

CITY OF WHITE ROCK

AFFORDABLE HOUSING STRATEGY

2024-2034



WHITE ROCK
City by the Sea

Acknowledgements

The City of White Rock would like to thank the Housing Advisory Committee for their dedicated work in shaping this strategy. Their collaboration and expertise were vital in crafting this document that will have a lasting, positive impact on our community. Throughout the process, the contributions provided by the members proved invaluable, ensuring that the final recommendations are both practical and responsive to the diverse housing needs of White Rock residents.

As part of their mandate to evaluate housing-related issues referred by Council, the HAC established a framework that guided the development of the Affordable Housing Strategy, helping to ensure a focused and effective approach to tackling this pressing challenge.

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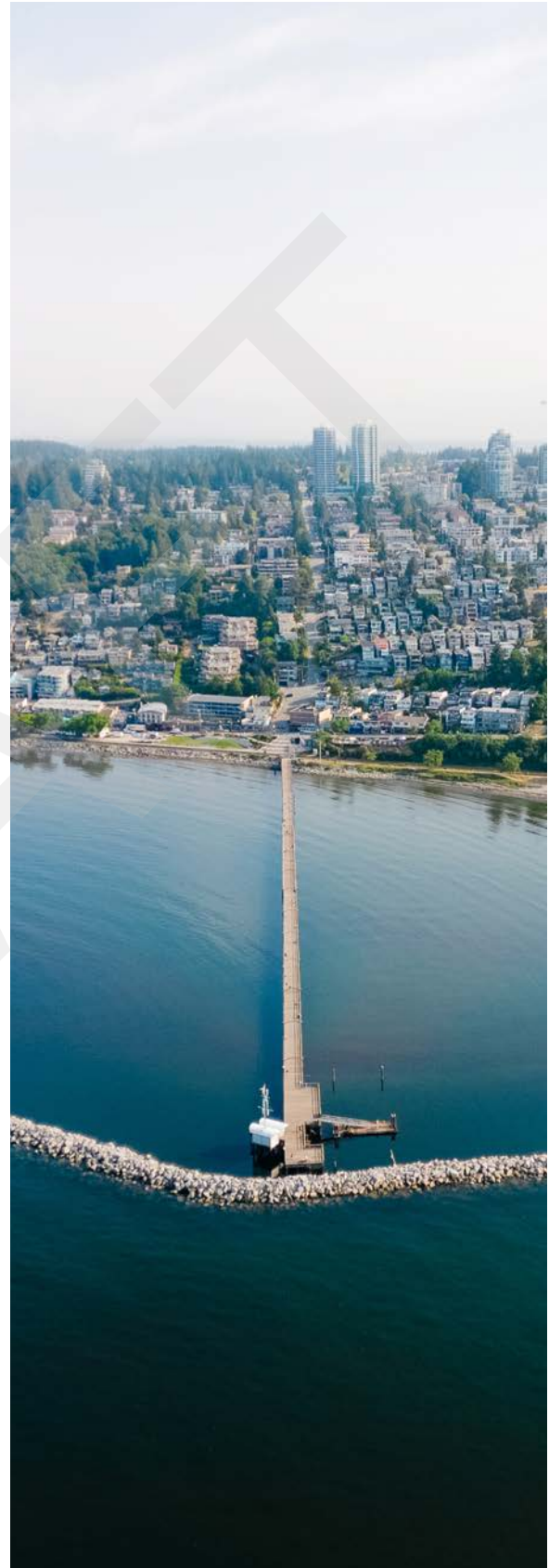


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1.0 Introduction

The development of White Rock’s Affordable Housing Strategy began with a clear directive from City Council, which identified affordable housing as a key strategic priority. Recognizing the urgent need for accessible housing options, the Council committed to creating a comprehensive plan to address this critical issue.

The Affordable Housing Strategy is the culmination of a year-long process, involving extensive engagement and collaboration with the City’s Housing Advisory Committee (HAC) over the course of the 2023-2024 Committee term. The Strategy identifies the key priorities for the City of White Rock to address non-market and below-market housing affordability across the housing continuum, and includes an implementation plan identifying short, medium, and long-term initiatives. The Affordable Housing Strategy, reflects the City’s commitment to address affordability challenges and ensure long-term sustainable housing solutions are available for all.

2.0 Understanding the Housing Continuum

The Canadian Housing Mortgage Corporation (CMHC) describes the housing continuum, shown in the figure below, which illustrates a diverse cross-section of housing that can be found in a community, ranging from social housing to market housing. The housing continuum is not linear, nor a ladder. It is a fluid network of housing options that allow households to find and afford a home that meets their needs. A household should be able to navigate this network of housing options as their lifecycle, and life circumstances, change over time – including in times of crisis. When a household is unable to find and/ or afford housing in a community that meets their needs, this signifies a housing gap along the housing continuum.

Addressing the City of White Rock’s housing shortfalls requires careful consideration of the entire housing continuum. Providing the City of White Rock with more and diverse forms of housing is a shared responsibility between Federal & Provincial governments, the City of White Rock.



Image 1: The Housing Continuum (CMHC)

3.0 White Rock's Housing Needs

The City of White Rock faces a range of significant housing needs that span across a broad spectrum of the population and represent a significant challenge in ensuring that all White Rock residents have access to safe, suitable, and affordable housing. In 2021, the City of White Rock completed a Housing Needs Report, which was updated in November 2024. This Housing Needs Report (HNR) identified six key areas of local housing need in the City of White Rock:

1. Affordable Ownership Housing
2. Rental housing;
3. Special needs housing;
4. Seniors housing;
5. Family housing, and;
6. Shelters for those at risk of homelessness

These findings highlighted the significant demand for more affordable housing options across various demographic groups and set the foundation for the development of this comprehensive Affordable Housing Strategy.

In the 2024 Housing Needs Report update, the City identified the need for a specific number of housing units over both short-term and long-term periods. The HNR methodology calculates the total housing requirements for both 5 and 20 year horizons. According to the HNR Calculator, the City of White Rock will need **2,780 new units over the next 5 years** and **8,816 new units over the next 20 years** to address existing housing gaps and accommodate projected population growth.



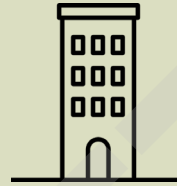
4.0 City's Achievements To Secure Affordable Housing

Since 2017, the City has implemented a number of measures to maximize the inclusion of affordable housing in new developments through regulatory tools for market rental and a range of non-market rental housing such as:

1. Incentivize new development projects to incorporate affordable rental housing through tools such as providing additional height/density;
2. Requiring all rezoning applications for residential developments with more than 20 dwelling units to provide a minimum of 10% of units with three bedrooms and a minimum of 35% with either two or three bedrooms;
3. Waiving community amenity contributions for affordable rental housing developments and considering reductions for developments that include secure market rental units;
4. Introducing policies in the OCP to maintain existing market rental buildings by requiring developers to replace market units being redeveloped at a minimum ratio of 1:1, with the average unit size of the replacement units at least 80% that of the units being replaced; and
5. Protecting the rights of tenants by requiring redevelopment projects to provide tenants with relocation assistance, compensation, and the right to return to a replacement unit.

By working together, these regulatory tools play a vital role in maintaining the existing supply of affordable housing and creating new stock across the City of White Rock community. Since 2012, White Rock has strategically used a variety of these regulatory tools to secure more than 400 new market and non-market rental housing units which include secondary suites, townhouses and apartments.

Units Secured since 2017



29 Units – 12 rental units secured for the life of the building.
(The Verve - Approved 2018)



126 Units – 16 market rental units for the life of the building.
(ALTUS - Approved 2017)



80 Units – 50 market rental units; 5 rental units secured at average rent; 25 rental units available for returning tenants at reduced rates.
(White Birch - Approved 2022)



139 Units – 124 market rental units secured for the life of the building; 15 affordable rental units.
(Thrift & Vidal Street - Pending Adoption)



78 Units – 16 affordable rental units
(North Bluff & Maple Street - Pending Adoption)

5.0 About the Strategy

The Affordable Housing Strategy is an action-oriented framework designed to address White Rock’s housing needs over the short and long term. The strategy integrates affordable housing into the City’s development processes and encourage partnerships with non-profit and housing agencies while aligning with regional best practices and provincial legislation.

The Affordable Housing Strategy framework incorporates feedback from the Housing Advisory Committee and includes 6 key strategic priorities. These strategic priorities are also broad umbrellas under which 21 specific affordable housing actions and 60 initiatives are organized. The actions focus on regulatory, policy, and financial measures to increase the supply of affordable rental and ownership units within the city. The strategy reflects local priorities identified in the 2021 Housing Needs Report and aligns with the City’s Strategic Plan to foster an inclusive, equitable community.

6.0 Purpose of the Strategy

The Affordable Housing Strategy, aims to assess the current housing landscape, identify gaps along the housing continuum, and propose strategies to meet both existing and anticipated housing needs. To develop a comprehensive understanding of these needs, local housing data and demographic trends are analyzed. While specific groups may face unique challenges, the City of White Rock is committed to ensuring that affordable housing options are accessible to all residents.

In response to housing needs in the City of White Rock, key housing types have been identified. These housing types reflect the diverse needs of current and future residents. Through collaboration with government entities, the private sector, and non-profit organizations, the strategy aims to implement effective policies and initiatives that facilitate the development of affordable housing for everyone.

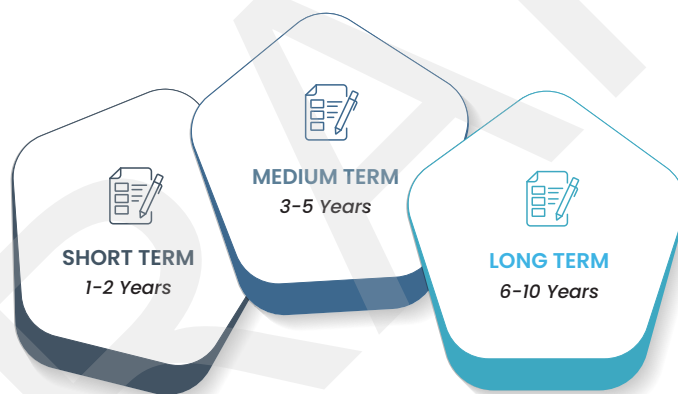


7.0 Initiative Prioritization

The Strategy contains 21 actions and 60 specific initiatives presented in the following sections that are developed to address White Rock’s housing needs over the coming ten (10) years. These initiatives have been prioritized according to the following categories:

- **Ongoing:** Actions that are already underway to promote affordable housing.
- **Short-term:** Actions to be undertaken in the next one to two years.
- **Medium-term:** Actions to be undertaken in the next three to five years.
- **Long-term:** Actions to be undertaken in the next six to ten years. These actions require further analysis and can be delayed until the short and medium term initiatives have been accomplished.

The following pages detail specific actions White Rock will take to address affordable housing challenges in our City as well as actions that we need other partners to take.



8.0 Implementation Plan

An Implementation Plan is a comprehensive list of actions and initiatives required to accomplish each strategy. This implementation plan helps identify the necessary steps to successfully execute the Affordable Housing Strategy. With Council as the decision makers, the strategy provides a framework for a collaborative group consisting of staff, City committees, developers, community groups, and agencies to facilitate the increase of affordable housing in White Rock. This collaborative approach will also refine and improve any recommended actions or initiatives and suggest additional ones that could be more effective in achieving the goals of the Affordable Housing Strategy. It’s crucial to highlight that this implementation plan is a living document that will be continually used to monitor and refine the City’s approach to affordable housing while seeking additional partnerships.

The **six strategies priorities** include **21 key actions** and a total of **60 initiatives**.



Strategic Priority 1

Regulatory Tools to encourage diverse housing types and tenure



Strategic Priority 2

Incorporate Inclusionary Zoning



Strategic Priority 3

Maximize use of City Resources and financial tools



Strategic Priority 4

Facilitate and Strengthen Partnership opportunities



Strategic Priority 5

Build Capacity with non-profit housing and services



Strategic Priority 6

Increase Advocacy, awareness and education roles

8.1. STRATEGIC PRIORITY 01

Use Regulatory Tools to Encourage A Diverse Mix of Housing Types and Tenures

At the heart of any strategic effort to facilitate affordable housing is a focus on increased housing diversity and choice. This is highlighted in the City's Official Community Plan (OCP) under Principle 3 and Policy 11, which outlines the importance of housing choices that are appropriate and affordable for residents at various stages of their lives, and in turn, meet the needs of a diversifying community.

Long-term land use planning and the review of development applications is an effective tool for addressing the shortage of affordability housing. By carefully planning and managing land use, the City can ensure that new developments incorporate a diverse mix of housing types that cater to the needs of different income levels and demographics. This approach can help foster more inclusive and vibrant communities, while also helping to alleviate the pressure on housing costs.

To continue to address the housing needs in the short, medium and long term, a number of initiatives are outlined under each action aiming to expand the housing options available in the City of White Rock.

- | | |
|-----------------|--|
| Action 1 | Pre-Zone For 'Missing Middle Housing' in specified areas by Municipal Initiative |
| Action 2 | Develop Residential Rental Tenure Bylaw |
| Action 3 | Expand the Market Rental and Non-Market Housing Policy |
| Action 4 | Reduce costs by streamlining approvals |
| Action 5 | Encourage the use of Covenants as a tool to secure affordable housing |



ACTION 1**Pre-Zone For ‘Missing Middle Housing’ in specified areas by Municipal Initiative**

One of the ways to obtain land and financing for new housing is to pre-zone properties for higher-density or flexible housing uses. The following initiatives can significantly increase the housing supply on a fixed land footprint.

INITIATIVES

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|------------|--|-------------------------------|
| 1.1 | Update the Zoning Bylaw and OCP to align with Bill 44 as it relates to Small-Scale Multi-Unit Housing. | Ongoing and Short Term |
| 1.2 | Broaden the use of accessory dwelling units (ADU) in existing single-family home zones, subject to neighbourhood context, parking and design considerations. | Ongoing and Short Term |

ACTION 2**Develop a Residential Rental Tenure Bylaw**

The implementation of a Residential Rental Tenure Zone in the Zoning Bylaw will aid in preserving rental tenure through the redevelopment of properties that have been exclusively used for rental purposes. The initiatives suggested below would reflect the importance of rental housing in the city, and in conjunction with the existing Official Community Plan (OCP) policies, it would be clearly communicated that the City expects these rental units to be maintained for the long term.

INITIATIVES

- | | | |
|------------|---|--------------------|
| 2.1 | Add a definition of Residential Rental Tenure (RRT) to the City’s zoning bylaw to increase the supply of protected rental housing properties in multi-family residential developments. | Short Term |
| 2.2 | Amend the Zoning Bylaw to enable the implementation of Residential Rental Tenure Zoning. | Short Term |
| 2.3 | Explore the application of RRT zoning to all new applicant-initiated rezonings for rental housing. One type of rezoning application this would apply to would be purpose-built rental developments. | Medium Term |
| 2.4 | Develop a Strata Conversion Policy and Bylaw. | Medium Term |
| 2.5 | Explore the potential application of Residential Rental Tenure zoning to existing properties during the OCP and Zoning Bylaw update phase. | Long Term |

ACTION 3 Expand the Market Rental and Non-Market Housing Policy

INITIATIVES

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|------------|---|-----------------------------------|
| 3.1 | Review the Zoning Bylaw and consider amendments that further support purpose built rental unit development. | Short Term |
| 3.2 | Consider exemptions to rental floorspace that is secured through a housing agreement in perpetuity from maximum density allowances. | Short/
Medium
Term |
| 3.3 | Consider amending the zoning bylaw to encourage the use of lock-off suites and micro-suites in multi-unit developments in selected areas with close proximity to frequent transit, and tourism and service-centre areas such as the Waterfront or Uptown. | Short Term |
| 3.4 | Consider the relaxation of parking requirements for new construction or expansion of existing rental housing projects in specified areas subject to an approved parking and traffic demand study. | Short Term |
| 3.5 | Explore using the Affordable Housing Reserve Fund to offset building permit fees and document preparation related to affordable non-market rental housing. | Long Term |

ACTION 4 Reduce costs by streamlining approvals

Continued and ongoing work is underway to help improve the efficiency and effectiveness of the review process for development applications and building permits for quicker turnaround times to bring more residential units online.

INITIATIVES

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|------------|---|------------------------|
| 4.1 | Process improvements through updates to the Planning Procedures Bylaw. | Ongoing |
| 4.2 | Consider a fast-tracked application process for affordable housing projects based on a set criterion. | Short Term |
| 4.3 | Review the potential to facilitate the e-apply portal for building permit submissions. | Medium
Term |

ACTION 5 Encourage the use of Covenants as a tool to secure affordable housing

INITIATIVE 5.1

Continue to use housing agreements to secure new market rental and below market rental housing units through new developments.

Ongoing

8.2 STRATEGIC PRIORITY 02

Incorporate Inclusionary Zoning

In the City's OCP, existing housing policies require new developments within the Town Centre Transition area to provide a proportion of units available as affordable rental housing in exchange for increased density. To date, the City has been successful in securing over 45 affordable rental housing units and over 150 secured market rental units using existing housing policies during the rezoning process.

On April 25, 2024, Bill 16, Housing Statutes Amendment Act, 2024 was passed to provide local governments with several new authorities, including a new inclusionary zoning tool and amendments to the existing density bonus tool. Specifically, this Bill provides a new tool to allow local governments to secure affordable housing by adopting an Inclusionary Zoning bylaw.

Inclusionary zoning is a new tool that allows local governments to require that a portion of units in a new residential development be allocated for affordable housing, without the need for rezoning. This type of zoning is most effective in areas of high-density development as the costs of providing affordable housing could be offset by increased density. The affordability expectations would be set up-front in an inclusionary zoning bylaw, providing more transparency and certainty for the development process. This encourages balanced diverse communities and helps to create more opportunities for people with low and moderate incomes to live in conveniently located areas within the City that provide access to transportation and amenities.

Action 1 Develop an Inclusionary Zoning Bylaw

Action 2 Monitor the impact of Inclusionary Zoning and determine next steps

Action 3 Develop a Density Bonus Bylaw

ACTION 1**Develop an Inclusionary Zoning Bylaw****INITIATIVES**

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|------------|---|-------------------|
| 1.1 | Undertake consultation with impacted groups based on who will be affected by this bylaw. | Short Term |
| 1.2 | Conduct a financial feasibility analysis and consider the most recent housing needs report prior to bylaw preparation. | Short Term |
| 1.3 | Review existing housing policies in the Official Community Plan to determine updated required. | Short Term |
| 1.4 | Identify specific areas within the City that would be appropriate for Inclusionary Zoning. | Short Term |
| 1.5 | Explore the two Alternative Compliance options i.e. Cash-in-lieu option and the Transfer Agreement Option prior to Bylaw adoption. | Short Term |
| 1.6 | Consider adoption of an Inclusionary Zoning bylaw and set out specific requirements including the number of affordable units, tenure, affordability level, and length of time that the units must comply with the affordability requirements. | Short Term |

ACTION 2**Monitor the impact of Inclusionary Zoning and determine next steps****INITIATIVE 2.1**

- | | |
|---|------------------|
| Review and enhance the use of inclusionary housing bylaw in conjunction with the 5-year OCP review. | Long Term |
|---|------------------|

ACTION 3**Develop a Density Bonus Bylaw**

Density bonus is an existing land use tool available to all local governments to provide the option to a developer to build to a higher density in exchange for amenity or affordable housing contributions. Bill 16 amended the density bonus authorities to clarify how the tool can be used and to ensure consistency with the new inclusionary zoning tool.

INITIATIVES

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|------------|---|-------------------|
| 3.1 | Review the City's existing Density Bonus/Amenity Contribution Policy and establish a framework for density bonusing that parallels inclusionary zoning (Bill 16). | Short Term |
| 3.2 | Update density bonus authorities in Bill 16 to ensure consistency with the new inclusionary zoning tool. | Short Term |
| 3.3 | Create a Density Bonus Bylaw. | Short Term |

8.3 STRATEGIC PRIORITY 03

Maximize Use of City Resources and Financial Tools

ACTION 1		Use City Land for Affordable Housing
INITIATIVES	1.1	Identify and prioritize City lands that may be suitable for affordable housing, particularly under-utilized City-owned land. Medium Term
	1.2	Explore private property opportunities that would align with current City ownership and develop criteria and policies for rapid acquisition of this land when it becomes available. Long Term
	1.3	Explore opportunities to work with institutional land partners including faith-based organizations, School District 36, Fraser Health Authority and Semiahmoo First Nations (SFN) to support the development of affordable housing units. Long Term
	1.4	Develop a land strategy that synthesizes the findings of this work and identifies how the City's limited land base can serve to support priority housing types and growth. Long Term
ACTION 2		Maintain Affordable Housing Reserve Fund (AHRF)
INITIATIVES	2.1	Review and expand the City's Affordable Housing Reserve Fund Bylaw to align with Inclusionary Zoning legislative requirements. Short Term
	2.2	Consider on a case-by-case basis using the AHRF to purchase required land and lease it to housing providers. If City lands are purchased, AHRF funds will compensate the City's Land Sale Reserve (LSR) fund for the value of these lands. Long Term
	2.3	Ensure the use of the AHRF to address affordable housing is aligned with other City policies and capital funding priorities. Long Term
	2.4	Monitor the growth of the AHRF. While not defining a maximum AHRF balance, a review of the Funds' use, and performance will be triggered every three years or at such time as the Fund reaches a current positive asset balance of \$10 million or more. Long Term

ACTION 3 Evaluate Contributions Gained from Density Bonusing

INITIATIVE 3.1 Direct a portion of density bonusing contributions roughly equivalent to 10% of the value of the density bonus into the AHRF, set out in the City’s Zoning Bylaw. *Long Term*

ACTION 4 Develop a Financial Incentive Policy with Criteria

INITIATIVE 4.1 Develop options that explore incentives such as density bonus for 100% rental housing; reduction/waiving of community amenity contributions; DCC waiver for non-profit housing; parking relaxations in transit nodes and corridors; financial incentives; and concurrent processing as part of policy development. *Medium Term*

ACTION 5 Develop an Amenity Cost Charge (ACC) Bylaw *Medium Term*



8.4 Strategic Priority 04

Facilitate and Strengthen Partnership Opportunities

Addressing the multifaceted issue of affordable housing requires a collaborative effort. The City holds a strategic position that enables it to bring together important stakeholders, fostering a cooperative environment that promotes the creation of affordable housing. Through partnerships with senior levels of government, community housing providers, and the development community, the City has the potential to boost the availability of affordable housing. This strategic priority aims to leverage these collaborative opportunities to ensure that there are sufficient housing options for those in urgent need, alongside the housing units obtained through development.

- | | |
|-----------------|--|
| Action 1 | Community Land Trusts for Affordable Housing |
| Action 2 | Foster creative Partnership Opportunities to support the non-market housing sector |
| Action 3 | Monitor staffing needs and consider increasing staffing resources to support this strategic priority |



ACTION 1	Community Land Trusts for Affordable Housing	
INITIATIVES	1.1 Conduct research to assess the feasibility of establishing a community land trust in White Rock.	Medium Term
	1.2 Assess municipal financial resources and other supports to explore the idea of a community land trust model.	Medium Term
	1.3 Evaluate alternative models to enhance the supply of affordable housing, aiming to maximize the benefits for the community.	Short and Long Term
ACTION 2	Foster creative Partnership Opportunities to support the non-market housing sector	
INITIATIVES	2.1 Promote collaboration between the private market and non-profit partnerships that can result in non-market units being built on- or off-site. This could involve connecting non-profit organizations with private sector developers who are open to including non-market units as part of a density bonus agreement.	Short and Long Term
	2.2 Create opportunities for the private sector and developers to increase the provision of affordable housing through incentives and partnerships.	Short and Medium Term
	2.3 Introduce the requirement that all new rezonings for residential developments over 4 storeys contribute \$1,000 per unit to support the development of below-market rental housing.	Medium Term
	2.4 Form partnerships with senior governments to secure capital contributions and ongoing operational funding for new non-market housing projects, process development applications for such projects quickly, and to think creatively and explore innovative solutions to incorporate the creation of non-market housing units within developments.	Short and Medium Term
	2.5 Explore partnership opportunities to expand shelter and short-term supportive housing for individuals experiencing homelessness.	Short and Long Term
ACTION 3	Monitor staffing needs and consider increasing staffing resources to support this strategic priority.	
		Short and Long Term

8.5 Strategic Priority 05

Build Capacity with Non-Profit Housing and Service Providers

Non-profit organizations are essential in addressing the housing needs of groups or households that face significant barriers to securing housing. These non-profit housing providers bring expertise in development, tenant selection, and continuing occupancy management. Additionally, they can integrate wraparound services such as employment training, education, addiction recovery, and immigration services into their housing projects.

While the City does not manage or operate affordable housing units, it plays a crucial role in supporting non-profit housing and service providers to meet the needs of White Rock residents effectively. The City engages regularly with various partners to raise awareness, provide updates on affordable housing requirements, ensure policy compliance, and gather feedback to refine and improve City policies and programs.

By fostering and maintaining key relationships and building community capacity, the City ensures that nonprofit housing and social service providers are well-supported and equipped with the necessary tools and resources to serve their clients effectively.

- Action 1** Partner with Non-Profit organizations
- Action 2** Explore the feasibility of establishing a housing authority
- Action 3** Facilitate Stakeholder Partnerships



ACTION 1**Partner with Non-Profit organizations****INITIATIVES**

- | | | |
|------------|---|--------------------|
| 1.1 | Foster partnerships between Non-Profit agencies with Governments and Developers for Affordable Housing and improve local Non-Profit capacity. | Medium Term |
| 1.2 | Support non-profit partners in the housing sector to develop a system to make adaptable and accessible units identifiable to renters by making building data available. | Medium Term |
| 1.3 | Explore partnerships with non-profit housing providers to facilitate the development of new housing as part of municipal halls, community centres, fire halls, libraries or other civic facilities. | Medium Term |
| 1.4 | Consult with non-profit housing providers on how to successfully integrate below-market affordable housing into new rental and strata condominium projects and what level of financial assistance would be needed. | Medium Term |
| 1.5 | Support partnership opportunities between developers and non-profit housing providers to ensure a proportion of units secured through the development approvals process are operated by non-profit housing providers. | Long Term |

ACTION 2**Explore the feasibility of establishing a housing authority.****Long Term****ACTION 3****Facilitate Stakeholder Partnerships****INITIATIVES**

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|------------|---|--------------------|
| 3.1 | Continue to work in partnership with BC Housing, CMHC, non-profit housing providers and others to increase the supply of purpose-built non-market rental housing units in White Rock. | Long Term |
| 3.2 | Convene and sustain regular dialogue sessions with a broad range of stakeholders. | Medium Term |
| 3.3 | Explore partnership opportunities to expand shelter and short-term supportive housing for individuals experiencing homelessness. | Long Term |
| 3.4 | Work with partners to advocate to increase investment in housing in White Rock and collaborate on solutions. | Long Term |
| 3.5 | Create an inventory of non-profit housing providers available to operate affordable units secured in new developments. | Medium Term |

8.6 Strategic Priority 06

Increase Advocacy, Awareness and Education Roles

In order to effectively address issues related to affordable housing, collaboration is necessary. One strategy is to advocate to the federal and provincial governments for additional funding and resources to meet the affordable housing needs of low and moderate-income residents in White Rock. The City can also actively participate in bringing attention to affordable housing issues and in sharing and coordinating resources and information with partners and the public. Moreover, the City can serve as an intermediary, liaising with senior levels of government to ensure that community input and needs are factored into future policy and funding programs.

ACTION 1 Building Awareness and Information Sharing

INITIATIVES

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|------------|---|------------------------------|
| 1.1 | Create a City webpage with important affordable housing information (inventory of units, key studies being conducted, successes in the community, etc.) to increase public awareness and communication on Affordable Housing. | Short Term |
| 1.2 | Work with partners to update and maintain an inventory of affordable housing units and supports in White Rock. | Short and Long Term |
| 1.3 | Develop public education materials for engaging with the community on the implementation of the City's Affordable Housing Strategy. | Short and Long Term |
| 1.4 | Continue participation at regional, provincial and national housing tables and conferences to bring awareness to White Rock's work in affordable housing. | Ongoing |
| 1.5 | Advocate to senior levels of government to request funding or resources to meet the housing needs of the community. | Ongoing and Long Term |

ACTION 2 Position Papers

INITIATIVE 2.1

- | | |
|--|------------------|
| Draft position papers on affordable housing issues to send to senior levels of government and communicate through forums such as the Federation of Canadian Municipalities (FCM) or Union of BC Municipalities (UBCM). | Long Term |
|--|------------------|

9.0 Terms to Know

Affordable Housing	Housing is considered affordable when 30 percent or less of your household’s gross income goes toward paying for your housing costs.
Affordable Rental Housing	<p>Affordable Rental Housing is for people who have low to moderate income but may not be eligible for subsidized housing.</p> <p>The City’s Official Community Plan (2017) defines new Affordable Rental Housing as being intended to be affordable for very low and low income households by making the maximum rent at least 20% below the average rent in the White Rock area, as determined by the most recent rental market report from Canada Mortgage and Housing Corporation.</p>
Assisted Living	<p>A type of housing for seniors and people with disabilities that includes hospitality services (e.g. meals, housekeeping, social and recreational activities) and one or two personal assistance services, such as regular assistance with activities of daily living, medication services or psychosocial supports (referred to as prescribed services).</p> <p>This housing is subject to registration by the Assisted Living Registrar and includes self-contained apartments for seniors or people with disabilities who need some support but do not need 24-hour facility care; or housing in which residents receive services related to mental health and substance use issues.</p>
Below-market Rental Housing	Below market rental housing is housing with rents equal to, or lower than, average rates in private-market rental housing.
Cash-in-lieu Option	Option given to developers to provide a cash payment (“cash in-lieu”) to be used towards affordable housing, instead of building affordable housing units in the development.
Co-operative Housing	A co-op is a type of housing residents own and operate as part of a membership.
Homeownership	<p>Housing can be of many types, including condos, townhouses, duplexes, detached dwellings, and more. Forms of ownership include:</p> <ul style="list-style-type: none"> • Housing that is not part of a strata such as single-detached dwellings • Strata Housing: any housing that is strata-titled. Strata housing can include condos, townhouses, and even single-family homes. • Non-profit housing co-operatives (<i>in which residents pay a nominal fee and jointly own the units and common areas as members of that housing co-operative</i>). • Equity co-operatives (<i>in which residents pay a membership fee equal to the market value of their unit and jointly own the units and common areas as members of the housing co-operative</i>).

Housing First	'Housing First' is a recovery-oriented approach to ending homelessness that centers on quickly moving people experiencing homelessness into independent and permanent housing and then providing additional support and services as needed.
Lower-End-Of-Market Housing	A type of housing where the housing providers set the rent according to rental market conditions.
Market Rental Housing	Rental housing owned by a private individual or company that is rented to tenants who pay market rates. Rental housing can refer to any type of housing available on the market, including purpose-built apartments, condos, duplexes, townhouses, single-detached dwellings, secondary suites, coach houses, laneway houses or granny flats, to name just some.
Non-Profit Housing	Rental housing that is owned and operated by community-based, non-profit societies or local governments and regional districts. The mandate is to provide safe, secure, affordable accommodation to households with low to moderate incomes. Most non profit housing societies receive some form of financial assistance from the government to enable them to offer affordable rents.
Rent Geared to Income	A type of subsidized housing where the housing provider matches your rent to how much income you earn.
Rental Assistance Program	A type of rent supplement program that BC Housing offers to eligible low-income families.
Seniors Supportive Housing	A type of housing for seniors and people with disabilities that includes on-site hospitality but not personal-care support services.
Social Housing	Social housing is owned by a not-for-profit organization, a co-op or a government. Rents are subsidized (usually by the government) making it possible for people with lower incomes to find housing they can afford. Household income must be below certain limits in order to be eligible.
Subsidized Housing	Encompasses all types of housing for which a subsidy or rent assistance is provided (usually by the government), including public, non-profit and co-operative housing, as well as rent assistance for people living in private market housing. It also includes emergency housing and short-term shelters.

Supportive Housing	<p>A type of housing that provides on-site supports and services to residents who cannot live independently. Housing that provides on-going assistance so residents can live independently:</p> <ul style="list-style-type: none"> • It's available for people who are homeless or at risk-of-homelessness and who may have barriers to housing such as mental illness or substance use. • It can be housing for seniors and others who require services such as meals, housekeeping, 24-hour response system and social and recreational activities. • It does not include personal assistance services such as bathing, dressing, or medication assistance.
Transfer Agreement Option	<p>Option to provide affordable housing units on a different location instead of building them within the current development. Allowing this option may enable a greater number of affordable housing units to be delivered and may support non-profit housing providers to own and operate entire buildings, rather than some units in a private development.</p>
Transitional Housing	<p>Housing provided for a minimum of 30 days that can last up to two or three years. It includes the provision of on- or off-site support services to help residents move towards independence and self-sufficiency.</p>