

The Corporation of the
CITY OF WHITE ROCK



Housing Advisory Committee
AGENDA

Wednesday, January 27, 2021, 3:30 p.m.

City Hall Council Chambers

15322 Buena Vista Avenue, White Rock, BC, V4B 1Y6

***Live Streaming/Telecast:** Please note that all Committees, Task Forces, Council Meetings, and Public Hearings held in the Council Chamber are being recorded and broadcasted as well included on the City's website at: www.whiterockcity.ca

The City of White Rock is committed to the health and safety of our community. In keeping with Ministerial Order No. M192 from the Province of British Columbia, City Council meetings will take place without the public in attendance at this time until further notice.

T. Arthur, Director of Corporate Administration

	Pages
1. CALL TO ORDER	
2. ADOPTION OF AGENDA	
RECOMMENDATION THAT the Housing Advisory Committee adopt the agenda for January 27, 2021 as circulated.	
3. ADOPTION OF MINUTES	3
RECOMMENDATION THAT the Housing Advisory Committee adopts the minutes of the November 25, 2020 meeting as circulated.	
4. CITY OF WHITE ROCK DEFINITION OF AFFORDABLE HOUSING	6
The Committee to discuss the definition of affordable housing for the City of White Rock.	
5. OTHER BUSINESS	
6. INFORMATION	

7. 2021 MEETING SCHEDULE

The following meeting schedule was approved by the Committee and is provided for information purposes:

- February 24, 2021
- March 24, 2021
- April 28, 2021
- May 26, 2021
- June 23, 2021
- July 28, 2021
- September 22, 2021
- October 27, 2021
- November 24, 2021

8. CONCLUSION OF THE JANUARY 27, 2021 HOUSING ADVISORY COMMITTEE MEETING

PRESENT: C. Bowness
C. Harris
U. Maschaykh
M. Sabine

COUNCIL: Councillor A. Manning, Chairperson
Councillor E. Johanson

ABSENT: Councillor H. Fathers
C. Isaak, Director of Planning and Development Services

NON-VOTING ADVISORS: R. Bayer, Peninsula Homeless to Housing Task Force (PH2H) representative

GUEST: Mayor D. Walker

STAFF: G. Newman, Manager of Planning
K. Sidhu, Committee Clerk
D. Johnstone, Committee Clerk

1. CALL TO ORDER

The Chairperson called the meeting to order at 3:31 p.m.

2. ELECTRONIC MEETING PROCEDURES/ BEST PRACTICES

Corporate administration staff provided an overview of how electronic meetings are to be conducted.

3. ADOPTION OF AGENDA

2020-HAC-011 **IT WAS MOVED AND SECONDED**

THAT the Housing Advisory Committee amend the November 25, 2020 agenda by:

- Changing the title for Item 6 from “City of White Rock’s Definition of Assisted Subsidized Housing” to “City of White Rock’s Definition of Affordable Housing”

AND THAT the agenda be adopted as amended.

CARRIED

4. ADOPTION OF MINUTES

a) March 4, 2020

2020-HAC-012 **IT WAS MOVED AND SECONDED**

THAT the Housing Advisory Committee adopts the March 12, 2020 meeting minutes as circulated.

CARRIED

5. UPDATE FROM THE MANAGER OF PLANNING

The Manager of Planning services provided an update on the following:

- Regulating Rental Terms Which Prohibit Pets
 - It was clarified that Municipalities do not have the authority to prohibit pets in Tenancy Agreements. There was discussion on the possibly of putting forth a motion to request that the province pass a Bylaw to allow the City of White Rock to stop the prohibition of pets for rentals, there were concerns raised that in doing this it would increase the cost of rental. The Committee discussed what animals would fall under the term “pets”.
- City of White Rock Housing Needs Report

6. CITY OF WHITE ROCK’S DEFINITION OF AFFORDABLE HOUSING

Councillor Johanson requested this item be added to the agenda for discussion. At the previous Housing Advisory Committee, the following items were requested to be added to the agenda for discussion:

- Seniors on fixed income
- People on low income
- People with health issues (mental or physical)
- Indigenous people
- Youth
- Addiction / mental health issues
- Women
- People aging out of Foster Care

The Manager of Planning provided an overview of how the Canada Mortgage and Housing Corporation (CMHC) defines “affordable” housing, being housing costs that do not exceed 30 percent of the gross (pre-tax) household income. Additional definitions of affordable housing for “low and moderate income households”, with area-specific incomes identified by BC Housing, were also introduced. The Committee noted the importance of the need of housing affordability in White Rock along a housing continuum, which includes non-market and market housing, both rental and ownership.

Action item: The Manager of Planning was to provide the “Part 1” Housing Needs Report from Metro Vancouver (second draft) to the Committee for feedback by December 11, 2020.

2020-HAC-013 **IT WAS MOVED AND SECONDED**

THAT the Housing Advisory Committee recommends to Council to direct staff to define affordable housing

CARRIED

7. COMMUNITY AMENITY CONTRIBUTIONS (CAC’s)

The Chairperson provided an overview on the Community Amenity Contributions (CAC) discussion at a previous Council meeting and where the CAC’s will be spent. It was noted that four (4) million dollars is tentatively earmarked for an Affordable Housing Fund.

8. OTHER BUSINESS

None

9. INFORMATION

- CMHC Affordable Housing
- Action Tracking Document

10. 2021 COMMITTEE MEETING SCHEDULE

2020-HAC-013 **IT WAS MOVED AND SECONDED**

THAT the Housing Advisory Committee adopt the following 2021 meeting schedule:

- January 27, 2021
- February 24, 2021
- March 24, 2021
- April 28, 2021
- May 26, 2021
- June 23, 2021
- July 28, 2021
- September 22, 2021
- October 27, 2021
- November 24, 2021

CARRIED

14. CONCLUSION OF THE NOVEMBER 25, 2020 HOUSING ADVISORY COMMITTEE MEETING

The Chairperson declared the meeting concluded at 4:41 p.m.

Councillor Manning, Chairperson

K. Sidhu, Committee Clerk

Defining “Affordable Housing” - Options

Housing Advisory Committee, January 27, 2021

Homework:

To help drive the conversation regarding an approach to defining “affordable housing” in White Rock, the following two items are offered. Please consider these as you review the material below.

Question 1:

Should thresholds be established in setting the definition of “affordable housing” such as the income of a household, the percentage of income used to cover housing costs, the size of a household, the tenure of the household, and/or the number (or percent) of households in White Rock that fall within certain income threshold levels? As it relates to this latter point, it may be worth considering that while there are fewer numbers of households in say a “very low income” bracket, such households may not be easily served by the private market, or the non-private (subsidized) market, representing a group of households that would benefit the greatest from City-led housing interventions.

Scenario Test:

Based on a review of the information below, complete the following:

_____ households in White Rock have incomes of _____ or below, and many of these households are currently in core housing need due to spending ____% of their income on housing costs. Recognizing that the private market is unable to create new housing at prices (sale or rent) affordable to these groups without some form of government subsidy (e.g., grant, operating funds, etc.), the City considers that the development of housing units to serve this population should be the focus for the use of City funds and incentives to create (affordable) housing. In this instance, “affordable” housing may be that which brings the overall costs of housing below ____% of household income. Working with this parameter the City may define “affordable” purchase prices and rental rates on a sliding scale, being aligned with the gross income of the household.

1.0 Introduction:

Council has expressed an intention to define “affordable housing” to support future decision-making activities. Factors worth considering in doing so may include the tenure of housing, the income of the household, and the unique needs or circumstance of the occupant(s) (e.g., situations resulting in homelessness, fixed income households -- seniors living on a pension, the need for mental health supports, financial assistance, or in-home care, etc.).

Housing choice is commonly recognized along a “housing continuum” (see Figure 1). Generally, local governments can intervene in supporting different segments of the housing continuum by providing financial supports to not-for-profit agencies which would serve, for the most part, non-market segments of the housing spectrum (e.g., emergency shelters, transitional housing, and social housing). As it relates to supporting “affordable rental housing” and “affordable home ownership” housing, the City could pursue policy and regulatory incentives (e.g., density bonusing, relief on parking standards, etc.) that then make it financially feasible for private sector developers to offer an “affordable” housing product, commonly being mixed with market housing.

Defining “Affordable Housing” - Options

Housing Advisory Committee, January 27, 2021



Figure 1: Housing Continuum [Source: CMHC]

2.0 Background Information:

The following information provides some background which may be useful in helping to define “affordable” housing in White Rock.

CMHC - Affordable Housing

According to the Canada Mortgage and Housing Company (CMHC) housing is considered to be affordable when a [household spends less than 30% of its pre-tax income on adequate shelter](#). Households that spend more than 30% of their income on shelter are deemed to be in **core housing need**. Those that spend 50% or more on shelter are in **severe housing need** [referred to as “**extreme core housing need**” in the Census]. Unfortunately, although most people are able to obtain housing through the private market (rental or home ownership), it isn’t adequate for everyone. [CMHC reported in 2010](#) that over 27% of Canadian households (more than 1 in 4) live in core housing need; 10.5% (about 380, 600 households) are in severe housing need.

In addition to the affordability standard of 30%, CMHC has developed standards for adequacy (the housing does not require major repairs) and suitability (the housing is sufficient in size and has enough bedrooms) when evaluating a household’s situation. The terms affordable housing and social housing are often confused. While all social housing is affordable, the term ‘**social housing**’ refers more specifically to housing that is subsidized by a level of government.

Core Housing Need (CMHC <https://www.cmhc-schl.gc.ca/en/data-and-research/core-housing-need>)

Core housing need identifies those who may need help with their home. Core housing need is a **two-stage indicator** that helps to identify who need housing assistance. It has been used in Canada since the 1980s.

Assessing a household for core housing need involves two steps to determine if:

1. the household lives in acceptable housing
2. the before-tax income is sufficient to access acceptable local housing

Core housing need focuses on vulnerable populations. This indicator looks beyond a resident’s current situation and evaluates their potential to improve their situation. It determines if residents have **the potential to solve the situation on their own**.

Core housing need happens when:

1. major repairs are required and residents don’t have the means to move to a good unit in their community (**adequacy**)
2. there are not enough bedrooms for the residents, and they don’t have the means to move (**suitability**)
3. the current home costs more than the residents can afford, and they do not have the means to make a move or find an available affordable home in their community (**affordability**)

Core housing need assessments do not include farms, reserves or owner/renter households with incomes < 0 and shelter-cost-to-income ratios of 100% or more.

Defining “Affordable Housing” - Options

Housing Advisory Committee, January 27, 2021

Households in Core Housing Need in White Rock (2016)		
Description	Owner 6535	Renter 3215
Below “suitability” standard	110 [2%]	145 [5%]
Below “adequacy” standard	365 [6%]	100 [3%]
Below “affordability” standard (30% + of income to shelter costs)	1290 [20%]	1315 [45%]

Households in Extreme Core Housing Need in White Rock (2016)		
Description	Owner 6535	Renter 3215
1 person household	160 [2.4%]	365 [12.4%]
2 person household	30 [0.5%]	90 [3.1%]
3 person household	55 [0.8%]	70 [2.4%]
4 person household	15 [0.2%]	10 [0.3%]
5 or more person household	10 [0.2%]	0 [0.0%]

Extreme Core Housing Need is when the household spends 50% or greater of its income on shelter costs)

BC Housing - Affordable Rental Housing

Affordable rental housing is for people who have a low-to-moderate income but may not be eligible for subsidized housing. Affordable rental housing is housing with rents equal to, or lower than, average rates in the private-market. Our partners use [Canada Mortgage and Housing Corporation](#) data to set rates. They may also use information from local communities to set a limit for a specific location.

Eligibility

Anyone can apply for affordable rental housing. However, housing providers may have specific requirements. For example, they may require that:

<input type="checkbox"/> You are able to live independently	<input type="checkbox"/> You meet the Canadian residency requirements
<input type="checkbox"/> You become a member and share tasks, if it's co-operative housing	<input type="checkbox"/> You have names of references
	<input type="checkbox"/> You have a source of income

BC Housing Glossary ([Glossary](#))

Low and Moderate Income Limits:

- For residential units with < 2 bedrooms, a gross household income that does not exceed the median income for couples without children in B.C., as determined by BC Housing from time to time. **For 2021, this figure is \$75,730.**
- For residential units with two (2) or more bedrooms, a gross household income that does not exceed the median income for families with children in B.C., as determined by BC Housing from time to time. **For 2021, this figure is \$117,080.**

Middle Income Limits:

- For residential units with < 2 bedrooms, a gross household income that does not exceed the 75th income percentile for couples without children, as determined by BC Housing from time to time. **For 2019, this figure is \$112,410.**
- For residential units with two (2) or more bedrooms, a gross household income that does not exceed the 75th income percentile for families with children, as determined by BC Housing from time to time. **For 2019, this figure is \$155,510.**

Middle Income Limits (*HousingHub projects only*):

- For residential units with < 2 bedrooms, a gross household income that does not exceed the 75th income percentile for couples without children in BC, as determined by BC Housing from time to time. **For 2020, this figure is \$116,330 (compared to \$112,410 last year).**
- For residential units with two (2) or more bedrooms, a gross household income that does not exceed the 75th income percentile for families with children in BC, as determined by BC Housing from time to time. **For 2020, this figure is \$163,220 (compared to \$155,510 last year).**

Defining “Affordable Housing” - Options

Housing Advisory Committee, January 27, 2021

3.0 Analysis

Generally, “affordable ownership housing” may be considered that for which the household does not spend more than 30% of its gross income. **Appendix A** provides an illustration of the overall affordability of ownership housing considering household income and the following assumptions regarding the purchase:

- 20% down payment on the principal cost of the dwelling
- 25 year amortization period
- 0.35 percent interest

Note the table does not take into consideration the additional costs of strata fees, which generally range between \$200 and \$400 dollars per month.

Metro Vancouver’s 10-year Housing Plan provides helpful direction when it comes to assessing the affordability of rental housing. The Plan recognizes varying ranges of “affordability” depending on the income of the household. The Table below, taken from the MV Housing Plan, categorizes housing affordability on the basis of household income.

RENTAL HOUSEHOLDS BY HOUSEHOLD INCOME GROUP (2016)

Household Income Group	Definition (Annual Household Income)	Number of Rental Households	% of Rental households
Very Low Income (Less than 50% of median income)	Under \$35,000	126,630	36%
Low Income (50% to 80% of median income)	\$35,000 - \$60,000	80,755	23%
Moderate Income (80% to 120% of median income)	\$60,000 - \$85,000	57,440	16%
Above Moderate Income (120% to 150% of median income)	\$85,000 - \$115,000	38,850	11%
High Income (More than 150% of median income)	\$115,000 +	45,030	13%
Total Renter Households		348,695	

SOURCE: STATISTICS CANADA, CENSUS 2016

NOTE: REGIONAL MEDIAN HOUSEHOLD INCOME (RMHI) -\$72,600

The table below applies the above-noted income thresholds to the 2016 “median income” in White Rock. The number of households (owner & renter) in each income group are also presented.

Median Household Income (2016)	\$ 62,344.00					
Average Household Income (2016)	\$ 89,992.00					
METRO VANCOUVER (based on 2016 Census)	Low	High		2015 Income (per 2016 Census)	Count	
Very Low Income (less than 50% of median)	\$	31,172		Income (to align with Census)	Owner	Renter
Low Income (50% to 80% of median)	\$ 31,173	\$ 49,875		to \$29,999	1000	1155
Moderate Income (80% to 120% of median)	\$ 49,876	\$ 74,813		\$30,000 to \$49,999	1115	685
Above Moderate Income (120% to 150% of median)	\$ 74,814	\$ 93,516		\$50,000 to \$79,999	1530	685
High Income (> 150% of median)	\$	93,517		\$80,000 to \$99,999	790	220
				\$100,000 and over	2360	470
				Sub-Total	6795	3215
					Total	10010
2015 Income (per 2016 Census)	% of Housing by Tenure			2015 Income (per 2016 Census)	% of Total Housing	
Income (to align with Census)	Owner	Renter		Income (to align with Census)	Owner	Renter
to \$29,999	15%	36%		to \$29,999	10%	12%
\$30,000 to \$49,999	16%	21%		\$30,000 to \$49,999	11%	7%
\$50,000 to \$79,999	23%	21%		\$50,000 to \$79,999	15%	7%
\$80,000 to \$99,999	12%	7%		\$80,000 to \$99,999	8%	2%
\$100,000 and over	35%	15%		\$100,000 and over	24%	5%
Total	100%	100%		Total	68%	32%

Defining “Affordable Housing” - Options

Housing Advisory Committee, January 27, 2021

These income thresholds have been used to evaluate the affordability of rental housing considering rental rates (ranging from \$200 to \$5,400). **Appendix B** presents the percentage of household income directed to covering the basic costs of rent; note that there are other costs (e.g., food, utilities, etc.) which may be considered part of a “basket of goods” necessary to support a minimum acceptable living conditions. These other items have not been included in evaluating the overall “affordability” of housing.

Council may wish to consider evaluating housing supports that target households within the lower income thresholds (i.e., “very low income” and “low income” households) as these households would contribute greater than 30 percent of their income in order to cover the median rent in White Rock (i.e., \$1,100 as reported by CMHC for 2019).

4.0 Conclusion & Discussion

The definition of “affordable” housing generally recognizes the ability of a household to pay for its housing costs without having the amount of such costs exceed 30 percent of gross income. While the private market will continue to offer a product that serves to generate a reasonable return on investment, a number of households in the White Rock community will not be able to afford the cost of such (market) housing without contributing more than 30 percent of their gross income. This, from the research undertaken, suggests that there is a need for intervention in the market to help level the playing field for households whose needs will not be met by the private market.

Question 1:

Should thresholds be established in setting the definition of “affordable housing” such as the income of a household, the percentage of income used to cover housing costs, the size of a household, the tenure of the household, and/or the number (or percent) of households in White Rock that fall within certain income threshold levels? As it relates to this latter point, it may be worth considering that while there are fewer numbers of households in say a “very low income” bracket, such households may not be easily served by the private market, or the non-private (subsidized) market, representing a group of households that would benefit the greatest from City-led housing interventions.

Scenario Test:

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Housing Advisory Committee, January 27, 2021

Appendix A – Income to Shelter Costs – Ownership Housing

	Purchase Price	Down Payment (assume 20%)	Principal	PMT (/ mo.) (assume 25 yr term & 0.35 interest)	Annual Housing Cost	Household Income												
						20,000	35,000	50,000	65,000	80,000	95,000	110,000	125,000	140,000	155,000	170,000	185,000	200,000
	\$ 1,500,000	\$ 300,000.0	\$ 1,200,000	\$ 5,990	\$ 71,880	359%	205%	144%	111%	90%	76%	65%	58%	51%	46%	42%	39%	36%
	\$ 1,450,000	\$ 290,000.0	\$ 1,160,000	\$ 5,790	\$ 69,484	347%	199%	139%	107%	87%	73%	63%	56%	50%	45%	41%	38%	35%
	\$ 1,400,000	\$ 280,000.0	\$ 1,120,000	\$ 5,591	\$ 67,088	335%	192%	134%	103%	84%	71%	61%	54%	48%	43%	39%	36%	34%
	\$ 1,350,000	\$ 270,000.0	\$ 1,080,000	\$ 5,391	\$ 64,692	323%	185%	129%	100%	81%	68%	59%	52%	46%	42%	38%	35%	32%
	\$ 1,300,000	\$ 260,000.0	\$ 1,040,000	\$ 5,191	\$ 62,296	311%	178%	125%	96%	78%	66%	57%	50%	44%	40%	37%	34%	31%
	\$ 1,250,000	\$ 250,000.0	\$ 1,000,000	\$ 4,992	\$ 59,900	300%	171%	120%	92%	75%	63%	54%	48%	43%	39%	35%	32%	30%
	\$ 1,200,000	\$ 240,000.0	\$ 960,000	\$ 4,792	\$ 57,504	288%	164%	115%	88%	72%	61%	52%	46%	41%	37%	34%	31%	29%
	\$ 1,150,000	\$ 230,000.0	\$ 920,000	\$ 4,592	\$ 55,108	276%	157%	110%	85%	69%	58%	50%	44%	39%	36%	32%	30%	28%
	\$ 1,100,000	\$ 220,000.0	\$ 880,000	\$ 4,393	\$ 52,712	264%	151%	105%	81%	66%	55%	48%	42%	38%	34%	31%	28%	26%
	\$ 1,050,000	\$ 210,000.0	\$ 840,000	\$ 4,193	\$ 50,316	252%	144%	101%	77%	63%	53%	46%	40%	36%	32%	30%	27%	25%
	\$ 1,000,000	\$ 200,000.0	\$ 800,000	\$ 3,993	\$ 47,920	240%	137%	96%	74%	60%	50%	44%	38%	34%	31%	28%	26%	24%
	\$ 950,000	\$ 190,000.0	\$ 760,000	\$ 3,794	\$ 45,524	228%	130%	91%	70%	57%	48%	41%	36%	33%	29%	27%	25%	23%
	\$ 900,000	\$ 180,000.0	\$ 720,000	\$ 3,594	\$ 43,128	216%	123%	86%	66%	54%	45%	39%	35%	31%	28%	25%	23%	22%
	\$ 850,000	\$ 170,000.0	\$ 680,000	\$ 3,394	\$ 40,732	204%	116%	81%	63%	51%	43%	37%	33%	29%	26%	24%	22%	20%
	\$ 800,000	\$ 160,000.0	\$ 640,000	\$ 3,195	\$ 38,336	192%	110%	77%	59%	48%	40%	35%	31%	27%	25%	23%	21%	19%
	\$ 750,000	\$ 150,000.0	\$ 600,000	\$ 2,995	\$ 35,940	180%	103%	72%	55%	45%	38%	33%	29%	26%	23%	21%	19%	18%
	\$ 700,000	\$ 140,000.0	\$ 560,000	\$ 2,795	\$ 33,544	168%	96%	67%	52%	42%	35%	30%	27%	24%	22%	20%	18%	17%
	\$ 650,000	\$ 130,000.0	\$ 520,000	\$ 2,596	\$ 31,148	156%	89%	62%	48%	39%	33%	28%	25%	22%	20%	18%	17%	16%
	\$ 600,000	\$ 120,000.0	\$ 480,000	\$ 2,396	\$ 28,752	144%	82%	58%	44%	36%	30%	26%	23%	21%	19%	17%	16%	14%
	\$ 550,000	\$ 110,000.0	\$ 440,000	\$ 2,196	\$ 26,356	132%	75%	53%	41%	33%	28%	24%	21%	19%	17%	16%	14%	13%
	\$ 500,000	\$ 100,000.0	\$ 400,000	\$ 1,997	\$ 23,960	120%	68%	48%	37%	30%	25%	22%	19%	17%	15%	14%	13%	12%
	\$ 450,000	\$ 90,000.0	\$ 360,000	\$ 1,797	\$ 21,564	108%	62%	43%	33%	27%	23%	20%	17%	15%	14%	13%	12%	11%
	\$ 400,000	\$ 80,000.0	\$ 320,000	\$ 1,597	\$ 19,168	96%	55%	38%	29%	24%	20%	17%	15%	14%	12%	11%	10%	10%
	\$ 350,000	\$ 70,000.0	\$ 280,000	\$ 1,398	\$ 16,772	84%	48%	34%	26%	21%	18%	15%	13%	12%	11%	10%	9%	8%
	\$ 300,000	\$ 60,000.0	\$ 240,000	\$ 1,198	\$ 14,376	72%	41%	29%	22%	18%	15%	13%	12%	10%	9%	8%	8%	7%
	\$ 250,000	\$ 50,000.0	\$ 200,000	\$ 998	\$ 11,980	60%	34%	24%	18%	15%	13%	11%	10%	9%	8%	7%	6%	6%
	\$ 200,000	\$ 40,000.0	\$ 160,000	\$ 799	\$ 9,584	48%	27%	19%	15%	12%	10%	9%	8%	7%	6%	6%	5%	5%
	Median Household Income (2016) = \$62,344			Median Household Value (2016) = \$600,196														
	Average Household Income (2016) = \$89,992			Average Household Value (2016) = \$861,236														

Defining “Affordable Housing” - Options

Housing Advisory Committee, January 27, 2021

Appendix B – Income to Shelter Costs – Rental Housing

					Household Income [% of rental stock in White Rock]																	
					Very Low Income [36%]						Low Income [21%]			Moderate Income [21%]			Above Moderate Income [7%]		High Income [15%]			
Monthly Rent	Food	Utilities (heat & elec.)	Other	Annual Housing Costs	5,000	10,000	15,000	20,000	25,000	30,000	35,000	40,000	45,000	50,000	60,000	70,000	80,000	90,000	100,000	125,000	150,000	200,000
\$ 5,400				\$ 64,800	1296%	648%	432%	324%	259%	216%	185%	162%	144%	130%	108%	93%	81%	72%	65%	52%	43%	32%
\$ 5,200				\$ 62,400	1248%	624%	416%	312%	250%	208%	178%	156%	139%	125%	104%	89%	78%	69%	62%	50%	42%	31%
\$ 5,000				\$ 60,000	1200%	600%	400%	300%	240%	200%	171%	150%	133%	120%	100%	86%	75%	67%	60%	48%	40%	30%
\$ 4,800				\$ 57,600	1152%	576%	384%	288%	230%	192%	165%	144%	128%	115%	96%	82%	72%	64%	58%	46%	38%	29%
\$ 4,600				\$ 55,200	1104%	552%	368%	276%	221%	184%	158%	138%	123%	110%	92%	79%	69%	61%	55%	44%	37%	28%
\$ 4,400				\$ 52,800	1056%	528%	352%	264%	211%	176%	151%	132%	117%	106%	88%	75%	66%	59%	53%	42%	35%	26%
\$ 4,200				\$ 50,400	1008%	504%	336%	252%	202%	168%	144%	126%	112%	101%	84%	72%	63%	56%	50%	40%	34%	25%
\$ 4,000				\$ 48,000	960%	480%	320%	240%	192%	160%	137%	120%	107%	96%	80%	69%	60%	53%	48%	38%	32%	24%
\$ 3,800				\$ 45,600	912%	456%	304%	228%	182%	152%	130%	114%	101%	91%	76%	65%	57%	51%	46%	36%	30%	23%
\$ 3,600				\$ 43,200	864%	432%	288%	216%	173%	144%	123%	108%	96%	86%	72%	62%	54%	48%	43%	35%	29%	22%
\$ 3,400				\$ 40,800	816%	408%	272%	204%	163%	136%	117%	102%	91%	82%	68%	58%	51%	45%	41%	33%	27%	20%
\$ 3,200				\$ 38,400	768%	384%	256%	192%	154%	128%	110%	96%	85%	77%	64%	55%	48%	43%	38%	31%	26%	19%
\$ 3,000				\$ 36,000	720%	360%	240%	180%	144%	120%	103%	90%	80%	72%	60%	51%	45%	40%	36%	29%	24%	18%
\$ 2,800				\$ 33,600	672%	336%	224%	168%	134%	112%	96%	84%	75%	67%	56%	48%	42%	37%	34%	27%	22%	17%
\$ 2,600				\$ 31,200	624%	312%	208%	156%	125%	104%	89%	78%	69%	62%	52%	45%	39%	35%	31%	25%	21%	16%
\$ 2,400				\$ 28,800	576%	288%	192%	144%	115%	96%	82%	72%	64%	58%	48%	41%	36%	32%	29%	23%	19%	14%
\$ 2,200				\$ 26,400	528%	264%	176%	132%	106%	88%	75%	66%	59%	53%	44%	38%	33%	29%	26%	21%	18%	13%
\$ 2,000				\$ 24,000	480%	240%	160%	120%	96%	80%	69%	60%	53%	48%	40%	34%	30%	27%	24%	19%	16%	12%
\$ 1,800				\$ 21,600	432%	216%	144%	108%	86%	72%	62%	54%	48%	43%	36%	31%	27%	24%	22%	17%	14%	11%
\$ 1,600				\$ 19,200	384%	192%	128%	96%	77%	64%	55%	48%	43%	38%	32%	27%	24%	21%	19%	15%	13%	10%
\$ 1,400				\$ 16,800	336%	168%	112%	84%	67%	56%	48%	42%	37%	34%	28%	24%	21%	19%	17%	13%	11%	8%
\$ 1,200				\$ 14,400	288%	144%	96%	72%	58%	48%	41%	36%	32%	29%	24%	21%	18%	16%	14%	12%	10%	7%
\$ 1,000				\$ 12,000	240%	120%	80%	60%	48%	40%	34%	30%	27%	24%	20%	17%	15%	13%	12%	10%	8%	6%
\$ 800				\$ 9,600	192%	96%	64%	48%	38%	32%	27%	24%	21%	19%	16%	14%	12%	11%	10%	8%	6%	5%
\$ 600				\$ 7,200	144%	72%	48%	36%	29%	24%	21%	18%	16%	14%	12%	10%	9%	8%	7%	6%	5%	4%
\$ 400				\$ 4,800	96%	48%	32%	24%	19%	16%	14%	12%	11%	10%	8%	7%	6%	5%	5%	4%	3%	2%
\$ 200				\$ 2,400	48%	24%	16%	12%	10%	8%	7%	6%	5%	5%	4%	3%	3%	3%	2%	2%	2%	1%
2019 CMHC Median Rent	\$1,100																					

<https://www.esri.com/en-us/industries/blog/articles/taking-a-data-driven-approach-to-affordable-housing/>

Resilience Planning Series - Taking a Data-Driven Approach to Affordable Housing

September 30, 2020

- [Keith Cooke](#)

Any conversation planners and administrators have today about community resilience has to include a sustainable housing policy, and a key component to that policy has to be access to affordable housing. According to a 2019 study from Habitat for Humanity, 1 in 6 households in the United States are paying more than half of their income on housing. Of that group, more than half are renters earning under \$30,000 annually. At the core of this crisis is fewer new homes being built, particularly starter homes. This circumstance, in turn, lifts rent and home pricing at a rate faster than income growth.

The role of the planning professional in a sustainable, affordable, and equitable housing policy and design is more critical than ever. When people are not able to afford to live in the community in which they work, it can result in undesirable sprawl in surrounding communities, and even with an excellent transit system, increased traffic on roadways. Implementing policies for sufficient affordable housing provides many benefits for communities, including increased spending power, more educational opportunities, job creation and economic mobility, growing municipal revenue, lower stress on transportation networks, and reduction of poverty by ending the cycle of homelessness. GIS plays a crucial role by empowering planners in three main areas: taking a location and data-driven approach to developing a sustainable policy for housing, evaluating and designing equitable and attainable affordable housing, and architecting a path of economic mobility for poorer and disadvantaged residents.

Housing Policy Development

Planners and policy makers must be able to define the need, benefits, and challenges in assigning areas for affordable housing. This directly impacts other policies, such as mitigating homelessness and improving overall quality of life. Taking a data-driven approach, planners can develop multiple housing scenarios in neighborhoods and measure their potential effectiveness using apps like [ArcGIS Urban](#) and the Policy Validation App. Policy makers can then evaluate and visualize these scenarios, collaborate with community leaders, and engage the public to meet their expectations for transparency and accountability. Specifically, the role of GIS empowers planners to:

- Identify and analyze demographic and socio-economic variables for neighborhoods to assess needs.
- Allocate percentages of development to affordable housing as part of a comprehensive plan
- Evaluate accessibility to essential services, such as transit, education, health care and more.
- Understand the impact of homelessness in the area.
- Communicate policy to stakeholders and monitor feedback.

Designing Affordable Housing

Effective affordable housing relies on sustainable design that is centered around location. The design needs to incorporate transit-oriented design (TOD) in more dense urban neighborhoods in order to increase accessibility to services, education, training and jobs, creating a more walkable and desirable neighborhood. In addition, these affordable housing developments need to blend seamlessly with other existing developments to generate a more cohesive and inclusive neighborhood that meets the needs of all its residents. Creating even one successful affordable housing development helps justify policies to create more affordable housing developments in other neighborhoods, expanding the benefits this housing provides throughout the city. I think there are four key roles for GIS here:

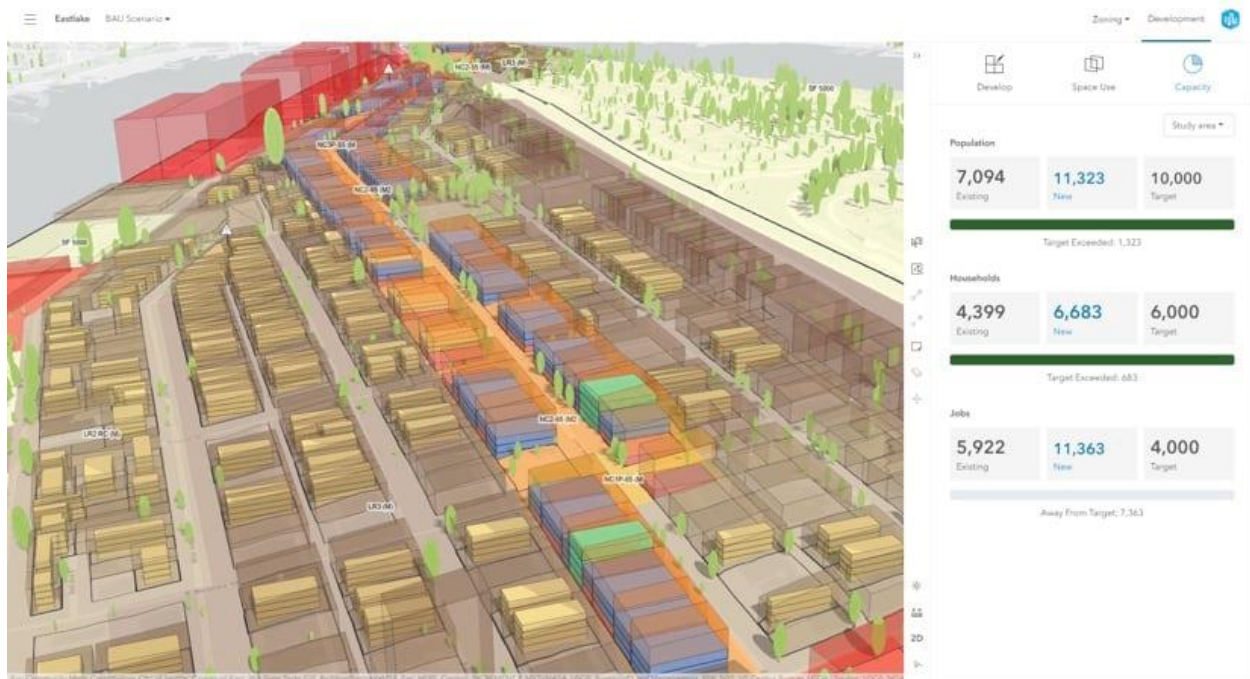
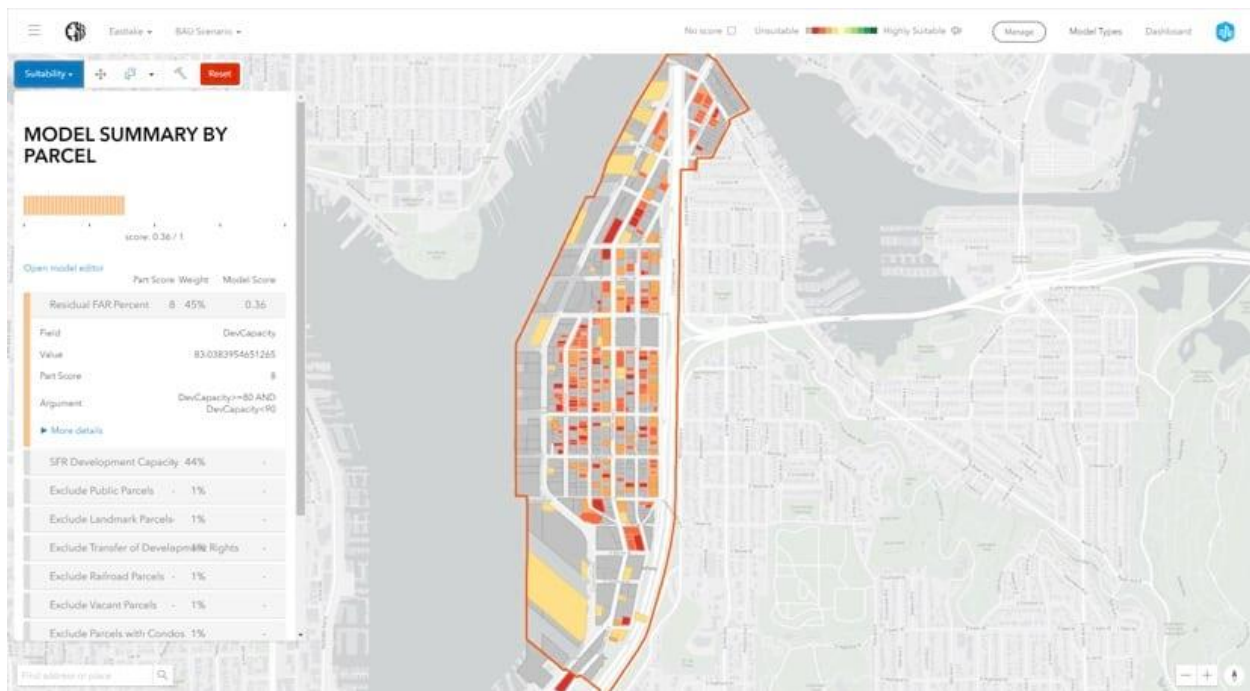
- Empowering planning professionals to design sustainable affordable housing developments.
- Enabling easy comparison of multiple scenarios to help policymakers make better decisions.
- Modernizing zoning ordinances to accommodate new development.
- Providing a platform for citizens and stakeholders to learn about development scenarios and provide feedback.

Economic Mobility

Affordable housing and economic mobility are inherently linked. Economic mobility provides a path for citizens, particularly the disadvantaged, to elevate themselves from stagnant economic conditions. Planners, economic developers, and community leaders have the obligation and ability to design neighborhoods that provide economic opportunities for their citizens. These opportunities, when combined with employers who are incentivized to make long-term investments in personnel, can create jobs and subsequently break cycles of poverty and homelessness. In the bigger picture, this consequently grows municipal revenue, which provides more resources for services. When combined with effective affordable housing, an economic mobility strategy provides pathways for disadvantaged and disenfranchised citizens to capitalize on opportunities and make a tighter connection with their neighborhood. Planners need GIS to:

- Analyze and understand community demographics and socio-economic characteristics
- Assess community needs for employment, training, education, and services
- Monitor and quantify status of economic mobility in neighborhoods
- Coordinate with EDO officials to recruit sustainable new investments and expand existing ones
- Report to policymakers and the public the impact of mobility in neighborhoods

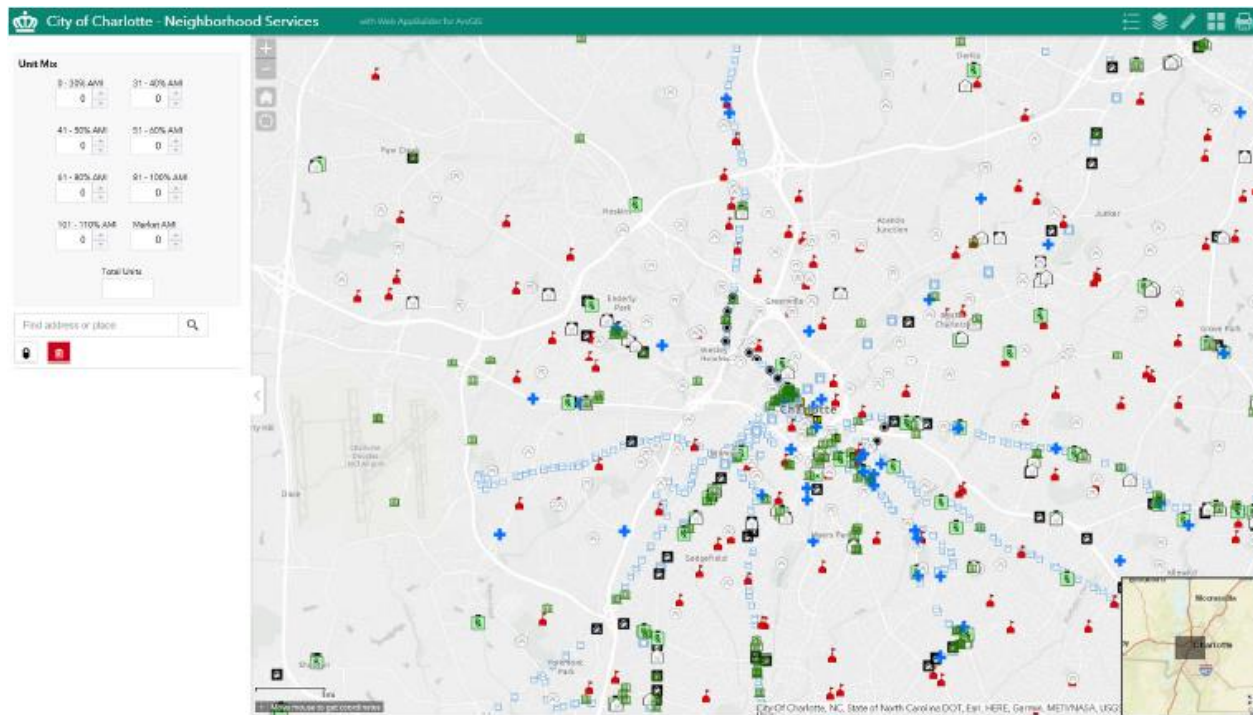
The city of Seattle has been using GIS for years, and [recently used some advanced web-based tools to manage their dramatic growth](#) (fastest growth in the U.S. since 2010). They used GIS to inventory housing and employment capacity, gain a growing understanding of changing demographics, and to design affordable housing evenly through its many neighborhoods.



The city used the site suitability tools now found in the Policy Validation App and then the design tools in ArcGIS Urban to plan for new and affordable housing in the Eastlake neighborhood.

The city of Charlotte took what I believe to be a very repeatable approach to affordable housing. Their Housing Location Policy was designed to distribute affordable housing investments into more affluent communities, in order to limit the concentration of poverty within distressed neighborhoods. They used GIS to create site scoring for proposed locations based on proximity to transit assets and amenities,

income diversity, reasonable access to jobs, and level of neighborhood change. The city's housing operations manager and data analytics team did all of this using web-based tools in ArcGIS.



Amenities

Financial Institutions - 0.5 [Mileage : 0.56]
 Grocery Stores - 1 [Mileage : 0.76]
 Medical Facilities - 1 [Mileage : 0.08]
 Schools - 1 [Mileage : 0.20]
 Park - 1 [Mileage : 0.11]

Transit

Bus Stops - 5 [Mileage : 0.32]

The Housing Location Scoring Tool empowers the city to create a mix of housing with diversity and proximity to key services and amenities.

From increased municipal revenue, to decreased auto traffic, to reduction of poverty, to more diverse and cohesive neighborhoods, effective affordable housing (and an economic mobility strategy) doesn't just benefit the residents of the housing, but all of a community's residents.

ABOUT THE AUTHOR



Keith Cooke

Keith Cooke is the Global Industry Manager for Planning & Community Development at Esri. A graduate of Auburn University, he has been a GIS professional since 1994 and has worked for planning and community development agencies at the regional and municipal level. Prior to this role, he was an account executive at Esri for 15 years working with over 100 local governments. He is a frequent speaker at GIS, community planning, and economic development events and is an active member in the American Planning Association, where he has conducted nearly 100 hands-on GIS workshops for planners since 2004 at the National Planning Conference and state chapter conferences.

2019/2020/2021 HOUSING ADVISORY COMMITTEE MEETING ACTION TRACKING

Meeting Date	Motion #/ Action Item	Agenda Item # & Title	Committee recommendation/ Action item	Staff/ Member Assigned	Status or Completion Date <i>(Red indicates Completed Items)</i>
2019-11-25	Action Item	Item 5 – Terms of Reference	Staff to provide information on the Community Amenity Contribution (CAC) Forum to the Committee for information	Committee Clerk	Emailed January 8, 2020
2019-11-25	Action Item	Item 8 – Housing Advisory Committee 2020 Meeting Schedule	Staff to provide alternate meeting date options in March to the Committee for consideration	Committee Clerk	Emailed January 30, 2020
2020-01-29	Action Item	Item 6 – White Rock in 2020: Today's Reality	Staff to provide the Committee with the following information. <ul style="list-style-type: none"> An up to date number of current rentals, secondary suites, and short-term rentals (e.g. Airbnb) in White Rock; and Provide the number of rental units anticipated in current developments for the next three (3) years. 	Manager, Planning	January 29, 2020 Meeting
2020-01-29	Action Item	Item 8 – Housing Continuum	Staff to provide the Committee with the range of income levels within the City.	Manager, Planning	February 26, 2020 agenda item 5
2020-01-29	Action Item	Item 11 – 2020 Committee Meeting Schedule	J. McMurtry to send Committee Clerk homelessness presentation to be distributed to the Committee for information.	J. McMurtry, Committee member / Committee Clerk	completed
2020-02-26	2020-HAC-005	Item 4 – Short Term Rentals (STRs) & Secondary Suites	THAT the Housing Advisory Committee request that Council direct staff to incorporate the following as a mission statement for a future short term rental and secondary suite policy: Will support homeowners in developing short or long terms rentals that are safe and affordable for whomever is going to be occupying the unit(s).	Manager of Planning	April 6, 2020 Regular Council – ENDORSED / Staff working on
2020-02-26	2020-HAC-006	Item 4 – Short Term Rentals (STRs) & Secondary Suites	THAT the Housing Advisory Committee request that Council direct staff to explore opportunities for partnerships in non-market housing.	Manager of Planning	April 6, 2020 Regular Council – ENDORSED / Staff working on

Meeting Date	Motion #/ Action Item	Agenda Item # & Title	Committee recommendation/ Action item	Staff/ Member Assigned	Status or Completion Date <i>(Red indicates Completed Items)</i>
2020-02-26	Action Item	Item 5 – Number of Households by Household Income Data	To include the following list of important vulnerable populations to consult regarding affordable housing on the next agenda for discussion: <ul style="list-style-type: none"> Seniors on fixed income. People on low income. People with health issues (mental or physical). Indigenous people. Youth. Addiction/ mental health issues. 	Committee Clerk	On the March 12, 2020 Committee Agenda
2020-03-12	2020-HAC-009	Item 4 – PH2H Presentation	THAT the Housing Advisory Committee request that Council direct staff to provide more information on the City working with Peninsula Homeless to Housing (PH2H) on an affordable housing project in White Rock.	Manager of Planning	April 20, 2020 Regular Council -
2020-03-12	Action Item	Item 5 – Update on the City of White Rock Housing Needs Report	Staff to undertake high-level screening of lands that may be candidates for “up-zoning” to accommodate low-rise, medium density, housing such as townhomes, looking specifically at North Bluff Road and other arterial/collector roads that may provide for transition (scale) between higher density (high-rise) housing and lower density (low-rise) housing.	Manager of Planning	Update on November 25, 2020 Meeting
2020-03-12	Action Item	Item 6 – Definition of Affordable Housing	Staff to send the Committee the City of Kingston’s definition of “affordable” housing as outlined in their Official Community Plan.	Manager of Planning	Emailed on March 13, 2020
2020-03-12	Action Item	Item 7 – Community Amenity Contributions (CACs)	Staff to include the corporate report going to Council on March 30, 2020 as an item for discussion on the next agenda.	Committee Clerk	Added to November 25 Meeting
2020-03-12		Item 9 – Vulnerable Populations & Affordable Housing	Staff to move this item to the next meeting for discussion and add “women” and “people aging out of foster care” to the list of vulnerable groups.	Committee Clerk	Added to November 25 Meeting
2020-03-12	2020-HAC-010	Item 11 – 2020 Committee Meeting Schedule	THAT the Housing Advisory Committee request that Council consider the City of Vancouver model for the bed and breakfast bylaw.	Committee Clerk	April 20, 2020 Regular Council -
2020-11-25	Action Item	Item 6 – City of White Rock’s Definition of Affordable Housing	The Manager of Planning was to provide the “Part 1” Housing Needs Report from Metro Vancouver (second draft) to the Committee for feedback by December 11, 2020.	G. Newman	Completed November 25, 2020

Meeting Date	Motion #/ Action Item	Agenda Item # & Title	Committee recommendation/ Action item	Staff/ Member Assigned	Status or Completion Date <i>(Red indicates Completed Items)</i>
2020-11-25	2020-HAC-013	Item 6 – City of White Rock's Definition of Affordable Housing	THAT the Housing Advisory Committee recommends to Council to direct staff to define affordable housing	Staff	Added to January 11, 2020 Council Meeting