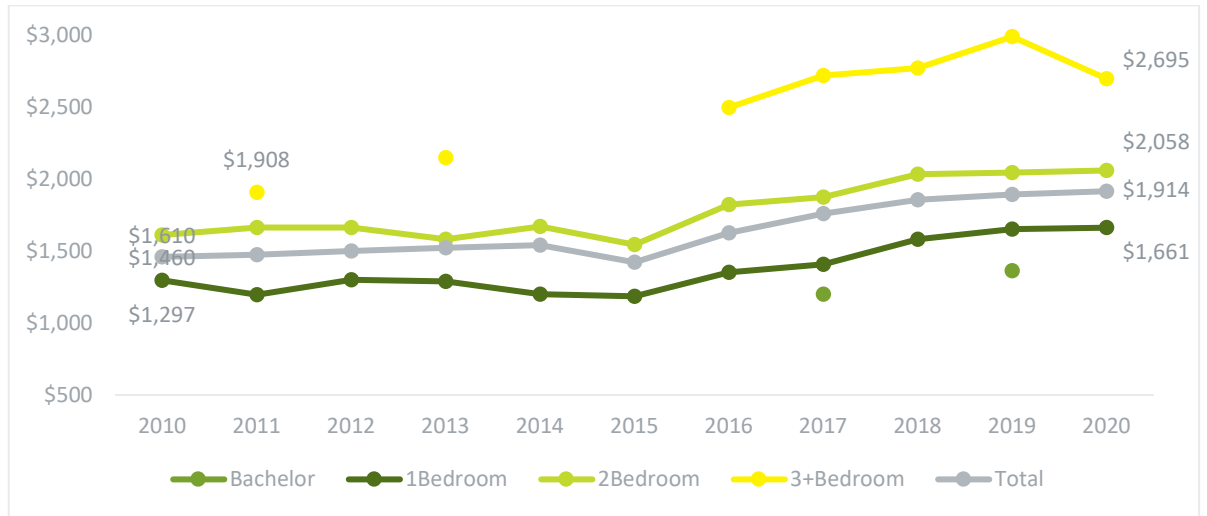
Information on rents and vacancy rates in the secondary rental market is limited and incomplete. CMHC collects this data at the Vancouver Census Metropolitan Area (CMA) level, which corresponds to the Metro Vancouver region. The figures are based on this data and reflect regional trends.

5.3.1 RENTED CONDOMINIUMS

Regional data on rental rates for rented condominiums is incomplete but shows similar growth in rental rates as seen in Surrey's primary rental market (**Figure 49**).

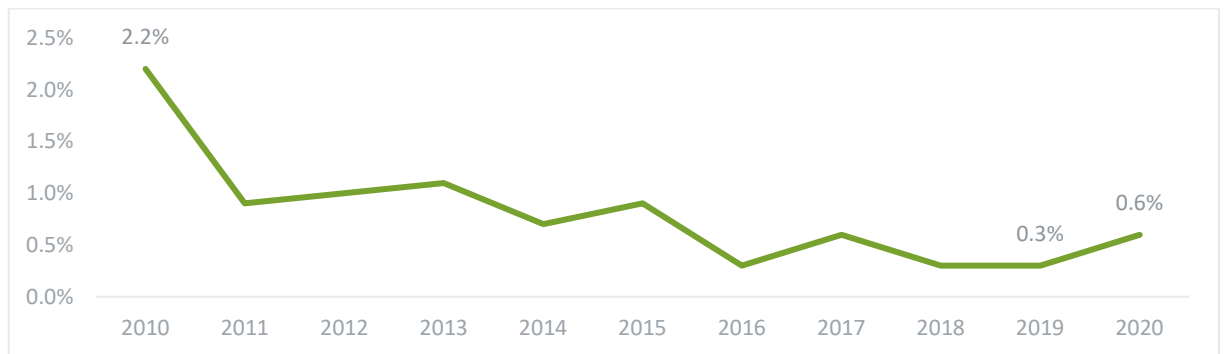
The vacancy rate of rented condominiums in Metro Vancouver has been below 3% over the past ten years and remained at a low 0.6% in 2020 despite the pandemic (**Figure 50**).

FIGURE 49 AVERAGE RENTS OF RENTED CONDOMINIUMS, VANCOUVER CMA, 2010 TO 2020



Source: CMHC Rental Market Survey, 2020

FIGURE 50 VACANCY RATE OF RENTED CONDOMINIUMS, VANCOUVER CMA, 2010 TO 2020



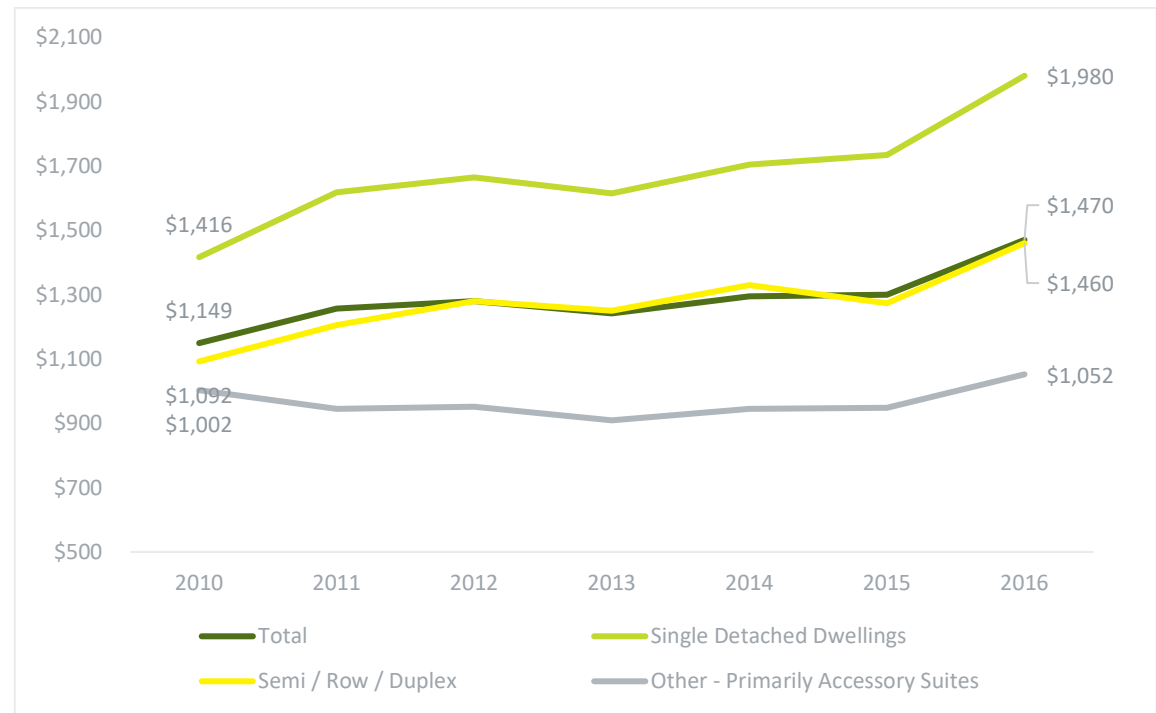
Source: CMHC Rental Market Survey, 2020

5.3.2 OTHER SECONDARY RENTAL DWELLINGS

CMHC defines “other secondary rental dwellings” as all other units apart from rented condominiums, including rented single-detached homes, rented rowhouses and duplexes, and secondary suites. Data on average rents for these is only available until 2016, which is a significant limitation as most of the increase in housing costs has occurred over the past five years.

Over the 2010 to 2016 period, the data shows growth in rental rates for rented single detached dwellings and rented semi / row / duplex housing (**Figure 51**). Average rents for secondary suites (primary accessory suites) appear to be relatively stable and reflect the importance of this type of housing as a source of more affordable rents.

FIGURE 51 AVERAGE RENTS FOR OTHER SECONDARY DWELLINGS, VANCOUVER CMA, 2010 TO 2016



Source: CMHC Rental Market Survey, 2020

5.4 Non-Market Housing

5.4.1 BC HOUSING WAITLIST OVER TIME

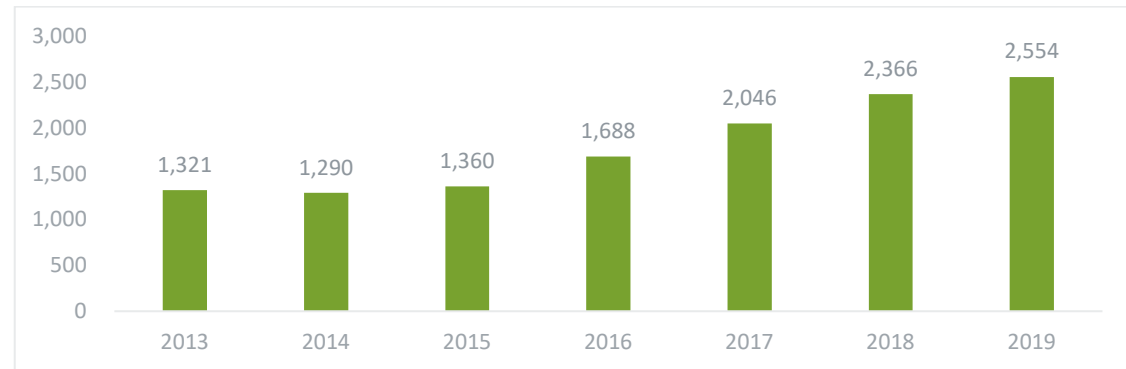
There is significant demand for non-market rental housing, especially as the cost of housing in the private market has increased.

Figure 52 shows BC Housing’s Housing Registry waitlist data over time. Please note that there may be housing providers that provide non-market housing that are not affiliated with BC Housing and their waitlists are not captured here.

This data shows that there has been significant growth in the number of applicants for non-market housing in Surrey for the years for which there is data. Between 2013 and 2019, the number of households on the Housing Registry grew by 93%.

Across Metro Vancouver, waitlist growth in Surrey far surpasses the regional average or any of its comparable communities (**Figure 53**). This shows that there is significant unmet demand in Surrey.

FIGURE 52 HOUSING REGISTRY, SURREY, 2013-2019



Source: BC Housing (July 2013, June 2014, June 2015, June 2016, June 2017, July 2018-2019)

FIGURE 53 HOUSING REGISTRY, GROWTH AMONG COMPARABLE COMMUNITIES, 2013 TO 2019

Vancouver	Richmond	Burnaby	Surrey	Metro Vancouver
13%	41%	43%	+93%	+39%

Source: BC Housing, Metro Vancouver Housing Data Book

Figure 54 shows Housing Registry applicants by household type and how this has changed between 2013 and 2019. In 2019, 48% of Surrey households waiting for non-market housing in Surrey were families, 26% were seniors, 13% were persons with disabilities, 7% were single individuals, and 5% required wheelchair accessible units.

The highest growth on the waitlist has been among seniors, single person households, and households that require a wheelchair accessible unit.

The data on non-market housing waitlists confirms what we heard from stakeholders and community residents: there is a lack of affordable family housing in Surrey and a need for more options for households with low incomes and those that require accessibility.

FIGURE 54 APPLICANT'S TO BC HOUSING'S HOUSING REGISTRY BY HOUSEHOLD TYPE, SURREY, 2013-2019

Household Type	2013	2019	% of All Applicants in 2019	% Increase 2013 to 2019
Family Households	631	1,225	48%	+94%
Single Person Households	86	182	7%	+112%
Seniors	266	668	26%	+151%
Persons with Disabilities	276	343	13%	+25%
Wheelchair Accessible Unit	62	130	5%	+110%

5.4.2 RENTAL SUBSIDIES

In addition to non-market housing supply, many low-income households access provincial housing subsidies to offset some of their housing costs. Most households who access subsidies rent in the private market, though some households living in non-market housing may also qualify (for example, if the housing provider does not receive an operating subsidy from the federal or provincial government).

In BC, the primary rental subsidy programs offered through BC Housing are the Rental Assistance Program (RAP) for families with low incomes and the Seniors Aid for Elderly Renters (SAFER) program for seniors with low incomes. In both cases, program recipients must meet certain income qualifications and show that they pay more than 30% of their gross household income on housing.

As of 2019, 2,032 Surrey seniors accessed the SAFER program, and 1,376 families accessed the RAP. However, key informants have noted that the level of rental subsidies is inadequate to bridge the affordability gap in the private market.

In 2020, the provincial government introduced the BC Temporary Rental Supplement (BC-TRS) to provide temporary support to renters with low and moderate incomes who lost income because of the COVID-19 pandemic. In Surrey, 9,381 households⁴ applied for the BC-TRS, approximately 19% of all renter households.

In addition, 365 individuals accessed a homeless rent supplement for individuals who are at risk of homelessness to enable them to afford rental housing in the private market.

2016 census data showed that 11% of renter households in Surrey (5,465 households) accessed rental subsidies or live in subsidized housing (based on self-reported data).

⁴ Including Surrey, Semiahmoo Indian Reserve, and Brantson Island 3 Indian Reserve.

5.5 Affordability Gap Analysis

An affordability gap analysis was completed to understand how Surrey renter incomes compare with the cost of renting a home in the community. This analysis reflects a single scenario and is used as a general measure of affordability. Individual circumstances vary widely. The analysis uses the following data and assumptions:

- 2020 median rents in the primary rental market.
- Affordability is defined as spending less than 30% of before-tax household income on housing costs.
- The 2016 census reports on 2015 income information. To compare household incomes with average sales prices, incomes were projected to 2020 based on historic growth in incomes.
- Data on median household income for household types is available, but not by tenure. Because renter household median incomes are far lower than owner households, median household incomes for different household types were adjusted to reflect this difference and avoid misrepresenting the affordability gap. For example, in 2015, median renter household income (\$47,965) was 62% of Surrey's overall median household income (\$77,515). Median household incomes were adjusted based on this proportion.

Real Cost of Renting

This affordability analysis looks at median rents in the private market which include both units that are currently vacant and those that have been rented for many years so generally are lower than the actual cost of renting in the community today. Current rents tend to be more expensive. Most purpose-built rental stock is also older and rental in newer buildings or rented condominiums can be much more expensive.

While there is limited data on the average rent of units on the market in Surrey, a look at Padmapper's data for Surrey shows the following median rents for units listed in April 2021:

- Studio: \$1,300
- 1 Bedroom: \$1,400
- 2 Bedroom: 1,600
- 3 Bedroom: \$2,350
- 4 Bedroom: \$3,250

Source:

<https://www.padmapper.com/apartments/surrey-bc>

Figure 55 shows the results of this analysis and the difference between what is affordable for median-earning households and actual median rents. The figures are colour coded based on what percentage of that household's income would be required to afford the estimated monthly housing costs for each dwelling type. For example, an individual living alone earning the median renter income for this household type (\$25,800) can afford a monthly housing cost of \$645. Individuals in this situation could not afford any unit size without spending more than 30% of income on shelter costs.

This affordability gap analysis shows that individuals living alone and lone parent families are likely to face the most significant affordability challenges.

FIGURE 55 AFFORDABILITY GAP ANALYSIS, SURREY, 2020

Household type	Estimated Median Household income	Affordable Monthly Housing Costs	Bachelor \$908	1 Bedroom \$1,125	2 Bedrooms \$1,250	3 + Bedrooms \$1,450
			Difference Between Median Rent in Surrey and What Is Affordable for Each Household Type			
Individuals living alone	\$25,800	\$645	-\$263	-\$480	-\$605	-\$805
Lone- parent families	\$33,300	\$833	-\$76	-\$293	-\$418	-\$618
Couples without children	\$52,300	\$1,308	\$400	\$183	\$57	-\$143
Couples with children	\$64,000	\$1,600	\$692	\$475	\$350	\$150
Other Families	\$77,300	\$1,933	\$1,025	\$808	\$683	\$483

Income % spent on shelter costs: 0 to 29% 30 to 49% 50% or more

5.6 Anticipated Rental Housing Need

Figure 56 shows the number of additional ground-oriented (i.e., secondary suites in houses) and apartment rental units needed to keep up with population growth over the next 10 years. These projections do not account for underlying demand, for example from young people living with their families or from people outside of the community hoping to move into the city.

The income distribution of a community changes slowly. **Figure 57** shows what affordability levels would be needed in new units, based on the existing income distribution of renters in Surrey. A significant number of deeply affordable (under \$875 per month) and below market (under \$1,500) rental units are needed over the next ten years.

The importance of affordable rental is far reaching, ensuring that individuals and families have access to the housing they need and reducing the risk of homelessness when a health or financial crisis impacts a household's earnings.

FIGURE 56 ANTICIPATED RENTAL HOUSING UNITS NEEDED, SURREY, 2021 TO 2031

	Ground-Oriented	Apartments	Total
2021 to 2026	6,800	3,900	10,700
2026 to 2031	7,700	4,200	11,900

Sources: Metro Vancouver, 2021

FIGURE 57 ANTICIPATED RENTAL UNITS NEEDED BY AFFORDABILITY LEVEL, SURREY, 2021 TO 2026

Income Group	Affordable Rent Level	2021 to 2026	2026 to 2031
Under \$35,000	Under \$875 per month	3,800	4,200
\$35,000 to \$59,000	\$875 to \$1,500 per month	2,700	3,000
\$60,000 to \$84,999	\$1,500 to \$2,125 per month	1,900	2,100
\$85,000 to \$114,999	\$2,125 to \$2,875	1,200	1,300
\$115,000 and over	\$2,875 and up	1,100	1,200
Total		10,700	11,800*

Sources: Metro Vancouver, 2021

*Total is slightly lower than for same period in Figure 51 due to rounding.

Deeply Affordable Housing for People on IA and PWD

Deeply affordable housing in Surrey, with and without supports, is a key priority. The allowable shelter rate for people on Income Assistance (IA) or Persons with Disabilities Assistance (PWD) is extremely low: \$375 per month for individuals, \$570 for single parents and couples where one or both are on IA or PWD, and \$660 per month for couples with one child. The shelter rate increases by \$35 for each additional family member.

There are an extremely limited number of housing options for people accessing these programs. For context, as of 2020, an average of 13,379 Surrey households were receiving Income or Disability Assistance each month. Surrey's entire stock of non-market housing was 4,937 in 2019, including emergency housing, low-income non-profit housing, and co-operative housing. This means many very low-income households are renting in the private market and at risk of homelessness should they face a personal or financial crisis or lose their housing.



5.7 Student Housing

Information on the housing needs of students is limited. Surrey has two postsecondary institutions: Kwantlen Polytechnic University (KPU) and Simon Fraser University's Surrey campus (SFU Surrey). KPU and SFU Surrey do not offer student housing options⁵ and most students live at home or rent alone or live with roommates. Students who rent in the community and who do not have access to family support or scholarships face the greatest housing challenges. BC Student Loans have not increased significantly over the past ten years despite the rapid increase in housing costs in Metro Vancouver.

5.7.1 SFU

Across SFU's three campuses (Burnaby, Vancouver, Surrey), 5,501 students (including both undergraduate and graduate students) live in Surrey, the second highest location of residence after Burnaby.⁶

As of Spring 2020, there were 5,314 students enrolled at SFU Surrey.⁷ A recent survey on middle year students by the Canadian University Survey Consortium⁸ found that 64% of Surrey students reported that they live at home, 27% rent either alone or with roommates, 6% live in on-campus housing, 2% own their home, and 1% selected other. Of those that do not currently live on campus, 31% report that they would prefer to live on campus.

Previous studies provide additional information on first year and graduating students⁹:

- Among first-year students, 82% report living at home, 19% on campus, 6% rent alone or with roommates, and 2% live in a personally owned home. 33% of first-year students who do not currently live on campus said they would prefer to.
- Among undergraduate students in their final year, 61% live at home, 31% rent alone or with roommates, 4% live in a personally owned home, 3% live on campus, and 1% selected other. 25% of graduating students who do not currently live on campus said they would prefer to.

5.7.2 KPU

In the 2019/20 academic year, KPU had 20,726 students enrolled across its five campuses (Surrey [Newton], KPU Tech [Cloverdale], Civic Plaza [Surrey City Centre], Langley and Richmond), including 5,198 international students. Surrey (Newton) is KPU's largest campus, with 11,089 students taking courses on this campus in 2019/20, including 3,352 international students.

In Fall 2020, a survey by KPU asked students about their housing situation. The survey revealed that:

- 61% of international students and 2% of domestic students reported living in temporary housing.

Of those not living in temporary housing¹⁰:

- 73% of domestic students and 45% of international students reported that they live with their parents, guardians, or extended family.
 - 58% of domestic students and 19% of international students said that they do not pay for housing.
 - 32% of domestic students and 79% of international students said that they rent.
 - 11% of domestic students and 3% of international students own their home or apartment.
 - 12% of domestic students and 13% of international students reported that the affordability of their housing situation was poor or unacceptable.
 - The majority of both domestic and international students reported that their housing was secure/safe, close to transit, and close to campus (adequate or good). 4% said that the security/safety of their living situation was poor or unacceptable, 11% said that proximity to transit was poor or unacceptable, and 26% said that proximity to campus was poor or unacceptable.
- Overall, 53% of domestic students and 83% of international students said they would be somewhat or very interested in living in on-campus rental housing if KPU built apartments for students. The greatest interest was for the Surrey location (of those who were interested in on-campus rental housing, 78% were interested in Surrey, followed by 60% who were interested in Richmond).

⁵ SFU offers student housing at its Burnaby campus.

⁶ <http://www.sfu.ca/content/dam/sfu/irp/students/documents/ST26-GR.pdf>

⁷ <http://www.sfu.ca/content/dam/sfu/irp/students/documents/ST40.pdf>

⁸ [http://www.sfu.ca/content/dam/sfu/irp/surveys/cusc/CUSC_2020%20Middle-Year%20Student%20Survey_Master%20Report%20\(English\)_Simon%20Fraser%20University.pdf](http://www.sfu.ca/content/dam/sfu/irp/surveys/cusc/CUSC_2020%20Middle-Year%20Student%20Survey_Master%20Report%20(English)_Simon%20Fraser%20University.pdf)

⁹ [http://www.sfu.ca/content/dam/sfu/irp/surveys/cusc/CUSC_2019%20First-Year%20Student%20Survey_Simon%20Fraser%20University%20Report%20\(English\).pdf](http://www.sfu.ca/content/dam/sfu/irp/surveys/cusc/CUSC_2019%20First-Year%20Student%20Survey_Simon%20Fraser%20University%20Report%20(English).pdf)

¹⁰ [http://www.sfu.ca/content/dam/sfu/irp/surveys/cusc/CUSC_2018%20Graduating%20Student%20Survey_Simon%20Fraser%20University%20Report%20\(English\).pdf](http://www.sfu.ca/content/dam/sfu/irp/surveys/cusc/CUSC_2018%20Graduating%20Student%20Survey_Simon%20Fraser%20University%20Report%20(English).pdf)

5.8 City Actions on Rental Housing

Action on housing is required at all levels of government. The information below highlights actions taken by the City of Surrey to facilitate the provision of rental housing and to support renters.

Surrey Affordable Housing Strategy: A Focus on Rental Housing

Recognizing the growing number of renter households in Surrey and tight rental market conditions, in 2018, the City adopted the *Surrey Affordable Housing Strategy: A Focus on Rental Housing* (the “Strategy”). The Strategy includes four strategies and a series of recommendations related to market and non-market rental housing, outlined below.

1.0 Prevent the Loss of Purpose-Built Rental Housing

- 1.1 Adopt a one-for-one rental replacement policy for purpose-built rental housing units that are lost due to redevelopment.

2.0 Strengthen Protection for Tenants

- 2.1 Develop a tenant protection and relocation policy to protect tenants who may be at risk of losing their housing through redevelopment.
- 2.2 Monitor, and if needed advocate for, changes to provincial legislation to strengthen tenant protection around health, safety, discrimination, and security of tenure.

3.0 Encourage the Development of New Purpose-Built Rental Housing

- 3.1 Continue to fast-track the development approvals process for new purpose-built rental housing.

- 3.2 Continue to reduce parking requirements in secured purpose-built rental housing projects located in areas that are well-served by transit and that contain an appropriate tenant mix that will use transit.
- 3.3 Encourage the development of secured purpose-built rental housing, especially projects with affordable rental units, in locations close to Frequent Transit Networks. Explore potential partnership opportunities or alignment with Federal and Provincial government transit investments.
- 3.4 Encourage the development of new secured purpose-built rental housing through partnerships.
 - 3.4.1 Support Surrey-based projects to access funds available through the new National Housing Co-Investment Fund and other funding opportunities.
 - 3.4.2 Continue to work with BC Housing, CMHC and others to increase the inventory of market and non-market purpose-built rental housing.
- 3.5 Foster relationships with companies that specialize in the development of long-term purpose-built market rental housing.
- 3.6 Advocate for changes to federal tax policy to make rental housing operations exempt from paying GST/HST as part of a broader package of incentives to encourage and stimulate new rental housing construction as well as reinvestment in the existing rental housing stock.

4.0 Increase the Supply of Housing Affordable to Renter Households with Low to Moderate Incomes

- 4.1 Continue to support the implementation of the priorities and actions set out in the City’s Master Plan for Housing the Homeless in Surrey.
- 4.2 Continue to work in partnership with BC Housing, CMHC, non-profit housing providers and others to increase the inventory of purpose-built non-market rental housing units in Surrey.
- 4.3 Re-introduce the requirement that all new rezonings for residential developments contribute \$1,000 per unit to support the development of new affordable housing.
 - 4.3.1 Adjust the \$1,000 contribution over time.
 - 4.3.2 As minimum criteria for eligibility for support from City land or funds, “affordable” rental housing is defined as 80% of units having rents at less than 80% of median market rents in Surrey.
 - 4.3.3 Develop additional criteria for projects to be supported by City land or funds such as number of affordable units, depth of affordability, target population(s) of residents, financial viability and sustainability, ability to secure other funding, experience of project proponent, and proximity to Frequent Transit Network.

Rental Housing Redevelopment: Rental Replacement and Tenant Relocation Assistance Policy

In 2018, as recommended by the Strategy, the City adopted a new Rental Housing Redevelopment - Policy O-61 (the “Policy”). The objective of the Policy was to ensure that when existing purpose-built rental housing sites are redeveloped, the new developments do not result in an overall loss of affordable rental housing supply, and that tenants are relocated into appropriate housing that they can afford. Key elements of the Policy include the following:

- **One-for-One Rental Replacement:**

The Policy requires a minimum of one-for one rental replacement of purpose-built rental units that are lost when a multi-unit rental housing site is redeveloped. The Policy stipulates that the replacement rental units should be provided on the same property; have, at a minimum, the same number of bedrooms; and be rented to low and moderate income households at affordable rental rates as defined as a maximum of 10% below current CMHC average rents for the applicable unit size in the City.
- **Tenant Protection:**

The Policy strengthens the protection for tenants impacted by the redevelopment of purpose-built rental sites, beyond the protections provided by the Province through the Residential Tenancy Act. In accordance with the policy, developers must meet the following requirements:

 - Prepare and implement a communications plan
 - Prepare and implement a tenant relocation plan
 - Designate a tenant relocation coordinator

- Assist the tenants by identifying a minimum of three options of comparable rental units
- Provide tenants with the equivalent of at least three months' rent
- Provide tenants with the right of first refusal to rent a unit in the new development at an affordable rent
- Provide the City with regular status updates throughout the planning process

Affordable Housing Fee

In order for the City to provide land or other financial contributions to support the development of new affordable rental housing for low and moderate-income households, a revenue source is required. In 2018, in response to recommendations in the Strategy, the City introduced a new Affordable Housing Fee. Specifically, it requires new housing developments requiring a rezoning to provide a \$1,000 per unit contribution to the Affordable Housing Reserve Fund. Market and non-market rental housing units are exempt.

Since the Affordable Housing Fee was introduced in April 2018, a total of \$2.06 million in fees have been collected from all new non-rental housing projects and deposited into the City's Affordable Housing Reserve fund. These funds will be used to purchase land or otherwise support new affordable rental housing projects in the future.

NEW NON-MARKET RENTAL HOUSING PROJECTS

There are a number of non-market housing projects currently in development in Surrey:

- The City is partnering with the Community Land Trust Foundation and Society ("CLT") on the development of a new 69-unit affordable housing project on a City-owned site at 13219/13229 - 104 Avenue. This new project will replace the 39-unit Sunshine Co-operative Housing Project when its lease expires in 2023; Sunshine Co-operative residents will be accommodated in this new building. As well, the project will add an additional 30 units of affordable housing stock. The new CLT housing project is expected to be completed in 2023.
- Kekinow Native Housing Society has two projects in development:
 - Kekinow is redeveloping their Sohkeyah site in Newton, replacing 33 townhouses with apartment units. Phase 1 of the project, which include 72 units, is already complete. Phase 2 will see the development of an additional 104 units.
 - The Kechi-o-wekowin in Whalley will see the redevelopment of a 38-unit townhouse site owned by the non-profit into 175 units.
- Metro Vancouver is in the first phase of their Kingston Gardens project in Guildford and is redeveloping a 24-unit townhouse site owned by the Corporation into 85 units.
- The Legion Veteran's Village is another redevelopment site which will see 91 new affordable housing units added to City Centre. These units will be managed by the Vancouver Resource Society.
- Options Community Services is building 100 rental units in Newton as part of a new building that will also include community service space.

5.9 What We Heard

TOP ISSUES

- **Unaffordability:** The cost of renting was the number one housing issue (**Figure 58**). 87% of renter respondents say that the cost of renting is too high. Survey respondents who were newcomers, 2SLGBTQ+, Indigenous respondents, and individuals with intellectual or other disabilities, were far more likely to express concern over the high cost of renting than other respondents.
- **Homelessness:** 45% of renter respondents identified homelessness as a top issue.
- **Lack of rental:** 43% of renter respondents reported the shortage of rentals as an issue.
- **Larger unit sizes needed:** Respondents were asked what unit sizes were missing in rental housing in Surrey (**Figure 59**). 3 and 4 bedroom units were most commonly identified as missing.
- **Other challenges:** poor quality housing, distance from transit and employment, poor relationship with landlord.

FIGURE 58 ONLINE SURVEY RESULTS: TOP 5 COMMUNITY ISSUES REPORTED BY RENTERS

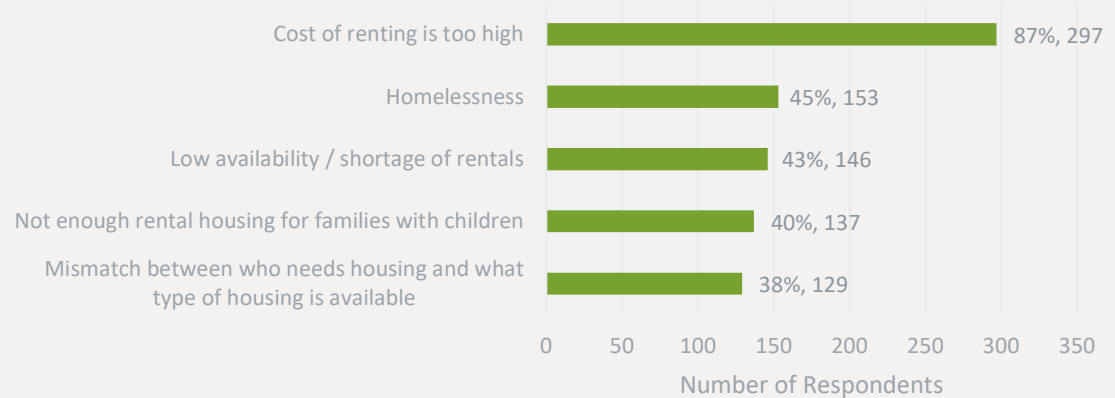
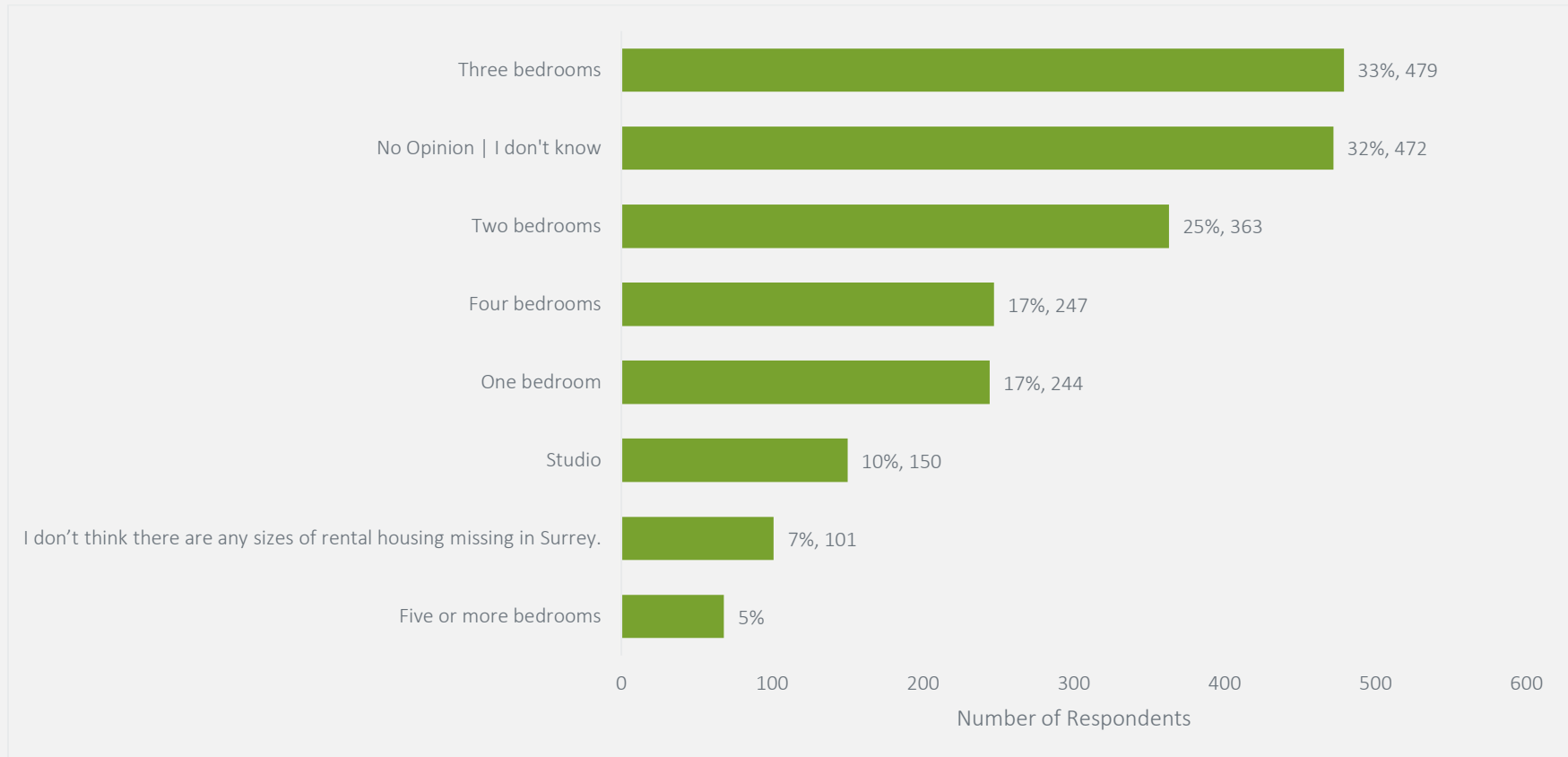


FIGURE 59 ONLINE SURVEY RESULTS: MISSING UNIT SIZES IN RENTAL HOUSING



DEMOGRAPHIC NEEDS

Indigenous Renters

- Indigenous renter survey respondents expressed far greater concern about discrimination (41% compared to 13% of all respondents).

Housing for people with disabilities

- There is a lack of affordable and suitable housing for people with disabilities.
- Affordability is a significant issue for people with disabilities, especially housing at an affordable rent for those accessing Persons with Disability Assistance: 82% of online survey respondents with physical or intellectual disabilities were concerned about the high cost of renting (compared to 56% of all respondents).
- Accessibility was a significant concern for those with physical disabilities, both in their own housing and in the visitability of housing in the community.

Seniors

- Stakeholders reported that many seniors are over-housed (too many bedrooms for the number of occupants) which makes it difficult to maintain properties as they get older.
- Online survey respondents and focus group participants reported a lack of downsizing options for seniors and a lack of housing with supports for seniors.

- Seniors on limited, fixed incomes and with mobility issues face the greatest housing challenges. This is particularly true for seniors who rent, often in older rental housing that is at risk of redevelopment as it gets older.

Young Adults and Students

- Young adults renting in the private market face significant housing costs in relation to their incomes. Affordable options near transportation are needed to support young people.
- Stakeholders reported that there is a lack of data on student housing needs, making it difficult to understand the full extent of the challenges students face. While many postsecondary students living in Surrey live with their families, those that rent in the community reported that the high cost of rent was difficult to afford while paying tuition and relying on student loans. Indigenous students and international students were highlighted as at particular risk for housing vulnerability.

Newcomers

- Stakeholders reported that refugees and recent immigrants are more likely to be facing housing issues, including discrimination in their housing search and risk of evictions due to redevelopment of older, more affordable units. Stakeholders also reported that there is a lack of education among landlords of the challenges facing refugees.

WHAT WE HEARD: IDEAS FOR SOLUTIONS



Residents and stakeholders who participated in the engagement process were asked what ideas they had for addressing rental housing issues in Surrey.

- Increase the supply of rental options in Surrey at a range of affordability levels, especially for those with low incomes or on Income or Disability Assistance.
- Integrate Surrey households from a range of income levels into the same neighbourhood to promote social and economic diversity.
- Explore opportunities to use publicly owned land for housing.
- Incentivize affordable rental or require developers to provide a percentage of new units as affordable rental.
- Locate rental housing close to public transit and amenities.
- Increase education and supports for refugees, recent immigrants, and other renters, as well as landlords, about rights and responsibilities.

6 HOMEOWNERSHIP NEEDS AND ISSUES

6 Homeownership Needs and Issues

Needed Housing Units

Housing projections estimated that 9,100 additional homeownership units are needed between the beginning of 2021 and the end of 2026, and an additional 9,500 units between 2026 and 2031.

Key Findings

- **Home Ownership is an aspiration for most residents**
Most residents still aspire towards homeownership. Many survey respondents expressed concern about the cost of homeownership leaving potential new homebuyers out of the market.
- **Costs rising faster than incomes**
Over the past decade housing prices increased rapidly, especially since 2016. The affordability gap analysis showed that most households earning the median income are now priced out of homeownership.
- **Families requiring larger units, seniors wanting to downsize, and people with disabilities seeking a stable home were identified as key demographics.**

In 2016, 71% of Surrey households owned their home, 120,685 households.

6.1 Owner Incomes

Figure 60 shows the distribution of owner households by income in Surrey. While owners tend to have higher incomes compared with renters, a large portion of owners have low to moderate incomes. Many of these would have purchased their home when housing costs were cheaper or may be mortgage-free while retired and on a fixed income.

FIGURE 60 DISTRIBUTION OF OWNER HOUSEHOLD INCOMES AND AFFORDABILITY, SURREY, 2016

Income Level (based on regional median household income)	Income	Surrey Households*	Monthly Affordable Housing Cost*
Very low (less than 50% of median household income)	Less than \$35,000	12%	Less than \$875
Low (between 50% and 80% of median household income)	\$35,000 to \$59,999	16%	\$875 to \$1,500
Moderate (between 80% and 120% of median household income)	\$60,000 to \$84,999	17%	\$1,500 to \$2,125
Above moderate (between 120% and 150% of median household income)	\$85,000 to \$109,999	15%	\$2,125 to \$2,750
High more than 150% of median household income)	\$110,000 or more	40%	\$2,750 or more

Source: Metro Vancouver Housing Data Book, 2019.

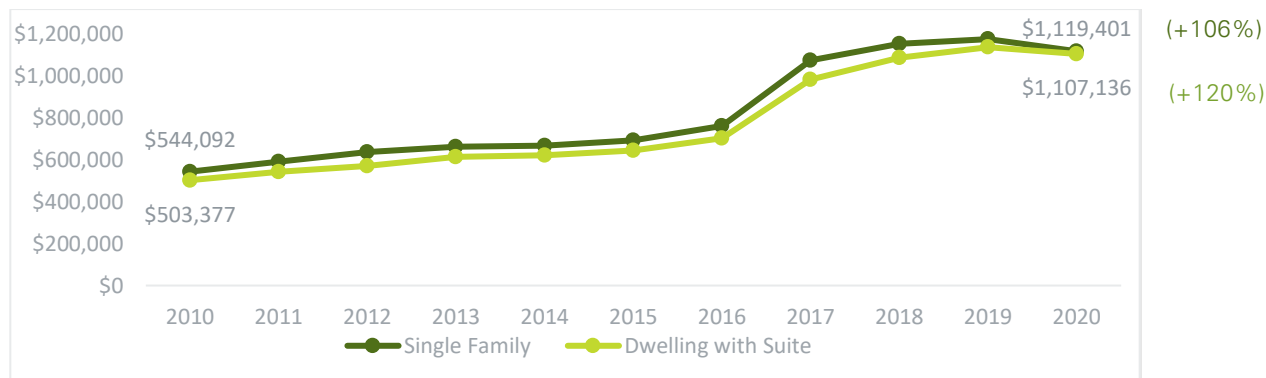
*Based on the definition of affordability as spending no more than 30% of gross household income on housing.

6.2 Sales Prices

Surrey has often been perceived as having more affordable housing, especially for families, compared with other communities in Metro Vancouver. However, the cost of homeownership has been increasing and has accelerated after 2016.

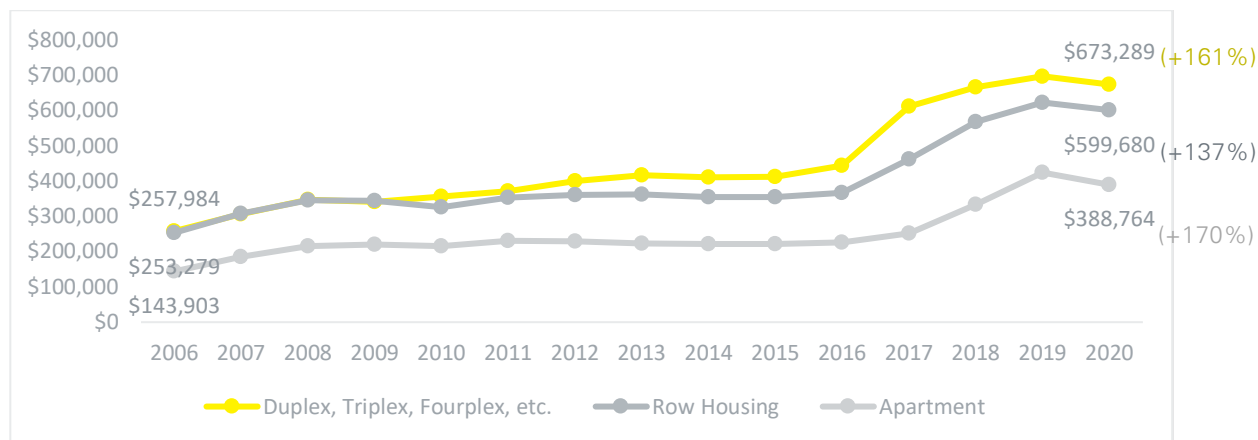
Figure 61 and **Figure 62** show historical average sales prices for different structure types in Surrey. Between 2010 and 2020, the cost of a single-family dwelling increased by 106%, while a dwelling with a suite increased 120%. Average prices for multi-family units grew by 170%, for higher density forms such as apartments, and 137% for rowhousing.

FIGURE 61 AVERAGE SALES PRICE, SINGLE FAMILY DWELLINGS WITH AND WITHOUT SUITES, SURREY, 2010 TO 2020



Source: BC Assessment, 2020.

FIGURE 62 AVERAGE SALES PRICE, MULTI-FAMILY, SURREY, 2010 TO 2020



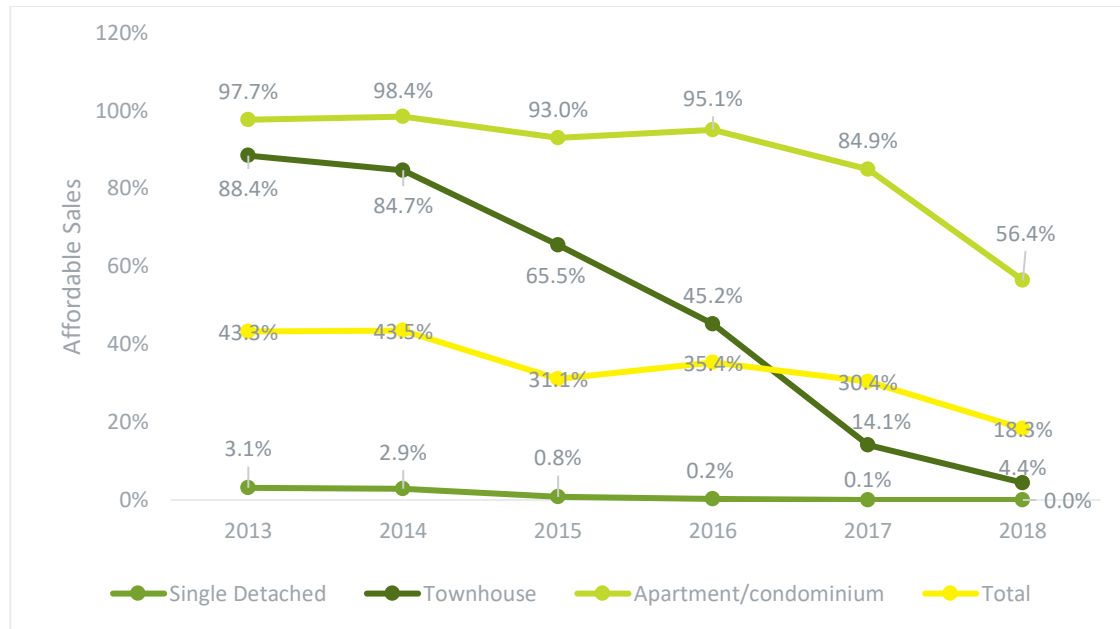
Source: BC Assessment, 2020.

6.2.1 AFFORDABLE SALES

Figure 63 shows the proportion of home sales that are affordable for households earning the median household income in Surrey. This data shows a dramatic decline in the proportion of homes for sale that would be considered affordable: from 43% of all homes for sale in 2013 to just 18% in 2018.

By 2018, 0% of single detached dwellings and just 4% of townhouses were considered affordable for households with Surrey's median income.

FIGURE 63 PERCENTAGE OF HOME SALES THAT ARE AFFORDABLE TO HOUSEHOLDS EARNING THE MEDIAN INCOME, SURREY, 2013 TO 2018*



Source: Real Estate Board of Greater Vancouver, 2019.

*Affordable housing estimates: 30% of before-tax household income, based on the median household income in Metro Vancouver. Assumes 10% down, 25 year mortgage (5 year fixed term) Median household income is estimated annually, based on 2016 Census & 2011 National Household Survey (NHS). Metro Vancouver estimates the median household income to be \$69,000 in 2016, \$75,600 in 2017. Fluctuations in interest rates and in estimates of household incomes affect the accuracy of these estimates. Figures shown should be used as an indicator of change and should not be relied upon as an accurate unit count. Affordable Price Thresholds for this data collection are: \$385,000 (2013,2014,2015) and \$420,000 (2016, 2017,2018). Geographic areas used by the Real Estate Boards are not reflective of the regional government boundaries.

6.3 Affordability Gap Analysis

An affordability gap analysis was completed to understand how Surrey owner incomes compare with the cost of owning a home in the community. This analysis reflects a single scenario and is used as a general measure of affordability. Individual circumstances vary widely. The analysis uses the following data and assumptions:

- 2020 average home sales prices.
- Annual insurance costs of \$1,200 for single family dwellings with and without suites, and duplexes/triplexes/fourplexes. Annual insurance costs of \$900 for row housing and apartments.
- Assumes that single family dwellings with suites have the suite rented for \$1,000 per month.
- Affordability is defined as spending less than 30% of before-tax household income on housing costs.
- The 2016 census reports on 2015 income information. To compare household incomes with average sales prices, incomes were projected to 2020 based on historic growth in incomes.
- Data on median household income for household types is available, but not by tenure. Because renter household median incomes are far lower than owner households, median household incomes for different household types were adjusted to reflect this difference and avoid misrepresenting the affordability gap. For example, in 2015, median owner household income (\$92,614) was 119% of Surrey's overall median household income (\$77,515). Median household incomes were adjusted based on this proportion.

Figure 64 shows the results of this analysis and the difference between the monthly cost of an average home and what is affordable for median-earning households. The figures are colour coded based on what percentage of that household's income would be required to afford the estimated monthly housing costs for each dwelling type. For example, an individual living alone earning the median income for this household type (\$49,900) can afford a monthly housing cost of \$1,248. Individuals in this situation could not afford to purchase any dwelling type at the average sales price; even apartments would be unaffordable.

What We Heard: Secondary Suites and Affordability

63% of online respondents who live in a single-detached home with a secondary suite or coach house said they rent out their secondary suite, main residence, or coach home (OCS). 65% of these respondents also said that renting out their suite is very important for the affordability of their home or mortgage payments. These respondents anticipate renting out their suites for 10 or more years (54%), 5 to 10 years (10%), or under 5 years (12%).

FIGURE 64 AFFORDABILITY GAP ANALYSIS, SURREY, 2020

Household type	Estimated Median Household income	Affordable Monthly Housing Costs	Single Family Dwelling	Single Family Dwelling with Rented Suite	Duplex, Triplex, and Fourplexes	Row Housing	Apartment
Estimated Monthly Housing Costs Based on Average Sales Prices			\$5,130	\$4,181	\$3,350	\$3,124	\$2,082
			Difference Between Actual Cost of Housing and Median Household Incomes				
Individuals living alone	\$49,900	\$1,248	-\$3,883	-\$2,933	-\$2,102	-\$1,876	-\$834
Lone- parent families	\$64,300	\$1,608	-\$3,523	-\$2,573	-\$1,742	-\$1,516	-\$474
Couples without children	\$101,000	\$2,525	-\$2,605	-\$1,656	-\$825	-\$599	+\$433
Couples with children	\$123,500	\$3,088	-\$2,043	-\$1,093	-\$262	-\$36	+\$1,006
Other Families	\$149,200	\$3,730	-\$1,400	-\$451	+\$380	+\$606	+\$1,648

Income % spent on shelter costs: 0 to 29% 30 to 49% 50% or more

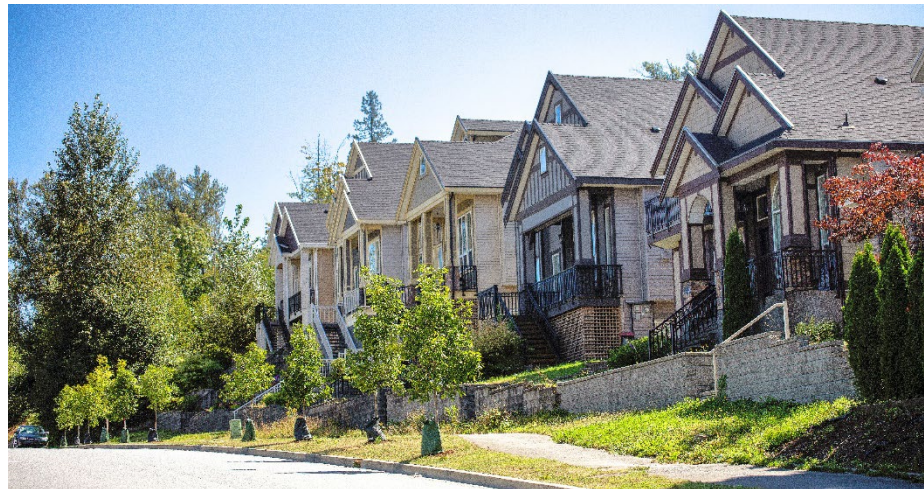
6.4 Anticipated Housing Need

Figure 65 shows the number of ground-oriented and apartment ownership units needed to keep up with population growth over the next 10 years. These projections do not account for underlying need or demand in the community. As there are many renters who report a desire to enter homeownership, demand for homeownership is likely to be significant, though affordability will likely continue to price many households out.

Homeownership options are extremely dependent on market forces, though local governments can support more affordable homeownership options by approving or incentivizing higher density forms that tend to be less expensive (as the data in this section shows). Local governments can also explore partnerships with the provincial government and developers to create more affordable homeownership options.

FIGURE 65 ANTICIPATED OWNED HOUSING UNITS, SURREY, 2021 TO 2031

	Ground-Oriented	Apartments	Total
2021 to 2026	6,600	2,500	9,100
2026 to 2031	6,900	2,600	9,500



Ground-oriented housing in the Guildford Neighbourhood

6.5 What We Heard

6.5.1 TOP ISSUES

Unaffordability

- The cost of homeownership was a significant concern for residents. The rapid rise in the cost of owning has left many households out of the market.

When asked about what types of housing were missing in Surrey, 48% of survey respondents said affordable home ownership, the top response by a significant margin.

- The high cost of owning is not only due to the cost of maintaining a mortgage, but also increasing costs of utilities, property taxes, maintenance costs, and strata fees. The cost of a down payment was a major barrier. Residents and stakeholders reported that incomes were not keeping up with the rising cost of owning housing in the community.

6.5.2 DEMOGRAPHIC NEEDS

Seniors

- Many seniors in the community are living in larger homes where they raised their families. Those on fixed income or whose abilities change as they age may face challenges in maintaining their home. Residents report that there is a lack of downsizing options for seniors in the community and that greater at-home care supports are needed.

Families with Children

- Many families are priced out of homeownership as larger units and low-density or ground-oriented options have the highest sales prices.

Indigenous Households

- Indigenous households want a pathway to homeownership as a way to build intergenerational wealth.

People with Disabilities

- Stakeholders reported that policy makers do not take seriously the need and viability of homeownership for many people with disabilities. However, it was noted that the recently introduced Disability Savings Plan may change both the opportunities available to people with disabilities and perceptions.

WHAT WE HEARD: IDEAS FOR SOLUTIONS



Residents and stakeholders who participated in the engagement process were asked what ideas they had for addressing challenges of homeownership in Surrey.

- Increase the diversity of new housing, especially larger units for families and more accessibility features.
- Explore the opportunity to allow current owners to subdivide their properties into multiple units to increase housing choice in low-density neighbourhoods.
- Explore ways to create more affordable ownership options.
- Explore ways to address land speculation.
- Incentivize homeowners to rent unoccupied units.
- Allow more secondary dwellings on a single-family dwelling lot.

7 HOMELESSNESS

7 Homelessness

Needed Housing Units

Recognizing the long wait-times for non-market housing and limited options in the private rental market, Surrey would require approximately 2,898 units to house those who are currently homeless (both visible and hidden). Everyone's circumstances and needs are different. A range of housing options are needed, including deeply affordable independent rental (at shelter rates), supportive housing options, and below-market rental.

Key Findings

- **Growing homelessness**

As of 2020, 644 individuals were visibility homeless in Surrey, and an additional 2,254 are estimated to be hidden homeless, meaning they may be couch surfing or living in cars. Homelessness in Surrey has grown significantly. The number of individuals identified as homeless grew by 74% between 2005 and 2020. Most of this growth has been among sheltered homeless, while the unhoused population has fluctuated since 2005.

- **Overrepresentation of Indigenous peoples**

33% of survey respondents to Metro Vancouver Point-in-Time Homeless Count identified as Indigenous and Indigenous people are 13.2 times more likely to experience homelessness. Indigenous peoples experiencing homelessness are more likely to be unsheltered. In Surrey, about half of people who identified as Indigenous were unsheltered as compared to 27% unsheltered in the homeless population as a whole.

- **Urgent need for more deeply affordable housing**

There is an urgent need for more deeply affordable housing (shelter rate) in Surrey, including independent rental and supportive housing. More affordable and supportive housing options are needed to

support those experiencing homelessness, as well as those leaving residential substance use and supportive recovery homes.

- **Surrey is underserved when it comes to housing and supports.**

While 18% of the region's homeless are in Surrey, only 8% of the region's shelters and housing units for the homeless are located in Surrey.

- **Lack of community support**

Homelessness was identified as one of the most pressing housing issues in Surrey by residents who responded to an online survey. However, while there is a significant lack of deeply affordable independent and supportive housing, community support for providing housing for those experiencing homelessness appears to be missing. While emergency shelters provide immediate housing, long-term housing solutions and supports are needed.

- **Women and girls need more support**

With the cost of housing in Surrey, and limited availability of affordable housing, women and children facing violence are at risk of homelessness or continued violence.

7.1 Point-in-Time Homeless Count

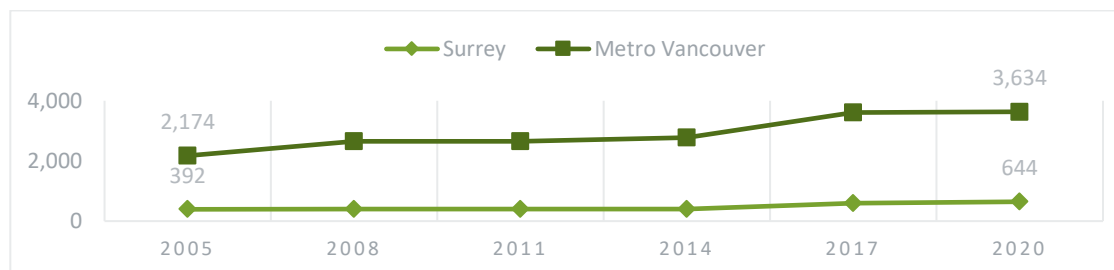
The Metro Vancouver Point-in-Time Homeless Count (PiT Count) identified 3,634 individuals experiencing homelessness in 2020. In Surrey, 644 individuals were identified as experiencing homelessness, including 471 who were sheltered (in shelters and transitional housing) and 173 who were unsheltered (on the street). 68 of the sheltered homeless were in a temporary, overnight Extreme Weather Response shelter on the night of the PiT Count and would likely have been unsheltered if the weather conditions were not extreme.

Since 2005, the number of individuals identified as experiencing homelessness increased by 64% in Surrey, in line with regional trends (Figure 66).

The most significant portion of the growth in homelessness in Surrey has been sheltered homelessness, which grew by 336% from 108 individuals in 2005 to 471 in 2020. Unsheltered homelessness decreased by 34%, from 263 to 173 (Figure 67).

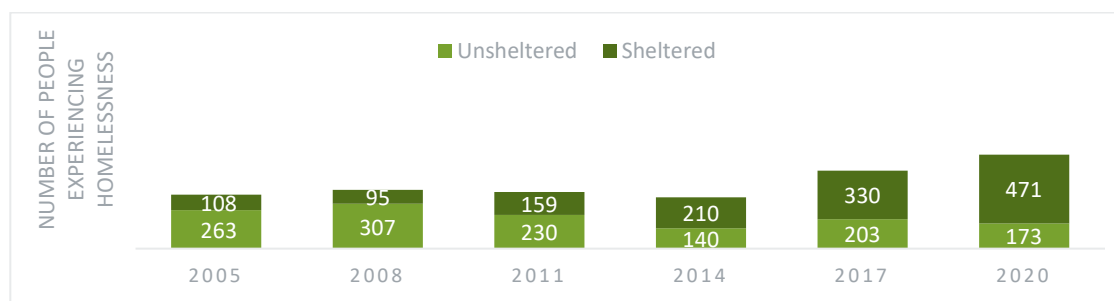
Homelessness has increased significantly, and more shelters have opened in response to the urgent need. However, significant gaps remain for accommodating unhoused people, preventing homelessness, and creating long term housing and supports that keep people housed.

FIGURE 66 NUMBER OF INDIVIDUALS EXPERIENCING HOMELESSNESS, SURREY, 2005-2020



Source: BCNPHA, 2020 Homeless Count in Metro Vancouver, Final Data Report, 2020; Metro Vancouver Housing Data Book, 2019.

FIGURE 67 SHELTERED AND UNSHELTERED HOMELESSNESS, SURREY, 2005-2020



Source: BCNPHA, 2020 Homeless Count in Metro Vancouver, Final Data Report, 2020; Metro Vancouver Housing Data Book, 2019.

The Metro Vancouver Point-in-Time Homeless Count takes place over a 24-hour period to provide a “snapshot” rather than a definitive quantitative count of homelessness during that time. Volunteers seek out people who are experiencing homelessness both on the street and in shelters (“visible homeless”) and those they come across can choose to be counted or not. For these reasons, the count is considered an undercount of homelessness in the region.

7.1.1 DEMOGRAPHICS

The demographic findings of the PiT Count are summarized below.

Surrey

- 69% of people identified in the PiT in Surrey were aged 25 to 54 years, 24% were 55 and over, and 7% were under 25.
- 66% of people were male, 32% were female, and 1% were two-spirited.
- 141 people identified as Indigenous. About half (70 people) were unsheltered. By comparison, among the homeless population as a whole, 27% were unsheltered.
- Most people experiencing homelessness in Surrey (69%) have been in the community for five or more years, 17% have been in Surrey for one to under five years, and 17% have been here for less than one year.
- Almost half of people had been homeless for less than a year (46%), 41% had been homeless for one to less than five years, and 13% had been homeless for five or more years.

Metro Vancouver

- People who identified as Indigenous or racialized groups were overrepresented among those who were identified as homeless. 33% of survey respondents identified as Indigenous and Indigenous people are 13.2 times more likely to experience homelessness. Black, Latin American, and Arab people were also overrepresented among survey respondents compared to their representation in the community overall.

¹² M. Eberle et al., Results of the pilot study to estimate the size of the hidden homeless population in Metro Vancouver, 2009. https://www.homelesshub.ca/sites/default/files/attachments/ia1_uqcls.pdf

- 32% of survey respondents are currently or were formerly in Ministry care.
- 87% of survey respondents reported at least one health condition and 63% reported two or more health conditions. 60% reported that they had an addiction, 46% reported a medical condition or illness, 46% reported a mental health issue, 36% reported a physical disability, 23% reported a learning disability or cognitive impairment, and 27% reported that they had an acquired brain injury.
- Survey respondents were asked the reason they lost their housing. The most common answers were not enough income for housing (28%), need for supports to address addiction/substance use (19%), and landlord/tenant conflict (16%)
- 81% of survey respondents accessed Income Assistance or disability benefits.

7.1.2 HIDDEN HOMELESSNESS

The PiT Count does not reflect hidden homelessness, such as couch surfing, which is more common among women and families, and therefore misses a significant part of the population experiencing homelessness.

A 2009 research study estimated that there are approximately 3.5 individuals experiencing hidden homelessness for every individual counted through the PiT Count.¹²

Based on this proxy measure, Surrey may have approximately 2,254 additional individuals experiencing hidden homelessness.

7.2 Emergency Shelters and Housing

There are 1,599 beds and housing units in Surrey for people who are homeless or at-risk of homelessness. Of these, 437 beds / units have opened or will be opening in 2021 or early 2022 (Figure 68). In addition, 365 individuals accessed a homeless rent supplement for individuals who are at risk of homelessness to enable them to afford rental housing in the private market.

731 of these beds and units are affiliated with BC Housing (Figure 69). When BC Housing-affiliated beds and units are compared regionally, Surrey appears to have a deficit: while 18% of the region’s homeless are in Surrey, only 8% of the region’s shelter beds and units are in Surrey. The City of Vancouver has a comparable overall population to Surrey and has a total of 7,982 units / beds designated for individuals experiencing homelessness. While Vancouver and Surrey experience different levels of homelessness, this reflects the markedly different levels of service.

FIGURE 68 EMERGENCY SHELTERS AND HOUSING, SURREY, 2021

Status	Shelter Beds & Supportive Housing Units	# of Units
Existing Before 2021/2022	Temporary Shelter Beds	172
	Permanent Shelter Beds	185
	Transition-Supportive Housing	805
	<i>Subtotal</i>	<i>1,162</i>
Opened or Under Construction in 2021/2022	Shelter Beds	40
	Transition-Supportive Housing	397
	<i>Subtotal</i>	<i>437</i>
	Total	1599

Source: City of Surrey Planning and Development, 2021.

FIGURE 69 NUMBER OF SHELTER BEDS AND HOUSING FOR PEOPLE EXPERIENCING HOMELESSNESS, SURREY AND METRO VANCOUVER, 2019*

Community	Housing Units for the Homeless	Shelter Beds	Total
Surrey	608	123	731
Metro Vancouver	7,384	1,281	8,665

Source: BC Housing, 2019

* Based on the way that BC Housing counts this data, this may include other types of shelters, supportive housing, and subsidies in the private market.


While 18% of the region’s homeless are in Surrey, only 8% of the region’s shelter beds and units are in Surrey

7.3 Anticipated Housing

Recognizing the long wait-times for non-market housing and limited options in the private rental market, Surrey would require approximately 2,898 units to house those who are homeless (both visible and hidden). Everyone's circumstances and needs are different. A range of housing options are needed, including deeply affordable independent rental (at shelter rates), supportive housing options, and below-market rental.

Addressing homelessness in the future will require increasing the supply of below-market and non-market rental housing that is affordable to those with very low incomes. At present, the high cost of renting in the community and limited availability of options means low-income renters, including those working part-time or full-time, are at risk of homelessness.

Additional efforts are required at all levels of government to prevent homelessness in the first place, including increased income support, skills and training, mental health and disability supports, and others.



Fraserside's Peterson Place provides 38 units of supportive modular housing for people at risk of homelessness

7.4 Provincial and Federal Partnerships on Non-Market Housing Projects

The development of non-market or social housing requires partnership with other levels of government and non-profit housing providers. The City continues to partner on projects that provide affordable and supportive housing for people who are homeless or at-risk. In 2021, a total of 437 new supportive housing units and shelter spaces have opened or are under development in Surrey.

7.4.1 BC HOUSING – RAPID RESPONSE TO HOMELESSNESS PROJECTS

In the past year, three modular housing projects opened in Surrey that were developed through the Province’s Rapid Response to Homelessness (“RRH”) Program in partnership with the City.

- Peterson Place opened in January 2021. Located on a BC Housing owned site at 13245 King George Boulevard and operated by Fraserside Community Services, Peterson Place provides 38 supportive housing units for men and women.
- The Nest opened in July 2021. The City has leased a TransLink-owned site at 13620 – 80 Avenue for the 40-unit, co-ed supportive housing project. The Nest is operated by the Phoenix Society.
- The Baird Blackstone Building opened in September 2021. Located on a City-owned site at 14706 - 104 Avenue and operated by the Lookout Society, the Baird Blackstone Building provides 61 supportive housing units for men and women.

7.4.2 CMHC – RAPID HOUSING INITIATIVE PROJECTS

The City is currently working in partnership with the Federal and Provincial governments and non-profit agencies on two projects being developed through CMHC’s Rapid Housing Initiative (“RHI”) Program.

- In 2020, the City received \$16.4 million from CMHC to develop a 44-unit modular supportive housing project for women experiencing homelessness. The project is located on a property owned by Atira Women’s Resource Society at 9145 King George Boulevard. The project is expected to open in the spring of 2022. Atira will own and operate the housing project with operating funds provided by BC Housing.
- In 2021, the City received \$13.8 million from CMHC to develop a 30-unit modular supportive housing project for youth aged 17–24 years experiencing or at-risk of homelessness. This project will be located on a City-owned property at 13102 – 112A Avenue. The youth housing project will be operated by Pacific Community Resources Society with operating funds provided by BC Housing. This youth housing project will be completed by the end of 2022.

7.4.3 OTHER HOUSING PROJECTS

Three additional housing projects will be opening in 2022.

- Foxglove will be opened in March 2022. Located on a City-owned site at 9810 Foxglove Drive, Foxglove will provide 99 supportive studio apartments and 30 single bedrooms for men and women experiencing homelessness. 34 of the supportive housing units will be “enhanced care” units for people with complex health issues and five of the shelter rooms will provide respite care. Fraser Health staff will be working on-site to provide health services to these residents. BC Housing is funding the development and operations of Foxglove. Raincity Housing will operate the project.
- The Rosewood will be opening in June 2022. The Rosewood is located on a City-owned site at 9671 – 137A Street. A project of the Elizabeth Fry Society, the Rosewood will accommodate women, children and Indigenous youth. It includes 40 shelter beds for women and children, 42 affordable apartments for women and children, and 15 apartments for young Indigenous females that will be operated by the Fraser Region Aboriginal Friendship Centre Association.
- BC Housing has purchased a former motel at 13939 - 104 Avenue. This project will open in 2022 and provide 26 supportive housing units for men and women.

SURREY HOMELESSNESS AND HOUSING SOCIETY

Established by the City of Surrey with a \$9 million contribution in 2007, the Surrey Homelessness and Housing Society has been an effective leader and partner in the community by raising, managing and distributing funds to support projects that build capacity and make a difference in the lives of people who are experiencing or at risk of homelessness in Surrey.

Since its inception, the Society has invested over \$7 million in more than 150 projects. Highlights of 2020-2021 grants include a contribution of \$600,000 to 30 projects for urgent COVID-19 response, \$290,000 granted to nine projects as part of the Society’s Annual Grants Program, and \$3.9 million granted to the City for lease and renovation costs associated with three capital projects. The Society’s 2020 Annual Report shows the closing market value of the Fund in December 2020 was \$9.6 million.

7.5 What We Heard

7.5.1 COMMUNITY SUPPORT TO ADDRESS HOMELESSNESS

- Homelessness was identified as one of the top community housing issues in Surrey by survey respondents. Residents of City Centre and Guildford were most likely to report concerns about homelessness.
- Despite the high ranking of homelessness among housing issues, there was limited support for emergency housing / homeless shelters and supportive housing for people with mental health issues and / or substance use. This may reflect one of two things: 1) residents may not recognize the importance of supportive and emergency housing for addressing homelessness and / or 2) there is a lack of community support, especially in residential areas, for providing housing and supports to those experiencing homelessness. This lack of community support was something that was reported by stakeholders. Stakeholders also reported that not enough is being done to help people before they become homeless. Many felt that homelessness was not a political priority.

7.5.2 SERVICE PROVIDER CAPACITY

- Stakeholders reported that additional resources and capacity was needed to provide the needed support, including on the Fraser Health's Assertive Community Team (ACT), street outreach workers, cultural supports for Indigenous people experiencing homelessness, and immediate basic support.

Support such as emergency housing, mental health services, storage, and other necessities.

7.5.3 DEMOGRAPHIC NEEDS

Women and Women with Children

- A lack of housing options makes it difficult for women experiencing violence to leave their current housing situation, and those that have left are at risk of returning to an abusive partner if they cannot secure housing. The COVID-19 pandemic has contributed to an increase in intimate partner violence across the country by further isolating people in abusive situations.
- A lack of transitional and long-term supports for women exiting treatment programs leave many women in inappropriate housing situations. Without housing stability, women in recovery are at greater risk of relapse.

People Struggling with Addiction

- More affordable and appropriate housing options are needed for individuals leaving residential substance use and supportive recovery homes. Stakeholders report that many individuals have nowhere to go following treatment and recovery programs and therefore, are at a high risk of homelessness.

Seniors

- Redevelopment of older rental apartment buildings with long-term tenants may be putting seniors at risk of homelessness.

WHAT WE HEARD: IDEAS FOR SOLUTIONS



Residents and stakeholders who participated in the engagement process were asked what ideas they had for addressing homelessness in Surrey. The following points are their top solutions:

- More deeply affordable housing options (at shelter rates), especially small units (bachelor and one-bedrooms).
- More shelter beds and support staff to address the need for emergency housing.
- More innovation and creativity in the housing sector.
- Increased access to educational and vocational training, and more employment supports and opportunities.



A housing unit in Lookout's Baird Blackstone Building:
A supportive modular housing project for people at risk of homelessness

8 URBAN INDIGENOUS

8 Urban Indigenous

Needed Housing Units

Surrey needs at least 1,880 units of deeply affordable rental housing for Indigenous households.

The Surrey Urban Indigenous Leadership Committee (SUILC) has been leading the Skookum Housing Solutions Lab since 2020. The Skookum Lab's *Housing Report 2020: Understanding the Housing Experiences of Indigenous Households in Surrey* provides an in-depth look at Indigenous housing needs.⁶ This Indigenous-led research informs our understanding of Indigenous housing needs in the community. Through this work, a call-to-action document was prepared highlighting the core challenges facing Indigenous households in Surrey. The content of this brief is included in this section as an overview of urban Indigenous housing needs in Surrey.

Key Findings

Skookum Lab found that action on two housing priorities would make the most meaningful impact on Indigenous child and youth poverty in Surrey:

- **Affordable rental housing for families**, especially single-parent families, with cultural and childcare supports.
- **Housing opportunities for young people, Elders, single adults, and multi-generational families** that are connected to culture and community.

⁶ <https://surreyindigenousleadership.ca/downloads/skookum-lab-housing-report-20202.pdf>



Urban Indigenous residents walking in Holland Park

8.1 Overview

Surrey is home to the largest urban Indigenous population in BC, yet has far fewer Indigenous housing options compared to other large cities. The lack of affordable housing is one of the key reasons why 37% of Indigenous children in Surrey live in poverty.

Indigenous families face significant housing and related challenges: unaffordability, low availability of larger units for families, limited services and supports for youth aging out of care, and few culturally appropriate housing options.

Combined with experiences of racism, discrimination, intergenerational trauma, and the disproportionate impacts of the COVID-19 pandemic on Indigenous households, these conditions make it difficult for Indigenous families with low incomes to find safe and secure housing.

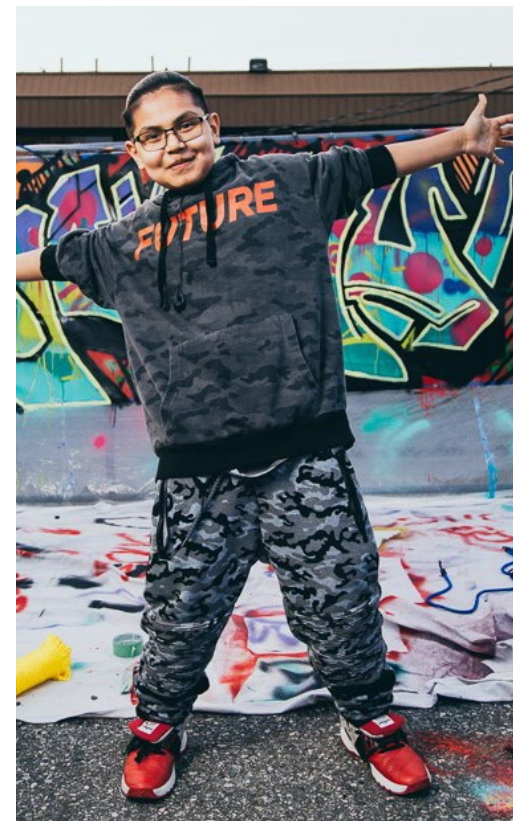
A lack of affordable housing options perpetuates a cycle of child and youth poverty for urban Indigenous people living in Surrey.

SUILC is a voice for the more than 13,000 Indigenous people living in Surrey and sees urban Indigenous child poverty as one of the most pressing issues facing Surrey. In response, Skookum Lab was convened, a social innovation lab designed to intervene in the systems that create and sustain Indigenous child poverty, including a housing system that underserves our community. This work confirms that the lack of affordable housing is a critical driver of Indigenous child poverty.

Skookum Lab found that action on two housing priorities would make meaningful impact on Indigenous child and youth poverty in Surrey:

1. Affordable rental housing for families, especially single-parent families, with cultural and childcare supports.
2. Housing opportunities for young people, Elders, single adults, and multi-generational families that are connected to culture and community.

This brief is a call to action to mobilize resources around these priorities to create new housing solutions for Surrey's Indigenous community and reduce Indigenous child poverty.



An Indigenous youth proudly stands in front of an Indigenous designed graffiti mural in Surrey

8.2 The Data

As of 2016, there were 13,395 Indigenous people living in Surrey, representing the largest urban Indigenous population in BC and nearly 22% of Indigenous residents across Metro Vancouver.

Core housing need is far higher among Indigenous renter households than non-Indigenous households in Surrey.

Key Stats

- 53% of Indigenous households in Surrey rent, compared to 27% of non-Indigenous households.
- 88% of Indigenous households in core housing need were renters.
- 43% of Indigenous renters (1,470 households) were in core housing need compared to 33% of non-Indigenous renters.
- 17% of Indigenous renters are in extreme core housing need, meaning that they also spend more than 50% of their income on shelter and are at an increased risk of homelessness.
- 59% of renters in core housing need, or 850 households, were families with children, mostly single-parent families (635 households), followed by couples with children (215 households).
- The number of households in core housing need has undoubtedly increased since 2016 due to Surrey's rapid population growth and the rising cost of housing in the region.

Despite significant housing challenges and barriers for Indigenous families in Surrey, there are only 270 non-market housing units dedicated to Indigenous households in Surrey as of 2020, compared to 1,471 units in Vancouver.

This confirms that Surrey is under-served when it comes to Indigenous housing and support services.

8.3 Key Priorities

8.3.1 PRIORITY #1: FAMILIES WITH CHILDREN

59% of Indigenous renter households in core housing need were families with children (850 families).

Single-parent families, primarily led by mothers, face the most critical need with 61% of all Indigenous single-parent families in core housing need (635 families). Single-parent families typically have far lower household incomes than other family types and Indigenous single parents have even lower incomes. In 2016, the median income for Indigenous single parent renters was \$25,966 which means that half of these families would require a rent of \$649 per month or less to be affordable.

29% of Indigenous couples with children who rent were in core housing need. Couples with lower incomes face significant barriers in Surrey's housing market. The median household income for Indigenous couples with children who rent was \$38,181, meaning half of these families would require a rent of \$955 per month or less to be affordable.

Implications

- Families with low incomes face poverty and housing insecurity.
- Indigenous-single-parent families face the greatest barriers in finding and maintaining safe and secure housing due to lower incomes.
- A lack of affordable units that can accommodate children and extended family is putting Indigenous households at risk of child separation, breaking critical family connections, and creating cycles of trauma and stress.
- Increasing the supply of safe, secure, and deeply affordable housing for families is needed to create the stability required for parents and children to thrive and is a key leverage point for addressing child and youth poverty within families.

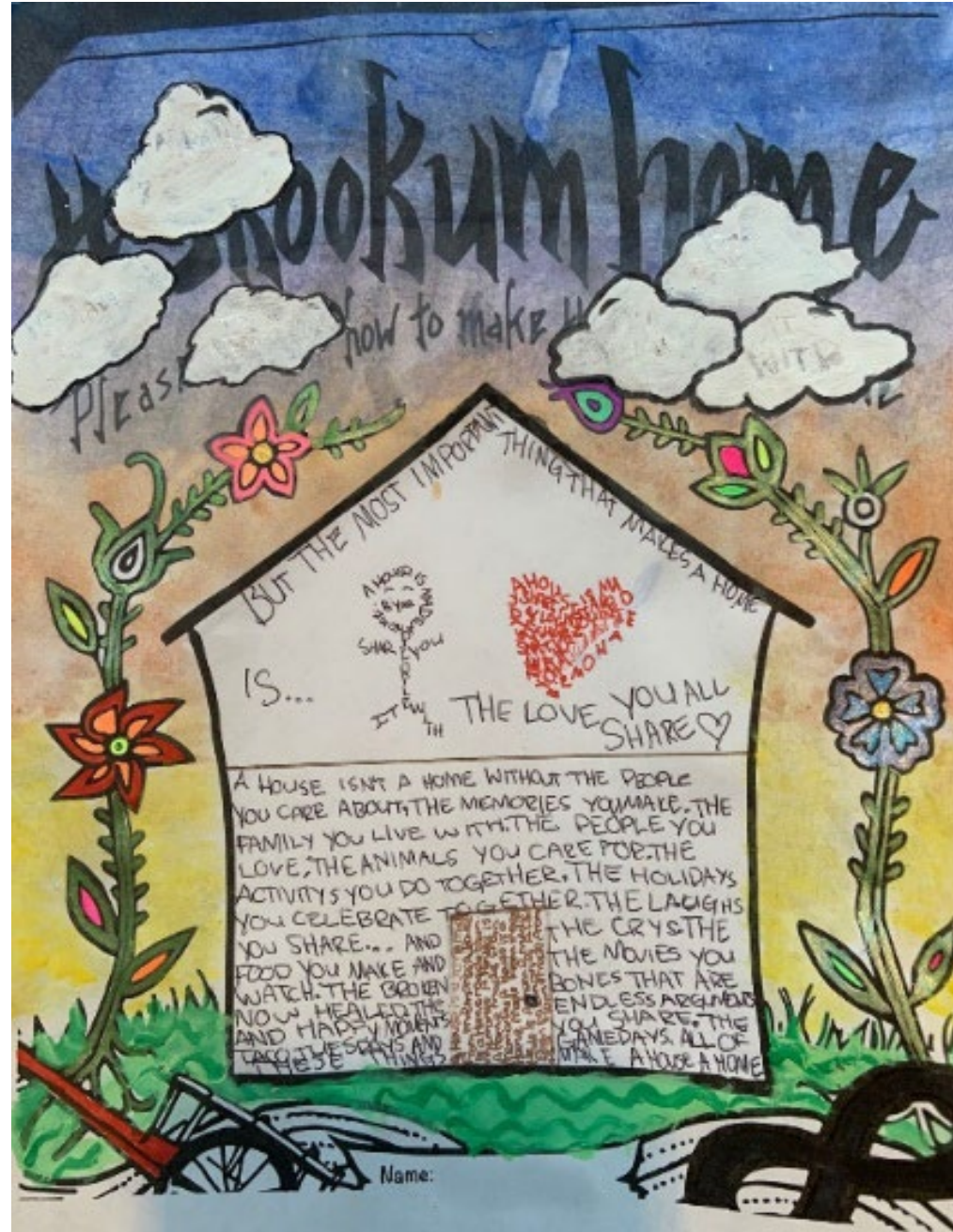
8.3.2 PRIORITY #2: YOUTH, ELDER, AND SINGLE ADULTS

43% of Indigenous renters who live alone or with roommates experienced core housing need. These households include youth, adults, and Elders. They may include future parents, young women who are pregnant and separated from their partners, fathers who are separated from their children, aunts, uncles, and grandparents. While people living alone may not have children living with them, they may have important connections with and influence on the lives of children – both their own and through other families they interact with.

The median income for Indigenous individuals who rent was \$18,840, meaning that half need a rent of \$471 per month or less to be affordable.

Implications

- Breaking the cycle of poverty means supporting Indigenous households at all stages of life.
- Without secure housing, youth and young adults are more likely to face barriers to education, employment, and cultural connections.
- When young people are supported in early adulthood, they are more able to become healthy parents. Housing precarity during pregnancy can contribute to family poverty.
- Parents with low incomes with children in the care of the Ministry of Children and Family Development (MCFD) or in the care of other relatives face barriers to family reunion because they cannot afford homes with multiple bedrooms (as required by MCFD) in the private market or do not qualify for non-market family housing.
- They say it takes a village to raise a child: when young people, Elders, and friends and relatives of families with children have safe and stable housing, they are more able to create linkages between family, culture, identity, and community belonging—core aspects of addressing poverty.



This image reveals “what makes a house into a home” from the perspective of an Indigenous Surrey youth

8.4 Key Needs

- Surrey needs at least 1,880 units of deeply affordable rental housing for Indigenous households. This is the number of renter households who were in core housing need in 2016 (1,470) and estimated growth since then. Surrey has more Indigenous residents than Vancouver but only a fraction of the housing and services.
- Single-parent families are facing a housing crisis. 61% of Indigenous single parents are in core housing need. There is an urgent need for deeply affordable housing for families to break the cycle of child and youth poverty.
- Deeply affordable rents are needed. The existing housing market is not serving those with low incomes. There is an urgent need for more housing at rent levels accessible to those on Income Assistance, People with Disabilities Assistance, or earning very low incomes.
- Supports and amenities are vital. Housing should consider childcare, supports, and proximity to amenities, transit, and services.
- Indigenous-led housing projects will create new opportunities. Indigenous households face racism and discrimination in the housing market. Indigenous-led projects are needed that address the community and cultural needs of Indigenous households and create positive living environments that centre Indigenous worldviews.

37% of Indigenous children in Surrey live in poverty. The lack of deeply affordable and culturally relevant housing keeps Indigenous families in poverty. This is an urgent call to mobilize partners and resources to improve housing and address Indigenous child and youth poverty in Surrey. By working together, the community can create the conditions for future generations to thrive.



A Surrey Indigenous child wearing her regalia

9 COVID-19 PANDEMIC



“Thank you Surrey Memorial Hospital” showcased on a building during the Covid-19 pandemic

9 COVID-19 Pandemic Implications

Key Findings

- **Surrey has been disproportionately hit by the COVID-19 pandemic**

A January 2021 report by the Public Health Agency of Canada noted that 62% of all COVID-19 cases in BC were in the Fraser Health Region with 42% of all of Fraser Health's cases attributable to Surrey. There are a number of socioeconomic indicators in Surrey contributing to these high rates, including overcrowded households, large multi-family households, high proportions of vulnerable populations, high use of transit, and high prevalence of comorbidities.

- **Survey respondents confirm impact**

Many Surrey residents were impacted by the COVID-19 pandemic in their housing and job security. The full impacts continue to emerge, and many households are unsure of what it will mean for them in the future.

- **Rental housing**

The pandemic had a minimal impact on the overall health of the rental market which continues to have a low vacancy rate.

- **Homeownership**

With interest rates at an all-time low, demand for housing is driving up prices even higher than before the pandemic.

- **Homelessness**

Some of the emergency measures put in place (such as access to hotel rooms and an Emergency Response Centre) were beneficial. Lockdown measures increased social isolation and made it more difficult for people to access services, especially for those who are unhoused.

9.1 Rental Housing

In 2020, the rental vacancy rate increased and rental rates decreased at the most significant levels seen in many years due to the decrease in people moving into Metro Vancouver either temporarily or permanently. However, rental costs remain high. A temporary increase in rentals is expected to reverse as travel restrictions are reduced with the expansion of vaccine programs.

The Canada Emergency Response Benefit (CERB) provided welcome relief for workers who were laid off when lockdown restrictions were put in place at the start of the pandemic. BC Housing also put in place the Temporary Rental Supplement program to offer relief for households unable to meet rent payments due to the impacts of the pandemic. Ironically, many stakeholders reported that these financial supports were higher than what is typically available through Income Assistance and other BC Housing rental subsidy programs. For those with very low incomes, these supports were a significant boost. Many observers noted that increasing ongoing supports would go far to address underlying poverty in Canadian communities.

Social isolation in rental buildings is a significant concern as many restrict visitors, particularly in non-market housing developments. This is of particular concern for seniors and anyone with underlying mental health issues.

9.2 Homeownership

In 2020, there were many concerns about the impact of the pandemic on home sales. Many institutions were initially concerned that high unemployment would lead to mortgage defaults and a drop off in home sales. Financial institutions offered six-month mortgage deferrals and approximately 16% of residential mortgages held by chartered banks were deferred.

However, by March 2021, many of these initial fears did not materialize. The Real Estate Board of Greater Vancouver (which includes most Metro Vancouver municipalities, but not Surrey) reported higher than normal sales volumes in recent months and significant upward pressure on prices. On March 2, 2021, the Fraser Valley Real Estate Board reported that the “Fraser Valley real estate market experienced property sales at levels never seen before in the 100-year history of the Fraser Valley Real Estate Board (FVREB)”. Much of this is driven by extremely low interest rates. Communities like Surrey may also be experiencing greater than normal demand by households seeking communities with lower densities and more outdoor space due to the impact of pandemic restrictions and requirements of working from home.

While the long-term impact of the pandemic on the ownership market remains to be seen, home ownership continues to be out of reach for many.

9.3 Homelessness

Lockdown restrictions and social distancing significantly limited access to services for those experiencing homelessness, particularly at the start of the pandemic. This made it more difficult for many to access the services that they need, especially for people who are unhoused. Restricted supports also increased social isolation for some of the most vulnerable individuals.

Social distancing measures also reduced the number of shelter beds available. In Surrey, BC Housing worked with partners including the City, the health region, and non-profit shelter providers to temporarily house people from overcrowded shelters in hotel rooms. An Emergency Response Centre (ERC) was also set up in the decommissioned North Surrey Recreation Centre. This was a welcome program and many stakeholders reported that individuals who frequently struggled in a shelter environment were able to improve health outcomes because of the stability and supports the ERC offered. In Surrey, the health supports provided in the ERC have been identified as having especially positive impacts.

⁷ Keltie Craig Consulting et al. *Social Equity & Regional Growth Study: Considerations for Integrating Social Equity into Regional Planning and*

9.4 Inequity in COVID-19 Rates

The Public Health Agency of Canada prepared a Profile for Surrey in January 2021 to better understand the high COVID-19 rates in the city. The report notes that 62% of all COVID-19 cases in BC were in the Fraser Health Region, with 42% of all Fraser Health's cases attributable to Surrey. Surrey has also been the Local Health Area with the most community and school-based COVID-19 exposure rates. The Public Health report identified a number of socioeconomic indicators in Surrey that are associated with high COVID rates, including overcrowding in households, large multi-family households, high proportions of vulnerable populations, high use of transit, and high prevalence of comorbidities. Many of these are connected to housing and reflect the connection between health and housing unaffordability and/or lack of suitable housing. The Public Health Agency report found that City Centre and Newton were the highest risk communities, while South Surrey, Fleetwood and Cloverdale were lowest risk.

An Inequity Index completed for Metro Vancouver⁷ shows that when compared to the rest of the region, Surrey has higher rates of inequity. The Inequity Index applies over 49 indicators relating to demographics, economics, housing, access and transportation, environment, health, and social integration and safety. It is not surprising that neighbourhoods with greater inequity also experience higher rates of health impacts, particularly in the context of a pandemic.

Metro 2050. January 25, 2021. Retrieved on September 13, from <http://www.metrovancouver.org/services/regional-planning/PlanningPublications/MVSocialEquity-RegionalGrowthStudy.pdf>

9.5 What We Heard

- Stakeholders report that the pandemic worsened existing housing issues in Surrey, especially related to housing and transportation. 38% of renter respondents and 25% of owner respondents reported that the COVID-19 pandemic had impacted their housing situation. This remains an emerging issue as 22% renters and 15% of homeowners said they were not sure if their housing situation would be affected. Also, finances have been negatively impacted through job loss and reduced hours. Many respondents felt their job security was uncertain and that they may not be able to afford their homes or would have to sell their homes.
- Social isolation and difficulty accessing supports has increased mental health challenges. Stakeholders report that those in abusive situations have been isolated and the pandemic made it harder to access social support and housing.
- Some respondents were concerned about contracting COVID-19 from other tenants in their building or from members of their household. There was concern about a lack of safety protocols in apartment buildings.

10 MOVING FORWARD

10 Moving Forward

The Surrey Housing Needs Report compiles the most current and relevant data associated with the housing needs of Surrey residents; and highlights the key housing issues identified through an extensive community consultation process.

For the City of Surrey, the Housing Needs Report builds upon existing plans and policies including the Master Plan for Housing the Homeless in Surrey (adopted in 2013) and the Surrey Affordable Housing Strategy (adopted in 2018). The information in this report will be used to guide future housing policy, including:

- Future updates to the Official Community Plan
- Land use plans along the Surrey-Langley Skytrain Corridor Planning Area, and specifically the shared objective of the Province, Translink, and the City of facilitating the development of affordable housing along this transportation corridor
- Other land use plans and policies relative to housing
- New housing policies, innovative housing programs and regulations related to issues, such as facilitating affordable rental housing, family-friendly housing, and/or adaptable housing
- Future housing action plans and strategies

Non-profit organizations can use the Housing Needs Report to support funding proposals and advocacy efforts, ensuring that their actions are evidence-based and that funders are aware of the specific housing needs facing Surrey.

For the private sector, the information can inform the planning of developments and gauge the contributions of the development community in addressing housing needs.

For the urban Indigenous community, the Surrey Housing Needs Report is intended to amplify the urgent housing needs that have been extensively researched and documented by the Surrey Urban Indigenous Leadership Committee. As the largest urban Indigenous community in BC, this young and growing community needs to be prioritized at all levels of government and by the philanthropic sector.

Of particular note is the unique opportunity that the new Skytrain line being planned in Surrey offers to align transit infrastructure with affordable housing. The City, Province and TransLink all have a role to play in achieving this shared goal.

Surrey's population is projected to grow in the years ahead. The population will continue to be diverse and dynamic. Access to affordable and appropriate housing for all Surrey residents is critical for ensuring that Surrey is a healthy, thriving, and equitable city in the Metro Vancouver region.



Surrey's population is projected to grow and will continue to be diverse and dynamic

APPENDIX

Appendix

NON-MARKET HOUSING STOCK IN SURREY

TABLE 1 SUMMARY OF NON-MARKET HOUSING STOCK

Type of Housing	# of Units/Beds
Emergency Housing	215
Transition Supportive	1,021
Low Income (Seniors)	1,196
Low Income (Indigenous)	195
Low Income (General)	1,764
Co-Op Housing	879
GRAND TOTAL	5,270

TABLE 2 EMERGENCY HOUSING

Name	Operator	# of Beds/Units
Shelters		
Bill Reid Memorial Shelter	Options Community Services	16
Cynthia's Place (Women only)	Elizabeth Fry Society	14
Hyland House	Options Community Services	35
All Nations Youth Shelter	Fraser Region Aboriginal Friendship Centre Association	6
Sheena's Place (Women and Children)	Elizabeth Fry Society	12
Gateway Shelter	Lookout Emergency Services Society	40
Foxglove Supportive Housing & Shelter	Raincity Housing	30
	<i>Subtotal</i>	<i>153</i>
Women's Safe Houses	<i>Names not included to maintain confidentiality</i>	
	<i>Subtotal</i>	<i>62</i>
	TOTAL	215

TABLE 3 TRANSITION-SUPPORTIVE HOUSING

Name	Operator	# of Beds/ Units
Post-Corrections		
Phoenix Rising Sun	Phoenix Society	29
Hobden House	Connective	17
	<i>Subtotal</i>	46
Homeless/ At Risk of Homelessness		
Bill Reid - Transitional Units	Options Community Services	12
Hyland House - Transitional Units	Options Community Services	20
Steve Cobon building	Lookout Emergency Services Society	60
Foxglove	Raincity Housing	99
	<i>Subtotal</i>	191
Women's Second Stage		
<i>Names not included to maintain confidentiality</i>		63
	<i>Subtotal</i>	63
Youth Supported Independent Living		
Guildford House	Pacific Community Resources Society	5
Fraser House	Pacific Community Resources Society	5
Transition to adulthood suites	SOS Children's Villages	3
	<i>Subtotal</i>	13
Long-Term Supportive		
The Nest	Phoenix Society	40
Baird Blackstone Building	Lookout Emergency Services Society	61
Len Shepherd	BC Housing	25
Alder Gardens	YWCA	28
Peterson Place	Fraserside Community Services	56

Name	Operator	# of Beds/ Units
Peterson Place (modular)	Fraserside Community services	38
Little's Place	Atira Women's Resource Society	23
Little's Place (modular)	Atira Women's Resource Society	44
Timber Grove Apartments	Coast Mental Health	52
	<i>Subtotal</i>	367
Mental Health / Substance Use		
Crawford Manor	Lookout Emergency Services Society	12
Path to Freedom Treatment Centre	Path to Freedom	10
Ellendale	Elizabeth Fry Society	10
Ellendale Cradle	Elizabeth Fry Society	12
Phoenix Centre	Phoenix Society	64
Phoenix Centre	Phoenix Society	10
Phoenix Quibble Creek	Phoenix Society	67
Phoenix Rising Sun Villas	Phoenix Society	23
John Volken Academy	John Volken Academy	36
Realistic Success Recovery	Realistic Success Recovery Society	18
Launching Pad	Launching Pad Addiction Rehabilitation Society	18
MacMillan House (Lookout)	Lookout Emergency Services Society	12
Seven Sacred Fires	Seven Sacred Fires	12
Luke 15	Luke 15	14
Freedom House	Freedom House Recovery Society	23
	<i>Subtotal</i>	341
TOTAL		1,021

TABLE 4 LOW-INCOME SENIORS HOUSING

Low-Income Seniors	Operator	# of Beds/Units
Amos Ferguson Manor	Amos Ferguson Memorial Society	51
Friendship Village	non-profit	35
Hoffman Manor	Senior Citizens Housing of South Surrey	43
Kinsmen Bentley Lodge	Bentley Housing & Recreation Society	8
Kiwanis Park Place & phase 3	Crescent Housing Society	256
Len Shepherd Manor	BC Housing	74
PICS (Guru Nanak Niwas)	Progressive Intercultural Community Services	126
Southdale Manor 1 and 2	Senior Citizens Housing of South Surrey	50
Sunnyside Villa Project 1B	VRS Communities Society	20
Sunnyside Villa Project 2	VRS Communities Society	20
Sunnyside Villa Project 3	VRS Communities Society	60
Sunnyside Villa Project 4	VRS Communities Society	30
Ted Kuhn Towers I and II	Options Community Services Society	423
TOTAL		1,196

TABLE 5 LOW-INCOME HOUSING (INDIGENOUS)

Name	Operator	#of Beds/ Units
Wa-cuy-gunan	Kekinow Native Housing Society	36
Aleleng	Kekinow Native Housing Society	33
Kechi-o-wekowin	Kekinow Native Housing Society	31
Ama-Huuwilp	Kekinow Native Housing Society	22
Sohkeyah	Kekinow Native Housing Society	73
Wa-cuy-gunan	Kekinow Native Housing Society	36
Total		195

TABLE 6 LOW-INCOME HOUSING (GENERAL)

Name	Operator	# of Beds/Units
Rodeo Park	Affordable Housing Society	61
Johnston Court	Affordable Housing Society	30
Kingston Gardens 2	MVHC	48
Kingston Gardens 4	MVHC	48
Kingston Gardens 3	MVHC	48
Kingston Gardens 1	MVHC	48
Guildford Glen	MVHC	79
The Orchard	Union Gospel Mission Housing Society	75
Greenbrook	BC Housing	126
Sunset Grove	Options / Habitat Housing Society	25
Stoney Creek	Affordable Housing Society	28
Friendship Village	non-profit	56
Hyland Village Park 1	Affordable Housing Society	33
Hyland Village Park 2	Affordable Housing Society	43
Salamat Development	Salamat Housing Society	34
Kwantlen Park	Affordable Housing Society	39

Name	Operator	# of Beds/Units
Cougar Creek Family Housing	Red Door Housing Society	45
Glyn Haven	Red Door Housing Society	46
Jennings Place	Affordable Housing Society	52
Newton Green	entre nous femmes housing society	52
Peninsula Estates	UNITI	70
Strawberry Hill Apartments	Affordable Housing Society	64
Epsom Downs	MVHC	108
Rosemary Green	entre nous femmes housing society	38
Somerset Gardens I, II, III	MVHC	166
Chorus (Semiahmoo)	UNITI	71
Julian House	Lookout Emergency Services Society	6
Kinsmen Ravine Estates	Newton Kinsmen Housing Society	30
Evelyn Estates	entre nous femmes housing society	36
Chelsea Place	New Chelsea Society	36
Jessica Place	entre nous femmes housing society	40
Sutton Place	MVHC	83
TOTAL		1,764

TABLE 7 CO-OP HOUSING

Name	Operator	# of Beds/ Units
La Casa Housing Co-operative	La Casa Housing Co-operative	40
Arboretum Housing Co-operative	Arboretum Housing Co-operative	34
Guildtown Housing Co-operative	Guildtown Housing Co-operative	62
Solstice Housing Co-operative	Solstice Housing Co-operative	34
Waldon Place Housing Co-operative	Waldon Place Housing Co-operative	40
Hunter Hill Housing Co-operative	Hunter Hill Housing Co-operative	40
Sandpiper Housing Co-operative	Sandpiper Housing Co-operative	49
Birch Housing Co-operative	Birch Housing Co-operative	54
Hawthorne Housing Co-operative	Hawthorne Housing Co-operative	59
Valley Village Housing Co-operative	Valley Village Housing Co-operative	131
Common Ground Co-op	Common Ground Co-op	46
Totem Housing Co-operative	Totem Housing Co-operative	58
Sunshine Housing Co-operative	Sunshine Housing Co-operative	39
Spruce Housing co-operative	Spruce Housing co-operative	101
TOTAL		879

GLOSSARY

Glossary

Activity Limitation: “Activity limitations refer to difficulties that people have in carrying out daily activities such as hearing, seeing, communicating, or walking. Difficulties could arise from physical or mental conditions or health problems.”

<https://www03.cmhc-schl.gc.ca/hmip-pimh/en#TableMapChart/59/2/British%20Columbia> – Core Housing Need, Activity Limitations

Accessible Housing: Generally understood to be a dwelling unit designed to provide access to a person with disabilities, e.g., a wheelchair user.

Adaptable Housing: “Adaptable housing is designed and built so that accessibility features can be added more easily and inexpensively after construction. It will benefit anyone whose mobility is limited due to age, disability or illness, making it easier for them to function more independently in their own home.” BC Building Code, Section 3.8.5 Adaptable Dwelling Units sets out the requirements for the interior layout and design of an adaptable dwelling unit.

<http://www.housing.gov.bc.ca/building/reg/accessible/index.htm>

Adequate Housing Standard: “[Housing] not requiring any major repairs.”

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

Affordable Housing Standard: “[Housing with] shelter costs equal to less than 30% of total before-tax household income.”

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

Apartment in a building that has fewer than five storeys: A dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five storeys.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm>

Apartment or flat in a duplex: One of two dwellings located one above the other. If duplexes are attached to triplexes or other duplexes or to other non-residential structure (e.g., a store), assign this definition to each apartment or flat in the duplexes.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm>

Census Family: Census families include couples with and without children, and a single parent with children living in the same dwelling. Census families are restricted to these family units and cannot include other members inside or outside the family (including a grandparent, a sibling, etc.). Grandchildren living with grandparents (and without a parent) would also count as a census family.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/fam004-eng.cfm>

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>

Homelessness: “Homelessness is the situation of an individual or family who does not have a permanent address or residence; the living situation of an individual or family who does not have stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it.

It is often the result of what are known as systemic or societal barriers, including a lack of affordable and appropriate housing, the individual/household’s financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination.”

<https://www.canada.ca/en/employment-social-development/programs/homelessness/directives.html#h2.2>

Hidden Homelessness: “Refers specifically to people who live” temporarily with others but without guarantee of continued residency or immediate prospects for accessing permanent housing.” Often known as "couch surfing," this describes people who are staying with relatives, friends, neighbours or strangers because they have no other option. They generally are not paying rent and it is not a sustainable long-term living arrangement but they do not have the ability to secure their own permanent housing immediately or in the near future. This population is considered to be "hidden" because they usually do not access homeless supports and services even though they are improperly or inadequately housed. Because they do not access services, they do not show up on standard statistics regarding homelessness.”

<https://www.homelesshub.ca/about-homelessness/population-specific/hidden-homelessness>

Household Income: The sum of incomes for all household members.

Household Type: “The differentiation of households on the basis of whether they are census family households or non-census family households.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage012-eng.cfm>

Income: For the purposes of this report, unless otherwise indicated, income refers to “total income” which is before-tax and includes specific income sources. These specific income sources typically include employment income, income from dividends, interest, GICs, and mutual funds, income from pensions, other regular cash income, and government sources (EI, OAS, CPP, etc.). These income sources typically do not include capital gains, gifts, and inter-household transfers, etc.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop123-eng.cfm>

Mobile Home: A single dwelling designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation such as blocks, posts or a prepared pad and may be covered by a skirt.

A mobile home must meet the following two conditions:

- It is designed and constructed to be transported on its base frame (or chassis) in one piece.
- The dwelling can be moved on short notice. This dwelling can be easily relocated to a new location, because of the nature of its construction, by disconnecting it from services, attaching it to a standard wheel assembly and moving it without resorting to a significant renovations and reconstructions.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm>

National Occupancy Standard: The Canadian National Occupancy Standard (CNOS) assesses the bedroom requirements of a household based on the following criteria:

- There should be no more than 2 persons per bedroom;
- Children less than 5 years of age of different sexes may reasonably share a bedroom;
- Children 5 years of age or older of opposite sex should have separate bedrooms;
- Children less than 18 years of age and of the same sex may reasonably share a bedroom; and
- Single household members 18 years or older should have a separate bedroom, as should parents or couples.

Non-Census-Family Households: Households which do not include a census family. “Non-Census-family households are either one person living alone or a group of two or more persons who live together but do not constitute a Census family.”

<https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=DEC&Id=251053>

Non-Market Housing / Non-Profit Housing: “Rental housing that is owned and operated by community-based, non-profit societies or local governments and regional districts. The mandate is to provide safe, secure, affordable accommodation to households with low to moderate incomes. Most non-profit housing societies receive some form of financial assistance from government to enable them to offer affordable rents.”

Based on definition of non-profit housing:

<https://www2.gov.bc.ca/gov/content/housing-tenancy/affordable-and-social-housing/housing-glossary>

Other Family or Other Census Family: When comparing households one way to distinguish between households is by “household family types.” These types will include couples with children, couples without children, lone-parent families, and non-family households; they will also include “other families” which refer to households which include at least one family and additional persons. For example, “other family” could refer to a family living with one or more persons who are related to one or more of the members of the family, or a family living with one or more additional persons who are unrelated to the family members.

Participation Rate: The participation rate is the proportion of all individuals aged 15 and over who are in the labour force.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop108-eng.cfm>

Primary rental market, also referred to a purpose-built-rental, is generally defined by CMHC as rental units in privately-initiated apartment structures containing at least three rental units.

<https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/RmsMethodology>

Secondary rental market describes rental units that were not originally purpose-built for the rental market, including private homes that are rented (single family, townhomes, and condominiums), as well as secondary suites and carriage homes.

<https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/SrmsMethodology#footnote1>

Seniors: Individuals aged 65 and over.

Shelter Cost: Total monthly shelter expenses paid by households that own or rent their dwelling. “Shelter costs for owner households 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.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage033-eng.cfm>

Subsidized Housing: “‘Subsidized housing’ refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/dwelling-logements017-eng.cfm>

Suitable Housing Standard: “[Housing that] has enough bedrooms for the size and composition of resident households.”

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

Supportive housing: A type of housing that provides on-site supports and services to residents who cannot live independently.

<https://www.bchousing.org/glossary>

Transitional Housing: “A type of housing for residents for between 30 days and three years. It aims to transition individuals to long-term, permanent housing.”

<https://www.bchousing.org/glossary>

LINKS

- All reports are available online. This includes the Housing Needs Report, the Executive Summary, and the What We Heard Report <https://www.surrey.ca/about-surrey/social-planning/housing-homelessness/housing-needs-report>
- Housing 2020: Understanding the Housing Experiences of Indigenous Households in Surrey
<https://surreyindigenousleadership.ca/downloads/skookum-lab-housing-report-20202.pdf>
- SUILC Housing Call to Action
<https://surreyindigenousleadership.ca/news/a-call-to-action-surrey-needs-more-indigenous-housing>

