

2024 Interim Housing Needs Report

Technical Methodology

November 2024

Provincial Regulations

The tables in this section were generated by the Housing Assessment Resource Tools (HART) project's Housing Needs Report (HNR) Calculator to calculate the 5-year and 20-year housing need, using the methodology prescribed by the Province. First Nations communities were not included by the HNR Calculator as First Nations lands are outside of provincial jurisdiction.

Following provincial methodology, Components A-F below first detail each component making up the 20-year housing need, which are then used to derive the 5-year need. Additional details of the methodology, definitions of terms, and data sources can be found in the Provincial Technical Guidance from the Ministry of Housing¹.

Component A: Extreme Core Housing Need Calculation

The following tables calculate the new homes required to meet existing Extreme Core Housing Need (ECHN).

Table 1a

The following table shows total owner and renter households in the four previous census years.

Total Households	2006	2011	2016	2021
Owners	20,230	22,765	23,665	25,790
Renters	6,630	7,700	8,770	9,965

Table 1b

The following table shows the total number and proportion of owners with a mortgage and renter households in ECHN in the four previous census years, to arrive at an average ECHN rate. Data for owners with a mortgage is only available for 2021.

Extreme Core Housing Need	2006		2011		2016		2021		Average ECHN Rate
	#	% of total	#	% of total	#	% of total	#	% of total	
Owners with a mortgage	n/a		n/a		n/a		380	1.47%	1.47%
Renters	915	13.80%	1,070	13.90%	1,185	13.51%	850	8.53%	12.43%

¹Guidelines for Housing Needs Reports –HNR Method Technical Guidance, Ministry of Housing, 2024.
https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/hnr_method_technical_guidelines.pdf

Table 2

The following table shows the estimated total of owners with a mortgage and renter households in ECHN in 2021.

Total Households	2021 Households	Average ECHN Rate	Households in ECHN
Owners	25,790	n/a	n/a
Owners with a mortgage		1.47%	380.00
Renters	9,965	12.43%	1,239.12
Total New Units to Meet ECHN – 20 years			1619.12

Component B: Housing Units and Homelessness

The following table calculates the number of new homes required to meet the needs of the population of people experiencing homelessness (PEH) in 2021.

Table 3

The following table shows the estimated number of homes required to meet the need of 2021 PEH households as a proportion of the regional need.

Fraser Valley Regional District Population	Chilliwack Population		Fraser Valley Regional District PEH	Proportional Local PEH
	#	% of region		
317,670	91,985	28.96%	2,262	654.99
Total New Units to Homelessness Needs – 20 years				654.99

Component C: Housing Units and Suppressed Household Formation

The following tables calculate the number of new homes required to meet the demand from households unable to form due to a constrained housing environment, since 2006.

Table 4a

The following table shows the number of owner and renter households in 2006 by age of the primary household maintainer.

Age – Primary Household Maintainer 2006 Categories	2006 Households	
	Owner	Renter
Under 25 years	420	680
25 to 34 years	2,225	1,340
35 to 44 years	4,170	1,470
45 to 54 years	4,285	1,030
55 to 64 years	3,620	700
65 to 74 years	2,805	580
75 years and over	2,695	830

Table 4b

The following table shows the number of owner and renter households in 2021 by age of the primary household maintainer.

Age – Primary Household Maintainer 2021 Categories	2021 Households	
	Owner	Renter
15 to 24 years	260	560
25 to 34 years	2,775	2,055
35 to 44 years	4,460	1,950
45 to 54 years	4,885	1,495
55 to 64 years	5,180	1,620
65 to 74 years	4,475	1,340
75 to 84 years	2,805	665
85 years and over	955	285

Table 5

The following table shows the population by age category in 2006 and 2021.

Age Categories		2006		2021	
Household Maintainers	Population	All Categories	Summed Categories	All Categories	Summed Categories
15 to 24 years	15 to 19 years	4,980	9,035	5,615	10,490
	20 to 24 years	4,055		4,875	
25 to 34 years	25 to 29 years	3,580	7,610	5,360	11,420
	30 to 34 years	4,030		6,060	
35 to 44 years	35 to 39 years	4,685	10,125	6,545	12,195
	40 to 44 years	5,440		5,650	
45 to 54 years	45 to 49 years	5,090	9,645	5,560	11,315
	50 to 54 years	4,555		5,755	
55 to 64 years	55 to 59 years	3,975	7,365	6,140	12,155
	60 to 64 years	3,390		6,015	
65 to 74 years	65 to 69 years	2,995	5,535	5,325	9,770
	70 to 74 years	2,540		4,445	
75 years and over	75 to 79 years	2,215	4,830	3,240	6,955
	80 to 84 years	1,620		2,070	
	85 years and over	995		1,645	

Table 6

The following table shows the 2006 headship rate of each age category for both renters and owners.

Age Categories –Household Maintainers	2006 Households		2006 Population	2006 Headship Rate	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	420	680	9,035	4.65%	7.53%
25 to 34 years	2,225	1,340	7,610	29.24%	17.61%
35 to 44 years	4,170	1,470	10,125	41.19%	14.52%
45 to 54 years	4,285	1,030	9,645	44.43%	10.68%
55 to 64 years	3,620	700	7,365	49.15%	9.50%
65 to 74 years	2,805	580	5,535	50.68%	10.48%
75 years and over	2,695	830	4,830	55.80%	17.18%

Table 7

The following table shows the potential 2021 headship rate of each age category for both renters and owners if the headship rate from 2006 remained constant.

Age Categories –Household Maintainers	2006 Headship Rate		2021 Population	2021 Potential Households	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	4.65%	7.53%	10,490	487.64	789.51
25 to 34 years	29.24%	17.61%	11,420	3,338.96	2,010.88
35 to 44 years	41.19%	14.52%	12,195	5,022.53	1,770.53
45 to 54 years	44.43%	10.68%	11,315	5,026.93	1,208.34
55 to 64 years	49.15%	9.50%	12,155	5,974.35	1,155.26
65 to 74 years	50.68%	10.48%	9,770	4,951.19	1,023.78
75 years and over	55.80%	17.18%	6,955	3,880.69	1,195.17

Table 8

The following table calculates the number of suppressed households by subtracting actual households in 2021 from potential households in 2021 by age category.

Age Categories – Household Maintainers	2021 Potential Households		2021 Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	487.64	789.51	260	560	227.64	229.51	457.14
25 to 34 years	3,338.96	2,010.88	2,775	2,055	563.96	-44.12	519.84
35 to 44 years	5,022.53	1,770.53	4,460	1,950	562.53	-179.47	383.07
45 to 54 years	5,026.93	1,208.34	4,885	1,495	141.93	-286.66	0.00
55 to 64 years	5,974.35	1,155.26	5,180	1,620	794.35	-464.74	329.61
65 to 74 years	4,951.19	1,023.78	4,475	1,340	476.19	-316.22	159.97
75 years and over	3,880.69	1,195.17	3,760	950	120.69	245.17	365.85
Total New Units to Meet Suppressed Housing Need – 20 years							2,215.49

Component D: Housing Units and Anticipated Household Growth

The following tables calculate the number of new homes required to accommodate an increasing population over 20 years.

Table 9

The following table shows the 20-year population projection and growth rate for the Fraser Valley Regional District.

Fraser Valley Regional District Projections	2021	2041	Regional Growth Rate
Households	118,220	177,611	50.24%

Table 10

The following table shows the calculated number of new homes needed in the next 20 years, calculated with the average of the municipal and regional growth projections.

Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Local Household Growth	n/a	35,760	55,991.00	20,231.00
Regionally Based Household Growth	50.24%	35,760	55,725.00	17,965.00
Scenario Average				19,098.00
Total New Units to Meet Household Growth Needs – 20 years				19,098.00

Component E: Housing Units and Rental Vacancy Rate

The following table calculates the number of new homes required to restore local vacancy rates to 3%.

Table 11

The following table shows the difference between the existing total number of rental homes and the total number of rental homes required for a 3% vacancy rate.

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	3.00%	97.00%	9,965	10,273.20
Local Vacancy Rate	1.20%	98.80%		10,086.03
Total New Units to Achieve 3% Vacancy Rate – 20 years				187.16

Component F: Housing Units and Demand (the “Demand Buffer”)

The demand factor is a multiplier used to calculate additional local housing demand (or "demand buffer"), as determined by the Province.

Table 12

The following table calculates additional demand for new housing by applying the demand factor to the total of the other relevant components.

Component	Result
A. Extreme Core Housing Need	1,619.12
B. Persons Experiencing Homelessness	654.99
C. Suppressed Household Formation	2,215.49
E. Rental Vacancy Rate Adjustment	187.16
Total	4,676.76
Demand Factor	0.64
Total New Units to Address Demand Buffer – 20 years	2,973.02

Total 5-year and 20-year Housing Need

Table 13

The following table sums Components A-F and rounds the totals to the nearest whole number to determine the total number of new homes needed in the next 20 years, according to provincial guidelines. It also displays 5-year housing need estimates using the multipliers provided in the provincial guidelines and BC Stats household projections from 2021 to 2026.

Component	5 Year Need	20 Year Need
A. Extreme Core Housing Need	404.78	1,619.12
B. Persons Experiencing Homelessness	327.49	654.99
C. Suppressed Household Formation	553.87	2,215.49
D. Anticipated Growth	5,856.61	19,098.00
E. Rental Vacancy Rate Adjustment	46.79	187.16
F. Additional Local Demand	743.26	2,973.02
Total New Units – 5 years	7,933	
Total New Units – 20 years		26,748

The HNA Calculator was created by the Housing Assessment Resource Tools (HART) project in collaboration with Licker Geospatial Consulting.



Housing Assessment Resource Tools (HART)



Licker Geospatial Consulting

First Nations Lands

To supplement the data from the HNR Calculator, estimates for 5- and 20-year housing need on First Nations lands were calculated by using a proportional methodology. All types of housing on First Nations lands, including those leased by non-Indigenous people (i.e., non-band housing), are included through this method.

A ratio of the population difference between local First Nations and the City from the 2021 Census was applied to each component calculated using the HNR calculator, as shown below:

$$\text{Estimated First Nations housing need} = \frac{\text{First Nations 2021 population}}{\text{Chilliwack 2021 population}} \times \text{HART housing need}$$

$$\text{Estimated First Nations housing need} = \frac{5,069}{97,222} \times \text{HART housing need}$$

$$\text{Estimated First Nations housing need} = 0.0521 \times \text{HART housing need}$$

The resulting total 5- and 20-year housing needs are shown in tables 14 and 15 below, respectively.

Table 14. Combined 5-year housing need of local First Nations and Chilliwack

Component	5-Year Need		
	First Nations Land	City Land	Combined Units
A. Extreme Core Housing Need	21.10	404.78	426
B. Persons Experiencing Homelessness	17.07	327.49	345
C. Suppressed Household Formation	28.88	553.87	583
D. Anticipated Growth	305.35	5,856.61	6,162
E. Rental Vacancy Rate Adjustment	2.43	46.79	49
F. Additional Local Demand	38.75	743.26	782
Total New Units	414	7,933	8,347

Table 15. Combined 20-year housing need of local First Nations and Chilliwack

Component	20-Year Need		
	First Nations Land	City Land	Combined Units
A. Extreme Core Housing Need	84.42	1,619.12	1,704
B. Persons Experiencing Homelessness	34.15	654.99	689
C. Suppressed Household Formation	115.51	2,215.49	2,331
D. Anticipated Growth	995.74	19,098.00	20,094
E. Rental Vacancy Rate Adjustment	9.76	187.16	197
F. Additional Local Demand	155.01	2,973.02	3,128
Total New Units	1,395	26,748	28,143

Population Projections Comparison

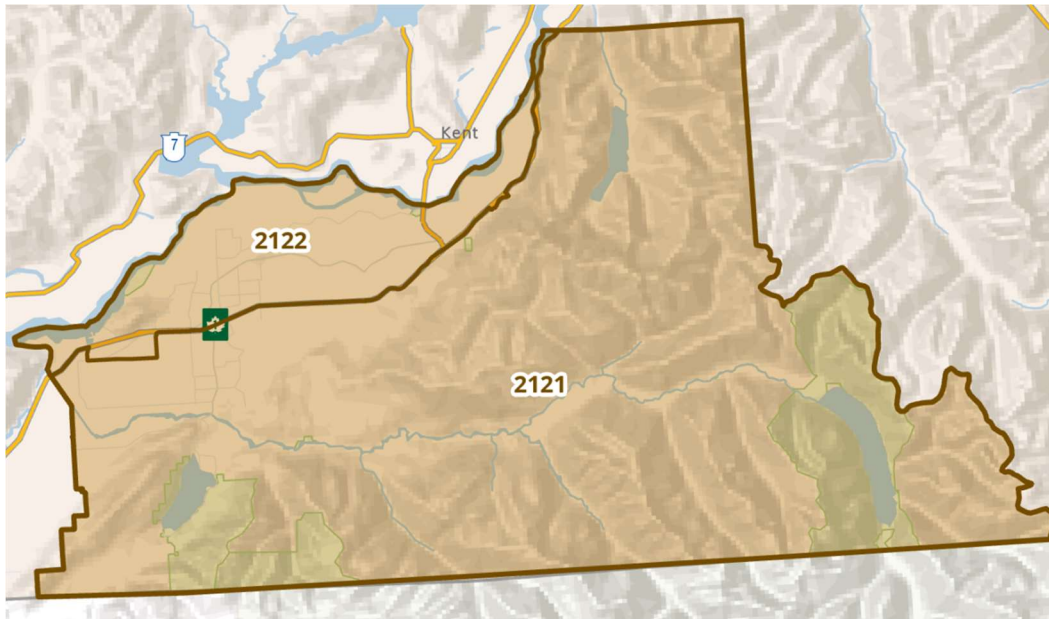
An important factor in the large difference in the projected 20-year housing needs between the 2020 HNR and 2024 Interim HNR (increase of 43%) is an increase in Chilliwack’s population growth rate. This is illustrated by comparing the population growth projections from BC Stats in 2020 and the 2024 for the Chilliwack Local Health Area (Table 16) – Figure 1 below shows the boundaries of the Local Health Area.

Table 16. Population projections for 2025 and 2041 in the Chilliwack Local Health Area – BC Stats

Projection Source Year	2025		2041	
	Projected Population	% difference from 2020 HNR	Projected Population	% difference from 2020 HNR
2020 BC Stats	101,692	N/A	125,092	N/A
2024 BC Stats	120,882	18.9%	158,405	26.6%

The 2020 HNR used the Chilliwack Local Health Area for the 5- and 20-year population and household projections from BC Stats. Boundaries of the Local Health Area are established by the Ministry of Health. While the Local Health Area spans a portion of the Fraser Valley Regional District (FVRD) in addition to the City of Chilliwack and surrounding First Nations, the previous report assumed that a majority of the population growth occurred within City boundaries, and the inclusion of the surrounding areas would have a negligible impact on the final figures.

Figure 1. Chilliwack Local Health Area (used for the 2021 HNR) – Ministry of Health



Conversely, the 2024 Interim HNR did not use the Local Health Area but instead, supplemented City figures with a proportional method to account for local First Nations within City boundaries. This approach did not include First Nations outside of City boundaries (for example, Xwchíyò:m [Cheam] and Th’ewá:li [Soowahlie] were not included), nor did it include Popkum and Cultus Lake, amongst other areas in FVRD Electoral Areas D, E, and H that are within the Chilliwack Local Health Area.

As projected housing needs are calculated from population projections, the adjustments in the population projections by BC Stats over the years play an important role in the large difference of projected housing needs between the 2020 HNR and 2024 Interim HNR.

BC Stats updates population projections annually, and over time, those updates may lead to differences for the projected population of the same future year – this is illustrated in Table 16 with the comparison between the projections from 2020 and 2024 for the years 2025 and 2041. In some cases, projections from previous years may not be reflected in actual growth. For example, the 2025 population from the 2020 BC Stats projection (101,692) was already surpassed in 2023, when the combined population of Chilliwack and local First Nations was 107,200 (difference of 5,508). The actual difference between the projection from 2020 and the population in 2023 is greater than 5,508 since other communities (such as Cultus Lake and Popkum) are not included in the 2023 combined population. Thus, in the adjusted 2024 BC Stats projection, the 2025 population is projected to be 120, 882. As the population projections from 2024 have been adjusted from the 2020 figure to account for the increase in Chilliwack’s population growth rate, the 20-year housing needs is reported to be much larger than previously.