

#### **Housing Advisory Committee**

#### **Minutes**

April 28, 2021, 3:30 p.m. Via Microsoft Teams

PRESENT: C. Harris, Committee Member

M. Sabine, Committee Member

G. Duly, Committee Member

A. Mamgain, Committee Member

R. Bayer, Non-Voting Member

COUNCIL: Councillor A. Manning, Chairperson (non-voting)

Councillor E. Johanson (non-voting)

GUESTS: Mayor D. Walker (non-voting) (departed the meeting at 4:58

p.m.)

Mayor M. Hurley, City of Burnaby and Chair of Metro Vancouver

Housing Committee (departed the meeting at 4:04 p.m.)

H. McNell, General Manager of Regional Planning and Housing Services, Metro Vancouver (departed the meeting at 4:04 p.m.)

ABSENT: C. Bowness, Committee Member

U. Maschaykh, Committee Member

STAFF: G. Newman, Manager of Planning

C. Richards, Committee Clerk

K. Sidhu, Committee Clerk

#### 1. CALL TO ORDER

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

#### 2. ADOPTION OF AGENDA

2021-HAC-007: It was MOVED and SECONDED

THAT the Housing Advisory Committee adopt the agenda for April 28, 2021 as circulated.

**Motion CARRIED** 

#### 3. ADOPTION OF MINUTES

2021-HAC-008: It was MOVED and SECONDED

THAT the Housing Advisory Committee adopts the minutes of the March 24, 2021 meeting as circulated.

**Motion CARRIED** 

#### 4. <u>ADDRESSING AFFORDABLE HOUSING PRESENTATION</u>

Mayor Mike Hurley, City of Burnaby and Chair of the Metro Vancouver Housing Committee, and Heather McNell, General Manager of Regional Planning and Housing Services, Metro Vancouver, presented on the topic of addressing housing affordability in Metro Vancouver.

Mayor M. Hurley departed the meeting at 4:04 p.m.

H. McNell departed the meeting at 4:04 p.m.

### 5. <u>DEFINING AFFORDABLE HOUSING IN THE CITY OF WHITE ROCK</u> CORPORATE REPORT

The Manager of Planning and Development Services summarized a corporate report on defining affordable housing in White Rock, titled *Defining "Affordable Housing"* in the City of White Rock.

It was noted that that the recommendation could be amended to include the source of the average rents definition, which is provided by the Canada Mortgage and Housing Corporation (CMHC).

Mayor Walker departed the meeting at 4:58 p.m.

#### 2021-HAC-009: It was MOVED and SECONDED

THAT the Housing Advisory Committee recommend the following resolution to Council:

WHEREAS White Rock Council has directed staff to define affordable housing; and,

WHERAS the Housing Advisory Committee (HAC) is tasked with providing advice to Council regarding potential housing and affordable housing policies, tools, incentives and partnerships that support a range of housing options and affordability levels in the City of White Rock; and,

WHEREAS staff have been working with members of the HAC to prepare a draft definition of "affordable housing" that not only reflects approaches undertaken by higher levels of government, housing agencies, and other industry partners, but is also reflective of local considerations; and,

WHEREAS many agencies including the Canada Mortgage and Housing Corporation (CMHC), Metro Vancouver, and BC Housing recognize "affordable housing" as being that for which "shelter costs", commonly including rent or mortgage payments, property taxes, strata fees, heating costs, and in some cases internet fees, do not exceed 30 percent of the before tax (gross) income of the household; and,

WHEREAS roughly 67 percent of all households in the City (6,720 homes) have a gross income of less than \$90,000, being the income threshold generally needed to purchase a home at the lower end of the local ownership market while respecting the 30 percent threshold; and,

WHEREAS approximately 40 percent of all households (3,955 homes) have incomes of less than \$50,000, being the household income needed to afford the average market rent in White Rock (i.e., \$1,191 per month in 2020 as identified by CMHC), while staying within the 30 percent threshold; and,

WHEREAS variability in household income is such that many low-to-moderate income households in the region do not have the financial capacity to enter into the ownership market nor do they have income sufficient to cover the costs of market rental housing in the City of White Rock;

THEREFORE BE IT RESOLVED THAT Council direct staff to prepare affordable housing definitions for the Official Community Plan considering factors including gross household income, the tenure of the household, and the costs associated with maintaining a home, and to focus on ensuring policies for affordable housing

are directed toward increasing the supply of rental housing for "very low income households" and "low income households,"; and,

BE IT FURTHER RESOLVED THAT Council direct staff to base the definition of "affordable ownership housing" on a 30 percent income-to-shelter-cost ratio, and to base the definition of "affordable rental housing" on housing where the rent is 20 percent below the average rents, by unit type (number of bedrooms), of purpose-built rental apartments in the city.

Amendment Motion Number: 2021-HAC-010: It was MOVED and SECONDED AMENDING MOTION:

THAT the Housing Advisory Committee amend the following resolution to Council to include acknowledgement of CMHC being the source of the average rents definition.

#### **Motion CARRIED**

# Question was called on the Main Motion as Amended and it was CARRIED

#### Motion with Amendment Now Reads as Follows:

WHEREAS White Rock Council has directed staff to define affordable housing; and.

WHERAS the Housing Advisory Committee (HAC) is tasked with providing advice to Council regarding potential housing and affordable housing policies, tools, incentives and partnerships that support a range of housing options and affordability levels in the City of White Rock; and,

WHEREAS staff have been working with members of the HAC to prepare a draft definition of "affordable housing" that not only reflects approaches undertaken by higher levels of government, housing agencies, and other industry partners, but is also reflective of local considerations; and,

WHEREAS many agencies including the Canada Mortgage and Housing Corporation (CMHC), Metro Vancouver, and BC Housing recognize "affordable housing" as being that for which "shelter costs", commonly including rent or mortgage payments, property taxes, strata fees, heating costs, and in some cases internet fees, do not exceed 30 percent of the before tax (gross) income of the household; and,

WHEREAS roughly 67 percent of all households in the City (6,720 homes) have a gross income of less than \$90,000, being the income threshold generally needed to purchase a home at the lower end of the local ownership market while respecting the 30 percent threshold; and,

WHEREAS approximately 40 percent of all households (3,955 homes) have incomes of less than \$50,000, being the household income needed to afford the average market rent in White Rock (i.e., \$1,191 per month in 2020 as identified by CMHC), while staying within the 30 percent threshold; and,

WHEREAS variability in household income is such that many low-to-moderate income households in the region do not have the financial capacity to enter into the ownership market nor do they have income sufficient to cover the costs of market rental housing in the City of White Rock;

THEREFORE BE IT RESOLVED THAT Council direct staff to prepare affordable housing definitions for the Official Community Plan considering factors including gross household income, the tenure of the household, and the costs associated with maintaining a home, and to focus on ensuring policies for affordable housing are directed toward increasing the supply of rental housing for "very low income households" and "low income households,"; and,

BE IT FURTHER RESOLVED THAT Council direct staff to base the definition of "affordable ownership housing" on a 30 percent income-to-shelter-cost ratio, and to base the definition of "affordable rental housing" on housing where the rent is 20 percent below the average rents (the source of the average rents definition being from CMHC), by unit type (number of bedrooms), of purpose-built rental apartments in the city.

#### 6. OTHER BUSINESS

None

#### 7. INFORMATION

#### 7.1 COMMITTEE ACTION TRACKING

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

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No scheduled meetings at this time.

## 9. <u>CONCLUSION OF THE APRIL 28, 2021 HOUSING ADVISORY COMMITTEE</u> <u>MEETING</u>

The Chairperson declared the meeting concluded at 5:10 p.m.

A. Manning, Chairperson

C. Richards, Committee Clerk