

City of Mission

# Housing & Homelessness Support Needs

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2024

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# Executive Summary

Over the past two decades, the housing landscape of Mission has been transformed by rising costs, shrinking availability, and rapidly-shifting demographics. The result is a housing affordability crisis in the city, with vulnerable populations like families, seniors, and Indigenous households paying more and more of their income to remain housed.

In 2021, nearly one in five households was spending 30% or more of its income on housing, leaving little room for other essential needs. Additionally, projections of homelessness rates predict a 135% increase in the point-in-time count of people experiencing homelessness, from 197 in 2025 to 463 by 2044—an indicator of a crisis that will only deepen if current trends persist.

As it currently exists, the housing market can no longer meet the community's needs. With rents and shelter costs rising faster than incomes, too many residents are faced with inadequate living conditions or the risk of homelessness.

However, this assessment also highlights the tools that exist to reverse this trend. The hidden housing capacity uncovered through the Secondary Suites Program demonstrates that existing structures can be reimaged to offer flexible solutions. Recent legislative changes and modern planning tools open the door to creative strategies that blend market housing with dedicated transitional and supportive options, addressing not only the need for more units but also the complex support required by residents in crisis.

This housing needs report is an invitation to reimagine the housing landscape. It calls for an approach that extends beyond simply counting new homes, and focuses on building stability, dignity, and opportunity for every member of the community. Under this paradigm, housing is not a commodity to be traded but a cornerstone of a vibrant, inclusive society. The findings and analysis show the value of a balanced strategy that integrates market innovation with purposeful support systems, to ensure that every resident has access to a safe, affordable home.

The community's future hinges on our ability to act with vision and compassion. The insights presented here offer a roadmap toward a housing system that not only provides enough places for people to live and grow, but also enriches the lives of those it serves.

# About This Report

To address its housing challenges, the City of Mission has adopted its Affordable Housing Strategy, which is a ten-year plan focused on expanding housing diversity, improving rental affordability, supporting vulnerable populations, and fostering partnerships with government and nonprofits. Key tools include the Secondary Suites Program, a development-tracking system, and updates to density-bonus policies. These initiatives reflect Mission's proactive approach to navigating the complex interplay between local priorities and provincial mandates.

Regular evaluations like this Housing Needs Report (HNR) are important for measuring progress, understanding emerging trends, and refining strategies to meet evolving housing needs. HNRs are mandatory planning tools for local governments in British Columbia, and are required every five years starting from 2028, with an interim report due by January 2025. These reports use demographic, economic, and housing stock data to identify housing needs. They inform official community plans and zoning bylaws to align local planning with projected housing requirements.

## Housing Needs Report Goals

1. **Assess Progress:** Evaluate how Mission is meeting its housing targets and implementing its Affordable Housing Strategy.
2. **Understand Changing Needs:** Analyze new data and trends to inform future planning.
3. **Bridge Provincial and Local Goals:** Align Mission's housing strategies with BC's legislative framework.

In addition to addressing provincial requirements, the report considers broader factors, such as demographic changes, affordability pressures, and community feedback. It aims to balance provincial mandates with Mission's community-specific needs to achieve more equitable and effective housing solutions.

To guide its analysis, this report addresses key questions:

- *What kinds of housing does Mission need, and for whom?*
- *How should housing developments be prioritized?*
- *What policies or guidelines should Mission adopt to address housing need?*



# Introduction

Canada's economic landscape is shifting, with reduced incomes and government support and rising living costs fueling a rise in poverty and housing insecurity. These pressures affect households across the country, but marginalized communities—such as female-led single-parent families, Indigenous households, and recent immigrants—face the greatest risks.

Across Canada, median after-tax income declined by 3.4% in 2022, from \$73,000 to \$70,500, while government transfers fell by 28.9%. The number of Employment Insurance (EI) recipients fell from 4.0 million to 2.9 million, and median EI income dropped by more than 40%. These setbacks corresponded with an increase in the poverty rate from 7.4% in 2021 to 9.9% in 2022, nearing levels from before the COVID-19 pandemic. Combined with rising inflation, these factors have made it harder for households to afford basic necessities.

Housing affordability has also worsened. By the third quarter of 2023, Canada's average homeownership cost-to-income ratio had reached 62.5%, with Vancouver's ratio above 100%. Rental prices rose by 12–25% between 2021 and 2022, reducing housing affordability for lower- and middle-income households. Many of these households must now decide whether to prioritize rent or mortgage payments at the expense of other basic needs, and often face substandard living conditions or temporary shelter options.

Food insecurity followed a similar pattern. In 2022, 22.9% of Canadians (about 8.7 million people) experienced inadequate food access, up from 18.4% the previous year. Rising grocery bills and shrinking incomes leave low-income households especially vulnerable, with the threat of homelessness for those who are unable to close the gap between their bills and their resources.

These trends hold true both nationally and in smaller communities like Mission.



Mission's context reflects many of the same challenges—limited housing supply, higher rents, and an ageing population—while facing its own local factors that amplify the risk of homelessness and housing insecurity.

Federal initiatives, such as the Housing Accelerator Fund, aim to increase housing supply, but these programs do not address deeper systemic issues around affordability and income security. Without bold policy actions to strengthen financial support, expand affordable housing, and improve access to essential services, many Canadians will remain at risk.



## Local solutions must **target these issues head-on** to prevent further displacement and hardship.

In this report, we explore Mission's housing market, the factors driving local homelessness, and opportunities for sustainable community-based solutions.

By examining key data and insights, we aim to identify and illuminate the core challenges, and offer practical strategies that can move Mission—and communities like it—toward greater economic security and social well-being.

# What is the Current Housing Landscape in Mission?

## Pressures on the Housing Market

Mission's proximity to Vancouver plays a key role in shaping its housing market dynamics. As housing costs in Vancouver continue to soar, more individuals and families who can no longer afford to live in the metropolitan area are turning to Mission as a more affordable alternative.

### This migration pattern has significant implications.

1. **Increased Housing Demand:** The influx of people from Vancouver and its surrounding areas is dramatically increasing housing demand in Mission.
2. **Rising Housing Prices:** As demand grows, housing prices in Mission are being pushed upward, making the market less affordable for long-time residents and newcomers alike.
3. **Intensified Affordability Challenges:** The spillover effect from Vancouver's housing crisis is exacerbating affordability issues in Mission, creating a ripple effect throughout the Fraser Valley.

The broader economic environment, including inflation and labour market conditions, further affects housing affordability in Mission:

- Inflationary pressures increase construction costs, while labour shortages can delay housing projects, limiting supply.
- Interprovincial migration, driven by people seeking better living conditions, adds to the demand in Mission, further straining the housing market.
- These factors compound the pressure from Vancouver's spillover effect, intensifying the housing affordability crisis in Mission.

In British Columbia, shelter costs continue to be a major component of inflation, with housing costs and rising interest rates being major contributors:

- As of January 30, 2025, the best 5-year fixed mortgage rate in British Columbia is 4.09%, while the best variable mortgage rate is 4.20%. This represents a significant decrease from the rates available in August 2024, when the best 5-year fixed rate was 4.29% and the best variable rate was 5.45%.
- The Bank of Canada recently reduced the target for the overnight rate by 0.25%, bringing it down to 3.00% as of January 29, 2025. This reduction has led to a decrease in rates for variable-rate mortgages and home equity lines of credit (HELOC). Following this announcement, major banks in Canada lowered their prime rates from 5.45% to 5.20%, which directly affects variable mortgage rates. As a result, variable mortgage rates are expected to continue declining, potentially falling below fixed mortgage rates by the end of 2025.
- Shelter costs in British Columbia have risen by 29% since January 2019, exceeding the overall inflation rate of 21% during the same period. This increase is driven by substantial hikes in owned accommodation costs, including a 49% rise in home and mortgage insurance costs and a 33% increase in property taxes. Rental accommodation costs, specifically, have increased by 27%, the fastest rental inflation in 41 years. These increases have been exacerbated by factors such as increased immigration and housing demand.
- As of January 2025, British Columbia continues to face high inflation rates, though they are expected to be less severe than in previous years. The province's economic forecast for 2025 remains uncertain, with ongoing concerns about affordability, particularly regarding housing and food costs. Despite this, the rate of inflation is anticipated to slow down compared to previous years.

This increase in shelter costs, combined with mortgage rates that are high and rapidly rising, continues to make homeownership more expensive and can deter potential buyers, exacerbating the affordability challenges in the region.



## These broader economic trends translate into specific challenges in housing costs for Mission residents:



When considering the cost of living, the index for Mission is lower than the provincial average, but housing remains a significant expense.



The housing index in Mission is 75, compared to 86 for British Columbia and 170 for the national average, indicating that while other living costs might be relatively lower, housing costs still pose a substantial burden for residents (AreaVibes, n.d.)



High interest rates have compounded these challenges, making it more expensive to finance housing projects and mortgages, thus contributing to higher housing costs.



Although recent rate cuts are expected to provide some relief, the overall high rates continue to negatively affect affordability, for both new homebuyers and those with variable-rate mortgages, by increasing monthly payments and reducing disposable income.

Mission's housing market is challenged by a combination of factors driving up costs and demand. Its proximity to Vancouver has made it an attractive alternative for those priced out of the metropolitan area, leading to increased competition for housing. This spillover effect, combined with broader economic pressures, high interest rates, and interprovincial migration, has created affordability challenges for Mission residents.

Compared to the provincial average, the cost of living index is lower in Mission, but this is not enough to offset the substantial burden of housing costs. As the spillover effect from Vancouver continues and economic pressures persist, addressing these housing issues will require careful planning and potentially innovative solutions to ensure that Mission remains an affordable and attractive place to live for both long-time residents and newcomers.



## Current Housing Stock

These market pressures directly influence the composition of Mission's housing stock, which in turn is shaped by recent legislative changes.

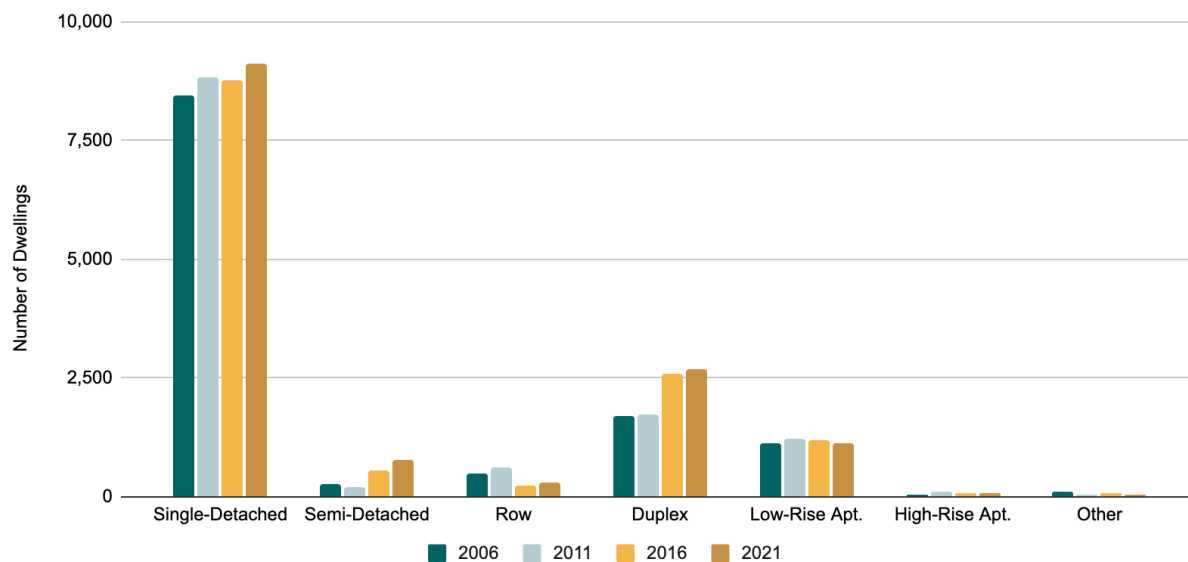


Figure 1: Historical Housing Stock by Dwelling Type, Mission

The housing stock in Mission has traditionally been dominated by single-detached homes, reaching over 9,000 units (64.7%) in 2021. This is followed by duplexes, which made up 19.1% of the housing stock, low-rise apartments constituting 7.9%, and semi-detached houses accounting for 5.4%, with high-rise apartments making up only 0.5% of the total in 2021. These figures reflect a change from 2006, when duplexes represented 13.8% of housing and semi-detached made up 2.1%. These changes suggest a growing acceptance of more diverse housing options in the community.

## Legislative Changes Reshaping Housing in Mission, British Columbia

The housing landscape in Mission is transforming due to recent legislative changes that aim to address systemic gaps in housing availability, affordability, and density.

Rooted in historical development patterns that emphasized low-density, single-family housing, Mission now faces the challenge of aligning with progressive provincial housing mandates and addressing local housing needs in a sustainable and equitable manner. The introduction of Bills 16, 44, 46, and 47 provides both a framework and a directive to overcome these challenges.

## Contextual Depth: Historical Patterns and Current Challenges

Mission's housing stock reflects decades of suburban development characterized by larger single-family dwellings. While this approach catered to population growth in past decades, it has resulted in limited housing diversity and affordability in the present day. The rising demand for smaller, multi-family units, coupled with escalating housing costs, demonstrates the inadequacy of legacy housing patterns in meeting contemporary needs. The recent legislative changes reflect a paradigm shift, with Mission transitioning toward denser, more affordable housing solutions aligned with modern urban planning principles.

## Legislative Interplay: Cumulative Effects on Housing and Urban Planning

The interconnectedness of the legislative changes represents a holistic strategy to reshape housing in Mission and across British Columbia.

### 1. **Bill 16: Housing Statutes Amendment Act**

Inclusionary zoning provisions empower Mission to mandate affordable housing in new developments, supported by public consultation and financial feasibility analyses. Density bonusing enables trade-offs between increased housing capacity and community benefits, creating a tool to incentivize development in transit-oriented areas while accommodating local needs.

### 2. **Bill 44: Small-Scale Multi-Unit Housing**

By requiring amendments to land use bylaws, this bill expands housing options within the urban growth boundary, facilitating small-scale multi-unit developments like triplexes and townhouses. Removing public hearings for rezonings aligned with the community plan accelerates development timelines, reducing bureaucratic barriers.

### 3. **Bill 46: Development Finance Tools**

Expanded use of development cost charges and amenity cost charges equips Mission with the financial mechanisms to support critical infrastructure, ranging from emergency services to recreation centres, ensuring that the pace of development does not outstrip community resources.

### 4. **Bill 47: Transit-Oriented Development**

Mandating higher densities near transit hubs, such as Mission City Station, this bill integrates housing policy with sustainable transportation planning. The emphasis on transit-oriented development aligns with the province's broader goals of reducing urban sprawl and enhancing access to public transit.

Together, these legislative changes create a synergistic framework aimed at increasing density, diversifying housing types, and enhancing affordability, while fostering sustainable urban growth.

## Strategic Implications: Opportunities and Operational Challenges

Mission can position itself as a regional leader in housing innovation. The updated legislative tools equip the city to create diverse, mixed-income communities near transit nodes and within established neighbourhoods. Coordinated infrastructure investment, guided by expanded development cost charges, supports sustainable growth. However, integrating each bill's mandates demands significant interdepartmental coordination and clear communication with residents. If Mission balances these new requirements with local needs, it can not only meet provincial targets but also strengthen its reputation as a forward-thinking community.

## Comparative Analysis: Positioning Mission within the Regional Context

Compared to similar municipalities in British Columbia, Mission's legislative adjustments align with broader provincial trends toward densification and affordability. However, the city's unique position as a transit hub in the Fraser Valley offers distinct advantages for leveraging transit-oriented development policies.

**To take advantage of the opportunities presented by these legislative changes, Mission may consider:**

- 1. Public-Private Partnerships:** Collaborate with developers and nonprofit organizations to co-finance affordable housing projects, reducing the financial burden on municipal budgets.
- 2. Incentive Mechanisms:** Offer tax abatements or expedited permitting processes for developments that prioritize affordability and environmental sustainability.
- 3. Data-Driven Planning:** Use advanced analytics to identify priority areas for development, to monitor housing trends, and to optimize resource allocation.
- 4. Community Engagement:** Develop participatory frameworks that integrate resident feedback early in the planning process, fostering local buy-in and reducing opposition.

The legislative changes embodied in Bills 16, 44, 46, and 47 represent a transformative opportunity for Mission to reimagine its housing policies and urban planning framework. Leveraging these tools with strategic foresight can help Mission address systemic housing challenges, foster sustainable growth, and position itself as a leader in meeting its housing goals.

# The Housing Affordability Landscape in Mission: A Story of Struggle and Opportunity

## Rising Costs and Shifting Realities

Over the past 15 years, Mission has transformed from a community with relatively manageable housing costs to one with widespread lack of affordability.

In 2006, most households paid between \$500 and \$1,999 monthly for shelter, with one quarter of them in the \$1,000–\$1,499 range. Fast forward to 2021, and nearly 40% of households now pay over \$2,000 monthly, compared to just 10.7% in 2006.

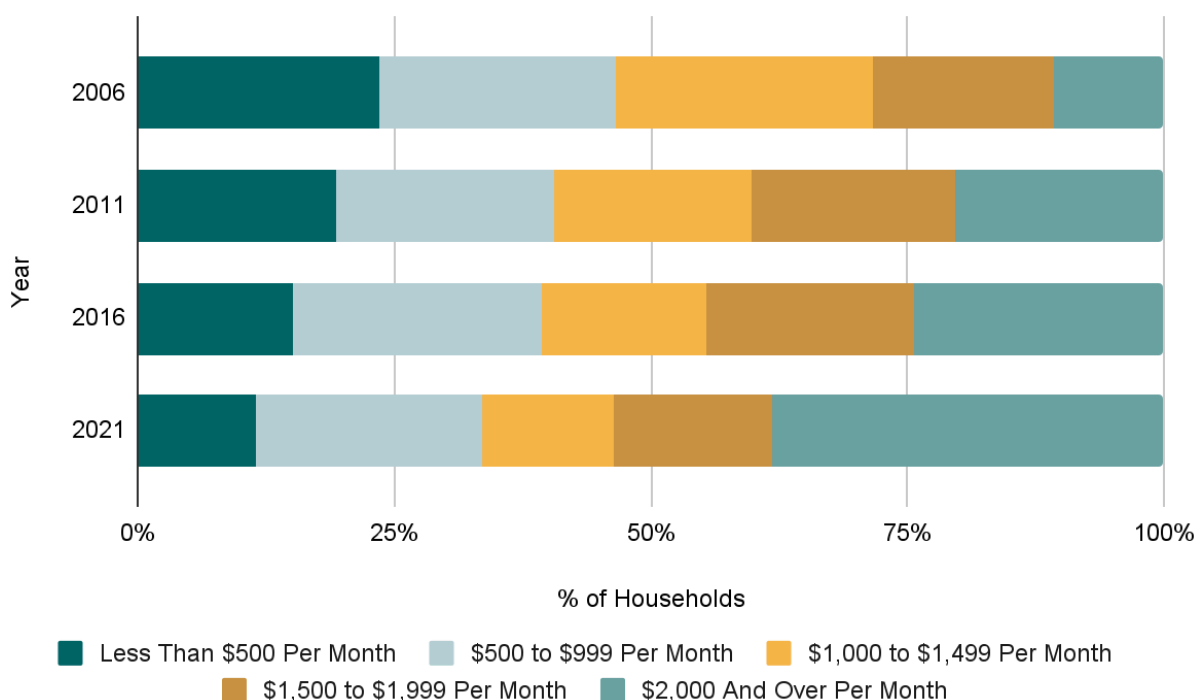


Figure 2: Monthly Shelter Costs of Owners and Renters, Mission

For homeowners, the story is similarly sobering. In 2006, a quarter of homeowners paid between \$1,000 and \$1,499 monthly, but by 2021, almost half (44.7%) faced monthly shelter costs exceeding \$2,000.

Renters, too, have felt the pinch: while half of renters paid under \$1,000 in 2006, this dropped to just 30% of renters by 2021, with nearly 17% now paying over \$2,000. These housing costs are beyond the means of many families, young professionals, and seniors.

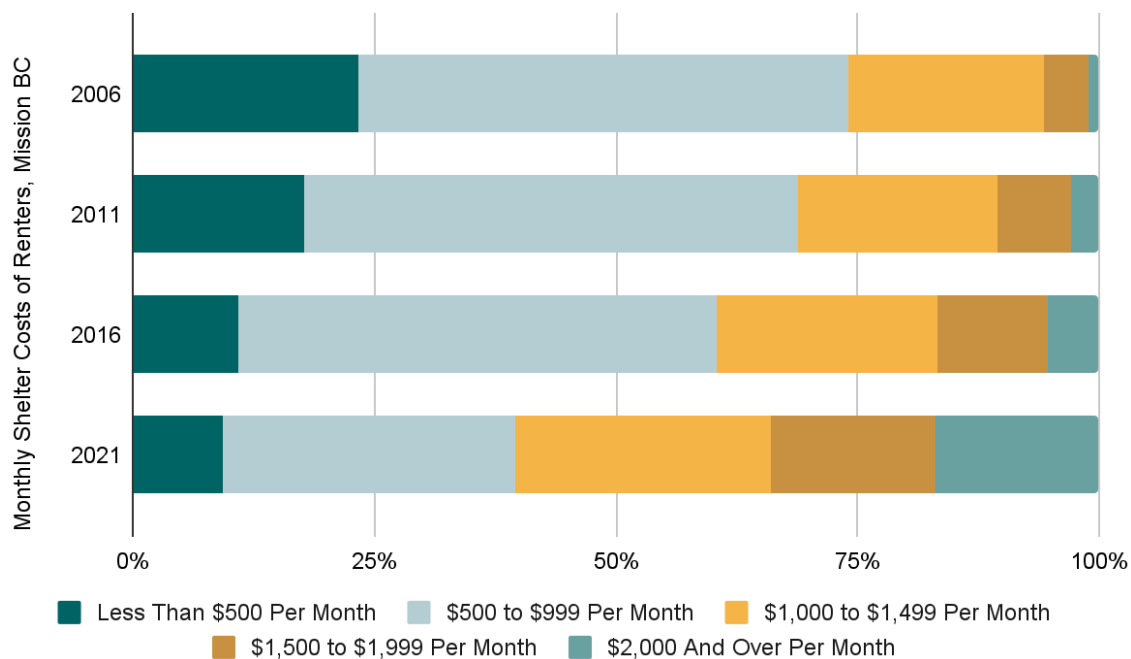


Figure 3: Monthly Shelter Costs of Renters, Mission

### Human Impact: Struggles Behind the Statistics

In Mission, the affordability gap is growing between those who are renting and those aspiring to buy. Renting a modest apartment now demands an annual income of \$90,200, while purchasing a detached home requires an income of \$196,216, a threshold far beyond what most households can achieve.

For example, consider single-parent families. With median incomes between \$62,400 and \$81,000, these households can barely afford to rent a room, let alone an apartment or home. For couples earning the median \$115,000, apartments are attainable, but houses are well out of their financial reach. These disparities highlight how someone's income bracket can dictate whether they can secure stable housing, creating barriers that are deeply felt by families across Mission.



Table 1: Housing Affordability for Selected Household Types to Own a Home, Mission, 2024

	Median Income	Can afford?		
		Detached	Townhouse	Apartment
One couple, with or without children in their census family	\$115,000	No	No	Yes
One-parent census family	\$65,500	No	No	No
With a parent that is a man+	\$81,000	No	No	No
With a parent that is a woman+	\$62,400	No	No	No

## The Rental Squeeze

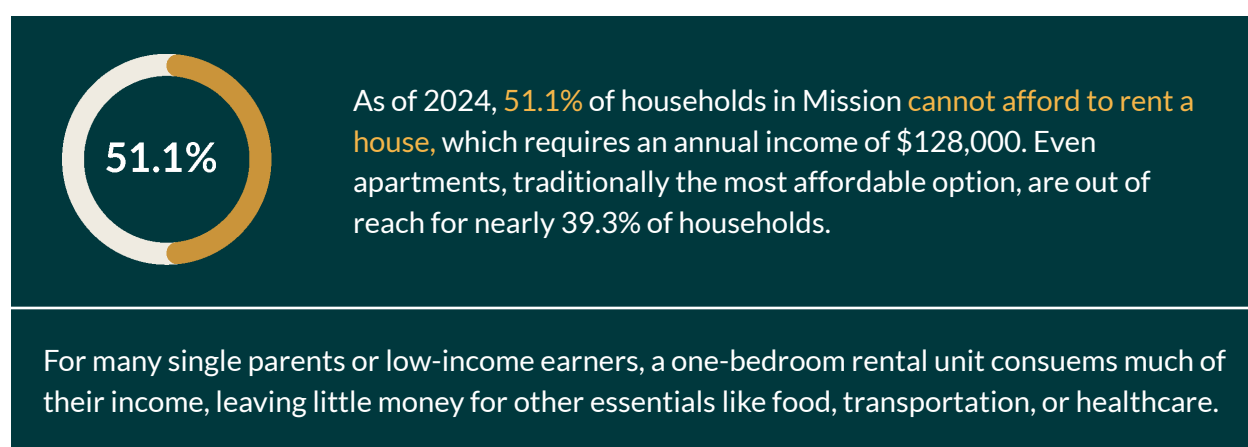


Table 2: Households Priced Out of Rental Market and Minimum Incomes Required to Afford Rent by Dwelling Type, Mission, 2024

Type of Dwelling	Average Rent Prices 2024	Number of Households Priced out	% of Households Unable to Afford Rent	Minimum monthly income needed to afford rent	Minimum annual income needed to afford rent
Apartments	\$2,255	5,535	39.3%	\$7,517	\$90,200
Condos	\$2,850	6,395	45.4%	\$9,500	\$114,000
Houses	\$3,200	7,200	51.1%	\$10,667	\$128,000
Rooms	\$1,150	2,125	15.1%	\$3,833	\$46,000

*Table 3: Households Priced Out of Rental Market and Minimum Incomes Required to Afford Rent by Number of Rooms, Mission, 2024*

Size of Dwelling	Average Rent Prices 2024	Number of Households Priced out	% of Households Unable to Afford Rent	Minimum monthly income needed to afford rent	Minimum annual income needed to afford rent
Studio	\$1,676	3,820	27.1%	\$5,587	\$67,040
1 bedroom	\$1,821	3,820	27.1%	\$6,070	\$72,840
2 bedroom	\$2,200	5,535	39.3%	\$7,333	\$88,000
3 bedroom	\$3,610	7,200	51.1%	\$12,033	\$144,400

These challenges disproportionately affect marginalized groups. Indigenous families, newcomers, and women-led households face barriers to finding housing and maintaining financial stability. Without intervention, existing inequalities will deepen, forcing many to leave Mission.

### A Tough Path to Homeownership

Owning a home—a hallmark of stability—has become a distant aspiration for many in Mission. In 2024, purchasing a detached home at the benchmark price of \$1,048,900 requires an annual income of nearly \$200,000, a 20% down payment of \$209,780, and monthly mortgage payments of \$4,905.

*Table 4: Benchmark, Median and Average Price for Detached, Townhouse and Apartment Units, Mission, 2023 - 2024 as of July 2024*

	Detached		Townhouse		Apartment	
	2023	2024	2023	2024	2023	2024
Benchmark price	\$1,055,000	\$1,048,900	\$653,900	\$685,700	\$455,000	\$466,700
Median price	\$1,074,800	\$999,450	\$731,000	\$655,000	\$439,000	\$425,000
Average price	\$1,115,338	\$1,097,961	\$665,500	\$641,205	\$435,714	\$475,437

Table 5: Required Annual Income to Afford Buying Different Types of Dwellings, Mission, 2024

	Median value of owner-occupied dwellings	Required Annual Income	Down Payment (20%)	Mortgage Amount	Monthly Mortgage Payment	Annual Payment
Single-detached	\$900,000	\$168,362	\$180,000	\$720,000	\$4,209	\$50,509
Semi-detached	\$552,000	\$103,262	\$110,400	\$441,600	\$2,582	\$30,979
Row	\$548,000	\$102,514	\$109,600	\$438,400	\$2,563	\$30,754
Duplex	\$870,000	\$162,750	\$174,000	\$696,000	\$4,069	\$48,825
Low-rise apartment	\$352,000	\$65,848	\$70,400	\$281,600	\$1,646	\$19,754
High-rise apartment	N/A	N/A	N/A	N/A	N/A	N/A
Other	\$70,000	\$13,095	\$14,000	\$56,000	\$327	\$3,928

For single-parent households, homeownership is almost entirely unattainable. Even for couples earning the median income, the leap from renting to buying feels insurmountable, particularly as rising interest rates and stagnant wages further limit purchasing power.

### What the Data Tells Us: Mission's Housing Crisis

These figures paint a picture of exclusion, with residents being priced out of their own community. Between 2023 and 2024, detached home prices saw slight declines, while apartment prices experienced mixed changes, with some decreases but also increases in certain categories. However, these modest reductions are overshadowed by rising costs for townhouses, making homeownership even more challenging. Persistent affordability barriers continue to impact low-income families, seniors, and essential workers, who are increasingly unable to secure housing that meets their needs. Despite small fluctuations in prices, the overall trend suggests that affordability remains a significant issue in the community.

Table 6: Affordability of Dwelling Types by Household Characteristics and Median Income, Mission, 2024

	Median Income	Can afford?			
		Apartments	Condos	Houses	Rooms
One couple, with or without children in their census family	\$115,000	Yes	Yes	No	Yes
One-parent census family	\$65,500	No	No	No	Yes
With a parent that is a man+	\$81,000	No	No	No	Yes
With a parent that is a woman+	\$62,400	No	No	No	Yes



51.1% of households cannot afford three-bedroom apartments, an essential housing option for families with at least two children.

Couples with median incomes of \$115,000 can afford semi-detached homes but not detached ones, while single parents earning \$62,400 to \$81,000 are left with few choices beyond renting a room.

### Framing Solutions: Building Hope

The story of Mission's housing challenges is also a call to action. Addressing these issues requires a multifaceted approach that combines affordable housing development, financial support for renters, and innovative homeownership programs.

Efforts to expand affordable rental units, incentivize developers to build family-oriented housing, and implement rent subsidies could directly ease the financial stress for many. Policies that promote co-operative housing models or reduce barriers to homeownership could bridge the growing gap between renters and buyers.

### Core Housing Need

#### The Story Behind the Numbers

Census data from 2016 to 2021 offers a nuanced look at both progress and persistent challenges.



The core housing need numbers tell a story of resilience, but also inequities, emphasizing the need for thoughtful, human-centred solutions.

#### Core Housing Need: A Community Snapshot

Core housing need (CHN) is a measure of households living in housing that is inadequate, unsuitable, or unaffordable, with no viable alternatives. The CHN rate dropped significantly from 12.7% in 2016 to 9.0% in 2021. While this progress is encouraging, renters remain particularly vulnerable, with 21.5% in CHN compared to 33.5% in 2016. These figures reflect progress, but also highlight the inequities between renters and homeowners in Mission.

Single-mother-led households face the highest CHN rate at 24.4%. Transgender or nonbinary households (15.6%), refugee claimants (13.5%), and Indigenous households (12.3%) also

experience elevated housing challenges, reflecting broader systemic inequities.

For example, a single mother in Mission may hold multiple jobs, only to find herself priced out of safe and sufficiently large housing options. An Indigenous Elder might struggle to maintain a home in need of repairs due to limited income. These stories add depth to the data and highlight the importance of tailored solutions.

### Progress in Housing Affordability

Between 2016 and 2021, The percentage of households in Mission facing unaffordable housing costs decreased from 28.1% to 23.4%. This improvement was largest for renters, with unaffordability rates falling from 42.2% to 32.5%.



However, this improvement exists within a fragile context. Much of the progress may be tied to temporary measures introduced during the COVID-19 pandemic, such as emergency income supports and rent relief.

Such interventions likely cushioned the effect of systemic housing challenges, raising questions about sustainability as such benefits are phased out.

### A Worsening Space Crunch

While affordability improved, there was an increase in the rate of households in unsuitable housing—homes that lack enough space for the people living in them. The percentage of households living in overcrowded conditions grew from 3.8% in 2016 to 4.8% in 2021. For renters, the unsuitable housing rate increased from 7.5% to 10.4%.

### Persistent Challenges with Housing Adequacy

The proportion of households in inadequate housing—units requiring major repairs—has improved slightly, decreasing from 6.7% in 2016 to 6.3% in 2021. Renters again experience a disproportionate share of the burden of inadequate housing, with 10.1% of renter households affected in 2016, compared to 9.8% in 2021. Meanwhile, owners saw a decline from 5.7% to 5.2% over the same period, reinforcing the persistent challenges renters face in securing safe and well-maintained housing.

### Understanding the Effect of Temporary Interventions

The observed improvements in affordability and core housing need rates may partially reflect the extraordinary measures implemented during the COVID-19 pandemic. Government subsidies and rent relief likely enabled households to avoid crises, temporarily shielding them from the full



weight of Mission’s housing challenges. As these supports are withdrawn, the true scope of housing insecurity is likely to re-emerge, particularly for vulnerable populations.

## Insights and Opportunities

1. **Affordability Gains Are Fragile:** The reduction in unaffordability rates is a bright spot, but the reliance on temporary supports underscores the need for long-term affordability measures, such as affordable housing developments and permanent rent subsidies.
2. **Address Overcrowding Proactively:** The rise in unsuitable housing suggests a mismatch between housing supply and family needs. Building more multi-bedroom units could alleviate overcrowding and create healthier living environments for families.
3. **Focus on Priority Populations:** The disproportionate challenges faced by single mothers, transgender or nonbinary people, and Indigenous households highlight the need for equity-focused policies. Programs tailored to these groups can provide pathways to stability and opportunity.
4. **Maintain Adequate Housing Standards:** Addressing inadequate housing requires sustained investment in repair programs, particularly for renters. Safe, livable homes are foundational to individual and community well-being.

*Table 7: Number of Households by Priority Population in Core Housing Need, Mission, 2021*

Priority Population	Total Households
Households with members who have a physical activity limitation	4,445
Households with members with cognitive, mental, or addictions activity limitation	2,650
Indigenous households	1,465
Households with head who is a member of a racialized group	2,210
Women-led households	5,565
Black-led households	50
Refugee claimant-led households	185
Single mother-led households	1,150
Households with head under 25	170
Households with head over 65	3,330
Households with head over 85	275
Household with transgender or nonbinary member(s)	160

## The Housing Shortfall in Mission: Realities and Possibilities

Mission is growing, but the homes people need are not keeping up with the pace.



Last year, 343 new housing units were built to accommodate nearly 2,000 new residents. That’s less than one unit for every five newcomers.

The result is people arriving here are finding fewer options than they hoped for, and those already living here are facing tighter markets and rising costs.

### What This Means for People in Mission

The statistics show us the problem, but the people behind the statistics show the effect on the community.

Suppose a senior couple are ready to leave their family home for something smaller and easier to maintain. They are looking for a place nearby—near friends, familiar shops, and services—but affordable options are scarce. The result? They stay put, not because they want to, but because they have to. Meanwhile, their home, a perfect fit for a growing family, remains off the market.

Or take a young worker starting a job in Mission. They search for a rental that fits their budget but face steep competition. After weeks of trying, they settle for a daily commute from a neighbouring town. Their income goes toward gas instead of supporting local businesses. Their connection to the community, one that might have flourished, stays shallow, and they may not build a life there.

### A Community Stretched Too Thin

This discrepancy between population growth and housing supply affects not just the households directly affected, but also the entire community. Employers may struggle to fill positions as workers choose locations where housing is more accessible. Schools face fluctuating enrollment as families move in and out.

Table 8: Ratio of New Housing to Population Growth in British Columbia and Mission, 2023

	Population 2022	Population 2023	Total New Residents	Housing Completions 2023	Ratio
British Columbia	5,356,284	5,519,013	162,729	30,621	0.19
Mission	43,569	45,558	1,989	343	0.17

Historically, Canada has aimed for a ratio where approximately one new housing unit is

constructed for every 1.7 additional residents, a new housing to population growth more than triple the ratio in Mission. A low ratio of new housing to new residents may increase the difference between housing supply and demand, further tightening the market for many.

## Building Homes for a Changing Climate: Mission's Path to Resilience

Mission's housing strategy is taking on a new dimension: preparing for the realities of a changing climate. Insights from the recent Extreme Heat Mapping Project (Mapili et al., 2024) have brought the urgency of this challenge into sharp focus, emphasizing the need to rethink how and where homes are built.



As temperatures rise and heat events grow more severe, Mission, in keeping with most other communities, must adapt its housing developments to meet the demands of both climate resilience and community equity.

## A Hotter Future: What the Data Tells Us

By 2100, Mission's median annual temperature could climb from 10.3°C to 15.1°C under the RCP 8.5 climate scenario. On the hottest days, the thermometer could hit 41°C, and feel like 53°C with humidity. Days with temperatures above 32°C, once a rare event, may occur as often as 44 times a year.

But the heat won't be distributed evenly. The Extreme Heat Mapping Project predicted a pronounced urban heat island (UHI) effect in the Mission Core, Hatzic, and Cedar Valley neighbourhoods. These areas experience higher temperatures than surrounding regions due to dense infrastructure and limited greenery. For residents, this translates to hotter homes, fewer opportunities to cool off, and heightened health risks during extreme heat events.

## The People Behind the Data: Vulnerable Communities

Extreme heat doesn't affect everyone equally. The heat mapping study identified two zones where residents face heightened risks:

- **The Solid Core (Mission Core, Cedar Valley, Hatzic):** This area is home to seniors, newcomers navigating language barriers, and people experiencing homelessness, all of whom have fewer resources to adapt to rising temperatures.
- **The Hollow Ring (Stave Falls, Keystone, Steelhead, Ferndale):** Scattered across rural areas, these residents often live in mobile or poorly insulated homes, isolated from services and cooling centres.

For these groups, a warming climate is about health and survival. Seniors, very young children, and those with certain health conditions who are living in poorly ventilated apartments are at risk of serious illness and even death in extreme heat situations.





## Designing for Resilience: Principles for Future Housing

As Mission plans its housing future, housing resilience to climate is critically important.

New developments can address heat risks through thoughtful design, balancing modern technology with nature-based solutions.

### 1. Enhanced Cooling Capacity

Homes must efficiently cool interiors, whether through passive measures like strategic orientation and ventilation, or with active systems like high-efficiency HVAC. Cool roofs and reflective walls can further shield residents from dangerous heat.

### 2. Resilient Materials

Construction materials should withstand higher heat and humidity. Heat-resistant exteriors, moisture-proofing, and superior insulation will ensure homes remain comfortable and durable.

### 3. Green Infrastructure

Green spaces are not just aesthetic additions, but vital tools for cooling neighbourhoods. Preserving Mission's urban forests, integrating parks, and adopting green roofs and walls can help counteract UHI effect.

### 4. Water-Wise Solutions

As precipitation patterns shift, homes must incorporate water-saving measures like rainwater harvesting and drought-resistant landscaping. Stormwater management systems can help mitigate flood risks while conserving resources.

### 5. Density with a Purpose

Compact, mixed-use developments can reduce urban sprawl while creating cooler, more connected communities. By integrating tree-lined streets and public green spaces, density and comfort are able to align.



## Equity in Adaptation: Bridging the Gaps

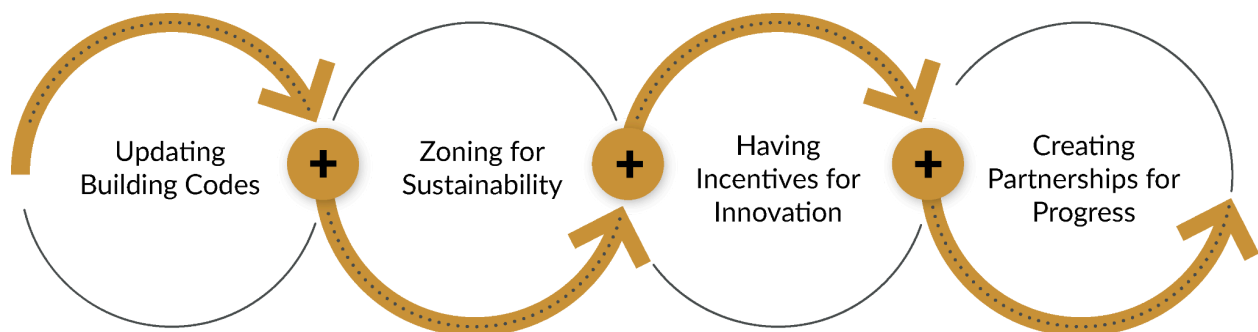
Housing adaptation needs to consider all needs.

- Affordable housing must include the same heat-mitigating features as market-rate developments, ensuring equity in comfort and safety.
- Retrofit programs can upgrade existing homes in high-risk zones, focusing on low-income areas where residents may lack the resources to adapt housing.
- Community education can empower residents with practical strategies to cope with heat, from setting up DIY cooling systems to knowing when and where to seek help.

## Translating Vision into Action

For Mission to achieve these goals, policy and collaboration will be critical. This includes:

- **Updating Building Codes:** New standards should require climate-resilient designs, energy-efficient systems, and integrated green infrastructure.
- **Zoning for Sustainability:** Zoning should prioritize compact developments in cooler areas and preserve vital green spaces in heat-prone zones.
- **Having Incentives for Innovation:** Developers and homeowners should be encouraged to adopt climate-friendly features, with financial and regulatory support.
- **Creating Partnerships for Progress:** Collaborations with environmental groups, community organizations, and social services can bridge gaps between technical solutions and resident needs.





## A Community Model for **Climate Resilience**

Mission has an opportunity to set an example for other municipalities dealing with the same weather-related challenges.

By pairing the data from the Extreme Heat Mapping Project with forward-thinking development practices, the city can create a housing strategy that prepares residents for rising temperatures, while strengthening community bonds.

As the climate continues to evolve, so must the city's approach to housing. By embracing innovation and equity today, Mission can ensure a safer, more sustainable tomorrow for all its residents.

# How Can Homelessness be Addressed?

Considering the complex and growing nature of the housing issue in Mission, we are turning our attention to strategies and opportunities to ensure that all residents have access to safe, affordable places to live.

In the creation of Mission's Official Community Plan, it was estimated that total housing demand in Mission would reach **7,287 units by 2044**. To meet this demand, approximately **364 new units will be required annually**, resulting in a **total of 1,822 additional market housing units needed by 2029**. As such, these targets set the standard for what Mission will need to achieve in the coming years.



In addition to the challenges posed by growing housing demand, people experiencing homelessness often have complex needs and require support beyond traditional market housing.

According to the latest point-in-time count:

- 65% of people experiencing homelessness in Mission have been without housing for two years or more, reflecting systemic challenges in providing long-term solutions.
- Physical and mental health challenges are increasingly prevalent among people experiencing homelessness in Mission.
- The proportion of people aged 60 or older experiencing homelessness has risen from 12% in 2017 to 19% in 2023.

Homelessness is projected to rise both nationally and in Mission, BC, as worsening economic and social conditions drive increased housing instability. Contributing factors include decreasing incomes, rising poverty, and growing food insecurity, as well as local challenges such as unaffordable housing and persistent supply shortages. Vulnerable populations, including seniors, single parents, and Indigenous households, face mounting barriers to stability.

Acknowledging these complexities, we believe that traditional housing units are insufficient to meet the full needs of people experiencing homelessness. Simply building the housing described will not adequately support or provide a contingency for those at risk of or experiencing homelessness, regardless of the build.

# What Supports Do People Experiencing Homelessness Need?

While the housing units accounted for in the Official Community Plan may address baseline growth and affordability goals, they do not sufficiently account for the acute and dynamic challenges faced by those on the brink of or experiencing homelessness. Without targeted crisis response systems and proactive prevention measures, the population most at risk will remain underserved, and Mission will face a growing strain on its housing system.

Additional strategies are needed to ensure that Mission's approach to housing meets all residents' needs, particularly those at the highest risk of being overlooked.

## Projected Homelessness Estimates

Understanding homelessness trends in Mission requires both **point-in-time (PIT) counts** and **annual estimates** to provide a more complete picture of the need for **homelessness support**. PIT counts, which are conducted on a single night, offer a snapshot of homelessness but do not capture the full scope of people experiencing homelessness throughout the year. PIT counts also reflect only those who self-identify as experiencing homelessness.

Annual estimates, which account for turnover in the homeless population, provide a more accurate reflection of the **total demand for homelessness support and related services**.

Using a growth rate consistent with past trends, the number of people experiencing homelessness in Mission is projected to increase<sup>1</sup>:

- The PIT count is projected to increase by 28% from 197 in 2025 to 253 by 2029, an increase of 56 people over four years.
- The PIT count is projected to increase by 83% from 253 in 2029 to 463 in 2044, an increase of 210 people over 15 years.

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<sup>1</sup> This projection assumes an annual increase of 11 people in 2024 and 2025. From 2026 onward, an additional 3 people are added annually to account for worsening socioeconomic conditions and increased risk factors. The rationale for this adjustment is detailed in the methodology section.

While PIT counts provide useful benchmarks, **they underestimate the total number of people who experience homelessness throughout the year.**

Many people **enter and exit homelessness multiple times**, meaning the **annual number of unique individuals experiencing homelessness is higher** than what is observed in a PIT count.

To estimate annual numbers, a **multiplier of 3<sup>2</sup>** was applied, based on turnover patterns observed in other jurisdictions. This accounts for **people who cycle in and out of homelessness**, including those who temporarily secure housing but return to homelessness later. Applying this method provides an estimate of an additional 42 people per year, producing the following figures:

- The estimated annual count is projected to increase by 28% from 591 in 2025 to 759 by 2029, an increase of 168 people over four years.
- The estimated annual count is projected to increase by 83% from 759 in 2029 to 1,389 in 2044, an increase of 630 people over 15 years.

*Table 9: Projected Homelessness Estimates, Mission, 2025–2044*

	2025	2029	2044
PiT Count	197	253	463
Projected Additional People	-	56	210
Annual Count	591	759	1,389
Projected Additional People Per Year	-	168	630

## Required Housing and Support Needs for People Experiencing Homelessness<sup>3</sup>

This projected increase of 798 additional people experiencing homelessness from 2025 to 2044 highlights the urgent need for expanded transitional and supportive housing options in Mission, as well as immediate policy interventions to mitigate worsening housing instability and ensure adequate support for vulnerable populations.

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<sup>2</sup> For more details on the multiplier, refer to the Methodology section.

<sup>3</sup> For a detailed explanation of methodology used for these projections, please see Methodology section.

The following table outlines the estimated support needs for addressing homelessness in Mission based on projected increases in homelessness. The distribution of beds and units follows a phased implementation approach, ensuring a gradual expansion of resources to accommodate increasing demand:

- Emergency shelters address immediate and crisis needs, with an estimated six additional beds needed by 2029, including eight in 2024-2025 and six in 2026-2029. By 2044, a total of 29 beds will be required.
- Transitional housing is designed to provide short-term, structured support to help people from diverse backgrounds stabilize before moving into permanent housing. Thirty-two transitional housing units will be required by 2029, with incremental increases each year (10 units by 2025 and an additional 22 by 2029). By 2044, the need is projected to reach 132 units.
- Supportive housing<sup>4</sup>, which provides long-term housing with integrated services for people experiencing chronic and complex homelessness, will need 8 units by 2025 and an additional 22 by 2029 for a total of 30. By 2044, the total need will increase to 98 units.

Table 10: Projected Additional Housing Supports and Shelter Needs, Mission, 2024-2044

	1-Year Forecast (2024 - 2025)	3 Year Forecast (2026- 2029)	14 Year Forecast (2030- 2044)	20 Year Forecast (2024 - 2044)
Emergency Shelters (Beds)	8	6	15	29
Transitional Housing (Units)	10	32	90	132
Supportive Housing (Units)	8	30	60	98
Total Support Needed	26	68	165	259

<sup>4</sup> This report uses supportive housing specifically in the context of supportive housing for people experiencing homelessness. That said, many of these people will require support for complex medical needs, ageing, or addiction treatment, for which joint funding from both the Ministry of Health and BC Housing may be required.



# How Do Housing and Homelessness Needs Intersect?

This report argues that *in addition* to the market housing described in the Official Community Plan, by 2029, the community will require:

- 32 transitional housing units
- 30 supportive housing units
- 6 additional emergency shelter beds

By 2044, the projected demand for homelessness supports is expected to grow further, requiring:

- 90 additional transitional housing units, bringing the total to 65 units
- 60 additional supportive housing units, bringing the total to 47 units
- 15 additional emergency shelter beds, bringing the total to 29 beds

This brings the **total additional housing demand in Mission to 1,916 units by 2029 and 5,630 units by 2044.**

Table 11: Projected Housing Demand in Mission, 2029 - 2044

Program Type	2029	2044	Total
Housing Demand (from Memorandum)	1,822 <sup>5</sup>	5,465	7,287
Emergency Shelters (Beds)	14	15	29
Transitional Housing (Units)	42	90	132
Supportive Housing (Units)	38	60	98
<b>Total</b>	<b>1,916</b>	<b>5,630</b>	<b>7,546</b>

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<sup>5</sup> Of note, the Housing Target Orders as set through the Housing Supply Act Ministerial Order No. 256, the 5-year (2029) housing targets for the City of Mission are 1,798 units. However, the City of Mission estimates this need to be slightly higher (at 1,822 units), taking into account several factors such as new household formation, demand vs. dwellings, and growth rates.

The additional units and beds proposed for Mission reflect a shift toward permanent housing solutions over reliance on emergency and temporary accommodations. This approach aligns with Housing First principles, prioritizing stable, long-term housing over emergency responses. The smaller increase in emergency shelter bed count through 2044 reflects an expectation that homelessness will decline due to increased investments in permanent supportive and affordable housing. Rather than expanding shelters, the strategy emphasizes prevention and rapid transitions into stable housing.

The increase in supportive housing units reflects the assumption that many people needing support will be accommodated within other non-market housing options, such as affordable rental housing with integrated support services. Similarly, the rise in transitional housing units follows the same assumption that supportive needs will be met through non-market housing.

It is important to recognize that this approach assumes people are matched to the appropriate housing for their needs—an ideal scenario where, for example, someone requiring supportive housing is not placed in a high-cost long-term care facility due to a lack of alternatives. However, this assumption does not necessarily reflect the current realities in Mission, where mismatches often occur due to resource constraints.

Additionally, while expanding housing capacity is essential, it alone is not sufficient to achieve lasting reductions in homelessness. Without substantial investments in direct service provision—particularly in substance use and mental health supports within the healthcare system—the full impact of housing investments may not be realized. Preventing negative exits and reducing the likelihood of people cycling back into homelessness requires a coordinated, multi-system approach that addresses the broader social determinants of homelessness. Expanding housing options must be accompanied by system-wide alignment efforts across healthcare, justice, immigration settlement, education, and financial support services. A comprehensive response to homelessness depends on these interconnected systems to create pathways for long-term stability and reduce the inflow into homelessness.

# What Tools and Opportunities Could Support Sustainable Housing Development?

Given its challenges and current capacities, Mission has several tools and opportunities at its disposal to address its housing needs.

While the city has undertaken various approaches, including affordable housing strategies, community wellness initiatives, urban planning, and environmental considerations, these efforts may need expansion and refinement to fully address the scale of projected needs. Particular attention should be paid to non-market housing and accommodations for vulnerable populations.

To accelerate strategic housing development, Mission could leverage this report's findings to adapt policies based on the population and market conditions described in it. By integrating these actions, Mission can create a more responsive and effective housing strategy that meets its residents' evolving needs.

In the following section, we present tools and opportunities that Mission may consider for accelerating its housing development in a strategic way.

## Implementing and Adapting the Affordable Housing Strategy

The Affordable Housing Strategy has laid the groundwork for new initiatives that advance affordable housing, safe and secure housing, and tenant relocation, along with the creation of an affordable housing reserve fund (AHRF). Developed on the basis of the 2020 Housing Needs Assessment (HNA), the strategy outlines a clear framework for implementing the targets identified in the HNA. It now integrates with and assists in implementing the objectives and targets of the 2024 Housing Need Review (HNR). Mission's Affordable Housing Strategy is a 10-year plan designed to address housing needs and provide diverse housing options, including new approaches for safe and secure housing and tenant relocation, while building on established housing gaps.

The strategy focuses on providing a variety of housing options, including rental housing, transition homes for women and children in crisis, housing for people with disabilities, seniors' housing, culturally safe housing for Indigenous residents, and family housing. It also incorporates emerging priorities such as support for SARA for Women, which builds additional housing for women and children escaping family violence. Developed with input from the city's Sustainable Housing Committee and staff, the strategy includes several key components, as outlined below.

- **Diverse Housing Options:** The strategy aims to provide a variety of housing solutions that address identified gaps from the 2020 HNA. In addition to rental housing, transition

homes, and supportive housing options, it introduces culturally safe housing for Indigenous residents and family housing with multiple bedrooms. New initiatives ensure safe and secure housing while activating tenant relocation strategies and establishing an AHRF.

- **Partnerships and Collaboration:** The strategy emphasizes collaboration with senior levels of government, nonprofit organizations, developers, faith organizations, and the private sector. These partnerships help increase the supply, diversity, and affordability of housing in Mission. They also enhance the capacity for implementing supportive measures, such as the Tenant Relocation and Protection policy, which brings residents and nonprofits together to build additional affordable housing and shelter spaces.
- **Implementation Priorities:** The strategy identified 23 key areas, with 13 prioritized for the first three years. These included streamlining the development approvals process, supporting housing for women and children fleeing violence through initiatives like SARA for Women, advising on growth management and OCP policies for housing affordability, revising and clarifying the density bonusing program, creating an AHRF, and developing a Tenant Relocation and Protection policy. These prioritized strategies create a clear pathway to address both the immediate and long-term housing challenges outlined in the 2020 housing needs assessment and this updated housing needs report.
- **Focus on Rental Housing:** Expanding rental housing remains a priority, with the strategy including plans to build 1,315 rental units between 2020 and 2024 to address the rental shortage. Beyond 2024, projections used in the Official Community Plan indicate that an additional 2,610 rental units will be required between 2024 and 2044 to accommodate renter households.
- **Addressing Homelessness:** The strategy targets the need for shelter spaces and housing for people experiencing or at risk of homelessness, recognizing the increasing number of people facing housing insecurity. The integrated approach of safe and secure housing initiatives further bolsters efforts to provide stable, supportive environments.
- **Monitoring and Reporting:** Regular updates, including quarterly progress reports, ensure transparency and track the implementation of identified priorities and actions. This process supports the ongoing integration of new strategies into the overall framework and confirms that both longstanding and emerging housing needs are met.

The strategy prioritizes partnerships and collaboration with senior levels of government, nonprofit organizations, and the private sector, aligning with the complex nature of housing needs identified in the projections, particularly for non-market housing segments like supportive and transitional housing. This collaborative approach can be leveraged to meet the projected need for 638 supportive housing units and 747 transitional housing units over 20 years.

## How this Helps Residents

By addressing gaps across the housing spectrum—from family homes to transitional and supportive housing—this strategy reaffirms Mission's commitment to diverse needs. It helps women and children escaping family violence, provides accessible homes for seniors and people with disabilities, and creates culturally safe spaces for Indigenous residents. With a strong focus on partnerships and collaboration, the strategy brings together multiple interest holders to expand capacity for affordable housing, safe housing, and shelter spaces. Ultimately, this comprehensive approach ensures that every resident has the chance to thrive, starting with a secure place to call home.

## Amenity Cost Charges, Inclusionary Zoning, and Density Bonusing

Complementing the broad approach of the Affordable Housing Strategy, specific policy tools included in Bill 16 provide local governments with tools to secure affordable housing through bylaws.

The City of Mission, like many municipalities, faces the challenge of balancing community development with affordable housing needs. Three key policy tools at the city's disposal are amenity cost contributions, inclusionary zoning, and density bonusing. These mechanisms allow municipalities to secure housing through new development, potentially addressing both development and affordability concerns (Mulholland Parker Land Economists Ltd., 2024).

1. Amenity cost charges allow local governments to collect funds for amenities like community centres, recreation centres, daycares, and libraries from new development that results in increased population. These amenities support livable and complete communities in areas of growth (Government of BC, 2024).
2. Inclusionary zoning codifies within the local bylaws a requirement for a specified amount of affordable housing to be provided as part of new developments without requiring a rezoning.
3. Density bonusing offers developers the option to build to a higher density in return for affordable housing or other amenities. Density bonusing specifies two densities: a lower density that may be developed as-of-right with no contribution and a higher maximum density that may be developed if a contribution is provided (Mulholland Parker Land Economists Ltd., 2024). This approach allows for flexibility in development while ensuring community benefits.

Each of these tools will require local governments to undertake a financial feasibility analysis to determine whether developers can actually provide the requirement.

The economic rationale behind these mechanisms is rooted in the concept of "land lift." When land

is rezoned for higher density, its value increases. This increase, or "lift," is not a result of the landowner's or developer's labour but rather a direct consequence of the community's policy change.

**The Mulholland Parker report argues that it is, therefore, reasonable for the community to reclaim some of this value created through legislation (Mulholland Parker Land Economists Ltd., 2024).**

Most municipalities aim to capture between 25% and 75% of the land lift, balancing the desire for community benefits with the need to incentivize development. However, the BC Government stipulates that cash-in-lieu amounts for affordable housing must be equivalent to the capital cost to develop the units that would otherwise be provided.

Before the introduction of this bill and until required to comply with the guidelines set out therein by June of 2025 setting rates for inclusionary zoning or density bonuses best practices was to employ a "basket of goods" approach. This approach involves estimating the cost of all desired amenities, allocating an appropriate share to the existing population, and assigning the rest to future growth. This method is endorsed by the Provincial Government to allow for clarity and fairness in the process (Mulholland Parker Land Economists Ltd., 2024).

The Mulholland Parker (2024) report presents specific findings from an analysis of potential density bonuses in Mission.

- For townhouses, a 0.2 floor space ratio (FSR) bonus could generate about \$25,000 per unit, with a recommended contribution of \$10,000 per unit.
- Low-rise apartments could generate \$16,000 per unit with a 0.5 FSR bonus, with a recommended contribution of \$7,500 per unit.
- High-rise apartments could generate \$11,000 per unit with a 0.5 FSR bonus, with a recommended contribution of \$5,000 per unit (Mulholland Parker Land Economists Ltd., 2024).

These figures provide a starting point for policy discussions, balancing the desire for community amenities with the need to keep development viable and will need to be amended prior to the June 2025 deadline to be compliant.

The Mulholland Parker (2024) report also highlights the limitations of current density bonusing policies in incentivizing affordable housing development.

- The existing policy in the DT1 Zone, which requires 10% of units to be rented as affordable housing in exchange for a 0.25 FSR density bonus, was found to offer no financial incentive to developers.



- Similarly, a policy securing an entire project for market rental in exchange for a 0.5 FSR bonus also lacked financial incentive (Mulholland Parker Land Economists Ltd., 2024).

These findings underscore the need for careful calibration of density bonusing policies to ensure they effectively promote affordable housing development.

The potential contributions from inclusionary zoning and density bonusing, while valuable, will likely fall short of addressing this projected need. In fact, Mulholland Parker Land Economists (2024) estimate that the Affordable Housing Fund could produce between 2.5 to 4 units if solely funded by the cash-in-lieu amounts collected by the city, or between 12.5 to 18 units if partnered with other funding sources. Density bonusing policies could result in approximately 67 additional below-market rental units by 2041 (Mulholland Parker Land Economists Ltd., 2024). While these contributions are significant, they illustrate the need for a multi-faceted approach to affordable housing that extends beyond inclusionary zoning and density bonusing alone.

The Mulholland Parker (2024) report emphasizes several best practices for implementing amenity cost charges and density bonusing policies. These include employing the basket of goods approach, engaging in thorough consultation with both the public and the development community, considering grandfathering for in-stream projects, and implementing a graduated approach to new requirements. It also stresses the need for oversight in managing affordable units and funds (Mulholland Parker Land Economists Ltd., 2024).



While amenity cost charges, inclusionary zoning, and density bonusing represent powerful tools for community amenity development and affordable housing creation, they must be carefully calibrated to local market conditions and housing needs.

The economic analyses presented in the report provide a foundation for policy discussions, but also highlight the limitations of these tools in fully addressing affordable housing needs. To effectively address the projected housing affordability gap, the City of Mission will likely need to employ a diverse range of strategies, potentially including partnerships with senior levels of government and the private sector, in addition to optimized inclusionary zoning and density bonusing policies.

## How This Helps Residents

Amenity cost charges, inclusionary zoning, and density bonusing offer practical ways to balance development with community needs, turning land value increases into meaningful contributions like affordable housing. While these tools alone can't solve the housing affordability gap, they represent a crucial part of a larger strategy.

## Secondary Suites and Their Impact on Housing Needs in Mission

The City of Mission's Secondary Suites Program, fully implemented on May 16, 2024, has provided valuable insights into the city's housing landscape and future needs (City of Mission, 2024). This program, designed to simplify the process of legalizing existing secondary suites, has revealed a significant hidden housing supply and highlighted the importance of flexible, diverse housing options in meeting community needs.

The Secondary Suites Program aimed to register all existing secondary suites in Mission, ensuring safe housing, promoting equitable utility sharing, and improving city service planning (City of Mission, 2024). By allowing secondary suites as outright "permitted use" in most single-family and duplex residential areas, the program eliminated the need for site-specific zoning, simplifying the legal process for homeowners.

The program's success is evident in its registration numbers:

- 3,213 existing suites were registered under the Program prior to May 15, 2024, representing a 35.9% increase from the 2,365 suites previously known to the city (City of Mission, 2024).
- While 340 of the known suites did not register, an additional 1,236 new suites that were unknown to the City registered.

The registration of 1,236 previously unknown suites reveals **a substantial "hidden" housing supply in Mission**. This finding has several implications:

- It suggests that the actual housing supply in Mission is higher than previously estimated, potentially alleviating some concerns about housing shortages.
- It highlights the importance of secondary suites in meeting housing demand, particularly for affordable rental options.
- It indicates a strong community preference for flexible living arrangements that can accommodate changing family needs or provide rental income.

Secondary suites often provide more affordable rental options compared to purpose-built apartments or standalone homes. By legitimizing these suites, the program helps maintain and potentially expand this important segment of the housing market. The large number of registered suites suggests a significant demand for smaller, more affordable housing units within existing residential neighbourhoods.

The prevalence of secondary suites also adds diversity to Mission's housing stock. This diversity can help meet the needs of various demographics, including students, young professionals, and seniors looking to downsize. The program's success indicates a strong demand for a range of housing types and sizes in the community.



By encouraging secondary suites in existing residential areas, Mission can increase density without significant new infrastructure investments in a way that is both cost effective and environmentally sustainable.

### Challenges and Consideration

While the Secondary Suites Program has been largely successful, it has also highlighted several challenges that have implications for future housing policy and development:

- **Utility Infrastructure and Billing:** The program revealed issues with the current utility billing system, particularly the practice of double billing for properties with secondary suites. The city is now considering phasing out this practice and transitioning to water metering (City of Mission, 2024). This highlights the need for flexible and equitable utility infrastructure in future housing developments, one that is capable of accommodating varying densities and usage patterns.
- **Enforcement and Compliance:** The city has faced challenges in enforcing suite regulations and ensuring lasting compliance. Some homeowners have quickly restored decommissioned suites after inspections, creating ongoing safety concerns (City of Mission, 2024). This suggests a need for more robust enforcement mechanisms and potentially for housing designs that make compliance easier to monitor and maintain.
- **Parking and Transportation:** The increased density resulting from secondary suites may affect parking availability and transportation patterns in residential areas. Future housing developments and community planning efforts will need to consider these factors to ensure that neighbourhoods remain livable and accessible.



## Implications for Future Housing Development

The insights gained from the Secondary Suites Program have several implications for future housing development in Mission:

1. **Flexible and Adaptable Housing Design:** The popularity of secondary suites suggests a demand for housing that can accommodate extended families or changing needs over time. Future housing developments should consider designs that allow for easy addition or removal of secondary suites, or other flexible living arrangements.
2. **Small-Scale Multi-Unit Housing:** Recent provincial legislation allows up to three housing units on lots previously restricted to single-family or duplex uses (City of Mission, 2024). This change, combined with the success of the Secondary Suites Program, suggests that future housing should be designed with potential increased density in mind, even if it is not immediately used.
3. **Infrastructure Planning:** The "hidden" density revealed by the Secondary Suites Program highlights the need for more accurate population estimates when planning community services and infrastructure. Future community planning should account for potential secondary suites when designing neighbourhoods and allocating resources.
4. **Building Codes and Safety Standards:** The challenge of ensuring safety in existing suites highlights the need for clear, achievable safety standards in new construction. Future building codes should consider the likelihood of secondary suite additions and incorporate features that facilitate safe and compliant conversions.

Future housing development in Mission should focus on creating adaptable living spaces, efficient land use, and infrastructure that can support varying densities.

## How This Helps Residents

The Secondary Suites Program highlights the power of flexible housing options to address affordability, diversity, and density in Mission. By uncovering a hidden supply of over 1,200 previously unknown suites, the program not only expanded the housing market but also showed how adaptable living spaces can meet diverse community needs—from affordable rentals to multigenerational homes. While challenges like utility billing and enforcement remain, the program's success underscores the importance of forward-thinking housing design, infrastructure planning, and safety standards. Building on these insights, Mission can continue creating housing that is practical, affordable, and sustainable.

## Alignment with the Community Wellness Strategy 2022-2027

Mission's Community Wellness Strategy 2022-2027 reinforces the city's commitment to addressing diverse housing needs, providing coordination with the Affordable Housing Strategy and the Official Community Plan objectives. The strategy emphasizes housing for all, including accessible and affordable options, aligning with the projected health and affordability needs across the housing continuum. Thus, aligning housing development with this strategy would be advantageous for the City of Mission. The Community Wellness Strategy is a comprehensive plan aimed at enhancing community well-being through various pathways, including housing. Below, the main characteristics related to housing within this strategy.

- **Housing for All:** The strategy emphasizes the importance of providing housing that is accessible and affordable for all community members. This includes addressing the needs of diverse populations such as low-income families, seniors, and people with mental health challenges.
- **Affordability and Accessibility:** The strategy focuses on reducing housing costs and increasing accessibility to ensure that all residents have a safe and stable place to live. This involves creating more affordable housing units and ensuring that housing is accessible to people with disabilities.
- **Supportive Housing:** There is a strong emphasis on supportive housing solutions for vulnerable populations, particularly those with mental health challenges. This includes integrating housing with support services to aid in recovery and stability.
- **Community Integration:** The strategy aims to maximize opportunities for community integration, ensuring that housing developments are inclusive and promote a sense of belonging among residents. This involves creating mixed-use and mixed-income developments that encourage social interaction and community cohesion.
- **Partnerships and Advocacy:** The strategy highlights the importance of partnerships with various stakeholders, including nonprofits, businesses, and government agencies, to advocate for and implement housing solutions that can contribute to healthier living.

The focus on supportive housing solutions for vulnerable populations corresponds with the identified need for 671 supportive housing units over 20 years. The strategy aims to maximize opportunities for community integration through mixed-use and mixed-income developments, aligning with the projected need for diverse housing types, including 2,493 low-end market rental housing units and 2,392 affordable home ownership units over 20 years, representing 19.7% and 18.9% of the total housing need, respectively.

## How this Helps Residents

Mission's Community Wellness Strategy provides a framework for creating housing solutions that go beyond affordability to also foster stability, inclusion, and well-being. By emphasizing supportive housing, community integration, and partnerships, the strategy offers a clear path to address the diverse needs of residents, from vulnerable populations to middle-income families. This approach reinforces the city's commitment to addressing housing challenges while promoting long-term well-being for all its residents.

## Housing in the Official Community Plan (OCP)

Mission's Official Community Plan (OCP) was adopted by City Council in 2018, and is currently being updated. The current OCP policy framework provides a foundation for supporting housing affordability with a broad range of housing forms and styles, including single-family homes, townhouses, secondary suites, and multi-family units.

However, since the adoption of the OCP in 2018, Mission has experienced a housing crisis, similar to other communities in the region. The updated OCP addresses this by using information from the city's 2020 Housing Needs Assessment, Affordable Housing Strategy, Wellness Strategy, and Master Plans. It incorporates requirements for small-scale multi-unit housing within the urban community, and high-density residential projects in the transit-oriented area of Mission's downtown and waterfront.

As housing in Mission, and across BC's Lower Mainland, has become progressively more expensive, higher density forms of housing—including apartments, townhouses, triplexes, fourplexes, and accessory dwellings such as coach houses and garden cottages—will provide additional opportunities for market and non-market housing. The OCP will provide enhanced guidance for multi-family housing to be developed and implemented sensitively, with consideration for existing community character, context, and capacity for infrastructure to support long-term growth.

With this in mind, the plan provides direction for higher-density housing—including apartments and mixed-use commercial/apartment development—to be located in the downtown, on the waterfront, and in neighbourhood centres that have transit service and provide greater access to employment, recreation, community, and health services. The updated OCP will help the city to develop as a "complete community."

The updated OCP, proposed for completion in early 2025, carries the scope and intent of the current OCP forward and will include, among others, the characteristics described below.

- **Vision for Growth:** The OCP outlines a vision for Mission's future, focusing on creating a vibrant, inclusive community. It aims to accommodate new residents and development



while maintaining the city's character and quality of life.

- **Land Use Designations:** The OCP includes various land use designations, such as urban residential, medium-density residential, and downtown (that includes mixed-use development with high-density apartments). These designations guide where different types of housing and developments can occur.
- **Diverse Housing Options:** The plan emphasizes the need for a broad range of housing forms and styles to meet the diverse needs of the community, including single-family homes, townhouses, and multi-family units. These different types of housing cater to different demographics and income levels, offering a greater supply of affordable rental and ownership accommodation.
- **Population Growth and Housing Projections:** The OCP projects significant population growth, with the housing stock expected to double over the planning period. The plan anticipates an increase in multi-family units to accommodate an ageing population and changing housing needs.
- **Community Engagement:** The OCP update process involves extensive community engagement to ensure the plan reflects residents' priorities and concerns. Public input has provided insights into the need for more housing supply and housing affordability.

The OCP's projection of population growth and the anticipated increase in multi-family units aligns with the adjusted housing need projections, which show an increase in low-rise apartments from 8.9% to 16.3% of the total housing stock. This shift towards higher-density housing types addresses the affordability challenges identified in the housing needs assessment.

### How This Helps Residents

The updated Official Community Plan offers a clear path to addressing Mission's evolving housing needs while maintaining the city's unique character.

By prioritizing diverse housing options, higher-density developments near transit, and thoughtful integration with community services, the OCP balances growth with livability. The plan reflects residents' voices and aims to create a community where people of all incomes and life stages can find homes. With its focus on affordability, sustainability, and inclusivity, the updated OCP ensures Mission is prepared to meet future challenges while enhancing quality of life for all.

## Climate Emergency Actions

Mission's climate emergency actions, including the Environmental Charter and Smart Growth Principles, align with the need for sustainable development as the city grows to meet its housing demands.

The city has implemented several plans and strategies to address the climate emergency, focusing on sustainability and environmental protection. Below, the main aspects of those plans.

- **Environmental Charter:** Mission's Environmental Charter serves as a comprehensive climate and environmental action plan. It guides new initiatives related to buildings, land use, and other areas, with a focus on sustainability and reducing environmental impacts. The Charter includes 70 action items that city staff are tasked with completing, under the guidance of the Environmental Charter Advisory Committee.
- **Smart Growth Principles:** Incorporated into the Official Community Plan, these principles emphasize sustainability, alternative energy sources, and the protection of environmentally sensitive areas. This approach aims to manage growth in a way that minimizes environmental impacts and supports long-term ecological health.
- **Climate Change and Air Quality Initiatives:** Mission is committed to addressing climate change and improving air quality through various programs and policies. These initiatives are designed to reduce greenhouse gas emissions and enhance the community's resilience to climate-related hazards.
- **The Mission Sustainable Housing Committee's** role in implementing the Affordable Housing Strategy and researching incentives for developers aligns with the need for a coordinated approach to address the complex housing needs identified in the projections. This committee's work ensures that the city's housing initiatives remain responsive to the evolving needs of the community, particularly in light of the projected increases in housing demand across various segments of the housing continuum.

These initiatives have the potential to support the development of housing in a way that minimizes environmental impacts, addressing the projected need for 12,046 total housing units over 20 years. The integration of these environmental considerations into housing development strategies can create sustainable, livable communities as Mission expands its housing stock.

### How This Helps Residents

Mission's climate emergency actions ensure that as the city grows to meet its housing needs, it does so in a way that prioritizes sustainability and environmental health. Integrating the Environmental Charter, Smart Growth Principles, and climate initiatives into housing strategies will reduce environmental impacts and align with the city's commitment to long-term ecological balance, ensuring that growth today doesn't compromise the well-being of future generations.

## Other Municipal Housing Initiatives

**Supportive Housing Projects:** The city, in partnership with BC Housing and Mission Community

Services Society, is developing supportive housing projects, such as the 50 supportive homes at 7460 Hurd Street. These projects are designed to provide deeply affordable housing for adults at risk of homelessness, offering essential support services, including 24/7 staffing, health care referrals, and skills training, to help residents achieve stability.

**Mission Sustainable Housing Committee (MSHC):** The MSHC advises City Council on affordable housing challenges and solutions. The committee is tasked with implementing the Affordable Housing Strategy, researching incentives for developers and landlords to provide affordable housing, compiling data on housing supply and needs, and promoting community awareness of housing issues.

**Development Liaison Committee:** The Development Liaison Committee advises Mission's City Council on approaches for enhancing productivity and streamlining development applications (rezoning, Official Community Plan, building permits, community engagement). This committee engages with staff on such matters as the Official Community Plan Update, and provides insights for housing related issues.

**Complex Care Housing:** Within the supportive housing initiatives, up to 12 units at 7460 Hurd Street will offer complex care housing, provided through a partnership between Fraser Health and Mission Community Services Society. These units will provide person-centred care and culturally safe services, including primary health care, mental-health support, and family and peer assistance, ensuring comprehensive support for residents with complex needs.

**Community Engagement and Collaboration:** Mission is committed to maintaining open communication with residents and stakeholders. BC Housing and the Mission Community Services Society have hosted community information sessions, and continue to engage with the public to address concerns and provide updates on housing projects. Collaboration with local organizations, such as MCSS, ensures that the city's housing initiatives are responsive to community needs and effectively integrated into the broader urban development strategy.

Mission's Affordable Housing Coordinator and city staff hosted an Affordable Housing Innovation Day event in June 2023, and are proposing a follow-up session for early in 2025 that will highlight progress in advancing housing affordability in the community. In particular, these sessions include active workshops that bring together representatives from senior government agencies, faith organizations, city staff, nonprofits, developers, and other interested parties to explore and activate partnership opportunities to create affordable housing.

These sessions enhance opportunities for creating affordable housing for residents who are experiencing homelessness or leaving abusive relationships by providing them with safe and affordable accommodation on church and faith-group properties, as well as other locations that are close to community services, schools, transit and other necessities.

# Glossary

**Affordability Threshold:** The maximum percentage of household income that should be spent on housing costs to be considered affordable, typically set at 30% of before-tax income.

**Affordable Housing Strategy:** A policy framework aimed at increasing housing diversity and affordability in a community.

**Amenity Cost Charges (ACC):** Fees levied on developers to fund community amenities, often linked to density bonusing agreements.

**Anticipated Growth:** Housing required to accommodate projected population increases and migration patterns, ensuring adequate supply to meet future demand.

**Climate-Resilient Design:** Building practices that adapt to and mitigate the impacts of climate change.

**Community Wellness Strategy:** A plan addressing housing alongside broader social and community well-being objectives.

**Core Housing Need:** A household is in core housing need if its housing does not meet one or more of the adequacy, suitability, or affordability standards, and it must spend 30% or more of its before-tax income to access acceptable local housing that meets all three standards.

**Culturally Safe Housing:** Housing that respects and incorporates the cultural practices and needs of Indigenous or other marginalized communities.

**Density Bonus:** A policy allowing developers to build more units than normally permitted in exchange for providing community benefits, such as affordable housing contributions.

**Development Contribution Charge:** A fee imposed on developers by municipalities to fund infrastructure and services such as roads, parks, and utilities required to support new developments.

**Duplex:** A building with two separate residential units, either side-by-side or stacked, typically on a single lot, often under single ownership but occasionally stratified.

**Equity-Deserving Groups:** Demographic groups disproportionately impacted by housing insecurity, such as Indigenous peoples, racialized communities, or single mothers.

**Extreme Core Housing Need:** Households spending more than 50% of their income on shelter costs while living in housing that is inadequate, unsuitable, or unaffordable.

**Housing Continuum:** A framework illustrating various housing options available, ranging from emergency shelters to market-based homeownership, highlighting the spectrum of housing needs.

**Housing Tenure:** Address ownership vs. rental dynamics more explicitly.

**Inclusionary Zoning:** Zoning regulations that require a portion of new developments to be dedicated to affordable housing units.

**Land Lift:** The increase in property value resulting from rezoning or policy changes, which municipalities may capture for community benefits.

**Low-Rise Apartment:** Residential units in a building with usually fewer than five stories. Typically includes low-rise apartments and smaller condo complexes.

**Median Income:** The income level at which half of households earn more and half earn less, a figure used to assess housing affordability and accessibility.

**Medium or High Rise Apartment Building (5+ Storeys):** Residential units in a building with five or more stories. Includes condominiums and rental apartments.

**Official Community Plan (OCP):** A guiding document outlining land use and housing development priorities for a municipality.

**Persons Experiencing Homelessness:** People without stable, permanent, or adequate housing, often relying on emergency shelters, transitional housing, or living unsheltered.

**Rental Vacancy Rate:** The percentage of available rental properties that are vacant at a given time, indicating the balance between rental housing supply and demand.

**Secondary Suites:** Additional dwelling units within or attached to a single-family home, often used to increase affordable housing options.

**Semi-Detached House:** A single-family home that shares one common wall with another dwelling. Also called a duplex in some regions.

**Semi-Detached House:** A residential building with two units sharing one common wall, each situated on its own lot, offering separate ownership and resembling single-family homes.

**Shelter Costs:** Encompass the total monthly expenses related to housing, including both owner-occupied and rental dwellings. For owners, this typically includes mortgage payments, property taxes, condominium fees, utilities, and insurance premiums. For renters, it primarily covers rent and utilities not included in the rent. These costs are a significant household expense and are closely monitored in economic indicators like the Consumer Price Index (CPI).

**Supportive Housing Units:** Housing with integrated support services designed for people with complex needs, such as health or social challenges.

**Tenant Protections:** Emphasize legislative tools for preventing displacement during redevelopment.

**Townhouse:** A row of three or more attached residential units, each with its own entrance and outdoor space, sharing walls with adjacent units, and often on individually owned lots.

**Transitional Housing Units:** Temporary housing solutions for individuals or families transitioning from crisis situations to stable living conditions.

**Urban Heat Island (UHI):** Urban areas that experience higher temperatures than their rural surroundings due to human activities and infrastructure density.



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# Appendix A: Methodology for Affordability Calculations

## Estimating Minimum Income for Affordability

Projecting future housing needs and affordability allows us to plan proactively for Mission's housing challenges. The methodology for estimating the minimum income needed to afford rent involves a step-by-step process.

1. We begin by taking the current rent price for a particular unit and multiplying it by the affordability measure of 30%. This measure represents the maximum proportion of a household's before-tax income that can be spent per month on shelter costs for that shelter to be considered affordable.
2. The resulting monthly income is then multiplied by 12 to estimate the minimum annual income required to afford that particular unit.
3. To estimate the number of households unable to afford rent for that unit, we compare the required annual income against the income ranges reported by Statistics Canada. For instance, if the minimum annual income required to rent an apartment is \$92,000, we consider all households earning below this threshold to be unable to afford the unit. This method offers a picture of housing affordability by considering households that are close to, but still below, the required income range. Once these calculations are complete, we estimate the proportion of households unable to afford rent for a particular unit out of the total number of households reported in 2021.

A similar approach is used to assess the affordability of purchasing a home.

1. Benchmark prices provided by the Fraser Valley Real Estate Board are used, assuming a 20% down payment and a 25-year mortgage at a 5% interest rate.
2. The minimum annual income required to afford each housing type is then compared against the median income reported in the 2021 census and specific household types, such as couples with or without children and one-parent families. This comparison helps identify which types of housing each household type can afford to buy in Mission.

# Appendix B: Methodology for Projections of Homelessness Need

## Assumptions for Projecting Additional Housing Demand and Units Needed

### Distributing Additional Demand by Acuity Level

The total projected housing demand is first categorized by acuity level, allowing housing interventions to align with the needs of various population segments. These proportions are informed by existing research on homelessness and housing stability, as well as data from comparable housing studies.

- High Acuity: 25%
- Medium-High Acuity: 30%
- Medium-Low Acuity: 30%
- Low Acuity: 15%

The allocation follows the assumption that people with high acuity require intensive, long-term support, whereas those with lower acuity may transition to stable housing more quickly.<sup>6</sup>

### Assigning Housing Programs to Acuity Levels

Each acuity level is linked to specific forms of housing programs based on empirical evidence regarding service effectiveness and needs distribution. The proportions assigned reflect the expected intensity and duration of support required for each group.

- High Acuity: 45% Emergency Shelter, 35% Transitional Housing, 20% Supportive Housing
- Medium-High Acuity: 35% Emergency Shelter, 40% Transitional Housing, 25% Supportive Housing
- Medium-Low Acuity: 25% Emergency Shelter, 35% Transitional Housing, 40% Supportive Housing
- Low Acuity: 10% Emergency Shelter, 10% Transitional Housing, 80% Supportive Housing

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<sup>6</sup> Culhane, D. P., Metraux, S., & Byrne, T. (2011). A prevention-centered approach to homelessness assistance: A paradigm shift? *Housing Policy Debate*, 21(2), 295-315.

This distribution is informed by best practices,<sup>7</sup> which suggests that high-acuity households experience the most difficulty transitioning to stable housing and are more reliant on emergency shelter services.

## **Calculating New Demand in Year 1**

Using the above distributions, first-year housing demand is divided between the different programs. This ensures that resource allocation aligns with actual service utilization patterns observed in similar housing programs. The resulting breakdown details how many units/beds are required for each category, allowing an evidence-based approach to planning.

## **Unit Capacity and Service Assumptions**

To estimate housing unit requirements, the following assumptions are applied based on operational data from housing providers.

- Emergency Shelter (ES): 1 bed serves 1 person per night (high turnover rate).
- Transitional Housing and Supportive Housing: 1 unit serves 3 people (due to shared living arrangements and phased transitions).

These assumptions align with best practices in housing service delivery and ensure that projections reflect actual occupancy capacities.

## **People Served and Carryover Estimation**

A key component of the methodology is accounting for turnover rates, which affects the number of people requiring continued support in subsequent years:

- Emergency Shelters: 90% turnover (short-term stays, high turnover)
- Transitional Housing: 50% turnover (medium-term stays)
- Supportive Housing: 25% turnover (long-term stability, lower turnover)

Turnover rates are based on historical service data and studies of housing retention patterns.

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<sup>7</sup> Gaetz, S., DeJ, E., Richter, T., & Redman, M. (2016). The state of homelessness in Canada 2016. *Canadian Observatory on Homelessness Press*.

## Projecting Demand in Year 2 and Beyond

For each subsequent year, a similar process is followed.

- New demand is added to the carryover from the previous year.
- Turnover rates are applied to determine the number of available units/beds.
- Adjustments are made based on policy changes, funding allocations, or shifts in population demographics.

This iterative approach allows for dynamic modelling, ensuring that annual projections remain responsive to changes in service needs.

## Estimating Total New Units Needed by 2044

To determine long-term housing needs, cumulative unit requirements are calculated across the different housing programs. Each year, new unit needs are added to the existing shortfall, producing a final projection of total housing demand. The summary table provides:

- The number of new units required per year.
- Cumulative requirements across Emergency Shelters, Transitional Housing, Supportive Housing, and Social Housing.
- A clear timeline for addressing housing gaps based on projected demand growth.

## Why Use a Multiplier of 3 for Mission's Annual Homelessness Estimate?

The **3.0× multiplier** was selected based on an analysis of homelessness trends, turnover rates, and chronic homelessness prevalence in Mission. This multiplier ensures that annual homelessness estimates account for people who cycle in and out of homelessness over the course of a year, offering a more accurate measure of the total demand for housing and support services.

### Chronic Homelessness in Mission (2023)

- 81% of people experiencing homelessness in 2023 had been homeless for more than one year, indicating a low turnover rate, as people remain homeless for extended periods rather than frequently cycling in and out.
- A lower turnover rate generally corresponds to a lower multiplier (typically in the 2–3× range).



## **Shelter vs. Unsheltered Homelessness**

- 56% of people experiencing homelessness in Mission were sheltered, 40% were unsheltered, and 8% lived in vehicles.
- Communities with a mix of chronic and episodic homelessness often apply multipliers in the 3–4× range, depending on turnover dynamics. However, given the high proportion of long-term homelessness in Mission, a moderate multiplier of 3.0 was deemed appropriate.

## **Comparison with Standard Multipliers**

Research suggests that multipliers vary based on turnover rates:

- High-turnover areas (e.g., urban centers with frequent exits and re-entries into homelessness) typically use multipliers in the 4–6× range.
- Low-turnover areas (e.g., smaller cities with more stable homeless populations) generally use multipliers in the 2–3× range.

Given that Mission falls within the low-to-moderate turnover range, a 3.0× multiplier aligns with established research and best practices while ensuring that the estimate sufficiently accounts for people who move in and out of homelessness throughout the year.

## **Trends in PIT Count Growth**

- The PIT count increased substantially from 63 in 2017 to 178 in 2020 but has since stabilized, with the count at 175 in 2023.
- A rapidly-increasing PIT count would suggest a higher multiplier, whereas stable numbers indicate that a moderate, rather than high, multiplier is more appropriate.

## Justification for Increasing Growth Rate (2026-2044)

Several socioeconomic factors contribute to the assumption that homelessness will increase at a faster rate beyond 2025.

*Table 12: Socioeconomic Drivers of Increasing Homelessness, Mission, 2026-2044*

Factor	Rationale	Effect on Growth
Lower government transfers	Reduction in financial support (e.g., pandemic benefits ending) results in increased risk of eviction and homelessness.	0.45
Poverty rate rising	More people at/below the poverty line results in increased homelessness inflow.	0.45
Unattached people at risk	Single people facing a 4.0× higher risk of homelessness results in fewer financial safety nets.	0.30
Female-led families in poverty	Single mothers facing higher affordability challenges results in being more likely to experience housing instability.	0.30
Racialized groups face barriers	Income disparities and discrimination lead to higher homelessness rates among marginalized communities.	0.30
Indigenous versus non-Indigenous gap widening	Indigenous populations continue to experience higher rates of homelessness due to systemic inequalities.	0.45
People with disabilities at risk	Accessibility barriers and lower employment rates increase housing insecurity.	0.30
Recent immigrants struggling	Higher cost of living and barriers to employment make it harder to secure stable housing.	0.21
Food insecurity increasing	Food and housing insecurity are directly linked, with households at risk of food insecurity at more risk of homelessness.	0.24
<b>Total</b>		<b>3.00</b>

# Appendix C: Limitations

The methodology outlined **Appendix B: Methodology for Projections of Homelessness Need** provides a structured approach to estimating future housing need based on acuity levels, housing program allocations, turnover rates, and socioeconomic drivers. While this approach ensures a data-informed projection, it is subject to several limitations.

Key challenges include reliance on static assumptions, potential misalignment with real-time service needs, sensitivity to policy and economic shifts, and uncertainties in long-term growth estimates. Recognizing these limitations is crucial for refining projections and ensuring they remain adaptable to changing homelessness dynamics.

## 1. Assumption-Driven Categorization of Acuity Levels

- The distribution of projected housing demand across acuity levels (High, Medium-High, Medium-Low, Low) is based on existing research and comparable studies, but may not capture localized variations in homelessness trends or emerging needs.
- The acuity proportions (e.g., High Acuity at 25%) are static, while real-world homelessness dynamics can shift due to economic changes, policy interventions, or demographic trends.

## 2. Housing Program Allocation May Not Reflect Real-Time Needs

- Assigning specific proportions of emergency shelter, transitional housing, and supportive housing to each acuity level is based on empirical research, but may not align with actual service utilization patterns over time.
- The model assumes that high-acuity people are more reliant on emergency shelter services, but in some cases, immediate access to supportive housing could be more effective in reducing chronic homelessness.

## 3. Capacity and Turnover Rate Assumptions May Vary

- The assumption that one emergency shelter bed serves one person per night is based on high turnover rates, but factors such as increased demand, longer stays, or seasonal fluctuations may affect actual capacity needs.
- The assumption that transitional and supportive housing units serve three people per unit may not apply uniformly across different housing models, especially where individual units are needed for safety or stability (e.g., gender-specific housing, youth housing).

- Turnover rates (e.g., 90% for emergency shelters, 50% for transitional housing, and 25% for supportive housing) are based on past trends, but may not remain stable, as housing retention strategies improve or economic conditions worsen.

#### 4. Projection Model Sensitivity to Policy and Economic Shifts

- The methodology projects future demand based on current trends, assuming stable policy and funding environments. However, unexpected shifts—such as increased investment in homelessness prevention or major cuts to housing programs—could significantly alter projected needs.
- The model cannot account for potential future policy changes, such as the introduction of new rent supplements, eviction prevention programs, or changes in mental health and addiction services, which could impact housing demand differently.

#### 5. Limitations of the 3.0× Multiplier for Annual Homelessness Estimates

- The multiplier approach assumes a relatively stable level of homelessness cycling. If economic conditions worsen or if interventions significantly improve, the actual rate of inflow and outflow may diverge from the estimate.

#### 6. Uncertainty in Long-Term Growth Assumptions

- The methodology assumes that homelessness will increase at a faster rate post-2025 due to socioeconomic factors such as reduced government transfers, rising poverty rates, and demographic vulnerabilities.
- While Table 12 identifies key drivers of homelessness growth, the exact effect of each factor is assigned a fixed numerical weight (e.g., 0.45 for reduced government transfers), which may not fully capture the interactive and compounding effects of these variables.
- The assumption that food insecurity and housing instability are directly linked (factor 0.24) is valid, but does not differentiate between short-term food insecurity (which may not lead to homelessness) and chronic food insecurity (which has a stronger link to housing loss).

#### 7. Lack of Granular Data for Specific Subpopulations

- The methodology considers broad population segments (e.g., racialized groups, Indigenous people, people with disabilities) but does not account for distinct needs within these groups, such as LGBTQ2S+ youth, seniors experiencing homelessness, or people with dual diagnoses (mental health and addiction).

- The model does not explicitly incorporate regional migration patterns, such as inflows of people experiencing homelessness from surrounding communities due to differences in shelter availability or policy environments.

## 8. Potential Overreliance on Historical Trends

- Many assumptions rely on past service utilization patterns and PIT count trends. However, factors such as new eviction policies, changes in rental market conditions, and unforeseen economic events (e.g., another financial crisis) could disrupt these trends.
- The PIT count is used as a primary indicator of homelessness growth, but PIT counts often undercount certain populations, particularly hidden homelessness (e.g., couch-surfing, people living in overcrowded housing).

These limitations highlight areas where further refinement, flexibility, and sensitivity testing could improve the reliability of the projections and ensure that planning accounts for evolving homelessness dynamics.

# Appendix D: Summary of Actions Taken Since Last Housing Needs Report

1. **Affordable Housing Strategy Implementation:** The city developed and began implementing its Affordable Housing Strategy, approved in 2021. This program aims to provide diverse housing options and support vulnerable populations.
2. **Secondary Suites Program:** Fully implemented by May 16, 2024, this program simplified the process of legalizing existing secondary suites. It revealed 3,213 existing suites, including 1,236 suites previously unknown to the city.
3. **Development Liaison Committee:** As of 2023, this committee has created effective and consistent dialogue between the city and the development/construction industry. It provides a venue for constructive dialogue between Mission and the development industry regarding planning and development. The committee also encourages the exchange of ideas and approaches in the interest of developing effective and balanced processes, policies, and regulatory bylaws regarding planning and development.
4. **Community Wellness Strategy 2022-2027:** This strategy emphasizes housing for all, including accessible and affordable options, aligning with projected needs across the housing continuum.
5. **Official Community Plan (OCP) Update:** The updated OCP incorporates coordinated goals for housing affordability, employment, and creating public spaces. It includes affordable housing policies in alignment with BC Ministry of Housing direction for housing targets, small-scale multi-unit housing, and for the city's Transit Oriented Area located in the downtown and waterfront.
6. **Climate Emergency Actions:** The city has implemented several plans and strategies to address climate change, including an Environmental Charter and Smart Growth Principles, which guide sustainable development as the city grows to meet housing demands.
7. **Supportive Housing Projects:** In partnership with BC Housing and the Mission Community Services Society, the city is developing supportive housing projects, such as the 50 supportive homes at 7460 Hurd Street.
8. **Mission Sustainable Housing Committee (MSHC):** This committee advises City Council on affordable housing challenges and solutions, and is tasked with implementing the Affordable Housing Strategy.

9. **Complex Care Housing:** Within the supportive housing initiatives, up to 12 units at 7460 Hurd Street will offer Complex Care Housing services through a partnership with Fraser Health and the Mission Community Services Society.
10. **Adaptation to New Provincial Legislation:** The city is working to align its policies and practices with new provincial housing legislation (Bills 44, 46, and 47), which mandate increased housing density and streamlined development processes.



# Appendix E: Summary of Changes in Housing Need Since Last Housing Needs Report

The housing needs assessments for the City of Mission (formerly District of Mission) now demonstrate a greater recognition of complex housing dynamics and changing population needs. This is reflected in changes from the 2020 Housing Needs Report to this 2024 report, which highlights key differences between these assessments, illustrating a progression in data use, policy alignment, and strategic housing planning.

## Comparative Analysis of Key Changes

### Housing Demand and Composition:

**2020:** Emphasized the predominance of single-family homes and highlighted the need for a broader variety of housing types to meet changing demographics.

**2024:** Also now includes a more urgent call for multi-unit and affordable housing, driven by detailed demographic projections and a sharper focus on matching housing types to resident needs.

### Housing Affordability and Market Dynamics

**2020:** Discussed general affordability issues, noting many households spent more than 30% of their income on housing.

**2024:** Deepens this analysis by specifying the percentage of households unable to afford different housing types and detailing the income needed to meet current market rates.

### Policy Responses and Strategies

**2020:** Mentioned ongoing strategies and the need to update the Affordable Housing Strategy.

**2024:** Elaborates on new policies and strategic initiatives that align with recent provincial legislation mandating increased housing density.

### Vulnerable Populations and Housing Needs

**2020:** Broadly addressed the needs of vulnerable populations, such as seniors and those requiring supportive housing.

**2024:** Adds to known housing needs by describing, not just the need to build more houses, but also necessary supports for people experiencing homelessness. This includes emergency shelter,

supportive housing, and transitional housing.

### **Legislative Context and Provincial Targets**

**2020:** Included general discussion of the influence of provincial policies on local housing strategies.

**2024:** Details the effects of Bills 16, 44, 46, and 47 on local development, including mandated housing targets and streamlined development processes, which significantly shape local housing strategies.

### **Methodological Updates**

**2020:** Focused primarily on qualitative data.

**2024:** Includes a comprehensive methodology section that outlines data sources, projection methods, and how specific housing needs were quantified.

The changes from the 2020 District of Mission Housing Needs Report to the 2024 Housing Needs Reports for the City of Mission demonstrates how municipal housing assessments have matured to better inform and direct local housing policies. By integrating detailed demographic and economic data, aligning closely with provincial mandates, and focusing on the specific needs of diverse populations, Mission's approach to housing planning has become more targeted, strategic, and effective. These reports collectively illustrate a growing sophistication in understanding and addressing the housing challenges facing the community, ensuring that housing strategies remain responsive to the evolving needs of all residents.

# Appendix F: Statements About Key Areas of Local Need

The statements below highlight seven areas where housing challenges are most acute. These critical areas include the need for more affordable and rental options, the importance of locating new housing near transportation infrastructure such as transit hubs and walkable amenities, and the need for specialized supports for vulnerable populations such as seniors, families, and people facing homelessness. By focusing on these key areas of need, Mission can take meaningful steps toward building an inclusive and resilient housing landscape.

## Affordable Housing

- Rising shelter costs and limited homeownership opportunities have created affordability gaps for families, single parents, seniors on fixed incomes, and young professionals.
- Over half of renters in Mission cannot afford average market rents for apartments or condos, emphasizing the need for deeper affordability measures.
- Multiple community groups—especially single-mother-led families—are facing significant barriers to stable and suitable housing.

## Rental Housing

- With over 39% of households unable to afford renting an average apartment, and a recent rise in rental prices, there is an urgent need to expand both market and non-market rental housing supply.
- The combination of high demand, low vacancy (as low as 0.2% in 2019), and limited new rental construction has increased competition for housing, driving up costs and disadvantaging lower-income households.

## Special Needs Housing

- Vulnerable populations, including people with disabilities, survivors of domestic violence, and people facing mental health or addiction challenges, may require housing with onsite or integrated support services.
- The scale of demand and the importance of ensuring wraparound services is illustrated by the local government's increased focus on supportive housing projects, like the 50 supportive homes at 7460 Hurd Street.

## Housing for Seniors

- Mission's increasing seniors population, from 10.7% of the total population in 2006 to 15.6% in 2021, indicates growing demand for more accessible, smaller-unit, and service-oriented housing options.
- Seniors may struggle to downsize or move near essential services, as Mission's existing stock of affordable seniors' housing remains limited.

## Housing for Families

- Large households (5+ people) are becoming more common, at 15.5% of all households in 2021 compared to 12.9% in 2006, indicating a need for more multi-bedroom options.
- Single-parent families, particularly those led by women, often face affordability challenges, with incomes generally below what is required to rent or buy in the current market.

## Shelters for People Experiencing Homelessness and Housing for People at Risk of Homelessness

- While emergency shelter capacity has expanded in recent years, it still lags behind rising demand, and transitional housing options remain scarce.
- Over 50% of households in extreme core housing need (paying 50% or more of household income on shelter costs) risk homelessness without additional supportive units and stronger prevention measures.

## Housing in Close Proximity to Transportation Infrastructure

- Mission's emphasis on transit-oriented development—particularly around Mission City Station—suggests a need for mixed-density housing that supports active transportation and transit use.
- Higher-density developments in downtown/waterfront areas and near transit hubs, as called for by Bill 47 requirements and OCP updates, are important for reducing sprawl while improving overall accessibility for residents.

## Housing for a Growing Workforce

- In 2021, 5,611 households in Mission—41% of all households—earned between 51% and 120% of the AMI, an increase of nearly 9% from 2016. Adequate workforce housing, targeted at middle-income earners such as teachers, healthcare workers, and emergency responders, is important for sustaining Mission's local economy and essential services.

- Ensuring these workers can live close to their jobs reduces commuting pressures, bolsters community connections, and supports the city's long-term prosperity.

### Housing for Women Fleeing Violence

- In 2023, there were 1,400 reported cases of intimate partner violence (IPV) in Mission, according to the RCMP. In Canada, an estimated 15% of women fleeing violence seek emergency shelter. For women experiencing or at risk of violence, safe and supportive housing is essential to achieving immediate security and longer-term stability.
- A shortage of emergency and transition units can leave those fleeing violence with few viable options, risking homelessness or a return to unsafe environments. Expanding dedicated supports ensures that vulnerable women and their children can rebuild their lives within the community.

# Appendix G: Supplementary Data

While the methodology section provides an overview of our approach, the following appendix offers additional detailed data that supports the analysis presented in this report.

## Population

Between 2006 and 2021, Mission's population grew from 34,505 to 41,519, representing a total increase of 20.3%. The highest rate of growth occurred between 2016 and 2021, with a 7.7% increase, following growth rates of 5.6% between 2006 and 2011, and 5.8% between 2011 and 2016. This steady population growth highlights the increasing demand for housing and services in Mission over the 15-year period.

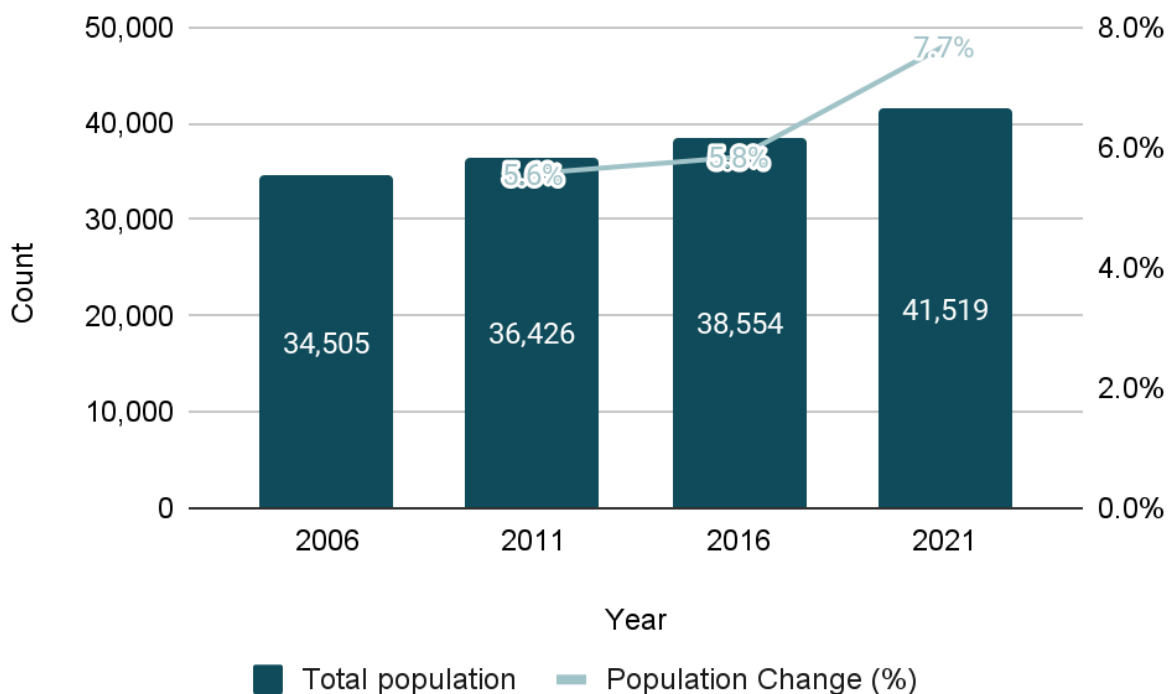


Figure 4. Total Population and Population Change, Mission, 2006 - 2021

Table 13. Total Population and Population Change, Mission, 2006 - 2021

	2006	2011	2016	2021
Total population	34,505	36,426	38,554	41,519
Population change from previous census	-	5.6%	5.8%	7.7%

## Age

From 2006 to 2021, the number of Mission residents aged 65 and over increased from 3,700 in 2006 to 6,495 in 2021, with their proportion rising from 10.7% to 15.6%. The proportion of the population between 15 and 64 years dropped from 69.1% (23,825) to 65.5% (27,210). The proportion of younger residents (0 to 14 years) also decreased slightly, from 20.2% (6,970) in 2006 to 18.8% (7,810) in 2021.

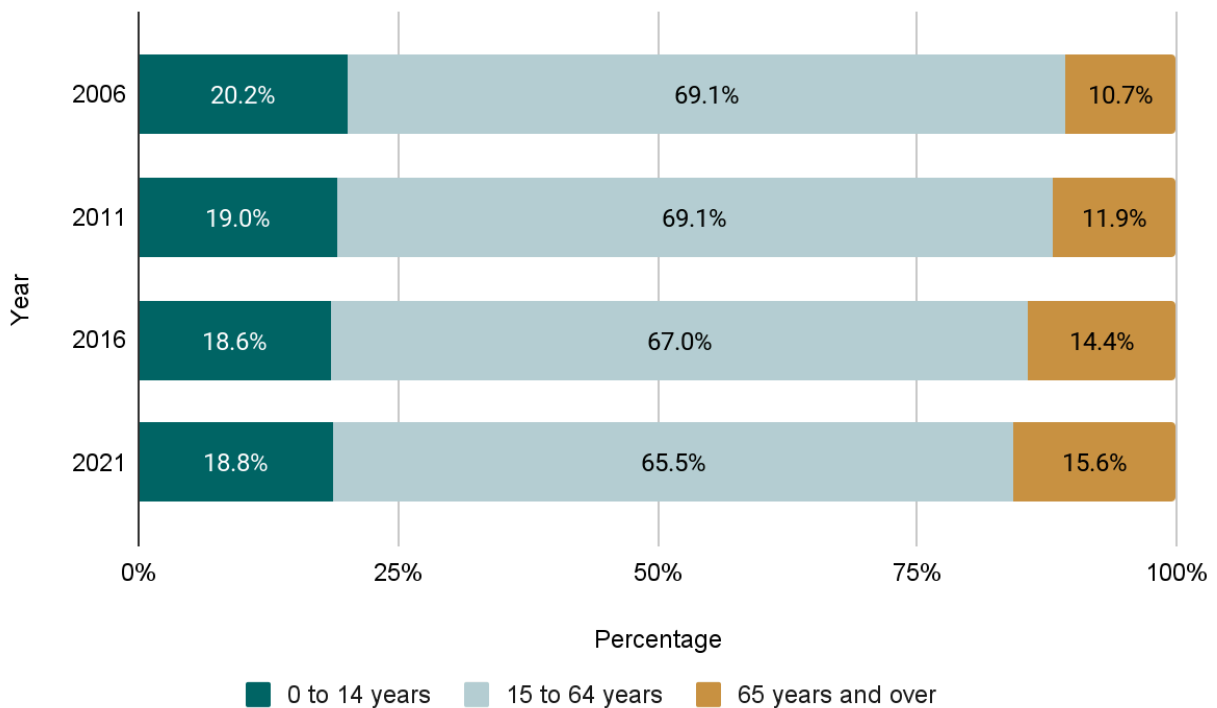


Figure 5. Distribution of Population by Age, Mission, 2006 - 2021



Table 14. Distribution of Population by Age, Mission, 2006 - 2021

	2006 (#)	2011 (#)	2016 (#)	2021 (#)	2006 (%)	2011 (%)	2016 (%)	2021 (%)
0 to 14 years	6,970	6,935	7,230	7,810	20.2%	19.0%	18.6%	18.8%
15 to 64 years	23,825	25,155	26,010	27,210	69.1%	69.1%	67.0%	65.5%
65 years and over	3,700	4,325	5,590	6,495	10.7%	11.9%	14.4%	15.6%
Total	34,495	36,415	38,830	41,515	100.0%	100.0%	100.0%	100.0%

Between 2006 and 2021, the average age in Mission rose from 36.2 in 2006 to 39.7 in 2021, while the median age increased from 37.6 to 39.6.

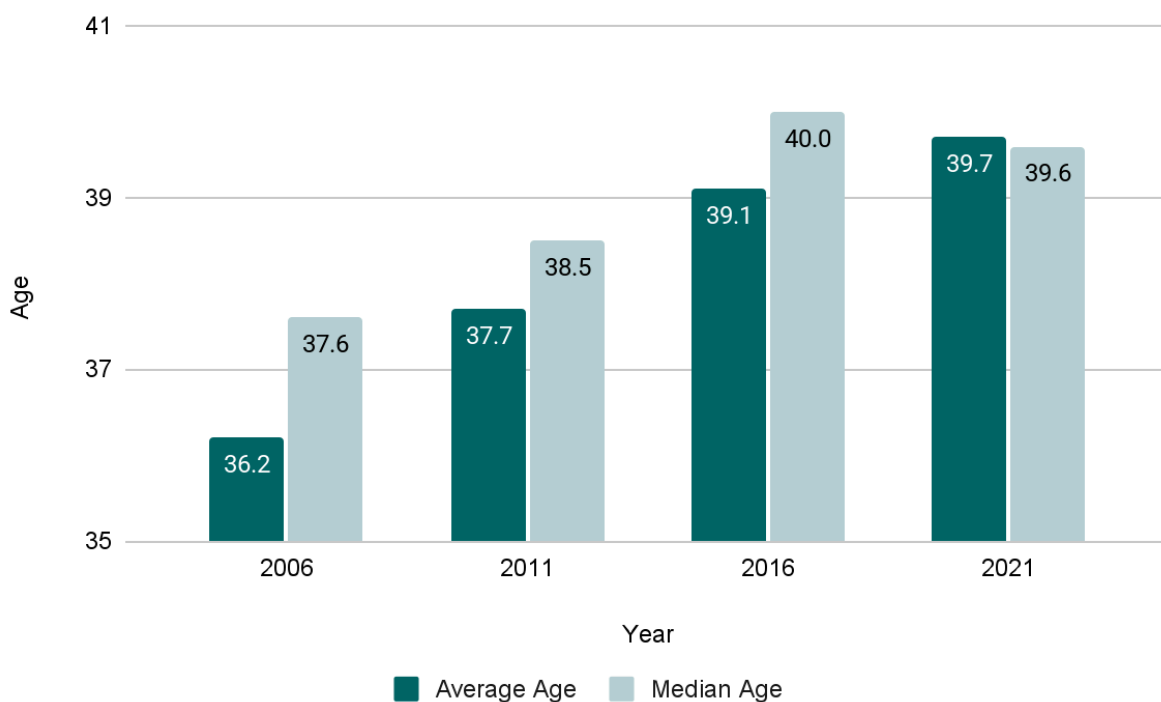


Figure 6. Average and Median Age, Mission, 2006 - 2021

Table 15. Average and Median Age, Mission, 2006 - 2021

	2006	2011	2016	2021
Average Age	36.2	37.7	39.1	39.7
Median Age	37.6	38.5	40.0	39.6

## Immigration

Between 2006 and 2021, the number of immigrants in Mission increased during each five-year period, rising from 5,065 in 2006 to 6,865 in 2021. The proportion of immigrants as a share of the total population also grew, from 14.7% in 2006 to 16.5% in 2021.

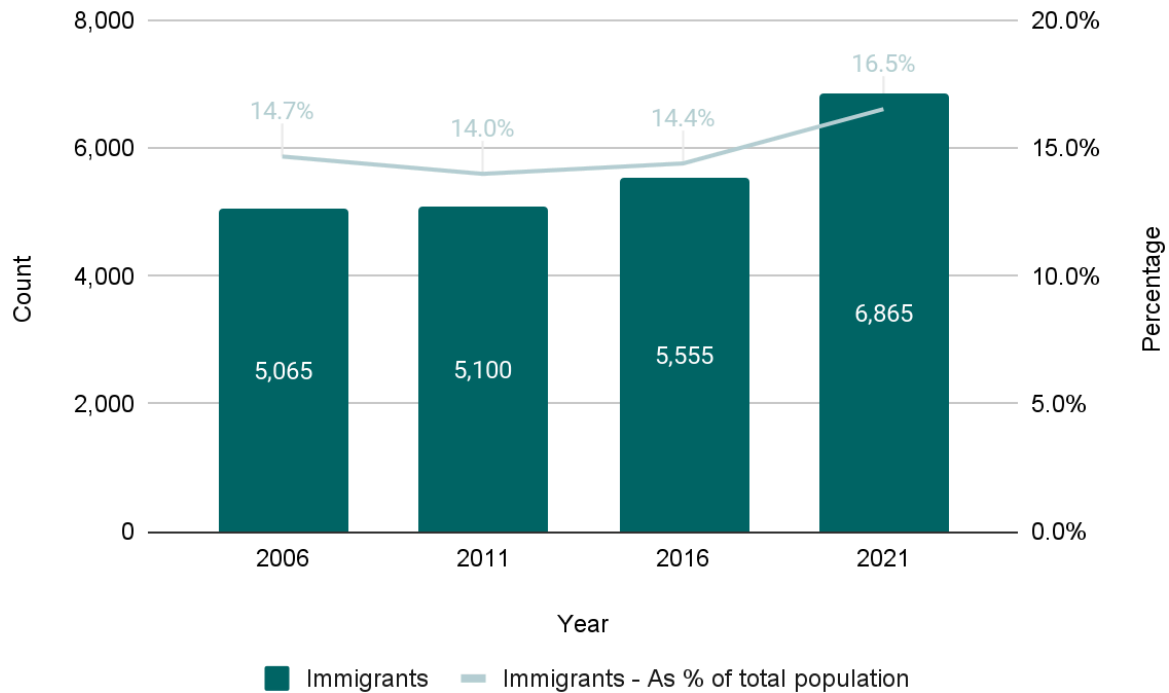


Figure 7. Number of Immigrants and Proportion of of the Total Population, Mission, 2006 - 2021

Table 16. Number of Immigrants and Proportion of the Total Population, Mission, 2006 - 2021

	2006	2011	2016	2021
Immigrants (number)	5,065	5,100	5,555	6,865
Immigrants (% of total population)	14.7%	14.0%	14.4%	16.5%

Between 1980 and 2021, the decade with the most immigration to Mission was between 2001 and 2010, with 1,615 immigrants, representing 24% of all immigrants. There were 1,475 immigrants (21%) between 2011 and 2021, 1,220 (18%) between 1991 and 2000 and 975 (14%) between 1980 and 1990. 1,580 immigrants (23%) arrived before 1980.

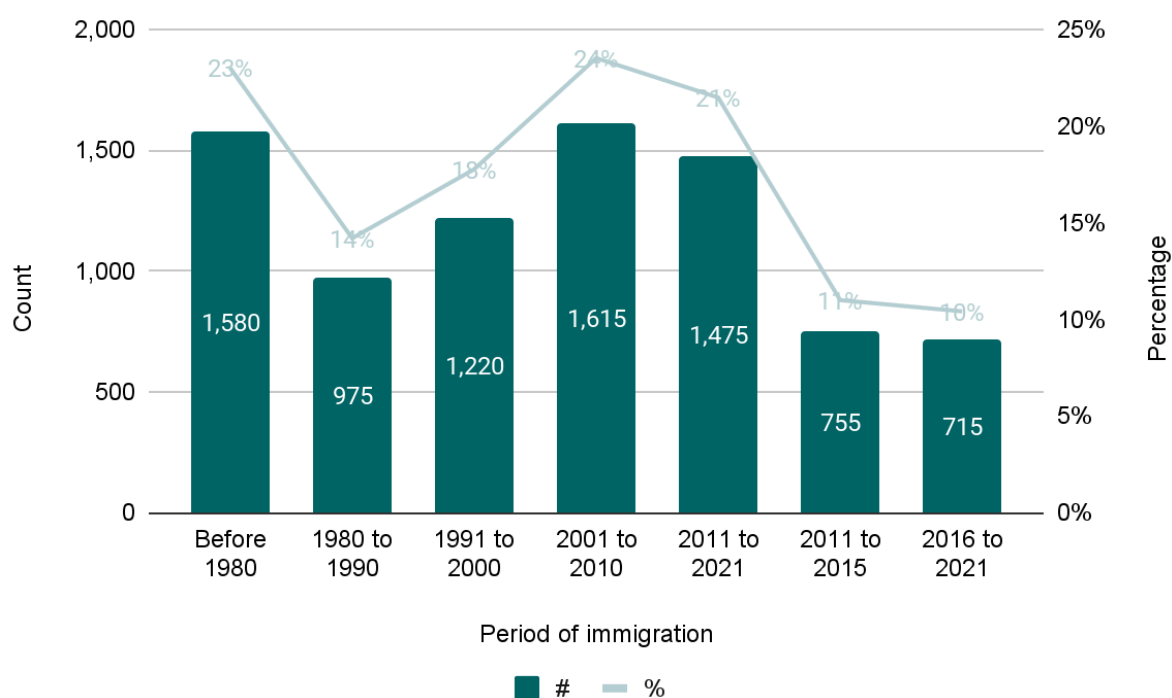


Figure 8. Number of Immigrants by Period of Immigration, Mission, 1980 - 2021

Table 17. Number of Immigrants by Period of Immigration, Mission, 1980 - 2021

Period of immigration	#	%
Before 1980	1,580	23%
1980 to 1990	975	14%
1991 to 2000	1,220	18%
2001 to 2010	1,615	24%
2011 to 2021	1,475	21%
2011 to 2015	755	11%
2016 to 2021	715	10%

## Indigenous Population

Between 2006 and 2021, the Indigenous population in Mission increased from 1,995 in 2006 to 3,380 in 2021. As a proportion of the total population, this represents an increase from 5.8% in 2006 to 8.1% in 2021.

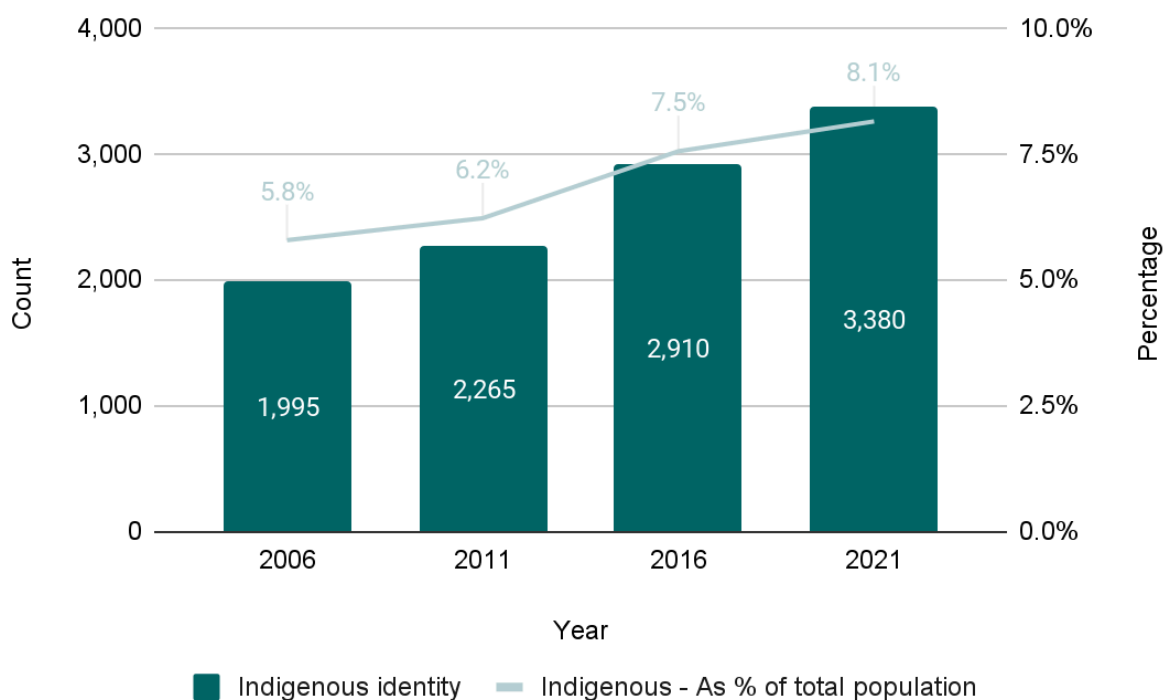


Figure 9. Number of Indigenous Population and Proportion of the Total Population, Mission, 2006 - 2021

Table 18. Number of Indigenous Population and Proportion of the Total Population, Mission, 2006 - 2021

	2006	2011	2016	2021
Indigenous identity	1,995	2,265	2,910	3,380
Indigenous - As % of total population	5.8%	6.2%	7.5%	8.1%

## Ethnocultural Identity

From 2006 to 2021, Mission's South Asian population increased in number from 2,220 in 2006 to 4,330 in 2021, though its proportion of the total racialized population declined from 63.1% to 59.5%. The largest increases were in the Chinese population from 165 (4.7%) to 520 (7.1%), the Filipino population from 120 (3.4%) to 480 (6.6%), the Arab population from 20 (0.6%) to 125 (1.7%), the Southeast Asian population from 140 (4.0%) to 535 (7.4%), and the population with multiple backgrounds from 50 (1.4%) to 230 (3.2%). The only group whose population decreased from 2006 to 2021 was the Korean population, from 225 (6.4%) to 135 (1.9%), while the Japanese population remained 145 (4.1% in 2006 and 2.0% in 2021). From 2006 to 2021, the total population of racialized groups grew from 3,520 to 7,275, reflecting a growing diversity within the community.

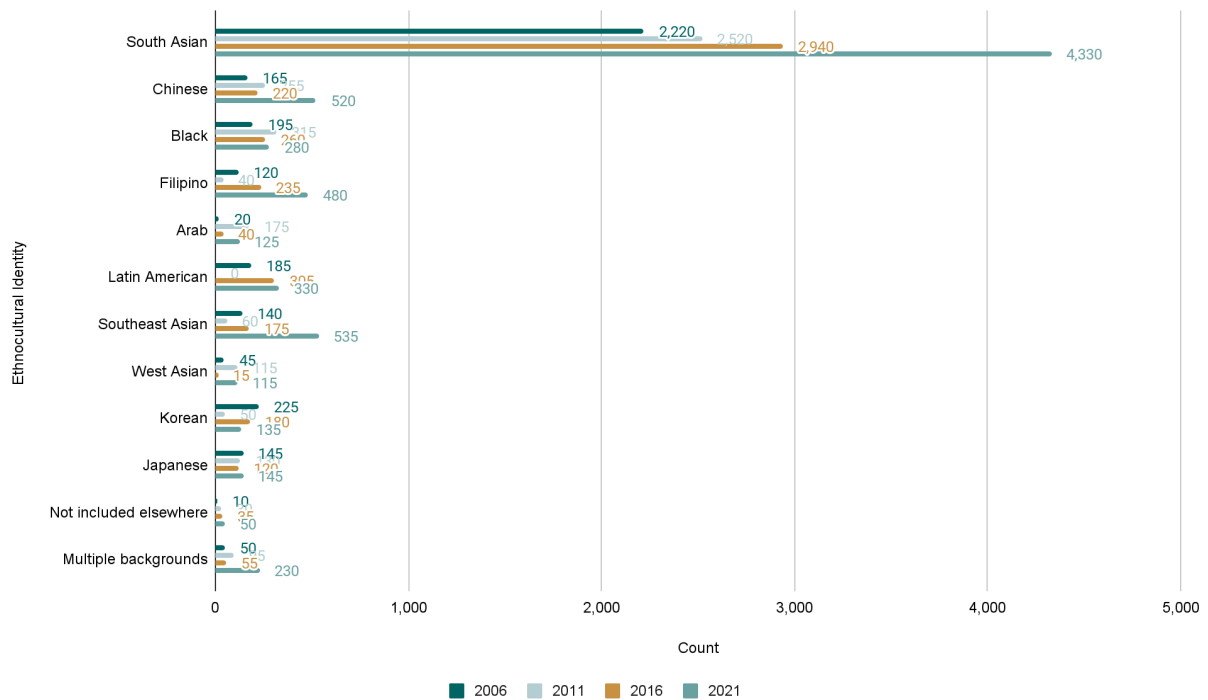


Figure 10. Ethnocultural Background of Population Belonging to Racialized Groups, Mission, 2006 - 2021

Table 19. Ethnocultural Background of Population Belonging to Racialized Groups, Mission, 2006 - 2021

	2006 (#)	2011 (#)	2016 (#)	2021 (#)	2006 (%)	2011 (%)	2016 (%)	2021 (%)
South Asian	2,220	2,520	2,940	4,330	63.1%	66.6%	64.2%	59.5%
Chinese	165	255	220	520	4.7%	6.7%	4.8%	7.1%
Black	195	315	260	280	5.5%	8.3%	5.7%	3.8%
Filipino	120	40	235	480	3.4%	1.1%	5.1%	6.6%
Arab	20	175	40	125	0.6%	4.6%	0.9%	1.7%
Latin American	185	0	305	330	5.3%	0.0%	6.7%	4.5%
Southeast Asian	140	60	175	535	4.0%	1.6%	3.8%	7.4%
West Asian	45	115	15	115	1.3%	3.0%	0.3%	1.6%
Korean	225	50	180	135	6.4%	1.3%	3.9%	1.9%
Japanese	145	130	120	145	4.1%	3.4%	2.6%	2.0%
Not included elsewhere	10	30	35	50	0.3%	0.8%	0.8%	0.7%
Multiple backgrounds	50	95	55	230	1.4%	2.5%	1.2%	3.2%
Total	3,520	3,785	4,580	7,275	100.0%	100.0%	100.0%	100.0%

## Mobility Within the Past Year

Between 2006 and 2021, the majority of Mission's population mobility were non-movers, increasing from 28,050 (83.8%) in 2006 to 35,425 (88.0%) in 2021. The number of movers decreased overall from 5,415 in 2006 to 4,845 in 2021.

In 2006, the majority of movers were non-migrants, at 2,930 non-migrants (54.1%) versus 2,485 migrants (45.9%); however, in 2021, migrants were in the majority, with 2,245 non-migrants (46.3%) versus 2,600 migrants (53.7%). Most migrants are intraprovincial migrants, increasing from 1,965 in 2006 and to 2,295 in 2021. The number of interprovincial migrants decreased from 290 to 180, while the number of external migrants decreased from 230 to 125.

*Table 20. Mobility Status of the Population Within the Past Year, Mission, 2006 - 2021*

	2006	2011	2016	2021
Non-movers	28,050	31,190	31,825	35,425
Movers	5,415	3,925	5,215	4,845
Non-migrants	2,930	2,090	2,430	2,245
Migrants	2,485	1,835	2,780	2,600
Internal migrants	2,255	1,760	2,655	2,475
Intraprovincial migrants	1,965	1,655	2,435	2,295
Interprovincial migrants	290	110	225	180
External migrants	230	80	125	125
Total - Mobility status within the past year	33,465	35,120	37,040	40,275

## Households

From 2006 to 2021, the total number of households in Mission increased from 12,185 to 14,095. The largest increase was from 12,790 in 2011 to 13,505 in 2016 (+5.6%). The average household size was 2.8 from 2006 to 2016, increasing to 3.0 in 2021.

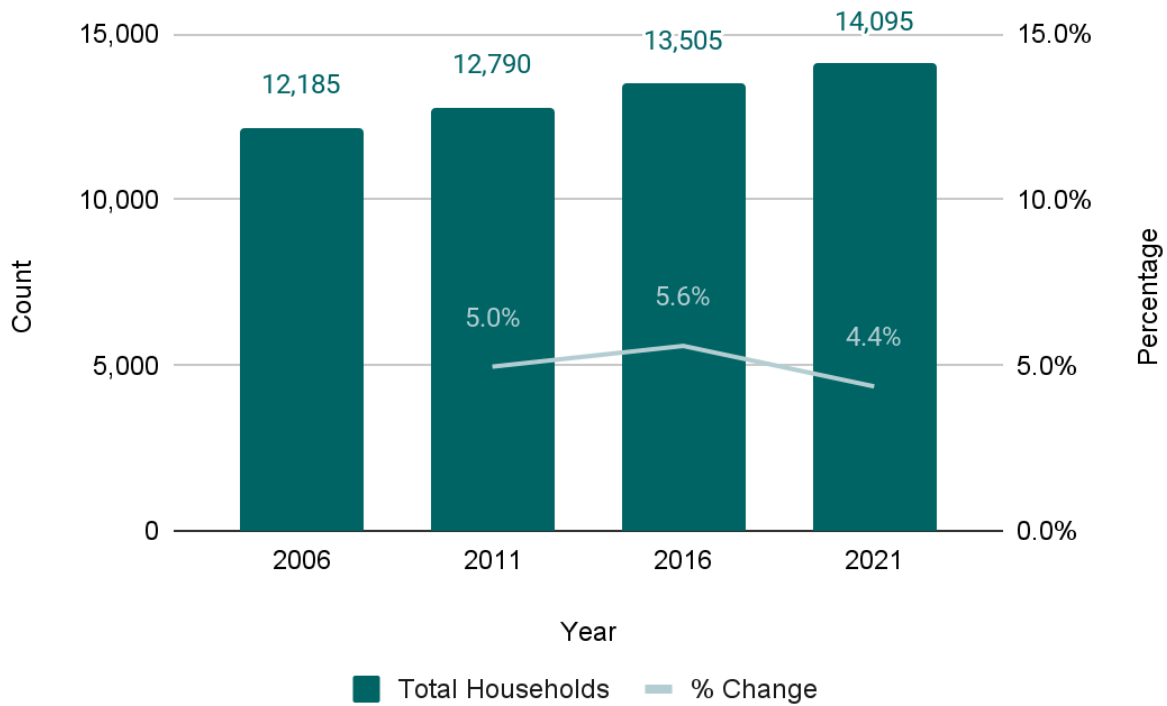


Figure 11. Total Number of Households and Percentage Change, Mission, 2006 - 2021

Table 21. Total Number of Households, Percentage Change and Average Household Size, Mission, 2006 - 2021

	2006	2011	2016	2021
Total Households	12,185	12,790	13,505	14,095
% Change	-	5.0%	5.6%	4.4%
Average Household Size	2.8	2.8	2.8	3.0

Between 2006 and 2021, the proportion of households in Mission with five or more people grew from 12.9% in 2006 to 15.5% in 2021. The proportion of one-person households decreased from 21.6% to 20.3%, the proportion of 4-person households decreased from 17.4% to 16.3%, and the proportion of 2-person households decreased marginally from 31.5% to 31.3%. The proportion of 3-person households increased from 16.6% in 2006 to 17.4% by 2016, before returning to 16.6% in 2021.



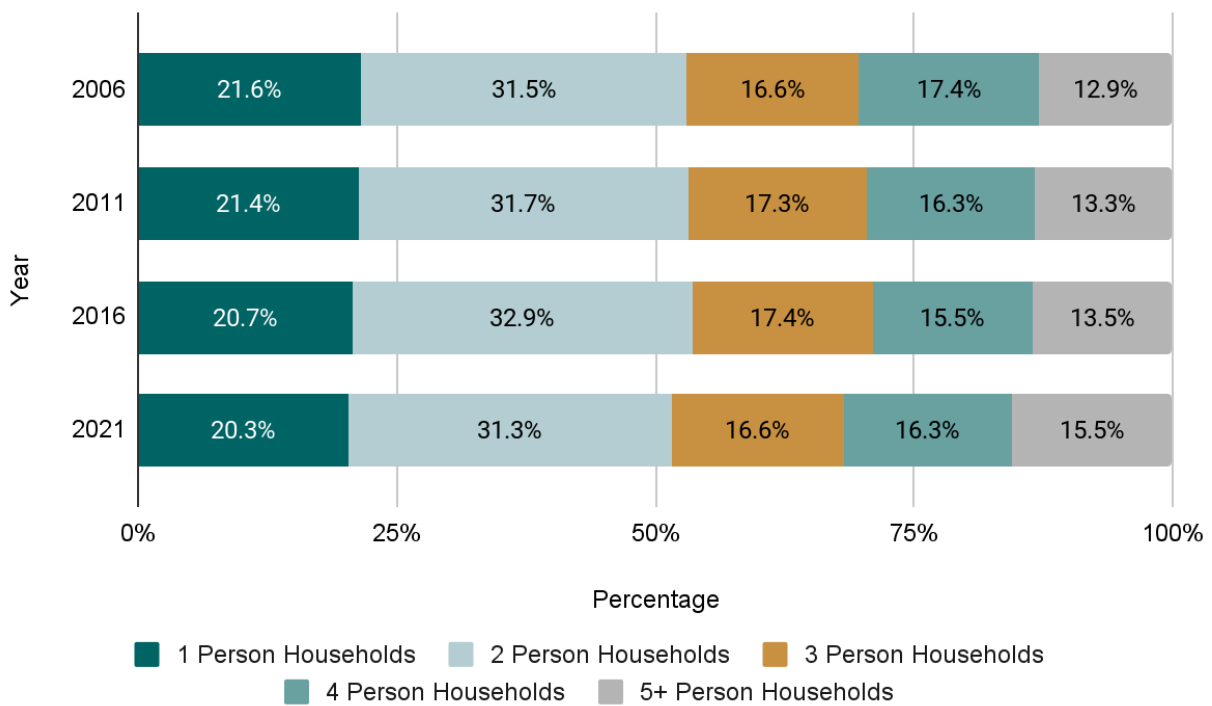


Figure 12. Distribution of Households by Size, Mission, 2006 - 2021

Table 22. Total Number and Distribution of Households by Size, Mission, 2006 - 2021

	2006 (#)	2011 (#)	2016 (#)	2021 (#)	2006 (%)	2011 (%)	2016 (%)	2021 (%)
1 Person Households	2,625	2,735	2,790	2,860	21.6%	21.4%	20.7%	20.3%
2 Person Households	3,840	4,055	4,445	4,405	31.5%	31.7%	32.9%	31.3%
3 Person Households	2,020	2,215	2,345	2,345	16.6%	17.3%	17.4%	16.6%
4 Person Households	2,120	2,085	2,090	2,290	17.4%	16.3%	15.5%	16.3%
5+ Person Households	1,575	1,695	1,825	2,190	12.9%	13.3%	13.5%	15.5%

Between 2006 and 2021, the majority of households in Mission were owner households, at 76.4% in 2006, increasing to 80.2% in 2011, and decreasing to 76.9% by 2021. This corresponds to 23.6% renter households in 2006, dropping to 19.8% in 2011 and rebounding to 23.1% by 2021.

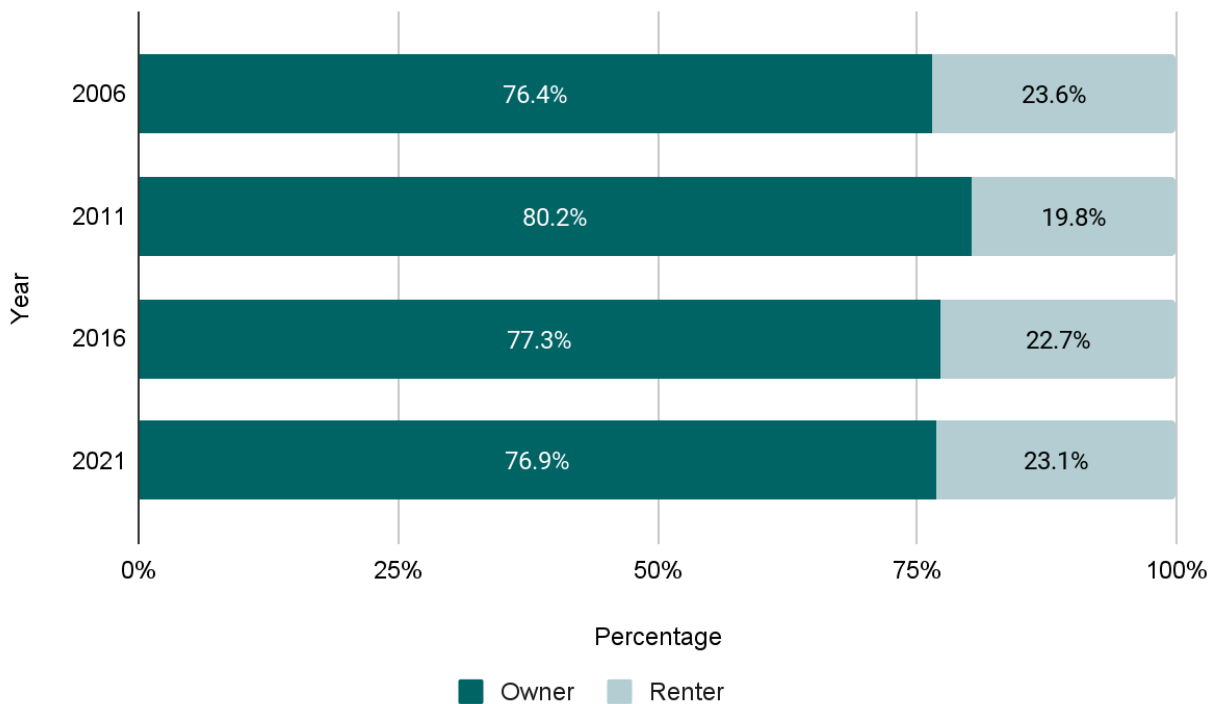


Figure 13. Proportion of Households by Tenure, Mission, 2006 - 2021

Table 23. Number and Proportion of Households by Tenure, Mission, 2006 - 2021

	2006 (#)	2011 (#)	2016 (#)	2021 (#)	2006 (%)	2011 (%)	2016 (%)	2021 (%)
Owner	9,310	10,260	10,440	10,835	76.4%	80.2%	77.3%	76.9%
Renter	2,875	2,530	3,065	3,260	23.6%	19.8%	22.7%	23.1%
Total	12,185	12,790	13,505	14,095	100.0%	100.0%	100.0%	100.0%

## Family Characteristics

The number of one-parent families in Mission increased from 1,545 in 2006 to 2,070 in 2021. As a proportion of total census families, one-parent families increased from 16.1% in 2006 to 17.7% in 2011, remaining relatively steady until 2021 (also 17.7%).

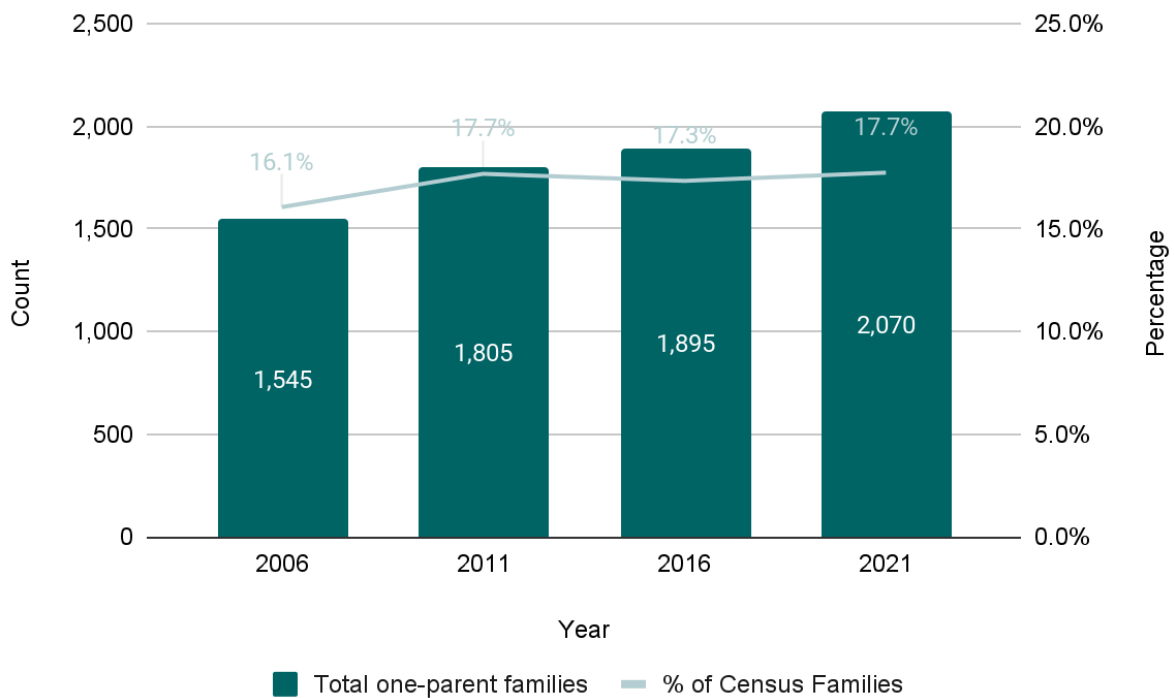


Figure 14. Number of One-Parent Families and Share of Census Families, Mission, 2006 - 2021

Table 24. Number of One-Parent Families and Share of Census Families, Mission, 2006 - 2021

	2006	2011	2016	2021
Total one-parent families	1,545	1,805	1,895	2,070
% of census families	16.1%	17.7%	17.3%	17.7%

Between 2006 and 2021, the majority of one-parent households in Mission were woman-led, though the proportion decreased from 82.8% in 2006 to 73.9% in 2021. This corresponds to a proportional increase in man-led one-parent families from 17.2% to 26.1%.

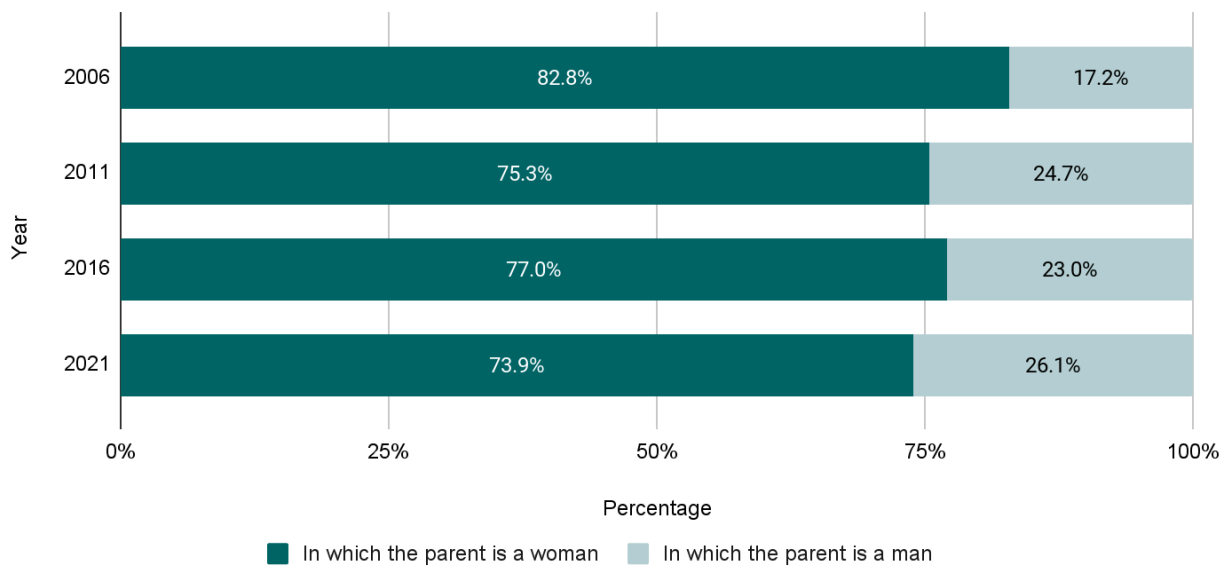


Figure 15. Proportion of Women-Led and Man-Led Family Households, Mission, 2006 - 2021

Table 25. Number and Proportion of Women-Led and Man-Led Family Households, Mission, 2006 - 2021

	2006 (#)	2011 (#)	2016 (#)	2021 (#)	2006 (%)	2011 (%)	2016 (%)	2021 (%)
In which the parent is a woman	1,280	1,360	1,460	1,530	82.8%	75.3%	77.0%	73.9%
In which the parent is a man	265	445	435	540	17.2%	24.7%	23.0%	26.1%
Total	1,545	1,805	1,895	2,070	100.0%	100.0%	100.0%	100.0%

## Income

From 2006 to 2021 in Mission, median household income increased from \$56,717 to \$98,000 in 2021, while average household income increased from \$65,306 to \$112,400.

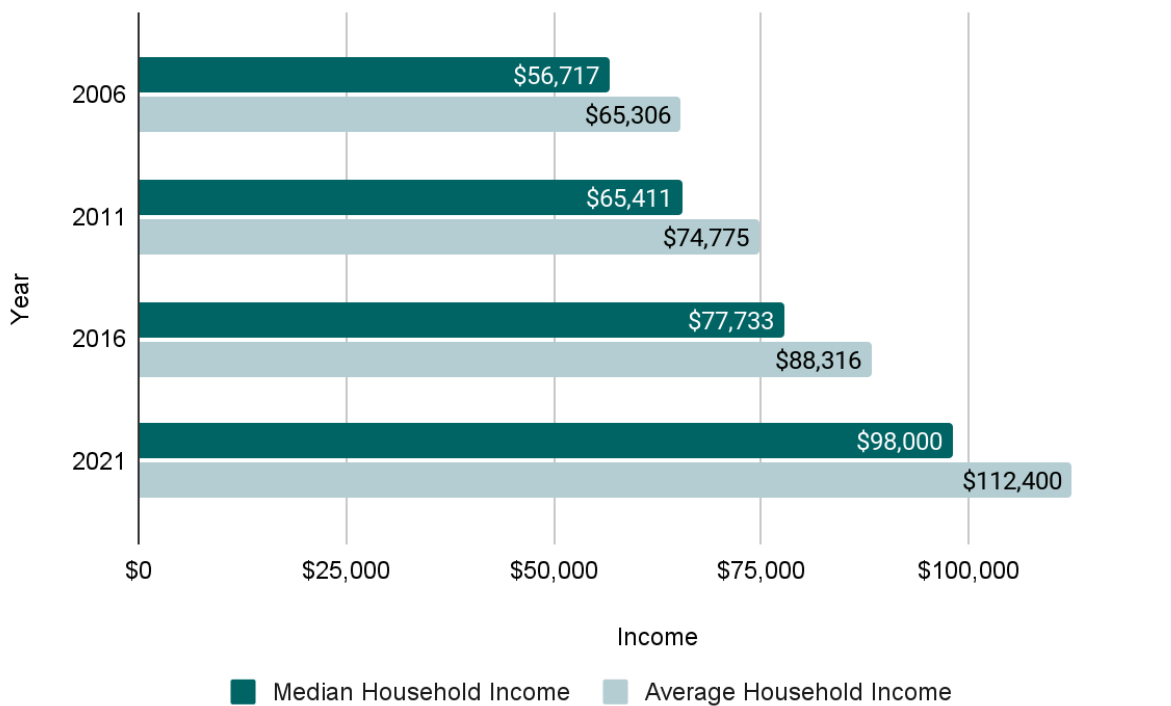


Figure 16. Median and Average Household Income, Mission, 2006 - 2021

Table 26. Median and Average Household Income, Mission, 2006 - 2021

	2006	2011	2016	2021
Median Household Income	\$56,717	\$65,411	\$77,733	\$98,000
Average Household Income	\$65,306	\$74,775	\$88,316	\$112,400

From 2006 and 2021, both median and average household incomes for renters and owners in Mission increased. For renter households, median household income increased from \$28,891 to \$61,200, and average household income increased from \$37,635 to \$73,800. For owner households, median household income increased from \$66,475 to \$111,000, and average household income increased from \$73,853 to \$124,000.

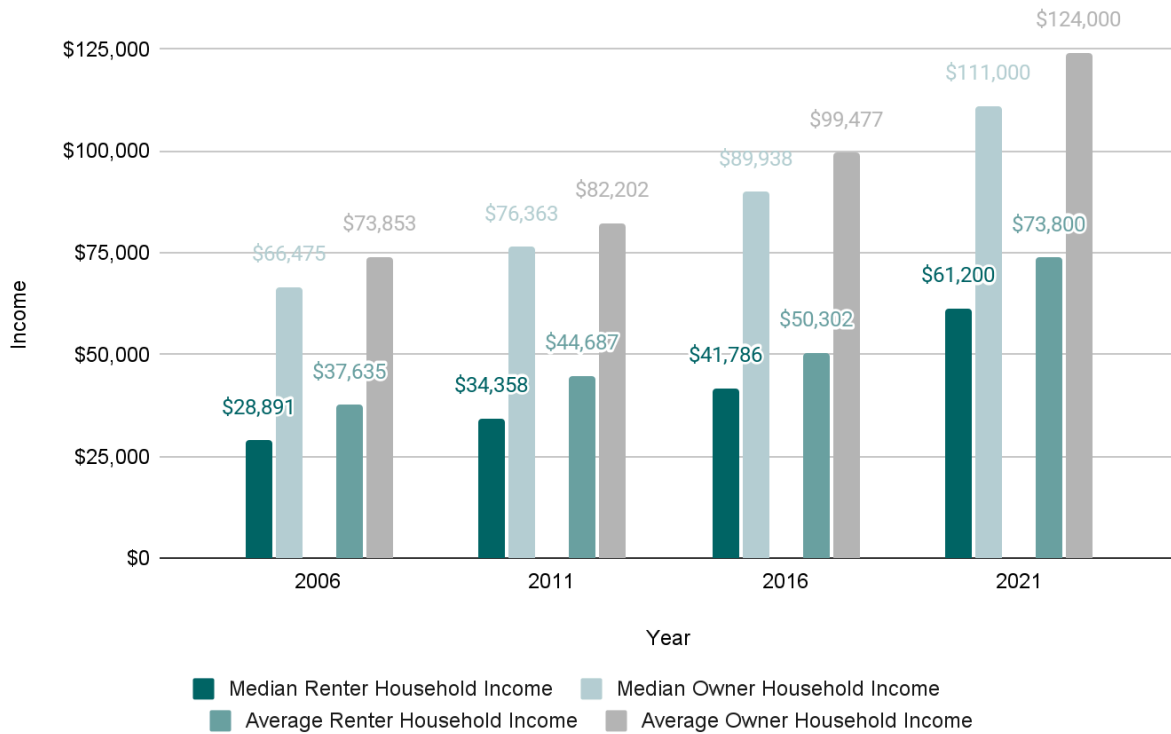


Figure 17. Median and Average Household Income by Tenure, Mission, 2006 - 2021

Table 27. Median and Average Household Income by Tenure, Mission, 2006 - 2021

	2006	2011	2016	2021
Median Renter Household Income	\$28,891	\$34,358	\$41,786	\$61,200
Median Owner Household Income	\$66,475	\$76,363	\$89,938	\$111,000
Average Renter Household Income	\$37,635	\$44,687	\$50,302	\$73,800
Average Owner Household Income	\$73,853	\$82,202	\$99,477	\$124,000

From 2006 to 2021, the majority of dwellings in Mission were single-detached houses, though the proportion decreased from 69.5% to 64.7%. The second-most common is duplex apartments, increasing from 13.8% of dwellings in 2006 to 18.7% in 2021, while the third-most common, low-rise apartments, decreased from 9.3% of dwellings to 8.0%. Row houses made up only 3.9% of dwellings from 2006 to 2016, though increased to 5.6% in 2021. There were only marginal changes in the proportion of semi-detached houses (from 2.1% to 1.9%) and high-rise apartments (from 0.4% to 0.6%).

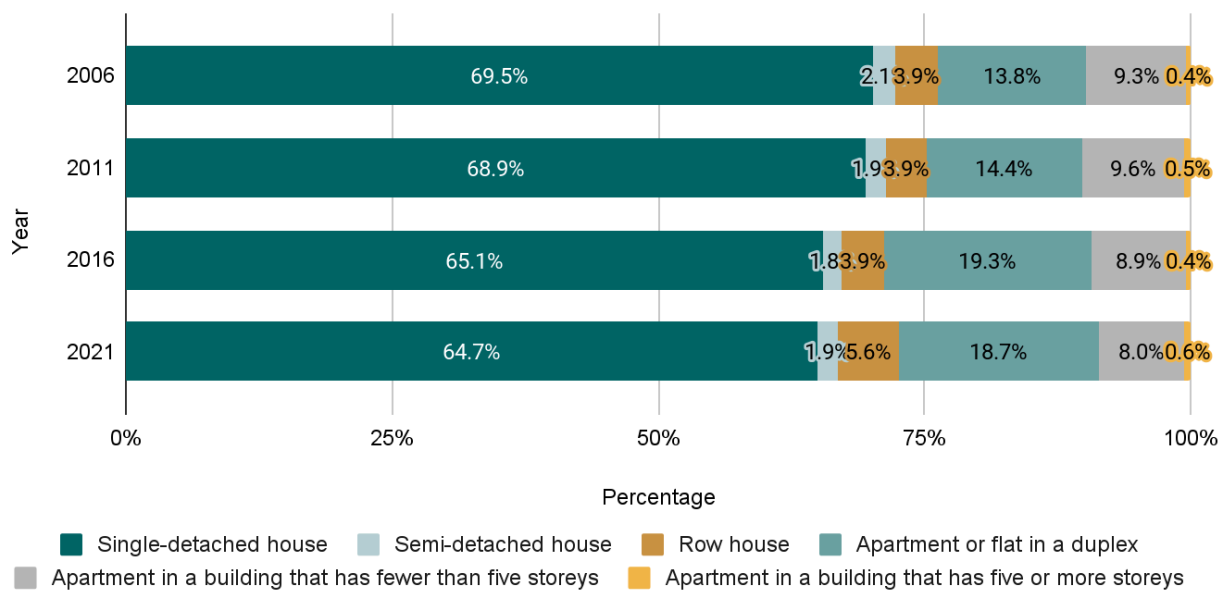


Figure 18. Distribution of Dwellings by Type, Mission, 2006 - 2021

Table 28. Distribution of Dwellings by Type, Mission, 2006 - 2021

	2006 (#)	2011 (#)	2016 (#)	2021 (#)	2006 (%)	2011 (%)	2016 (%)	2021 (%)
Single-detached house	8,456	8,815	8,785	9,120	69.5%	68.9%	65.1%	64.7%
Semi-detached house	256	240	245	275	2.1%	1.9%	1.8%	1.9%
Row house	475	500	525	795	3.9%	3.9%	3.9%	5.6%
Apartment or flat in a duplex	1,682	1,845	2,610	2,640	13.8%	14.4%	19.3%	18.7%
Apartment in a building that has fewer than five storeys	1,133	1,230	1,200	1,125	9.3%	9.6%	8.9%	8.0%
Apartment in a building that has five or more storeys	49	70	60	85	0.4%	0.5%	0.4%	0.6%
Other single-attached house	122	30	20	15	1.0%	0.2%	0.1%	0.1%
Movable dwelling	-	65	50	50	0.0%	0.5%	0.4%	0.4%
Total	12,173	12,795	13,495	14,105	100.0%	100.0%	100.0%	100.0%

## Subsidized Housing

Between 2006 and 2021, the number of renter households in subsidized housing in Mission increased marginally, from 405 to 435. However, this represents a small decrease in the proportion of renter households who are in subsidized housing, from 14.1% in 2006 to 13.3% in 2021.

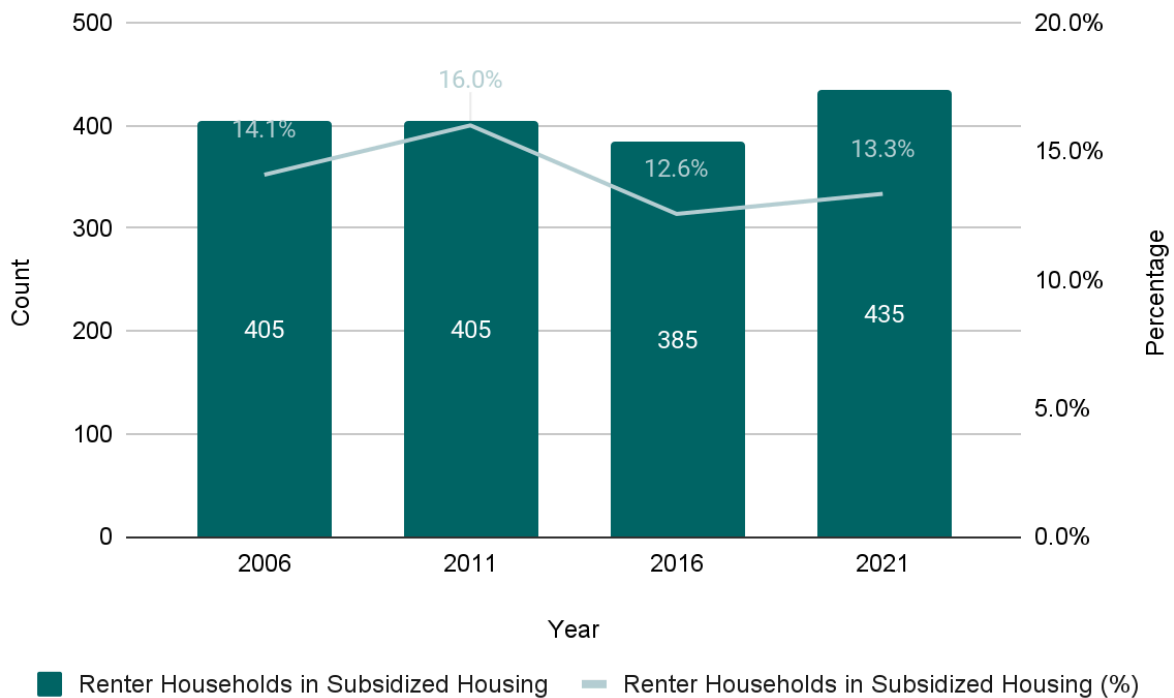


Figure 19. Number and Proportion of Renter Households in Subsidized Housing, Mission, 2006 - 2021

Table 29. Number and Proportion of Renter Households in Subsidized Housing, Mission, 2006 - 2021

	2006	2011	2016	2021
Renter Households in Subsidized Housing	405	405	385	435
Renter Households in Subsidized Housing (%)	14.1%	16.0%	12.6%	13.3%

## Core Housing Need

Between 2006 and 2021 in Mission, the number of households in core housing need (CHN) decreased by 18.1%, from 1,495 to 1,225. The number of owner households in CHN decreased by 21.8% from 710 to 555, while the number of renter households in CHN decreased by 14.6% from 785 to 670.



Households in core housing need tended to be just over half renter households, with a minimum of 49.3% in 2006 and a maximum of 59.1% in 2016.

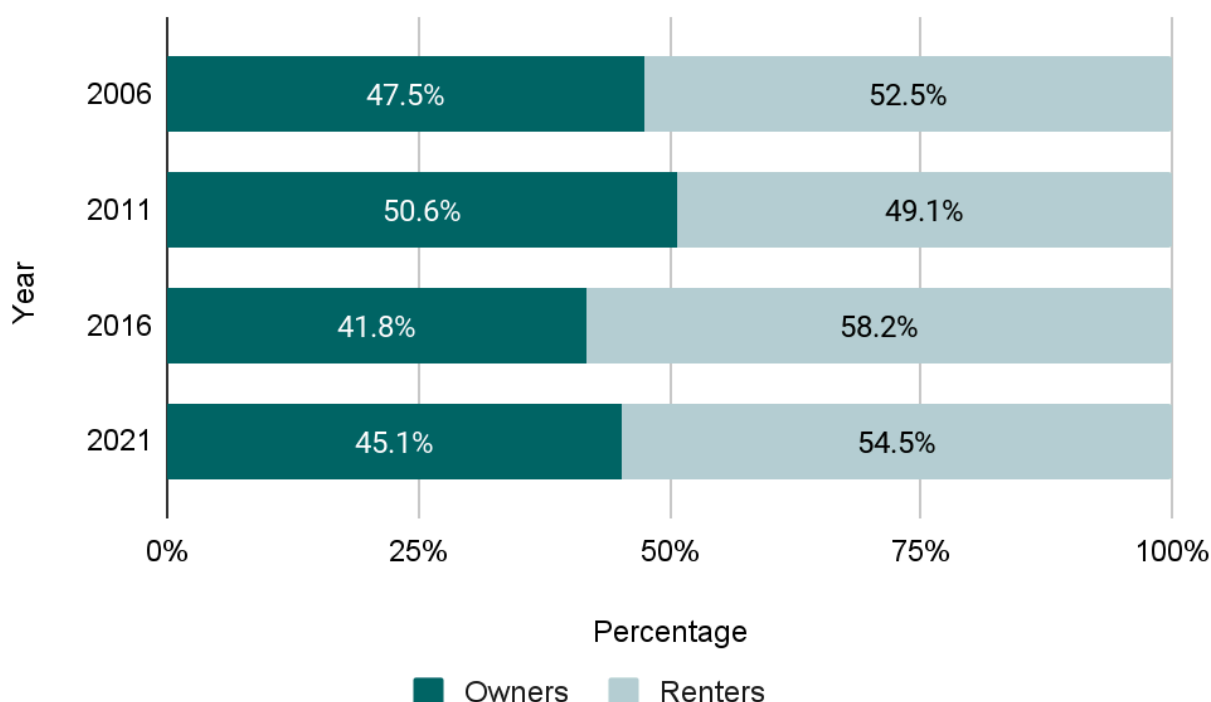


Figure 20. Proportion of Households in Core Housing Need by Tenure, Mission, 2006 - 2021

Table 30. Distribution of Households in Core Housing Need by Tenure, Mission, 2006 - 2021

	2006 (#)	2011 (#)	2016 (#)	2021 (#)	2006 (%)	2011 (%)	2016 (%)	2021 (%)
Owners	710	885	660	555	47.5%	50.7%	40.9%	45.3%
Renters	785	860	955	670	52.5%	49.3%	59.1%	54.7%
Total	1,495	1,745	1,615	1,225	100.0%	100.0%	100.0%	100.0%

From 2016 to 2021, the number of households in Mission in CHN decreased from 1,615 to 1,255. This is reflected in a decrease in the number of households in unaffordable housing, from 3,730 to 3,275. However, the number of households in inadequate housing decreased only marginally, from 895 in 2016 to 885 in 2021, and the number in unsuitable housing increased from 505 to 670.

The overall percentage of households in CHN decreased from 12.7% in 2016 to 9.0% in 2021, with the proportion of owner households in CHN decreasing from 6.7% to 5.3%, and renter households in CHN from 33.5% to 21.5%.

The percentage of households in unaffordable housing decreased from 28.1% to 23.4%, with a

larger effect on renter households (from 42.2% to 32.5%) than owner households (from 23.9% to 20.6%).

The percentage of households in unsuitable housing increased from 3.8% to 4.8%, with a larger effect on renter households (from 7.5% to 10.4%) than owner households (from 2.7% to 3.0%).

The percentage of households in inadequate housing dropped slightly from 6.7% to 6.3%, with the effect split between owner households (from 5.7% to 5.2%) and renter households (from 10.1% to 9.8%).

*Table 31. Number of Households in Core Housing Need by Indicator, Mission, 2006 - 2021*

	2016			2021		
	Total	Owner	Renter	Total	Owner	Renter
Inadequate housing	895	585	310	885	565	320
Unsuitable housing	505	275	230	670	330	340
Unaffordable housing	3,730	2,440	1,290	3,275	2,225	1,050
In core housing need	1,615	660	955	1,225	555	670

*Table 32. Proportion of Households in Core Housing Need by Indicator, Mission, 2006 - 2021*

	2016			2021		
	Total	Owner	Renter	Total	Owner	Renter
Inadequate housing	6.7%	5.7%	10.1%	6.3%	5.2%	9.8%
Unsuitable housing	3.8%	2.7%	7.5%	4.8%	3.0%	10.4%
Unaffordable housing	28.1%	23.9%	42.2%	23.4%	20.6%	32.5%
In core housing need	12.7%	6.7%	33.5%	9.0%	5.3%	21.5%

## Extreme Core Housing Need

In 2021, there were 495 households in Mission identified as being in extreme core housing need. Of these, 310 (62.6%) were owner households and 185 (37.4%) were renter households.

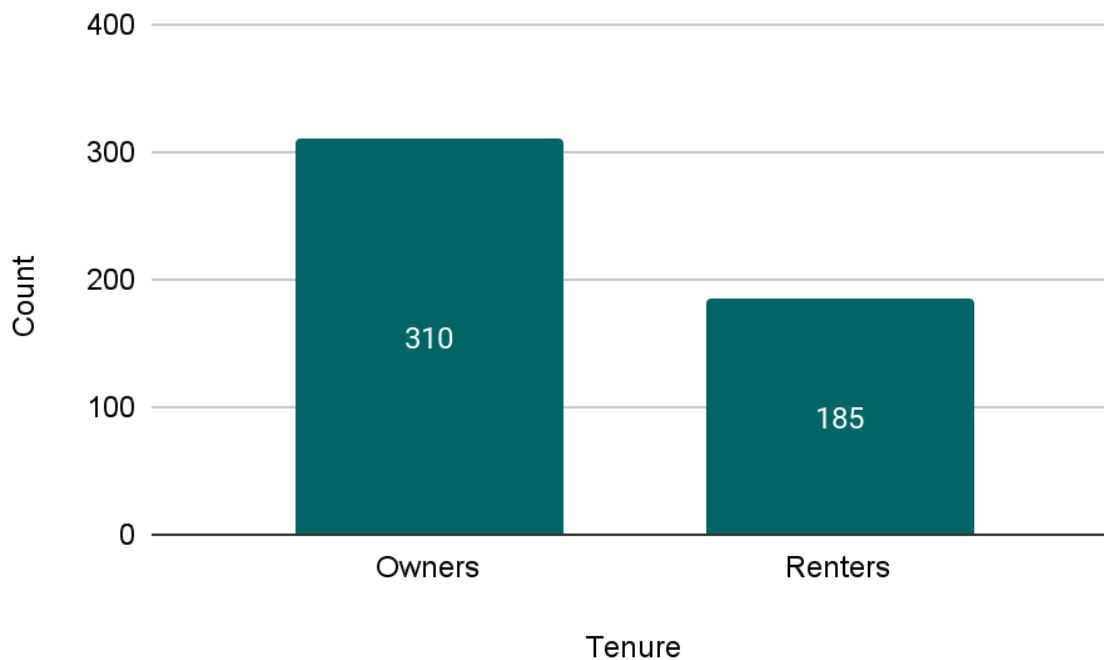


Figure 21. Number of Households in Extreme Core Housing Need by Tenure, Mission, 2021

Table 33. Number of Households in Extreme Core Housing Need by Tenure, Mission, 2006-2021

	#	%
Owners	310	62.6%
Renters	185	37.4%
Total	495	100.0%

## Shelter Capacity

### Emergency Shelter

From 2016 to 2018, Mission had 1 emergency shelter with a total of 20 beds available. In 2018 the number of available beds increased to 27, and in 2022 increased again to 57.

Table 34: Emergency shelter capacity, Mission, 2016 - 2022

	2016	2017	2018	2019	2020	2021	2022
Number of shelters	1	1	1	1	1	1	1
Number of beds	20	20	20	27	27	27	57

Source: Statistics Canada. Table 14-10-0353-01 Homeless Shelter Capacity in Canada from 2016 to 2022, Infrastructure Canada

## Transitional Housing

Between 2016 and 2022, Mission only had any transitional housing in 2018 and 2019, with a single shelter having 6 beds. Since 2020, there has not been any transitional housing available.

Table 35: Transitional housing capacity, Mission, 2016 - 2022

	2016	2017	2018	2019	2020	2021	2022
Number of shelters	0	0	1	1	0	0	0
Number of beds	0	0	6	6	0	0	0

Source: Statistics Canada. Table 14-10-0353-01 Homeless Shelter Capacity in Canada from 2016 to 2022, Infrastructure Canada

## Domestic Violence Shelter

In 2016 and 2017, Mission had a single domestic violence shelter with 10 available beds. In 2018 there were two shelters with a total capacity of 64 beds; however, the capacity dropped to 24 beds in 2019, and remains at 24 beds as of 2022.

Table 36: Domestic violence shelter capacity, Mission, 2016 - 2022

	2016	2017	2018	2019	2020	2021	2022
Number of shelters	1	1	2	2	2	2	2
Number of beds	10	10	64	24	22	24	24

Source: Statistics Canada. Table 14-10-0353-01 Homeless Shelter Capacity in Canada from 2016 to 2022, Infrastructure Canada

## Median Monthly Rent

Between 2013 and 2022, the median monthly rent in Mission increased from \$710 to \$1,100. Median rent for 1-bedroom units increased from \$630 to \$978, while rent for 2-bedroom units increased from \$740 to \$1,200. Rent for bachelor rentals increased from \$550 in 2013 to \$641 in 2017, though there is no data for bachelor units after 2017, nor for 3-bedroom or larger units at all.

*Table 37. Median Monthly Rent by Bedroom Type as October, Mission, 2013 - 2023*

Year	Bachelor	1 Bedroom	2 Bedroom	3 Bedroom +	Total
2013	\$550	\$630	\$740	N/A	\$710
2014	\$550	\$630	\$745	N/A	\$725
2015	N/A	\$650	\$764	N/A	\$745
2016	\$615	\$665	\$770	N/A	\$759
2017	\$641	\$663	\$795	N/A	\$770
2018	N/A	\$744	\$850	N/A	\$825
2019	N/A	\$760	\$855	N/A	\$855
2020	N/A	\$768	\$873	N/A	\$873
2021	N/A	\$820	\$950	N/A	\$950
2022	N/A	\$978	\$1,200	N/A	\$1,100

### Average Monthly Rent

Between 2013 and 2022, the average monthly rent in Mission increased from \$776 to \$1,216. Median rent for 1-bedroom units increased from \$620 to \$1,010, while rent for 2-bedroom units increased from \$725 to \$1,179. Rent for bachelor rentals increased from \$532 in 2013 to \$614 in 2017, though there is no data for bachelor units after 2017, nor for 3-bedroom or larger units at all.

*Table 38. Average Monthly Rent by Bedroom Type as October, Mission, 2013 - 2023*

Year	Bachelor	1 Bedroom	2 Bedroom	3 Bedroom +	Total
2013	\$532	\$620	\$725	N/A	\$776
2014	\$541	\$630	\$740	N/A	\$792
2015	N/A	\$648	\$755	N/A	\$826
2016	\$610	\$684	\$782	N/A	\$842
2017	\$614	\$671	\$787	N/A	\$875
2018	N/A	\$755	\$875	N/A	\$933
2019	N/A	\$790	\$871	N/A	\$953
2020	N/A	\$750	\$909	N/A	\$958
2021	N/A	\$846	\$1,027	N/A	\$1,070
2022	N/A	\$1,010	\$1,179	N/A	\$1,216

## Housing Starts

From 2013 to 2023, the yearly number of housing starts in Mission increased from 64 in 2013 to 282 in 2019. The number of housing starts then dropped to 138 in 2020, but afterward continued to increase, reaching a peak of 343 starts in 2023.

The majority of these housing starts are single-detached dwellings, increasing from 64 in 2013 to 129 in 2023, peaking in 2018 at 150. Semi-detached housing starts are the rarest in Mission, with most years having 0 to 4, and a total of only 58 starts from 2013 to 2023. Most years before 2019 have few row house starts—except for 2017, with 38—but the number increased to 93 in 2019, and reached a peak of 116 in 2023. Similarly, most years before 2019 have few apartment starts, aside from 42 starts in 2014, but there were 69 apartment starts in 2019, reaching a peak of 86 in 2023.

By intended market, the majority of housing starts were homeowner-targeted, increasing from 59 in 2013 to 125 in 2023, peaking at 145 in 2018. Rental-targeting dwellings are typically in the range from 5-16, though with more starts in recent years, with 88 in 2019, 82 in 2021, 94 in 2022, and 32 in 2023. Most years before 2019 had few or no condo starts, with the exception of 42 in 2014 and 28 in 2017, but there were 79 in 2019 with a peak of 186 in 2023. The only year with any co-op starts was 2022, with 19.

*Table 39. Housing Starts by Dwelling Type, Mission, 2013 - 2023*

Year	Single-detached	Semi-detached	Row	Apartment	All
2013	64	0	0	0	64
2014	97	0	0	42	139
2015	119	4	0	0	123
2016	113	0	4	5	122
2017	116	16	38	2	172
2018	150	2	12	2	166
2019	104	16	93	69	282
2020	95	4	35	4	138
2021	88	4	8	74	174
2022	88	0	96	81	265
2023	129	12	116	86	343

Table 40. Housing Starts by Intended Market, Mission, 2013 - 2023

Year	Homeowner	Rental	Condo	Co-Op	All
2013	59	5	0	0	64
2014	86	11	42	0	139
2015	109	14	0	0	123
2016	109	13	0	0	122
2017	129	15	28	0	172
2018	145	16	5	0	166
2019	115	88	79	0	282
2020	91	12	35	0	138
2021	88	82	4	0	174
2022	82	94	70	19	265
2023	125	32	186	0	343

## Completions

From 2013 to 2024, yearly housing completions in Mission increased from 64 to 546. Completions rose to 282 in 2019, dipped to 138 in 2020, then rebounded, reaching 343 in 2023 and 546 in 2024.

Single-detached homes made up most completions, peaking at 150 in 2018 before stabilizing at 129 in 2023 and 99 in 2024. Semi-detached completions remained low, with peaks of 16 in 2017 and 2019. Row housing completions increased from 93 in 2019 to 116 in 2023. Apartment completions were few before 2019 but rose to 69 that year, 86 in 2023, and 371 in 2024.

Homeowner-targeted completions peaked at 145 in 2018 before declining to 93 in 2024. Rental completions increased from 88 in 2019 to 226 in 2024. Condo completions, sporadic before 2019, reached 186 in 2023 and 227 in 2024. Co-op completions were recorded only in 2022.

Mission has seen higher housing completions, with increasing multi-unit developments, especially apartments and condos. The rise in rental and condo completions in 2024 reflects changing housing demand.

Table 41. Housing Completions by Dwelling Type, Mission, 2013 - 2023

	Single	Semi-Detached	Row	Apartment	All
2013	64	0	0	0	64
2014	97	0	0	42	139
2015	119	4	0	0	123
2016	113	0	4	5	122
2017	116	16	38	2	172
2018	150	2	12	2	166
2019	104	16	93	69	282
2020	95	4	35	4	138
2021	88	4	8	74	174
2022	88	0	96	81	265
2023	129	12	116	86	343
2024	99	12	64	371	546

Table 42. Housing Completions by Intended Market, Mission, 2013 - 2023

	Homeowner	Rental	Condo	Co-Op	All
2013	59	5	0	0	64
2014	86	11	42	0	139
2015	109	14	0	0	123
2016	109	13	0	0	122
2017	129	15	28	0	172
2018	145	16	5	0	166
2019	115	88	79	0	282
2020	91	12	35	0	138
2021	88	82	4	0	174
2022	82	94	70	19	265
2023	125	32	186	0	343
2024	93	226	227	0	546



## Registered New Homes

Over time, there has been a shift in housing trends in Penticton between 2016 and 2022, with a growing share of multi-unit homes compared to single-detached homes. In 2016, multi-unit homes accounted for only 16.4%. The lowest proportion of new multi-unit homes occurred in 2019, where they represented 20.6% of new housing. However, by 2021, the proportion of multi-unit homes had risen to 64.8%, though it fell to 45.0% in 2022. This shift towards multi-unit homes reflects a broader trend towards higher-density housing. Insufficient data was available for 2017.

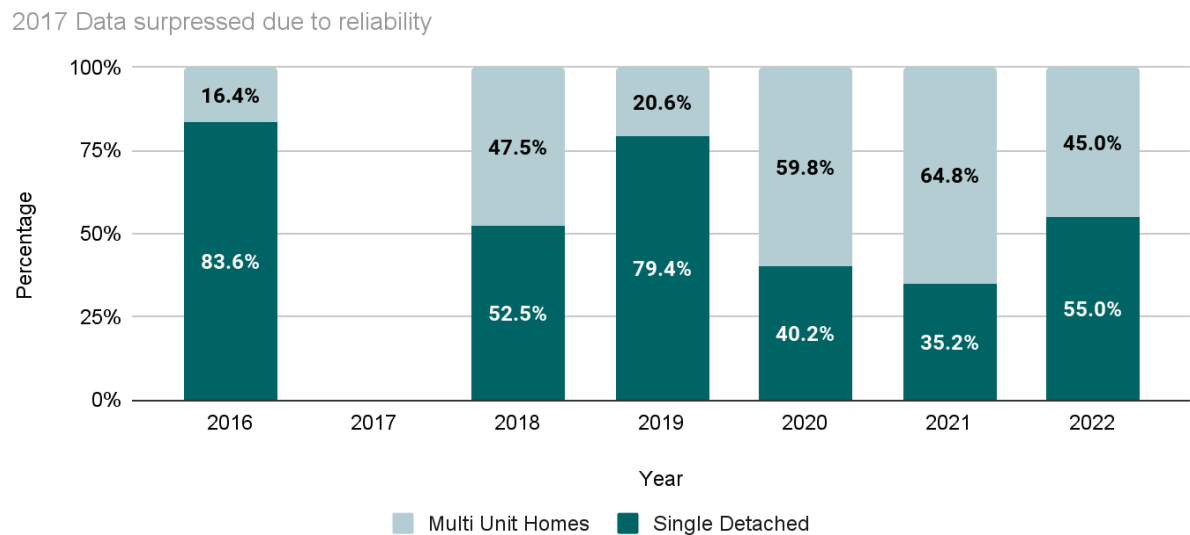


Figure 22. Share of Registered New Homes with BC Housing, Mission, 2016 - 2022

## Demolitions

From 2019 to 2023, the number of demolitions in Mission ranged from a low of 24 in 2021 to a high of 43 in 2022. Demolitions increased from 29 in 2019 to 32 in 2020, then dropped to 24 in 2021. In 2022, demolitions peaked at 43 before declining to 35 in 2023. The yearly variations may reflect redevelopment activity, ageing housing stock, or changing demand for new construction.

Table 43. Total Permits for the Demolition of the Year to Date, City of Mission, 2019-2023

Year	Number
2019	29
2020	32
2021	24
2022	43
2023	35

## Vacancy Rates

The vacancy rate in Mission increased from 1.9% in 2006 to a peak of 11.1% in 2011. The vacancy rate dropped sharply to 4.0% by 2013 and down to a low of 0.2% by 2019. After 2019 the vacancy rate began increasing, reaching 7.3% by 2022.

Vacancy Rates, City of Mission

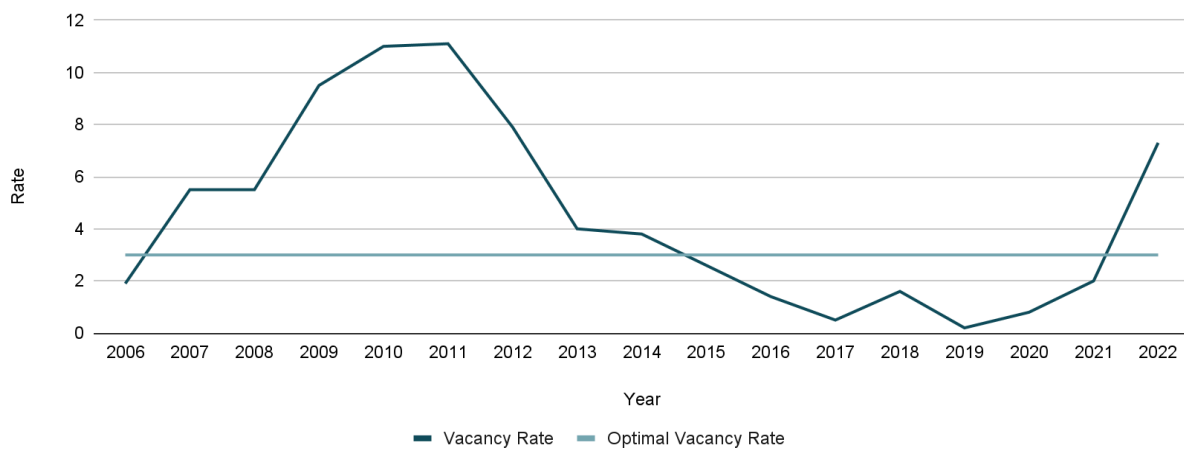


Figure 23. Vacancy Rate vs Healthy Vacancy Rate, Mission, 2006 - 2022

## Date of Dwelling Construction

The majority of occupied dwellings in Mission were constructed between 1961 and 2000, with 4,375 (33.1%) from 1961 to 1980, 2,070 (15.7%) from 1981 to 1990, and 2,380 (18.0%) from 1991 to 2000. More than twice as many households are living in dwellings constructed before or during 1960 (1,595, 12.1%) than in newer dwellings constructed after 2010 (758, 5.7%).

Table 44. Total Occupied Private Dwellings by Period of Construction, Mission

Period	Total
1960 or before	1,595
1961 to 1980	4,375
1981 to 1990	2,070
1991 to 2000	2,380
2001 to 2005	1,070
2006 to 2010	970
2011 to 2015	660
2016 to 2021	980

## Historical Trends in Homelessness

The number of people in Mission experiencing homelessness during the point-in-time count has increased from 75 in 2004 to 175 in 2023, a 133% increase. From the lowest historical count (10 in 2008) to the most recent (175 in 2023), there was an average increase of 11 people per year.<sup>8</sup>

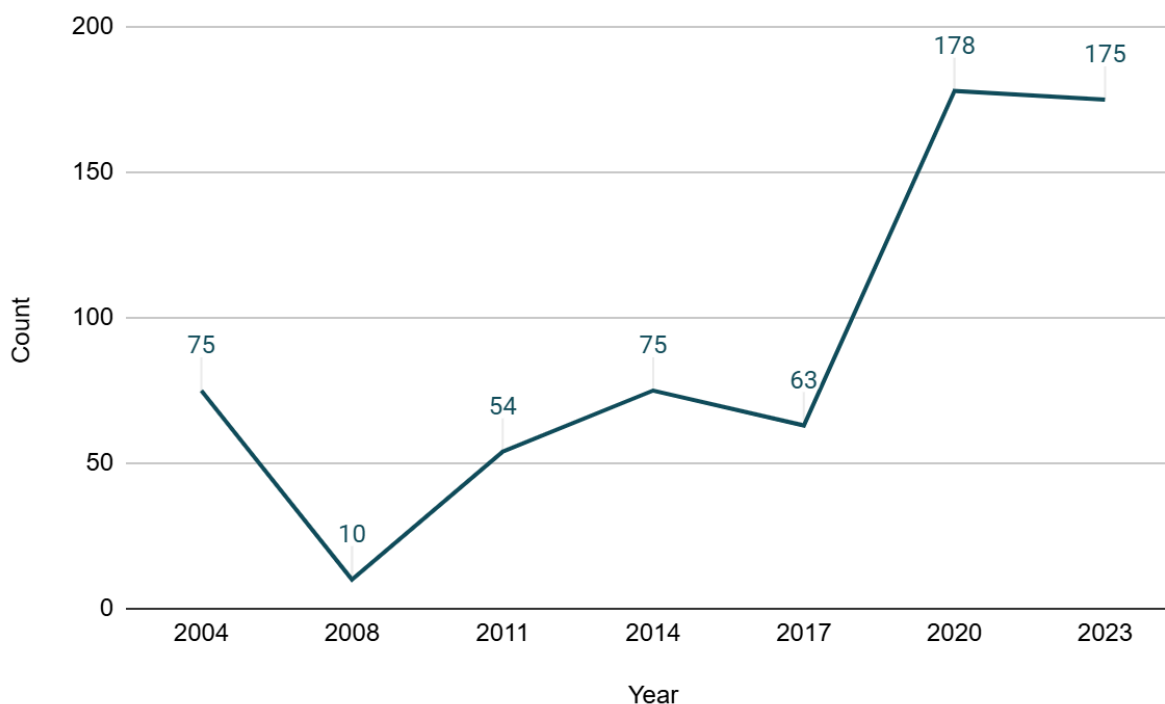


Figure 24. Historical Point-in-Time (PIT) Homelessness Counts, Mission, 2004–2023

## Vacancy Rates

From 2006 to 2011, the vacancy rate in Mission increased from 1.9% to 11.1%, before dropping sharply to 4.0% in 2013. From 2013 to 2019, the vacancy rate continued dropping, from 4.0% to 0.2%, before rebounding to 7.3% by 2022.

Table 45. Vacancy Rate, Mission, 2006 - 2022

Year	Vacancy Rate
2006	1.9%
2007	5.5%

<sup>8</sup> The period from 2004 to 2008 was excluded from the analysis due to an outlier effect, as the number of people experiencing homelessness dropped drastically from 75 to 10. Including this change would distort the trend analysis, making it less representative of long-term patterns.

2008	5.5%
2009	9.5%
2010	11.0%
2011	11.1%
2012	7.9%
2013	4.0%
2014	3.8%
2015	2.6%
2016	1.4%
2017	0.5%
2018	1.6%
2019	0.2%
2020	0.8%
2021	2.0%
2022	7.3%

## Short-Term Rentals

At the time this report was written, data was not available or tracked by Mission regarding the estimated number of short-term rental units.

## Cooperative (Co-op) Housing Units

At the time this report was written, data was not available or tracked by Mission regarding the number of co-op units.

## Post-Secondary Student Housing

Mission is served in part by the University of the Fraser Valley. As of 2022-2023, there were 432,260 students (headcount) enrolled, according to the Ministry of Post-Secondary Education and Future Skills. Data was not available from Mission for the number of student housing units. Student housing may impact housing demand during the academic year.