

The Corporation of the  
CITY OF WHITE ROCK



Housing Advisory Committee  
REVISED AGENDA

Wednesday, February 24, 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](http://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

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	<b>Pages</b>
1. CALL TO ORDER	
2. ADOPTION OF AGENDA	
<b>RECOMMENDATION</b> THAT the Housing Advisory Committee adopt the agenda for February 24, 2021 as circulated.	
3. ADOPTION OF MINUTES	3
<b>RECOMMENDATION</b> THAT the Housing Advisory Committee adopts the minutes of the January 27, 2021 meeting as circulated.	
*4. DRAFT DEFINITION OF AFFORDABLE HOUSING IN WHITE ROCK	7
The Manager of Planning to provide a draft definition of "affordable housing" for discussion.	
5. HOUSING NEEDS SURVEY RESULTS	
The Manager of Planning to provide an overview of the results of the Housing Needs Survey.	

**6. OTHER BUSINESS**

**7. INFORMATION**

**7.1. COMMITTEE ACTION TRACKING**

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Corporate Administration provides the action-tracking document to the Task Force for information. This spreadsheet will be updated after each meeting and provided to members for information.

**8. 2021 MEETING SCHEDULE**

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

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

**9. CONCLUSION OF THE FEBRUARY 24, 2021 HOUSING ADVISORY COMMITTEE MEETING**



## Housing Advisory Committee

### Minutes

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

Via Microsoft Teams

- PRESENT:**
- M. Sabine, Committee Member
  - G. Duly, Committee Member
  - A. Mamgain, Committee Member
  - R. Bayer, Peninsula Homeless to Housing Task Force (PH2H)  
(non-voting)
- COUNCIL:**
- Councillor A. Manning
  - Councillor E. Johanson
- ABSENT:**
- C. Bowness, Committee Member
  - U. Maschaykh, Committee Member
  - C. Harris, Committee Member
  - K. Findlay, Member of Parliament, South Surrey-White Rock  
(non-voting)
  - T. Halford, Member of Legislative Assembly, Surrey-White Rock  
(non-voting)
- GUEST:**
- Mayor D. Walker (entered the meeting at 3:34 p.m.)
- STAFF:**
- G. Newman, Manager of Planning
  - K. Sidhu, Committee Clerk
  - C. Richards, Committee Clerk
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1. **CALL TO ORDER**

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

2. **ADOPTION OF AGENDA**

**Motion Number: HAC-2021-01** It was MOVED and SECONDED

THAT the Housing Advisory Committee adopt the agenda for January 27, 2021 as circulated.

**Motion CARRIED**

3. **ADOPTION OF MINUTES**

**Motion Number: HAC-2021-02** It was MOVED and SECONDED

THAT the Housing Advisory Committee adopts the minutes of the November 25, 2020 meeting as circulated.

**Motion CARRIED**

Mayor Walker entered the meeting at 3:34 p.m.

4. **CITY OF WHITE ROCK DEFINITION OF AFFORDABLE HOUSING**

The Manager of Planning presented an outline on how to consider defining Affordable Housing.

The Committee continued their discussion from the last meeting regarding the definition of affordable housing for the City of White Rock. The following discussion points were noted:

- Roughly half of renters are in the core housing need.
- There are now additional utility charges with internet categorized as a necessity and a basic utility.
- Staff noted the importance of when defining affordable housing to take in account the threshold of affordability.
- There was discussion surrounding the BC Housing definition of Affordable Housing and the Metro Vancouver Housing Plan.

- The importance of encouraging developers to include affordable units in their projects.
- Concerns were raised on residents who are below the average income and what their future will be in White Rock.
- Housing studies should be based on/take in account income, household size, age, and capture the demand and needs of the community and the future demographics of White Rock.
- Rental housing should be affordable, accessible, and inclusive with no discrimination.

**Action Item:** Staff to prepare a definition of affordable housing, that recognizes affordability along a spectrum of household incomes and is in general alignment with thresholds established by Metro Vancouver.

It was noted this work is already underway by staff from a previous ratified motion.

5. **OTHER BUSINESS**

None

6. **INFORMATION**

6.1 **COMMITTEE ACTION TRACKING**

The Committee Action Tracking Document was provided for 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**

The Chairperson declared the meeting concluded at 5:02 p.m.



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Councillor A. Manning, Chairperson

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K. Sidhu, Committee Clerk

Unapproved

## DEFINITIONS

### INCOME THRESHOLDS

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#### **Very Low Income Household:**

- A household with gross household income of **less than 50 percent** of the median household income of the municipality (e.g., in 2016, gross income of less than **\$31,173**).

#### **Low Income Household:**

- A household with gross household income of **50 to 80 percent** of the median household income of the municipality (e.g., in 2016, gross income of between **\$31,173 and \$49,875**).

#### **Moderate Income Household:**

- A household with gross household income of **80 to 120 percent** of the median household income of the municipality (e.g., in 2016, gross income of between **\$49,876 and \$74,813**).

#### **Above Moderate Income Household:**

- A household with gross household income of **120 to 150 percent** of the median household income of the municipality (e.g., in 2016, gross income of between **\$74,814 and \$93,516**).

#### **High Income Household:**

- A household with gross household income of **greater than 150 percent** of the median household income of the municipality (e.g., in 2016, gross income of **\$93,517 or greater**).

### AFFORDABILITY

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#### **Affordable Ownership Housing:**

- housing for which the purchase price results in annual *accommodation costs* which do not exceed 30 percent of gross annual household income;

#### **Affordable Rental Housing:**

- in the case of rental housing, the least expensive of:
  - o a unit for which the *accommodation cost* does not exceed 30 percent of gross annual household income for *low and moderate income households*; **or**
  - o a unit for which the *accommodation cost* is at or below the average market rent of a unit in the regional market area.

### ACCOMMODATION COSTS

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- a. in the case of ownership housing, includes the mortgage, principal, and interest (based on a 25-year amortization, 10 percent down payment and the chartered bank administered mortgage rate for a conventional 5 year mortgage as reported by the Bank of Canada at the time of application) plus property taxes, GST and any other mandatory costs associated with purchasing the units, and heat, hydro, and hot water; and
- b. in the case of rental housing, the gross monthly rent that includes utilities, heat, hydro, and hot water unless otherwise stipulated in a senior level government program which may define accommodation costs differently

## SCENARIO TESTING

### Scenario 1: Single Minimum Wage Earner

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- Assume 35 hours/week, min. wage (\$15/hr), 50 weeks (gross household income of **\$26,250**)
- Household falls within the “**very low income household**” threshold
- Definition of “affordable rental housing” does not capture “very low income households” **[GAP]**
- Assumed that the individual’s needs would not be met by the freehold (ownership) market
- At 30% threshold, would need rent (covering “accommodation costs”) at **\$656.25** per month
- 2019 CMHC Median Rent in White Rock was **\$1,100**
- **Monthly shortfall of \$443.75**

#### FOOD FOR THOUGHT

- Per 2016 Census there were 1,155 renter households with incomes of **less than \$29,999**; this represents 36% of all renter households and 12% of total White Rock housing stock
- Per 2016 Census there were 1,000 owner households with incomes of **less than \$29,999**; this represents 15% of all owner households and 10% of total housing stock.
- It is assumed owner households in the very low income household category capture those households who are not carrying a mortgage and are living off a fixed income. That said, consideration should be given to the costs of maintaining a home, paying property tax and related “non-negotiable” housing-related expenses, relative to income
- Per the definition of “affordable rental housing”, households in the low end of the low income household threshold (\$31,173) could afford “accommodation costs” of up to \$800 per month. With CMHC median (**not average**) rent being \$1,100 within the region, any household earning \$44,000 or more, paying this rate or less, would fall within the “affordable rental housing” definition.
- Should we limit the definition of “affordable rental housing” to the “low and moderate income households” and/or an “average market rent”? Could we apply the “30%” threshold more broadly and instead identify income thresholds, through for example (OCP) policy and other initiatives, whose housing needs will not be met by the private market.
- Should the assumption be that households in the very low income category will have needs that will not be met by the private market and that the greatest level of intervention ought to be directed to rental tenure housing?



## Scenario 2: Senior(s) Living on Fixed Income

Supplement	Single Senior	Married Couple (both on fixed income)
Old Age Security (OAS)	\$615.37	\$615.37
Guaranteed Income Supplement (GIS)	\$919.12	\$553.28
Seniors Supplement	\$1,534.49	\$60.25
Guaranteed Totals	<b>\$1,583.79</b>	\$1,228.90 x 2 = <b>\$2,457.80</b>
Gross Household Income	<b>\$19,005.48</b>	<b>\$29,493.60</b>

- Assumed that none of the individuals are receiving Canadian Pension Plan monies, which if received would have the effect of reducing the GIS
- Household falls within the “**very low income household**” threshold
- Definition of “affordable rental housing” does not capture “very low income households” **[GAP]**
- Assumed that the individual’s needs would not be met by the freehold (ownership) market
- At 30% threshold, would need rent (covering “accommodation costs”) at **\$475.13 (single senior on fixed income)** per month or **\$737.34 (married senior couple on fixed income)**
- 2019 CMHC Median Rent in White Rock was **\$1,100**
- **Monthly shortfall of \$624.87 or \$362.66**

### Scenario 3: Young Two-Earner Family

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- Dual earner household with two children
- Couple receives Universal Child Care (UCC) Benefit of \$600 per month
- Couple has gross household income, with UCC, of \$125,000
- Household falls within the “**high income household**” threshold
- At 30% threshold, accommodation costs could not exceed **\$3,125** per month
- Assume ownership housing is desired
- Assume 20% down payment is available
- Assume 3.5% interest, 25 year term, monthly pmt.
- Assume \$300 per month in strata fees, \$100 per month in hydro, and \$120 in cable/internet
- “Affordable Ownership Housing” defined at **\$650,000**
- 2019 Sales data from Real Estate Board of Greater Vancouver notes the following Benchmark Price by Structure Type

Housing Type	White Rock	Surrey
Single Detached	<b>\$1,340,900</b>	<b>\$1,004,100</b>
Row House	\$648,300	\$565,100
Apartment	\$500,100	\$410,700

- Assumes the young couple has \$130,000 for the down payment
- If only 10% is available (now \$57,500) couple could purchase a home at **\$575,000**; form of housing likely changes from a townhome to an apartment which could contribute to overcrowding, being a measure (suitability) of **core housing need**
- If UCC removed from gross income (may not be recognized by lender), household income falls to **\$117,800** and purchasing power falls to **\$600,000** with 20% down and **\$550,000** with 10% down

### Scenario 4: Person with Disability

- The table below shows the max. benefit you might be eligible for based on your family unit.
- To be eligible, you must:
  1. Show that you meet financial eligibility to receive assistance;
  2. Be 18 years old (you can start the application process when you are 17 ½);
  3. Have a severe physical or mental impairment that is expected to continue for more than two years;
  4. Be significantly restricted in your ability to perform daily-living activities;
  5. Require assistance with daily living activities from:
    - 5.1. Another person;
    - 5.2. An assistive device, or;
    - 5.3. An assistance animal.
- If you are a single person between the ages of 19-64, the benefit rate would be \$1183.42 (\$375 shelter portion + \$808.42 support portion).

Classification	Shelter	Support	Maximum Benefit
Single Person: Aged 18-64	\$375	\$808.42	\$1,183.42
Couple: One with PWD	\$570	\$1,027.56	\$1,597.56
Couple: One with PWD with 1 Child	\$660	\$1,121.56	\$1,781.56
Couple: Both with PWD	\$570	\$1,503.06	\$2,073.06
Couple: Both with PWD with 1 Child	\$660	\$1,597.06	\$2,257.06
Single Parent: with 1 Child	\$570	\$949.08	\$1,519.08

- Note: To be eligible for disability assistance, a family unit's net income must not equal or exceed the amount of disability assistance that would be payable to a family unit of that size and composition.

## Thresholds to “Affordable Ownership Housing”

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- The table below highlights gross household income required to purchase housing per the “affordable ownership housing” definition:

Gross Household Income	Affordable Ownership Housing (10% down payment)	Affordable Ownership Housing (20% down payment)
\$50,000	\$150,000	\$180,000
\$75,000	\$300,000	\$340,000
\$100,000	\$450,000	\$500,000
\$125,000	\$575,000	\$650,000
\$150,000	\$725,000	\$800,000
\$200,000	\$1,000,000	\$1,125,000

- Assumptions: 25 year term, 3.5% interest, \$300 monthly strata fees, \$100 monthly hydro and \$100 monthly cable/internet)
- Households with a gross income of less than \$100,000 are likely not going to be able to purchase a home within the White Rock market / region without leveraging other funding resources (e.g., equity, loans from family, etc.)

## Thresholds to “Affordable Rental Housing”

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- The table below highlights gross household income required to rent housing per the “affordable rental housing” definition (incomes in the low and moderate household income brackets highlighted):

Gross Household Income	Monthly Accommodation Costs (@30%)
\$20,000	\$500
\$30,000	\$750
\$40,000	\$1,000
\$50,000	\$1,250
\$60,000	\$1,500
\$70,000	\$1,750
\$80,000	\$2,000
\$90,000	\$2,250
\$100,000	\$2,500

- 2019 CMHC Median Rent in White Rock was \$1,100 per month. At this rate, households with a gross income of **\$44,000 or more** would be able to afford rent per the definition of “affordable rental housing” (i.e., 30% of accommodation costs).
- Per the 2016 Census there were 3,510 households (35% of total) with incomes of less than \$44,999 (being the “low and moderate income households”). Of these households, 1,680 (47.8%) were renter households and 52.1% were owner households.

## 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"> <li>An up to date number of current rentals, secondary suites, and short-term rentals (e.g. Airbnb) in White Rock; and</li> <li>Provide the number of rental units anticipated in current developments for the next three (3) years.</li> </ul>	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"> <li>• Seniors on fixed income.</li> <li>• People on low income.</li> <li>• People with health issues (mental or physical).</li> <li>• Indigenous people.</li> <li>• Youth.</li> <li>• Addiction/ mental health issues.</li> </ul>	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
2021-01-27	Action Item	4. City of White Rock Definition of Affordable Housing	Staff to prepare a definition of affordable housing, that recognizes affordability along a spectrum of household incomes and is in general alignment with thresholds established by Metro Vancouver.	Staff	