

SURREY HOUSING NEEDS REPORT

WHAT WE HEARD REPORT

FEBRUARY | 2021

CONTENTS

1 Introduction 3

- 1.1 Overview of Engagement Process 3
- 1.2 Emerging Themes 4

2 Community Survey 7

- 2.1 Demographic Questions 7
- 2.2 Current Housing Situation 12
- 2.3 Housing Affordability 16
- 2.4 Housing Challenges: Location, Suitability and Homes' Features 20
- 2.5 Perspectives on Housing Issues in Surrey 28
- 2.6 COVID-19 Impacts 38
- 2.7 Housing Solutions 39

3 Community Ambassadors Questionnaire 40

- 3.1 Demographic Questions 41
- 3.2 Current Housing Situation 48
- 3.3 Housing Challenges: Location, Suitability and Homes' Features 49
- 3.4 Perspectives on Housing Issues in Surrey 52
- 3.5 Housing Stories 54
- 3.6 Housing Solutions 55

4 Focus Groups 57

- 4.1 Housing and Services for People with Disabilities 58
- 4.2 Housing and Services for Seniors 63
- 4.3 Institutions and Employers 66
- 4.4 Homelessness 70
- 4.5 Non-Market Housing Providers 76
- 4.6 Housing and Services for Newcomers and Refugees 79
- 4.7 Housing and Services for Women, Families, Youth 82
- 4.8 Real Estate and Development 86
- 4.9 Transit and Housing 88

1 INTRODUCTION

1.1 OVERVIEW OF ENGAGEMENT PROCESS

This What We Heard Report is a record of the engagement process completed as part of the City of Surrey’s Housing Needs Report. It documents the feedback we heard from residents and stakeholders. City undertook an extensive community and stakeholder engagement process for the Surrey Housing Needs Report. The table below summarizes the engagement process.

Engagement Method	Participants	When
Online community survey	<ul style="list-style-type: none"> • 1,722 Surrey residents 	November 17 to December 11, 2020
Community ambassadors survey	<ul style="list-style-type: none"> • 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 ○ Black, Indigenous, and People of Colour (BIPOC) 	English version: November 17 to December 11, 2020 Arabic and Punjabi versions: December 18, 2020 to January 3, 2021
Stakeholder focus groups	<ul style="list-style-type: none"> • 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 EMERGING THEMES

The feedback received covered a wide range of housing experiences and challenges and this section provides a high level overview of the key needs that are emerging.

- **Housing unaffordability:** Housing unaffordability in Surrey and lack of affordable options ranked among the highest issues discussed in the surveys and focus groups. When it came to finding their current home, both owners and renters reported affordability challenges. 79% of renter respondents said the cost of renting was too high and 64% of owner respondents reported that the cost of purchasing a home was too high. 56% of all respondents reported that the cost of renting was one of the biggest housing issues in Surrey.
- **Lack of housing supply:** 51% of renter respondents and 40% of owner respondents reported that Surrey had a limited supply of the type of housing they were looking for. 34% of survey respondents felt that there was a mismatch between who needs housing and what types of housing are available.
 - Affordable homeownership options (48%)
 - Non-profit rental housing (30%)
 - Purpose-built market rental housing (29%)
 - Co-operative housing (28%)
- When it came to rental unit sizes, the most frequently selected missing unit sizes were three bedroom units (33%) and two bedroom units (25%).
- **Renters are more likely to experience housing challenges:** 60% of renter respondents believe their housing costs to be unaffordable, compared to 28% of owner respondents. When asked about a variety of housing challenges, a much higher proportion of renters reported issues compared to owners. 31% of all respondents to the online community survey felt that there was a shortage of rental housing in Surrey. Both owners and renters felt that the cost of renting in Surrey was among the most pressing housing issues facing the community. Among respondents to the Community Ambassador survey, 75% felt that the cost of renting was too high, 55% felt that there was a lack of affordable rental housing in Surrey, and 33% felt that rental units were poor quality or needed major repairs. Conflict with landlords, discrimination in the housing search, lack of maintenance of rental properties, and instability of rental leases were also common experiences expressed by renter respondents.
- **Housing for families:** 33% of survey respondents felt that there was not enough rental housing for families with children. Numerous comments were received in both the online community survey and the Community Ambassadors survey about the need for more affordable family-sized units. Stakeholders reported that this was a significant challenge particularly for families with children on lower incomes and that there was a lack of housing options for multi-generational families.

- **Housing for Seniors:** Survey respondents reported that there was a lack of downsizing options for seniors (26%) and supportive housing for seniors (26%), as well as inadequate at-home care (24%). Stakeholders in the focus group on housing for seniors highlighted significant gaps in affordable rental for seniors and supportive options, such as housing with housekeeping and meals and assisted living.
- **Homelessness:** 50% of all respondents to the online community survey felt that homelessness was one of the biggest housing issues in Surrey. Survey respondents from City Centre and Guildford were most likely to report concerns about homelessness. 20% of survey respondents felt that youth at risk of or facing homelessness was among the most pressing housing issues in Surrey. Despite that many survey respondents highlighted homelessness as a significant issue, only 23% felt that more options were needed when it came to emergency housing / homeless shelters and supportive housing for people with mental health issues and / or substance use issues. Stakeholders reported that there is a lack of community support for people experiencing homelessness and opposition to housing to serve this population.
- **COVID-19 impacts on housing:** 38% of renter respondents and 25% of owner respondents reported that the COVID-19 pandemic had impacted their housing situation. However, this is still an emerging issue: 22% of renters and 15% of owners said that they weren't sure if their housing situation would be impacted.
- **Students:** 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. Stakeholders reported that there is a lack of data on student housing needs, making it difficult to fully understand the challenges they face. Indigenous students and international students were highlighted as particular risk for housing vulnerability.
- **Indigenous housing:** We heard that Indigenous households are expected to double in population over the next 15 years, but their housing needs continue to be invisible and unmet. Many Indigenous households are in core housing need. Stakeholders reported that Indigenous households with lower incomes risk unmet housing needs, especially due to the lack of housing options with cultural components. Stakeholders also reported that there is a lack of political support for Indigenous housing at the local government level. 41% of Indigenous survey respondents said they were concerned about discrimination by landlords, compared to 13% of all respondents.
- **Refugees and newcomers:** Stakeholders reported that refugees and newcomers 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 reported that there is a lack of education among landlords of the challenges facing refugees.

- **Housing for people with disabilities:** Respondents to the online community survey and community ambassadors survey told us that there was a lack of affordable and suitable housing for people with disabilities, especially housing at an affordable rent for those accessing Persons with Disability Assistance and supportive housing units for those that need them. Affordability is a significant issue for people with disabilities: 82% of respondents to the online community survey 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.
- **Proximity to transit and employment:** A recurring theme throughout the engagement process was a lack of housing options near transit to support easy access to jobs, amenities, and services. 58% of renter respondents and 44% of owner respondents to the online community survey said their home was too far away from employment opportunities—this was the most frequently selected challenge for renters. 44% of owner respondents and 43% of renter respondents said their home was not well served by public transit. 16% of respondents to the Community Ambassadors survey said their home was too far from jobs.
- **Neighbourhood safety:** One of the most significant challenges reported by both renters (55%) and owners (47%) was not feeling safe in their neighbourhood—this was the most frequently selected challenge for owners. This was also one of the most common challenges reported by respondents to the Community Ambassadors survey (15%). The surveys received a number of comments related to neighbourhood safety, including lack of streetlights and sidewalks and visibility of drug use.

2 COMMUNITY SURVEY¹

A community survey was available from November 17, 2020 to December 11, 2020. It was distributed to the City Speaks panel and available to the public on the City of Surrey website. The survey was promoted through the City's website, e-newsletters, social media and stakeholder networks. The purpose of the survey was to collect information about the housing needs and challenges of Surrey residents.

A total of 1,722 responses were received, including 1,471 completed submitted surveys and 251 partially completed surveys.

2.1 DEMOGRAPHIC QUESTIONS

Respondents were asked a series of demographic questions to help us understand how housing issues varied across households in the community and to understand who we were hearing from in the survey responses. Where possible, results for demographic questions are compared to data for Surrey from the 2016 census. The report notes where survey respondents are over or under-represented in comparison to census data.

2.1.1 COMMUNITY

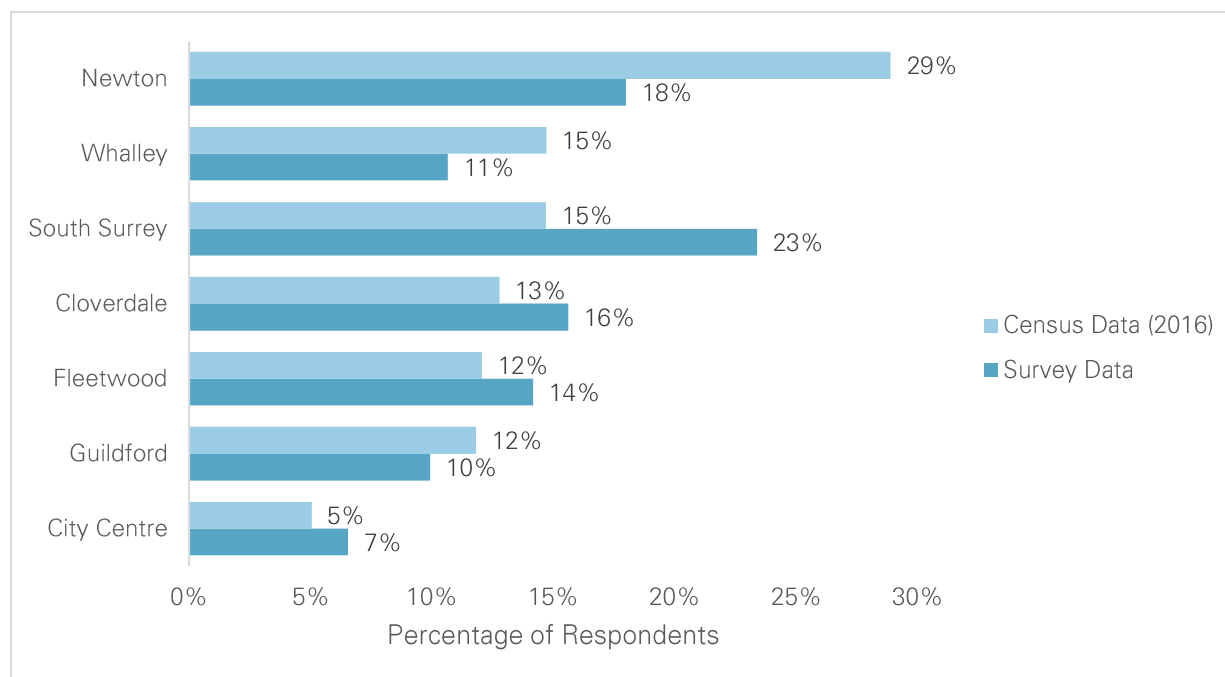
Survey respondents were asked which neighbourhood they currently lived in. The results are summarized and compared to 2016 Census Data² in Figure 1. Generally, the survey had good representation from respondents living in all neighbourhoods, with a somewhat higher response rate for South Surrey and lower for Newton.

¹ Analysis Notes

- Partially completed surveys were checked for duplication and were included in the analysis if no duplication was evident.
- Respondents were allowed to skip questions, submit the survey at any point, and pick multiple answers for select questions. Because of this, the number of responses to each individual question may be different than the total number of respondents.
- Responses from open-ended questions were reviewed and summarized by the themes that emerged.
- Percentages are based on the number of respondents to each question. The bars on each graph show the percentage of respondents that selected each answer; the number of respondents that selected the response is noted following the percentage. The x axis shows the number of respondents that selected each answer.

² Source: Statistics Canada Census Program, Census Profiles 2016

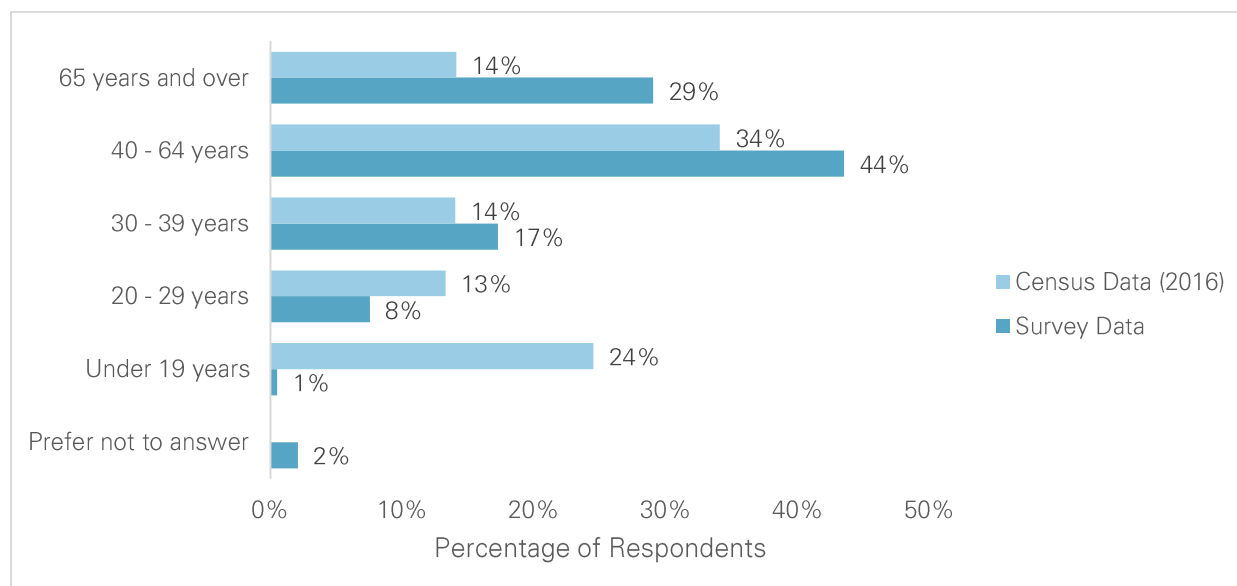
Figure 1. Where Survey Respondents Live (N=1448) Compared to 2016 Census Data



2.1.2 AGE

Figure 2 shows the age of survey respondents. Compared to the Surrey’s total population, the survey had higher representation of individuals 30 years and older, particularly from respondents aged 65 years and over. The survey lacked responses from individuals under 19 which is typical of surveys of this kind.

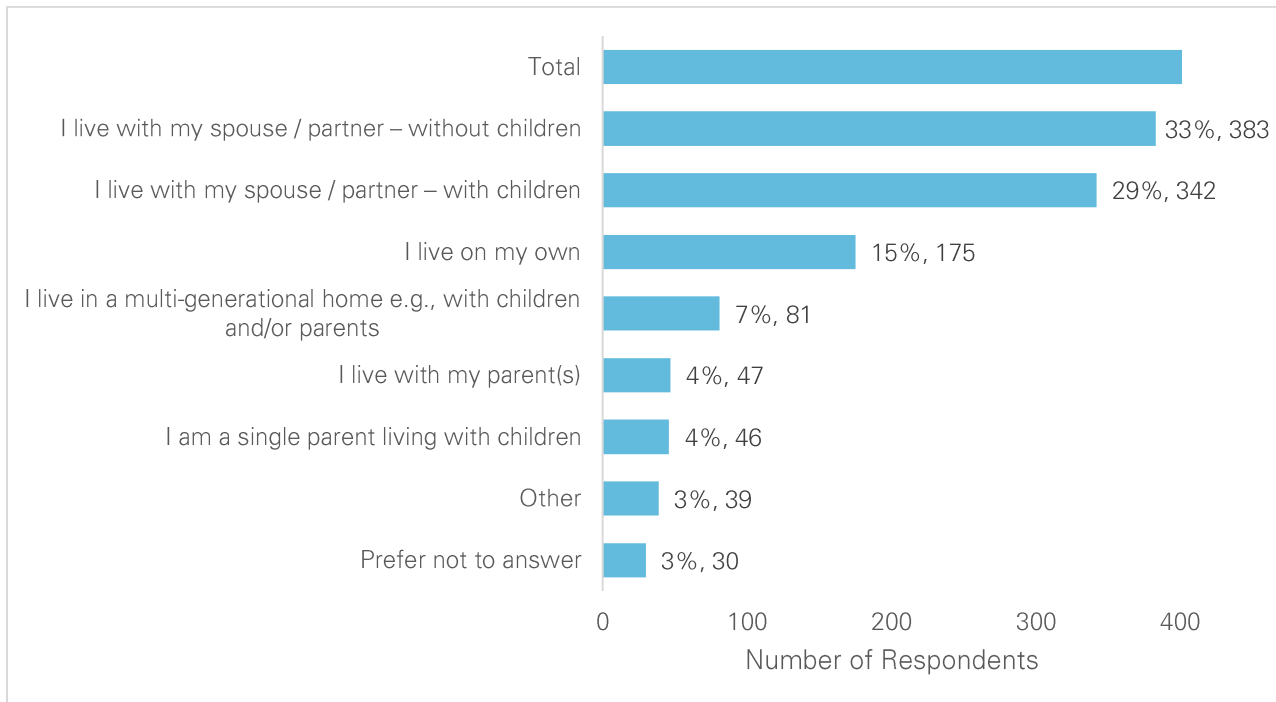
Figure 2. Age of Respondents (N=1390) Compared to 2016 Census Data



2.1.3 HOUSEHOLD TYPE AND SIZE

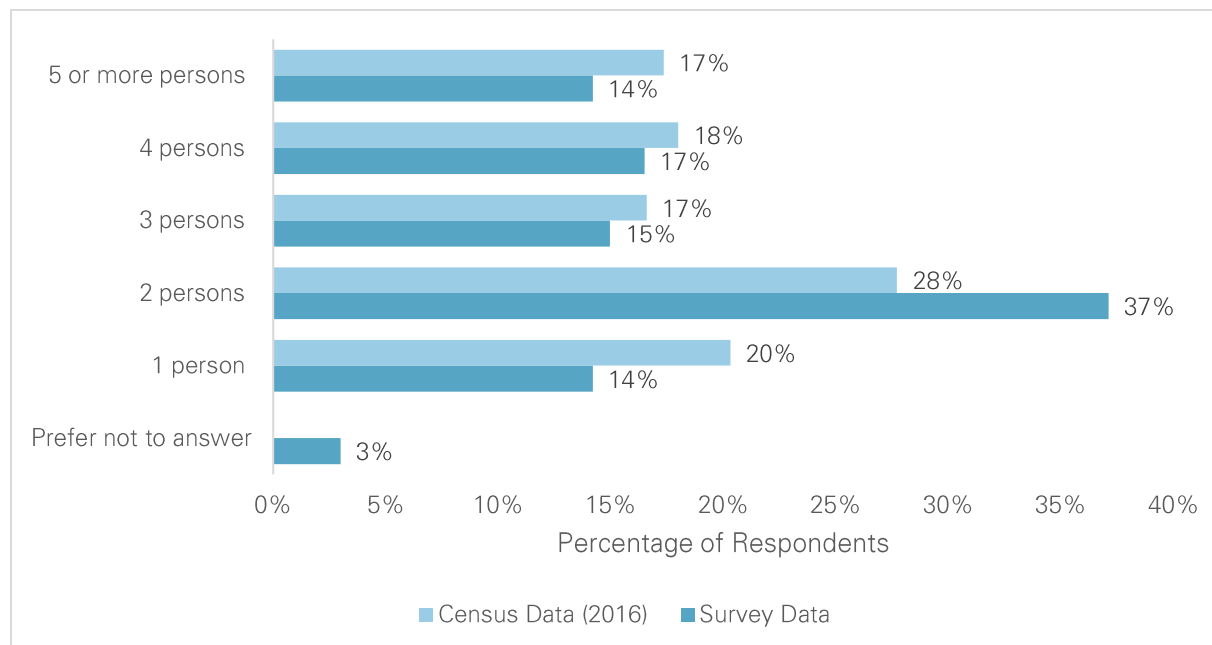
Survey respondents were asked to describe their household (Figure 3). The most common responses were respondents living with a spouse or partner without children (33 percent) or with children (29 percent), followed by respondents living alone (15 percent). Respondents that identified as 'other' (3 percent) described living with their adult children (7 respondents), siblings (6 respondents), individuals they are supporting (3 respondents), tenants (3 respondents), seniors home (2 respondents), home share, room and board, or a co-owner family. Three respondents described specific multi-generational home situations they live in.

Figure 3. Household Types (N=1169)



Respondents were also asked about the size of their households (Figure 4). Two-person households are over-represented in survey responses while single person households are under-represented compared to census data.

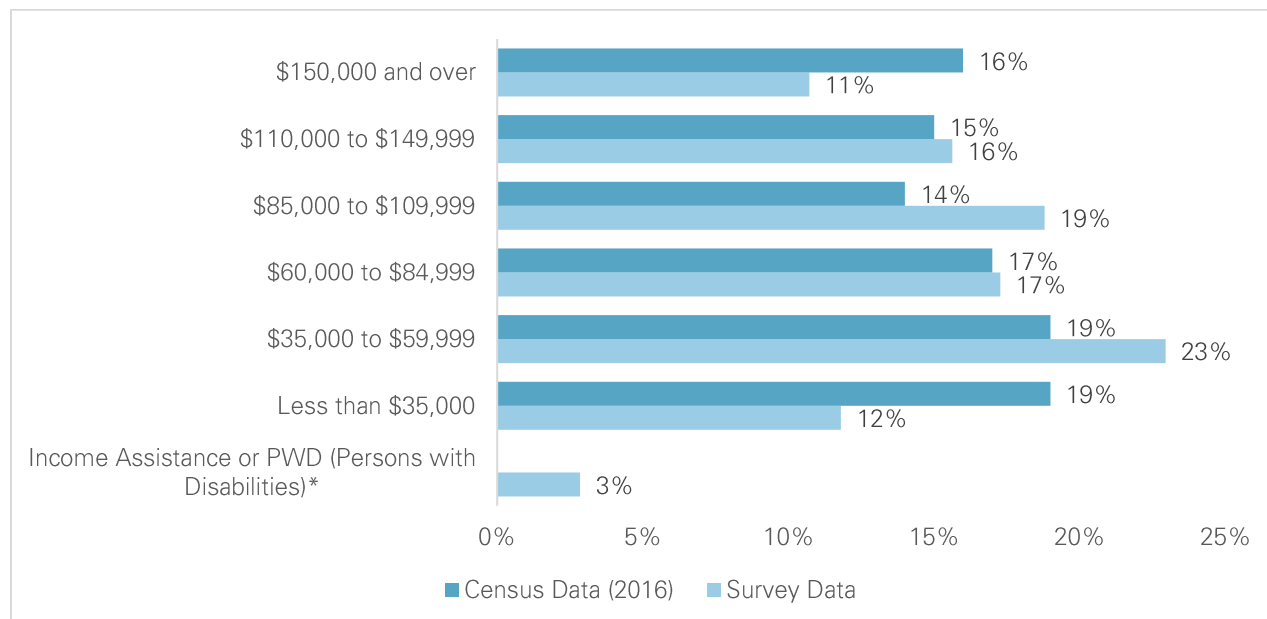
Figure 4. Number of People in Household (N=1169) Compared to 2016 Census Data



2.1.4 HOUSEHOLD INCOME

Survey respondents were asked to report on their annual household income (Figure 5). 254 respondents preferred not to disclose their information and are not included in the results below.

Figure 5. Annual Household Income (N=1169)



*Note that those would Income Assistance or PWD would be included in the census data for incomes “less than \$35,000”.

Source: Census income data as published in the 2019 Metro Vancouver Housing Data Book

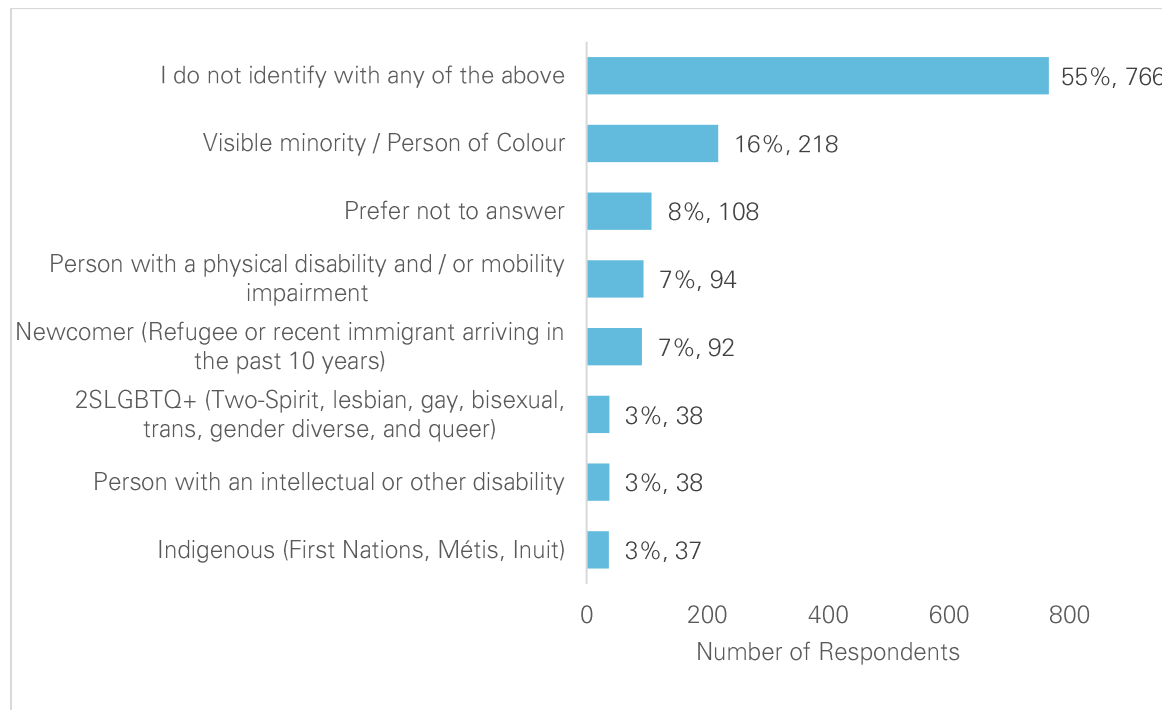
2.1.5 OTHER DEMOGRAPHIC QUESTIONS

57 percent of respondents identified as female, 38 percent identified as male, one percent did not identify within the gender binary, and three percent preferred not to answer.

While the majority of respondents spoke English as their main language at home (83 percent), 16 percent spoke other languages including Punjabi, Tagalog, Spanish, Urdu, Hindi, Mandarin, Arabic, and Cantonese. For comparison, in the 2016 census, 30 percent of residents spoke a language that is not English or French at home.

Respondents were asked to note whether they identify with any groups that are more likely to experience housing vulnerability and discrimination (Figure 6). The most common responses were from respondents that identified as a visible minority or person of colour (16 percent), followed by individuals with physical disability/mobility impairment (7 percent) and newcomers (7 percent).

Figure 6. Groups More Likely to Experience Vulnerability and Discrimination (N=1390)



2.1.6 NON-RESIDENTS

92 respondents, representing X% of all respondents, reported that they do not currently live in Surrey. The full survey was not available for non-residents, but non-residents were asked about their relationship to Surrey and if they were interested in moving to Surrey. 91 percent of non-residents (84 respondents) indicated that they currently work in Surrey or are planning to move to Surrey. These respondents currently live in a number of other municipalities including Vancouver (19 percent), Langley (17 percent), Delta (16 percent), and White Rock (16 percent).

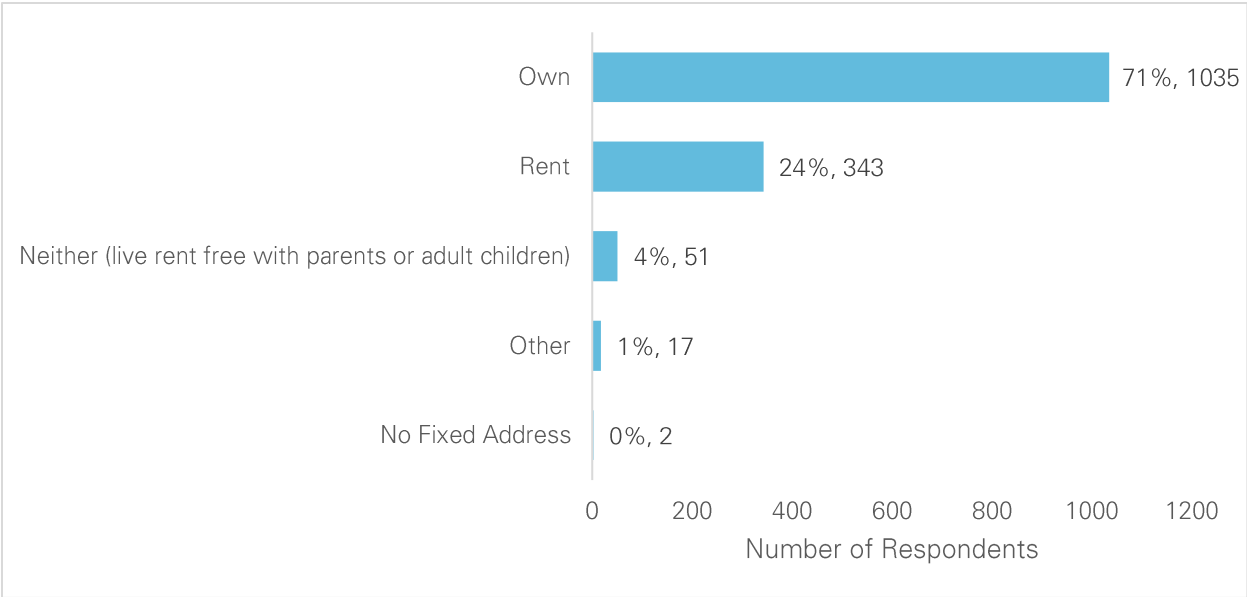
2.2 CURRENT HOUSING SITUATION

2.2.1 TENURE

71 percent of respondents are homeowners and 24 percent are renters. Four percent of respondents live rent free with parents or adult children. Two respondents have no fixed address. 17 respondents selected 'other' and specified that they live in a co-op (5 respondents), a mobile home (3 respondents), own and rent (2 respondents), live in a guest room, or own multiple properties.

For comparison, in the 2016 census, 71 percent of residents owned their home and 29 percent rented indicating that respondents were fairly representative of the community.

Figure 7. Tenure Type (N=1448)

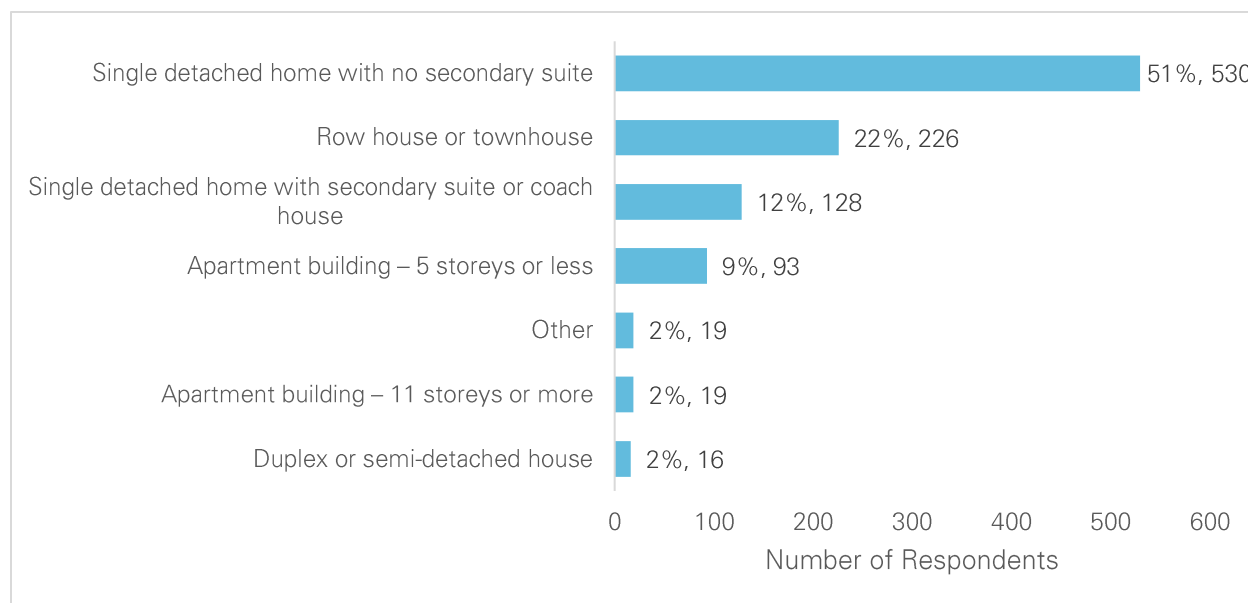


2.2.2 HOUSING TYPE

Respondents were asked to identify the type of home they currently live in. Figure 8 shows the results from respondents that were homeowners and Figure 9 shows the results from renters.

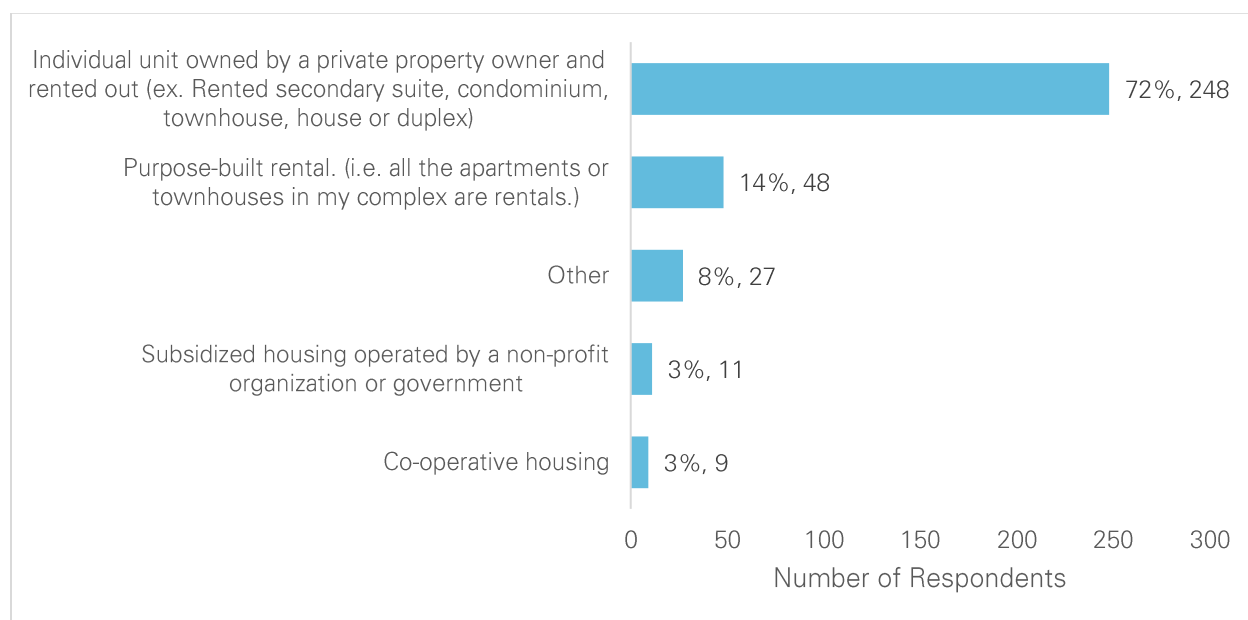
51 percent of respondents that were homeowners live in a single detached home with no secondary suite, followed by 22 percent who live in a row house or townhouse, and 12 percent who live in a single detached home with a secondary suite or coach house.

Figure 8. Homeowners - Type of Homes (N=1034)



A majority of renters that responded to the survey live in an individual unit in the secondary market that is owned by a property owner (72 percent). 14 percent of respondents live in purpose-built rental, three percent live in subsidized housing, and three percent live in co-operative housing. Of the respondents that live in subsidized housing and co-operative housing, 11 respondents said they were on waitlist for less than one year and nine respondents waited more than one year. Respondents that selected 'other' specified that they rent from a relative or friend (7 respondents) or live in a basement (7 respondents), a rancher (2 respondents), room and board, subsidized housing owned by a charity, or trailer park.

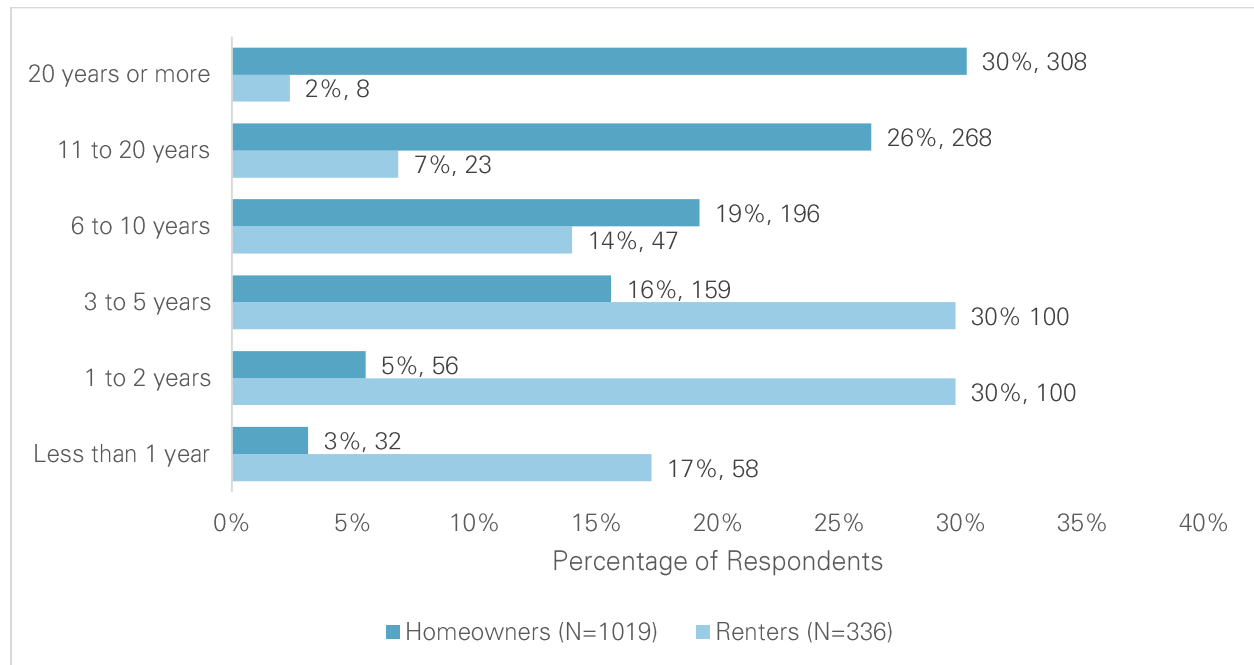
Figure 9. Renters - Types of Homes (N=343)



Length of Time in Current Home

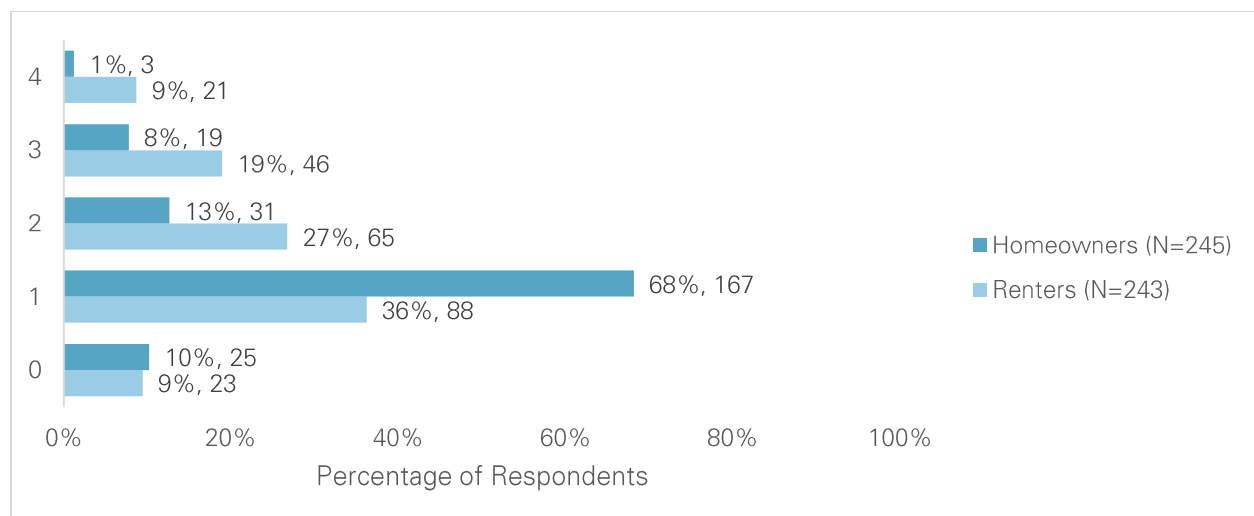
The survey asked respondents how long they have been in their current home. Survey respondents reflected a wide range of situations and responses are summarized in Figure 10. Generally, more homeowners compared to renters have been in their current home for 6 or more years.

Figure 10. Length of Time in Current Home



Respondents that said they have lived in their current home for 5 years or less were asked how many times they have moved within that time frame. While the majority of homeowners reported that they have moved once (68 percent), renters were more likely to report moving multiple times in the last five years.

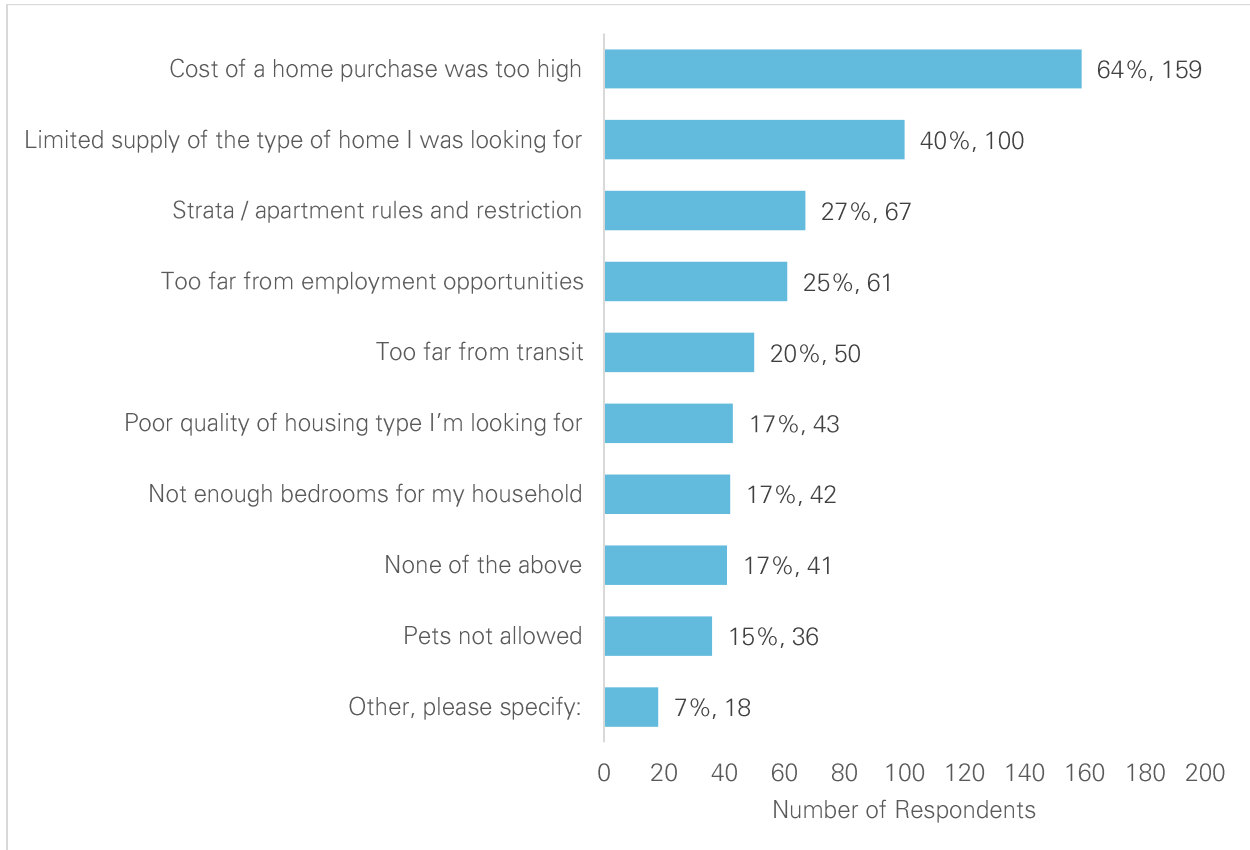
Figure 11. Number of Times Respondents Moved



2.2.3 BARRIERS TO FINDING A HOME

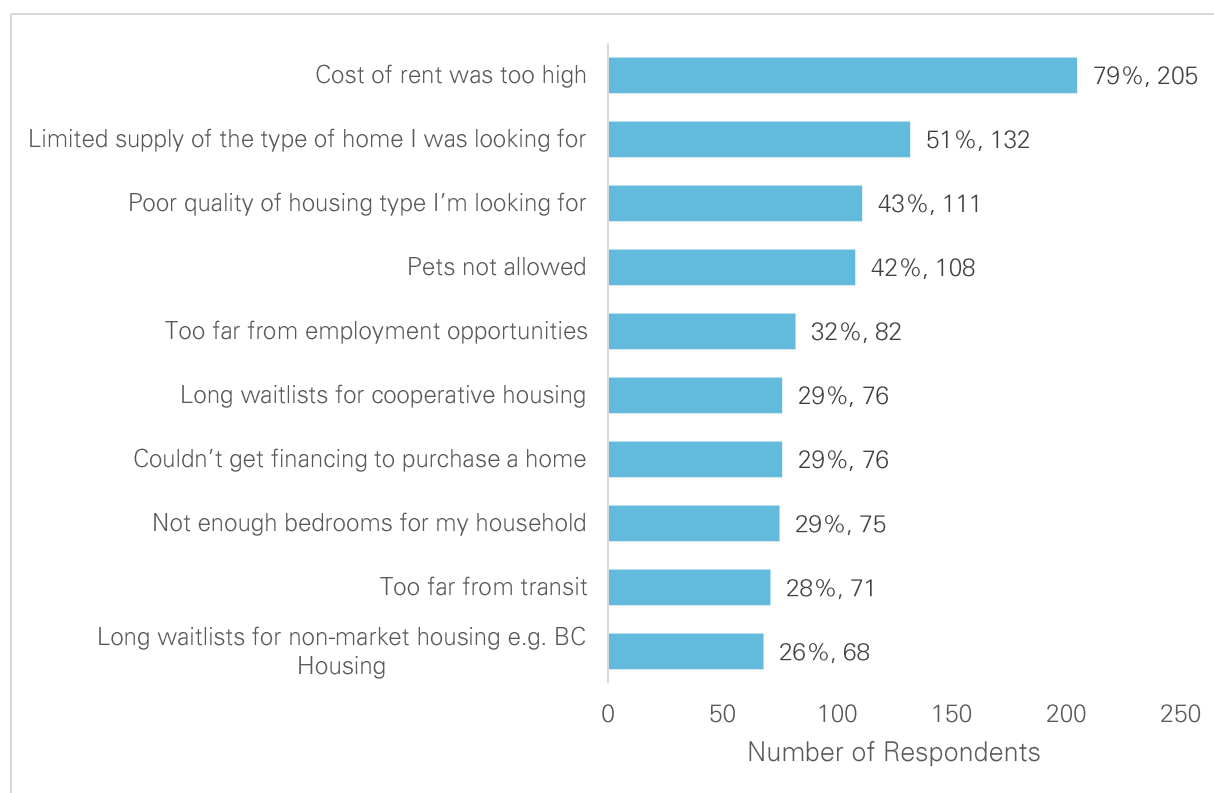
Respondents who had lived in their home for five years or less were asked if they experienced any barriers when searching for their current home. The top barriers experienced by both homeowners and renters was the limited supply of the type of home they were looking for and the high cost of rent or home purchase.

Figure 12. Barriers During Search of Current Home Within Past 5 Years for Homeowners



Poor quality of housing in the type they were looking for (43 percent), and pets not allowed (42 percent) were also major barriers for renters.

Figure 13. Barriers During Search of Current Home Within Past 5 Years for Renters



Respondents who indicated that they experienced discrimination or profiling were asked to share their specific experience:

- Having too many children (5 respondents)
- LGBTQA2S+ (3 respondents)
- Gender (e.g., women, non-binary) (3 respondents)
- Physical disability / health issues (2 respondents)
- Income levels (2 respondents)
- Ethnicity (3 respondents)
- Religion

2.3 HOUSING AFFORDABILITY

Survey respondents were asked if they believe their housing costs were affordable to them. It was noted that, generally, housing is considered to be affordable if a household spends no more than 30% of gross household income on housing costs e.g., mortgage/rent, condo fees, and utilities. 61 percent of homeowners believe their housing costs were affordable to them compared to only 30 percent of renters. While the number of respondents who neither rent nor own is small, most (60 percent) reported that their housing costs were unaffordable. 50 percent of respondents that indicated they have no fixed address or 'other' as their tenure type reported that their housing costs are unaffordable.

Figure 14. Renters: Do you believe your housing costs are affordable to you? (N=332)

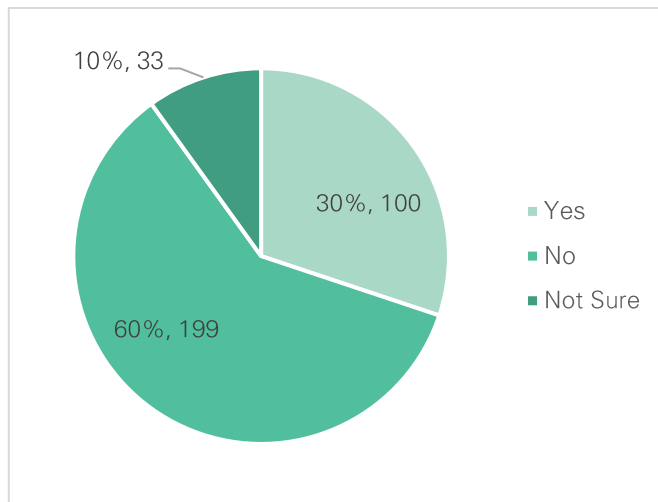
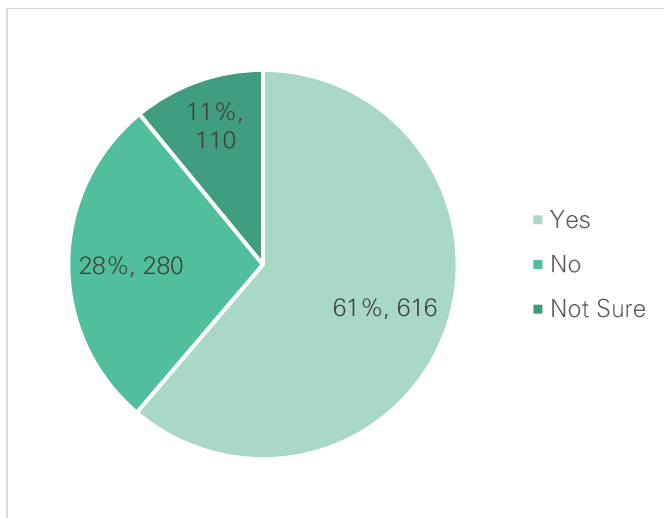


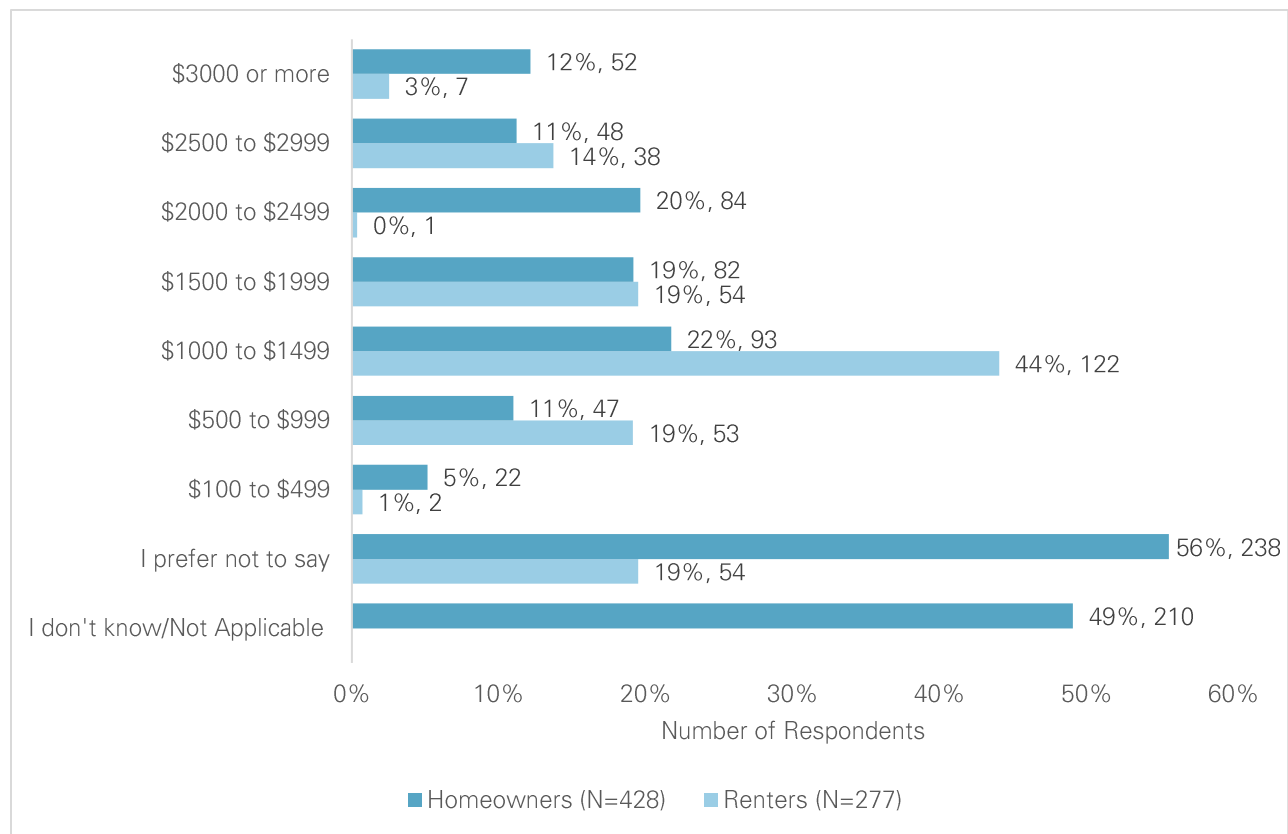
Figure 15. Owners: Do you believe your housing costs are affordable to you? (N=1006)



2.3.1 CURRENT HOUSING COSTS

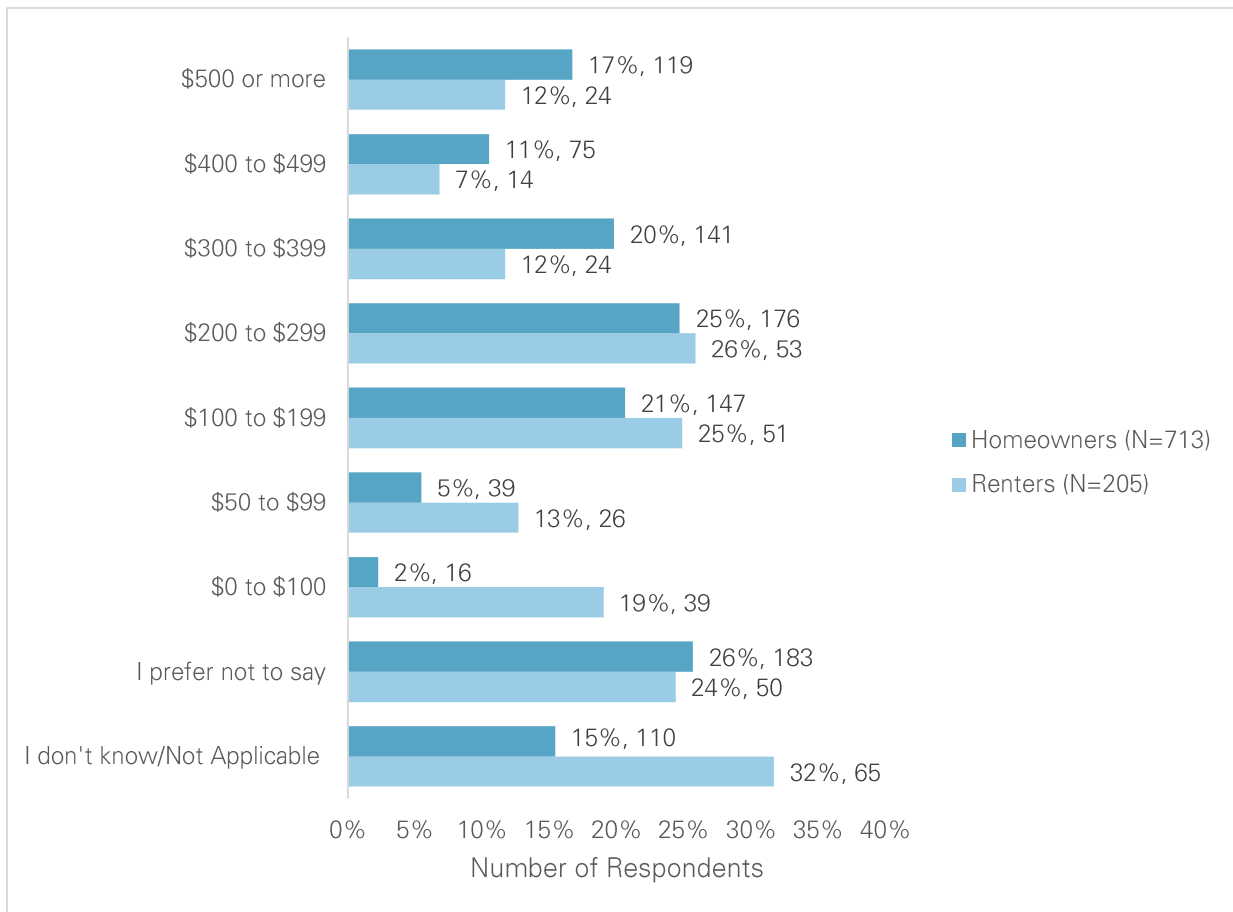
Respondents were asked about the costs of the rent or mortgage they spend in a typical month. A high number did not provide a response: 17 percent of respondents indicated that they were unsure, or it was not applicable, and 22 percent preferred not to say. The results from respondents that reported their costs are summarized in Figure 16. The most common response for both renters and homeowners was between \$1,000 to \$1,499. Among respondents, a higher proportion of homeowners than renters spend more than \$2,000 per month on their housing costs.

Figure 16. Cost of Rent or Mortgage Compared by Renters and Owners



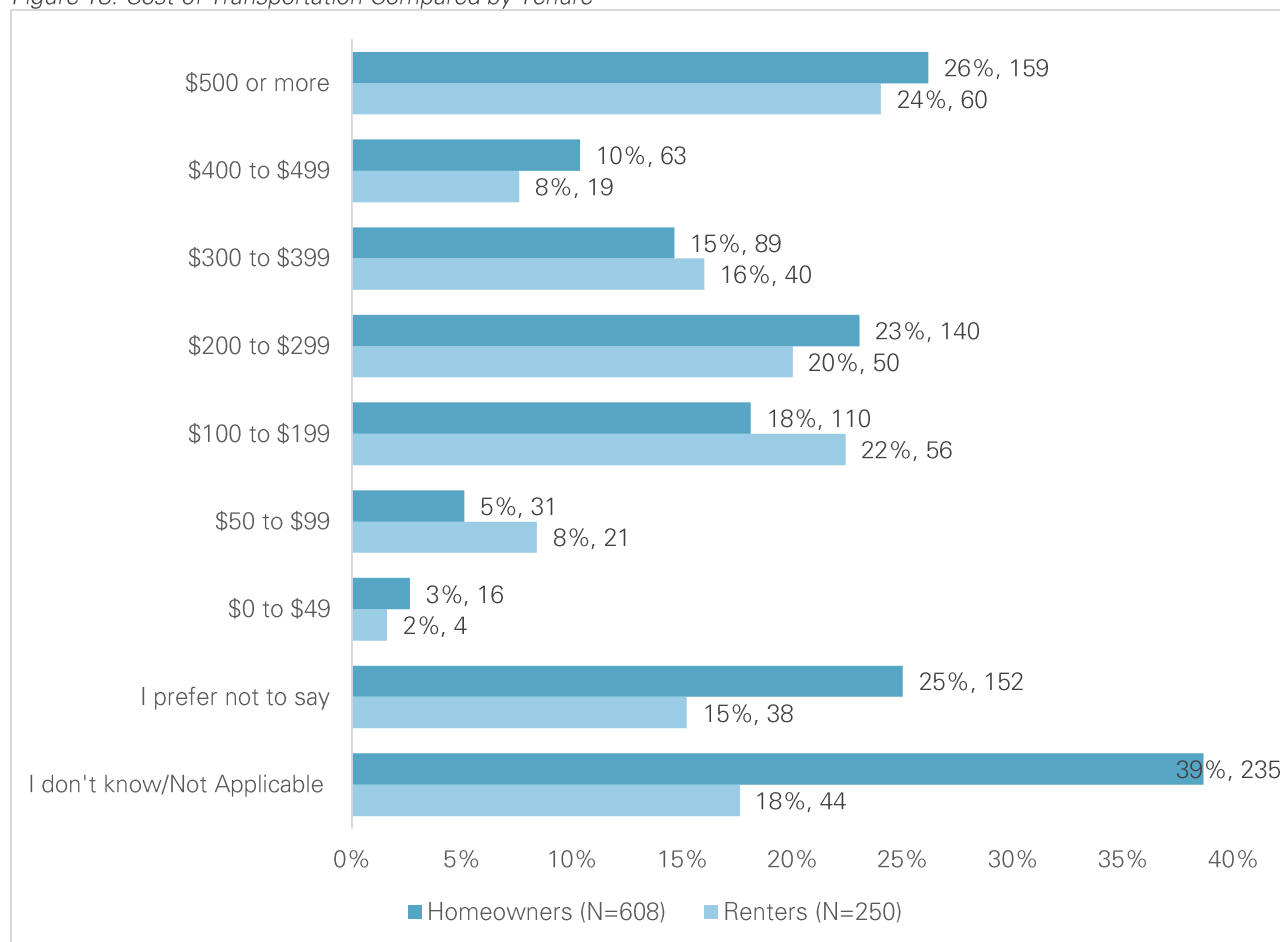
Respondents were asked to report on the costs of their utilities in a typical month. 15 percent of all respondents indicated that they were unsure, or it was not applicable, and 17 percent preferred not to say. The results from respondents that reported their costs are summarized in Figure 17. The most common response for both homeowners and renters was between \$100 to \$299 per month.

Figure 17. Cost of Utilities Compared by Renters and Owners



Respondents were asked how much they spend on transportation costs in a typical month. 22 percent of all respondents indicated that they were unsure, or it was not applicable, and 14 percent preferred not to say. The results from respondents that reported their costs are summarized in Figure 18. The most common response for respondents of all tenures was \$500 or more.

Figure 18. Cost of Transportation Compared by Tenure



2.3.2 RENTERS RECEIVING FINANCIAL ASSISTANCE

Renters were also asked whether they receive any financial assistance, either formal or informal, to support their housing costs. 38 respondents said they receive assistance in the form of rental subsidy (17 respondents). 20 respondents indicated that they receive other forms of assistance including PWD (7 respondents), income assistance (5 respondents), CPP, CREB, SAFER, child support, OAS/GIS, shelter aid, or student loans. 3 respondents receive assistance from family, relatives or friends (3 respondents).

2.4 HOUSING CHALLENGES: LOCATION, SUITABILITY AND HOMES' FEATURES

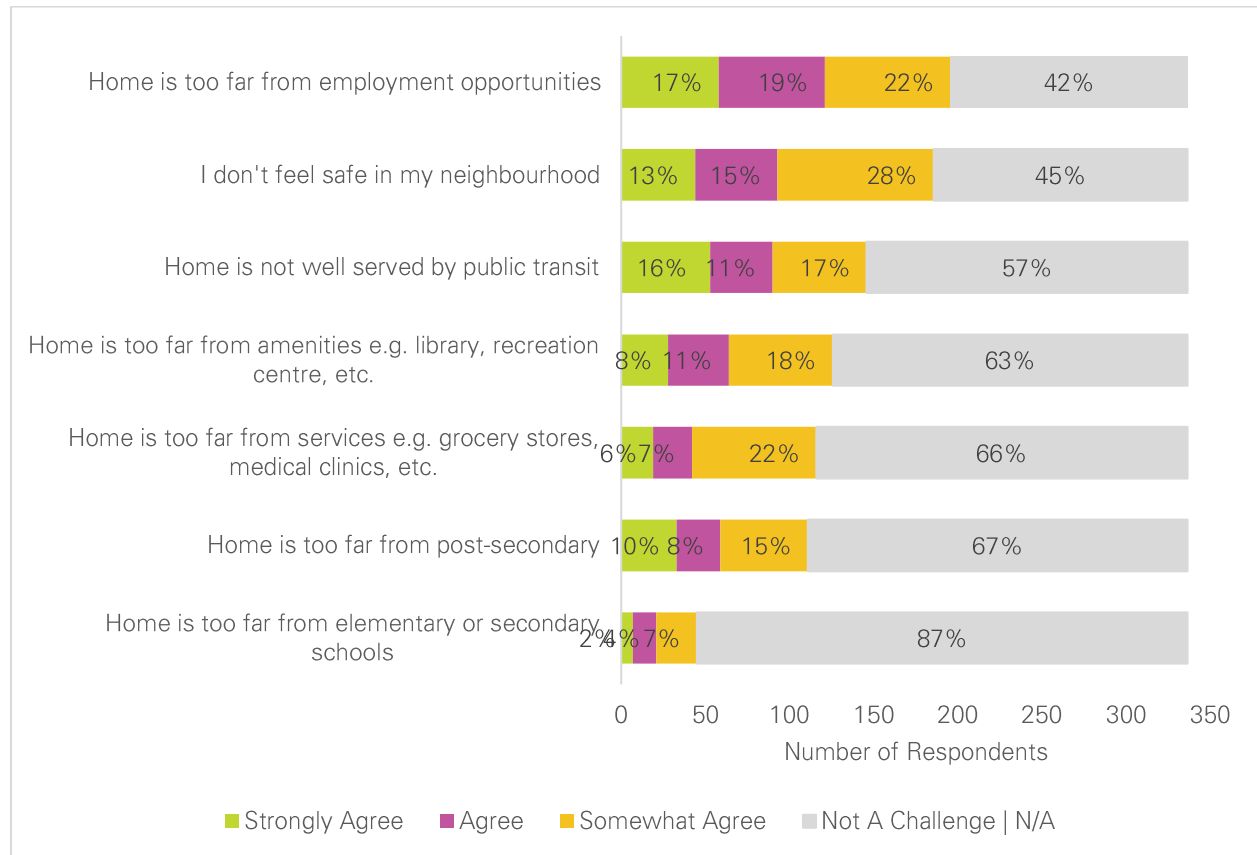
Respondents were asked to identify the challenges they experience related to the location, suitability, and features of their home. Renters and owners were also asked to identify challenges based on their specific tenure experience. Respondents were asked to select 'Not a Challenge or N/A' if the challenges listed did not apply to them. Results from these questions were analyzed by renters and owners and are summarized below.

2.4.1 HOUSING CHALLENGES SPECIFIC TO RENTERS

Housing Challenges: Location

Renters identified the housing challenges they experience related to the location of their home (Figure 19). 58 percent of respondents said that their home was too far from employment opportunities followed by 55 percent that said they don't feel safe in their neighbourhood and 43 percent that said their home is not well served by public transit.

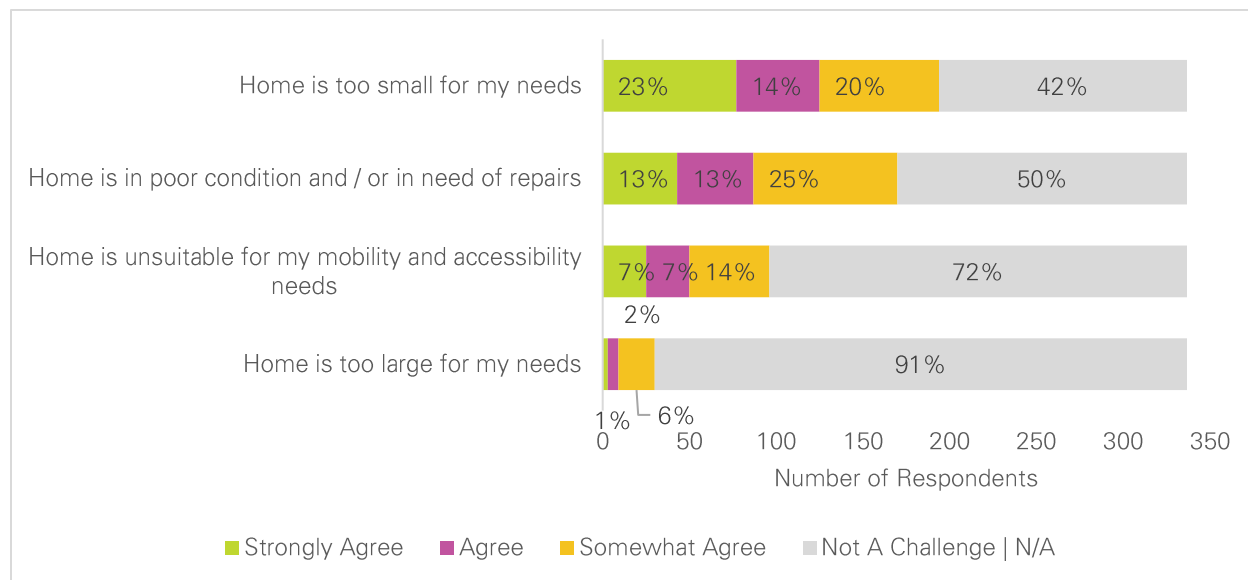
Figure 19. Challenges Related to Location of Home for Renters (N=337)



Housing Challenges: Suitability

Homes that are too small for needs (58 percent) and in poor condition or need or repairs (50 percent) were the main challenges related to suitability for renters.

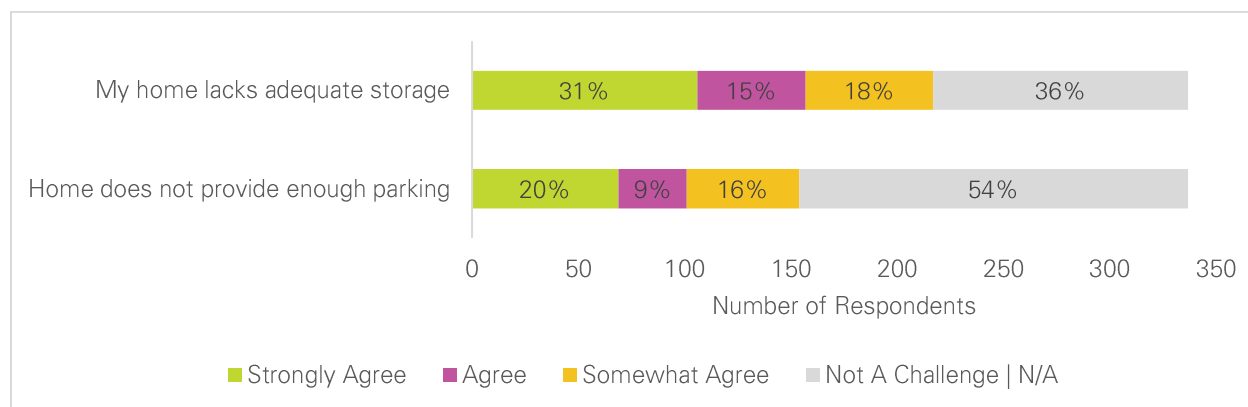
Figure 20. Challenges Related to Suitability of Home for Renters (N=337)



Housing Challenges: Features

64 percent of renters said that their homes lack adequate storage and 46 percent said their home does not provide enough parking.

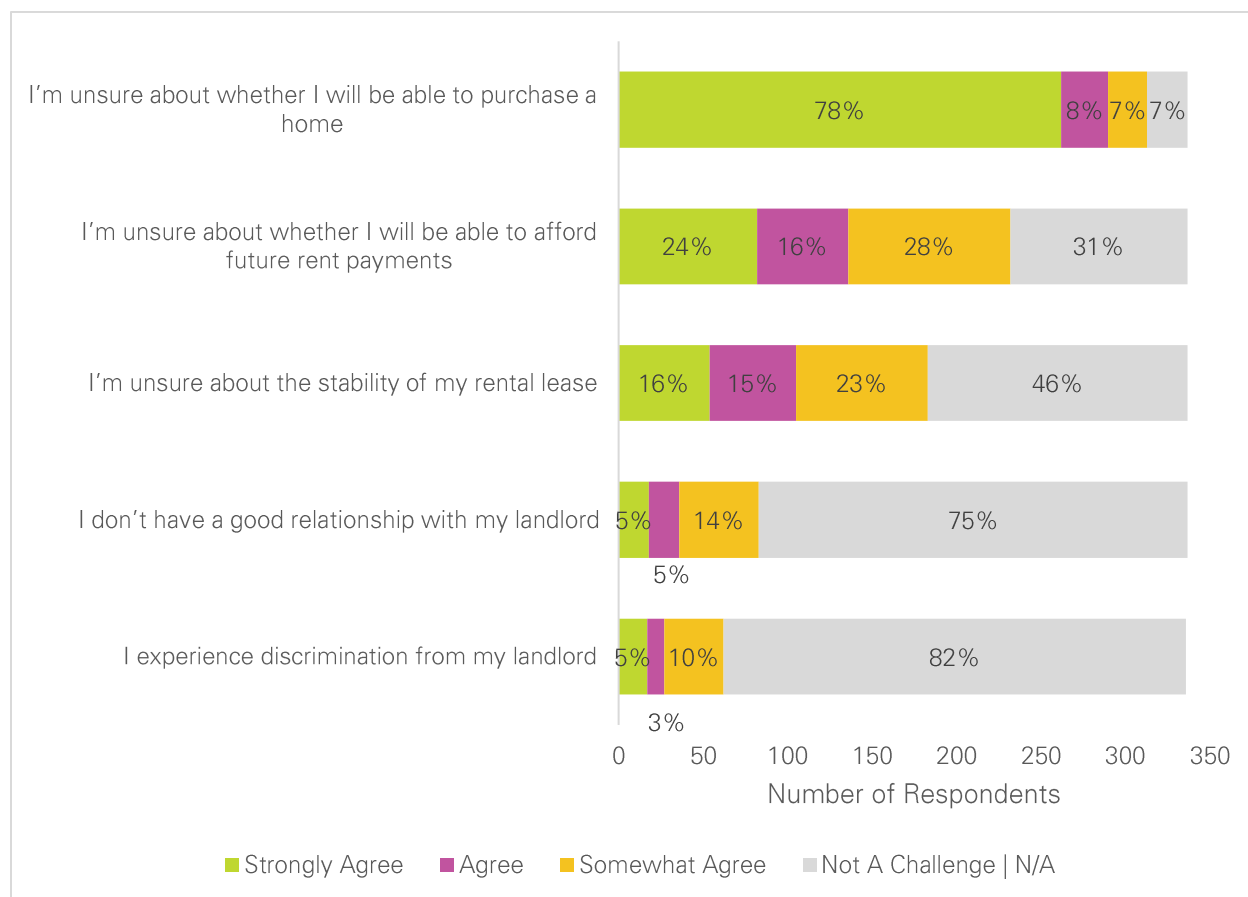
Figure 21. Challenges Related to Features for Renters (N=337)



Renting Specific Challenges

For renters living in all rental types, the top challenge was the uncertainty of whether they will be able to purchase a home. Other common concerns respondents noted include the ability to afford future rent payments (69 percent) and the uncertainty about the stability of their rental lease (54 percent).

Figure 22. Housing Challenges Specific to Renting (N=337)



Housing challenges for renters were examined from the perspective of tenants of purpose-built rental buildings and secondary market rentals. Slightly more renters living in purpose-built rentals were concerned that they would be unable to afford future rent payments and do not have a good relationship with their landlord compared to renters living in secondary suites.

Figure 23. Housing Challenges Compared by Renters in Secondary Suites vs. Purpose Built Rental Apartments



Additional Challenges Reported by Renters

Respondents were asked to describe any other housing challenges they experienced that have not already been listed in previous questions. Themes that were mentioned by five or more respondents are summarized below.

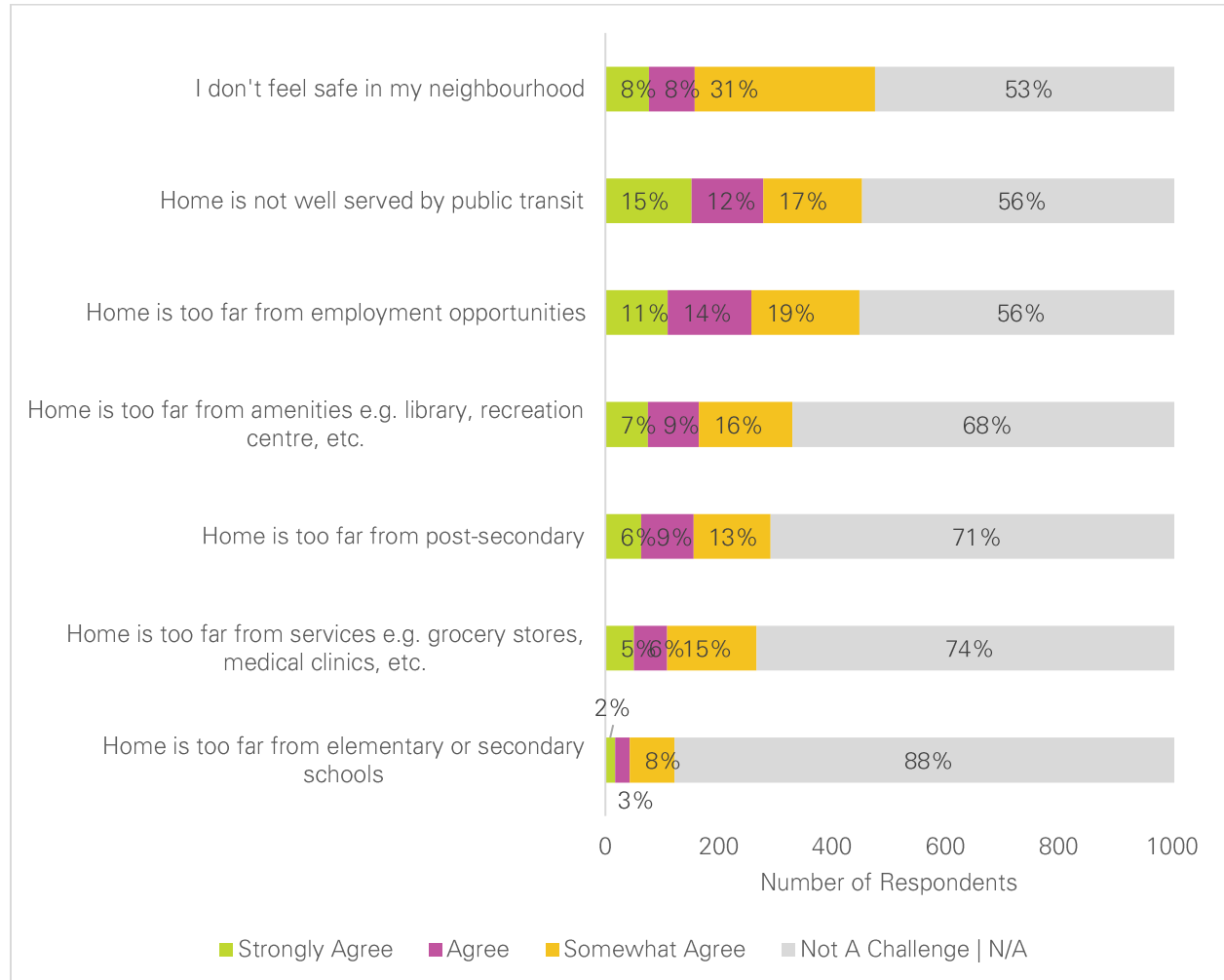
- There is a lack of affordable rentals and homeownership options in Surrey, especially for young adults, families with children, seniors, and people on Persons with Disabilities Assistance (40 respondents).
- Tenants live with poor conditions (e.g., broken appliances, access to laundry, lack of utilities, pest infestations, mold, lack of soundproofing/privacy) and landlords are not making repairs (20 respondents).
- There is a lack of pet-friendly rental housing (9 respondents).
- Limited nearby public transit, services, infrastructure, amenities, green spaces, parking spots, and community spaces (7 respondents).

2.4.2 HOUSING CHALLENGES SPECIFIC TO HOMEOWNERS

Location

Homeowners were asked to identify housing challenges they experience related to the location of their home (Figure 24). 47 percent of respondents do not feel safe in their neighbourhood, followed by 44 percent of respondents who said their home is not well served by transit and is too far from employment opportunities.

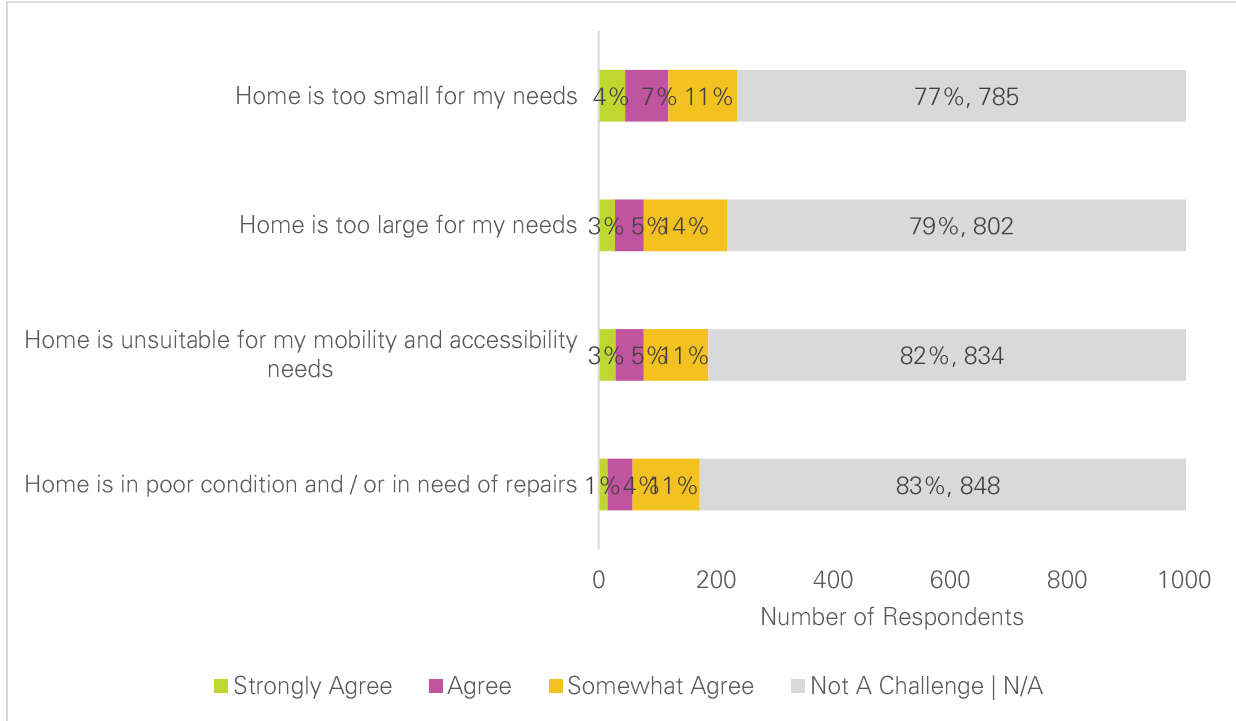
Figure 24. Challenges Related to Location of Home for Homeowners (N=1021)



Suitability

23 percent of homeowners said that their home is too small for their needs and 21 percent said their home is too large.

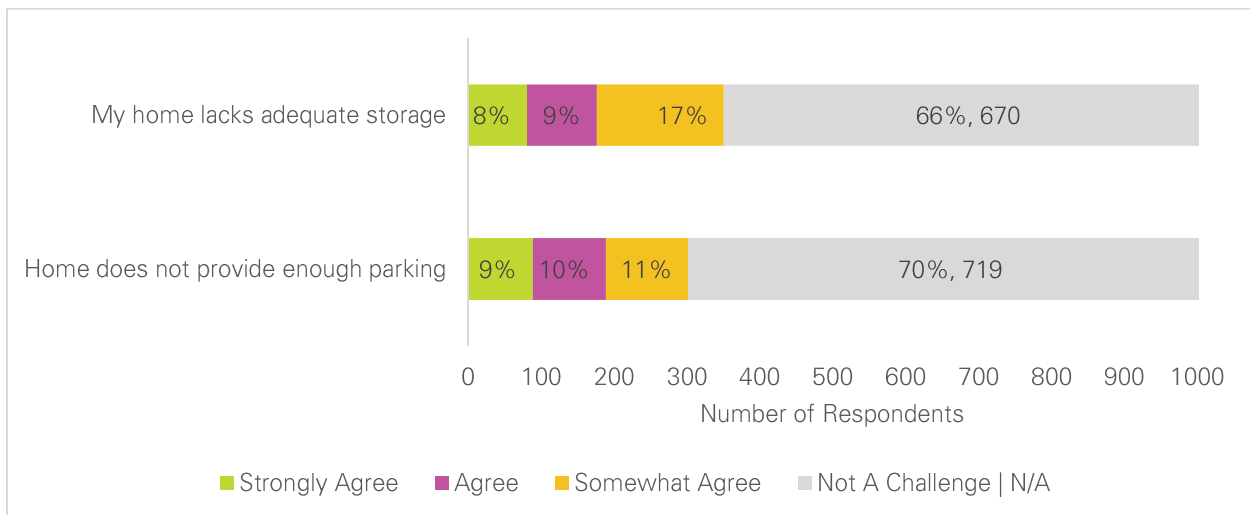
Figure 25. Challenges Related to Suitability of Home for Homeowners (N=1021)



Features

34 percent of homeowners said that their home lacks adequate storage and 30 percent said their home does not provide enough parking.

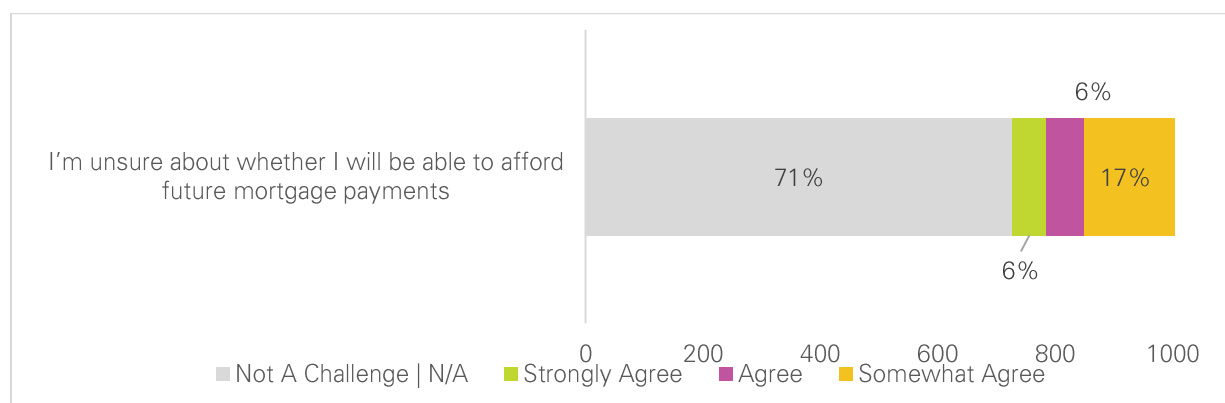
Figure 26. Challenges Related to Features for Homeowners (N=1021)



Homeownership Specific Challenges

29 percent of homeowners were uncertain they would be able to afford future mortgage payments.

Figure 27. Housing Challenges Specific to Homeowners (N=1021)



Additional Challenges Described by Owners

Homeowners were also asked to share other housing challenges they experienced that have not already been listed in previous questions. Themes that were mentioned by five or more respondents are summarized below.

- Cost of condo and strata insurance, utilities, property taxes, and maintenance costs are unaffordable and increasing (24 respondents).
- There is a lack of parking spots available for homeowners, tenants, and visitors (16 respondents).
- There is a lack of infrastructure (e.g., sidewalks, streetlighting, and existing road network) and nearby amenities and services (e.g., public transit, employment opportunities, schools) to support currently proposed developments (11 respondents).
- There is a lack of suitable homes for people with disabilities and seniors (9 respondents).
- There is a lack of affordable homes (9 respondents). Prices of homes are driven by foreign investments and new developments that are not accessible to Surrey residents.
- Increased housing density is creating overcrowding issues, noise, disrupting quality of living, privacy, sense of community. New housing density is inconsistent with community housing plans (6 respondents).

Owners' Experience of Renting Out Suites

63 percent of 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. 65 percent 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 percent), 5 to 10 years (10 percent), or under 5 years (12 percent). Respondents also noted other experiences of renting out their suite which are summarized below.

- Illegal rental suites that are not inspected and fined by the City affect the entire rental pool (3 respondents).
- Families are living in multi-generational homes to manage housing costs (2 respondents).
- There are not enough parking spaces for tenants (2 respondents).
- Renting to family members at an affordable reduced rate (2 respondents).
- Tenants are not suitable and leave due to non-payments or damages (1 respondent).
- Tenants are suitable but unable to afford the rental costs (1 respondent).
- There are less rights for landlords compared to tenants (1 respondent).

2.5 PERSPECTIVES ON HOUSING ISSUES IN SURREY

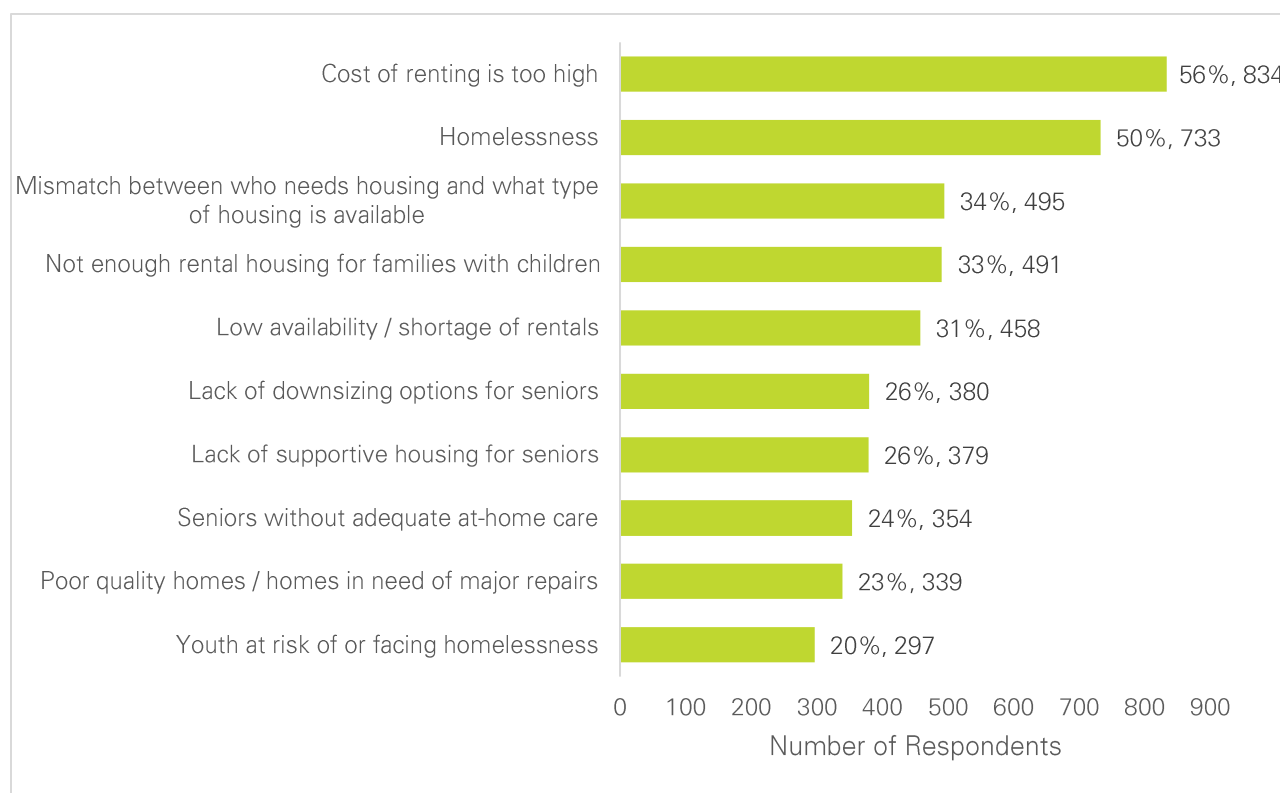
Respondents were asked a series of questions related to the types of housing issues they are experiencing or seeing in their community. Community issues are compared by neighbourhoods and age groups in Sections 2.5.4 and 2.5.6.

2.5.1 SURREY'S TOP HOUSING ISSUES

Respondents were asked to select the top five housing issues seen among family, friends and neighbours.

The top ten overall issues are shown in Figure 28. The top 3 issues identified were high cost of rent (56 percent), homelessness (50 percent), and a mismatch between available housing and housing needs (34 percent).

Figure 28. Top 10 Community Housing Issues (N=1477)



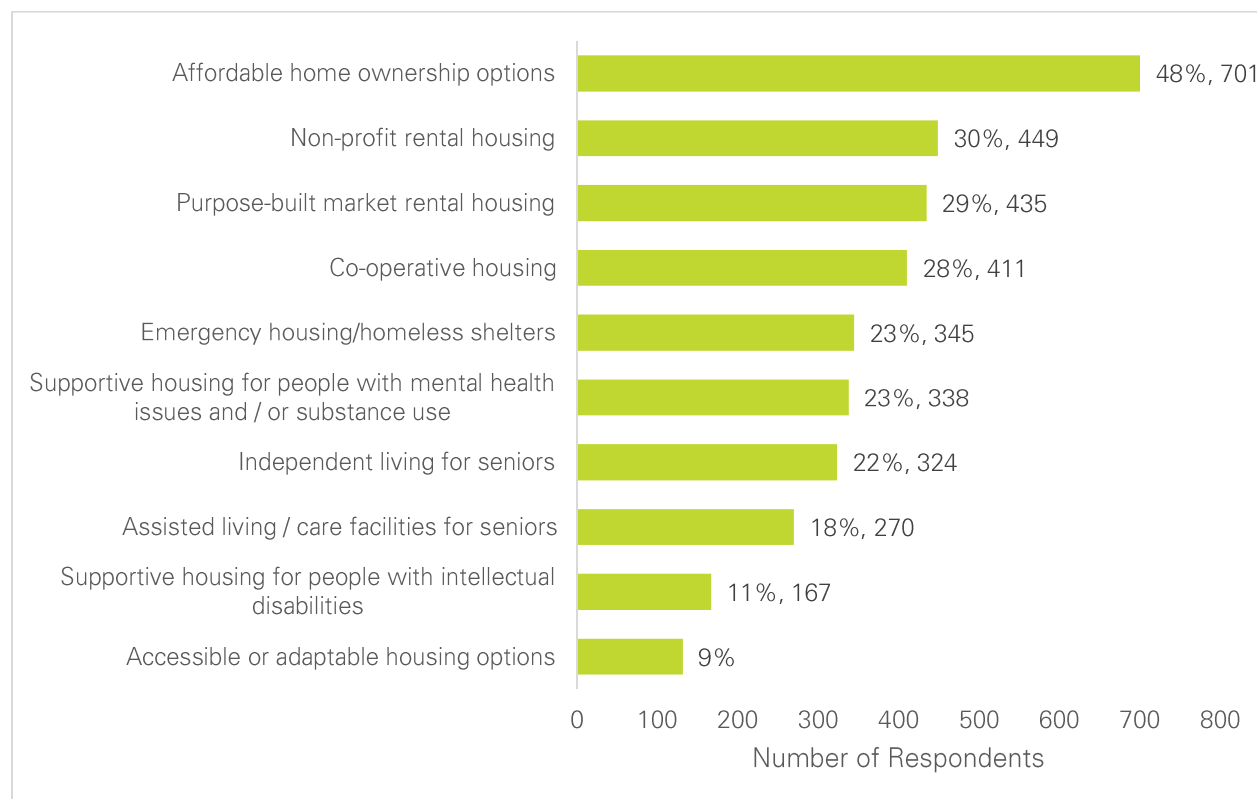
Respondents were asked to describe any other top housing issues in Surrey. Themes that were not already listed and mentioned by five or more respondents are summarized below.

- Poor long-term planning for housing development and concerns about too much growth (e.g., infrastructure, distribution of growth, traffic issues, pedestrian access ways, schools) (34 respondents).
- Issues of regulation with secondary suites (e.g., not enough natural light, parking concerns, reporting of rental income, taxes) (29 respondents).
- Lack of pet-friendly rental apartments (22 respondents).
- New houses are too large (e.g., concerns about monster house design, high mortgage costs, the loss of affordable smaller houses) (24 respondents).
- Landlord and tenant conflicts (e.g., abuse, lack of maintenance, lease enforcement, evictions, house flipping) (18 respondents).
- There are barriers to accessing private rental market (e.g., discrimination, credit checks, cultural differences in number of bedrooms needed) especially for vulnerable populations (e.g., homeless individuals, individuals fleeing violence) (8 respondents)
- Lack of co-operative housing and upcoming expiring agreements (8 respondents).
- Concerns about developers having a strong influence on the housing development process (7 respondents)

2.5.2 NEEDED HOUSING TYPES

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, purpose-built market rental housing (29%), and co-operative housing (28%).

Figure 29. Top 10 Housing Types that are Insufficient in Supply (N=1475)



Respondents were asked to describe any other housing types that are insufficient in supply in Surrey that have not already been listed. Themes that were mentioned by five or more respondents are summarized below.

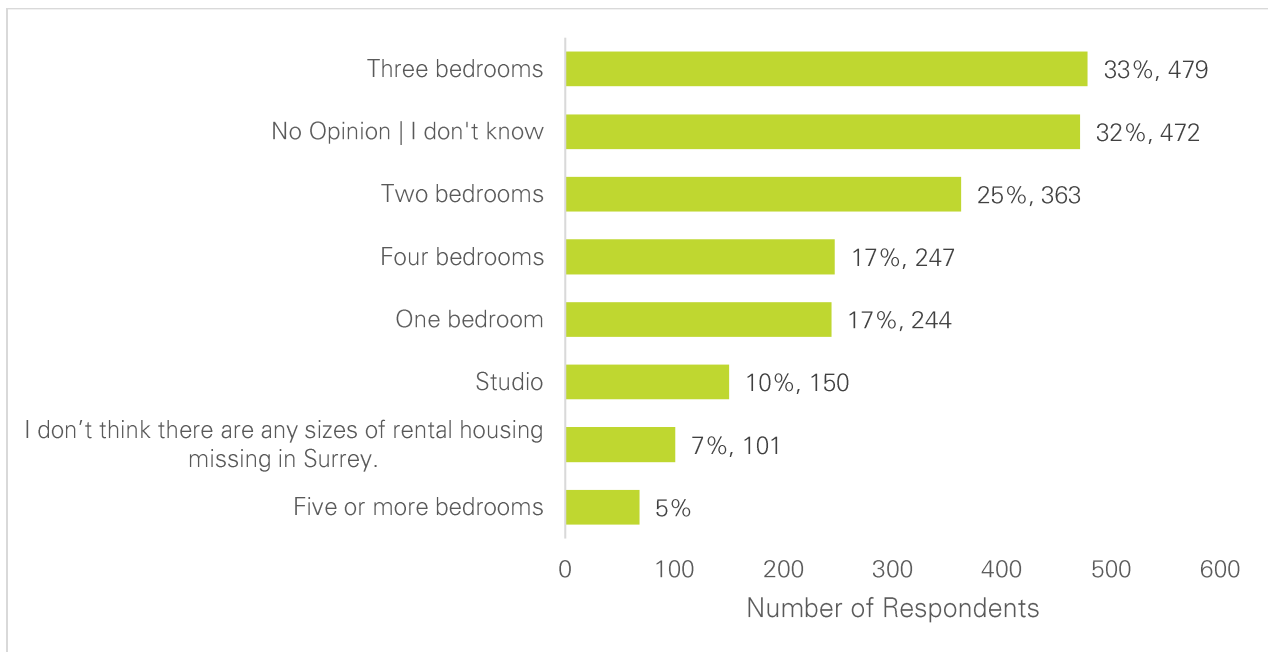
- Affordable housing (30 respondents).
- Downsizing housing options (e.g., homes with accessible entry ways, master bedroom on main floor) (19 respondents).
- Housing within walking distance of amenities and/or transit (15 respondents).
- Supportive housing for people with health issues (e.g., people with disabilities, people with mental health challenges, and substance use disorders) (16 respondents).
- Single-detached houses with or without suites (8 respondents.)
- Multi-unit buildings (e.g., townhouses, mid-density housing, condominiums, non-stratified row housing, etc.) (7 respondents).
- Subsidized housing for single-parents and low-income earners (7 respondents).

- Smaller housing options (e.g., tiny homes, micro living options, smaller single-detached houses) (8 respondents).
- Housing for families with children (e.g., family-sized apartments and houses) (5 respondents).
- Pet friendly rental apartments (5 respondents).
- Purpose-built rental units (e.g., below-market rental housing, higher end rental housing) (5 respondents).
- Accessible housing (5 respondents).

2.5.3 INSUFFICIENT HOUSING SIZES IN RENTALS

Respondents were asked which housing sizes of rental housing are of insufficient supply in Surrey. Across all neighbourhoods, respondents suggested that the most needed housing sizes in rental housing is three bedrooms (33 percent), followed by two bedrooms (25 percent). Thirty-two percent of respondents did not know or have an opinion.

Figure 30. Housing Sizes in Rental Housing that are Insufficient in Supply (N=1472)



2.5.4 COMMUNITY ISSUES BY TENURE TYPE

Renters and homeowners reported that high cost of renting, homelessness, lack of rental housing for families with children, and a mismatch of the availability of housing and housing needs were among the top five community concerns. Renters also reported that low availability and shortage of rentals were a top concern (43 percent). Homeowners reported that the lack of downsizing options for seniors were a top concern (32 percent).

Figure 31. Top 5 Community Issues Reported by Renters (N=343)

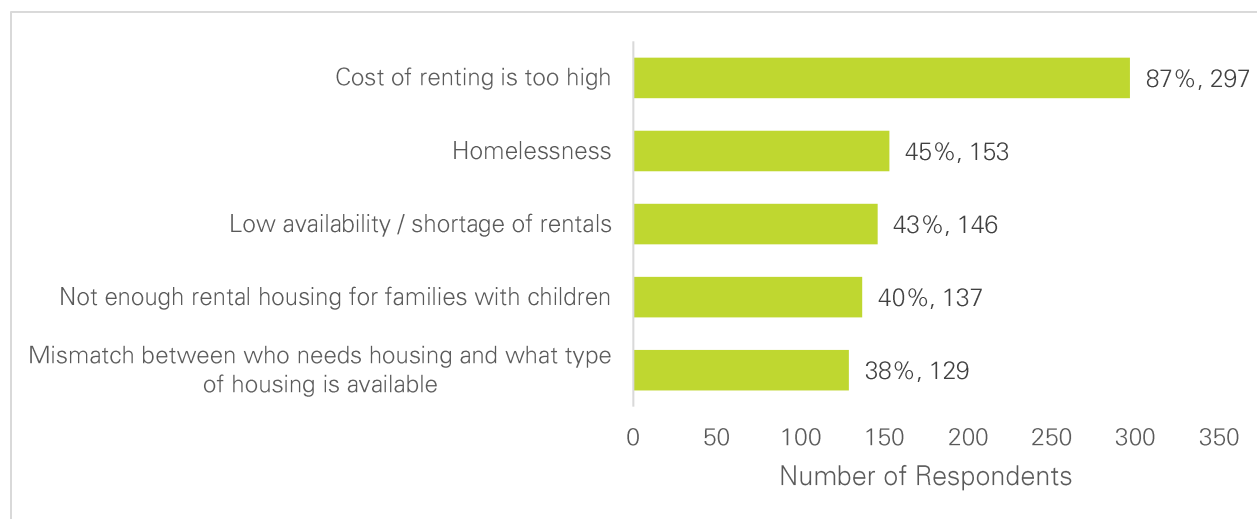
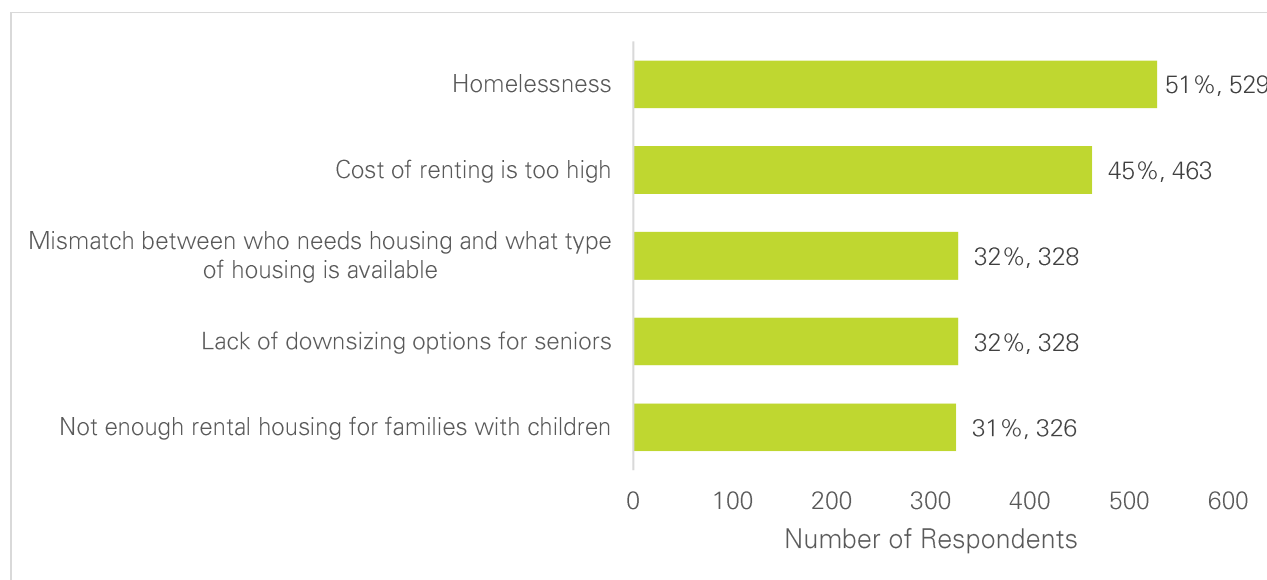


Figure 32. Top 5 Community Issues Reported by Homeowners (N=1035)



2.5.5 PERSPECTIVES OF HOUSING NEED BY NEIGHBOURHOOD

While generally the proportion of respondents that identified each housing issue was similar across all neighbourhoods, higher concerns of issues in particular neighbourhoods are noted.

The high cost of renting (56 percent) and homelessness (50 percent) were identified as the top issues across all neighbourhoods.

Key housing issues varied by neighbourhoods:

- City Centre: greater concern about homelessness (62 percent), discrimination from landlords (21 percent)
- Guildford: greater concern about homelessness (60 percent)
- Whalley: greater concern about poor quality of homes / homes needing repairs (32 percent), discrimination from landlords (21 percent)
- Newton: greater concern about discrimination from landlords (18 percent)
- South Surrey: greater concern about the lack of adequate at-home care for seniors (31 percent)

Across all neighbourhoods, affordable home ownership options (48 percent), non-profit rental housing (30 percent), and purpose-built rental housing (29 percent) were reported as the top housing types that is insufficient in supply in Surrey.

Key housing types that are needed varied by neighbourhood:

- City Centre: greater need for non-profit rental housing (36 percent), purpose built-market rental housing (35 percent), co-op housing (34 percent), emergency housing/homeless shelters (32 percent)
- Whalley: greater need for non-profit rental housing (36 respondents)
- Newton: greater concern about discrimination from landlords (18 percent)
- Fleetwood: greater need for independent living for seniors (27 percent)

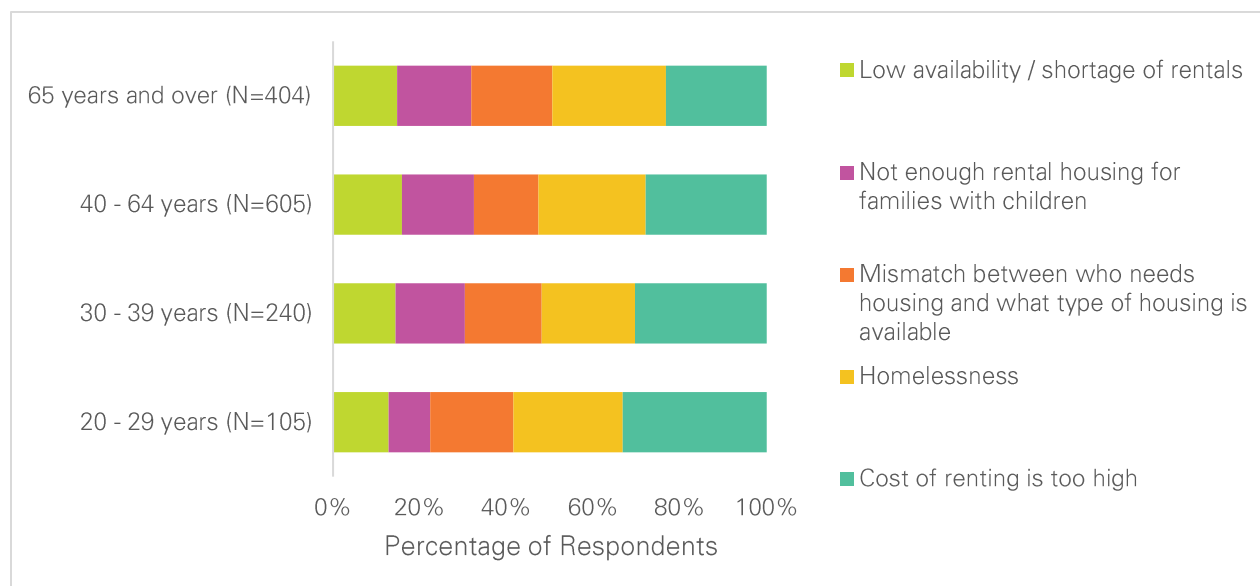
2.5.6 PERSPECTIVES OF HOUSING NEED BY AGE GROUP

When compared by age groups, key concerns varied:

- Respondents between 20 and 39: greater concerns about, homelessness (60 percent), youth at risk (27 percent)
- Respondents between 30 and 39: greater concern about youth at risk (20 percent)
- Respondents 65 and over: greater concern about the lack of downsizing options for seniors (41 percent), seniors without adequate at-home care

Figure 33 shows proportionally how different age groups ranked the top five housing issues in Surrey as selected by respondents.

Figure 33. Top 5 Community Housing Issues Compared by Age Groups

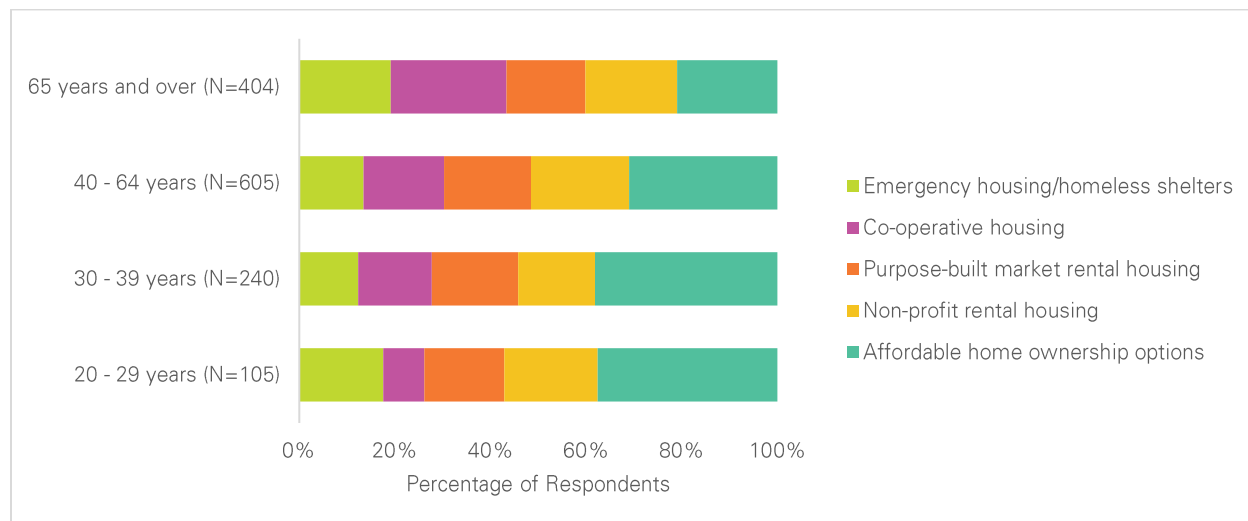


Key housing types needed varied by age groups:

- Respondents between 20 and 39: greater concerns about, homelessness (60 percent), youth at risk (27 percent)
- Respondents between 30 and 39: greater need for homeownership options (66 percent)
- Respondents between 40 to 64: greater need for independent living (23 percent), assisted living for seniors (19 percent)
- Respondents 65 and over: greater need for co-op housing (41 percent), supportive housing (39 percent)

Figure 34 shows how different age groups ranked needed housing types.

Figure 34. Top 5 Housing Types that are Insufficient in Supply Compared by Age Groups

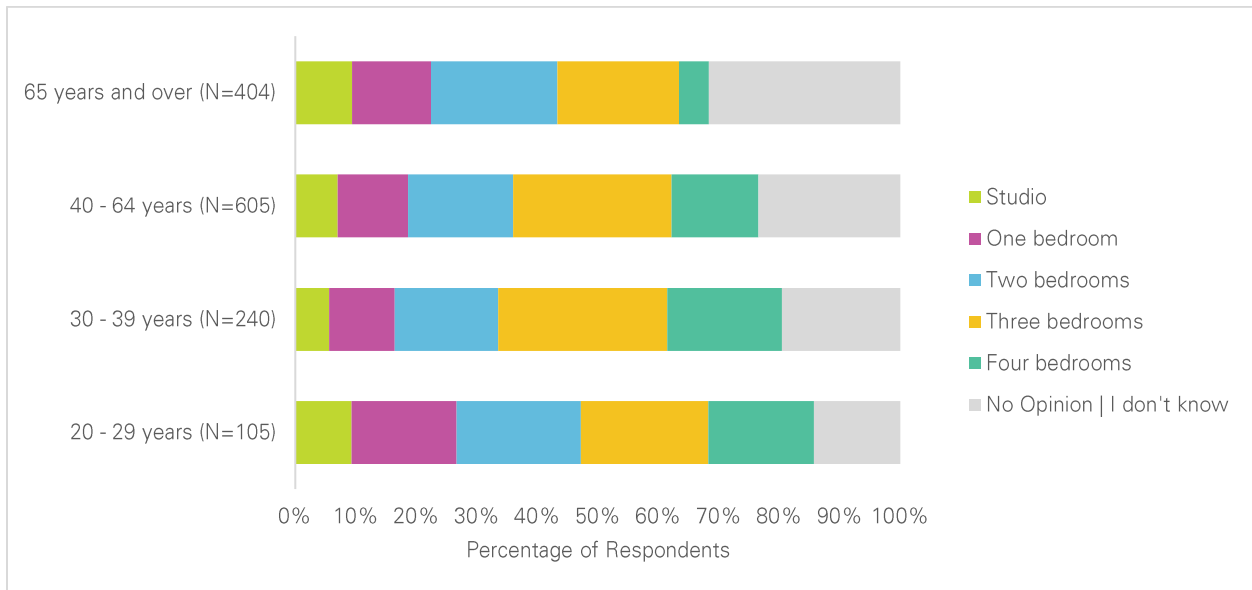


The number of bedrooms needed varied by age groups:

- Respondents between 20 and 39: greater need for one (27 percent), two (31 percent) or three (32 percent) bedrooms
- Respondents between 30 and 39: greater need for two (23 percent) or three (38 percent) bedrooms
- Respondents between 40 to 64: greater need for three (35 percent) bedrooms
- Respondents 65 and over: greater need for two bedrooms (26 percent)

Figure 35 shows how different age groups ranked needed housing sizes.

Figure 35. Housing Sizes in Rental Housing that are Insufficient in Supply Compared by Age Groups



2.5.7 HOUSING CHALLENGES BY POPULATION GROUPS

Some demographics are far more likely to experience barriers or discrimination in finding and maintaining their housing. Table 1 shows the number of individuals that identified with each group and the percentage of individuals that noted community housing issues.

Some key issues emerged from this work:

- Indigenous respondents: greater concern about discrimination by landlords (41 percent compared to 13 percent of all respondents)
- Newcomers: greater concern about high rental costs (75 percent compared to 56 percent of all respondents), lack of housing near employment opportunities (39 percent compared to 18 percent of all respondents), and poor quality of homes (36 percent compared to 23 percent of all respondents)
- 2SLGBTQ+ respondents: greater concern about youth at risk or facing homelessness (34 percent compared to 20 percent of all respondents)
- Respondents with intellectual or other disabilities: greater concern about high cost of rent (82 percent compared to 56 percent of all respondents)

Table 1. Housing Challenges Experienced by Groups that are Vulnerable or Discriminated Against

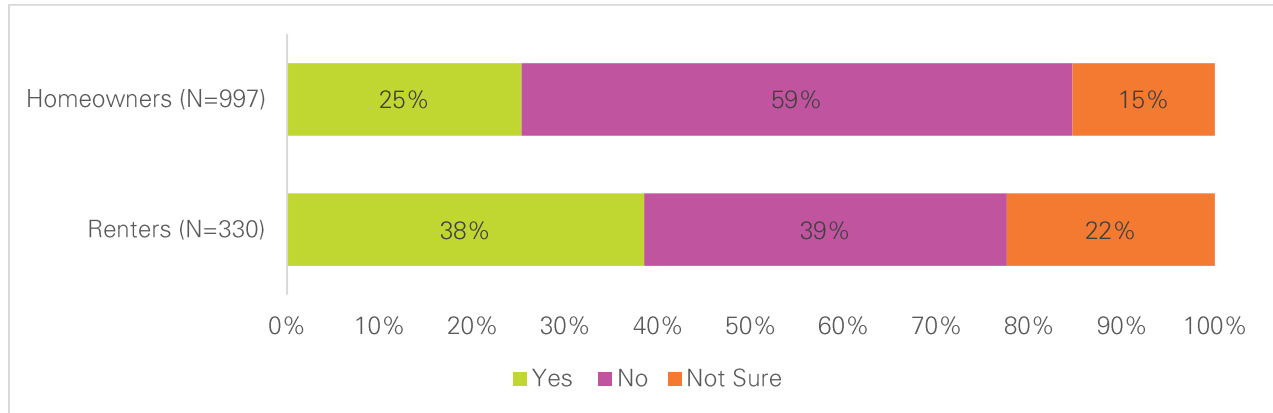
Indigenous (First Nations, Métis, Inuit) (37 respondents)	Newcomer (Refugee or recent immigrant arriving in the past 10 years) (92 respondents)	Visible minority / Person of Colour (218 respondents)	Person with a physical disability and / or mobility impairment (94 respondents)	Person with an intellectual or other disability (38 respondents)	2SLGBTQ+ (Two-Spirit, lesbian, gay, bisexual, trans, gender diverse, and queer) (38 respondents)
<ul style="list-style-type: none"> • Cost of renting is too high (62%) • Homelessness (59%) • Discrimination by landlords (41%) • Not enough rental housing for families with children (41%) 	<ul style="list-style-type: none"> • Cost of renting is too high (75%) • Lack of housing near employment opportunities (39%) • Mismatch between who needs housing and what type of housing is 	<ul style="list-style-type: none"> • Cost of rent is too high (54%) • Homelessness (53%) • Mismatch between who needs housing and what type of housing is available (33%) 	<ul style="list-style-type: none"> • Cost of rent is too high (59%) • Homelessness (55%) • Mismatch between who needs housing and what type of housing is available (35%) 	<ul style="list-style-type: none"> • Cost of rent is too high (82%) • Homelessness (53%) • Mismatch between who needs housing and what type of housing is available (34%) 	<ul style="list-style-type: none"> • Cost of renting is too high (74%) • Homelessness (74%) • Mismatch between who needs housing and what type of housing is available (37%)

Indigenous ((First Nations, Métis, Inuit) (37 respondents)	Newcomer (Refugee or recent immigrant arriving in the past 10 years) (92 respondents)	Visible minority / Person of Colour (218 respondents)	Person with a physical disability and / or mobility impairment (94 respondents)	Person with an intellectual or other disability (38 respondents)	2SLGBTQ+ (Two-Spirit, lesbian, gay, bisexual, trans, gender diverse, and queer) (38 respondents)
<ul style="list-style-type: none"> • Mismatch between who needs housing and what type of housing is available (41%) 	<ul style="list-style-type: none"> • available (38%) • Not enough rental housing for families with children (36%) • Low availability / shortage of rentals (36%) • Poor quality homes / homes in need of major repairs (36%) 	<ul style="list-style-type: none"> • Not enough rental housing for families with children (32%) • Poor quality homes / homes in need of major repairs (32%) 	<ul style="list-style-type: none"> • Low availability / shortage of rentals (35%) • Not enough rental housing for families with children (33%) 	<ul style="list-style-type: none"> • Low availability / shortage of rentals (29%) • Poor quality homes / homes in need of major repairs (26%) • Youth at risk of or facing homelessness (26%) • Discrimination by landlords (26%) • 	<ul style="list-style-type: none"> • Youth at risk of or facing homelessness (34%) • Poor quality homes / homes in need of major repairs (26%)

2.6 COVID-19 IMPACTS

Respondents were asked if the COVID-19 pandemic has impacted their housing situation and whether they have concerns about how it may affect them in the future. More renters reported that they have concerns about the impacts of COVID-19 compared to other respondents.

Figure 36. Has the Covid-19 pandemic impacted your housing situation?



Impacts of COVID-19 on Renters

Respondents were asked to provide information on how the COVID-19 pandemic has impacted their housing situation, including concerns about how it may affect them in the near future. Themes that were mentioned by five or more other respondents including renters and individuals that neither rent, own, or have no fixed address are summarized below.

- Individuals are working less or lost their jobs and are worried about their financial situation (e.g., ability to afford rent, living expenses, securing a mortgage, lack of government support) (61 respondents).
- Concerns about contracting COVID-19 from other tenants in the same building or members living in the same household (9 respondents).
- Concerns with landlords needing to sell/leave homes and being forced to move and lack of support for tenants in financial difficult (7 respondents)
- Concerns about landlords needing to leave or sell homes and being forced to move (5 respondents).

Impacts of COVID-19 on Owners

Respondents were asked to provide information on how the COVID-19 pandemic has impacted their housing situation, including concerns about how it may affect them in the near future. Themes that were mentioned by five or more homeowners are summarized below.

- There is uncertain job security for individuals and family members due to cuts and layoffs. Individuals are concerned that they will no longer be able to afford their homes or sell their home due to lack of interest in home purchases. (45 respondents).

- Costs of insurance rates, strata fees, property taxes, expenses, groceries, and utilities, have increased and will continue to grow (32 respondents).
- Quality of living (e.g., going outside, enjoying outdoors, travel plans, social life) has decreased resulting in impacts to mental and physical health (16 respondents).
- Home is too small for self-isolation from other family members or setting up a home office (11 respondents).
- There is a risk of infection when using shared common spaces and elevators (6 respondents). Access to amenities is limited and additional sanitation measures are in place.
- Seniors are more vulnerable, and it is difficult to find help (5 respondents).
- It is difficult to make arrangements and afford maintenance and home repairs (5 respondents).

2.7 HOUSING SOLUTIONS

Respondents were asked if they had any suggestions for potential housing solutions in Surrey. Themes from five or more respondents that have not been mentioned in previous questions are included below.

- More green spaces and community spaces are needed. Homes and neighbourhoods need to be revitalized (e.g., yards, landscaping, green boulevards, roundabouts) and favour sustainability (off-grid mode, solar power, community gardens) (12 respondents).
- Homeless individuals should be housed (e.g., pop-up Train container homes, supportive housing) and provided with supports (e.g., mental health, rehabilitation, locker storage, places to shower). Basic human right issues (e.g., homelessness) should be valued over political decisions. The City should be more involved in helping find suitable locations for homeless shelters (10 respondents).
- More housing stock is needed for social housing, rent-to-own options, and small ranchers. Inclusive housing is needed for all household types despite their income levels and demographics (9 respondents).
- Rental controls, regulations (e.g., rent cap for square footage, cleanliness, landlord licences), and building inspections are needed to ensure housing security and quality of living for tenants (9 respondents).
- During the approvals process, the City should ensure that there is adequate parking spaces or nearby public transit options for new builds (8 respondents).
- Existing homeowners should be allowed to subdivide lots into multi-family homes and construct more rental suites or rent out multiple suites to increase rental opportunities (7 respondents).
- Landlords should be given incentives and equal rights as tenants (6 respondents).
- Co-ops are important for certain groups and demographics to create community (e.g., 2SLBTQ+, individuals with substance abuse, young families) (5 respondents).

3 COMMUNITY AMBASSADORS QUESTIONNAIRE³

The City of Surrey piloted a Community Ambassadors initiative to reach demographics that often experience more challenges related to housing, and who are not well-captured by traditional surveys, including refugees and recent immigrants, people with intellectual disabilities, renters with low incomes, seniors with low incomes, and Black, Indigenous, and People of Colour (BIPOC).

The nine Community Ambassadors were primarily individuals from the listed population groups who have strong community networks; many are also active in a leadership role in their communities. The Ambassadors distributed the questionnaire through their networks and provided support for participants in completing the survey when needed. Ambassadors were paid an honorarium for their participation.

This questionnaire was shorter than the community survey and designed to be easier to complete, while still addressing all the key questions about resident housing needs. The survey was also translated into Arabic and Punjabi and was distributed through settlement agencies in Surrey.

The English version of the questionnaire was available from November 17 to December 11, 2020 and delivered through outreach by the Community Ambassadors. The Punjabi and Arabic translations of survey were distributed from December 18, 2020 to January 3, 2021.

A total of 429 responses were received, including 355 completed submitted surveys and 74 partially completed surveys. 27 Arabic surveys were received. No responses in Punjabi were received.

³ Analysis Notes

- Partially completed surveys were checked for duplication and were included in the analysis if no duplication was evident.
- Respondents were allowed to skip questions, submit the survey at any point, and pick multiple answers for select questions. Because of this, the number of responses to each individual question may be different than the total number of respondents.
- Responses from open-ended questions were reviewed and summarized by the themes that emerged.
- Percentages are based on the number of respondents to each question. The bars on each graph will show the percentage of respondents that selected each answer, and the x axis will show the number of respondents that selected each answer.

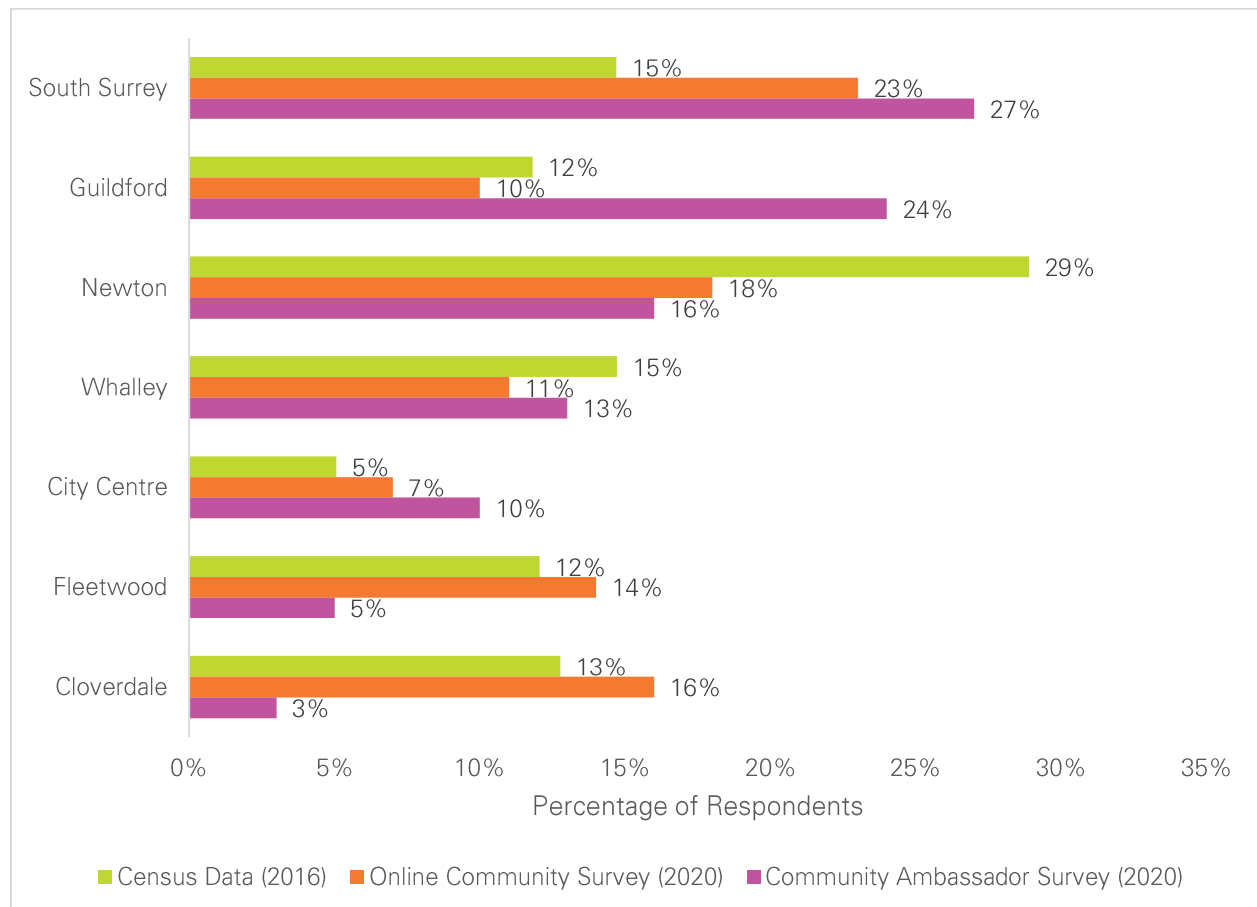
3.1 DEMOGRAPHIC QUESTIONS

Respondents were asked a series of demographic questions to help us understand how housing issues varied across households in the community and to check that we were hearing from a diverse range of Surrey residents.

3.1.1 NEIGHBOURHOOD

97 percent of survey respondents identified as currently living in Surrey, with the remaining three percent living elsewhere. Those that did not live in survey were Survey respondents were asked which neighbourhood they currently lived in. The results are summarized and compared to 2016 Census Data⁴ in Figure 37. Compared to the census, the Community Ambassador's survey had a higher response rate in South Surrey, Guildford and City Centre, and a lower response rate from Newton, Fleetwood, and Cloverdale residents.

Figure 37. Where Survey Respondents Live (N=349) Compared to 2016 Census Data and 2020 Online Community Survey

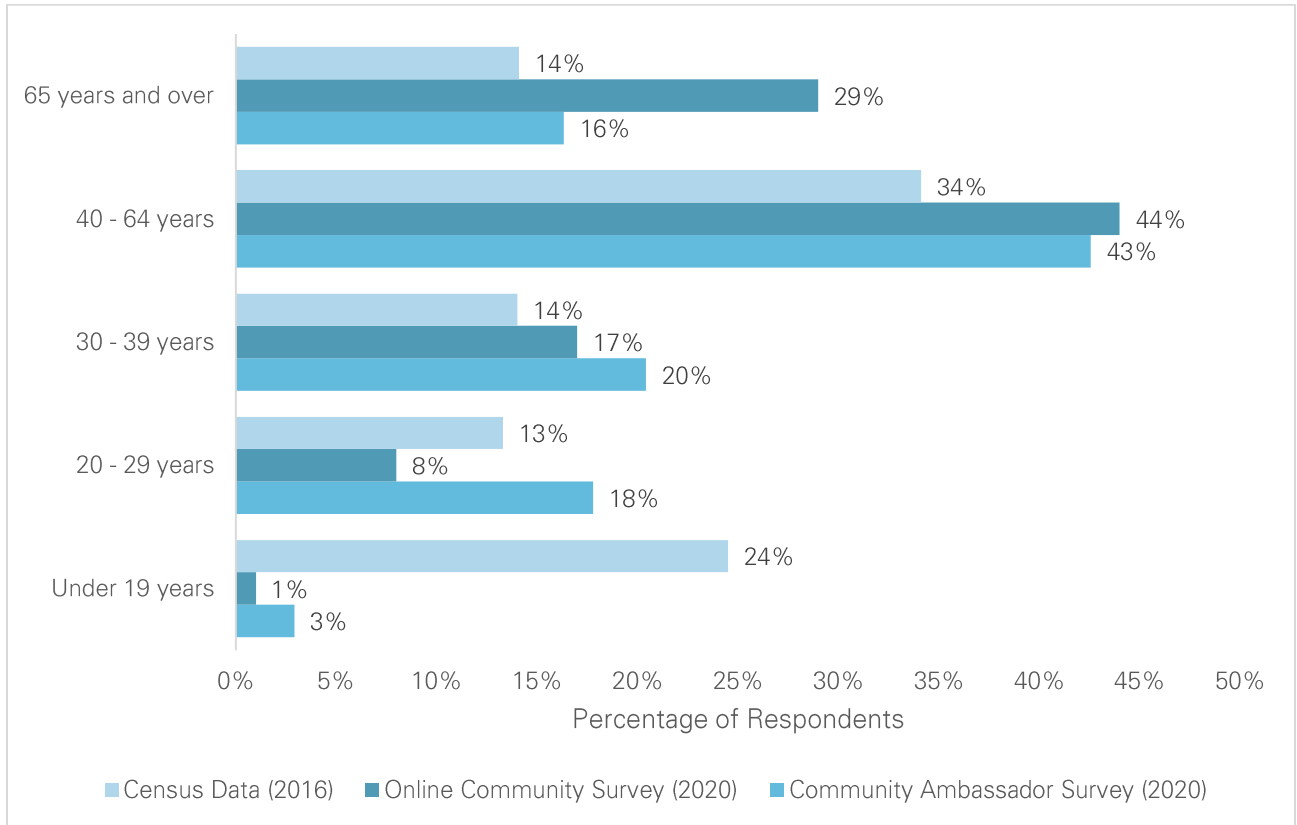


⁴ Source: Statistics Canada Census Program, Census Profiles 2016

3.1.2 AGE

Figure 38 shows the age of survey respondents. Compared to the Surrey's total population, the survey had higher representation of individuals 20 years and older. COVID-19 restrictions provided a barrier to reaching out to youth under 19 years of age, due to an inability to go to where youth are, and confidentiality issues in having the Ambassadors provide direct support to conduct surveys with people under 19 years of age. 2% of respondents preferred not to answer.

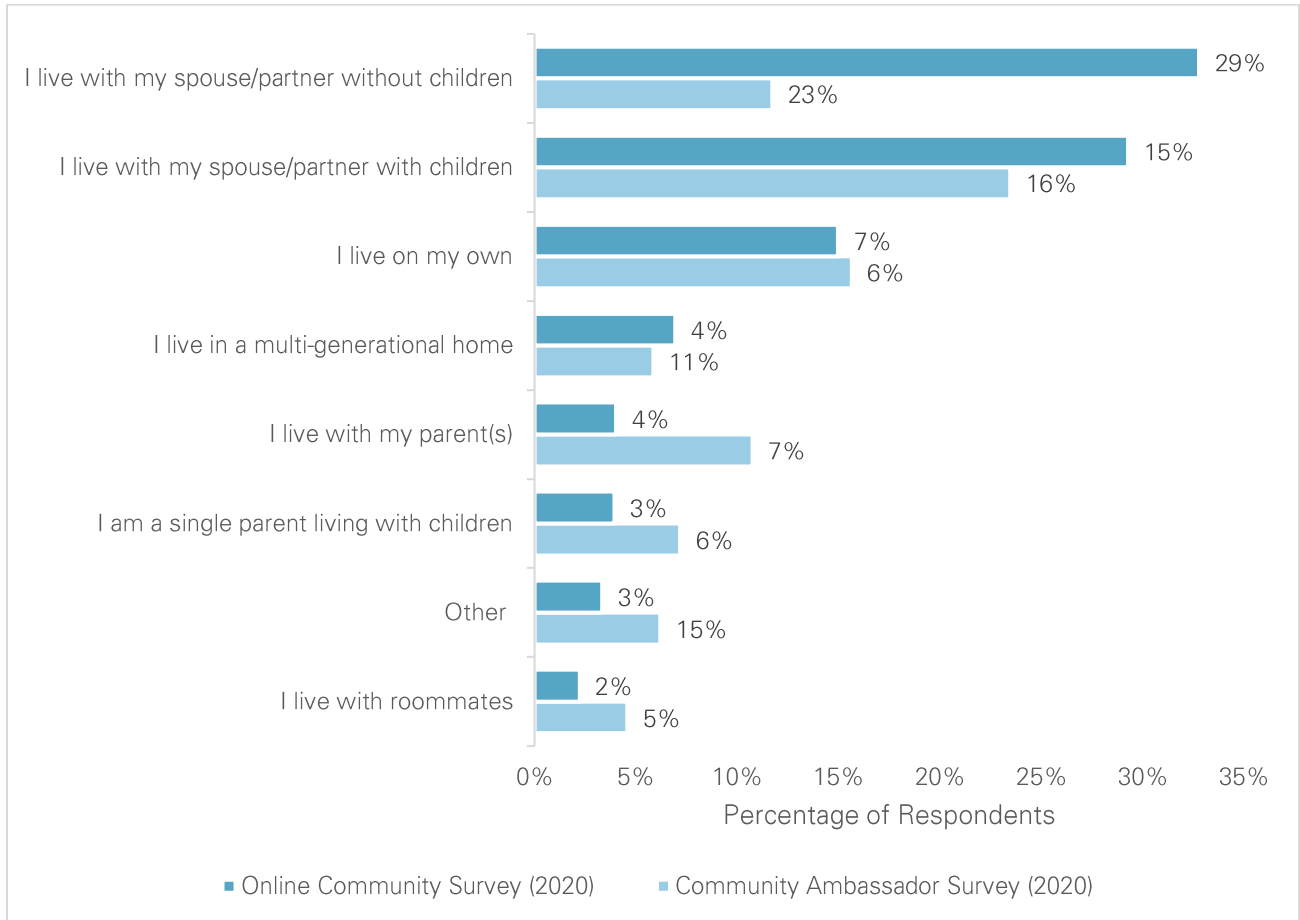
Figure 38. Age of Respondents (N=343) Compared to 2016 Census Data and 2020 Online Community Survey



3.1.3 HOUSEHOLD TYPE AND SIZE

Survey respondents were asked to describe their household (Figure 39). The most common responses were respondents living with a spouse or partner with children (23 percent), followed by respondents living alone (16 percent). 15% of respondents preferred not to answer.

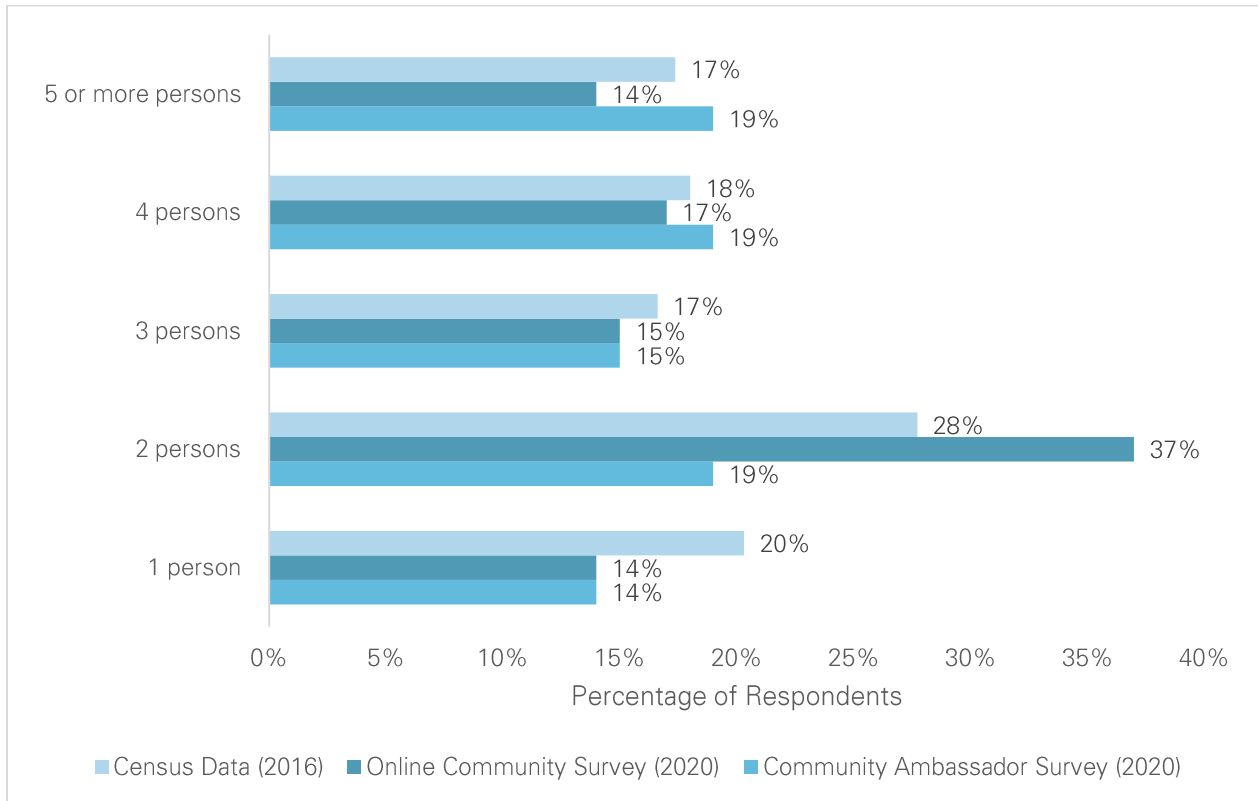
Figure 39. Household Types (N=307) compared to 2020 Online Community Survey



Respondents who selected “other” described being caregiver to seniors or family members with disabilities, living with siblings, multi-generational households, living with pets, and having renters.

Respondents were also asked about the size of their households (Figure 40). 15% of respondents preferred not to answer.

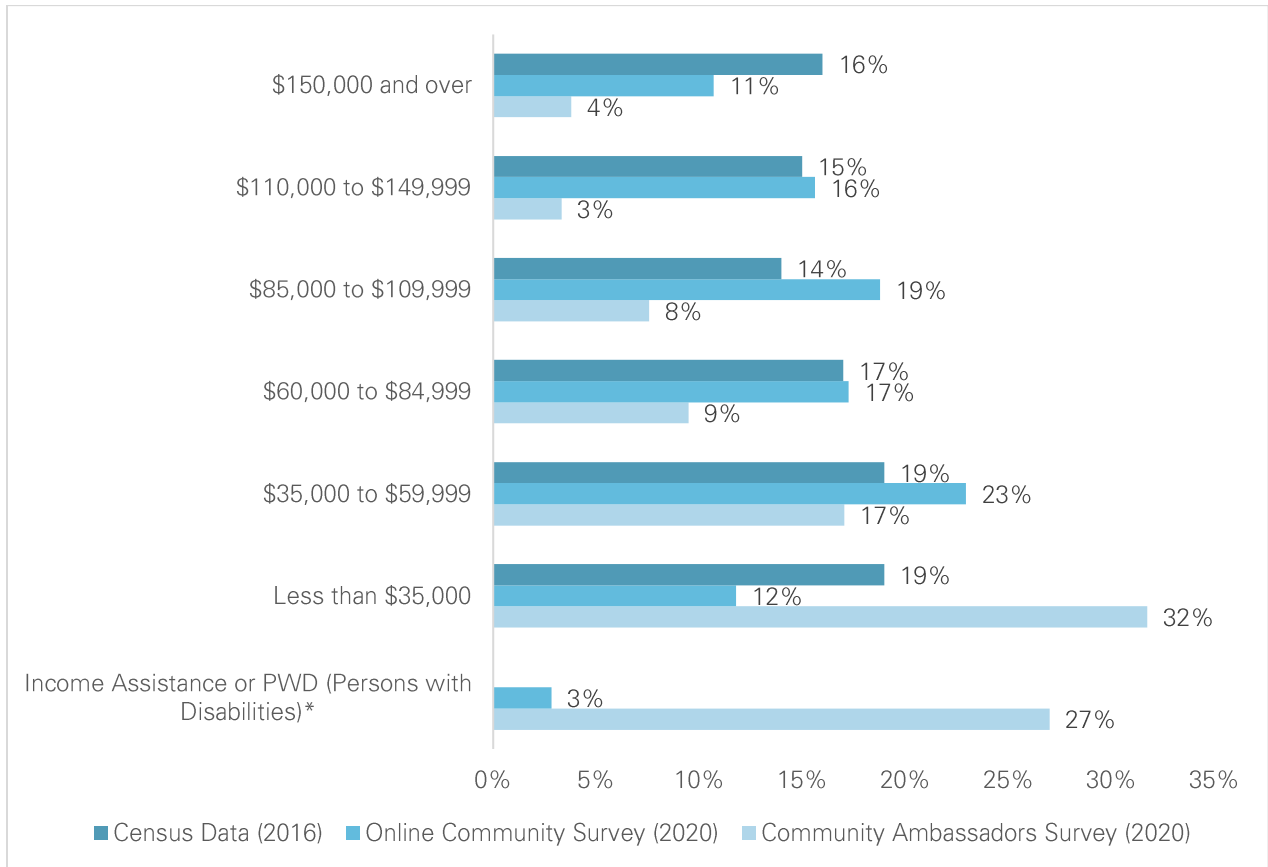
Figure 40. Number of People in Household (N=307) Compared to 2016 Census Data and 2020 Online Community Survey



3.1.4 HOUSEHOLD INCOME

Survey respondents were asked to report on their annual household income. The Community Ambassadors survey received a far higher response of lower income households than the online community survey. 96 respondents preferred not to answer, and their responses are not included in the graph below.

Figure 41. Annual Household Income (N=1169) Compared to 2016 Census Data and 2020 Online Community Survey



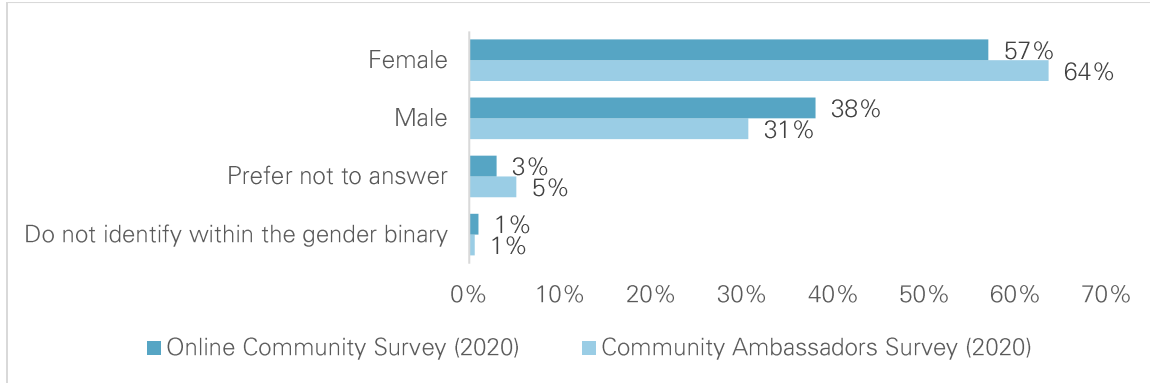
*Note that those would Income Assistance or PWD would be included in the census data for incomes “less than \$35,000”.

Source: Census income data as published in the 2019 Metro Vancouver Housing Data Book

3.1.5 GENDER

Figure 42 shows gender identify among responses. Responses were relatively comparable to the online community survey.

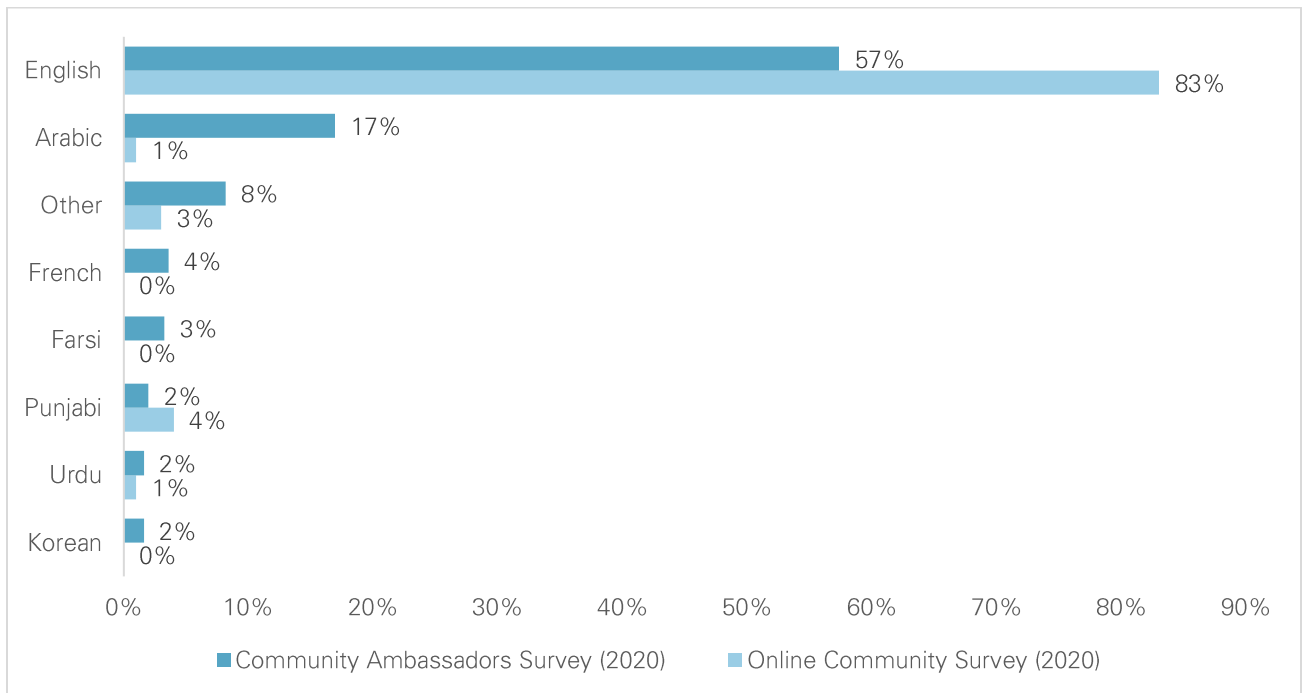
Figure 42 Gender of Respondents



3.1.6 LANGUAGE

Figure 43 shows results for languages selected by at least two percent of respondents. The Community Ambassador survey received more diversity of languages than the online community survey. For comparison, in the 2016 census, 30 percent of residents spoke a language that is not English or French at home. Six respondents preferred not to answer, and their responses are not included in the graph.

Figure 43 Language Most Often Spoken at Home

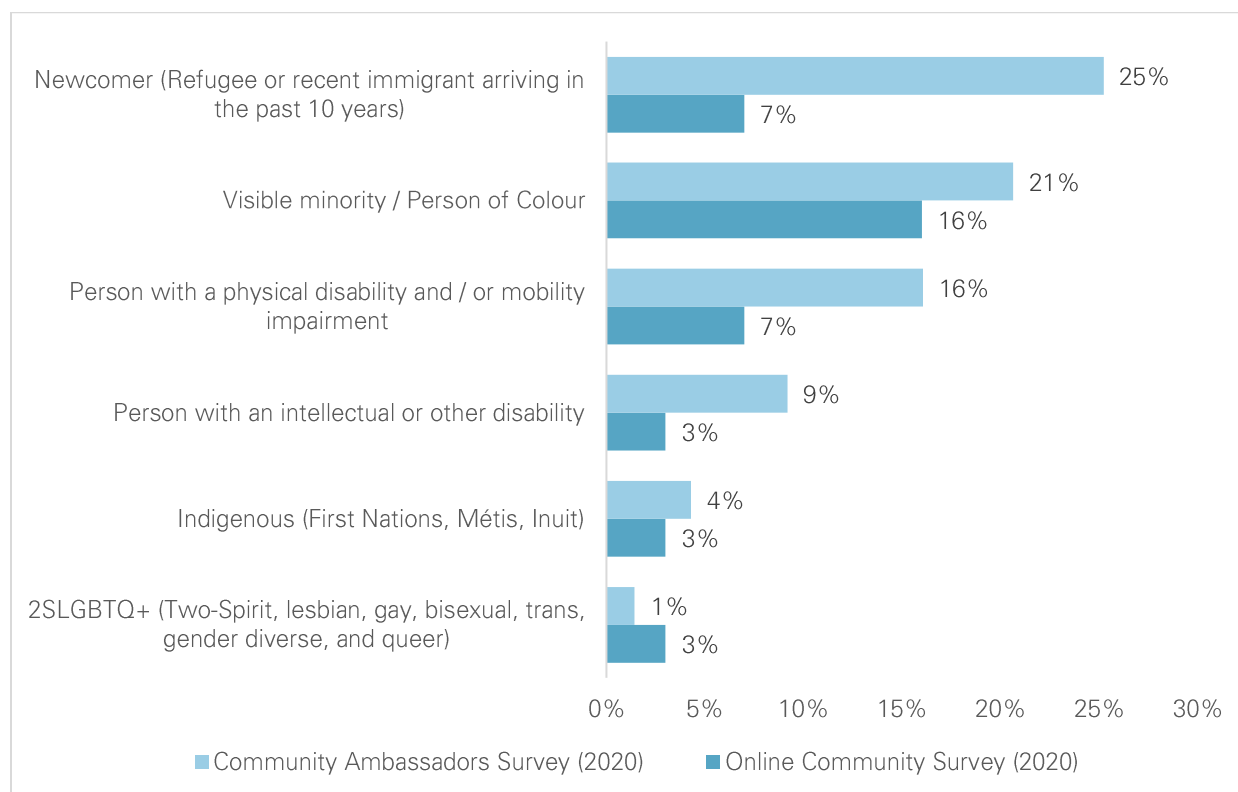


Respondents who selected “other” described a number of different languages not listed including Somali, Swahili, Italian, Lingala, Bangla, Dar, Darija (Moroccan Arabic), Pashto, Serbian, Tamil, and Wary-Waray (dialect from the Philippines).

3.1.7 OTHER IDENTITIES AND EXPERIENCES

Respondents were asked to note whether they identify with any groups that are more likely to experience housing vulnerability and discrimination (Figure 44). The Community Ambassadors survey received a higher proportion of respondents who identified as newcomers, people of colour, people with physical or intellectual disabilities, or Indigenous, and lower response from people who identified as 2SLGBTQ+. 25 respondents preferred not to answer.

Figure 44. Groups More Likely to Experience Vulnerability and Discrimination (N=395)



16 respondents selected other and described having disabilities, being caregivers to family members with disabilities, and others.

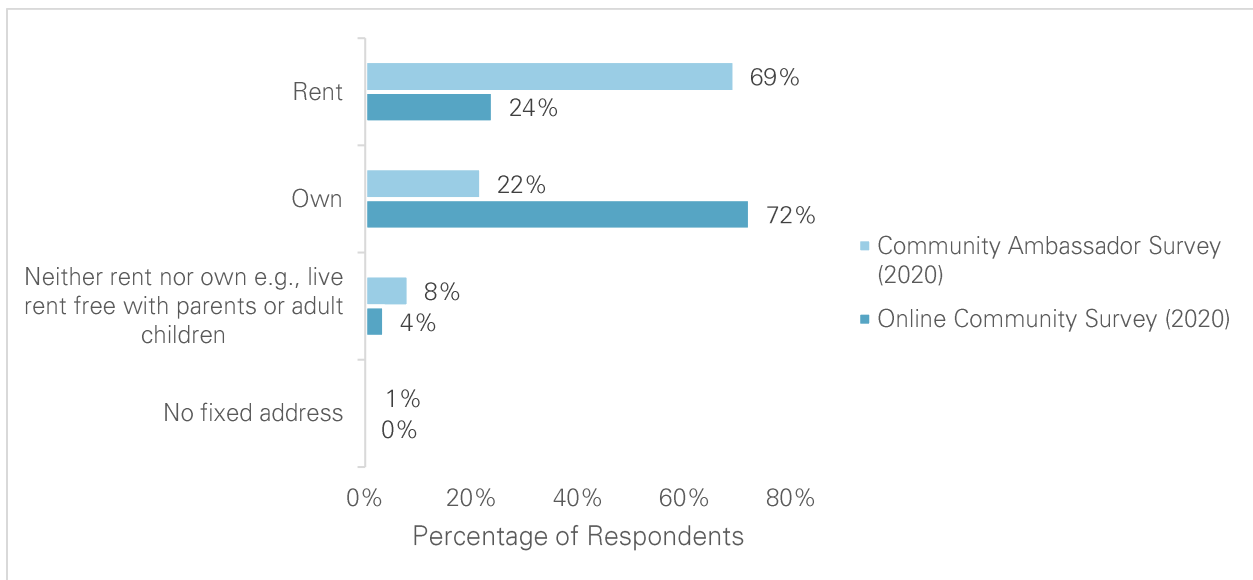
3.2 CURRENT HOUSING SITUATION

3.2.1 TENURE

69 percent of respondents are renters and 22 percent are owners. Eight percent of respondents live rent free with parents or adult children. Three respondents have no fixed address.

The Community Ambassador survey was designed to reach demographics that typically experience more challenges with housing and who are often not well-captured by traditional surveys, including renters.

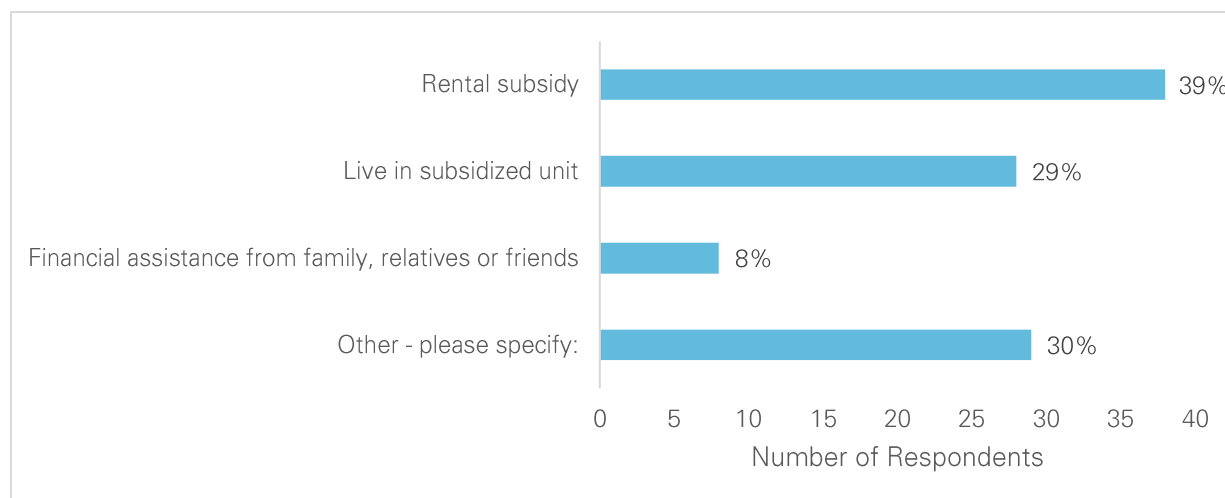
Figure 45. Tenure Type (N=418) compared to 2020 Online Community Survey



3.2.2 RESPONDENTS RECEIVING FINANCIAL ASSISTANCE

Respondents were asked if they received housing supports or financial assistance. 34 percent of survey respondents said that they currently receive financial assistance to support their housing costs and Figure 46 shows what types of assistance.

Figure 46 Types of Financial Assistance



Respondents who selected “other” described Income Assistance or Persons with Disability Assistance, different kinds of government supports, student loans, and others.

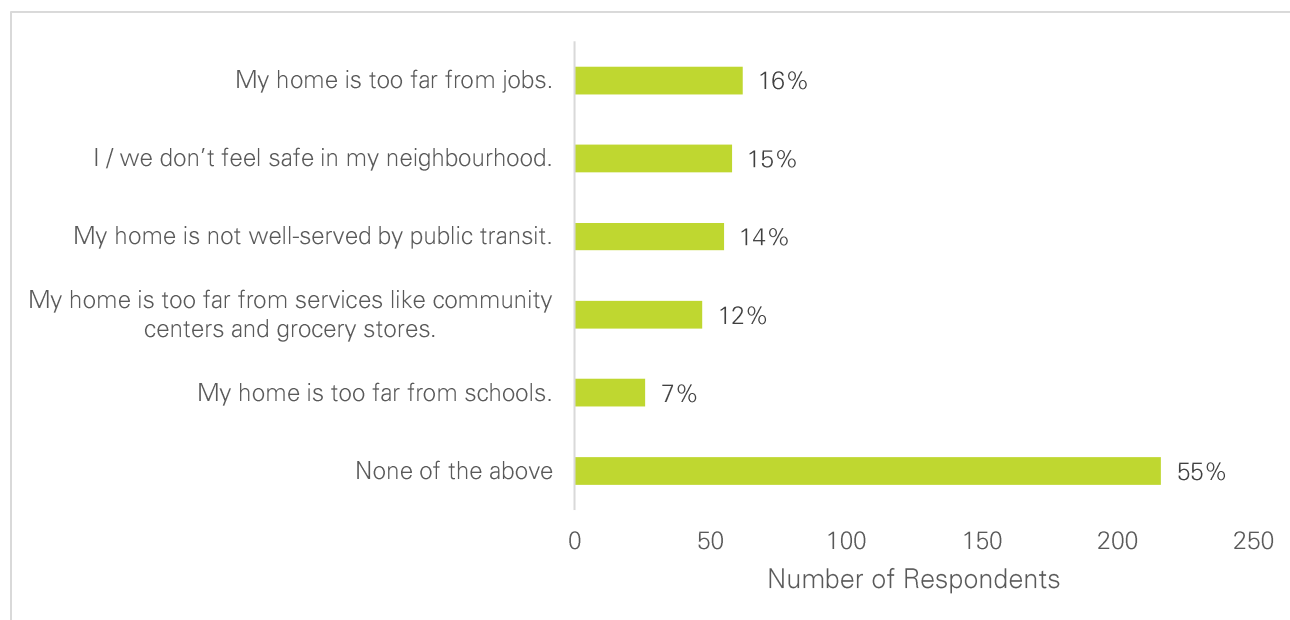
3.3 HOUSING CHALLENGES: LOCATION, SUITABILITY AND HOMES’ FEATURES

Respondents were asked if their household was currently experiencing or had experienced a variety of housing challenges related to the location of housing, suitability of housing, housing supports, or specific rental challenges. These results are summarized in this section.

3.3.1 HOUSING CHALLENGES: LOCATION OF HOUSING

When asked about the location of their current housing, 16 percent of respondents indicated that their home is too far from jobs. Not feeling safe in their neighbourhood (15 percent) and not being well-served by public transit (14 percent) were also identified issues with regards to respondents current housing. 55 percent of respondents identified that they do not experience any of the identified location challenges.

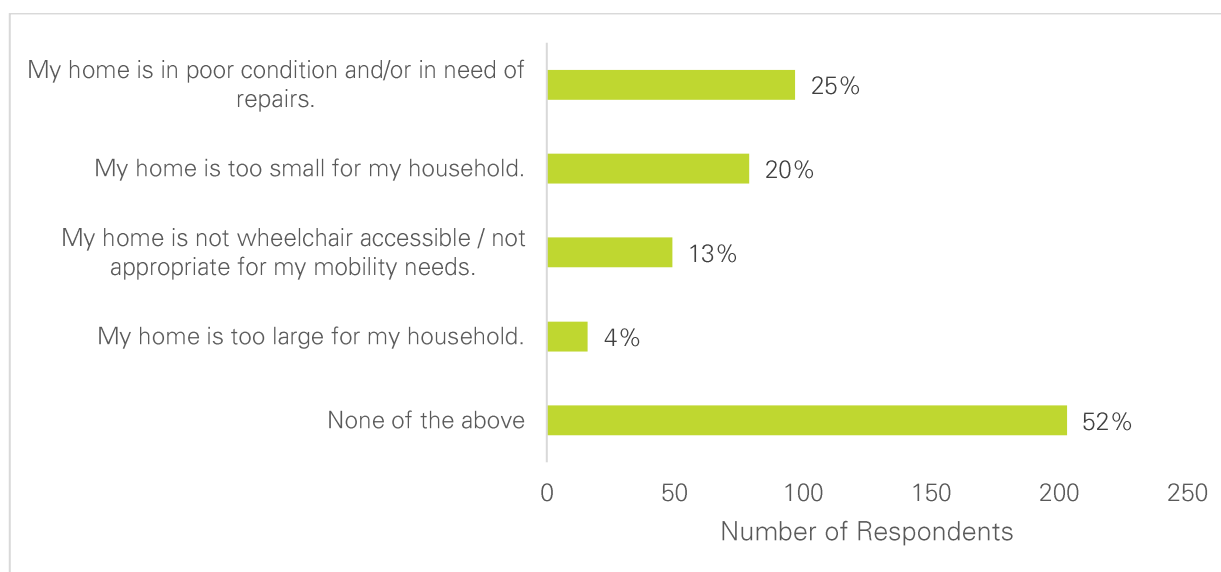
Figure 47. Challenges Related to Location of Home (N=464)



3.3.2 HOUSING CHALLENGES: SUITABILITY

While most respondents indicated that their home was suitable to their needs, some respondents indicated that their home is in poor condition/need repairs (25 percent), is too small (20 percent), or is unsuitable for their mobility/accessibility needs (13 percent). Four percent of respondents indicated that their home is too large for their household. 52 percent of respondents identified that they do not experience any of the identified suitability issues.

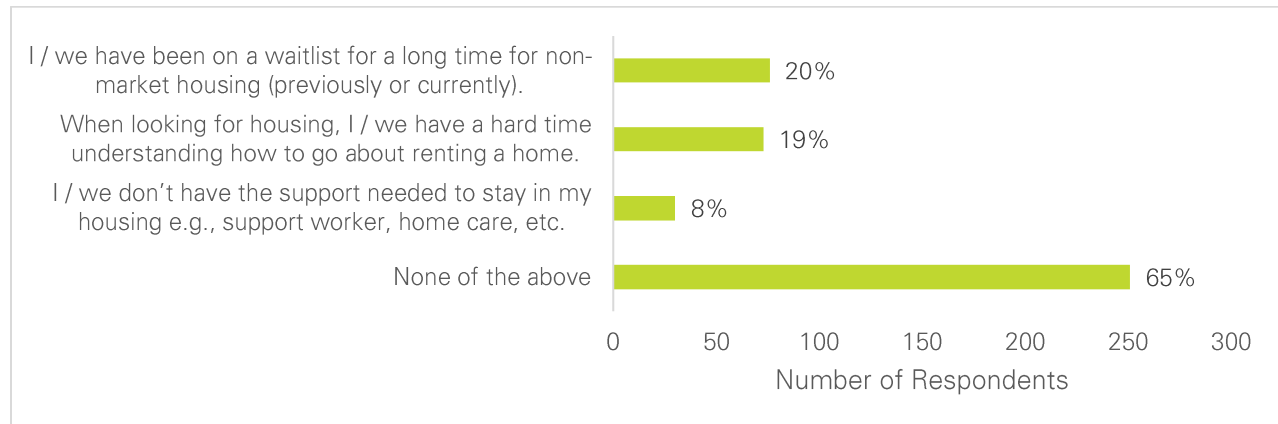
Figure 48. Challenges Related to Suitability of Home (N=389)



3.3.3 HOUSING CHALLENGES: SUPPORTS

Respondents were asked about their experience with a variety of housing supports. 20 percent of respondents said that they have been on a waitlist for a long time for non-market housing (previously or currently), and 19 percent said that when looking for housing, they had a hard time understanding how to go about renting a home. Another eight percent of respondents said that they do not have the support they need to stay in their current housing.

Figure 49. Experience with Housing Supports (N=389)



3.3.4 HOUSING CHALLENGES SPECIFIC TO RENTERS

Respondents that were renters were asked about specific experiences or challenges related to renting. Worry about being able to afford rent was by far the most common challenge.

Figure 50. Housing Challenges for Renters (N=267)



3.3.5 ADDITIONAL HOUSING CHALLENGES

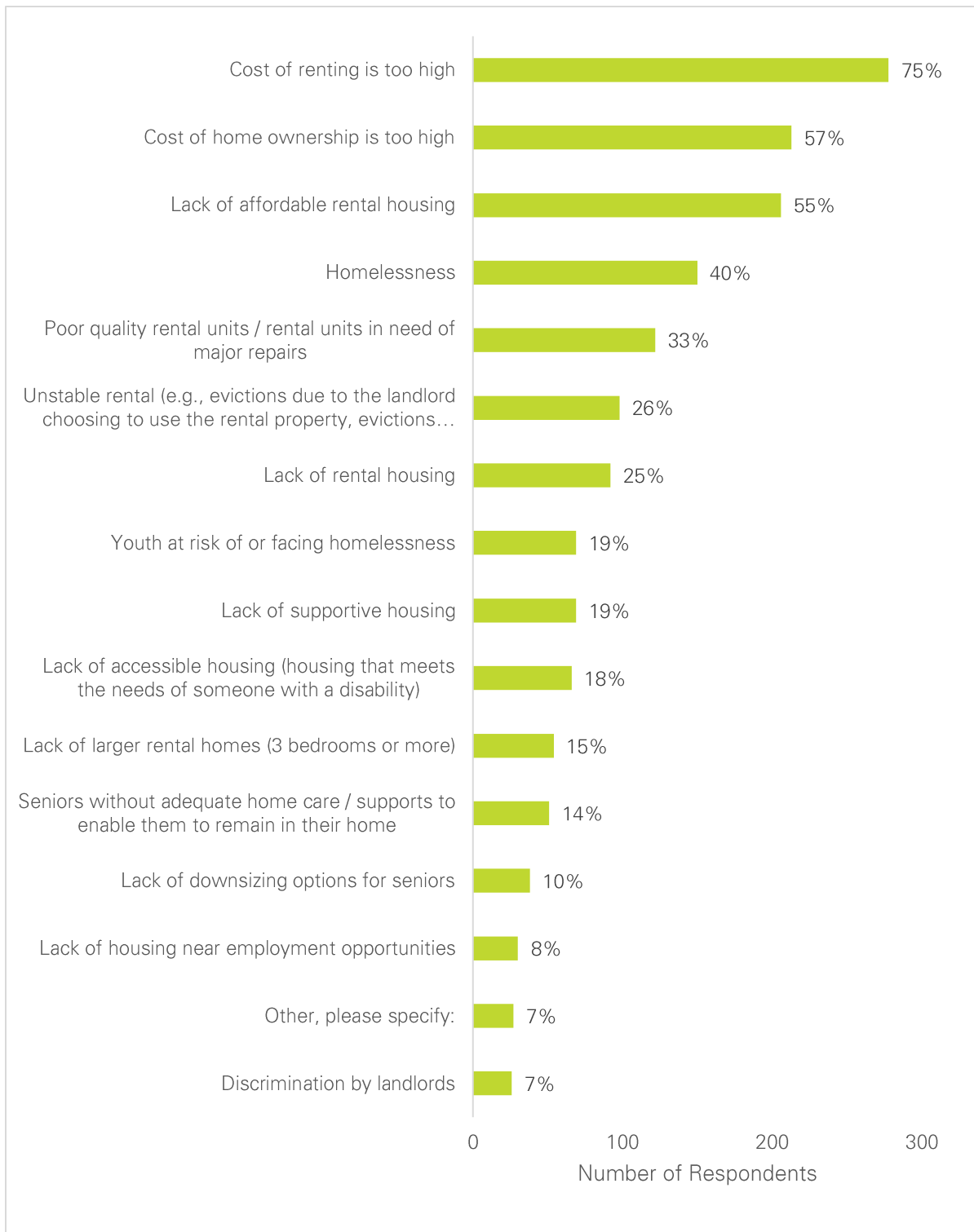
Respondents were asked to describe any additional housing challenges they experience that have not already been listed in previous questions. Themes that were mentioned by five or more respondents are summarized below:

- Lack of affordable housing and high cost of living for all household types (31)
- Difficulties finding an affordable, pet-friendly rental unit (12)
- Difficulties with landlord/management/property owner (e.g., property maintenance, accountability, illegal rent increase, no contract, use of intimidation tactics) (12)
- Lack of accessible housing (e.g., expensive, costs to upgrade existing home, not many options for renting, limited handicap parking spots) (8)
- Better housing and supports for seniors and people with disabilities who are on limited incomes (e.g., facing discrimination, assistance finding suitable housing, disability housing allowance is low) (10)
- Long waitlists for housing (6)
- Difficulties with other tenants (e.g., noise, not friendly, messy) (5)
- Poor quality of housing (e.g., pests, security of unit, mold, smoking) (5)

3.4 PERSPECTIVES ON HOUSING ISSUES IN SURREY

Respondents were asked what they thought were Surrey's top five housing issues and the results are shown on the next page. Housing affordability issues were the most commonly selected responses. Those that selected "other" described discrimination, concerns about people using drugs in their building, difficulty finding pet-friendly rentals, poor access to transit, high rental costs, challenges securing a mortgage, concerns about crime, and other perspectives.

Figure 51 Top Housing Issues in Surrey



3.5 HOUSING STORIES

Respondents were asked to discuss their housing experience in Surrey. This included whether respondents' faced challenges with their home, loved their home, and if the COVID-19 pandemic impacted their housing situation. The list below reports themes from these stories reported by five or more respondents.

- Like living in their home, neighbourhood, and/or in Surrey (e.g., good neighbours, good landlord, good location, access to services and amenities, being with family, no reason provided). (44)
- The cost of rent is high and there is a lack of rental options available (including options to rent a single-detached house). (27)
- Costs for housing (ownership and rental) have been increasing and are/are becoming unaffordable (e.g., wages are not keeping up with increasing costs of living, high down payments and/or strata fees). (25)
- Experiencing difficulties with landlord and/or property management (e.g., intrusive, poorly maintained property, illegal rent increases, improper repairs and/or renovations). (18)
- Poor quality of housing (e.g., pests, mold, noise, in need of repairs). (17)
- Stress experienced as a renter, especially in subsidized units (e.g., anxiety about being unable to afford rent if/when it increases, regular reviews/inspections in subsidized units, fear of eviction). (13)
- Lack of larger homes and/or units (e.g., for larger families, more bedrooms, space for people who use mobility aids, affordable options). (12)
- Concerns about being forced to move (e.g., if they become unable to afford their current home, have to move out of subsidized housing after surpassing income thresholds, loss of social/service connections gained in neighbourhood, needing to transfer schools, moving outside of the province). (11)
- Difficulties finding suitable and affordable housing for people with disabilities (e.g., accessibility, including "invisible" disabilities, high cost of equipment, access to supports). (10)
- Affordable housing for seniors (e.g., with limited incomes, being able to find permanent housing, cannot afford to retire). (8)
- Concerns about neighbourhood safety and maintenance (e.g., presence of drugs, lack of streetlights and/or sidewalks, garbage disposal, long branches, improper snow clearing). (7)
- Need better supports for newcomers (e.g., contract literacy, assistance finding suitable housing in a good neighbourhood, translation services, facing discrimination). (5)
- Negatively impacted by family housing policy (e.g., increase in rent by 30% for each child above 18, being forced to move to a smaller unit once child moves out). (5)

3.5.1 IMPACTS OF COVID-19 ON HOUSING

As part of sharing their housing stories, respondents were invited to describe any impacts of COVID-19 on their housing situation. 18 respondents said that the COVID-19 pandemic did not have an impact on their housing situation. Some reported negative experiences:

- Finances have been negatively impacted (e.g., job loss, reduced hours, became a single-earner household). (6)
- Has had a negative impact on social connections (e.g., limited activities, feelings of isolation, cannot participate in virtual activities due to not having computer access). (8)
- Concerns about people not following COVID-19 safety protocols (e.g., property owners not cleaning/sanitizing properly, other tenants violating safety protocols, people in public not wearing masks). (4)
- Moved or will be moving due to COVID-19 (e.g., to live with family, to get away from areas with high exposure risk). (3)
- Has been unable to access COVID-19 housing subsidies (e.g., due to not having a formal housing contract). (1)

Others reported positive experiences:

- Has had a positive impact on social connections (e.g., more time with family, recognizing people on trails and paths). (2)
- Subsidies received during COVID-19 (e.g., \$300 per month) have been very helpful. (2)

3.6 HOUSING SOLUTIONS

Respondents were asked to summarize what would help them most when it comes to housing for their household in one sentence. Key themes reported by five or more respondents are summarized below.

- More affordable rental housing (e.g., affordable rental, co-operating housing, larger units for families) in response to high cost of rent and long waitlists), especially for low-income households (including subsidized housing options, rent-geared-to-income units, and financial assistance and subsidies such as a portable rent supplement). (98)
- Affordable housing (ownership) (e.g., lower mortgages, more options for ownership for middle-income and lower-income households). (16)
- Better quality housing (e.g., clean, secure, well-maintained) (10)
- Need for more housing options in general (e.g., having the ability to move elsewhere, not being limited by the cost of housing). (8)
- Housing options close to public transportation (e.g., cost, frequent services, routes, stops in well-lit areas with paved sidewalks), and services and amenities (e.g., parks and recreation, commercial, childcare). (8)
- Support “making ends meet” (e.g., balancing payments for rent, food, and other bills; high cost of living). (6)

- Suitable housing and supports for people with disabilities (e.g., increasing PWD or the shelter allowance, supports for caregivers). (6)
- Proximity to employment and employment supports (5)
- Accessibility (e.g., accessible units for people with disabilities, units on the main floor, ramps) (5)

4 FOCUS GROUPS

Nine focus groups with 73 organizations were held in November and December 2020 on the following topic areas:

- Housing and services for people with disabilities
- Housing and services for seniors
- Institutions and employers
- Shelters and Housing for people experiencing homelessness
- Non-market housing providers
- Housing and services for newcomers and refugees
- Housing and services for women, families, and youth
- Real estate and development sector
- Affordable Housing and the Fraser Highway Skytrain Corridor

Each focus group discussion is summarized in the following pages.

4.1 HOUSING AND SERVICES FOR PEOPLE WITH DISABILITIES

A focus group with housing and service providers for people with disabilities was held on November 24, 2020. The following organizations / individuals participated:

1. Accessibility advocate
2. Self-advocates of Semiahmoo
3. UNITI
4. Community Living BC
5. City of Surrey (Support Services and Accessibility Department)
6. BC Non-Profit Housing Association.

Additional comments were provided by the Surrey Measuring Up Committee and are also included in the summary.

1. What are Surrey's strengths when it comes to housing and housing-related services?

- There is a strong will in the community to have accessible housing.
- There is diversity of housing options (e.g., single detached homes, apartments, condos).
- Most new condos are adaptable, and developers are willing to work with clients to make them more accessible.
- In the last 5 years, there has been more interest from the City of Surrey to create affordable and inclusive housing. There is more dialogue in the social planning department on this topic.
- There are grassroots organizations that are passionate about creating housing and services. Service providers (e.g., CLBC, SHS) and groups of individuals and families are proactive in the community and are staying ahead of the game in providing housing to those in need. Organizations are doing a great job of improving access to housing and finding homes for their clients.
- There are non-profits and churches that have land that they would like to make available for inclusive and accessible housing but lack the capacity to get started.
- The City excels at making public spaces accessible.
- There is still land available compared to neighbouring communities.

2. What housing needs or gaps are you seeing in Surrey? How have these changed over the past 5 to 10 years?

- Individuals don't know which service provider to go to for housing support and where to access resources when looking to rent or purchase a home.
- The demand for housing is higher than what is seen on the BC Housing waitlist. The application process for housing support is a barrier. The average wait of two to three years discourages people from going through the process.
- There is a lack of portable rental subsidy. Funding should come with the individual rather than the organization so that individuals can have a choice in housing.

- There is a lack of rental units in the community.
- There is unmet demand for inclusive housing.
- There are few affordable housing options that support multi-generational households, especially for larger families, refugee families, and immigrant families.
- CLBC reported that 1,900 individuals need support and 163 individuals who are homeless require affordable housing.
- The BC Non-Profit Housing Association's Key to Home initiative released a report that identified that 74% of individuals wanted their own home with supports, 62% of families wanted the same thing for their children, and people wanted to be included in neighbourhoods the same way as others.
- The City does not treat non-profit developers differently from private developers which makes it difficult to build affordable housing options – the level of support and incentive is the same for non-profit housing organizations as it is for for-profit developers.
- Accessible and adaptable units cost more to build and are unaffordable to individuals who need them.
- Newer buildings don't have regulations on the number of accessible/universal units and lack accessible features (e.g., door handles and light switches at universal heights, lighting in parkades and stairways, 2 standard sized elevators minimum per building).
- Over-height vehicles have difficult accessing parkades and residents must walk a considerable distance to get picked up by their HandyDART.
- Few homes have visual fire alarms and flashing lights which are key features for individuals who are hard of hearing or deaf.
- Homes need to consider visitability for friends and families who have disabilities. Homes should have a ground entrance with a bathroom on the main level.
- Service dogs are being turned away by building managers.
- Developers should have an emergency plans.
- Developers need to be educated on meaningful access and universal design policies.
- There is no Universal Design Policy in the City. A policy for waiving Development Cost Charges (DCCs) with City engagement could be impactful for implementing a Universal Design Policy.
- There is no concept or viability of home ownership for individuals with disabilities. As more individuals have access to registered disability plans, they may have more funds to purchase a home. Banking institutions may not be able to support this.
- There are stereotypes and prejudices towards individuals with disabilities.
- The increased price of real estate in the past 5 years have created a lot of challenges with affordability.
- A certain percentage of units should be adaptable and offer ability for individuals to age in place.
- There are concerns that the new rapid transit system. The original plan would have been more accessible as it was at ground level, but the new system utilizes an elevated platform.
- Fleetwood North was noted as having a greater need than others.

- The following demographics were identified as facing the greatest needs:
 - Individuals with development disabilities who live with their parents (between 20 and 29) who can't move out due to lack of options.
 - Individuals with disabilities who may face other barriers (e.g., newcomers, immigrants, refugees, Indigenous individuals, etc.)
 - Individuals with multiple complex needs
 - Youth wanting to live on their own.

3. How has the COVID-19 pandemic impacted housing needs, trends, or market outlooks?

- COVID-19 has worsened existing issues including affordability and transportation challenges.
- Individuals with permanent disabilities are not eligible for PWD supports.
- Individuals with disabilities may have increased mental health strains.
- Individuals that are deaf can't read lips because everyone is wearing masks. There is more social anxiety with communication barriers.
- Elevators are busier as there are many rules in place that limited capacity.
- Many buildings don't have features to allow individuals to enjoy outdoor spaces or amenities. Isolation is keeping people in their homes.
- Supports for individuals with disabilities are functioning at minimal capacity or are only available online.
- Families and individuals with disabilities are more marginalized and isolated.
- It is difficult to recruit home service providers.
- COVID-19 has demonstrated the need for stable good housing.
- COVID-19 has helped the community see that regardless of disabilities that everyone is challenged and compromised by the pandemic.

4. What obstacles or challenges exist for building needed housings or providing the needed housing-related services?

- There needs to be more dialogue about addressing the needs of households with median income.
- People with disabilities that are unable to work receive assistance of \$1,183.42 per month which includes \$375 as shelter allowance. However, the monthly rent for a studio or one-bedroom apartment is at least \$800 to \$900 per month plus costs of utilities.
- The City needs to provide motivation and incentives for for-profit organizations to build more affordable housing (e.g., DCCs, parking).
- The City needs to support education on the benefits of a Universal Design Policy.
- There is a stigma of the costs of Universal Design.
- It is difficult to find accessible units in rentals and the waitlist is up to 3 years.
- Individuals are refused rentals due to disability or deafness. Landlords fear liability or injury issues.
- There are narrower hallways in new builds making it harder to navigate with a mobility device.

- Partners (e.g., CMHC, BC Housing) and all levels of government need to work together. A lot of non-profit providers are competing against each other for funding opportunities. The City needs to consider its role in bringing partners together.
- There needs to be a mindset change from the Mayor and Council in order to take immediate action.
- DDCs creates issues of unaffordability.
- A Housing First approach is needed.
- Organizations are not able to demonstrate how their funding models work. Organizations are required to follow funding models (e.g., BC Housing). This makes it difficult for organizations to achieve their goals. There are models that have proven to work and can be replicated.

5. What opportunities do you see to address housing gaps in Surrey?

- Evaluation of development from an inclusive housing lens and piloting indicators of inclusive housing development
- There are opportunities to partner with new businesses that are opening in the community.
- There are partners that may be interested in being involved that could be brought together (e.g., BC Muslim Association).
- Other cities (e.g., Delta Housing Strategy) might be able to provide insight into their experience and process of engaging the community and development new policy options.
- There are funding opportunities from the provincial and federal levels. However, there many organizations don't have the capacity to take advantage of these opportunities.
- Deaf and disability groups, individuals with injuries, and individuals with developed disabilities throughout their lifespan should be engaged.
- People with disabilities could be employed as accessibility auditors.
- Tax incentives could be given to developers to build accessible units.
- The new legion building can be used as a case study or flagship building.
- Integrate walkability, transportation and housing strategies to create more accessible communities.
- Non-profit organizations can be incentivised to build affordable inclusive housing.
- The City can leverage that it is one of the most Rick Hansen Foundation Accessibility Certified Gold (RHFAC) cities in Canada and the developers that have worked on RHFAC programs.
- The City could keep rent lower by waiving DDCs, lower the number of parking spaces required for development, and support the construction of inclusive affordable housing.

6. What do you see as the three most important takeaways from the discussion today?

- Collaboration and partnerships are essential to raising awareness and addressing housing needs. A culture of opportunity across multiple stakeholders and levels of governments is needed.
- City leaders and planners need to consider inclusive and affordable housing in all development decisions and need to be held accountable for their actions. Proactive planning and preparation are important.
- The City needs to make development affordable for non-profit organizations.

- Policies are needed to enforce opportunity for inclusive affordable housing.
- Housing First is an important lens to apply to municipal issues. Models exist that should be replicated in Surrey.
- More funding is needed to provide affordable and inclusive housing for individuals with disabilities.
- More education around universal design is needed.
- More affordable housing for both rentals and home ownership is needed for families and individuals with disabilities.

4.2 HOUSING AND SERVICES FOR SENIORS

A focus group with housing and service providers for seniors and individuals with lived experiences was held on November 26, 2020. The following organizations participated:

1. United Way of the Lower Mainland
2. Seniors Come Share
3. Seniors Services Society
4. New Chelsea Society
5. Crescent Housing Society
6. Fraser Health Authority
7. City of Surrey (Age Friendly Strategy for Seniors project)
8. Progressive Intercultural Community Services (PICS) Society
9. Immigrant Services Society of BC

1. What are Surrey's strengths when it comes to housing and housing-related services?

- Staff within organizations have good will and intent.
- Staff and advocates of housing services know how to navigate the system.
- Housing stock in Surrey is generally newer compared to other communities.
- There are cross-sector relationships working together (e.g., the City and businesses).
- Partnerships allow vulnerable people to get into housing sooner.
- The waitlist for subsidized independent supportive housing managed by non-profits can be shorter than the housing registry.
- There is a lot of available land.

2. What housing needs or gaps are you seeing in Surrey? How have these changed over the past 5 to 10 years?

- Land is unevenly distributed.
- New housing stock is not suitable for seniors (e.g., lack of bachelor rooms, no common spaces).
- There is a stigma around ageism. Younger adults are prioritized for rental housing.
- Seniors who are reasonably housed can't be sustained as they age and need additional supports that they can't afford. This causes seniors to go into a level of higher care than required.
- Individuals who need assisted living may not qualify and due to other reasons including substance abuse issues. They do not fit in other supportive housing categories either.
- There is a lack of municipal capacity to support the access to land for housing.
- There is a lack of low barrier housing for seniors, especially for individuals with cognitive impairment that don't qualify for funded assist living.
- There is lack of supportive housing with housekeeping, meals, and integrated services.
- There is a lack of co-op housing for seniors to age in place compared to other communities.
- There is a need for a seniors' advocate.

- There is a need for appropriately sized units in a supportive housing building.
- Units that are affordable for seniors are not safe, lack accessibility and mobility aids, don't have parking spots for scooters, and are far away from services and amenities.
- The private facilities that are doing a good job at providing assisted living are expensive.
- Services are mainly offered in English.

3. How has the COVID-19 pandemic impacted housing needs, trends, or market outlooks?

- Creative solutions (e.g., hotels) are the best solutions available but not appropriate and masks the issues of homelessness caused by COVID.
- Seniors are using shelters but there is a limited number of people that can be taken in which has created gaps.
- There need for suitable housing is increasing.
- Mental health issues are increasing with increased isolation, especially for seniors without technology skills.
- Seniors a lot more time at home with their abusers due to the lack of seniors' day programs.
- The programs offered by Better at Home has changed. There are no social programs or visiting, housing keeping services are limited, and transportation services are only for medical appointments.
- The family dynamics are changing for seniors living with families in small spaces.
- Discharging plans from the hospital are quicker.

4. What obstacles or challenges exist for building needed housings or providing the needed housing-related services?

- There is a lack of motivation from the City to get things done.
- There is a lack of funding.
- Political will is a barrier. Seniors have no clout.
- The voting system only works for people who own property.
- There is a stigma of ageism through all levels of housing.

5. What opportunities do you see to address housing gaps in Surrey?

- Look to other communities for existing solutions (e.g., Vancouver's Co: Here Housing program).
- Collaborate with religious organizations with land and infrastructure to redevelop their churches.
- Increase the number of aging in place options.
- Non-profits should receive support with land and development processes.
- Buildings should be multi-generational to increase social integrations.

6. What do you see as the three most important takeaways from the discussion today?

- Senior housing is a complex issue.
- There is a short supply of safe, affordable, and accessible housing.
- Non-profit housing providers with a profit for a purpose mission are important to helping addressing housing gaps.
- There needs to be political will, passion, commitment, and guidance to include seniors' housing needs in budgets and implemented changes.

- Actions by organizations and individuals will be most successful if the City is open to addressing the issues of senior housing.
- There is urgent need for more diverse housing options including supportive housing for seniors, low barrier housing, and purpose-built housing that fosters community.
- There needs to be conversations beyond the housing report and action plan for change and implementation to happen.
- Seniors should have a voice in this work.

4.3 INSTITUTIONS AND EMPLOYERS

A focus group with institutions and employers was held on November 27, 2020. The following institutions and employers participated:

1. Surrey Board of Trade
2. Fleetwood BIA
3. Downtown Surrey BIA
4. Cloverdale BIA
5. Simon Fraser University (SFU)
6. Kwantlen Polytechnic University (KPU)

1. What are Surrey's strengths when it comes to housing and housing-related services?

- There is available land.
- There are pockets of town centres within Surrey that are undergoing densification (e.g., Cloverdale).
- The pace of approvals on residential development is good.
- Some students can stay at home while they attend SFU, KPU or other campuses.

2. What housing needs or gaps are you seeing in Surrey? How have these changed over the past 5 to 10 years? Are there particular neighbourhoods where the need is greater than others?

- There is a lack of purpose-built rentals.
- There are limited partnerships between non-profits and the private sector.
- Insurance prices have increased.
- There are gaps for transit options beyond arterial roads to improve interconnections between neighbourhoods.
- New SkyTrain investments increases land values and the likelihood that new apartments will be built with concrete materials, resulting in an increase of prices for both renters and owners.
- There is uneven growth between different neighbourhoods in the City (e.g., Fraser Highway is seeing a lot of land speculation).
- People want to live and work in the same City.
- There are many housing options in the City but not enough employment opportunities.
- People are dependent on using private vehicles rather than walking.
- The following neighbourhoods are experiencing greater need:
 - South of the Fraser areas are not getting a fair share of support (e.g., health care, student housing).
 - Cloverdale
 - There is no transportation access, so the community is built out aggressively.
 - There are no emergency vehicles.

- There is lack of direction, resilience, and sustainability in the OCP.
 - There is limited organizational capacities.
 - Fleetwood
 - There are many land speculation and development proposals going through prior to having a new SkyTrain plan in place.
 - Land value and housing costs are increasing.
 - City Centre
 - Households are being evicted due to pressures of low-rise housing being demolished for high-rises. Newer apartments with the same square footage are less affordable.
- The following demographics were identified as facing the greatest needs:
 - Students
 - Most SFU students live at home due to unaffordability of rental suites.
 - There is a general lack of student housing data, especially for Indigenous students' needs.
 - Graduate students
 - International students
 - Seniors
 - There are seniors living in Fleetwood mobile homes that are closing down. These seniors are having to transition into rental market.
 - Multi-generational households
 - The City currently does not support this in OCPs.
 - Low income households
 - Young adults

3. How has the COVID-19 pandemic impacted housing needs, trends, or market outlooks?

- Low income households are leaving Surrey and moving to other areas (e.g., Chilliwack, Okanagan) to find more affordable housing. Some people are moving to seek a different lifestyle.
- People will have different expectations on how they want their lives to be. Some considerations include time spent in traffic, how close amenities are, or options to live in a micro-suite.
- Transit may not be in high demand as communities to continue to connect virtually.
- For KPU, students are more globally based, and enrolment demographics might change.
- COVID-19 has worsened the gap of those who are more fortunate and those are less fortunate.
- Realtors are noticing that the market is the craziest they've seen. Homebuyers want more space, office spaces in their homes, and safe communities. Homebuyers are shying away from buying condominiums with common areas.
- House prices are not decreasing, and salaries are not keeping up.
- Workers are looking for productive spaces.
- Large retail spaces are closing down in downtown Surrey for redevelopment of housing.

- Shelters have reduced spaces due to physical distancing.
- People want to live, work, play in the same community.
- Micro-suites are proposed in Fleetwood and projected to house 35k people.
- Short-term housing trends and preferences during COVID-19 do not align with urban planning principles (e.g., walkable communities).

4. What obstacles or challenges exist for building needed housings or providing the needed housing-related services?

- The City is building from the ground up (e.g., green field development) and not planning for other infrastructure and housing-related services and amenities (e.g., arts and culture).
- Developers are interested in building specific housing types but templates from the City are needed to guide them.
- Sectors are competing with each other (e.g., post-secondary competes with health).
- The cost of land is too high.
- There is lack of land available for providers who have an interest in specific housing types.
- There is lack of capacity in providers to use this land.
- There is not enough diversity of housing types and price point differentiations.

5. What opportunities do you see to address housing gaps in Surrey?

- Reduce development timelines.
- Allow for entry-level homeowners.
- Decrease housing approval times.
- Plan for other housing-related services and amenities when building new housing developments.
- Diversify housing types and housing prices in neighbourhoods (e.g., carriage homes, duplexes, co-ops, wood frame housing).
- Ensure there are taxes and incentives to make affordable housing more attractive.
- Ensure architectural quality and beautification of homes while maintain an affordable cost to buyers.
- Built mixed-use housing around transit stations from federal funding.
- Partner with different levels of governments, housing providers, non-profit organizations, and businesses to ensure mandates align to build more housing needed.
- Create a City program to help builders who are interested in diversifying their developments.
- Revisit Surrey's OCP and create a community-engagement economic development plan that includes housing, land use, and transportation. Engage with community members to update land use planning policies.
- Include low-interest loans for student housing.
- Provide housing for the SFU's future medical school students so that the workforce can continue to work, live, and learn in the same community. Provide transit to allow students to commute from SFU to the Cloverdale hospital.
- The Centre Block is expected to be redeveloped in the next 5 years. There needs to be a mix of both housing and businesses (e.g., pubs, restaurants).

- Municipal leaders and government planners should allow for more diverse housing options in neighbourhoods that align with OCPs.
- The City should have conversations with BC Housing and other funders.

6. What do you see as the three most important takeaways from the discussion today?

- There is an appetite for change.
- More community engagement on housing topics is needed.
- There is potential for developmental approvals process to be approved more quickly.
- Municipal government planners and councils should allow for more diverse housing options in neighbourhoods.
- Municipal housing approval times should be reduced.
- Incentives should be offered to offset high construction and land costs.
- Surrey's OCP should be renewed.
- Partnerships with developers and governments is key to creating affordable housing.
- There are concerns of what housing will look like post COVID-19.
- Mindsets should be changed from competitive to collaborative to help make Surrey a truly liveable City. Silos can be broken down through strong leadership.

4.4 HOMELESSNESS

A focus group with housing and service providers for individuals experiencing homelessness was held on December 7, 2020. The following organizations / individuals participated:

1. Ministry of Social Development and Poverty Reduction
2. Sources Community Resource Centres
3. Phoenix Society
4. Fraserside Community Services Society
5. BC Housing (Coordinated Access and Assessment)
6. Elizabeth Fry Society of Greater Vancouver
7. Atira Women's Resources Society
8. Lookout Housing and Health Society
9. RainCity Housing
10. City of Surrey (Fire and Bylaws Departments)
11. Surrey Homelessness and Housing Task Force
12. Surrey Homelessness and Housing Society
13. Peace Portal Alliance Church

Additional comments were received from Surrey Urban Mission and are integrated into the summary.

1. What are Surrey's strengths when it comes to housing and housing-related services?

- There are strong partnerships and coordination of resources among different organizations in the City (e.g., Sources, Elizabeth Fry, Lookout, Options, Surrey Vulnerable Women and Girls Group). Some of these partnerships have led to additional housing, funding, and resources. There are also broader collaborations with the City, First Nations Health Authority, and Fraser Health.
- There are multiple agencies that are strong service providers with over 40 years of experience. Agencies are hiring better people, being more resourceful, and coming up with creative solutions with limited budgets.
- There are outreach services on the streets (e.g., Options, Lookout).
- The City has always been supportive of housing for women.
- The City produces a report to prioritize and review which projects are needed.
- There are 55 new recovery facilities, including 53 licensed as assisted living with plans for recovery, in the City.
- The count of individuals in recovery facilities this year gathered information on the number of individuals that would be homeless if they had to leave their temporary housing.
- There is community support for developing shelters and housing.
- The City has land available for development and existing buildings that could be repurposed.

2. What housing needs or gaps are you seeing in Surrey? How have these changed over the past 5 to 10 years? Are there particular neighbourhoods where the need is greater than others? Which demographics face the greatest challenges or are underserved?

- There is a shortage of housing at every stage along the housing continuum. Shelters and supportive housing options are full and have waitlists. There is a lack of transitional housing.
- Recovery and treatment homes are not monitored well.
- Costs of building and development is expensive and makes it difficult to provide affordable housing for people with lower incomes.
- Redevelopment of older buildings lead to evictions of more affordable units. This challenge is especially affecting senior residents, recent immigrants, refugees, and those with disabilities who may have to move away and lose their community connections.
- There are empty homes that are increasing in value but not being rented out or upgraded. Homeless individuals are occupying some of these homes.
- There is a disappearance of bachelors and an increase in cost of rent to nearly \$1000. This has created affordability issues for individuals with fixed incomes and low incomes.
- There are rooming houses where landlords rent out are renting out rooms for \$500 to \$1000. Individuals are paying 70% to 80% of their income.
- There is a lack of community support and strong backlash against housing for individuals experiencing homelessness.
- There is not enough focus on prevention and helping people get housed before they enter homelessness.
- There needs to be a phone number available to individuals to access resources to find housing.
- There are limited options for people to do during the daytime if they do not live in a facility or have housing.
- More support from Fraser Health, ACTs, and nurses are needed to build trust and provide people with access to health care.
 - There are individuals who need an alternative level of care. They are too healthy to be at the hospital, too sick to be released, and have no fixed address. Fraser Health needs to be more involved in helping find housing solutions with supports for these individuals.
- The following neighbourhoods are experiencing greater need:
 - Newton, South Surrey, Fleetwood, Cloverdale, Fraser Heights, Guildford, Whalley, Bridgeview and City Centre
 - Cloverdale and Newtown are underserved areas compared to the City Centre.
 - People are moving from Whalley to Newton and Guildford. There are affordability pressures in neighbourhoods that are moving people around. People want to stay along the major transit routes but can't afford to stay.
 - Affordability is becoming an issue in Surrey North as a result of significant growth and development.
- The following demographics were identified as facing the greatest needs:

- Women and women with children
 - There is gendered violence against women who feel unsafe to leave their current housing situation.
 - There are a lack of transition supports and longer-term supports.
 - There needs to be a cultural component in services for Indigenous women.
 - There is high demand for modular housing.
 - Women leaving treatment programs are released into inappropriate housing situations that leads to relapses.
 - Fraser Health’s Assertive Community Team (ACT) lack capacity to work with women who need services.
 - Additional outreach nurses are needed on the streets to help individuals who do not want to go to the hospital unless there is someone they trust.
 - While Surrey has the same number of women and young girls in the sex trade as Vancouver, the City has fewer resources.
- Immigrants impacted by opioid crisis – there is a lack of services and language barrier to access services.
- Individuals that have overdosed on opioid and have cognitive issues.
- Youth
- Marginalized individuals
- Large families
- Individuals living in camps.
- Individuals with low incomes
- Individuals leaving recovery systems.
- Indigenous individuals
- Seniors
- Seniors in assisted living
- Seniors with addictions issues
- Seniors with mental health issues

3. How has the COVID-19 pandemic impacted housing needs, trends, or market outlooks?

- Landlords do not want to rent out their units due to fear.
- Many individuals are staying in hotels for a week. Typically, they would find a way into a shelter but would find themselves in the streets again or staying with a friend but currently don’t have these options.
- COVID-19 magnified the issue of the shelter system’s temporary nature. Shelters only have bunk beds set up for temporary housing, winter response, or emergency housing.
- Shelters are running at half capacity due to physical distancing.
- Staff are scared and difficult to find and retain new staff.
- It is difficult to find market-value housing to accommodate clients due to less availability.
- COVID-19 has highlighted the need to have mental health and community supports, especially for the individuals experiencing homelessness. COVID-19 has made it challenging

for people to be connected, which will significantly impact the mental health of individuals experiencing addictions issues.

- Reaching Home worked with BC Housing and Hotels to house women and children that were experiencing domestic violence.
- COVID-19 isolated people in abusive situations who feel unsafe to leave.
- Women in the sex trade have an additional risk of exposure to the virus.
- Fraserside Community Services Society applied for a grant to allowed people that stayed in modular homes or facilities to access food.
- Surrey Homelessness and Housing Society provided funding that addressed food insecurity and preventing housing loss for people who were choosing to pay rent instead of buying groceries.
- The repayment plan after the eviction ban was lifted has added a financial burden to many households. People are applying for rent bank loans. Sources has received 21 applications and will be hosting a webinar.
- There have been increased overdoses because individuals have been given lump sums of COVID-19 funds. There is an app for overdose support but those without cellphones don't have access to it.
- Some individuals applied for CERB and left programs after receiving their money. Service providers had vacancies and lost per diems. Some individuals went back to programs after they spent their money while others are living on the streets or couch surfing.
- There wasn't a system-wide coordination response to COVID-19.
- There are concerns of how people can be prevented from being discharged into homelessness after the pandemic.

4. What obstacles or challenges exist for building needed housings or providing the needed housing-related services?

- There is a large gap in land availability, access, and expertise in development. Many social service providers don't have land or have parcels that are too small or not zoned to address needs.
- There is opposition from advocacy groups and NIMBYism attitudes against housing that is needed. There is a general lack of interest or support from communities. More resources need to be made available to residents.
- Housing issues have not been a political priority. In the past, housing issues have not been part of Mayor and Council platforms. There is a lack of data for leaders to get behind a plan and have discussions at the senior level.
- There is a lack of health services that are available alongside housing. It has been challenging to involve services that provide mental health and addictions support.
- The development process is lengthy and time consuming. It is challenging to get projects off the ground when regulations change from when plans are drawn to when it is time to build. Additional funding is needed to update plans.
- Non-profits don't have the same resources or capacities as developers.
- The City doesn't always get fair share of federal and provincial funding for building housing.

- There are no older buildings available for purchase and conversions. The City is mostly relying on new builds or using single family housing stock for supportive housing. There are no economies of scale in terms of operations.
- Climate change and long-term operations for maintenance need to be considered when building homes. Buildings need to be easily adapted to future needs.

5. What opportunities do you see to address housing gaps in Surrey?

- Look to other urban centres for models of local governments and organizations working together.
- Require developers to include housing for vulnerable populations (incursionary zoning).
- Be more involved in mandating affordability requirements or contribution of new units to ensure they are better utilized.
- Incentivize landlords to offer up units that are currently vacant.
- Incentivize landlords in the secondary rental markets to rent to individuals experiencing homelessness (e.g., support for maintenance).
- Ensure people placed into market housing have the necessary supports to prevent homelessness.
- Purchase and repurpose single family dwellings.
- Invest in capital projects in the short-term to build up to the needs of increased homelessness.
- Use mobile outreach.
- Use neighbourhood houses or community centres as a point of contact for people in need and to foster community.
- Offer vocational training, school programs and recreation.
- Increase medical support, addictions support (including detox and recovery), one on one supports.
- Increase the number of shelters, supportive housing, treatment and recovery centres, transitional housing, and affordable independent housing available.
- The provincial government is being encouraged by BC Non-profit Housing Association to consider purchasing rental apartment buildings on behalf of social service agencies. This would help preserve the existing affordable housing stock.
- More systems coordination and broader conversations are needed. Housing and service providers need to be directly involved to understand how to access new resources.

6. What do you see as the three most important takeaways from the discussion today?

- There is a unique potential for Surrey to be an innovator and leader in addressing affordable housing issues.
- Surrey has a good foundation of interagency relationships and shared interests among groups. The non-profit sector's collaboration is an asset in creating new solutions.
- Women in Surrey need immediate relief and housing supports. There is a strategy in place to ensure inclusiveness of women and women and children housing and services for individuals in the sex trade.

- Tapping into the secondary rental market and incentivizing landlords could be a big opportunity to addressing affordable housing gaps.
- Creative solutions are needed to increase housing available to individuals experiencing homelessness.
- Some organizations are not as connected to the system.
- Land availability is a major barrier in creating new housing.
- Processes for developing housing are complex and new models are needed to facilitate development.
- There needs to more health services that are available in supportive housing. Fraser Health needs to contribute more on-site nurses and ACT services.
- Individuals being released from hospitals but not well enough to live on their own face challenges.
- Individuals leaving residential substance use and supportive recovery homes need access to appropriate housing.
- There needs to be cultural supports available to Indigenous individuals.
- There are barriers and limitations for non-profits to pivot to development and building.
- Housing is needed for demographics that are unhoused or vulnerably housed.
- More data is needed to identify what exists and what gaps there are.
- Non-market housing needs to be prioritized.
- More purpose-built housing is needed.
- There are affordability changes in Surrey North.

4.5 NON-MARKET HOUSING PROVIDERS

A focus group with non-market housing providers was held on December 9, 2020. The following organizations participated:

1. Sheldon Tetreault Consulting Ltd. (representing the Surrey Urban Indigenous Leadership Committee)
2. BC Non-Profit Housing Association
3. Canada Mortgage and Housing Corporation
4. Vancity
5. Catalyst Community Development

1. What are Surrey's strengths when it comes to housing and housing-related services?

- Surrey social planning department is supportive of Indigenous needs. However, this support isn't translated to a higher political level.
- The social planning department's staff has played a strong role in supporting non-profit organizations through advocacy.
- More non-profits (e.g., Elizabeth Fry, Options, Phoenix) have moved forward with development and redevelopment in recent years. These can be models that are used moving forward.

2. What housing needs or gaps are you seeing in Surrey? How have these changed over the past 5 to 10 years? Are there particular neighbourhoods where the need is greater than others? Which demographics face the greatest challenges or are underserved?

- Permanent supportive housing.
- Affordable rental housing that is geared to income.
- Renters in secondary suites are more vulnerable than renters in purpose built rental units.
- If landlords have to move away or have a crisis, it causes instability to renters.
- The following demographics were identified as facing the greatest needs:
 - Indigenous households
 - Indigenous households are expected to double in the 15 years and housing needs will continue to grow.
 - Needs are distributed across Surrey, including Cloverdale and South Surrey.
 - Many households are in core housing need and looking for supportive housing.
 - Individuals with developmental disabilities

3. How has the COVID-19 pandemic impacted housing needs, trends, or market outlooks?

- COVID-19 has exacerbated housing needs across the entire housing continuum. There is a greater awareness of housing needs. For some households, they are able to let go of concerns they may have about non-market housing in their communities.
- People fear being evicted if they are unable to pay rent.

- If landlords need to sell their unit, it causes instability for renters.
- Mixed income, low end of the rental market buildings have been impacted.
- Municipalities have adapted their development approvals process to a more virtual format which as improved efficiencies. Virtual engagements should be kept once in-person services are resumed.
- There are concerns that things will go backwards (e.g., initiatives of temporary housing individuals experiencing homelessness in hotels) and supports will stop.
- More encampments are appearing in communities. Shelters and emergency shelters do not have the same capacities.
- COVID-19 has impacted the absorption of the new units in the market.
- Operational costs have increased. BC Housing has covered costs but access to supplies and people resources have causes increases outside of Metro Vancouver.
- Non-market providers who operate rent geared to income units weren't impacted as expected. However, long-term impacts are uncertain as unemployment rates increase but they have security of operating agreements.

4. What obstacles or challenges exist for building needed housings or providing the needed housing-related services?

- Non-profit currently do not have sustainable long-term support to remain sustainable (e.g., store on the bottom floor). This is especially challenging when government funding is not flowing.
- Landowners are holding onto land because they are aware of affordable housing funding programs (e.g., Rapid Housing Initiatives). They will likely put a premium on the cost of their land.
- Affordable housing units are being built but non-market providers have to purchase it at a market rate, resulting in challenges in operational sustainability in the long-term.
- Partnerships on affordable housing projects are structured around equity. Negotiations depend on the amount of equity each partner is bringing.
- Seed funding, both repayable and non-repayable may not be enough. Bridge funding and stacking of funding can be important to produce levels of affordability.
- There is a gap in non-profits who are interested in getting involved but not positioned will to be deliver non-market housing.
- The level of interest of non-market developers is low compared to non-profits.
- There are invisible needs of demographic groups (e.g., Indigenous households).

5. What opportunities do you see to address housing gaps in Surrey?

- Use City-owned land or institutional land to move affordable housing forward and put them for competition through a Request for Proposal (RFP) process.
- Educate market developers on where they need to discount units to sell to non-market housing providers.
- Implement inclusionary zoning.
- If units are owned by the non-profit by perpetuity, units can be kept affordable. Non-profits would have more control over their finances.

- Larger, more experienced non-profits can partner with smaller profits to build capacities and mentorships. Mandates should be aligned.
- The City should have a formalized way of identifying non-market housing opportunities for non-market housing developers who are interested.
- The City should work with non-market housing providers to create more flexibility around design guidelines that could help reduce overall costs (e.g., expediting building process, waiving fees).
- The City should help non-profits to create more market rentals and respond to RFPs more quickly.

6. What do you see as the three most important takeaways from the discussion today?

- The City is willing to facilitate affordable rental housing opportunities.
- The implementation of enabling policies (e.g., inclusive housing, waivers, up-zoning) is important.
- The City should identify 2 to 3 emerging stronger non-profit providers to work with and support.
- There should be an initiative that targets faith-based organizations (e.g., catalyst partnership) to build housing.

4.6 HOUSING AND SERVICES FOR NEWCOMERS AND REFUGEES

A focus group with housing and service providers for newcomers and refugees was held on December 10, 2020. The following organizations / individuals participated:

1. Options Community Services
2. MOSAIC
3. S.U.C.C.E.S.S.
4. Pacific Community Resources Society
5. DIVERSEcity Community Resources Society
6. Surrey School District #36
7. Multi-Agency Partnership BC (Journey Home Community, Inasmuch Community Society and Kinbrace Community Services)

1. What are Surrey's strengths when it comes to housing and housing-related services?

- The community is diverse.
- There are more accessible, affordable, and ethnic choices of grocery stores and shopping areas compared to other communities.
- There are rental availabilities in basement suites.
- Newcomers are more flexible with having a smaller number of bedrooms because they come from countries where they did not have separate bedrooms for their children (e.g., families may live with large families of 8+ members in a 4-bedroom home). Additional members may contribute through rent, allowing the home to be more affordable.
- Rental housing is located close to transit and helps with affordability.

2. What housing needs or gaps are you seeing in Surrey? How have these changed over the past 5 to 10 years? Are there particular neighbourhoods where the need is greater than others?

- Housing needs are in pockets of the City rather than dispersed across the City. Because vulnerable populations are clumped in these pockets, there are challenges of supporting their needs in terms of having sufficient staffing and schools that are full in these areas.
- Syrian refugees want to stay in the same area (mainly Guilford) where they have access to grocery stores with ethnic food.
- There is a stigma and mistrust of refugees due to systemic challenges compared to immigrants.
- Many immigrant households do not have access to vehicles or transit. Basic services are not walking distance away.
- Newcomers need supportive housing services including one-on-one support, employment support, etc.
- The City has not invested in non-market housing or built affordable housing units at the rate of other cities.

- There are barriers related to credit checks and paperwork that are required by landlords.
- There are a lot of people living in precarious situations in temporary or transitional housing.
- The following demographics were identified as facing the greatest needs:
 - There are no obvious housing options for newcomers that identify as LGBTQ2+ who may not feel safe sharing rooms with others.
 - Single youth newcomers do not have sustainable jobs and can be vulnerable to housing security. They are sharing basement suites or condominiums with an unsuitable number of bedrooms. This demographic is not identified by BC Housing as a priority group.
 - International students live in basement suites and have overcrowding issues due to unaffordability.
 - Seniors are unable to afford to age in place as strata fees and insurance fees increase.
 - Low income seniors (e.g., escaping abuse from family members).
 - Women fleeing violence.
 - Individuals with mental health issues.

3. How has the COVID-19 pandemic impacted housing needs, trends, or market outlooks?

- Communication with clients is through social media groups rather than in-person.
- There have been fewer refugee claimants coming into the community. Organizations are preparing for an influx of refugee claimants who haven't arrived yet (approximately 2,000 to 3,000 people).
- Individuals who have the low digital literacy are the most vulnerable and have been stuck in a limbo.
- Landlords do not want to share laundry services during COVID-19 which has presented accessibility challenges for larger households.

4. What obstacles or challenges exist for building needed housings or providing the needed housing-related services?

- A small group of refugees arrive in Canada without paperwork or documentation that can be provided to a landlord to review. Landlords need to be educated on this situation.
- Newcomers are facing affordability challenges and finding a suitable home (e.g., size, location).

5. What opportunities do you see to address housing gaps in Surrey?

- Encourage developers to include non-market housing units in their developments.
- Pay developers their share of development infrastructure growth.
- Support non-profits or faith-based organizations that want to build affordable housing (e.g., assign a staff member to help with development).
- Provide access to educational videos in different languages that explain tenant rights and responsibilities.
- Explore community land trusts for affordable housing.

- House refugees and individuals experiencing homelessness temporarily in units that are empty and awaiting development.
- The City should look into buying underutilized parcels of land.
- The City could provide education to homeowners who are interested in a property tax or a discount while renting their secondary suite at a discounted rate to newcomers.
- The City should work with BC Housing on transferrable subsidies for the private rental market.

6. What do you see as the three most important takeaways from the discussion today?

- Housing is not affordable for newcomers.
- There are intersectional needs within the broader group of immigrants and refugees.
- Youth newcomers need wrap around supports and services.
- Newcomers and immigrants need to be educated on their rental rights and responsibilities.
- Innovative solutions for housing are needed for temporary residents and individuals that are experiencing homelessness.
- More support for rent to own programs and first home buyers' programs are needed.
- It is important to educate landlords on immigrant and refugee needs.
- Affordable housing needs to be dispersed across the City.
- There are opportunities to create housing solutions that would benefit the City, landlords, and newcomers.
- The City needs to understand immigrant and refugee needs and collaborate with organizations working in this sector.

4.7 HOUSING AND SERVICES FOR WOMEN, FAMILIES, YOUTH

A focus group with housing and service providers for women, families and youth was held on December 12, 2020. The following organizations / individuals participated:

1. Affordable Housing Society
2. Sources
3. Surrey Vulnerable Women and Girls Working Group
4. Pacific Community Resources Society
5. Entre Nous Femmes Housing Society
6. SOS Children's Village BC
7. Ministry of Social Development and Poverty Reduction
8. Ministry of Children and Family Development
9. YWCA Metro Vancouver
10. Surrey Women's Centre
11. Options Community Services
12. Alexandra Neighbourhood House
13. Elizabeth Fry Society of Greater Vancouver
14. Peace Portal Alliance Church
15. Sources Community Resource Centres
16. Surrey Food Bank

1. What are Surrey's strengths when it comes to housing and housing-related services?

- Collaboration between different community serving organizations in Surrey to do innovative things.
- The City has historically been a good partner on supporting housing for individuals experiencing homelessness.
- There is an ability to understand there are diverse needs in Surrey, including the recent provision of culturally-relevant and culturally-sensitive services.
- There is good data available to help inform planning decisions.
- Some landlords are open to housing specific groups in need (e.g., youth)
- Youth are able to stay for an extended period of time at the SOS Children's Villages.
- Organizations that offer housing or support housing searches are doing great work, including Pacific Community Resources Society (PCRS) Surrey Youth Resource Centre and Fraser Region Aboriginal Friendship Center Association (FRAFCA).

2. What housing needs or gaps are you seeing in Surrey? How have these changed over the past 5 to 10 years? Are there particular neighbourhoods where the need is greater than others? Which demographics face the greatest challenges or are underserved?

- Not enough housing availability for low-income people, some of these vulnerable populations existed 10 years ago.

- Lack of housing supply causing individuals to live in inappropriate housing (e.g., seniors are overhoused, young people live in basements with mildew, LGBTQS2+ need safe housing)
- Culturally appropriate housing for different types of families in Surrey
- Lack of intentional and affordable market housing leading individuals to leave the community.
- Entry-level homeownership for low-income individuals to break systemic equity cycles.
- Low barrier, supportive housing is needed specifically for vulnerable women (e.g., not co-ed), and women with children.
- Wraparound supports are needed to help youth who are transitioning out of care to remain housed in the private market.
- Employment support and mentorship is necessary to guide women who are more likely than men to end up in low-paying service industry jobs.
- Youth, LGBTQS2+, lone-parent families, and immigrant women face discrimination when seeking rental housing and challenges to finding affordable housing.
- An increase in demand for language and housing support services to help recent immigrant women find housing.
- Increased housing costs and costs of living have put pressure on the most vulnerable groups to choose between different life necessities (e.g., food, rent) and the ability to provide for children.
- LGBTQS2+ individuals often move to Vancouver for housing options but return to Surrey when the cost of housing becomes too high.
- Affordable housing is needed across all neighbourhoods.
- Newton, City Centre, and Fleetwood are densifying, but some neighbourhoods have less of a focus on rental housing options (e.g., Fleetwood).
- Housing should be aligned with transit servicing as it is difficult to find housing near transit.
- Underserved demographics:
 - Women and children fleeing violence
 - Youth
 - Youth refugees who are arriving alone
 - LGBTQ2S+ (high need group in Surrey)
 - Single Parents
 - Seniors – are overhoused, not very walkable and accessible, cannot drive anymore and on fixed income.
 - Large families

3. How has the COVID-19 pandemic impacted housing needs, trends, or market outlooks?

- Day programs have helped some youth who need a respite from home situations.
- Domestic violence has been on a rise (e.g., women staying in relationships or abusive family situations where they normally would have left sooner).
- More difficult for women and youth to find rental housing due to social distancing measures and landlord preferences for people they know.

- Community-serving organizations have found opportunities to support their clients virtually (e.g., virtual walkthroughs together).
- Highlighted opportunities and solutions to address homelessness.
- Transition houses for women are experiencing longer stays and less vacancies due to decreased capacity (e.g., social distancing measures) and difficulty in finding affordable housing.
- Social isolation has been difficult for some clients, increased need for mental health supports.
- Community serving organizations have had difficulty retaining and hiring staff as people are facing exhaustion.

4. What obstacles or challenges exist for building needed housings or providing the needed housing-related services?

- Surrey lacks funding to provide non-market housing and services.
- There is a short opportunity window to apply for housing funding and non-profit organizations are struggling to mobilize fast enough.
- There needs to be a higher political will to support more non-market housing and services in Surrey.
- Non-profit organizations take on a lot of risk to build and operate housing and there is a lack of capacity in non-profit organizations to be both builders and operators.
- For-profit developers have more resources than non-profit organizations to apply for funding and to deliver housing.
- Amenity clauses should be collaborative to make sure different needs are being served (E.g., Fleetwood area).
- Majority of rental housing is available in the secondary rental market which can leave vulnerable tenants in precarious situations (e.g., unsafe housing, unstable housing, etc.).
- Non-profit organizations have had challenges managing the public engagement process when putting forward a proposal for non-market housing due to opposition from residents.
- Lack of funding available for wraparound supports in non-market housing.

5. What opportunities do you see to address housing gaps in Surrey?

- Leverage areas with high development growth to incorporate non-market housing and services to allow people to remain in their neighbourhoods and be better supported.
- Subsidies for landlords to continue to offer affordable housing (e.g., property tax exemptions).
- Allowing more secondary suites in a property.
- City could collaborate and partner other community serving organizations throughout the development approvals process (e.g., working with non-profits, decreasing design requirements, supporting the rezoning process).
- A priority list for non-profit organizations who provide housing to be selected as developers.
- Require a convener to help get the right players at the table for building and operating non-market housing to leverage expertise.

- City has an opportunity to encourage vacant lots for temporary uses (e.g., for individuals experiencing homelessness or as community gardens, etc.).
- A coordinator to help youth find safe and affordable housing (e.g., Friendly Landlord Network Coordinator)

6. What do you see as the three most important takeaways from the discussion today?

- The importance of the City's role in supporting non-profit organizations (e.g., support in navigating the system, incentives, share the risk in providing housing).
- Political will to address housing challenges and needs.
- The need for housing and housing-related services to support individuals to remain housed.
- The need to provide housing specific to vulnerable populations (e.g., LGBTW2S+ housing, youth, seniors, etc.).
- Intersectional and collaborative approach to serving the community.
- More education for landlords in the community.

4.8 REAL ESTATE AND DEVELOPMENT

A focus group with real estate and development stakeholders was held on December 8, 2020. The following organizations / individuals participated:

1. Canada Mortgage and Housing Corporation
2. Landlord BC
3. Bosa Properties
4. Mortise Group
5. Primex Investments Ltd.
6. City of Surrey (Planning and Development)

1. What are Surrey's strengths when it comes to housing and housing-related services?

- There are a higher number of larger houses in Surrey compared to other communities in Metro Vancouver.
- A strong supply of secondary rental units.
- Recent uptake of rental housing development (e.g., favourable market conditions, community amenity contribution exemptions for rental housing development).
- Efficiencies in the development approvals process.
- Development companies who value providing the right housing for the community by diversifying housing types built.

2. What housing needs or gaps are you seeing in Surrey? How have these changed over the past 5 to 10 years? Are there particular neighbourhoods where the need is greater than others? Which demographics face the greatest challenges or are underserved?

- A need to understand the gaps facing different renter groups in the primary rental market.
- There is demand for larger apartment units (e.g., family-sized units) but incentives and discounts are needed to keep these affordable.
- Rental housing stock needs to be affordable in perpetuity, but recent housing agreements are only 20 years long.
- The City Centre has small units but lacks family-sized units.
- Lack of purpose-built rental housing and strata homes for young families.
- A need for adaptable units (e.g., for seniors, people with disabilities).
- Aging population and a need for downsizing options for individuals who currently live in single-detached houses.
- Renters who are at risk of displacement due to redevelopment of rental housing.

3. How has the COVID-19 pandemic impacted housing needs, trends, or market outlooks?

- Rental industry has weathered the pandemic.
- Landlords operating a secondary unit need to be prepared that collecting rent can be impacted by government policy.

- Designing units with a small number of bedrooms to accommodate two people working from home (e.g., convertible spaces, access to light, air, additional closet and storage spaces, etc.).
- Highlighted the importance of good planning principles such as including indoor and outdoor amenity spaces.

4. What obstacles or challenges exist for building needed housings or providing the needed housing-related services?

- Amenity spaces can be too large for the number of units in a development.
- Good design of units, including the allowance of bedrooms without windows for families who require more space.
- Parking requirements as we anticipate more people using transit and carpools.
- Continue to seek improvements on development approvals process (e.g., timing of servicing agreements).
- Surety bonds on a temporary basis to help liberate capital for developers especially for rental housing development.
- Mixed use developments add complexity to a project and developers may face barriers with borrowing (e.g., preconstruction air parcelling).

5. What opportunities do you see to address housing gaps in Surrey?

- Provide incentives (e.g., size, design, rebates, waivers of DCCs) for 3-bedroom rental units as these are more difficult to sustain financially.
- There is interest in purpose-built rental development.
- Provide some flexibility in the secondary rental market (e.g., 2-bedroom unit with lock-off suite for entry level homeowners).

6. What do you see as the most important takeaways from the discussion today?

- Tools to incentive rental units.
- Tools to incentive family-sized units.
- Recognize housing demand for vulnerable groups (e.g., refugee, urban Indigenous and multi-generational households).
- Understanding of issues affecting Surrey related to housing.
- Constraints and opportunities for providing affordable housing from a development perspective.
- More data collection and precision of how data is presented and interpreted.
- Collaboration to achieve ends.
- Tools needed for a strong mix of unit types.
- People are looking for more flexible space and storage.
- No one size fits all solution, as housing needs differ.

4.9 TRANSIT AND HOUSING

A focus group was held on December 11, 2020 to discuss transportation and public transit in relation to housing planning along the Fraser Highway corridor in Fleetwood. The following organizations participated:

1. TransLink
2. BC Ministry of Municipal Affairs and Housing
3. BC Ministry of Attorney General (Office of Housing and Construction Standards)
4. Metro Vancouver
5. City of Surrey (Planning and Development, Transportation Division)

1. What are Surrey's strengths when it comes to housing and housing-related services?

- Neighbourhoods with new townhouse development are dense which can support public transit services (e.g., Fleetwood, Clayton Heights).
- Surrey has the hard infrastructure necessary for supporting growth (e.g., amenities, site servicing).
- Fleetwood is well-positioned for growth in terms of its proximity to future employment opportunities and proposed Skytrain expansion.
- Much of Surrey's housing stock is newer.

2. What housing needs or gaps are you seeing in Surrey? How have these changed over the past 5 to 10 years? Are there particular neighbourhoods where the need is greater than others? Which demographics face the greatest challenges or are underserved?

- There is opportunity to influence the type of housing that will be built along the Fraser Highway corridor.
- There is land speculation occurring in anticipation of the proposed Skytrain expansion, which drives up land values and impacts housing affordability opportunities (e.g., 152nd and 160th street stations).
- Areas that are outside of the stations are walkable and could be opportunity to incorporate affordable units.
- Transit supportive housing density can be 4-6 storeys.
- While there is plenty of residential development happening in Fleetwood and Clayton Heights, there is some older housing stock that is being redeveloped which can displace residents.
- There are a lower number of renter households along the Fraser Highway corridor and a shortage of purpose-built rental housing.
- Families and larger households face challenges. For households who are looking for affordable options, the Fraser Highway corridor scores high for transit alternatives (e.g., bikes, walking, reducing off-street parking) and can be used to reduce housing and transportation cost burdens.

3. How has the COVID-19 pandemic impacted housing needs, trends, or market outlooks?

- While there are short-term trends of the pandemic impacting lifestyle preferences, Metro Vancouver is an attractive region and long term planning for housing affordability and climate change is unlikely to change.
- Density doesn't exacerbate COVID-19 challenges, but not having appropriate housing and issues related to overcrowding and equity does.
- The pandemic has highlighted opportunities for us to be clear about how to fund transit and transportation in the region, by focusing on resiliency, equity, and sustainability.
- There is an opportunity to do housing density differently (e.g., asking for amenities and affordable units in exchange for density).

4. What obstacles or challenges exist for building needed housings or providing the needed housing-related services?

- Land speculation which drives up housing costs.
- Resistance to increased density in existing low-density neighbourhoods along the corridor.
- Transportation and transit planning needs to be in place, and it needs to be robust for the corridor to facilitate future housing development.
- The City has the ability to control vehicle traffic by regulating residential parking permits.
- Important to co-locate amenities and services close to housing across the corridor so that people do not have to travel to other neighbourhoods for them.

5. What opportunities do you see to address housing gaps in Surrey?

- Affordable housing within distance of the corridor (800m).
- Publicly-owned land could be leveraged to build affordable housing.
- Co-locating services and amenities with non-profit housing to maximize the use of land.
- Integrating active transportation when planning for the corridor and prioritizing funding opportunities for the corridor.

6. What do you see as the most important takeaways from the discussion today?

- Need of both housing and transportation to align.
- Plan for a diversity of unit types and affordability levels along the corridor.
- Manage land speculation and its impact on housing affordability.
- Plan housing options for renter households.
- Manage communication to residents about residential developments and planning.

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>