



Delta Housing Need & Demand Study: Affordable, Inclusive Housing Options for Adults with Diverse Abilities

PREPARED FOR DELTA HOUSING BE MINE SOCIETY
BY KWATTS CONSULTING





Table of Contents

| | |
|---|----|
| Executive Summary | 2 |
| Key Findings | 2 |
| Introduction | 4 |
| Project Background | 4 |
| Study Objective & Scope | 4 |
| Defining affordable, inclusive and appropriate housing | 5 |
| Barriers to accessing inclusive housing options | 6 |
| Delta Community Profile | 7 |
| Demographic Profile | 7 |
| Population Projections and Demographic Trends | 9 |
| Household Characteristics | 12 |
| Housing | 13 |
| Housing market conditions | 14 |
| Core Housing Need | 16 |
| Housing Starts | 16 |
| Housing affordability | 17 |
| Existing Affordable Housing Need | 17 |
| Emerging & Anticipated Future Housing Need | 22 |
| Gap Analysis | 25 |
| Anticipated short and long-term shortfall | 25 |
| Conclusions: Recommendations for Addressing the Gap | 26 |
| Opportunities for innovation | 26 |
| References | 28 |
| Appendix A: Promising Practices in Affordable, Inclusive Housing | 29 |
| Appendix B: Existing Social & Cooperative Housing in Delta | 30 |



Executive Summary

Access to housing is intrinsically tied to the well-being of community's citizens. For those living with intellectual disabilities, the need for housing that is appropriate, inclusive and affordable is critical. As the population of Canada ages, seniors living on low-incomes are also increasing feeling the strain of the housing crunch. There is a shared concern among service providers, local government, individuals and families that Delta lacks the housing options available in other areas, and there are significant negative implications for individuals with disabilities, their families, an aging population of seniors, and the Delta community as a whole.

The goal of this study is to identify the current landscape of housing options in Delta, with a specific focus on the availability of affordable, inclusive and appropriate rental housing for adults with intellectual disabilities and low-income seniors. The study draws from a range of secondary data to highlight current, emerging and future need and supply of affordable housing options for individuals with diverse abilities and provides several recommendations for addressing the gap that exists.

Key Findings:

- In 2016, there were approximately 36,000 private dwelling units in Delta, over 80% are single-detached family homes and duplexes. 74% of the housing stock includes homes with 3 or more bedrooms.
- Delta is expected to welcome 14,000 new residents by the year 2041; the community will require an additional 8300 housing units. The current stock of single-family homes and the lack of land for new housing build presents a challenge to meeting the demand that will accompany the population growth.
- Seniors make up almost 19 percent of the Delta population; it is projected that seniors will see a faster rate of growth than any other age group, increasing to 41% of the population by 2024.
- There are at least 413 adults with intellectual disabilities living in Delta who will need housing within the next ten years.
- As the population of Delta ages – impacting both the number of older seniors needing supports and the number of adults with intellectual disabilities whose parents or caregivers may no longer be able to adequately care for them – there will be increased need for affordable, appropriate and suitable housing.
- Home ownership is not an option for many seniors and adults with disabilities, as they are more likely to be living as 'unattached' adults and more likely to be living in poverty than the rest of the population.
- Current rental vacancy rates in Delta range from 1.5% to 1.7%. In recent years there has been a downward trend in the number of purpose-built private market rental units



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available. The majority of private rental stock exists as secondary suites in private homes.

- Renters have been disproportionately impacted by changes in housing affordability. The average shelter cost in Delta for renter households is \$1,222 per month; the median income for renter households is \$56,195 compared with \$96,300 across all households. More than twice as many Delta renters (38%) as home owners (18%) are living in unaffordable housing.
- Individuals with intellectual disabilities face a number of barriers to accessing appropriate housing, including: affordability, availability, and suitability. These barriers are magnified by commonly-held misconceptions about the capacity and desire of adults with intellectual disabilities to live independently, and they must be addressed in order to create housing solutions that allow for meaningful inclusion.
- Adults with intellectual disabilities and low-income seniors often have similar housing needs and preferences and there is potential to create intergenerational supported housing solutions that meet the needs of both groups.



Introduction

Project Background

Current and future housing choice is a primary concern of people with intellectual disabilities living in Delta and their parents and caregivers, as well as for seniors. The availability of appropriate housing affects individual's well-being, mental health, ability to participate and contribute to society as a valued community member. There is a shared concern among service providers, local government, individuals and families that Delta lacks the housing options available in other areas. It is widely accepted that there are insufficient units to meet the needs of those living in the community, in particular individuals with disabilities and low-income seniors (Corporation of Delta, 2017; Cedar Park Church, 2017).

The Delta Housing Be Mine Society (DHBMS) was formed in 2011 and began as a small group of aging parents who became increasingly concerned about housing issues for their adult children living with intellectual disabilities. DHBMS is now committed to bringing families and organizations together to network, educate and advocate toward finding housing solutions for a multi-age range of adults with varying abilities, including those living with intellectual disabilities and low-income seniors.

DHBMS is proposing the development of affordable, inclusive and appropriate housing for adults with diverse abilities, including individuals with intellectual disabilities and low-income seniors. The purpose of this report is to provide background on the wider market rental housing landscape in Delta and to provide information and context for the proposed project.

Study Objective & Scope

The goal of this Housing Need and Demand Study is to identify the current landscape of housing options in Delta, with a specific focus on the availability of affordable, inclusive and appropriate housing for adults with intellectual disabilities and low-income seniors. The study will also forecast future demand for affordable and inclusive housing, identifying key gaps and opportunities in Delta for meeting these needs. The following pages also include a brief overview of what is meant by affordable, inclusive and appropriate housing in the context of adults with diverse abilities, including a summary review of best practice.

This study is focused on identifying existing and emerging housing needs and demand for individuals with intellectual disabilities and low-income seniors who wish to live independently or semi-independently in the Delta community. As such, the scope is limited to market and non-market rental housing. Most adults living with intellectual disabilities and low-income seniors do not have the financial capacity to purchase their own home; as such need and demand related to home ownership is not covered in any detail.

The Study relies on a range of sources including recent data from Statistics Canada, BC Stats, Metro Vancouver, the Canadian Mortgage and Housing Corporation, and the Corporation of

Delta. A community profile of Delta is provided – including data on demographics, household composition, education and income – as well as an overview of the current and anticipated rental housing market. In particular the Study focuses on the issues of affordability, availability and appropriateness of housing as it applies to individuals with intellectual disabilities and low-income seniors.

Defining affordable, inclusive and appropriate housing

Being able to access appropriate, inclusive and affordable housing is critical to people living with intellectual disabilities and to seniors. Research and consultation across the province assert the need for a range of housing options that allow adults with intellectual disabilities to create homes of their choosing (Community Living British Columbia, 2016; SPARC BC, 2014).

As Community Living British Columbia (CLBC) asserts “there is a not a universally held standard that defines acceptable inclusive housing” (Community Living British Columbia, 2016, p. 2). At the same time, it is widely acknowledged that meeting the diverse needs of those living with intellectual disabilities means ensuring they have access to range of housing options and that the voices of individuals with disabilities and their families are considered when designing housing options.¹ Research – both on a local and wider scale – consistently reaffirms that many adults with intellectual disabilities prefer to live independently or semi-independently with supports close by (Delta Housing Be Mine Society, 2016; Crawford, 2008). Consultation with local seniors living in Delta suggests they would also prefer to “age in place” and maintain independence while staying connected to their community (Delta Seniors Community Planning Table, 2010; Delta Seniors Planning Table , 2016).

Providing affordable, inclusive and appropriate housing options that meet the needs of adults with diverse abilities comes with multiple benefits for individuals, families and communities. People living with intellectual disabilities have long been excluded from community life, in large part due to segregated housing. Inclusive housing options should acknowledge and reflect the desire of those living with intellectual disabilities to be active participants in their communities and should be designed to support genuine and meaningful inclusion. While there is no one-size-fits all model for inclusive housing, agreed upon best practice includes developing person-centred housing options that provide safety, security, and promote a sense of belonging (SPARC BC, 2014).

Creating inclusive housing options benefits the community as whole by stimulating opportunities for individuals with disabilities to give back and to engage with other people within the community. Appropriate and inclusive housing options facilitate the inclusion of

¹ CLBC lays out 5 elements with specific criteria that reflect best practice when designing inclusive housing options for individuals with intellectual disabilities. More details about their Inclusive Housing initiative can be found on their website: <https://www.communitylivingbc.ca/resources/inclusive-housing-resources/>



people with intellectual disabilities rather than reinforcing their marginalization from society (Crawford, 2008).

Barriers to accessing inclusive housing options

Consultation with adults living with intellectual disabilities and their families has highlighted some of the key barriers faced by those seeking to access independent or semi-independent housing. The first is connected to the question of **affordability**. Current shelter allowances provided to Persons with Disabilities (PWDs) by the Government of British Columbia are failing to keep up with the ever-increasing cost of rental housing in Delta and elsewhere in the province. As of January 2018, the Shelter Allowance for a single person receiving Disability Assistance was \$375 per month. An individual working full-time at minimum wage would need to find housing that costs less than \$530 per month for it to be considered affordable.² In Delta, the average rental price for a bachelor unit is \$732 per month and \$857 monthly for a one-bedroom (Canadian Mortgage and Housing Corporation, 2018).³

The second barrier facing adults living with intellectual disabilities and low-income seniors seeking to live independently is lack of **availability** of rental units. Even if they are able to afford market rents, the options for accessing market and non-market rental housing are limited and vacancy rates are very low. The shortages of rental housing in Delta is causing a crisis for many individuals and families (Cedar Park Church, 2017). This is magnified for adults with intellectual disabilities and low-income seniors who may face additional barriers in terms of locating appropriate housing in terms of accessibility, proximity to transportation, and/or discrimination from potential landlords.

The third barrier facing adults with intellectual disabilities seeking to live independently or semi-independently is the **suitability** of available housing. As noted in a 2008 report by the Canadian Association for Community Living, individuals with intellectual disabilities are often “housed where space is available, rather than in dwellings suited to their specific needs” (Crawford, 2008 , p. 14). Suitability considerations for individuals with intellectual disabilities can include the location of the housing, the extent to which opportunities exist for natural integration and inclusion in the community, and how easily tenants can access appropriate services and supports (SPARC BC, 2014).

Finally, there is a larger **societal barrier** to accessing inclusive and affordable housing options for adults with intellectual disabilities. There is a widespread belief among the general public that people with intellectual disabilities are not able to live independently and are better served

² According to the benchmark for affordability set by CMHC which states housing should not cost more than 30% of a household’s annual income.

³ Figures based on CMHC data on purpose-built rental housing stock where there are 3 or more rental units (apartment buildings). Statistics Canada includes a more robust measure of rental housing prices and lists the average monthly shelter cost in Delta as \$1,222 per month.

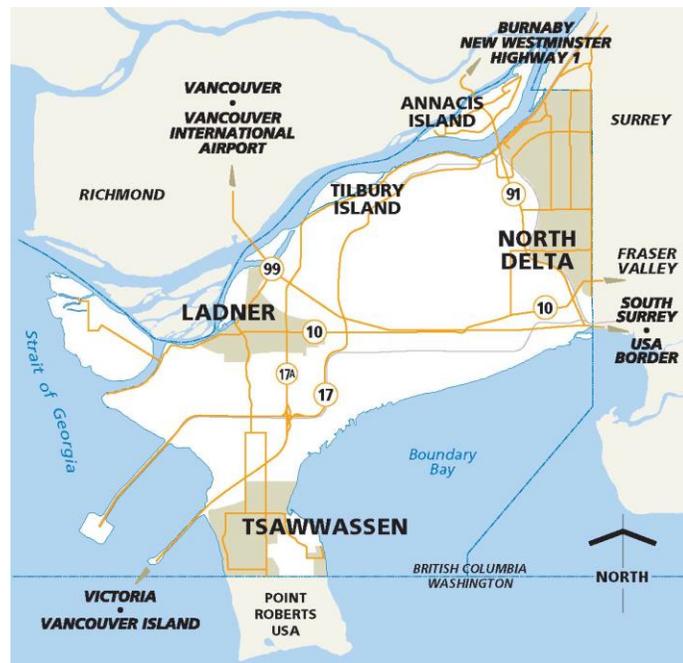


by group homes, segregated housing models and/or home shares. The undervaluing of adults living with intellectual disabilities obfuscates the fact that they are contributing members of society who want access to the same housing options as those without disabilities. Research consistently supports the assertion that people with intellectual disabilities want to live more independently as they enter into adulthood. Institutionalized residential housing – such as group homes or residential care homes – are not considered ‘best practice’ within the community living sector, nor are they a desirable option for individuals with intellectual disabilities themselves (SPARC BC, 2014; Crawford, 2008).

Delta Community Profile

Demographic Profile

Delta is a suburban municipality within the Metro Vancouver regional district and home to an estimated 102, 000 people. The City of Delta includes three distinct communities – Ladner, Tsawwassen and North Delta. With 60,000 residents, North Delta is the largest of the three communities; Ladner and Tsawwassen each have approximately 21,000 residents. Delta is a diverse community. Approximately 31% of its residents are newcomers to Canada, with more than 60% of those having immigrated from South and East Asia. It is expected that the number of newcomers who chose Delta as their home will continue to increase, accounting for 30-36% of the population by 2021. The community also includes 2, 710 residents who identify as Aboriginal, roughly three percent of the population.⁴



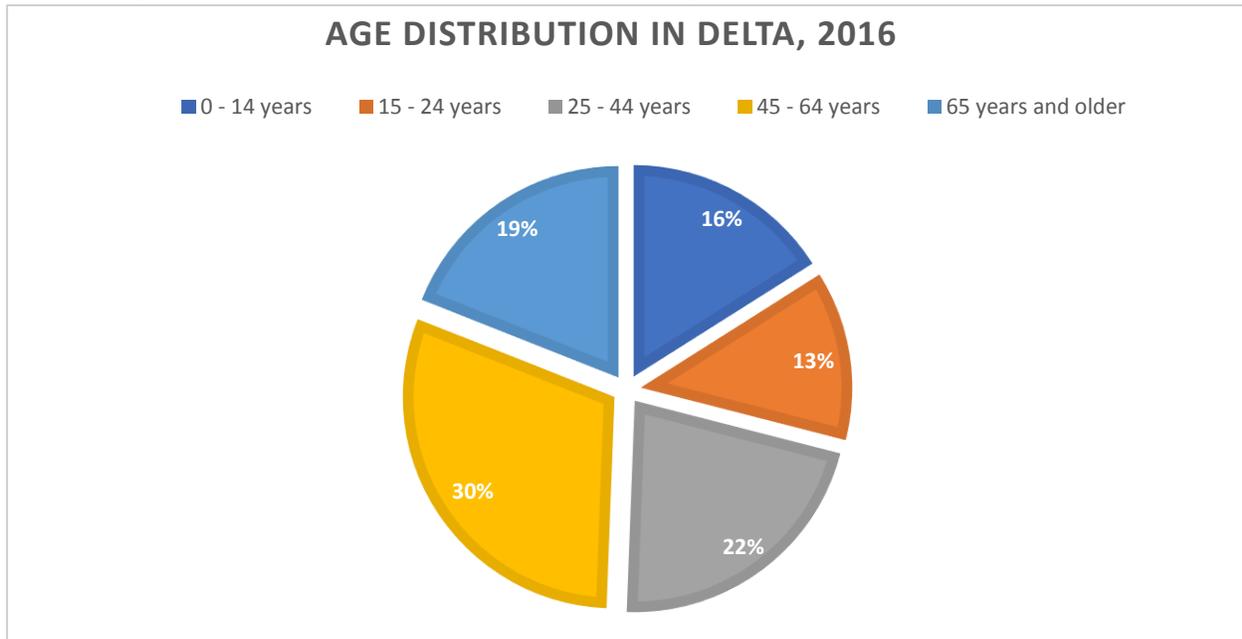
Population by Age

Delta has a median age of almost 45 years, compared to 41 years in Greater Vancouver and 43 years provincially. Based on 2016 data, seniors make up almost 19 percent of the Delta population, compared to just under 16% when taking into account all of Greater Vancouver. The majority of Delta’s seniors live in Ladner and Tsawwassen (Corporation of Delta, 2017).

⁴ Figures do not include the Tsawwassen First Nation



Reflecting the popularity of Delta with families living in Metro Vancouver, Delta is also home to



many young children and teenagers. Children under 14 make up 16% of the population, compared to 15% provincially. Research presented at a recent housing forum indicated that Delta is experiencing a dramatic “hollowing out” of the population in relation to the number of young adults aged 20 to 39 leaving the community after they leave their parental home in search of more affordable housing options (Cedar Park Church, 2017). This hollowing out is most pronounced in the community of Tsawwassen.

Figure 1: Age Distribution, 2016

Individuals with Intellectual Disabilities in Delta

Individuals with Intellectual Disabilities are those who have significantly greater challenges than most people in every day adaptive and intellectual functioning due to a long-term permanent condition that is present at birth or before their 18th birthday. Some of the challenges include: caring out everyday activities, managing money, household activities personal hygiene communicating, and interacting with others.

The exact number of individuals with intellectual disabilities living in Delta is unclear; however, there are approximately 413 adults with intellectual disabilities in the community receiving support through Community Living BC. The 2012 Canadian Survey on Disability (CSD) reported that among those aged 15 years or older living within private dwellings, 0.6% of Canadian

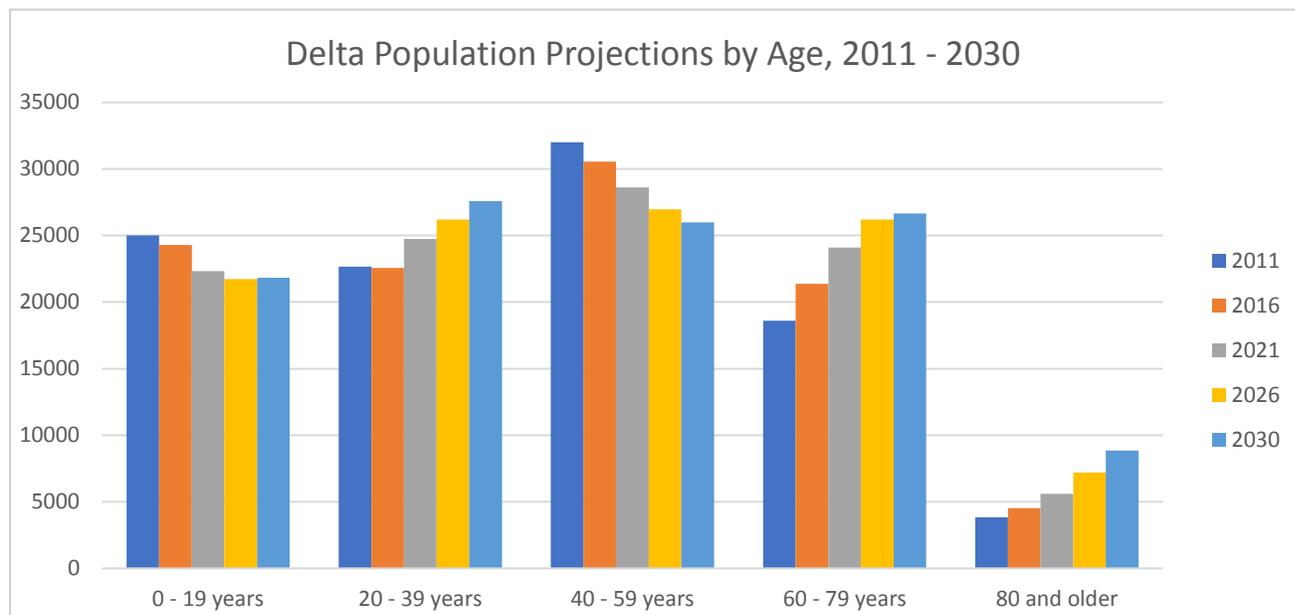
Source: Census 2016, Statistics Canada

adults were identified as having an intellectual disability.⁵ 27,130 persons with were living in BC in 2016; 74% of those were over age 15 (Sundberg, 2018)

The most prevalent conditions reported on the survey were autism, cerebral palsy and Down syndrome. Unlike with other disabilities, which tend to increase in prevalence by age group, the highest rate of intellectual disabilities among survey respondents was for those aged 15 to 24. Intellectual disabilities are often co-current with other disabilities, with 94% of 2012 CSD respondents reporting at least one other type of disability. The highest rate of co-occurrence for younger adults was with learning and mental-health related disabilities (Bizier, Fawcett, Gilbert, & Marshall, 2015).

Population Projections and Demographic Trends

Figure 2: Population Projections, 2011 – 2030



Source: BC Stats, Delta School District

Between 2011 and 2016 the population of Delta grew at an overall rate of 2.4% (Statistics Canada, 2016). The population is projected to grow at a relatively modest rate of 3.3%, with the exception of North Delta, which is projected to see a population growth rate of 4.5% (Corporation of Delta, 2017). Overall, Delta is expected to be home to an additional 14,000 residents by 2041.

⁵ Note: the CSD uses the term “developmental disability”. In keeping with current trends in language, this study adopts the term “intellectual disability” and has substituted it where necessary.

In keeping with a larger national trend and an aging population, it is projected that seniors will see a faster rate of growth than any other age group, increasing to 41% of the population by 2024. Delta has the highest life expectancy in the Fraser Health region, and as such the number of senior aged 85 and older is expected to increase significantly, from 2.4% of the population in 2011 to 5.5% in 2030 (BCStats, 2018).

Education & Income in Delta

Over 62% of Delta residents aged 25 to 65 possess a post-secondary certificate, degree or diploma (45% of those being at or above the level of a bachelor’s degree), which is higher than the provincial average. An additional 29% of working age adults in Delta have a high school diploma or equivalent, also higher than the province as a whole.

In 2015, the median household income in Delta was \$92,300. Approximately 10% of the population relied on some sort of governmental benefit assistance as part or all of their income. Delta has an unemployment rate of 6.4% and 12.6% of workers are self-employed. While local data is not available, nationally those with intellectual disabilities are more than twice as likely to live in low-income families as those without disabilities (Bizier, Fawcett, Gilbert, & Marshall, 2015; Crawford, 2008).

The Metro Vancouver Regional Affordable Housing Strategy (Metro Vancouver, 2018) sets a number of income categories or income thresholds in relation to the median income for a given geographical area. Income thresholds are set at:

- **very low income: less than 50% of median household income**
- **low income: between 50% and 80% of median household income**
- **moderate income: between 80% and 120% of median household income**
- **above moderate income: between 120% and 150% of median household income**
- **high income: more than 150% of median household income**

Table 1: Income Thresholds for Delta, 2016

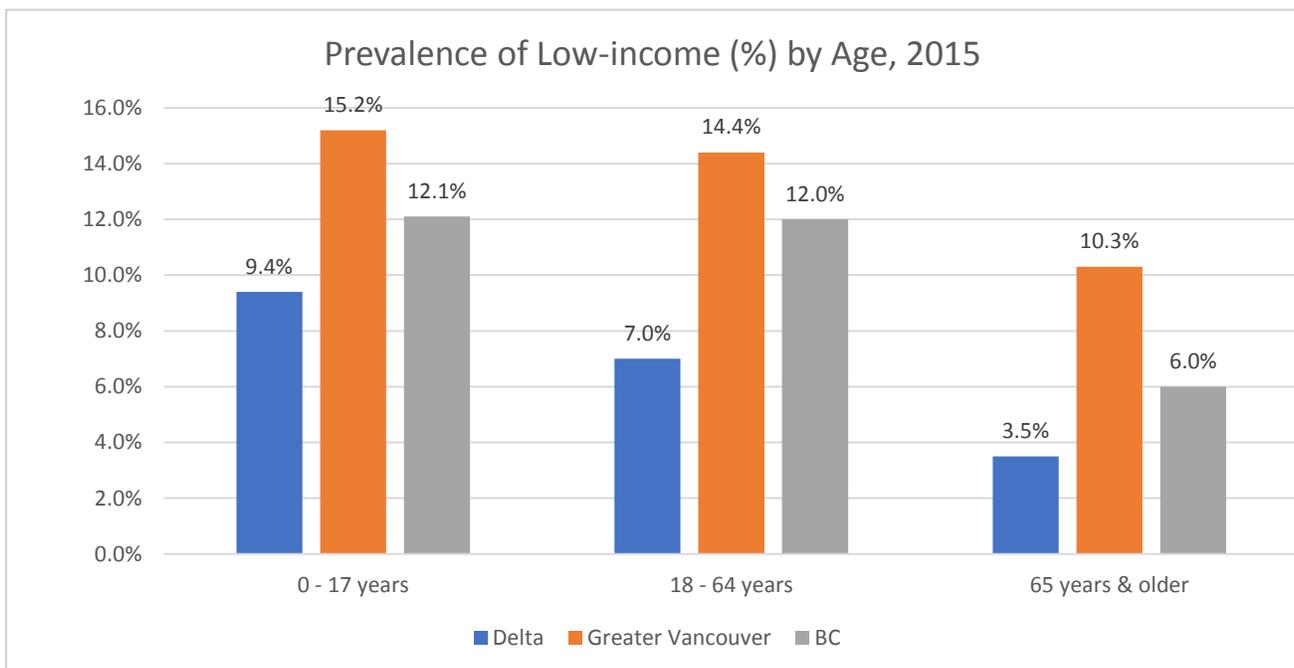
| Income Category | Income Threshold | Approximate % of Delta households in category ⁶ |
|------------------------------|---------------------------------|--|
| Very Low Income | Under \$46, 200 | 20% |
| Low Income | Between \$46,200 and \$73,800 | 19% |
| Moderate Income | Between \$73,800 and \$110,800 | 22% |
| Above Moderate Income | Between \$110,800 and \$138,400 | 14% |
| High Income | Over \$138,400 | 27% |

⁶ For the purpose of reporting, numbers used are estimates based on income groups included in Census data and should not be seen as exact.

Source: Census 2016, Statistics Canada

In comparison with the rest of Greater Vancouver and the province, Delta residents are less-likely to living in low-income households by both the measures used by Statistics Canada and those set out by the Metro Vancouver housing strategy. However, as with the rest of the region and province, economic family structure plays a key role in prevalence of low-income status. In 2016, almost 23% of “unattached” Delta residents – those living alone or with non-relatives – were living in poverty, compared with less than 4% of couple families and 15% of lone-parent families. Research shows that adults with intellectual disabilities are more than twice as likely as non-disabled adults to be living as unattached persons (Crawford, 2008). Additionally, approximately 10% of Delta seniors over 65 years of age living alone or with non-relatives are living in poverty compared to 3.5% overall. (Statistics Canada, 2016).⁷

Figure 3: Prevalence of Low-income (%) by Age, 2015



Source: Census 2016, Statistics Canada

Regional research supports the substantial differences between the income of families with two or more persons and unattached individuals. The recently updated Metro Vancouver Housing Book notes that while there has been a 19.% increase in the median household income for families living in Metro Vancouver since 2007, the increase in median incomes for unattached individuals over the same period has only been 13.1% (Metro Vancouver, 2018). In Delta, the

⁷ Using Low-Income Cut-offs, after tax (LICO-AT)

median income for those not living within an economic family is only 40% of the median income for all families.

Table 2: Median Income by Economic Family Structure in Delta, 2015

| Family Structure | Median Total Income | Median After-tax Income |
|--|---------------------|-------------------------|
| Couple families without children or other relatives (avg family size = 2) | \$92,236 | \$80,034 |
| Couple families with children or other relatives (avg family size = 4.2) | \$127,019 | \$108,472 |
| Lone-parent families (avg family size = 2.7) | \$63,791 | \$56,548 |
| Persons not in an economic family | \$36,039 | \$32,099 |

Source: Census 2016, Statistics Canada

Household Characteristics

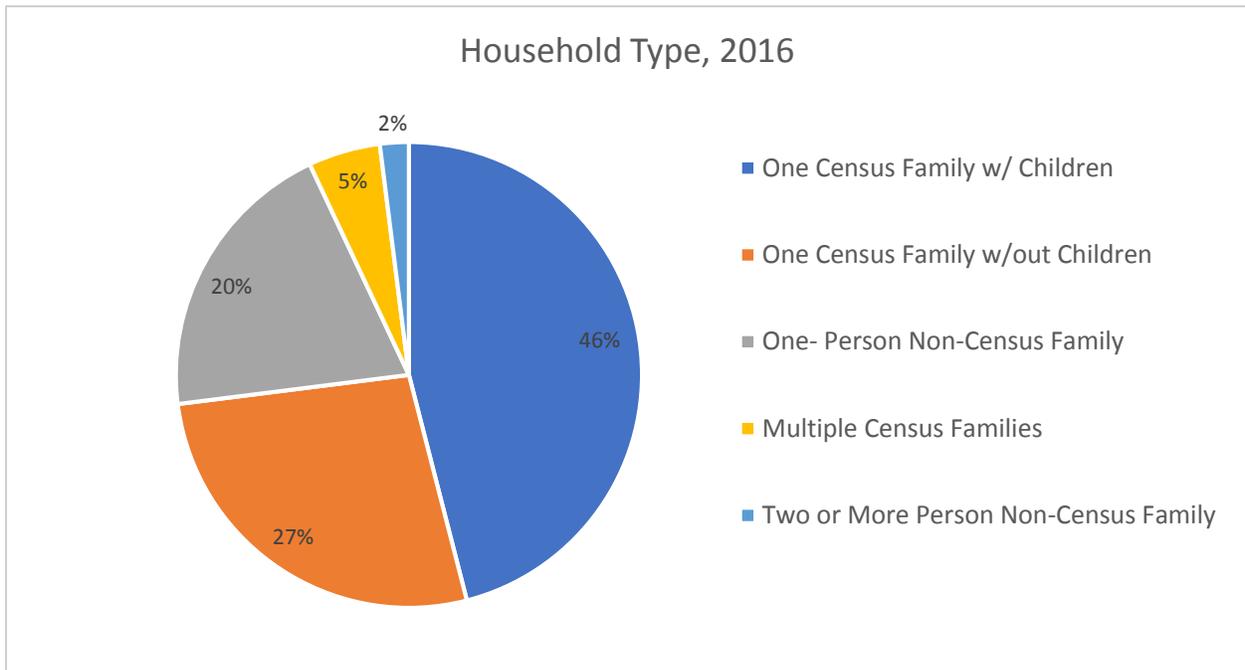
In 2016, there were 35,755 private households in Delta, with an average household size of 2.8 people. The most common households are those that include one family living with children in the home; these make up close to half of the households in Delta. The remaining households are made up of one family households without children (25%), one-person non-census families (20%) and multiple family households (5%)

Of the 29, 875 census families living in private households in Delta, approximately 49% are married or common-law couples living with children in the home, 38% are couples living without children, and 13% are lone-parent families. An additional 12,005 Delta residents are people living in private households but not part of a census family. 55% of those living outside a census family are women.

In the last ten years, Delta has seen a 6.7% increase in the number of private households. The overall size of households in Delta has remained fairly consistent over the last decade. Looking longer term, we see a more dramatic decrease. In 1981, the average number of people per household was 3.38. By 2016, that had dropped to 2.8. Since 2011 there has been a small increase in the prevalence of one and two-person households and a decrease in the prevalence of three and person households. This may represent an increase in “empty nester” households where adult children have left Delta in search of more appropriate and affordable housing options. There has also been a slight increase in the prevalence of households including five or more persons which may correspond to the increase in multi-family households.



Figure 4: Household Types in Delta, 2016



Source: Census 2016, Statistics Canada

Housing

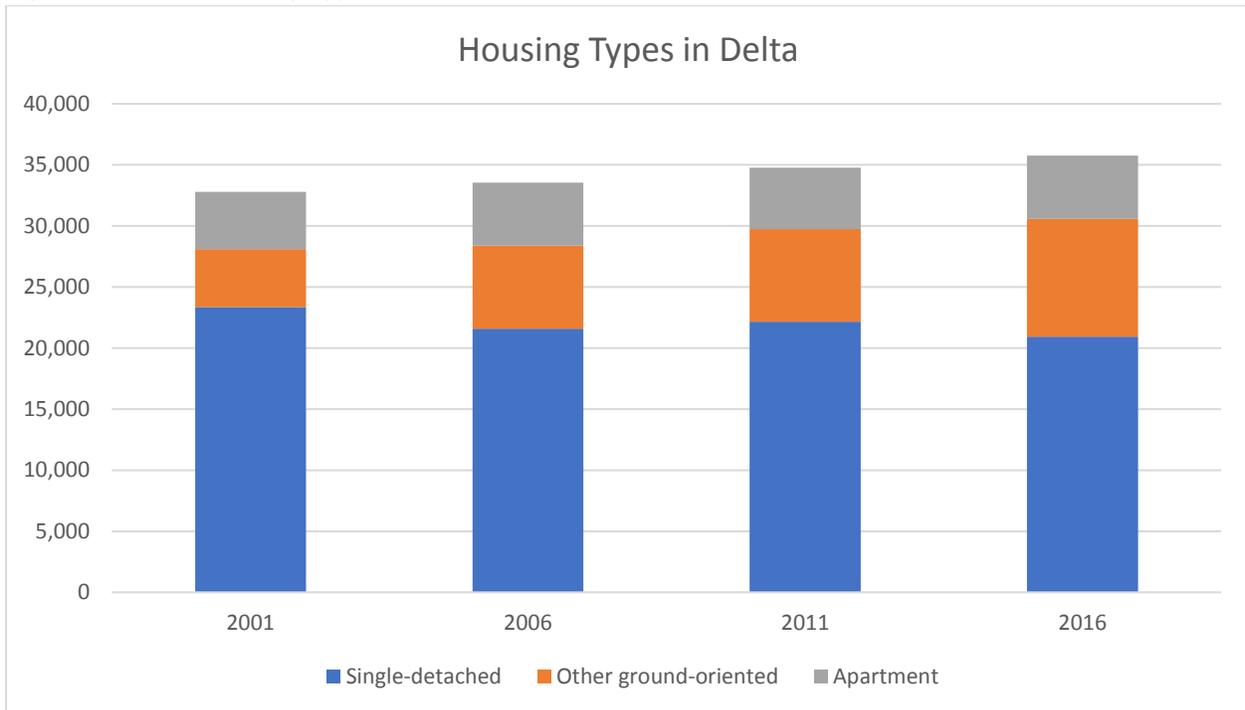
According to 2016 Census Data, there are approximately 36,000 private dwelling units within Delta. Single-detached family homes and duplexes make up almost 80% of the existing housing stock. Townhouses and smaller apartment buildings make up another 19%. Large apartment buildings are relatively rare in Delta with apartments in building with five or more stories making up only 1% of the existing housing stock.

74% of Delta's housing stock includes houses with 3 or more bedrooms; two-bedroom units account for 17% of homes; one-bedroom units make up 8%. Bachelor units are rare in Delta, making up 0.3% of the housing stock, compared with 2% of housing stock in all of Greater Vancouver.

The majority of Delta's housing stock was constructed before 2001, with over 50% being built between 1961 and 1980. Housing growth in Delta has been relatively stable and moderate over the last 10 years, with 635 new private dwellings entering the market since 2006. The last five years have seen a slight downward trend in the number of single-detached homes and an upward tick in the number of duplexes and apartments. This has led to an 8% increase in population density over the last several years, from 526.6 individuals per square kilometer in 2006 to 567.7 individuals per square kilometer in 2016. This increase in density is notably less than has happened in the rest of Greater Vancouver (16%).



Figure 5: Delta Housing Types, 2006-2016



Source: Metro Vancouver Housing Book, 2018

78% of homes in Delta are occupied by home owners, with the remaining 21% occupied by renters. The majority of renters (70%) live in attached housing such as duplexes, secondary suites, townhomes and apartments. Less than 30% of renters live in single-detached houses, compared with 67% of home owners.

27% of Delta homes are in need of minor or major repair. Renters are more likely than home owners to be living in homes needing repair. They are also more likely to be living in unsuitable – or crowded – housing. 10% of renters are living in crowded homes versus just under 3% of home owners.

Housing market conditions

Like the rest of BC and Greater Vancouver, Delta has seen a dramatic increase in the cost of both home ownership and renting. The average shelter costs for private households in Delta was \$1437 per month in 2016, up from \$1276 in 2011. The average owner household can expect to pay \$1495 per month towards shelter costs, while renters can expect to pay \$1222.

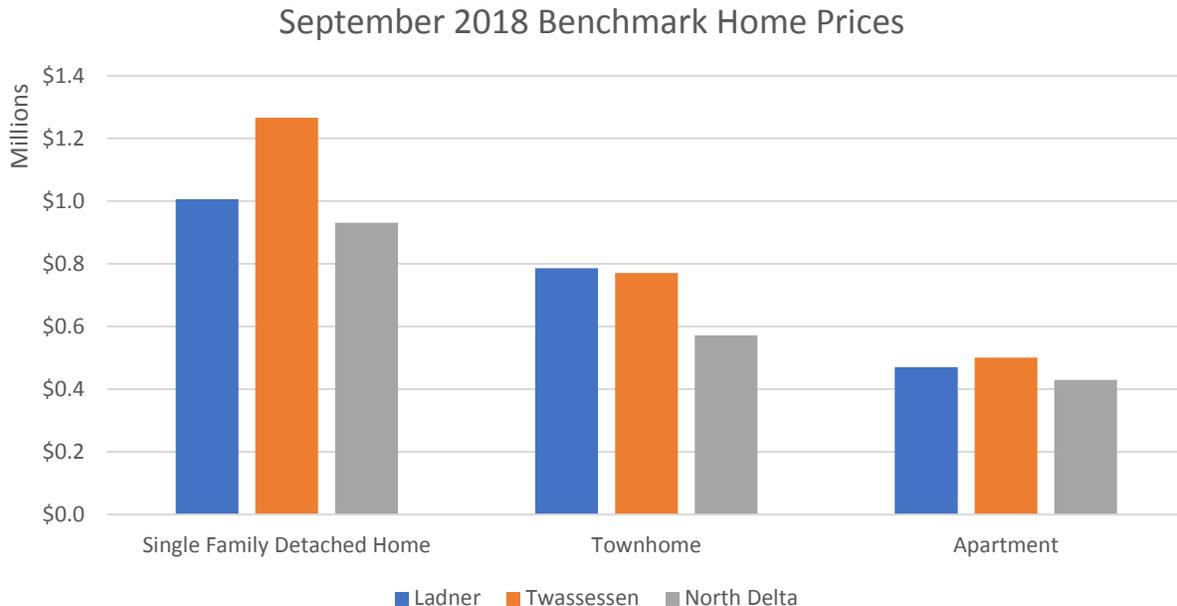
Home ownership

The average house price in Delta as of October 2018 ranged from \$1.1 million for a 3-bedroom detached single family home to \$480 thousand for a one-bedroom condo. Median and benchmark prices vary based on housing type and location (see below). Though there has been



some recent decline in the overall average cost of housing in Delta, home ownership remains out of reach for many, especially those living with intellectual disabilities and low-income seniors.

Figure 6: Benchmark Housing Prices in Delta's Three Communities, September 2018



Source: Fraser Valley & Greater Vancouver Real Estate Boards, 2018

Rental Housing

Rental housing is the most likely option for adults with intellectual disabilities and low-income seniors. Unfortunately, vacancy rates for both market and non-market rental housing across all Delta communities are extremely low, and affordable units are difficult to find. As with the rest of Metro Vancouver, average vacancy rates in Delta vary by unit type. In a 2015 United Way community profile, Delta was found to have the lowest overall vacancy rate (.6%) compared with a number of other key Metro Vancouver municipalities (Corporation of Delta, 2017). Current vacancy rates range from 1.5% to 1.7%, slightly higher than the regional average, but still below the 2% - 3% vacancy rate that indicates a balanced market (Metro Vancouver, 2018).

While the number of purpose-built rentals housing starts has increased over the last several years, the overall inventory of purpose-built rental units in Delta has actually reduced in size from 1735 in 2006 to 1726 in 2017, representing a 9% decline in available units. Delta is one of only three Metro Vancouver municipalities where this downward trend has occurred.



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Secondary suites in private homes and renter-occupied condominiums make up a substantial portion of Metro Vancouver's rental housing stock. According to Metro Vancouver estimates, Delta is home to approximately 4,000 secondary suites and 667 renter-occupied condominiums.

Core Housing Need

Since 2001, the prevalence of core housing need in Metro Vancouver has remained relatively stable, with 17.7% of households living in unacceptable housing that is unaffordable, unsuitable, and/or inadequate and unable to access acceptable housing. This is the second highest core housing need rate for metropolitan areas in Canada, and significantly higher than the national average of 12.7% (Statistics Canada, 2016). Overall Core Housing Need in Delta in 2016 was 11.7%, with the majority of households in need due to unaffordability. Core Housing Need is significantly higher in renter households than in owner households.

Housing Starts

2017 saw the second highest number of housing starts in Metro Vancouver since 2002 and a 38% increase in housing starts over the last five years. While Delta housing starts have not kept pace with some of the other communities in Metro Vancouver, the community also saw a steady increase in housing starts between 2012 and 2017, averaging 502 new starts per year (Metro Vancouver, 2018).

The Metro Vancouver Regional Affordable Housing Strategy, which Delta has signed on to, includes prioritizing the construction of purpose-built rental housing. The region as a whole saw a notable increase in purpose built rental units in 2016 and 2017 (6, 841 and 4,591 respectively) over previous years, while in Delta the number of purpose-built rental units peaked at 166 in 2014. Between 2015 and 2017, Delta saw the construction of 242 new purpose-built rentals, 14% of all new housing starts in that time. Of those, almost 100% were secondary suites. No purpose-built market rental apartments or rowhouses or social housing units were started during that time.

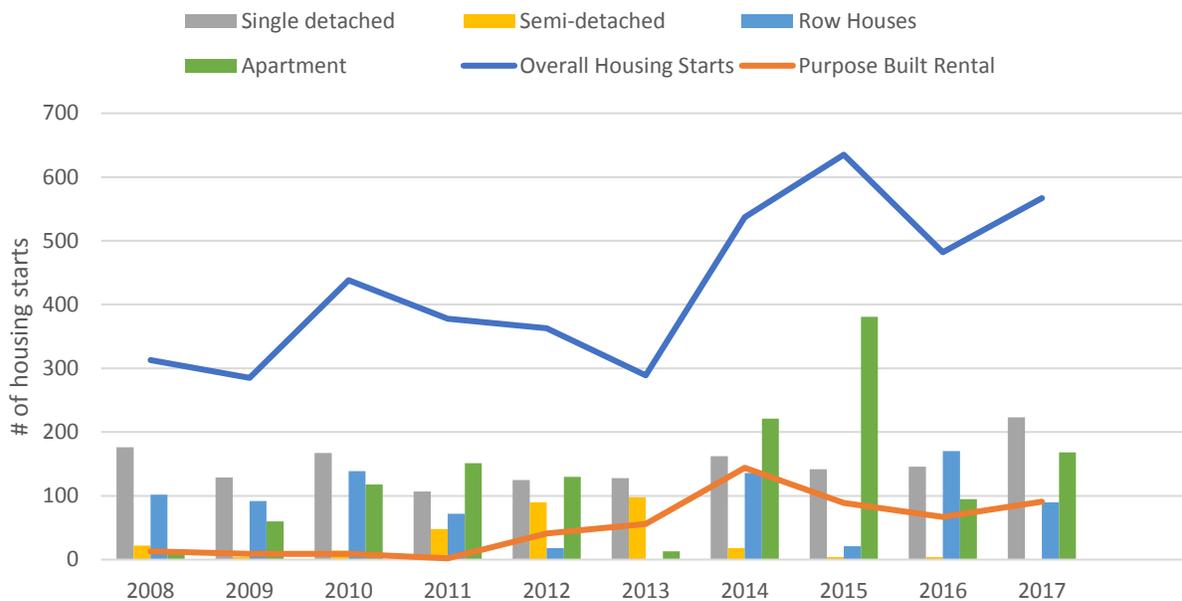
During 2016 to 2017, apartments accounted for 60% of Metro Vancouver housing starts; other ground-oriented homes (including secondary suites, duplexes and row houses) made up an additional 21%, and single detached homes made up 19%. In Delta, over the same time period, semi-detached homes made up 40% of housing starts, while other ground-orientated homes and apartments accounted for 35% and 25% respectively.

While September 2018 marked the third straight month of declines in housing starts for Canada, with BC leading the decline, the number of starts in Delta has kept fairly consistent. So far this year there have been 499 housing starts, compared to 481 for the same period in the previous year. 273 of these have been apartments; 92 have been row houses; 4 have been



semi-detached homes; and 130 have been single detached homes (Canada Mortgage and Housing Corporation, 2018).

Figure 7: Delta Housing Starts, 2008 – 2017⁸



Source: Metro Vancouver Housing Book, 2018

Housing affordability

Affordable housing is defined as housing that does not cost more than 30% of a household’s gross income. 37% of Delta households have a shelter-to-income ratio that is considered unaffordable, with 17% spending over 50% of their income to shelter costs. The percentage of renters (36.7%) living in unaffordable housing is more than twice that for home owners (17.9%) (Statistics Canada, 2016).

Existing Affordable Housing Need

Over the last decade, national research has found significant unmet needs for affordable, suitable housing for adults with intellectual disabilities. Transition from the family home to more independent living environments is often stalled by the barriers addressed earlier in this Study (see “Barriers to Accessing Inclusive Housing on pg. 5). Consultation with individuals with intellectual disabilities and their families in Delta confirms that that the challenges that exist at a national level are mirrored locally (Delta Housing Be Mine Society, 2016).

⁸ Note: 2017/2016/2017 Purpose Built Rental data includes secondary suites and laneway rental housing



Delta Housing Be Mine Society Networking for Housing Solutions in Delta

Within Delta, the options for adults with intellectual disabilities and low-income seniors seeking to live independently or semi-independently are limited. A 2008 Delta Municipal Council Housing Task Force highlighted housing needs for seniors, families and people with disabilities as their top three focus area priorities and independent or assisted living as the most needed housing type (Delta Seniors Community Planning Table, 2010).

Home ownership is not the preferred housing option for individuals with intellectual disabilities or for a growing number of seniors, and those homes that are available for purchase are unaffordable for individuals on limited budgets. Using standard assumptions, an individual wishing to purchase a modest, \$400,000 one-bedroom apartment in Delta would need an annual household income of at least \$90,278 and would be paying approximately \$1850 in monthly mortgage fees (Metro Vancouver, 2018).⁹ As laid out earlier in this report, that is out of reach of the people DHBMS is hoping to serve.

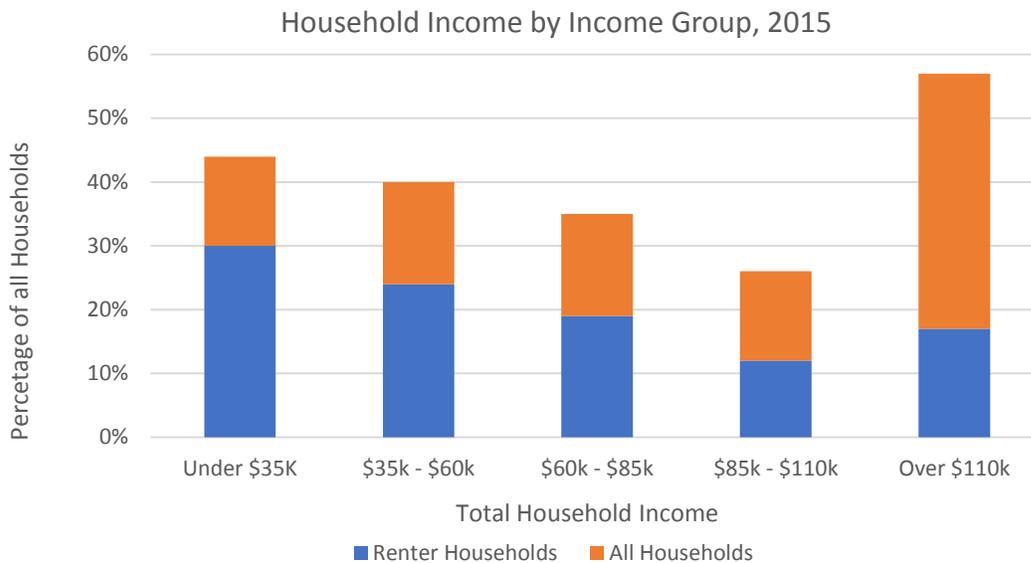
Affordable Rental Housing

Across Metro Vancouver, renters have been disproportionately impacted by changes in housing affordability. Increases in median incomes for renters have not kept pace with other households, especially for minimum wage workers and those receiving governmental assistance. In Delta, the median household income for renter households is \$56,195 compared with \$92,300 across all households.

⁹ At the time this report was written, a search of MLS Listings in Delta turned up 17 properties under \$400,000. These ranged from 625 to 1150 square feet, and most were one-bedroom apartments. Prices in North Delta were somewhat lower, with a few two-bedroom units listed for between \$290,000 and \$399,000.



Figure 8: Household Income of Renters vs All Households, 2015



Source: Metro Vancouver Housing Book, 2018

Private Market Rentals

Metro Vancouver sets the threshold for affordable housing for households earning less than 50% of the regional median income (\$33,000 in 2015) at \$815 per month. Across the region, the number of private rental units renting at less than \$815 per month fell from 23,119 in 2012 to 14,624 in 2015, a 37% decrease in the availability of affordable housing. In Delta, 28% of purpose-built rentals rented for less than \$815/month in 2017, compared to 48% in 2012.¹⁰

For individuals relying on governmental assistance or earning minimum wage, the threshold for affordable housing drops to between \$350 and \$530 per month. In 2012 the median personal income of working age adults with intellectual disabilities in Canada was less than one-third that of those without disabilities. 71.9% of those with intellectual disabilities relied on governmental assistance as their largest source of income. Nationally, those with employment income has significantly lower median incomes than those without disabilities (\$12,400 compared with \$34,100) (Bizier, Fawcett, Gilbert, & Marshall, 2015). Given this distinction, it is safe to assume that private market rentals are also outside the reach of many adults with intellectual disabilities.

In general, private market rents in Delta have seen dramatic increases over the last 10 years, with the average price of a bachelor unit increasing by 31%. It is also worth noting that across Metro Vancouver, vacant rental units have rents on average 11% higher than occupied units. This suggests low vacancy rates are putting upward pressure on the market and those just

¹⁰ CMHC numbers include only purpose-built rentals. A recent Craigslist search for rental housing in Delta under \$815 per month resulted in one property, a bachelor-sized secondary suite in a new build.

setting out on their own (for example, young adults leaving home) or looking to move to a new home (for example, seniors downsizing after the loss of a partner) can expect higher than average rents (Canadian Mortgage and Housing Corporation, 2018).

Low-income seniors renting through the private market in Delta may be able to access financial assistance through the Shelter Aid for Elderly Renters (SAFER) program. The program offers direct payments to eligible seniors aged 60 and over in order to help cover the cost of private market rentals. Seniors living in Delta with monthly incomes less than \$2,550 for singles and \$2,750 for couples may receive up to \$265 per month via the program. While the support of this program is appreciated by the over 200 seniors who access SAFER in Delta, the majority of private rental stock in Delta remains unaffordable for low-income seniors.

Table 3: Private purpose-built rentals in Delta, 2017¹¹

| | Bachelor | 1 Bedroom | 2 Bedroom | 3+ Bedrooms |
|---------------------------|-----------------|------------------|------------------|--------------------|
| Number of units | 71 | 857 | 762 | 36 |
| Vacancy Rate | 0% | 1.1% | 1.4% | 1.2% |
| Availability Rate | 1.5% | 1.5% | 1.7% | - |
| Avg Rent in 2007 | \$558 | \$695 | \$894 | \$800 |
| Avg Rent in 2017 | \$732 | \$872 | \$1,162 | \$1,170 |
| % increase 2007-17 | 31% | 25% | 30% | 46% |

Source: CMHC, 2018

As noted above, Delta's inventory of purpose-built rental units has decreased by 9% in the last ten years. The majority of these units are one- and two-bedroom suites, with relatively few bachelor units and even less units with three or more bedrooms. Many feels that municipal by-laws limiting the size of lots on which secondary suites can be built, as well as parking regulations that limit the number of houses that are able to support secondary suites, are adding additional pressure on the private rental market in Delta and impacting affordability.¹²

¹¹ Note: Rental Market Report published by CMHC includes only the purpose-built rental housing stock where there are 3 or more rental units (apartment buildings). As noted elsewhere, this stock accounts for a small percentage of rental housing units in Delta, with secondary suites, rented houses, and rented condo units representing a much larger percentage of the stock. Statistics Canada includes a more robust measure of rental housing prices and lists the average monthly shelter cost in Delta as \$1,222 per month.

¹² Newly approved by-laws require new homes with secondary suites to have two fully enclosed parking spaces for the primary residence, plus side or back lot parking for the suite. Lots must also be 15 metres or wider to be approved for a secondary suite. Secondary suite parking guides can be found here: <http://www.delta.ca/docs/default-source/community-planning-and-development/building-forms/secondary-suite-parking-guide.pdf?sfvrsn=4>



Non-market rental housing

The total non-market rental housing stock for Delta in December of 2014 was estimated to be 822 units, including 672 units of social housing¹³ and 150 Co-op units (Metro Vancouver, 2018). These numbers do not include Assisted or Supported Living facilities. A recent report by the Corporation of Delta identified more than 30 buildings including 1643 units that offer affordable, independent, assisted and/or multi-level care housing options through contracts held between BC Housing, Fraser Health and the Ministry of Justice and a variety of operational agencies (Corporation of Delta, 2017).

Table 4: Supported & Affordable Housing Supply by Neighborhood

| Type of housing | Ladner | Tsawwassen | North Delta | Total |
|--|------------|------------|-------------|-------------|
| Affordable | 339 | 127 | 206 | 672 |
| Seniors – Independent and/or Assisted | 183 | 141 | 45 | 369 |
| Multi-level care | 396 | 100 | 106 | 602 |
| TOTALS | 918 | 368 | 357 | 1643 |

Source: Corporation of Delta, 2017

BC Housing invested \$3,871,000 in social housing supports in Delta in last year. The majority of this investment was in independent social housing and rental assistance supplements for seniors and families. All of the social housing in Delta is contracted through third-party agencies; BC Housing does not directly manage any of the units listed below.

Table 1: BC Housing Continuum in Delta, 2016 - 2017

| BC Housing Type | Number of units |
|---|-----------------|
| Emergency Shelter and Housing for the Homeless | 2 |
| Transitional Supported & Assisted Living (frail seniors & special needs) | 161 |
| Independent Social Housing (low-income families and seniors) | 443 |
| Rental Assistance in the Private Market (seniors & families) | 469 |
| Total | 1075 |
| Units in Development or Under Construction | 8 |

Source: BC Housing, 2018

¹³ Social housing includes government supported rental housing that is affordable to low and moderate income individuals and families. Unless otherwise noted, numbers do not include transitional homes, shelter bed or rental supplements.



Delta Housing Be Mine Society Networking for Housing Solutions in Delta

11,007 individuals were on waitlists for social housing in Metro Vancouver in 2017, a 23% increase from 2012. For seniors, the waitlist has increased by over 100% since 2010. Seniors make up 36% of the households waiting for social housing in the region, followed by families (34%), and persons with disabilities (19%). 184 households were waiting for social housing in Delta, including 79 family households and 7 single-person households. Of those, seniors represented 59 households and persons with disabilities represented 28. 11 households were waiting for wheelchair accessible units (Metro Vancouver, 2018).

As of 2016 there were 319 units of social housing in Delta for low-income seniors. Some of these are also open to adults with disabilities. Delta also includes a small inventory of home sharing (families who share space or rental suites and provide some care), assisted living apartments, group homes, and a few residential care facilities for individuals living with intellectual disabilities. However, there is a noticeable lack of appropriate, affordable and accessible housing options for adults with diverse abilities who want to live independently or semi-independently (Corporation of Delta, 2017).

Emerging & Anticipated Future Housing Need

It can be anticipated that the need for increased affordable housing will be a concern across the entire Delta community in the coming years. Recent discussion leading up to the 2018 municipal elections has confirmed that housing is a top priority for both candidates and the public. While there is a demonstrated need for a more far-reaching discussion of affordable housing need and demand, given the scope of this study the following section focuses on emerging and anticipated housing needs for adults with intellectual disabilities and low-income seniors.

With the projected population growth, the Corporation of Delta predicts the community will require an additional 8300 housing units over the next two decades. There is little undeveloped land available for new housing and the municipality acknowledges that it will be a major challenge in future years to increase housing availability through new development. The Corporation hopes that as older dwelling units are ready to be updated or replaced opportunities to adapt the exiting housing stock to better meet the changing needs of the community. A recent profile of the community highlighted the need for more supported housing/assisted living, increased coop housing options, different types of housing models/styles and more housing options that incorporate provision of support services (Corporation of Delta, 2017)

Data provided by Community Living BC (CLBC) suggests that there are 425 CLBC clients who will potentially be needing housing in the coming years. A 2008 study (Crawford, 2008) predicted increasing demand for community living arrangements across the country, and pointed out demographic factors contributing to the demand including:

- increased prevalence of people with developmental disabilities from the baby boom generation who are currently cared for by elderly parents
- increased life expectancy and lower mortality rates
- and increased survival rates of young people with severe and complex disabilities.

Table 5: Anticipated Housing Need of CLBC clients in Delta, 2018

| CLBC Client Age Group | # of possible housing units required |
|------------------------------------|---|
| Youth, 16 – 18 years | 27 |
| Young Adults, 19 – 24 years | 121 |
| Adults, 25 – 60 years | 253 |
| Seniors, 60+ years | 24 |

Source: CLBC, 2018

20% of the Delta population aged 50 and older are currently renting their homes.

Recent studies by DHBMS (Delta Housing Be Mine Society, 2016) and the Delta Seniors Planning Table (Delta Seniors Planning Table , 2016) have highlighted the similarities in future housing needs and concerns of adults with intellectual disabilities and low-income seniors. One of the primary concerns of families of adults with intellectual disabilities is where their children will live as they transition out of the family home. For seniors a similar question exists of what housing options will be available to them in the future as their housing needs change.

At the time of the 2016 Survey, the majority of individuals polled by DHBMS were living at home with family (82.5%) or with a caregiver (7.2%). Only a small minority (10.2%) had managed to find independent or supported living situations. 65.7% of the survey respondents reported being “very” or “extremely” concerned about future housing options for themselves or their adult child. 84.3% indicated that they will need housing within the next ten years, with 51.4% anticipating a housing need in the next five years (Delta Housing Be Mine Society, 2016).

Of those surveyed by the Delta Seniors Planning Table, 66% were living in their own single-family home. 19% were living in an apartment or condo. 16% of respondents felt their current accommodation was “not at all” or “not very” appropriate. 36% reported that their current housing costs were either unaffordable or barely affordable, and 43% felt that the housing they needed was not available. As was the case with the DHBMS survey, the majority (69.2%) anticipated a move within the next ten years, with 51% needing housing within the next five years (Delta Seniors Planning Table , 2016).

90% of respondents surveyed by DHBMS expressed a desire to stay in Delta. It is often hard for adults with disabilities to make a move from one community to another without the bedrock of a new job or existing family to draw upon. For adults living with an intellectual disability, connecting with other adults is difficult. Sudden, unplanned moves to other communities can result in poor outcomes and place a strain on social support systems. Like those with



Delta Housing Be Mine Society Networking for Housing Solutions in Delta

intellectual disabilities, most seniors surveyed in Delta hope to stay in their communities as they age and maintain community connections.

Delta seniors and individuals with intellectual disabilities expressed similar desires in terms of future housing options, with a clear preference for independent or semi-independent housing options. Cluster living or other independent, supported living options came out as the top choice for individuals with intellectual disabilities, while private condos or apartments, single level home and gated seniors' communities were the top choices for seniors.

Anticipated Supply of Affordable Housing

It is widely agreed that Metro Vancouver will continue to see high demand for rental housing (Metro Vancouver, 2018). As highlighted above, the lack of available land for building affordable, inclusive, supportive housing in Delta presents a significant challenge in terms of being able to create a sufficient supply of affordable housing to meet the anticipated demand. The number of private market rentals rented at or below the affordable housing benchmark set by Metro Vancouver are in limited supply and demand is high. Turnover in existing social housing units is very low, with long-wait lists for all forms of supported and subsidized housing and there were no newly committed or financed social housing units known in the area. Despite regional commitments to increase the stock of purpose-built rentals, there has been a recent drop in the number of multiple-unit projects being started across the country (Central 1 Credit Union, 2018). Growing the existing housing stock comprised of primarily single-family homes and duplexes will not meet the needs of low-income seniors and adults with intellectual disabilities who will require alternate forms of housing

As the population of Delta ages – impacting both the number of older seniors needing supports and the number of adults with intellectual disabilities whose parents or caregivers may no longer be able to adequately care for them – there will be increased need for housing that allows residents access to the support services they need to live healthy, thriving lives. Moreover, as we learn more about the housing choices of persons with disabilities and develop a better understanding of the individual and societal benefits of inclusion and community belonging, there will be an increased need for person-centred community living housing models that allow residents to be fully valued and contributing members of society.

With the announcement of the National Housing Strategy (Canadian Mortgage and Housing Corporation, 2018), the federal government has committed \$40-billion over 10 years to increasing access to affordable and suitable housing for individuals and families. The strategy includes a mix of funding, grants and loans intended to increase and protect the supply of affordable housing across the country, with a focus on prioritizing the needs of vulnerable Canadians. The strategy includes a promise of 12,000 new affordable units for seniors and 2,400 new units for individuals with intellectual disabilities. \$15.9 billion dollars is earmarked to support construction of up to 60,000 new units of affordable housing. The federal community



Delta Housing Be Mine Society Networking for Housing Solutions in Delta

housing initiative will protect the 150 Delta households living in coop housing with operating agreements that were set to expire in the next 2 to 10 years and allow for the continuation of subsidized rents for low-income residents. There are also provisions for the repair of up to 240,000 existing social housing units within the Strategy, meaning that many of those currently housed within social housing will be able to stay in their homes.

We do not fully know how the strategy will play out yet on a local level. The provincial government has expressed its commitment to working in partnership with the federal government and has committed ... of its own budget to increasing the supply of affordable housing. However, the success of these initiatives on a local scale is dependent on partnerships between the federal government, the province, the Corporation of Delta, local non-profits and co-operative community housing providers, and the private sector. The availability of land in Delta upon which to build new affordable and inclusive housing developments will remain a challenge for all involved.

Gap Analysis

Anticipated short and long-term shortfall

As evidenced through the data presented here the current need for affordable, appropriate and inclusive housing options for adults with intellectual disabilities and low-income seniors exceeds the current supply. Adults with intellectual disabilities who would prefer to live independently are living with family or leaving the community due to a lack of suitable local housing options. A large percentage of seniors are living in currently unaffordable housing and feel that their housing needs are not being met by the options that currently exist in the community. Average housing prices and private market rental rates far exceed the affordability threshold for Delta residents receiving government transfers as their main source of income or working at minimum wage jobs. There are also not enough social housing units to meet demand and waitlists are long.

It can be anticipated that the shortfall of affordable, appropriate and inclusive housing will remain stable or continue to grow in the future, even with the promise of new federal and provincial housing dollars. Over the next ten years, Delta can expect to see upwards of 400 individuals with intellectual disabilities in search of independent or supported housing options. If we extrapolate from the Delta Seniors Planning Team study of seniors and assume up to 50% of Delta seniors will soon be seeking new homes, the community can expect as many as 11,000 seniors to need access to suitable housing units within the next two to ten years. Given the projected growth in the seniors' population in Delta, this number is likely to increase significantly over the next decade.

While some seniors may be able to take advantage of the sale of their single-family home to purchase an apartment or condo or finance a stay in a private retirement community, many



lower-income seniors will need affordable options. If current average shelter-to-income ratios stay the same, where average rents far exceed the affordability threshold of lower-income households, even significant increases in the supply of private market purpose-built rentals are not likely to meet the anticipated housing needs of adults with intellectual disabilities or seniors.

Conclusions: Recommendations for Addressing the Gap

The Delta community has shown a great deal of support for intergenerational living and supportive shared housing for seniors and people with disabilities (Cedar Park Church, 2017). The key to meeting the emerging and future housing needs for these groups will be to create options that work to reduce the barriers to accessing inclusive housing laid out at the beginning of this study. Each barrier is addressed below with recommendations for strategies to reduce them.

Affordability: The majority of adults with intellectual disabilities and a growing number of seniors are unable to afford current market rents for private rentals. Even with rental supplement programs like SAFER in place, the average cost of rentals is above what is considered affordable for low-to-moderate income individuals. New housing developments should include a percentage of sub-market, social housing units where rents do not exceed 30% of the residents' income.

Availability: There are very few bachelor and one-bedroom units for rent in Delta, and the majority of available social housing is targeted to families or seniors. Vacancy rates are low meaning that individuals with disabilities may face a significant amount of competition when trying to access private rentals with sub-market rental rates. There is also a need to increase the supply of affordable units in areas that are walkable, easily accessible by public transit and close to community supports.

Suitability: Housing that feels like home is housing that is suitable for the people who live in it. While adults with intellectual disabilities and seniors often need and make use of less supports than the general population may assume they need (Sentis, 2015), having supports available and accessible is still an important aspect of ensuring they are able to live independently as possible. Location is also highly important to ensuring housing is suitable. For both adults with intellectual disabilities and seniors, there is a strong need and desire to be close to amenities and community supports.

Opportunities for innovation

With a new commitment from the federal and provincial governments to work with communities to create new affordable, inclusive and sustainable housing options, there is great opportunity to develop innovative solutions. A number of community housing organizations across the province have piloted supportive housing models that work to address barriers to



Delta Housing Be Mine Society Networking for Housing Solutions in Delta

creating affordable housing, provide safety, security and sense of belonging for residents, and foster genuine and meaningful inclusion in the community.

Advocates stress the importance of recognizing and acknowledging choice when providing housing options for individuals with intellectual disabilities and seniors. It is imperative that the voices of adults with intellectual disabilities, their families and seniors are included in every step of the planning, design, and building stages of housing development. Across the Lower Mainland and the province are examples of individuals with intellectual disabilities and their families collaborating with non-profit agencies, local government, BC Housing, private developers and others to create innovative housing solutions that are affordable, appropriate and inclusive. Some examples are included in Appendix A.



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Appendix A: Promising Practices in Affordable, Inclusive Housing

Chorus Apartment, Surrey, UNITI

Chorus was the first purpose-built rental apartment in Surrey in over 30 years. Since it was completed in 2016 the 71-unit building has been home to over 100 Surrey residents, including 21 adults with intellectual disabilities. UNITI is a partnership between three sister organizations: The Semiahmoo Foundation, which pre-invested in the development of the project and holds a mortgage on the apartments; Semiahmoo House Society whose main office and program space sits adjacent to the building and who offers support to the tenants with intellectual disabilities; and Peninsula Estates Housing Society who owns and operates the building.

43 Hastings Street, New Westminster, Community Living Housing Society

(In construction) With support from the City of New Westminster, Community Living Society, BC Housing, and CLBC, the Community Living Housing Society is developing an inclusive housing project that includes three fully-accessible homes for people with intellectual disabilities and three affordable family townhomes.

Queens Apartments, Victoria, Community Living Victoria

28-unit apartment building complete with a common room and office that includes housing affordable housing for refugee and immigrant women and their children, and well as six designated units for individuals with intellectual disabilities. A partnership between Community Living Victoria and Victoria Immigrant & Refugee Centre Society.

Quay View Housing, City of North Vancouver, North Shore ConneXions Society

Apartment building including 1- and 2-bedroom units, half of which are subsidized and designated for people with intellectual or physical disabilities, seniors, and low-income families. Funds generated from the market rental units are used to subsidize rent for the other units. The City of North Vancouver provided land for the project and development and construction of the building was funded by BC Housing.

Langley Community Living Housing Coalition, Langley Association of Community Living

The Langley Community Living Housing Coalition began as a group of families and self-advocates who were concerned about the lack of housing options for individuals with developmental disabilities in Langley. Through a collaborative process led by the coalition and in partnership with a local developer, the Langley Association of Community Living was able to purchase three units in a condo development at a discounted price. These units are then rented affordably to members of the coalition.

Appendix B: Existing Social & Cooperative Housing in Delta¹

| Housing Provider | Type of Housing | Number of Units |
|---|--|------------------------|
| Affordable Housing Societies: Marina Park | Affordable Housing for Seniors & PWDs | 50 |
| Affordable Housing Societies: Scott Road Lodge | Affordable Supported Independent Housing for Seniors | 42 |
| Affordable Housing Societies: Strawberry Hill Manor | Affordable Supported Independent Housing for Seniors | 48 |
| Arland Mews Housing Co-op | Affordable Housing for Families | 13 |
| Augustine House Society | Publicly-funded Assisted Living for Seniors | 20 |
| Columbus Lodge Seniors Housing | Affordable Supported Independent Housing for Seniors | 31 |
| Cougar Canyon Cooperative | Affordable Housing for Families | 18 |
| Harbour Manor Housing Cooperative | Affordable Housing for Families | 44 |
| Kin Village Association: North Court | Supported Independent Housing for Seniors | 86 |
| Kin Village Association: South Court | Supported Independent Housing for Seniors & PWDs | 11 |
| Kin Village Association: Court | Supported Independent Housing for Seniors | 45 |
| Mariner Cove Housing Cooperative | Affordable Housing for Families | 38 |
| Metro Vancouver Housing Cooperation: Evergreen Court | Affordable Housing for Seniors | 16 |
| Metro Vancouver Housing Cooperation: Evergreen Downs | Affordable Housing for Families | 38 |
| St. Davids Houses (2 Houses) | Affordable Supported Independent Housing for Seniors | 18 |
| Metro Vancouver Housing Cooperation: Lynden Court | Affordable Housing for Families | 51 |
| Red Door Housing Society: Ladner Willows | Affordable Housing for Families | 40 |