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RE: Housing Accelerator Fund Application

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## HOUSING ACCELERATOR FUND - ANALYSIS OF ACTIONS

### BACKGROUND

The federal government has announced \$4 billion for local governments to improve the pace of development of new housing across the country. This new funding could support White Rock Council's Strategic Plan which includes 6 priority areas of focus, two of which specify:

- Advocating for diversity in housing
- Committing to continuous process improvements and efficient service delivery

MODUS was retained by the City to identify and analyze various actions aligned with the housing accelerator fund program and to support staff in applying for funds.

### PROCESS & REQUIREMENTS

To support the City with its application, and more specifically the Action Plan, is following four steps:

1. Review Background Materials
2. Identify Preferred Actions
3. Calculate Unit Yield
4. Draft the Application

As managed by the Canadian Mortgage and Housing Corporation (CMHC), the application requires:

- An action plan outlining supply growth targets and specific initiatives to grow housing supply and speed up housing approvals.
- A minimum of 7 initiatives in the action plan.

- A housing supply growth target that increases the average annual rate of growth by at least 10%. The growth rate must also exceed 1.1%.
- An updated housing needs assessment report (this requirement may be waived if you recently completed or updated a housing needs assessment).
- Agree to follow the program's reporting requirements.

## PROJECTIONS

To determine a new housing supply growth target that meets the 10% & 1.1% threshold requirement, we first need to understand the current population and dwelling stock:

**Current Population = ~22,072 (BC Stats Estimate)**

**Current Dwelling Stock = ~11,954 units (2021 Census + Housing Starts since)**

**Household size = ~1.8 units/person**

Next, we looked at population and housing projections for 2026 (to account for the 3 year duration of the funding program), under a status quo scenario that keeps household sizes at 1.8 units/person:

**2026 Projected Population = ~22,576 (BC Stats Estimate)**

**Using the same household size of 1.8 units/person: ~12,542 units**

This means by 2026 we can expect a housing stock of approximately 12,542 units in White Rock, which closely aligns with historical trends in White Rock's growth rates. This means an additional 588 units are estimated to be permitted over the next three years.

To qualify for the housing accelerator fund, the City would need to permit a minimum 647 units over this same period:

### Housing Supply Growth Target Calculations

Current Dwellings/Housing Stock	<b>11954</b>
Total number of housing units projected to receive building permits over 3 years permits without HAF	<b>588</b>
Housing Supply Growth Target (Total number of housing units projected to receive building permit over 3 years with HAF)	<b>647</b>
<b>Calculate</b>	
Annual Growth Rate (must be higher than 1.1%)	<b>1.8%</b>
Annual Growth Rate Percentage Change (must be higher than 10%)	<b>10.03%</b>

*CMHC Housing Supply Growth Calculator*

Thus, the action plan must deliver, at a minimum, the difference between the status quo projections (588 units) and the housing supply growth target (647 units): **59 units over three years.**

## PREFERRED ACTIONS

To meet this target, a set of initiatives were identified and reviewed in accordance with CMHC's acceptable actions. In total, 11 were determined to align with CMHC's criteria, and White Rock's OCP and Housing Needs Assessment, each with varying levels of potential to increase supply and support system efficiencies in the development approval process.

	CATEGORY	ACTION	INITIATIVE
1	Land Use	Encourage accessory dwelling units	Allow two secondary suites on single detached lots in all single detached zones (RS-1, RE-1, RE-2, RE-3, RI-1)
2	Land Use	Encourage accessory dwelling units	Allow garden suites (a coach house without lane requirements) in all single detached zones (RS-1, RE-1, RE-2, RE-3, RI-1)
3	Land Use	Encourage accessory dwelling units	Permit suites in duplexes/triplexes/townhomes (RT-1, RT-2, RM-1, RM-2)
4	Land Use	Promote infill development	Integrate duplexes and triplexes as a right into single detached RS-1 zone (removes need for rezoning and aligns with OCP)
5	Land Use	Promote infill development	Remove limiting provisions for duplexes/triplexes on block frontages and adjacencies
6	Development	Mixed use redevelopment of city-owned properties	Redevelop 1510 Johnston Rd & 15322 Buena Vista Ave
7	Policy	Promote and allow more housing types that serve vulnerable populations	Update OCP/Zoning bylaw to include a minimum % of adaptable units for multi-family projects
8	Policy	Incorporate climate adaptability into OCP	Update OCP to incorporate climate action plan
9	Process	Waive public hearings on affordable housing projects	Waive design panel, public hearing and approve DP in-house for affordable housing projects that meet OCP requirements
10	Process	Delegate authority to municipal staff	Delegate minor DVPs to staff
11	Process	Delegate authority to municipal staff	Explore pre-approved designs for duplexes & triplexes that don't require DPAs

Once identified, we analysed each initiative using available data. Some initiatives required GIS analysis, others explored the City's development data. In the absence of data, some initiatives required assumptions. A more detailed table listing assumptions for each initiative is appended to this report.

Together, the 11 initiatives are expected to deliver approximately 145 additional units over a 3 year period, well over the required 59.

	INITIATIVES	Estimated Unit Yield Over 3 Year Period	Score (out of 15)
1	Allow two secondary suites on single detached lots in all single detached zones (RS-1, RE-1, RE-2, RE-3, RI-1)	8	7
2	Allow garden suites (a coach house without lane requirements) in all single detached zones (RS-1, RE-1, RE-2, RE-3, RI-1)	8	7
3	Permit suites in duplexes/triplexes/townhomes (RT-1, RT-2, RM-1, RM-2)	8	7
4	Integrate duplexes and triplexes as a right into single detached RS-1 zone (removes need for rezoning and aligns with OCP)	20	11
5	Remove limiting provisions for duplexes/triplexes on block frontages and adjacencies	n/a	n/a
6	Redevelop 1510 Johnston Rd & 15322 Buena Vista Ave	0	11
7	Update OCP/Zoning bylaw to include a minimum % of adaptable units for multi-family projects	15	11
8	Update OCP to incorporate climate action plan	0	3
9	Waive design panel, public hearing and approve DP in-house for affordable housing projects that meet OCP requirements	15	11
10	Delegate minor DVPs to staff	68	15
11	Explore pre-approved designs for duplexes & triplexes that don't require DPAs	34	9

**TOTAL 145 units**

Given the program only requires White Rock to address 7 actions, it is possible to remove certain initiatives so long as the sum total of units stays above the required 59. However, funding is tied to the diversity of initiatives and the unit yield. In other words, the greater the unit yield, the more funding a community is expected to receive.

In this case, if the application with a target of 145 units is approved, the City is expected to receive approximately **\$2.9 million** (plus top ups for each missing middle and multi-family housing unit) to support the implementation of the initiatives. Each initiative is also scored based on its timeliness of implementation and its impact on the housing supply & system.



CMHC's Score Evaluation

## NEXT STEPS

Now that the initiatives have been identified and appear to meet the requirements of the housing accelerator fund program, we will estimate the cost of implementation, and draft the application describing how the initiatives have the potential to impact White Rock's housing stock and system.

	Action	Initiative	Estimated Additional Units over 3 year period	Estimated Additional Units given implementation time	Assumptions	COSTS	Time to Implement	Supply Impact	System Impact	Score
1	Encourage accessory dwelling units	Allow two secondary suites on single detached lots in all single detached zones (RS-1, RE-1, RE-2, RE-3, RI-1)	24		8 5% of homes with existing suites add a second suite to their lot		Within 2 years	Low	Medium	7
2		Allow garden suites (a coach house without lane requirements) in all single detached zones (RS-1, RE-1, RE-2, RE-3, RI-1)	23		8 1% of single detached lots build a garden suite		Within 2 years	Low	Medium	7
3		Permit suites in duplexes/triplexes/townhomes (RT-1, RT-2, RM-1, RM-2)	24		8 10% of existing duplexes/triplexes convert 50% of new duplexes/triplexes incorporate suites 10% of new townhomes incorporate lock-off suites		Within 2 years	Low	Medium	7
4	Promote infill development	Integrate duplexes and triplexes as a right into single detached RS-1 zone (removes need for rezoning and aligns with OCP)	30	20	doubles duplex/triplex applications per year		Within 1 year	Low	Medium	11
5		Remove limiting provisions for duplexes/triplexes on block frontages and adjacencies			190 Mature Neighbourhood blocks: 167 have 0 RT zones 19 have between 0-20% 4 have over 20% <b>This doesn't appear to be much of a limiting factor to the construction of duplexes/triplexes, but it may have an impact once the action above is implemented...</b>					
6	Mixed use redevelopment of city-owned properties	Redevelop 1510 Johnston Road & 15322 Buena Vista Ave	110 (but will not be constructed within 3 year timeframe so not included in additional count)	0			Over 2 years	Medium	Low	5
7	Promote and allow more housing types that serve vulnerable populations	Update OCP/Zoning bylaw to include a new policy on adaptable units: Residential developments with five units or more are required to have 40% adaptable units	~220 adaptable units out of status quo (not included in total additional count)	0	~615 units every three years, large majority (~550) are multi-family 40% of 550 units = 220 adaptable units  While not increasing the total supply, it does increase the supply of adaptable units and addresses major housing need		Within 1 year	Low	High	11
9	Waiving public hearings on affordable housing projects	Waive design panel, public hearing and approve DP in-house for affordable housing projects that meet OCP requirements	22	15	3 months process savings ~1 affordable housing project that aligns with OCP is proposed each year 3 months x 1 projects/year x 3 years = 9 months savings So if an affordable housing project typically takes ~24 months duration to go through all the approvals, there is room for 1/3 of an additional affordable housing project within that 3 year timeline.  Assuming a 60 unit project = 22.5 units		Within 1 year	Low	High	11
10	Implementing changes to decision making such as delegating DAA to municipal staff	Delegate minor DVPs to staff	102	68	~1 months savings ~2 minor DVPs per year 1 month x 2 projects/year x 3 years = 6 months savings  Over 3 years, you gain 1/3 a year's worth of capacity that can be used towards processing more residential projects (DPs typically advance alongside a rezoning, so may not have as big an impact unless rezonings are also removed as per action 3)		Within 1 year	High	High	15
11		Explore pre-approved designs for duplexes & triplexes that don't require DPAs	102	34	~1 months savings ~2 DPs per year for duplexes/triplexes 1 month x 2 projects/year x 3 years = 6 months savings  Over 3 years, you gain 1/3 a year's worth of capacity that can be used towards processing more residential projects (DPs typically advance alongside a rezoning, so may not have as big an impact unless rezonings are also removed as per action 3)		Over 2 years	High	Medium	9
12	Incorporate climate adaptability into OCP	Update OCP to incorporate climate action plan	0	0	may need to do another study before incorporating		Over 2 years	Low	Low	3
		<b>TOTAL</b>	<b>280</b>	<b>145</b>						
		Potential Funding		<b>\$2.9 million+</b>						