

City of White Rock

Affordable Housing Strategy



DRAFT Report By
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INTRODUCTION

Council established the Affordable Housing Working Group to advise on real, practical ways to maintain and increase the supply of affordable housing in White Rock through development of an Affordable Housing Strategy. The six-person committee members included:

- Councillor Lynne Sinclair - City of White Rock
- Angelo Tsakumis - Vice President and Director for EPTA Properties
- David Young - Executive Director, Sources
- Reverend Joan McMurtry - First United Church of White Rock
- Paul Stanton - Director of Planning & Development Services, City of White Rock
- Connie Halbert - Planner, City of White Rock

Community consultation, through a Community Workshop held on May 19, 2010 provided valuable input into the development of the Strategy. The Affordable Housing Strategy identifies actions that the City can take to address its affordable housing issues. Implementation of the strategy will:

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

The White Rock Affordable Housing Strategy Background Report, May 2010, documents the research and analysis completed to prepare the Affordable Housing Strategy. A copy of the Background Report can be obtained online at www.city.whiterock.bc.ca or from the Planning and Development Services department.

WHITE ROCK AFFORDABLE HOUSING STRATEGY

The background work and community consultation undertaken in preparing the Strategy resulted in seven areas for White Rock to address including;

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.

Objectives and Actions to address each of these areas are proposed below. These need to be discussed with the community and priorities and milestones and responsibility to implement need to be identified.

1. Maintain a municipal planning system that supports the delivery of an adequate supply of affordable housing and is responsive to changing demand

One of the most effective ways that a municipality can influence the provision of affordable housing is through its planning and development policies, by-laws and standards and through its development review process.

#	Objective	Action
1.1	Official Community Plan provisions implement the Affordable Housing Strategy	• Develop the City-wide affordable housing targets for affordable ownership and affordable rental housing for low, medium and high densities
		• Require developers to demonstrate how they will achieve affordability targets
		• Establish a policy providing incentives for affordable housing
		• Establish a Housing First Policy to allow surplus City-owned lands to be offered to non-profit housing groups for affordable housing
		• Establish an inclusionary zoning policy
1.2	Optimum use of Local Government Act planning provisions for affordable housing	• Develop Zoning provisions for affordable housing under Section 904
		• Develop a Housing Agreement template for affordable and special needs housing using provisions under Section 905
1.3	Reduced barriers to affordable housing development	• Review the Zoning By-laws and development standards, such as parking requirements and setbacks, and make necessary amendments
		• Allow zoning variances for affordable housing development that increases affordability
		• Expedite approval process for affordable housing development applications
1.4	Increased production of affordable housing to meet needs	• Identify opportunities to develop Infill Housing and prepare Infill Guidelines
		• Align new affordable housing development with neighbourhood planning
		• Require affordable housing to be provided as part of mixed use community development applications
		• Develop Adaptable Housing Design Guidelines
		• Explore the feasibility of expanding White Rock's density bonus system to provide developers with additional density in exchange for providing affordable housing contributions

2. Maintain a municipal financial system that supports the delivery of an adequate supply of affordable housing and is responsive to changing demand

#	Objective	Action
2.1	Optimum use of Local Government Act financial provisions for affordable housing	<ul style="list-style-type: none"> • Commission a study of revitalization tax exemptions and permissive tax exemptions to outline how they can be implemented in White Rock
2.2	A supportive environment to encourage affordable housing development	<ul style="list-style-type: none"> • CC Exemption or Reduction
		<ul style="list-style-type: none"> • Fee Reductions
2.3	Efficient and effective use of public and community assets for affordable housing	<ul style="list-style-type: none"> • Establish an Affordable Housing Fund • Establish an annual contribution to maintain the Affordable Housing Fund to support additional affordable housing construction. • Establish formal review criteria, eligibility and application process for the consideration of affordable and social housing projects
		<ul style="list-style-type: none"> • Use the municipal investment in affordable housing as leverage with other orders of government
		<ul style="list-style-type: none"> • Index municipal investment in affordable housing to inflation over time
2.4	An effective municipal land bank	<ul style="list-style-type: none"> • Develop an inventory of municipal land and identify sites appropriate for affordable housing development • Advocate for land owned by the federal or provincial government deemed surplus to be provided to the municipality or non-profit housing provider as sites for affordable housing development, or sold to the private sector, with the City being the sole beneficiary of the funds gained from the sale, to be used exclusively for affordable housing development • Bank land not immediately needed for affordable initiatives in the future • Include land in-lieu contributions from developers in municipal land bank

3. Facilitate diversity in housing forms and prices to deliver innovative, affordable housing for all residents

The availability of a range of housing options is a sign of a healthy city. It is essential for economic growth and prosperity, and is an important part of the social and economic infrastructure.

#	Objective	Action
3.1	Increase the supply of affordable housing	<ul style="list-style-type: none"> • Document existing supply of affordable housing in White Rock
		<ul style="list-style-type: none"> • Establish targets for affordable housing for emergency, transitional, supportive, social, rental and ownership housing
3.2	Increase diversity in housing stock	<ul style="list-style-type: none"> • Identify development sites throughout the City that support a mix of housing types to enhance provision of affordable and accessible housing
		<ul style="list-style-type: none"> • Identify opportunities for laneway and carriage home development and prepare design and development guidelines
		<ul style="list-style-type: none"> • Support the development of a pilot project where a non-profit incorporates a shared equity scheme for eligible tenants and home buyers, as part of its business model in a new housing development
		<ul style="list-style-type: none"> • Maintain and enhance the role of supported accommodation providers to ensure people at risk of homelessness, on low incomes, with special needs or requiring emergency accommodation are able to be appropriately housed with no or minimal delay, and if appropriate, assisted to move to longer term rental accommodation

4. Facilitate growth in the community based not for profit housing sector

Community housing is typically rental housing for households who have low to moderate incomes and other special needs, managed by not-for-profit community based organizations whose operations may be partly subsidized by government.

#	Objective	Action
4.1	Support the community housing sector to enable it to grow and to meet the housing needs of people with low incomes and other special needs	<ul style="list-style-type: none"> Focus on the community housing sector as affordable housing provider for people with low to moderate incomes & special needs Make Affordable Housing Fund grants and/or loans available for non-profit housing projects
		<ul style="list-style-type: none"> Promote partnerships with other agencies and providers to encourage integration of objectives and make best use of limited funding opportunities
		<ul style="list-style-type: none"> Ensure a mechanism is in place for the creation of housing units when opportunities arise
4.2	Ensure a sufficient supply of land to enable community housing providers to meet future client needs	Develop an Inventory of Non-Profit Providers and Service Agencies' lands
		Develop an inventory of other government and agency land
		Make surplus municipal land available to housing providers for special needs affordable housing development
4.3	Increase the supply of special needs housing	<ul style="list-style-type: none"> Identify appropriate development sites and/or opportunities for affordable housing for: <ul style="list-style-type: none"> Seniors People with low incomes People with physical and/or developmental challenges, People with mental illness, People with addiction challenges People Women and children fleeing abuse Youth Support special needs affordable housing providers in seeking funding from other levels of government or philanthropic organizations to develop housing
4.4		Seek not-for-profit providers to participate in a shared equity scheme or schemes for low-income earners and eligible first homebuyers

5. Support the retention and delivery of adequate supplies of private rental properties;

Small investors dominate the private rental market, and there is relatively little purpose built rental accommodation in White Rock. The current rental vacancy rate is very low, at around .5 per cent. Access options for households just above the eligibility criteria for social housing are limited.

#	Objective	Action
5.1	Support the effective operation of the private rental market and the availability of a range of accommodation to suit varying income levels and needs	<ul style="list-style-type: none"> • Explore the possibility of working with strata councils to allow for unrestricted rentals
5.2	Protect the existing rental stock	<ul style="list-style-type: none"> • Develop an inventory of purpose built residential development and analyze redevelopment potential
		<ul style="list-style-type: none"> • Develop and implement a Rental Conversion By-law
		<ul style="list-style-type: none"> • Establish a standard of maintenance bylaw
5.3	Encourage Secondary Suite Development	<ul style="list-style-type: none"> • Evaluate the Secondary Suite Registration By-law and recommend improvements
		<ul style="list-style-type: none"> • Provide incentives for secondary suite development in new housing development
		<ul style="list-style-type: none"> • Promote CMHC funding program for secondary suites

6. Encourage senior government and industry cooperation to support projects that complement White Rock's affordable housing objectives

#	Objective	Action
6.1	Demonstrate leadership in advocating for affordable housing	<ul style="list-style-type: none"> • Ensure that local housing priorities are included in the regional, provincial and federal housing discussions, policies and programs • Invite local MPs and MPPs to inter-governmental dialogue on housing and homelessness, and the ways in which all orders of government will work together to developing affordable housing • Advocate for the federal and provincial governments to invest in the non-profit housing providers acquiring and renovating apartment to provide sustainable and affordable rental housing • Document housing needs of White Rock residents on housing waiting lists and advocate for government funding for assisted family housing in integrated market and non-profit developments • Advocate for affordable integrated housing for people with physical and developmental challenges • Advocate for improved opportunities for affordable entry homeownership • Advocate that senior government funding be aligned with local needs for affordable housing and focus on permanent solutions to homelessness
6.2	Make full use of funding programs	<ul style="list-style-type: none"> • Request BC Non-Profit Housing Association to develop and maintain an inventory of funding opportunities that support affordable housing • Investigate the Canada Mortgage and Housing Corporation (CMHC) delivery agent role for Residential Rehabilitation Assistance Programs (RRAP) to improve access to these funds for residents of White Rock
6.3	Positive Working Relationship with Development Industry	<ul style="list-style-type: none"> • Convene regular meetings with Development Industry representatives to discuss and work to resolve development issues and identify affordable housing opportunities
		<ul style="list-style-type: none"> • Work with the development industry to establish one or two demonstration projects showcasing affordable land and housing packages

7. Monitor the housing situation, communicate with residents and regularly evaluate the need for adjustments to the Strategy

Obtaining information and data pertaining to White Rock in the development of this strategy was a challenge. Some statistical data is available through Planning Department sources and Statistics Canada but gaps exist.

The community consultation indicated the need to access a broad range of housing information. Situations have occurred where groups interested in developing affordable housing did not know where to turn for information. In addition, the consultation identified a need for a place where individuals, landlords and tenants can access information pertaining to housing related legislation and programs. Although some of the data is available through community resource centers and advisory groups, participants requested a single point of access that would provide a complete range of housing services.

The need for community education and outreach was expressed widely in the community consultation. Specific areas mentioned included addressing community acceptance of social housing, increasing awareness of affordability, homelessness and poverty issues throughout the community, need to reach out to stakeholders and increase understanding of the development process.

The community consultation also reinforced the need to monitor and evaluate implementation of the Strategy.

#	Objective	Action
7.1	Ensure White Rock has access to accurate and current data on housing	<ul style="list-style-type: none"> Monitor economic factors, housing market condition and the impact, of significant changes to legislation, regulations, by-laws, etc., to identify housing issues and trends
		<ul style="list-style-type: none"> Benchmark land development costs, housing prices, rental rates and vacancy rates
		<ul style="list-style-type: none"> Establish a program of monitoring the delivery of affordable housing against targets
		<ul style="list-style-type: none"> Conduct an inventory to determine the different types and numbers of persons in White Rock with special housing needs and determine the number of units required to house those persons, including persons who are homeless
7.2	Ensure Housing Strategy is current and relevant	<ul style="list-style-type: none"> Monitor Implementation of the Housing Strategy
		<ul style="list-style-type: none"> Dedicate portion of housing fund to 'best practice' housing policy research and conduct research
7.3	A single point of access for tenants, landlords, builders, developers and the general public to obtain information about housing, housing issues housing related legislation and programs	<ul style="list-style-type: none"> Support establishment of a Housing Resource Centre
7.4	Increase public awareness of affordable housing issues in White Rock	<ul style="list-style-type: none"> Develop and implement a community education and outreach action plan

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