The United Nation’s Sustainable Development Goals

If you have read our previous Vital Signs reports, you’ll notice something new in our 2019 edition: the integration of the United Nation’s Sustainable Development Goals. In 2015, after the successful implementation of the UN’s Millennium Development Goals, all UN member nations agreed to a “shared blueprint for peace and prosperity for people and the planet, now and into the future.” This shared blueprint is comprised of 17 unique goals that member countries – including Canada – are working towards by 2030.

The 17 Sustainable Development Goals are ambitious and encompass essential issues including poverty, food security, health, education, gender equality, and many goals related to climate action, including goals centred on life on land and life below water. While an initial glance at the Goals may call to mind developing countries, the Goals are relevant worldwide. In Canada, there is still work to be done to accomplish all 17 Sustainable Development Goals. Look for the following icons throughout this report to better understand the connection between local and global development:

Methodology

This report relies on statistics and quantitative data from sources including Statistics Canada, various government bodies, local organizations, and others. A full list of sources is available on page 15. Statistics and quantitative data help us to gain an understanding of trends over time and provide benchmarks by which to measure the success of interventions.

Integrated into the report are results from our community survey, which ran in May and June 2019. The survey results complement the data by providing insights into how Abbotsford residents perceive community issues. In total, 530 survey responses were collected. The demographics of survey respondents, including age, educational attainment, and household income are reflective of community demographics.

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Message from the Board Chair & Executive Director

The Abbotsford Community Foundation is pleased to share its 2019 Vital Signs report with the community. Along with 25 communities across Canada and numerous others internationally, the Foundation participates in the Vital Signs program to better understand our community and to ensure that our work is aligned with community challenges and opportunities.

This year, we have chosen to examine four issues that continue to increase in importance in Abbotsford – Housing, Income Gap, Safety, and Work & Economy. There are many ties between these topics and we know that a thriving community is safe, prosperous, and seeks to care for all residents, including its most vulnerable.

No community is without its challenges, and the issues included in this report do not have simple solutions. However, the Abbotsford Community Foundation is committed to ongoing support of these issues and we are grateful to work with community non-profits and partners who share our vision of building a stronger, more caring community.

Lorna Heart
Board Chair

Wendy Neufeld
Executive Director
About Abbotsford

Population estimate, 2018: 151,923
Census data provides evidence of an increase in population growth of 5.9% between 2011 and 2016. Abbotsford is growing slightly faster than the province, which grew by 5.6% during the same time period.

Median age: 39.4 years
Abbotsford residents are younger than our provincial and national counterparts, who are 43.0 and 41.2, respectively.

Median charitable donations:
Abbotsford has been recognized as Canada’s most generous city for nearly a decade. Charitable tax returns indicate that the median charitable donation amount for an Abbotsford resident is $840, far surpassing the provincial median of $460 and the Canadian median of $300.

Proportion of the population reporting Indigenous identity:
Abbotsford: 4.8%
British Columbia: 5.9%
Canada: 4.9%

What are the best things about living in Abbotsford?

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Friends and family</td>
<td>62%</td>
</tr>
<tr>
<td>Natural environment</td>
<td>32%</td>
</tr>
<tr>
<td>Climate</td>
<td>30%</td>
</tr>
<tr>
<td>Parks and green spaces</td>
<td>30%</td>
</tr>
<tr>
<td>Locally grown food</td>
<td>27%</td>
</tr>
<tr>
<td>Affordability</td>
<td>22%</td>
</tr>
<tr>
<td>Sense of community</td>
<td>21%</td>
</tr>
<tr>
<td>Recreation and sports</td>
<td>11%</td>
</tr>
<tr>
<td>Community support</td>
<td>11%</td>
</tr>
<tr>
<td>Healthcare</td>
<td>8%</td>
</tr>
<tr>
<td>Festivals and events</td>
<td>6%</td>
</tr>
<tr>
<td>Arts &amp; culture opportunities</td>
<td>3%</td>
</tr>
</tbody>
</table>

What are the most important issues facing Abbotsford today?

<table>
<thead>
<tr>
<th>Issue</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homelessness</td>
<td>65%</td>
</tr>
<tr>
<td>Affordable housing</td>
<td>55%</td>
</tr>
<tr>
<td>Crime</td>
<td>44%</td>
</tr>
<tr>
<td>Transportation</td>
<td>35%</td>
</tr>
<tr>
<td>Employment opportunities</td>
<td>18%</td>
</tr>
<tr>
<td>Poverty</td>
<td>16%</td>
</tr>
<tr>
<td>Municipal taxation</td>
<td>11%</td>
</tr>
<tr>
<td>Environment</td>
<td>11%</td>
</tr>
<tr>
<td>Economy</td>
<td>9%</td>
</tr>
<tr>
<td>Healthcare</td>
<td>8%</td>
</tr>
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<td>Education</td>
<td>6%</td>
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<tr>
<td>Arts &amp; culture</td>
<td>6%</td>
</tr>
</tbody>
</table>

Your Voice

We surveyed Abbotsford residents to learn about our community’s strengths and challenges.
Respondents were asked to choose three of the twelve options.
Housing Benchmark home prices, Summer 2019

### Abbotsford

- **Detached house**: $808,000
- **Townhouse**: $379,500
- **Apartment**: $314,800

### Vancouver

- **Detached house**: $1,423,500
- **Townhouse**: $774,700
- **Apartment**: $654,700

**Did you know?**

To be qualified to purchase an $808,000 home, a gross household income of $155,000 is required.⁹

### BC Housing average assessed value, single family residential home in Abbotsford, 2019

$758,000, an increase of 9% over the 2018 average

In the same time period, the average assessed value of a single family residential home in the city of Vancouver decreased by 4%, from $1,832,000 in 2018 to $1,756,000 in 2019.⁸

**Sustainable Development Goals**

**Sustainable Development Goal #11**: Sustainable Cities and Communities is just one of many SDGs focused on housing. The goal’s Target 11.1 is “By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums.” The United Nations asks member nations to measure this in terms of the “Proportion of the urban population living in slums, informal settlements or inadequate housing.”

Although there are no slums in Abbotsford, we do have at least 233 homeless residents, as recorded by the 2018 Point in Time Homelessness Count. Others who may be living in inadequate conditions include those living in homes that require major repairs, and those living in overcrowded homes. Additionally, survey respondents noted homelessness and affordable housing as the most important issues facing Abbotsford today. **What changes would need to take place in our community to ensure that every Abbotsford resident lives in a safe and affordable home by 2030?**

### Abbotsford Point-in-Time Homelessness Count

<table>
<thead>
<tr>
<th>Year</th>
<th>Homeless Residents</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018</td>
<td>233</td>
</tr>
<tr>
<td>2017</td>
<td>273</td>
</tr>
<tr>
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</table>

### Affordable housing

- **Emergency shelter beds**: 46 beds, 126 mats
- **Subsidized housing**: 345 units
- **Transitional housing**: 510 units
- **Affordable home ownership**: 1041 units, 57 units

### In 2018, the top three reasons for residents to be homeless were

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<td>33.7%</td>
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<td>13.2%</td>
</tr>
<tr>
<td>Poor housing conditions;</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>discrimination</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
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**Emergency shelter beds**

- **46 beds**
- **126 mats**

**Subsidized housing**

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**Transitional housing**

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Abbotsford needs to make efforts to slow down its population growth.

Future housing policies should encourage densification.

The community takes homelessness seriously and demonstrates this through action.

Compared to five years ago, finding affordable housing is:
- Easier
- About the same
- Harder

Progress Report

In 2017, Positive Living Fraser Valley Society initiated the Housing Assistance Preparedness Program. This program responded to a community need – to better support Abbotsford residents who experience barriers to being housed. Although the organization works hard to house homeless clients, some clients need extra support in learning to be housed.

The Housing Assistance Preparedness Program relies on peer support to train the newly housed in practical skills, like obtaining identification, learning about the financial responsibilities of being housed, and to understand what is expected of them when they find housing. The program also offers hygiene and grooming supports to clients. In 2017, nearly 70 people benefitted from this program, including 17 community members that were housed and 35 that were either referred to shelters or assisted in other ways to find shelter.
The Sustainable Development Goals

1. NO POVERTY

The first Sustainable Development Goal is No Poverty, a foundational goal that must be realized to achieve success throughout the following 16 Goals. The mission of the goal is audacious: “To end poverty in all its forms everywhere.” Specific targets include reducing the proportion of people of all ages living in poverty by half, and ensuring that men and women have equal rights to economic resources. One method used by the United Nations to measure progress on this Goal is the “Proportion of population living below the national poverty line, by sex and age.”

Our reporting on child and elderly poverty seeks to provide a better understanding of the number of individuals living below the poverty line in Abbotsford, as indicated by the Low Income Measure. With nearly 1 in 5 local children and 1 in 7 local seniors living in poverty, there is much work to be done. But with nearly all of our survey respondents noting an income gap that has either stayed the same or increased in the last five years, and less than one-third of respondents confident in their ability to increase their economic situation, what creative ideas should be implemented to increase economic thriving in Abbotsford?
Our 2013 Vital Signs report identified children as being significant clientele at the Abbotsford Community Services food bank – a full 40% of clients were children, compared to 30% of all British Columbia food bank users. We knew we had to respond to this troubling statistic by supporting programs that increase access to food for children and families. In 2014, the Food Bank launched the Starfish Pack Program, which the Abbotsford Community Foundation has supported via grants every year since.

The Starfish Pack Program is a community effort, enlisting the support of service clubs, churches, schools, businesses, and others. This program sends a backpack of food home with children who do not have access to adequate amounts of healthy food over the weekend. This allows children to return to school on Monday morning with full stomachs, ready to learn. Currently, the program offers backpacks to 316 children and youth across 35 elementary, middle, and high schools in Abbotsford.
**Safety**

**Overall crime rate**

The ratio of crimes in a geographic area to the population of that area, expressed per 100,000 population per year.

<table>
<thead>
<tr>
<th>Year</th>
<th>Abbotsford</th>
<th>British Columbia</th>
<th>Canada</th>
</tr>
</thead>
<tbody>
<tr>
<td>1998</td>
<td>N/A</td>
<td>8,760</td>
<td>N/A</td>
</tr>
<tr>
<td>2003</td>
<td>5,096</td>
<td>9,412</td>
<td>5,299</td>
</tr>
<tr>
<td>2008</td>
<td>7,485</td>
<td>8,650</td>
<td>6,258</td>
</tr>
<tr>
<td>2013</td>
<td>6,803</td>
<td>4,142</td>
<td>4,504</td>
</tr>
<tr>
<td>2018</td>
<td>6,210</td>
<td>5,299</td>
<td>4,771</td>
</tr>
</tbody>
</table>

**Property crime rate**

The rate of property crimes – including burglary, theft, arson, and vandalism – per 100,000 population.

<table>
<thead>
<tr>
<th>Year</th>
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</tr>
</thead>
<tbody>
<tr>
<td>1998</td>
<td>N/A</td>
<td>8,760</td>
<td>N/A</td>
</tr>
<tr>
<td>2003</td>
<td>9,412</td>
<td>9,412</td>
<td>5,299</td>
</tr>
<tr>
<td>2008</td>
<td>6,803</td>
<td>6,142</td>
<td>4,504</td>
</tr>
<tr>
<td>2013</td>
<td>4,060</td>
<td>4,514</td>
<td>3,154</td>
</tr>
<tr>
<td>2018</td>
<td>4,771</td>
<td>4,771</td>
<td>3,339</td>
</tr>
</tbody>
</table>

**Crime severity rate**

The measure of police-reported crime that reflects the relative seriousness of individual offenses.

<table>
<thead>
<tr>
<th>Year</th>
<th>Abbotsford</th>
<th>British Columbia</th>
<th>Canada</th>
</tr>
</thead>
<tbody>
<tr>
<td>1998</td>
<td>N/A</td>
<td>1.18</td>
<td>0.35</td>
</tr>
<tr>
<td>2003</td>
<td>1.12</td>
<td>1.12</td>
<td>0.35</td>
</tr>
<tr>
<td>2008</td>
<td>0.93</td>
<td>0.93</td>
<td>0.51</td>
</tr>
<tr>
<td>2013</td>
<td>0.59</td>
<td>0.59</td>
<td>0.51</td>
</tr>
<tr>
<td>2018</td>
<td>0.75</td>
<td>0.75</td>
<td>0.51</td>
</tr>
</tbody>
</table>

**Youth crime**

Total number of youth charged with a crime.

<table>
<thead>
<tr>
<th>Year</th>
<th>British Columbia</th>
<th>Abbotsford</th>
</tr>
</thead>
<tbody>
<tr>
<td>1998</td>
<td>14,475</td>
<td>N/A</td>
</tr>
<tr>
<td>2003</td>
<td>9,187</td>
<td>507</td>
</tr>
<tr>
<td>2008</td>
<td>7,199</td>
<td>299</td>
</tr>
<tr>
<td>2013</td>
<td>4,420</td>
<td>114</td>
</tr>
<tr>
<td>2018</td>
<td>2,777</td>
<td>101</td>
</tr>
</tbody>
</table>

**Deaths due to traffic code violations**

Rate of total deaths due to traffic code violations per 100,000 population.

<table>
<thead>
<tr>
<th>Year</th>
<th>Abbotsford</th>
<th>British Columbia</th>
<th>Canada</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008</td>
<td>1.18</td>
<td>1.29</td>
<td>0.35</td>
</tr>
<tr>
<td>2013</td>
<td>1.12</td>
<td>1.12</td>
<td>0.51</td>
</tr>
<tr>
<td>2018</td>
<td>0.75</td>
<td>0.75</td>
<td>0.51</td>
</tr>
</tbody>
</table>

**Progress Report**

The word “safety” often calls to mind the reactive response to a problem – firefighters putting out a blaze, police responding to a call, or a good Samaritan stopping to help a neighbour in distress. However, the proactive approach to safety includes upstream intervention, strengthening community connections and fostering relationships.

The Greater Vancouver Youth Unlimited’s mobile drop-in centre is an excellent example of proactive intervention. The program will utilize a former fire engine cab and chassis as a foundation to connect youth with caring adults who facilitate their holistic growth. Every year, more than 400 youth are expected to interact with the mobile drop-in centre in Abbotsford, and the Abbotsford Community Foundation is proud to have provided funding to support even more youth engagement with the mobile unit.
Sustainable Development Goals

**Sustainable Development Goal #16** calls for “Peace, Justice and Strong Institutions” and focuses on decreasing violence, strengthening legal institutions, and increasing access to justice worldwide. This Goal has twelve different targets for improvement, and the most relevant for Abbotsford are those focused on reducing violence, including violence against children.

Interestingly, crime has demonstrably decreased in Abbotsford in the last couple of decades while public perception – as evidenced by our survey responses – indicates that residents remain concerned about crime and safety. **What kinds of changes would need to be observed in Abbotsford to help residents feel safer?**

---

**Homicide rate**
Rate of homicides per 100,000 population.

<table>
<thead>
<tr>
<th>Year</th>
<th>Abbotsford-Mission</th>
<th>British Columbia</th>
<th>Canada</th>
</tr>
</thead>
<tbody>
<tr>
<td>1998</td>
<td>N/A</td>
<td>1.85</td>
<td>3.26</td>
</tr>
<tr>
<td>2003</td>
<td>2.28</td>
<td>3.28</td>
<td>3.74</td>
</tr>
<tr>
<td>2008</td>
<td>2.69</td>
<td>4.74</td>
<td>3.74</td>
</tr>
<tr>
<td>2013</td>
<td>1.68</td>
<td>1.64</td>
<td>1.46</td>
</tr>
<tr>
<td>2018</td>
<td>3.07</td>
<td>3.78</td>
<td>1.76</td>
</tr>
</tbody>
</table>

**Sexual assault rate**
Rate of reported sexual assaults per 100,000 population.

<table>
<thead>
<tr>
<th>Year</th>
<th>Abbotsford</th>
<th>British Columbia</th>
<th>Canada</th>
</tr>
</thead>
<tbody>
<tr>
<td>1998</td>
<td>107</td>
<td>94.7</td>
<td>77.2</td>
</tr>
<tr>
<td>2003</td>
<td>110.2</td>
<td>88.7</td>
<td>74.3</td>
</tr>
<tr>
<td>2008</td>
<td>107.2</td>
<td>59.7</td>
<td>64.6</td>
</tr>
<tr>
<td>2013</td>
<td>292</td>
<td>52.6</td>
<td>60.4</td>
</tr>
<tr>
<td>2018</td>
<td>57.8</td>
<td>66.5</td>
<td>77.6</td>
</tr>
</tbody>
</table>

**Opioid overdose deaths**
In 2018, there were 1,334 fentanyl-detected deaths across British Columbia. Of those, 36 were Abbotsford residents. In the first half of 2019, the province has seen 446 fentanyl-detected deaths, of which 22 were Abbotsford residents.

**Number of beds in women’s and children’s transition homes**
There are 22 total beds available to women and children in crisis or fleeing violence in Abbotsford and Mission.

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**Your Voice**

- I feel safe walking alone in my neighbourhood after dark.
- There is enough police presence throughout the community.
- Gang violence is the community’s largest safety concern.
- Compared to five years ago, crime in Abbotsford has: Increased, Stayed the same, Decreased
Sustainable Development Goals

A key to international sustainable development is ensuring economic opportunity to all. **Sustainable Development Goal #8** is focused on exactly that: “Decent Work and Economic Growth.” This Goal was developed with the understanding that sustainable economic progress can be harnessed to implement the entirety of the Sustainable Development Goals.

This Goal is measured by a number of targets, including equal pay for equal work across gender, age, and ability; increasing training and employment opportunities for youth; and perhaps most boldly, to decouple economic growth and environmental degradation through more efficient use of resources in both production and consumption. **While 68.1% of our survey respondents are in agreement that their work benefits the local economy, slightly less than 40% believe their work is beneficial to the environment. How could Abbotsford start closing this gap?**
Your Voice

- The work I do is beneficial to the economic prosperity of the community.
- The work I do is beneficial to the social vibrancy of the community.
- The work I do is beneficial to the environmental health of the community.

Compared to five years ago, the Abbotsford economy is doing:
- Better
- About the same
- Worse

Progress Report

Raven’s Moon Resource Society is a local non-profit that provides supportive housing to those at-risk of or experiencing homelessness. Savvy program staff observed that for many homeless individuals, employment has not been attainable. Going from the streets to a workplace is a transition that requires both time and mentorship. Raven’s Moon initiated the “Living 4 Change” project to create opportunities for homeless individuals to receive a wage subsidy to enter employment. Over the course of 3 months, participants are paired with an employer and begin by working two short shifts per week. The participants learn new skills, increase their connections in the community, and gain work experience and/or an ongoing job.

Employment by sector (NOCS)

- Sales and service occupations: Abbotsford 21.9% (British Columbia 24.1%)
- Trades, transport, and equipment operators: Abbotsford 19.7% (British Columbia 14.6%)
- Business, finance, and administration: Abbotsford 13.3% (British Columbia 14.9%)
- Management occupations: Abbotsford 10.2% (British Columbia 11.1%)
- Education, law and social, community and government services: Abbotsford 10.0% (British Columbia 10.9%)
- Health occupations: Abbotsford 6.3% (British Columbia 6.6%)
- Manufacturing and utilities: Abbotsford 5.8% (British Columbia 3.1%)
- Natural resources, agriculture, and related: Abbotsford 5.7% (British Columbia 2.6%)
- Natural and applied sciences: Abbotsford 3.6% (British Columbia 6.5%)
- Art, culture, recreation, and sport: Abbotsford 2.0% (British Columbia 3.8%)
HELPSEEKER IN ABBOTSFORD

Where do you go when you or someone you care about needs help? Sometimes, the answer is obvious — when you’re sick, you might call your doctor. When you need assistance accessing food or housing, there are a number of organizations to help you. But what about less obvious services? For example, what if you were an immigrant or refugee to Abbotsford, looking for help getting settled into the community? Or, what if you experience a mental health issue and need peer support? Enter HelpSeeker.

HelpSeeker matches people with the resources and support they need. This free, location-based services app is home to a real-time inventory and map of health and social services. It offers a strong search function that allows users to find the service that they need, filtered by cost, population focus, and other facets. The end goal is to offer users a private search function that connects them with the services they need most.

For health and social service providers in the community, HelpSeeker also aids in helping to identify community needs. As a platform, HelpSeeker is a systems mapping and analytics tool that supports efforts to enhance social service and benefit coordination and integration to maximum effect. The platform helps local service providers better understand service duplication or gaps, trends in user searches or needs, feedback, demand, and sources of funding that exist in the community. With all of this information, communities can develop an agile, data-driven approach to providing valuable programs and services to residents.

In Abbotsford, the greatest gaps are evident for the following populations:

- Immigrants/refugees
- Indigenous peoples
- LGBTQ2S+
- Infants/early childhood
- Seniors

Other gaps in service provision? The following terms were searched frequently but lack sufficient responses:

- Transportation
- Legal
- Suicide
- Clothing
- Hygiene
- Employment
- Addictions/Opioid addiction services
- Sexual abuse
- Sex trade/Exploitation
- Food

User searches help to make evident the gap between services available and services needed.

To access HelpSeeker, visit https://helpseeker.org and use the website search or download the app.
TAKING ACTION

Strong and caring communities don’t just happen - they are built by thoughtful and responsible residents. Responses to our survey demonstrate that Abbotsford residents are aware of and concerned about the issues that impact all of us: housing that is affordable across all incomes, the opportunity for economic thriving and poverty reduction, living in safe neighbourhoods, and participating in work that provides materially while also creating a stronger and more resilient community and environment.

How You Can Help

**Housing**
1. Donate household goods, including kitchenware and furniture, to a transition house or shelter.
2. If you own a home, consider adding a secondary suite or carriage house to your property.
3. Advocate for increased affordable housing units in Abbotsford.

**Safety**
1. If you haven’t already, introduce yourself to your neighbours. Look out for each other.
2. Spend time outside, walking your neighbourhood, working in your yard, and making memories with your family.
3. Volunteer with a community safety program, like Community Policing or Search and Rescue.

**Income Gap**
1. Support programs that aid the most vulnerable low-income populations: children, lone-parent families, and the elderly.
2. If you grow your food, share with your neighbours and friends.
3. If you are an employer, become a Living Wage employer. This means that staff working full-time can cover their basic expenses.

**Work & Economy**
1. Support local small businesses, including farmer’s markets and farm stands.
2. Want to strengthen your resume? Volunteer with a local non-profit.
3. If you are an employer, opt-in to a wage subsidy program that supports a marginalized person in building work experience and skills.

How will the Abbotsford Community Foundation respond? Through our ongoing Vital Signs work, we are committed to monitoring the trends and opportunities in our community. This ensures that our funding is meeting demonstrated community needs and supporting positive change.

**We want to hear from you if:**
- You used this report as a catalyst for positive change. Email info@abbotsfordcf.org.
- You would like to know more about the work that we do. The Abbotsford Community Foundation knows the issues and organizations in our community. If you are looking for ways to make a difference, we can help.
- You would like to see additional grant funds for local non-profits. Please donate on our website or contact us to discuss how to best utilize your gifts. Email info@abbotsfordcf.org or call 604-850-3755.
Our Vision
Together, we build a stronger, more caring community.

Our Mission
To inspire philanthropy and develop partnerships by investing in people, projects, and programs to strengthen our community.

Our Definition of Success
To be an outstanding community leader and capacity builder in the not-for-profit sector, facilitated by a growing endowment, with a goal of $20 million by 2020.

We Give Where We Live.
We serve Abbotsford by connecting donors with causes that matter to them.

Together, we build, invest and manage the gifts we have been given, for the long-term vitality of our community.
We offer leadership and build bridges between the diverse groups that give our community life.

Because donations are pooled and invested, with the annual earnings being reinvested into Abbotsford, your gifts to the Abbotsford Community Foundation continue to make an impact for years to come.

Our Strategic Priorities
• Grow our endowment funds.
• Deepen our impact through granting.
• Raise our Foundation profile.

Our Values
Caring, engaged, responsible, trustworthy, accountable

“Put momentum behind your area of passion”

“The Abbotsford Community Foundation is one of the best ways to give; it’s strong and it’s living, it’s alive and active!”

~ Vivian Trethewey
Sources


9. Government of Canada. (2019) Mortgage Qualifier Tool. [online] Available at: https://itools-ioutils.fcac-acfc.gc.ca/MQ-HQ/MQCalc-EAPHCalc-eng.aspx [Accessed August 2019]. Note: This calculation assumes a 20% down payment, a 5% mortgage interest rate, a 25-year amortization, annual property taxes of $2,400, monthly heating costs of $150, and no consumer debt (credit card, line of credit, auto loans) or other debt payments.


Thank you to the partners who made this report possible: