

THE CORPORATION OF THE  
**CITY OF WHITE ROCK**  
CORPORATE REPORT



**DATE:** January 27, 2025

**TO:** Mayor and Council

**FROM:** Anne Berry, Director of Planning and Development Services

**SUBJECT:** Request for Approval – White Rock Affordable Housing Strategy (2024 – 2034)

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**RECOMMENDATIONS**

THAT Council:

1. Receive the January 27, 2025, Corporate Report from the Director of Planning and Development Services, titled “Request for Approval - Affordable Housing Strategy (2024 – 2034).”
  2. Approve the Affordable Housing Strategy, attached as Appendix A to this January 27, 2025 corporate report.
  3. Direct the Housing Advisory Committee to work on the high priority/short-term initiatives in their 2025-2026 term as listed in Table 2.0 in this January 27, 2025 corporate report.
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**EXECUTIVE SUMMARY**

One of Council’s top Strategic Priorities under “Housing & Land Use” is to develop an affordable housing strategy to support the creation of appropriate affordable housing options through future development. This corporate report seeks Council approval for the City of White Rock’s first official Affordable Housing Strategy (2024-2034).

The City has undertaken the creation of an Affordable Housing Strategy (referred to in this report as “the Strategy” or “the AHS”) to respond to the City’s profound housing needs and to provide more diverse housing options that address housing gaps identified in the City’s Housing Needs Report (HNR) completed in 2021 and most recently updated in 2024. The Strategy provides a roadmap on how the city plans to contribute to improving affordable housing opportunities when addressing the urgent need to increase housing supply, diversity, and affordability. The Strategy has been developed as a guide for staff and Council to respond to the housing crises, in partnership with senior levels of government, non-profit organizations, and the private sector.

Approval of the Strategy provides staff with the necessary direction to pursue the research/consultation that is necessary to advance the City’s goals related to the provision of affordable housing. The Housing Advisory Committee (“HAC”) will play an important role in

determining the timing of actions, the consultation process for each, and their readiness to be brought to Council for adoption/approval of specific tools.

Appendix A attached to this staff report includes a copy of the draft Affordable Housing Strategy.

### **PREVIOUS COUNCIL DIRECTIONS**

<b>Motion # &amp; Meeting Date</b>	<b>Motion Details</b>
2024-051 February 12, 2024	THAT Council endorse the following six (6) strategies to create a long-term affordable housing framework that forms the capacity to provide affordable housing in multiple ways:  <ol style="list-style-type: none"><li>1. Use the City's regulatory tools to encourage a diverse mix of housing types;</li><li>2. Incorporate Inclusionary Zoning in White Rock;</li><li>3. Maximize use of City resources and financial tools;</li><li>4. Facilitate and strengthen partnership opportunities;</li><li>5. Build capacity with non-profit housing and service providers; and,</li><li>6. Increase advocacy, awareness, and education roles.</li></ol> <b>CARRIED</b>

### **INTRODUCTION/BACKGROUND**

#### **Housing Needs Reports**

In 2019, the Province passed legislation requiring local governments to collect and analyze population and housing-related data to identify current and anticipated housing needs and to articulate those needs in the preparation of a Housing Needs Report. These reports help identify existing and projected gaps in housing supply by collecting and analyzing quantitative and qualitative information about local demographics, economics, housing stock, and other factors. A housing needs report is critical to developing any strategy or action plan.

On November 22, 2021, White Rock Council adopted the City's first-ever Housing Needs Report (HNR). The Report recognizes six (6) key areas of local housing need and includes a summary of demographic and housing-related data, as well as the results of a series of public engagement activities held between January and July 2021 which included consultation with the City's HAC.

The six areas of local housing need recognized in the 2021 HNR include:

1. Affordable Ownership Housing;
2. Rental Housing;
3. Special Needs Housing;
4. Seniors Housing;
5. Family Housing; and
6. Shelters and Housing for People at risk of Homelessness.

In 2023, the Province further updated legislation to require an “interim” update of White Rock’s Housing Needs Report by the end of 2024, using the City’s 2021 report with updated information on White Rock’s anticipated 5 and 20-year housing needs. The City identified the need for a specific number of housing units over both short-term and long-term periods. The HNR methodology calculated 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.

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

### **What is an Affordability Housing Strategy?**

The Affordable Housing Strategy is an action-oriented framework that guides a local government response, within its authority, to maintain and create safe, suitable, and affordable housing options for residents. The purpose of the Affordable Housing Strategy is to ensure that the City's response to housing affordability challenges remains relevant and reflects key priority groups in need and housing gaps. Specific elements of the Affordable Housing Strategy include:

- Highlighting past City achievements towards securing housing affordability and affordable housing units.
- Providing background on past and current housing affordability.
- Identifying key issues, current housing affordability pressures, and priority groups.
- Setting out ways to meet future affordable housing needs.

Some of the essential qualities of leading affordable housing approaches included: costs to municipalities, applicability to small communities, effectiveness, and speed of implementation. In addition, this report reviews existing policy practices in the region, best practice research from other cities, economic analysis, and tools - that can be included in an Affordability Housing Strategy.

### **Why an Affordable Housing Strategy now?**

Responding to the housing crisis is the most significant challenge facing the City today. The goal of an Affordable Housing Strategy is to establish long and short-term actions to result in the integration of affordable housing into the framework of the City's development approval process. According to a 2011 survey, Metro Vancouver municipalities have responded to the region's housing affordability and diversity challenges by adopting over 270 regulatory, fiscal, planning, approval process, rental loss prevention, education/advocacy, and direct provision measures. While not a primary responsibility, local governments have an essential role in facilitating housing supply and preservation, including affordable housing. Outlined below are a range of measures municipalities can use to facilitate and develop affordable housing:

- Fiscal measures designed to improve the economics of housing production, such as direct funding, provision of city-owned land, and relief from fees and charges.
- Regulatory measures using the planning and development control process encourage and increase the housing supply.
- Education and advocacy measures build community awareness and support for affordable housing, such as rental housing inventories, guides for developers and advocacy for increased senior government support.
- Direct service provision through a housing corporation that provides housing and support to low- and moderate-income households.

**Past Strategies – City of White Rock**  
Affordable Housing Working Group 2010

In 2010 Council established the Affordable Housing Working Group to advise on tangible, practical ways to maintain and increase the supply of affordable housing in White Rock through the development of an Affordable Housing Strategy. The strategy identified actions the City could take to address its affordable housing issues. Implementation of the strategy would:

- Clarify the role of the City of White Rock regarding affordable housing
- Address the gap in housing that is affordable for the community
- Address the development of partnerships to foster affordable housing development
- Provide for ongoing consultation and follow-up

Background work and community consultation were undertaken in preparing the strategy resulted in seven areas for White Rock to address:

1. Maintaining a municipal planning system that supports the delivery of an adequate supply of affordable housing and is responsive to changing demand;
2. Maintaining a municipal financial system that supports the delivery of an adequate supply of affordable housing and is responsive to changing demand;
3. Facilitating diversity in housing forms and prices to deliver a range of affordable housing options for all residents;
4. Facilitating growth in the not-for-profit housing sector;
5. Supporting the retention and delivery of adequate supplies of private rental properties;
6. Encouraging senior government and industry cooperation in support of projects that complement White Rock's affordable housing objectives; and
7. Monitoring the housing situation and regularly evaluating the need for adjustments to the strategy.

However, this plan was not endorsed by Council at the time. The plan is attached as Appendix B for Council's reference. Staff have considered this 2010 draft strategy, the endorsed pillars of affordable housing and best practices in other local governments as part of the review and development of the current 2024 Affordable Housing Strategy.

Summary of Affordable Housing Strategy and Action Plan 2022

More recently, the HAC and staff collectively worked on affordable housing. In 2022, the HAC developed a Plan which consisted of 11 pillars to achieve affordable housing and was presented to Council for information and endorsement. Table 1.0 is a summary of Council's direction at the April 25, 2022 meeting as it relates to the 2022 Affordable Housing Strategy of Action Plan:

**Table 1: Summary of Affordable Housing Pillars (2022) and Council direction**

No.	Pillars	Council Direction (April 25, 2022 meeting)
#1	Accelerate and Depoliticize the Approval Process (OCP Focus)	Council received for information that the HAC endorses Pillar #1, Accelerate and Depoliticize the Approval Process, from the Affordable Housing Strategy and Action Plan, as presented.

No.	Pillars	Council Direction <i>(April 25, 2022 meeting)</i>
#2	Use the Speculation and Vacancy Tax (SVT) for Affordable Housing	Council received for information that the HAC endorses Pillar #2, Local Use of the Speculation and Vacancy Tax, from the Affordable Housing Strategy and Action Plan, as presented.
#3	Delegate Approval Authority to Staff (Bill 26)	Council did not approve/ endorse Pillar #3, Delegate Approval Authority to Staff, from the Affordable Housing Strategy and Action Plan, as presented.
#4	No more 'Exclusive Single Family ONLY' Zones (Allow for conversions "as of right" subject to Development Permit in RS-1, RS-2 and RS-3 One Unit Residential Zones)	Council did not approve/ endorse Pillar #4, No More 'Exclusive' Single Family Zones, from the Affordable Housing Strategy and Action Plan, as presented.
#5	<p>Broaden the spectrum and range of housing tenures, options, and forms in White Rock:</p> <p>a) Pre-Zone for 'Missing Middle Housing' in specified areas by municipal initiative, and</p> <p>b) Provide for 14 and 18 storey' hybrid towers' in specified areas</p>	<p>Council did not approve/ endorse Pillar #5. b. with the amendment of reducing the Town Centre Transition area boundaries from west of Merklin Street and east of Vidal Street.</p> <p>Council did not approve/ endorse Town Centre Transition area be reduced from a maximum 18-storey hybrid towers to 14-storey hybrid towers and that the Town Centre area be reduced from a maximum 25-storey hybrid towers to 18-storey hybrid towers, with an understanding that the 'hybrid towers' include at least 50 percent non-market housing.</p>
#6	Waiving Public Hearings (Section 464(2) of the LGA)	Council did not approve/ endorse receive for information that the HAC recommend Pillar #6, Waiving Public Hearings.
#7	Affordable Housing Partnership Seminar <i>(April 19, 2022, and follow-through)</i>	Completed – April 19, 2022.
#8	Produce an Affordable Housing Development Proposal by municipal initiative	This pillar has yet to be considered by Council.
#9	Waivers and exemptions for 'non-profit' and 'affordable housing' development proposals and applications including:	This pillar has yet to be considered by Council.

No.	Pillars	Council Direction <i>(April 25, 2022 meeting)</i>
	a) Development Cost Charges; b) Cash in lieu of 5% park dedication	
#10	Rental tenure zoning with bonus density	This pillar has yet to be considered by Council.
#11	Expediting 'non-market' housing applications.	This pillar has yet to be considered by Council.

This plan was sent back to HAC to work with staff to develop a newly revised plan based on Council feedback. During the HAC’s 2023-2024 term, the affordable housing framework was redeveloped. Staff provided options that shifted away from the pillars approach and presented a combination of alternate tools and strategies to re-align and focus on six key strategic priorities to build affordable housing into the City of White Rock development processes to create long-term capacity to provide a range of affordable housing options to the community. The updated affordable housing framework (the six strategic priorities) was presented to Council on February 12, 2024 and was endorsed. This framework guided the creation of the 10-year White Rock Affordable Housing Strategy document.

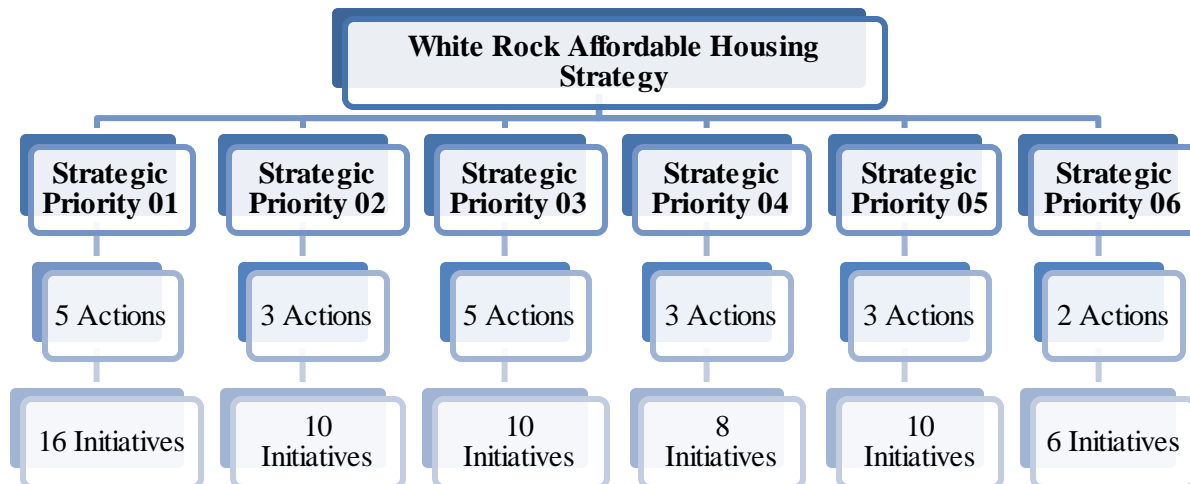
**Role of Housing Advisory Committee**

The Affordable Housing Strategy is the culmination of a year-long process, involving extensive engagement and collaboration with the City’s Housing Advisory Committee during their 2023-2024 term. Over the course of 11 meetings during their term, the HAC played a vital role in reviewing and endorsing the updated AHS framework which received Council approval to proceed in February 2024. Further to Council’s direction, through review and discussion over the HAC’s 2024 term, the Committee established the specific affordable housing actions and initiatives for the six (6) strategic priorities (noted below). The HAC also developed an implementation plan and prioritized each of the discrete initiatives, from short to long-term, aimed at addressing White Rock’s housing needs over the next 10 years.

At the December 3, 2024 HAC meeting, the Committee recommend that Council endorse the Affordable Housing Strategy document, as presented during the Committee's December 3, 2024 meeting, with minor revisions to improve document readability as suggested by the Committee. The draft Strategy attached includes these revisions in addition to minor graphic-related edits.

**White Rock Affordable Housing Strategy (2024-2034)**

The White Rock Affordable Housing Strategy (attached as Appendix A) is a multi-phased and multi-pronged Strategy involving a range of partners and consists of six (6) strategic priorities. These strategic priorities are broad umbrellas under which 21 specific affordable housing actions and 60 distinct initiatives are organized (see Figure below).



The Strategy reflects local housing needs identified in White Rock’s Housing Needs Report and aligns with the City’s Strategic Plan to foster an inclusive, equitable community. Each Strategic priority includes specific initiatives to be taken over the next ten years, with initiatives identified as taking place over the short, medium, or long term identified as part of the implementation plan within the AHS (see Appendix A: Section 8). The initiatives focus on regulatory, policy, and financial measures to increase the supply of affordable rental and ownership units within the city.

The six key strategic properties within the AHS are as follows:

1. Regulatory Tools to encourage diverse housing types and tenure
2. Incorporate Inclusionary Zoning
3. Maximize use of City Resources and financial tools
4. Facilitate and Strengthen Partnership opportunities
5. Build Capacity with non-profit housing and services
6. Increase Advocacy, awareness and education roles

Within each Strategic Priority, some of the initiatives identified under each action are based on preceding initiatives being completed and in effect; other initiatives are exploratory and require further investigation before there is a commitment to undertake the initiative.

A number of key short-term actions have been identified to be prioritized over the coming months. In some cases, these actions are linked to other work being undertaken by staff and are already underway, while others would be initiated in the near future. Outlined in Table 2.0 below is a comprehensive list of initiatives that are planned to be undertaken in the short term, specifically within the next 1-2 years. This list also includes staff’s recommended priority order of review for these short-term initiatives with a recommendation that this priority order be incorporated into the HAC work plan for the 2025-2026 term:

*Table 2: Implementation Timelines for short-term AHS initiatives with staff’s recommended priority order of review for the HAC*

Action	Initiatives	Implementation Timeline	Recommended order of review* for HAC
<b>Pre-Zone For ‘Missing Middle Housing’ in specified areas</b>	Update the Zoning Bylaw and OCP to align with Bill 44 as it relates to Small-Scale Multi-Unit Housing.	Ongoing and Short Term	-

<b>by Municipal Initiative</b>	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	-
<b>Develop a Residential Rental Tenure Bylaw</b>	Add a definition of Residential Rental Tenure <sup>1</sup> (RRT) to the City’s zoning bylaw to increase the supply of protected rental housing properties in multi-family residential developments.	Short Term	4
	Amend the Zoning Bylaw to enable the implementation of Residential Rental Tenure Zoning	Short Term	4
<b>Expand the Market Rental and Non-Market Housing Policy</b>	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
	Consider amending the zoning bylaw to encourage the use of lock-off suites and micro-suites in multiunit 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
<b>Reduce costs by streamlining approvals</b>	Consider a fast-tracked application process for affordable housing projects based on a set criterion.	Short Term	1
<b>Develop an Inclusionary Zoning<sup>2</sup> Bylaw</b>		Short Term	1
<b>Develop a Density Bonus<sup>3</sup> Bylaw</b>		Short Term	2

<sup>1</sup> 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.

<sup>2</sup> **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. These affordability expectations would be set up-front in an inclusionary zoning bylaw (IZ bylaw), providing more transparency and certainty for the development process.

<sup>3</sup> **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



<b>Maintain Affordable Housing Reserve Fund (AHRF)</b>	Review and expand the City’s Affordable Housing Reserve Fund Bylaw to align with Inclusionary Zoning legislative requirements.	Short Term	1
<b>Community Land Trusts for Affordable Housing</b>	Evaluate alternative models to enhance the supply of affordable housing, aiming to maximize the benefits for the community.	Short and Long Term	5
<b>Foster creative Partnership Opportunities to support the non-market housing sector</b>	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 Medium Term	3
	Create opportunities for the private sector and developers to increase the provision of affordable housing through incentives and partnerships	Short and Medium Term	3
	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	3
	Explore partnership opportunities to expand shelter and short-term supportive housing for individuals experiencing homelessness	Short and Long Term	5
<b>Building Awareness and</b>	Create a City webpage with important affordable housing	Short Term	1

bonus authorities to clarify how the tool can be used and to ensure consistency with the new inclusionary zoning tool.

<b>Information Sharing</b>	information (inventory of units, key studies being conducted, successes in the community, etc.) to increase public awareness and communication on Affordable Housing.		
	Develop public education materials for engaging with the community on the implementation of the City’s Affordable Housing Strategy	Short and Long Term	1

*Priority Rating Scale: 1 – high priority; 5 – low priority*

Implementing the Strategy using a collaborative approach by staff, the Housing Advisory Committee, community stakeholders and various partners will help refine and improve on any recommended initiatives or actions, as well as suggest additional recommended actions that could be more successful. It is noted that sufficient staff capacity to support the implementation of the strategy is critical to its success.

If Council approves the draft Affordable Housing Strategy, Staff will begin to implement the Strategy based on the priority order above with the support of the HAC. Some of the immediate steps are to promote the Strategy and to develop an Inclusionary Zoning bylaw. In the near term, the Official Community Plan and the Zoning Bylaw review and updates, as mandated by the Province to be completed by the end of December 2025 to support the Interim HNR report information, will also consider certain actions and initiatives in the Strategy where updates to relevant policies and provisions to support affordable housing will be required. Some of the other actions in the Strategy will require further exploration and their implementation may occur over a longer term.

**FINANCIAL IMPLICATIONS**

This corporate report will not result in any immediate financial impacts, but the proposed Affordable Housing Strategy contains a number of actions and initiatives that may involve the City’s resources.

For actions that will require further exploration, such as the development of potential financial incentives policy and funding sources, the degree of fiscal impact will depend on how and if such tools will be implemented. As staff makes progress with these investigations, Council will be presented with future staff reports with more details, including any requests for budgetary approval.

Additionally, it must be noted that some of the initiatives within the Strategy have been put forward in the City’s application to the second round of CMHC’s Housing Accelerator Fund. If successful, this funding will boost and speed up the ongoing and intended initiatives to be pursued.

**COMMUNICATION AND COMMUNITY ENGAGEMENT IMPLICATIONS**

Many of the strategic initiatives and actions will require further coordination, additional studies, public consultation and continuous mobilization with various partners. This includes ongoing coordination with the City’s Housing Advisory Committee and other external agencies.

### **ALIGNMENT WITH STRATEGIC PRIORITIES**

The proposed strategy aligns with Council’s Strategic Priority “Housing & Land Use” where a top priority is to develop an affordable housing strategy to support the creation of appropriate affordable housing options through future development.

### **OPTIONS / ALTERNATIVES**

The following alternate options are available for Council’s consideration:

1. Defer consideration of “White Rock Affordable Housing Strategy (2024-2034)” and refer the draft strategy back to staff and the Housing Advisory Committee to address any issues identified by Council; OR,
2. Deny consideration of “White Rock Affordable Housing Strategy (2024-2034).”

### **CONCLUSION**

The City has developed its first long-term Affordable Housing Strategy (“AHS”) aimed to address affordable housing needs and provide more diverse housing options that address housing gaps identified in the City’s 2021 Housing Needs Report (most recently updated in 2024). This Strategy represents the City’s commitment to being an inclusive community with a wide range of housing options for all residents of varying ages, incomes, and abilities. Key findings from the HNR represent the basis from which strategies and actions have been identified. There are multiple recommended initiatives to address different issues and opportunities identified through background policy review and HAC discussion and feedback. Council’s approval of this Strategy will enable City staff to begin implementing and exploring the proposed tools and incentives in order to address the housing gaps in White Rock.

Respectfully submitted,

Reviewed and Approved by,

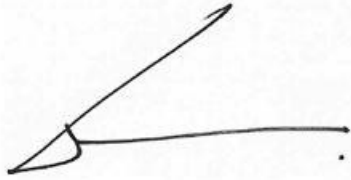


Neethu Syam  
Planning Division Lead

Anne Berry, MCIP, RPP  
Director, Planning and Development Services

**Comments from the Chief Administrative Officer**

I concur with the recommendations of this corporate report.

A handwritten signature in black ink, consisting of a stylized 'G' followed by a horizontal line and a small dot at the end.

Guillermo Ferrero  
Chief Administrative Officer

Appendix A: Draft Affordable Housing Strategy (2024-2034)  
Appendix B: Draft - Affordable Housing Strategy 2010