

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



**DATE:** July 13, 2022  
**TO:** Housing Advisory Committee  
**FROM:** Alex Wallace, Manager of Planning  
**SUBJECT:** Affordable Housing Framework

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**RECOMMENDATION(S)**

THAT the Housing Advisory Committee recommends to Council to support the integration of the following five strategies into the existing development process to create a long-term framework for affordable housing that creates the capacity to provide affordable housing in multiple ways:

1. Use the City's regulatory tools to encourage a diverse mix of housing types
  2. Maximize use of City resources and financial tools
  3. Build capacity with non-profit housing and service providers
  4. Facilitate and strengthen partnership opportunities
  5. Increase advocacy, awareness, and education roles
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**EXECUTIVE SUMMARY**

This committee report has been prepared in response to a Housing Strategy Action Plan presented at the April 25, 2022, meeting. The Housing Advisory Committee (HAC) was asked to review the presented information and provide Council with alternative options. As a result, staff have prepared a report that outlines tools that the committee can select to integrate affordability into the development process to create a long-term framework for affordable housing.

**PREVIOUS COUNCIL DIRECTION**

<b>Motion # &amp; Meeting Date</b>	<b>Motion Details</b>
#2021-156 March 15, 2021	THAT Council endorses the following as their top five (5) priorities: <ul style="list-style-type: none"><li>• The Official Community Plan (OCP) Review</li><li>• Solid Waste Pickup for Multi-Family</li><li>• Housing Needs / Affordable Housing</li><li>• Community Amenity Contribution (CAC) 'shovel-in-the-ground' projects</li><li>• The City's Relationship with Semiahmoo First Nation</li></ul> Motion CARRIED

<p>#2021 – 456 November 22, 2021</p>	<p>THAT Council:</p> <ol style="list-style-type: none"> <li>1. Receive the "Housing Needs Report," included as Appendix A to the corporate report titled "City of White Rock Housing Needs Report (2021)" as the first Housing Needs Report for the municipality, prepared pursuant to Division 22 of the Local Government Act and the requirements of British Columbia Regulation 90/2019; and</li> <li>2. Direct staff to publish a copy of the "Housing Needs Report" on the City's webpage.</li> </ol> <p>Motion CARRIED</p>
<p>#2022-161 April 25, 2022</p>	<p>THAT Council remove the seven (7) recommendations from the Housing Advisory Committee in regard to the 7 pillars for the draft Housing Strategy Action Plan on the April 25, 2022 regular Council agenda.</p> <p>Motion DEFEATED</p> <p>Question was called on the main motion with the noted additions and deletion of Item 6.2.c to the agenda and it was,</p> <p>Motion CARRIED</p>
<p>#2022-173 April 25, 2022</p>	<p>THAT Council receive for information that the Housing Advisory Committee endorses Pillar #1, Accelerate and Depoliticize the Approval Process, from the Affordable Housing Strategy and Action Plan, as presented.</p> <p>Motion CARRIED</p>
<p>#2022-174 April 25, 2022</p>	<p>THAT Council receive for information that the Housing Advisory Committee endorses Pillar #2, Local Use of the Speculation and Vacancy Tax, from the Affordable Housing Strategy and Action Plan, as presented.</p> <p>Motion CARRIED</p>
<p>#2022-175 April 25, 2022</p>	<p>THAT Council not approve/ endorse Pillar #3, Delegate Approval Authority to Staff, from the Affordable Housing Strategy and Action Plan, as presented.</p> <p>Motion CARRIED</p>
<p>#2022-176 April 25, 2022</p>	<p>THAT Council not approve/ endorse Pillar #4, No More 'Exclusive' Single Family Zones, from the Affordable Housing Strategy and Action Plan, as presented.</p> <p>Motion CARRIED</p>

<p>#2022-177 April 25, 2022</p>	<p>THAT Council not approve/ endorse receive for information that the Housing Advisory Committee recommend Pillar #6, Waiving Public Hearings.</p> <p>Motion CARRIED</p>
<p>#2022-178 April 25, 2022</p>	<p>THAT Council 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>and THAT the Town Centre Transition area be reduced from a maximum of 18-storey hybrid towers to 14- storey hybrid towers and that the Town Centre area be reduced from a maximum of 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> <p>Motion CARRIED</p>

## **INTRODUCTION/BACKGROUND**

### **Legislative Framework**

### **Housing Needs Reports**

Municipalities and regional districts in B.C. must complete housing needs reports by April 2022 and every five years after that. These reports will help local governments and the B.C. government better understand and respond to housing needs in communities throughout B.C.

Housing needs reports are a way for communities to understand their current and future housing needs better. These reports can 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 a strategy or action plan.

Together, legislation and regulations specify requirements for local government related to housing needs reports. These requirements include:

- Collecting information to identify current and projected housing needs,
- Using that information to prepare and publish an online housing needs report which shows current and projected housing needs for at least the next five years, and
- Considering the most recently collected information and housing needs report when amending official community plans and regional growth strategies.

The City's HAC has built into their 2022 Work Plan a commitment to explore opportunities to support housing choice and affordability, to address local needs and the overall quality of life for White Rock residents. The City's Housing HAC was consulted throughout preparing the Housing Needs Report. Members of HAC provided valuable insight to staff and the City's consultant regarding the experiences of White Rock residents and their housing needs. On October 26, 2021, the HAC passed a motion endorsing the draft Housing Needs Report and the presentation of this

work at the November 22, 2021, meeting of Council. The Housing Needs Report presents six (6) key areas of local housing needs, including:

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.

The staff report presented at the November 22, 2021, meeting is provided in **Appendix A** for reference.

### **Relationship to Official Community Plans and Regional Growth Strategies**

A local government is required to consider its most recent housing needs report and the housing information on which it is based, when

- Developing an official community plan (OCP) or regional growth strategy
- Amending an OCP concerning housing statements, map designations or policies
- Amending a regional growth strategy about proposed housing actions, and
- Considering every five years whether a regional growth strategy must be reviewed

This will ensure that the latest available housing needs information informs updates to an OCP or regional growth strategy.

### **Housing and Official Community Plans**

An OCP is the long-term vision of the community. The plan guides the decisions of elected officials and local government staff. Usually, this type of plan outlines how specific areas of the community will be used. For example:

- Residential, commercial, agricultural, or industrial uses
- Schools
- Roads
- Sensitive environmental areas
- Parks
- Infrastructure and services (e.g., water and sewer)

An OCP will also include housing policies – for example, housing affordability, rental housing and special needs housing. The OCP may also guide on matters affecting housing affordability, such as public transportation or access to employment.

### **Housing and Regional Growth Strategies (RGS)**

Housing is a key focus for regional growth strategies (RGS). Metro Vancouver is the regional government, and they are currently developing Metro 2050 and an update to the RGS. The *Local Government Act* requires an RGS to work towards "adequate, affordable and appropriate housing" and include housing-related actions to meet the needs of the region's residents over the longer term.

A regional growth strategy (RGS) is a local government strategic plan to promote human settlement that is socially, economically, and environmentally healthy. It also efficiently uses public facilities, land, and other resources. An RGS provides general guidance on a region's growth, change and development over a minimum 20-year period.

A regional growth strategy aligns long-range planning direction for regional district a municipal policy, plans and projects. It is also intended to provide a framework for regional cooperation with the Province and First Nations.

### **Housing strategies and action plans**

A housing strategy or action plan outlines how a local government will respond to its community's unique housing needs. It typically addresses the full range of housing options, including social housing, rental housing, and home ownership.

This type of document has no specific requirements for form or content. Sometimes it's used as a supplement to an OCP or RGS. Strategies include:

- Actions to support social housing
- Targets for creating or preserving affordable housing to meet future demand
- Affordable market housing policies

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

It 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 achievements.
- 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.

### **Challenges with Affordable Housing**

The most significant affordable housing challenges centre on:

- The cost of development
- The little profit associated with those costs
- The challenge of funding or financing projects

The cost of development and a lack of land for affordable housing are two of the more prominent challenges in recent years.

## **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 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.

The plan is attached as **Appendix B** for the committee's reference. Staff have tried to model the suggestion using this 2010 report, the endorsed pillars of affordable housing and best practices in other local governments.

### Summary of Affordable Housing Strategy and Action Plan 2022

Most recently, the HAC and staff collectively worked on affordable housing. It was presented to Council for information. This plan consisted of 11 pillars to achieve affordable housing. It was sent back to HAC to work with staff to develop a newly revised plan. Below is a summary of the endorsed policy by Council.

<b>Pillar</b>	<b>Council Direction</b>	<b>Suggested Step</b>
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<p>#1 Accelerate and Depoliticize the Approval Process (OCP Focus)</p>	<p>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.</p>	<p>Move to a development procedures review project. Staff to prepare a business case for Council to consider.</p>
<p>#2 Use the Speculation and Vacancy Tax (SVT) for Affordable Housing</p>	<p>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.</p>	<p>Council to play an advocacy role at UBCM.</p>
<p>#3 Delegate Approval Authority to Staff (Bill 26)</p>	<p>Council did not approve/endorse Pillar #3, Delegate Approval Authority to Staff, from the Affordable Housing Strategy and Action Plan, as presented.</p>	<p>Staff is taking no further action.</p>
<p>#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);</p>	<p>Council did not approve/endorse Pillar #4, No More 'Exclusive' Single Family Zones, from the Affordable Housing Strategy and Action Plan, as presented.</p>	<p>Staff is taking no further action.</p>
<p>#5 Broaden the spectrum and range of housing tenures, options, and forms in White Rock:  (a) Pre-Zone for 'Missing Middle Housing' in specified areas by municipal initiative, and  (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.  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</p>	<p>Staff is taking no further action.</p>

	hybrid towers, with an understanding that the 'hybrid towers' include at least 50 percent non-market housing.	
#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.	Staff is taking no further action.
#7 Affordable Housing Partnership Seminar (April 19, 2022, and follow-through)	Completed – April 19, 2022.	Staff remain available to discuss partnership opportunities when/if they arise.
#8 Produce an Affordable Housing Development Proposal by municipal initiative	This pillar has yet to be consider by Council.	Staff is suggesting to the HAC that we integrate affordable housing into the framework of the development approval process rather than focusing on developing one project. Long-term tools can be put in place to facilitate this.
#9 Waivers and exemptions for 'non-profit' and 'affordable housing' development proposals and applications including:  (a) Development Cost Charges;  (b) Cash in lieu of 5% park dedication;	This pillar has yet to be consider by Council.	Staff suggest an affordable housing fund be established to cover the cost of waivers requested by affordable housing projects. This will be discussed in more detail below.  Staff suggest that the cash in lieu of 5% park dedication be



		determined on a case-by-case basis per the <i>Local Government Act</i> . This is collected through the subdivision approval process, which is not a Council process.
# 10 Rental tenure zoning with bonus density; and	This pillar has yet to be considered by Council.	Staff does not recommend this option currently. However, others described below are suggested as an alternative.
#11 Expediting 'non-market' housing applications.	This pillar has yet to be considered by Council.	Move to a development procedures review project.  Staff to prepare a business case for Council to consider.

In this following section, staff is providing options that shift away from the pillars which were not endorsed. Instead, staff presents ways to integrate affordability into the City of White Rocks' current development processes. There are no suggested zoning or density changes. Rather, existing policies are updates using tools and strategies that create a White Rock focused housing strategy.

These tools are being presented to the committee to facilitate a conversation about what they feel is the best way to achieve long-term affordable housing that works for the White Rock community. The goal is for the HAC to consider these in the White Rock context and provide recommendations to Council.

### **Affordability as a Long-term Focus in White Rock**

Staff have provided a detailed series of options for the committee to review. The goal is to create ways to integrate affordable housing into the framework of the City's development approval process. Because municipal resources are limited, allocating them effectively and efficiently is critical. Most experts agree that municipalities have an essential role in facilitating housing supply and preservation, including affordable housing. However, affordable housing is not a single building. Rather ensuring the Local Government is putting long-term plans and tools in place for funding, partnership, and land acquisition.

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.

Housing is not a primary responsibility of municipalities; however, local governments have an essential leadership role in planning and facilitating affordable housing. The range of measures local governments can use to facilitate and develop affordable housing are outlined below:

- 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 supports to low- and moderate-income households.

The section below is adapted from *A Scan of Leading Practices in Affordable Housing* by B.C. Housing Research Center. The tools are split into three categories which are considered keys to success: **Municipal Tools, Partnering for Land, Financing and Capacity for Organizations and the Community.**

### **Municipal Tools**

<b>Inclusionary Zoning and Density Bonus Policy</b>
Both these tools seek to add affordable housing through new development. Inclusionary zoning means zoning regulations requiring an applicant to contribute to below-market housing units (directly through building or through funding) triggered as part of a rezoning for development. A density bonus policy is an incentive that allows increased development potential if affordable housing is included. The number of affordable units created is often based on a percentage of market units (e.g., 10-20%) built, space created, or in some cases, the amount of new employment driven by the development.
<b>Actors:</b> Local governments and developers
<b>Partners:</b> Housing organization or non-profit
<b>Ease of implementation:</b> Simple
<b>Speed of delivering housing:</b> Dependent on development demand
<b>Implementation Process:</b> <ul style="list-style-type: none"> <li>- Ensure community buy-in for affordable housing</li> <li>- Develop staff and Council's capacity to put forward a strong policy</li> <li>- Requires new development and a market that can absorb possible minor additional costs</li> <li>- Ensure community buy-in for affordable housing</li> <li>- Policy Change - Develop staff and Council's capacity to put forward a strong policy</li> </ul>

Example:

#### *Langford, BC: Affordable Housing Program*

- Housing prices in Langford are relatively affordable compared to the rest of the region, which has made it an attractive location for new development
- Concerned about rising costs, the City introduced Langford's Affordable Housing Program requiring new subdivisions to build one affordable unit for every 10 single-family lots
- Qualified purchasers must be at least two people with a household income under \$60,000 and have been employed in the city for ½ a year and or lived in Langford for two years
- Home has a price cap for five years that increases slightly after five years
- The City also has a \$500 housing fund contribution policy for every new dwelling
- The City manages the sale and buying process
- The number of units in the program: 30

*The City of Richmond, Low End of Market Rental (LEMR) Contribution Program*

- Developed a Low End of Market Rental (LEMR) Contribution program (Inclusionary Zoning and Density Bonus Policy Tool).
- LEMR units are secured as affordable in perpetuity through a legal agreement on title, which restricts the maximum rents and tenant eligibility by income. Developers provide a cash-in-lieu contribution when the threshold for built LEMR units is not met.
- The City of Richmond currently uses this, which has been very successful. The program secures a floor area allocation of 10% in a multi-family condo development with more than 60 units.
- The LEMR program also secures cash-in-lieu contributions for rezoning applications with 60 fewer units. These contributions are directed to the City's affordable housing reserve and are to provide financial support for stand-alone affordable housing developments.
- The current cash-in-lieu rates are the following:
  - Detached homes: \$4 per square foot
  - Townhouses: \$8.50 per square foot
  - Wood-frame multi-family development \$10 per square foot; and
  - Concerte multi-family developments \$14 per square foot
- Other cities have similar programs, but the City of Richmond is the only program that secures either cash-in-lieu contributions or units in all residential rezoning applications and all city areas.
- With the program over the years, the City has secured more than 1,500 affordable housing units and \$49 million in cash-in-lieu and value transfer contributions.
- As part of developing this policy, staff would recommend a commissioning an economic consultant to assess the feasibility of a program like this in White Rock based on the current market conditions.

<b>Reducing costs by streamlining approvals and other incentives</b>
As planning and approval processes can add to the cost of developing housing, it makes sense that streamlining these processes for affordable housing projects will reduce costs for those developing housing. Other incentives to encourage development may include funding support for secondary suite development or different types of land intensification. Some techniques for lower approval costs include: 'one-stop shopping' for builders and residents or priority placement in permitting queues.
<b>Actors:</b> Local Governments
<b>Partners:</b> Developer, Builders
<b>Ease of implementation:</b> Simple
<b>Speed of delivering housing:</b> Moderate
<b>Implementation Process:</b> <ul style="list-style-type: none"> <li>- Consultation</li> <li>- Policy and procedure changes</li> <li>- Communication of tools</li> <li>- Ensure appropriate training for staff and builders about the process and importance of affordable housing</li> <li>- Use other tools such as covenants to ensure housing stays affordable and occupied</li> <li>- Ensure there is a local government commitment and culture prioritizing the construction of affordable housing</li> </ul>

Examples:

*Kamloops: Affordable Housing Developers Package, Grants and DCC exemptions*

- The goal is to speed up affordable housing projects.
- The affordable housing reserve fund offers up to \$5,000 per unit, up to \$150,000 in total.
- DCC exemptions vary, but up to 100% are eligible for rental.
- Downtown revitalization tax exemptions for a downtown multi-family rental project, up to 100% for ten years.
- Other requirements: must be affordable, along with a housing agreement with the City guaranteeing affordability.

*Saskatoon: Priority review of housing applications*

- Process proposals as soon as they are received, staying at the front of the line as they circulate through various departments.
- Quality is maintained, but the proposals jump the queue.
- Impact: A total of 500 new units since 2008, and this process was one of several that led to this success
- Other policy tie-in: Must be a project approved under the municipality's affordable housing programs (City-owned land for affordable housing, non-profit rental housing property tax abatement, capital funding support for affordable housing) to ensure long-term affordable housing.

<b>Covenant tools</b>
The <i>Community Charter</i> allows the use of covenants registered on the land title of properties. These covenants (essentially contracts) can restrict what an owner can do on the lands and/or allow or restrict an activity to benefit the local or provincial government. For example, in an affordable housing situation a covenant may be used in a housing agreement to restrict who can live on a property and how much the property can be sold or rented for, thereby keeping a home perpetually affordable for future owners. The covenant can also include a listing of fines and other tools to ensure compliance and long-term affordable housing. Development agreement covenants are used to ensure the benefit of affordable housing is provided as part of a rezoning process.
<b>Actors:</b> Local Government
<b>Partners:</b> Developers, property owners, housing organizations
<b>Ease of Implementing:</b> complex, though good examples exist
<b>Speed of delivering housing:</b> Extra restrictions may slow down the initial development/uptake of affordable housing, but it will preserve affordability in the end.
<b>Implementation Process:</b>
<ul style="list-style-type: none"> <li>- A development agreement generally requires a rezoning process in which an agreement for benefits relating to the development can be negotiated.</li> <li>- A housing agreement needs to be applied, which generally needs to be considered in the rezoning and again at the times of sale for the property owner to agree to the terms.</li> <li>- Development agreements tend to require a demand for development and rezoning in the community. Education is often required for property purchasers and agents about covenant details and penalties.</li> <li>- Providing an opportunity in the agreement for a housing organization or municipality to purchase.</li> </ul>

- Units upon sale allow to preserve the opportunity to adjust the covenant as required in the future.
  - o First right of refusal for the municipality to purchase ownership housing when it is sold – to ensure control over the longer term as well as the ability to adjust covenants as required.

Examples:

*Whistler: Housing Covenants*

- Whistler has had a long history with housing agreement covenants on title starting in 1982 and continuing today.
- Covenants evolved over this time to ensure the appropriate benefits were delivered to the community; other tools to control the use of property included land leases.
- The majority of the 2,000 dwellings of Whistler-managed affordable housing has covenants on title.
- Whistler also used development agreements to ensure the inclusion of affordable housing by developers.
- Critical to the program's success is a housing organization, the Whistler Housing Authority, which manages the buying process, waitlists and development, and access to low-cost land through acquisitions and inclusionary zoning.
- Key ingredients to include in housing agreement covenants for ownership housing:
  - o Resale and rental price restrictions - set and primarily limited to the CORE inflation index.
  - o Description of the resale process that requires sales to the municipality or people on the housing waitlist managed by a housing organization.
  - o Occupancy restrictions on who can live in the unit – targeted at employees (20hrs/week), retirees and dependents.
  - o First right of refusal for the municipality to purchase ownership housing when it is sold – to ensure control over the longer term as well as the ability to adjust covenants as required.
- Breach of covenant penalties up to \$500/day.
- Other considerations to include:
  - o Rental duration limits on ownership units.
  - o Provisions for capital improvements.

**Partnerships – Land & Financing**

**Municipal land and land trusts**

Access to low-cost land for affordable housing, whether private infill or larger parcels of brownfield or underutilized land, is critical. This approach considers land that is acquired by a municipality or a non-profit organization (e.g., a land trust) at a low cost to hold for the benefit of affordable housing. Property for affordable housing is typically acquired through donations or grants of land from sources such as the provincial government. Beyond land donations, the servicing of land can impede affordable housing, so land donations with servicing or land that can be accessed easily for servicing are especially valuable. In addition to municipally held land developed by the municipality or other partners, land trusts are one arrangement of land

ownership that is underpinned by an organization with a built-in desire to create permanently affordable housing. Land trusts often maintain ownership of the land while making it available for housing through land lease or housing rental agreements to ensure long-term control of the land. Though effective, community land trusts are not as popular yet in Canada as in other international jurisdictions.
<b>Actors:</b> Local Government, Community Land Trust, Land Owners
<b>Partners:</b> Financiers/Senior Governments, Housing Organizations, Co-op Housing Groups & Developers
<b>Ease of Implementing:</b> Moderately complex
<b>Speed of delivering housing:</b> Moderate to slow
<b>Implementation Process:</b> <ul style="list-style-type: none"> <li>- Land trust organization development in the case of a using a Land Trust.</li> <li>- Donation or acquisition of land under conditions to be used for affordable housing.</li> <li>- Release of land through a lease or arrangement to a third party to develop the land for affordable housing.</li> <li>- Regularly discuss with the community and senior governments about the desire for land; proactively seek land for potential acquisition.</li> <li>- Ensure capacity building for strong housing organizations and/or land trust groups.</li> <li>- Reduce the need for servicing costs.</li> </ul>

Example:

*Fraserview Housing Co-op, Vancouver*

- The City owns the land, providing 99-year leases on four sites to the Vancouver Community Land Trust Organization.
- The foundation is working with co-op and non-profit housing providers to develop the housing, including 278 units for moderate to low-income families and singles.
- Targeting 76% of market rents across the four properties.
- Housing organizations are investing \$5 million of their own equity to make it more affordable; B.C. Housing invests \$4 million of equity and more than \$90 million in construction financing.
- The Land Trust is also using private equity from New Market Funds, a social impact investment firm targeting housing.
- Revenue generated via the projects will return to operating housing organizations and maintenance.

*Use City Land for Affordable Housing*

- Federal and provincial investment in affordable housing is primarily directed toward partnership projects, and municipalities are increasingly encouraged to provide municipally-owned land to support these projects.
- This policy aims to ensure that the City continues to acquire land for affordable housing and is made available to capitalize on potential partnership opportunities for the development of new affordable housing projects.

- Affordable housing units can include a variety of rents, including non-market rate rents, rents at income-assistance levels, low-end market rents, or a mix to encourage cross-subsidization within a development.

<b>Non-profit owned land</b>
Non-profit (NPO) organizations or faith-based groups own some land in communities. These organizations may be able to make land available for housing through low-cost, long-term leases, donating land or providing the land at below market value. In each case, the housing is made more affordable by separating the cost of the buildings from the cost of the land, and subsequently reducing or eliminating the latter. Similarly, the non-profit may be able to develop their land, if they have the capacity to do so; partnerships in this case can be very useful.
<b>Actors:</b> Non-profit groups, community organizations with land assets
<b>Partners:</b> Developers, Builders, Housing Organizations
<b>Ease of Implementing:</b> Moderately Complex
<b>Speed of delivering housing:</b> Moderate to slow, due to multiple levels of decision making
<b>Implementation Process:</b> <ul style="list-style-type: none"> <li>- A church or NPO considers its mission and needs and then determines if housing is a fit or a route to other goals, including revenue generation.</li> <li>- NPO approaches a developer and potentially a housing organization to determine models to apply to the government for rezoning.</li> <li>- Build and deliver housing using many of the common affordability approaches.</li> <li>- The pressure to sell prime real estate is strong, so innovation is needed to meet the organization's financial needs and community affordable housing goals.</li> <li>- Many effective partnerships are required in order to fill the skill gaps.</li> <li>- Where land is not as valuable/costly, consider subdividing for a development lot while maintaining original structures.</li> </ul>

Example:

*Oakridge Lutheran Church, Vancouver*

- Redeveloping the property into a six-story mixed-use building with retail at grade, the Church and community space on the second floor and four levels of affordable housing above.
- Includes a partnership with a non-profit real estate developer who partners specifically with community organizations to develop real estate, much of which includes affordable housing.
- The property is along a busy transportation route to reduce transportation needs and includes car-share opportunities and ample bike parking.
- The Church is moving temporarily to a nearby Church while the development is taking place.
- City affordable housing incentives: requirements for parking are relaxed, development costs are waived somewhat, a density bonus is allowed, approval processes are streamlined.
- Other tools: Housing agreement requirements to initiate starting rents.

<b>Housing Funds</b>
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There are several mechanisms for municipalities to raise funds for affordable housing, and it is important that those funds are aggregated into a Housing Fund set up by a municipality, regional government, or housing organization. For example, funding can come from property taxes, works and service charges for new development or from cash-in-lieu contributions from developers using a density bonus or rezoning agreement.
<b>Actors:</b> Local government
<b>Partners:</b> Housing organizations, developers, or property owners
<b>Ease of Implementing:</b> Simple
<b>Speed of delivering housing:</b> Depends on the capacity of organizations to spend it on housing.
<b>Implementation Process:</b> <ul style="list-style-type: none"> <li>- Identify possible sources of funding.</li> <li>- Set up a housing fund at the municipality.</li> <li>- Establish a process for administering the fund to housing projects.</li> <li>- Requires an organization/person to manage and invest the funds in affordable housing developments.</li> <li>- Requires a strong communication program to taxpayers if funding is to come from general revenues or levies.</li> <li>- Requires an organization/person to manage and invest the funds in affordable housing developments.</li> <li>- Requires a strong communication program to taxpayers if funding is to come from general revenues or levies.</li> </ul>

Example:

*Whistler, BC: Housing Fund*

- Whistler developed a unique trust fund approach to providing financing for the construction of affordable housing in 1990.
- The fund is contributed to through levies (Employee Works and Service Charge) placed on developments that increase the number of employees in the community.
- Funds are provided to the Whistler Housing Authority organization to help deliver affordable housing.
- The amount of the Charge is \$5,908/employee, but as it is significantly lower than what is needed to develop housing, the Resort Municipality of Whistler is seeking to increase it.
- The fund was critical to leveraging more in bank loans and launching the first housing rental projects in Whistler.
- Other critical tools included land donations, occupancy restrictions on who can rent units, and rent controls.
- Whistler now has over 2,000 dwellings of ownership and affordable rental housing.

*City of Coquitlam, Affordable Housing Reserve Fund*

- The Affordable Housing Reserve Fund (AHRF) is an important tool for contributing to affordable housing solutions.
- The AHRF acts as the City's financial contribution towards increasing the supply of housing options for low and low-to-moderate income households.



- The AFHR Policy would set out guidelines for allocating and distributing funds to projects that include providing affordable housing units.
- The goal would be to establish the terms of reference for the fund and how it should be allocated. For example, the AHRF funds can be used for the following:
  - a) The acquisition of land by the city for affordable housing projects;
  - b) The leasing of land at below-market rates for affordable housing projects.
  - c) To offset development application and building permit fees associated with a qualifying project; and
  - d) To offset Development Cost Charges or any other amenity-related contributions to which the project would be subject.
- Applicants or organizations in White Rock could request money from the fund for grants from Council. Below is an example of the City of Coquitlam funding levels. They have developed a set of criteria that guides the decision-making process.

<b>Support Level</b>	<b>Criteria Required</b>	<b>Potential Range</b>	<b>Structure</b>
TIER 1	<ol style="list-style-type: none"> <li>1. Target population</li> <li>2. Community fit</li> <li>3. Funding viability</li> <li>4. Fund eligibility</li> <li>5. City contribution limit</li> </ol>	\$10,000 - \$20,000 per door	Grant
TIER 2	<ol style="list-style-type: none"> <li>1. Target population</li> <li>2. Community fit</li> <li>3. Funding viability</li> <li>4. Fund eligibility City contribution limit; and</li> <li>5. High Degree of Leverage; or</li> <li>6. Break the cycle model</li> </ol>	\$20,000 - \$50,000 per door	Conditional grant (pay back requirement decreases 1/25th over 25 years of operation)
TIER 3	<ol style="list-style-type: none"> <li>1. Targeted population</li> <li>2. Community fit</li> <li>3. Fund viability</li> <li>4. Fund eligibility</li> <li>5. City contribution limit</li> <li>6. High Degree of Leverage; and</li> <li>7. Break the cycle model</li> <li>8. Fund sustainability</li> </ol>	Asset based >\$50,000 per door	Land lease, air-space parcel, or land purchase partnership

- |   |
|---|
| <ul style="list-style-type: none"> <li>• Appropriateness for Target Group: how the project will improve overall affordability for low and low-to-moderate income households;</li> <li>• Community Fit: the projects fits within the surrounding community;</li> <li>• Fund Viability: Council cannot commit funds from the AHRF beyond the current available balance;</li> <li>• Eligibility: units must be secured through a Housing Agreement with a non-profit society;</li> <li>• City Contribution: cannot exceed a Provincial contribution amount;</li> <li>• Amount of Leverage: degree of involvement of other funders;</li> <li>• Breaking the Cycle: the project provides an opportunity for greater self-sufficiency for the populations it serves;</li> <li>• Fund Sustainability: the project's ability to pay back the AHRF in whole or in part.</li> </ul> |
|---|

*Contributions Gained from Density Bonusing (CACs)*

A crucial part of establishing the fund would be to understand how to use contributions gained from density bonusing (CACs) can be allocated to the fund. For example, the City of Richmond applies the following rates to rezoning applications that request a higher density:

- \$2 per square for single-family subdivision developments
- \$4 per square foot from townhome developments
- \$6 per square foot from apartment and mixed-use developments involving 80 or less residential units

*Develop Financial Incentives Criteria*

- Under municipal jurisdiction, the City can waive development cost charges and municipal planning and permit fees for affordable housing developments.
- Some municipalities offer property tax exemptions for non-market/social housing developments. The goal of this is to minimize the costs associated with affordable housing development for non-profit housing providers.
- Work with the committee to develop policy with criteria that the project must meet to be exempt from paying these costs.

**Capacity Building - Organizations & The Community**

<b>Housing organization and building capacity</b>
A housing organization is a non-profit entity dedicated to providing and managing non-market housing stock that is for rent or purchase by qualified individuals and families. In addition to being a repository for affordable housing units, a housing organization can house expert advisors on affordable housing, ongoing champions for affordable housing, and in some cases leverage expert skills and know-how to support other needs such as property management. Housing organizations can also serve specific projects, a municipality, or a greater region.
<b>Actors:</b> Non-profit organizations or Local government
<b>Partners:</b> Local government
<b>Ease of Implementing:</b> Moderate
<b>Impact on developing housing:</b> Critical to help manage funds and/or development

**Implementation Process:**

- Establish the organization with the right members
- Secure seed funding
- Create the business plan
- Acquire units and manage projects and activities
- Continue to manage the activities of the organization, including ongoing professional development for staff and Board members
- Organizations work with the local government to receive seed funding and quickly develop projects to help fund the organization from rental income and sales
- Consider a regional organization to generate enough capital from multiple communities
- Create the organization while the local government is establishing housing units and funding mechanisms

Examples

*Lower Columbia Affordable Housing Society (Society), Trail Project*

- The Society was born in 2013 out of an Attainable Housing Committee of the Lower Columbia Community Development Team Society.
- The Society was challenged to find the right fit for rentals by purchasing existing homes, so they worked to develop their own housing.
- The Society purchased a lot near a walking route that will host a home with two single-bedroom and two two-bedroom apartments.
- When complete, a total of nine dwellings for rentals will be available.
- Funding was accessed primarily through a Columbia Basin Trust and B.C. Housing partnership and the Federal Government, along with some funding from the Kootenay Savings Credit Union and Teck Metals.

*Whistler Housing Authority (WHA)*

- Created in 1997 to oversee and assist the development of resident-restricted housing.
- Is a wholly-owned subsidiary of the Resort Municipality of Whistler, governed by a board of directors.
- Oversees the development, administration, and management of resident-restricted housing in Whistler.
- Initially used \$6M collected by the municipality in development levies through its Employee Housing Service Charge bylaw, plus \$13M in bank loans to purchase and develop close to \$22 million worth of real estate.
- Currently, WHA owns or oversees 1900 units of affordable rental (46%) and ownership (54%) housing, with another 69 units (179 beds), including a new 25-unit passive house rental apartment building, to be built in the next two years.
- Rental fees cover mortgage debt, fund the property management and capital replacement reserves, and cover WHA operations.
- Covenants on property titles restrict WHA housing to people working at least 20 hours/week, retirees, and dependents, and on resale, rental, and rental prices.

*Banff Housing Corporation (BHC)*

- The BHC is an arm's length non-profit organization of the Town of Banff and is involved with 182 ownership units and 45 suites in those units Board experience required in the areas of non-profit housing, real estate, property development, property management, building and development, staff accommodation/housing asset management/non-profit housing, accounting/finance
- Board is supported with training throughout the year

<b>Housing Strategy</b>
An affordable housing strategy is a document, usually commissioned by local government, which recognizes and quantifies an affordable housing shortage (housing needs assessment) in a given jurisdiction and then recommends a series of approaches to reduce the shortage. Communities that have undertaken such strategies have generally been more proactive in addressing the shortage. Other than providing a good sense of the problems and solutions, developing a housing strategy with a range of stakeholders and community members helps to develop the relationships, roles, partnerships, and trust that will ultimately help in the delivery of affordable housing.
<b>Actors:</b> Local Government, Housing Organization
<b>Partners:</b> Developers, Builders, Non-profit organizations, Real Estate Agents, Housing Consultants
<b>Ease of Implementing:</b> Moderate
<b>Speed of delivering housing:</b> Important to provide a road map
<b>Implementation Process:</b> <ul style="list-style-type: none"> <li>- Identify partners and stakeholders to engage</li> <li>- Assess the need for housing</li> <li>- Inventory resources and assets and policies, as well as sites and locations for development</li> <li>- Prioritize strategies</li> <li>- Assign responsibilities/roles and ongoing resourcing for the strategy implementation</li> <li>- Annual review</li> <li>- Consider a needs assessment before developing a strategy to assess the urgency</li> <li>- Ensure equal amount of time and resources is spent to identify how to fund and implement the strategy</li> </ul>

Examples:

*Fernie, BC*

- Fernie created its first housing strategy in 2007 after the completion of two earlier reports to describe the housing challenges and needs in Fernie
- The strategy identified 'low-income individuals and families' as the top priority for housing
- Opening in 2012, Veneto Place was B.C. Housing's first public-private partnership offering 45 units with market, below market rental, rent to own and attainable ownership options
- Partners included: CMHC, Parastone Developments (private developer), Columbia Basin Trust, BC Housing, City of Fernie, and Fernie Family Housing Society
- Seed funding from CMHC helped to carry out market research, financial feasibility, and preliminary design with site work
- Fernie is now updating their housing strategy

- Energy efficiency techniques were embedded in the building

### *Smithers, BC*

- In 2010 a Smithers Housing Report was completed by a local housing task force
- The report focused on a snapshot of local housing needs and opportunities while outlining roles of various groups in providing housing
- The Smithers Community Services Association bought a four-lot property in walking distance of downtown/amenities to place six houses on
- The main affordability feature of the houses was its size, at about 540 sq ft, to keep utility costs low
- Partners included: CMHC for seed funding
- The properties opened as rentals in 2015 and the rents cover the servicing on the mortgage with extra for incidentals to cover the Association's cost of managing and providing housing

### *Develop a Market Rental Policy*

- To protect the supply of market rental housing units in the city, support existing tenants at the time of redevelopment and encourage the development of new market rental housing.  
Overall objectives:
  - Encourage property owners to maintain existing market rental buildings in good repair.
  - Secure replacement and new market rental housing in perpetuity through legal agreements.
  - Ensure that new multiple-family, market rental developments provide a minimum of 40% of units with two or more bedrooms so they are suitable for families with children (e.g. "family-friendly" units).
  - Provides detailed parameters for redeveloping existing market rental housing
  - Strata conversions
  - Incentives for new market rental housing

<b>Engagement and Communication</b>
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Generating support for affordable housing planning, development and operation activities is critical to successful delivery. Engagement and communication to generate support starts with creating a core group of individuals and organizations and developing a housing needs assessment, and then to the continuous communication required to foster more affordable housing units. Good engagement and communication brings important stakeholders along for the affordable housing planning and development journey and helps to make them promoters of affordable housing, but it can be easier said than done. Activities might include: community consultation – providing and receiving feedback; communication – informing and building momentum for your projects; education – bringing resources and expertise to the project from the community and from outside as needed; commitment – securing ongoing commitment to building and maintaining affordable housing..
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<b>Actors:</b> Local Government, Housing Organization, Developers
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<b>Partners:</b> Chambers of commerce, tourism organizations, housing consultants, engagement and communication consultants, affordable housing residents
<b>Ease of Implementing:</b> simple
<b>Impact on development of housing:</b> Critical to get support for housing
<b>Implementation Process:</b> <ul style="list-style-type: none"><li>- Hold a session to identify allies for affordable housing</li><li>- Develop a communications and engagement plan</li><li>- Execute the plan alongside other activities that build support for housing such as needs assessments</li><li>- Carry engagement activities right through to the end of a development process and beyond</li><li>- Set aside funding for engagement and communication</li><li>- Focus on shared community goals and values</li><li>- Nurture your current affordable home residents to be ambassadors</li><li>- Start as early as possible and map out key timing and methods for engagement and communication such as forums, surveys, etc.</li></ul>

## Examples

### *Canmore, AB: Livable Canmore, Quality Housing in Great Neighbourhoods for All*

- The Town of Canmore, supported by most of the community, prioritized the development of affordable housing during the most recent term of government
- Two projects were creating some neighbourhood angst due to the development locations, amount of development and style of dwellings
- To ensure the silent majority was being heard in the process, the Town initiated an engagement and communication exercise to invite the community to talk about the different types of affordable housing and possible locations for it in the community
- Engagement activities included: one survey; five community 'Idea Walls/Talk to us' posters around the community, 10 citizen-led conversations about housing, two neighbourhood interactive events and two workshops involving housing experts and facilitated conversations, three background briefs to inform conversations and six housing situation stories to help people to understand the need for housing
- When completed, one site will have 49 units of perpetually affordable housing made up of a mix of townhouse, stacked townhouses and duplexes
- The project will be managed by the Canmore Community Housing Corporation

### *Enterprise Community Partners: Non-profit housing developer messaging recommendations*

- Research was conducted for non-profit affordable housing developer, Enterprise Community Partners, on messages for affordable housing
- Some of the tips and approaches included:
  - o Linking success stories of housing to the policies and actors that made it happen
  - o Expanding the notion of who plays a role in the solutions, not just government but other organizations, individuals and champions
  - o Focus on building homes vs. housing/affordable housing

- Use simple explanations of cause and effect for why there is an affordable housing shortage and what can be done to encourage more homes
- Link the importance of a home to other issues like economic development and health

Next Step Options:

It is suggested that the HAC and staff use a combination of the tools and strategies above to re-align and focus on five strategic directions 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.

6. Use the City's regulatory tools to encourage a diverse mix of housing types
  - a. **Inclusionary Zoning and Density Bonus Policy**
  - b. **Covenant tools**
  - c. **Contributions Gained from Density Bonusing (CACs)**
  - d. **Develop Financial Incentives Criteria**
7. Maximize use of City resources and financial tools
  - a. **Reducing costs by streamlining approvals and other incentives**
  - b. **Housing Fund**
  - c. **Municipal land and land trusts**
  - d. **Non-profit owned land**
8. Build capacity with non-profit housing and service providers
  - a. **Housing organization and building capacity**
9. Facilitate and strengthen partnership opportunities
  - a. **Housing Strategy**
10. Increase advocacy, awareness, and education roles
  - a. **Engagement and Communication**

Respectfully submitted,



Alex Wallace  
Manager of Planning

Reviewed by the Director of Planning and Development Services

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



**DATE:** November 22, 2021

**TO:** Mayor and Council

**FROM:** Greg Newman, Acting Director, Planning and Development Services

**SUBJECT:** City of White Rock Housing Needs Report (2021)

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**RECOMMENDATIONS**

THAT Council:

1. Receive the “Housing Needs Report,” included as Appendix A to the corporate report titled “City of White Rock Housing Needs Report (2021)” as the first Housing Needs Report for the municipality, prepared pursuant to Division 22 of the *Local Government Act* and the requirements of British Columbia Regulation 90/2019; and
  2. Direct staff to publish a copy of the “Housing Needs Report” on the City’s webpage.
- 

**EXECUTIVE SUMMARY**

This corporate report introduces the first “Housing Needs Report” for the City of White Rock. The Housing Needs Report (HNR) 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.

The six areas of local housing need recognized in the 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.

Each of the areas of housing need are described further in this corporate report and the HNR itself. The Housing Needs Report includes the information required by the province through B.C. Regulation 90/2019. As outlined in the Regulation, completed HNRs are to be updated every five (5) years. Between each five-year period, municipalities are expected to pursue policy changes and other interventions that address areas of identified need, with the scheduled review allowing local governments, and the province, to measure the success of certain interventions. Should Council agree with the recommendation presented in this corporate report, the next step in this important planning work would be to evaluate strategies that could be used to address identified areas of need. The City’s Housing Advisory Committee has built into their 2022 Work Plan a



commitment to explore opportunities to support housing choice, and affordability, to address local needs and the overall quality of life for White Rock residents.

### **PREVIOUS COUNCIL DIRECTION**

<b>Motion # &amp; Meeting Date</b>	<b>Motion Details</b>
2021-156 March 15, 2021	THAT Council endorses the following as their top five (5) priorities: <ul style="list-style-type: none"><li>• The Official Community Plan (OCP) Review</li><li>• Solid Waste Pickup for Multi-Family</li><li>• Housing Needs / Affordable Housing</li><li>• Community Amenity Contribution (CAC) ‘shovel-in-the-ground’ projects</li><li>• The City’s Relationship with Semiahmoo First Nation</li></ul>

The City’s Housing Advisory Committee (HAC) has been consulted throughout the preparation of the Housing Needs Report. Members of HAC provided valuable insight to staff and the City’s consultant as it relates to the experiences of White Rock residents and their housing needs. On October 26, 2021, the Housing Advisory Committee passed a motion endorsing the draft Housing Needs Report and the presentation of this work at the November 22, 2021 meeting of Council.

### **INTRODUCTION/BACKGROUND**

In April, 2019, the Ministry of Municipal Affairs and Housing introduced amendments to the *Local Government Act* requiring that all municipalities complete housing needs reports for their communities by April, 2022, and that such reports be updated every five (5) years thereafter. The purpose of a housing needs report is to:

1. Enable the province to gain an understanding of changes in demographics and housing to plan for future housing needs;
2. Enable municipalities to better understand their current and future housing needs; and
3. Assist local governments in implementing policies and bylaws that respond to current and projected housing needs.

The first Housing Needs Report (HNR) for the City of White Rock is provided in Appendix A. The Housing Needs Report presents six (6) key areas of local housing need, including:

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.

Each of the above-listed areas of local housing needs are given greater merit in the following sections of this corporate report.

### **Evidence of Local Housing Needs**

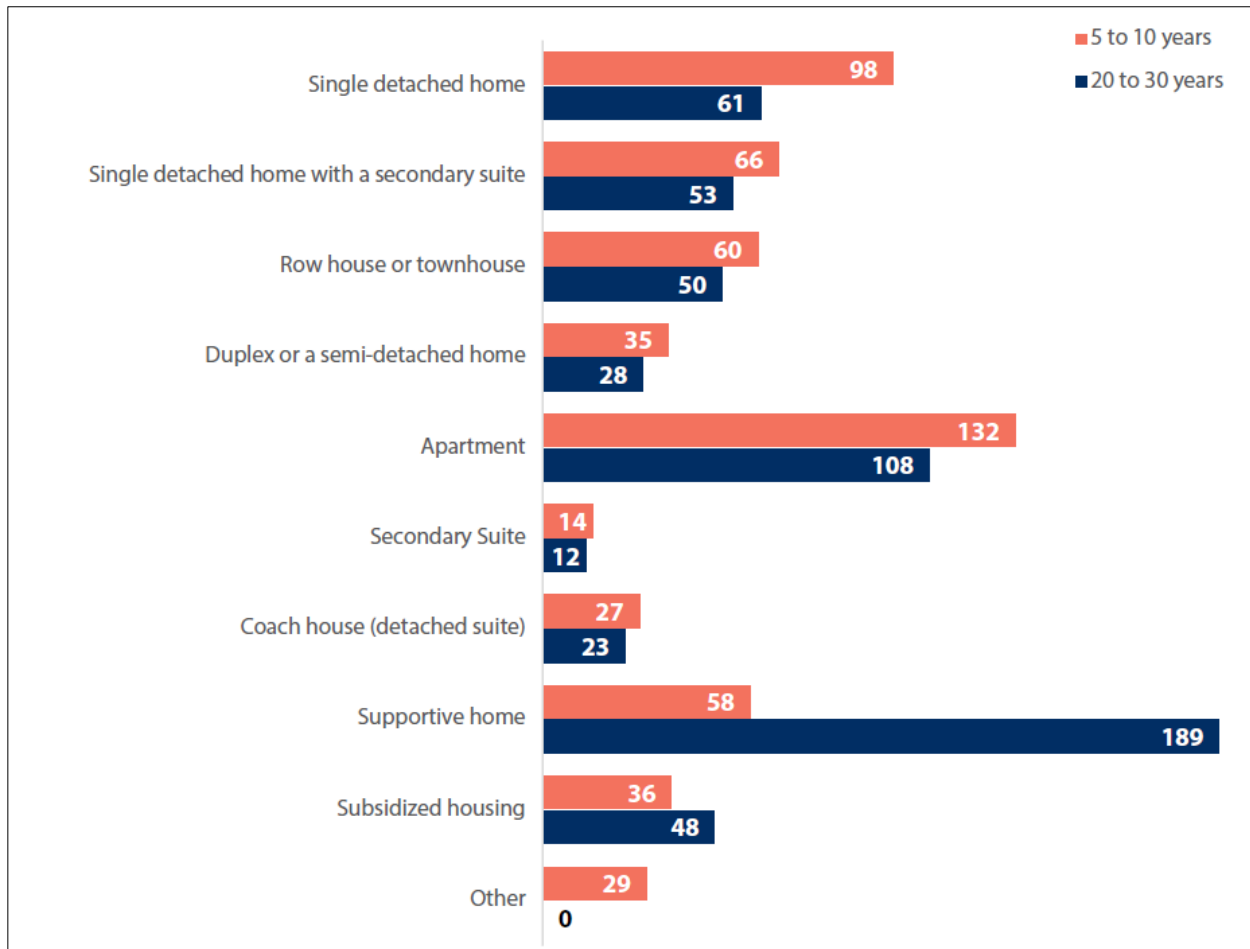
Areas of local housing need were identified through an evaluation of demographic and housing-related data and the trends observed between the 2006, 2011 and 2016 Census periods. This information is summarized in the “Part 1: Community and Housing Profile, White Rock,” included as Appendix A to the Housing Needs Report. The Profile was prepared for the City of

White Rock by Metro Vancouver and contains the data required for inclusion in a housing needs report as outlined by the Province through B.C. Regulation 90/2019.

As a complement to the Profile, White Rock staff prepared a Housing Needs Survey. The survey was launched via the City's "TalkWhiteRock" web platform ([www.talkwhiterock.ca/housing](http://www.talkwhiterock.ca/housing)) and was made available between January 2 and January 31, 2021. 406 responses to the survey were received. The following lists several of the key observations drawn from results of the survey. Appendix B to the Housing Needs Report includes all the responses to the survey.

- Majority of respondents (78%) identified as being 55 years of age or older;
- Majority of respondents (85%) indicated they own their home;
- Approximately 78% of respondents identified as living alone (117 respondents) or with a spouse/partner without children (205), 63 respondents (15%) noted living with their spouse and a child(ren), and 6 (1%) identified as a single parent living with a child(ren);
- The top three (3) housing challenges identified were:
  - the ability to afford future mortgage / rent payments;
  - the lack of parking available to the home; and
  - the need for repairs to the home.
- The top three (3) barriers to finding a home were:
  - Limited supply of the type of home sought;
  - Cost of a home purchase (and rent) was too high; and
  - Restrictions tied to strata limit access (e.g., age, no pets, no children, etc.)
- The top three factors sought when looking for a home were:
  - Cost of housing / price of home;
  - Type of home; and
  - Proximity to shops and services.

Two of the questions in the survey asked about the type of housing needed over the short and long term. As shown in Figure 1 below, over the short term (5 to 10 years), the majority of respondents (132 of 372, or 35%) provided that they would need an apartment, with the next highest need being a single detached home (26%), and supportive housing (15%). Over the longer term (20 to 30 years), most respondents (189 of 366, or 51%) referenced the need for supportive housing, followed by an apartment (29%) and a single detached home (16%).



**Figure 1: Survey Responses Regarding Short- and Long-Term Housing Needs (Housing Needs Report, 2021)**

The increase in those identifying the need for housing supports, over the long term, may be attributable to the age of those completing the survey. White Rock is, however, comprised of an older demographic and therefore the findings of the survey are believed to be reflective of a real need to focus on increasing the services and supports available to seniors within the market.

Following the completion of the Housing Needs Survey, CitySpaces Consulting was retained to assist staff in carrying out broader community engagement regarding housing needs in White Rock. Between April and June, 2021, CitySpaces led a series of engagement activities including:

- a virtual public open house;
- renters housing forum; and
- four key stakeholder workshops.

Figure 2 that follows provides a summary of the engagement activity led by CitySpaces.



**Figure 2: Engagement Activities "At-A-Glance"**

As noted in Figure 2, CitySpaces carried out 12 “lived experience” interviews. These interviews allowed for more personal conversations with those identifying as: a low-income household, single-parent household, senior, person with a disability, newcomer to Canada, person who has suffered from homelessness, or a person who has suffered from substance abuse. The feedback received through the consultation phase of this project is summarized in an “Engagement Summary Report.” This report is included as Appendix C to the Housing Needs Report.

### **Areas of Identified Local Housing Need**

The demographic and housing-related data summarized by Metro Vancouver has been reviewed against the results of the Housing Needs Survey and the findings of community engagement to identify six (6) areas of local housing need. These areas of need are described in detail below.

#### **1. Affordable Ownership Housing**

Metro Vancouver is recognized as having some of the highest home prices to household income in North America. Generally, home ownership is considered “affordable” if a household earning the median household income can purchase a home with ten percent (10%) down, a 25-year amortization period, and the resultant costs being no greater than 30 percent of the household income. With a median household income in of \$62,344 (2016 Census for White Rock), an affordable home would need to be no more than \$350,000. More recent analyses of housing affordability recognize the need for first-time home buyers to put 20 percent (20%) down and to include other “non-negotiable” shelter costs in the equation (i.e., utility costs (heat), strata fees, and internet services). Figure 3 illustrates the price of homes in White Rock and South Surrey, as identified by the Greater Vancouver Real Estate Board.

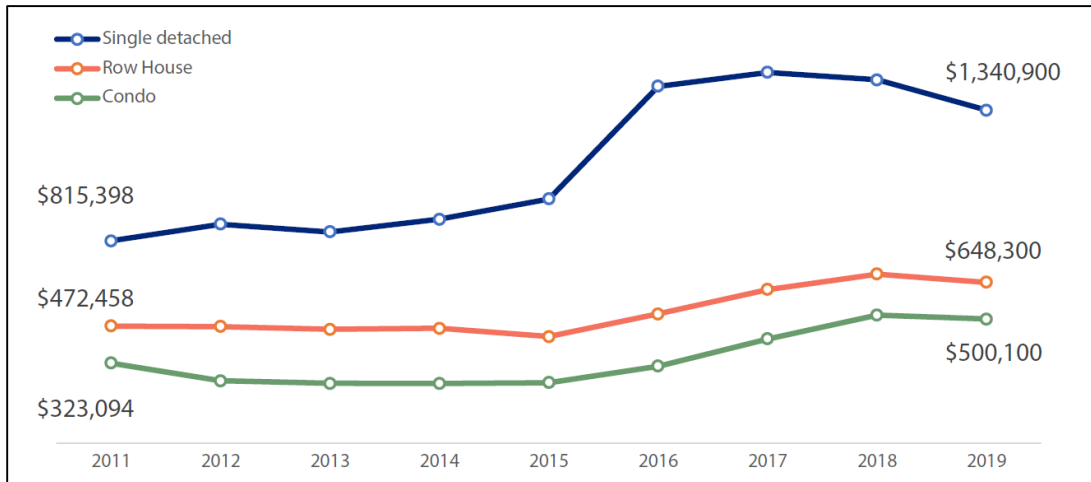


Figure 3: Sales Price, White Rock + South Surrey, Greater Vancouver Real Estate Board (2013 to 2019)

Setting sales prices against the affordability threshold for White Rock demonstrates the continuing decline in household affordability across the majority forms of housing (see Figure 4). The declining supply of affordable home ownership options in White Rock may result in people moving outside of the community to purchase a home or seeking options for local rental housing. As discussed in the next section, the limited availability of rental housing may be further stressed with a decline in local home ownership opportunities.

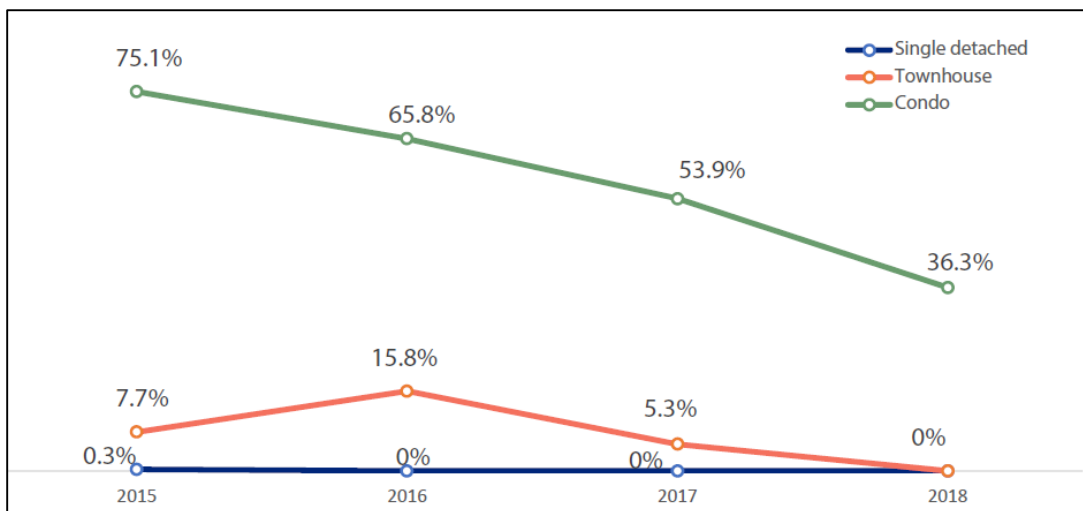
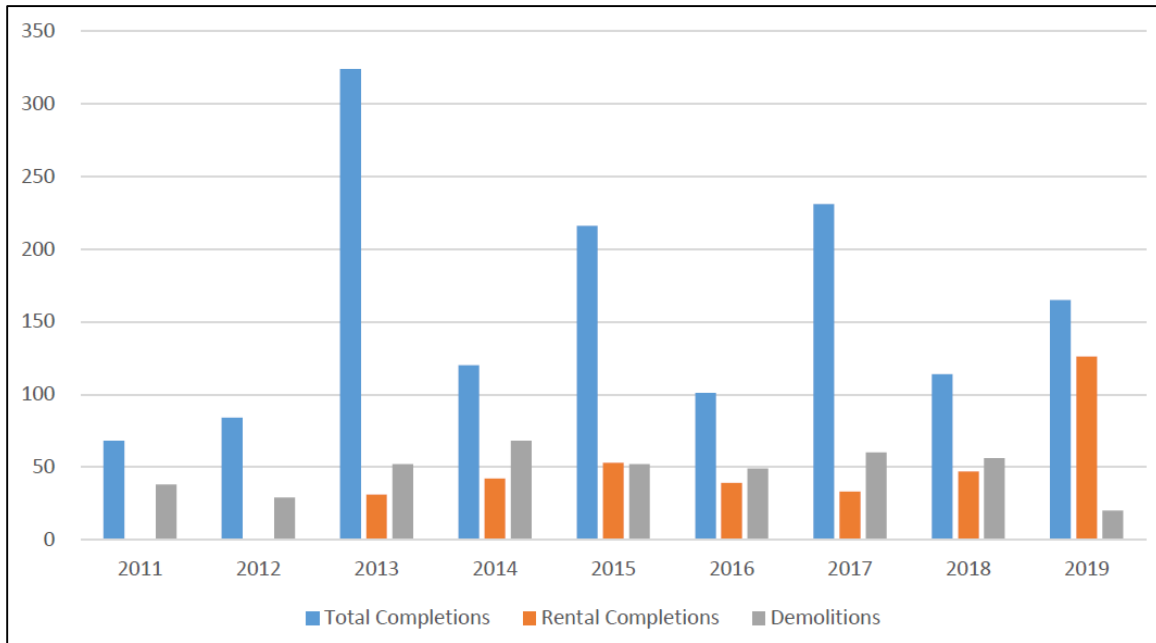


Figure 4: Affordable Sales by Structure Type, White Rock (2015 to 2018)

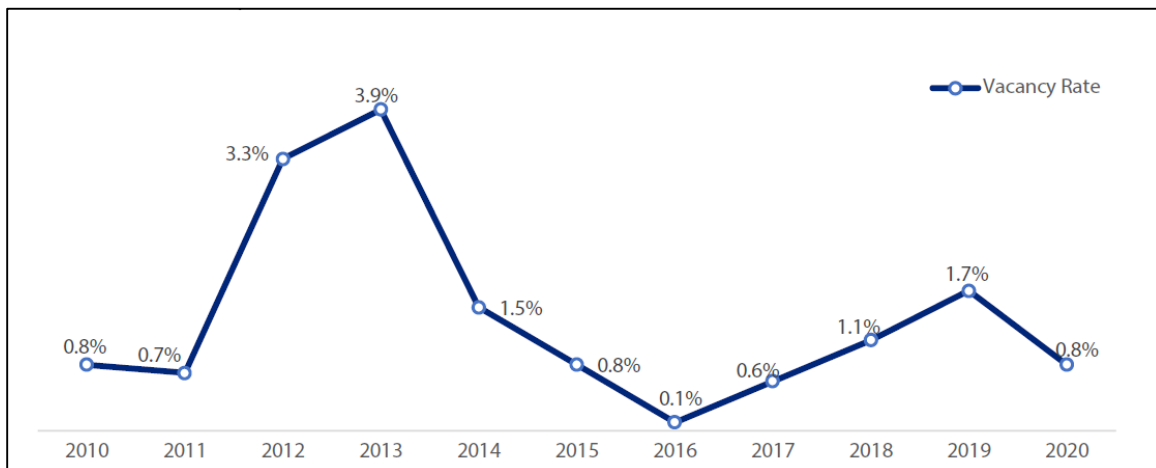
## 2. Rental Housing

As outlined in the 2016 Census, approximately 32% of the 10,005 households in White Rock are rental in tenure. Figure 5 identifies housing completions between 2011 and 2019 and recognizes both new rental construction and unit demolitions. Although the figure identifies a modest supply of new rental housing, it is understood that much of this housing is being brought into the community concurrent with the demolition of rental units. The overall availability of rental housing in White Rock has remained stagnant over the past decade with 3,210 units reported in the 2006 Census and 3,210 units reported in 2016.



**Figure 5: Housing Completions in White Rock, 2011 to 2019 (Canada Mortgage and Housing Corporation)**

With a limited net new supply of rental housing, it is not surprising to see low overall rates of rental vacancy in the White Rock market. Generally, a “healthy” vacancy rate is considered to be between one and three percent. When rates fall below this level prices can rise placing additional strain on the market. The Canada Mortgage and Housing Corporation (CMHC) publishes an annual Rental Market Report. The Report identifies the supply of rental units within the “primary rental market” and the vacancy rate within this market. Figure 6 below illustrates the rental vacancy rates over the past decade as published by CMHC.



**Figure 6: CMHC Rental Market Report (Rental Vacancy Rate, 2010 – 2020) – Entire Rental Universe**

The most recent CMHC Rental Market Report was published in October, 2021. The Report provides that rental vacancy in October 2020 was highest within bachelor rental suites (1.3%), followed by one-bedroom units (1.0%), two-bedroom units (0.3%), and three-bedroom units (0.0%). The data is recognized as being “excellent” in terms of its reliability. For those who cannot afford to purchase a home and need housing with two or three bedrooms, the rental market data suggests that their ability to find accommodation in White Rock is significantly limited. The result of a lack of rental housing supply has caused an increase in rental rates for all sizes of rental dwelling unit in the City (see Figure 7).

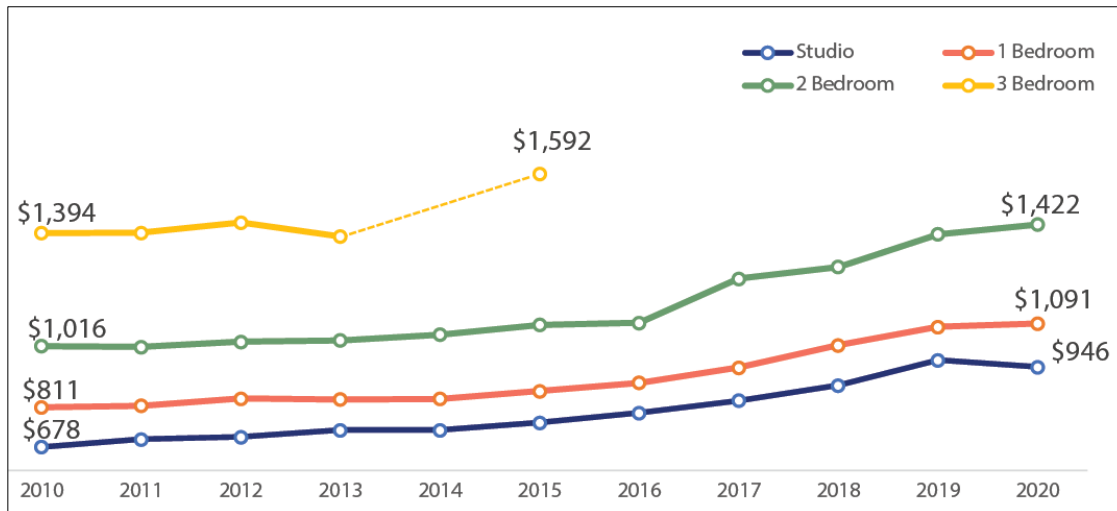


Figure 7: Rental Rates, White Rock (CMHC Market Reports)

In order to address the lack of rental housing supply there is a need to support rental housing construction and, importantly, the construction of more two and three-bedroom rental units.

### 3. Special Needs Housing

The following is taken directly from the Housing Needs Report and is reflective of feedback received through engagement with White Rock residents and local service providers.

*“Special needs housing, particularly accessible units, is needed in White Rock. This includes wheelchair accessible units, units that can accommodate mobility aids, and adaptable units. There is an opportunity to incorporate a high standard of livability given the aging population in White Rock and persons with disabilities or who have experienced mental health challenges. Drawing from what was heard during engagement, suggestions from the community that could make units accessible and livable in these circumstances include design features (elevators, ramps, wide corridors), quiet and calm places, low stimulating environments, and access to natural light, fresh air, and nature.”*

Policy 11.1.2 in the City’s Official Community Plan looks to support Age-Friendly Housing for People with Disabilities and promotes “age-friendly measures that respond to the needs of older individuals and people with disabilities by:

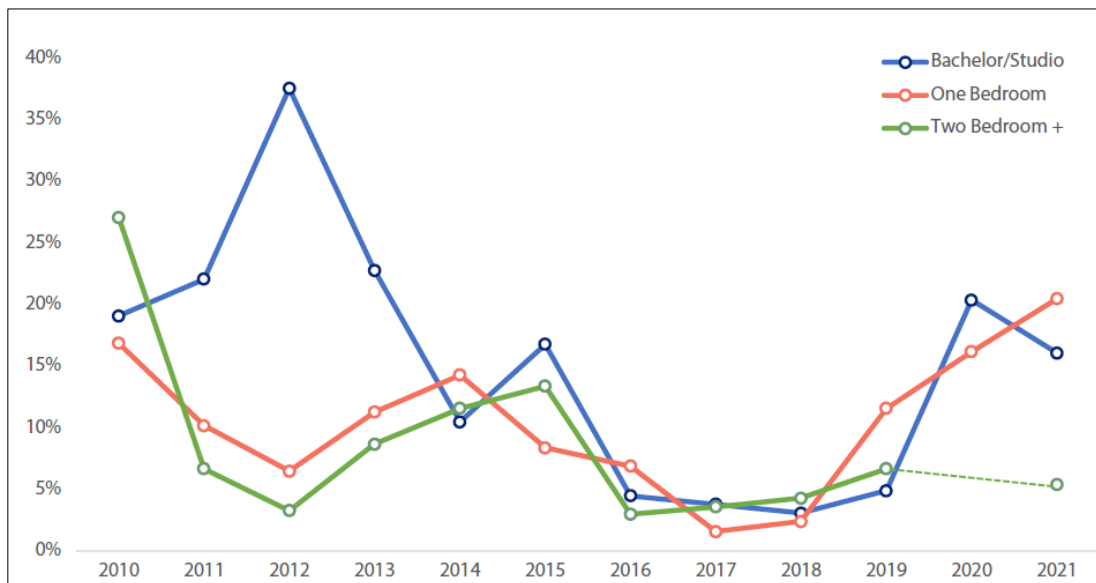
- a) Developing design criteria for accessible units and establishing a minimum number of units required to be accessible in new developments; and
- b) Reducing parking requirements for dwelling units that are secured by a housing agreement for occupancy by persons with disabilities”

Moving forward, additional policy measures and incentives could be used to achieve greater supports for those with special needs.

### 4. Seniors Housing

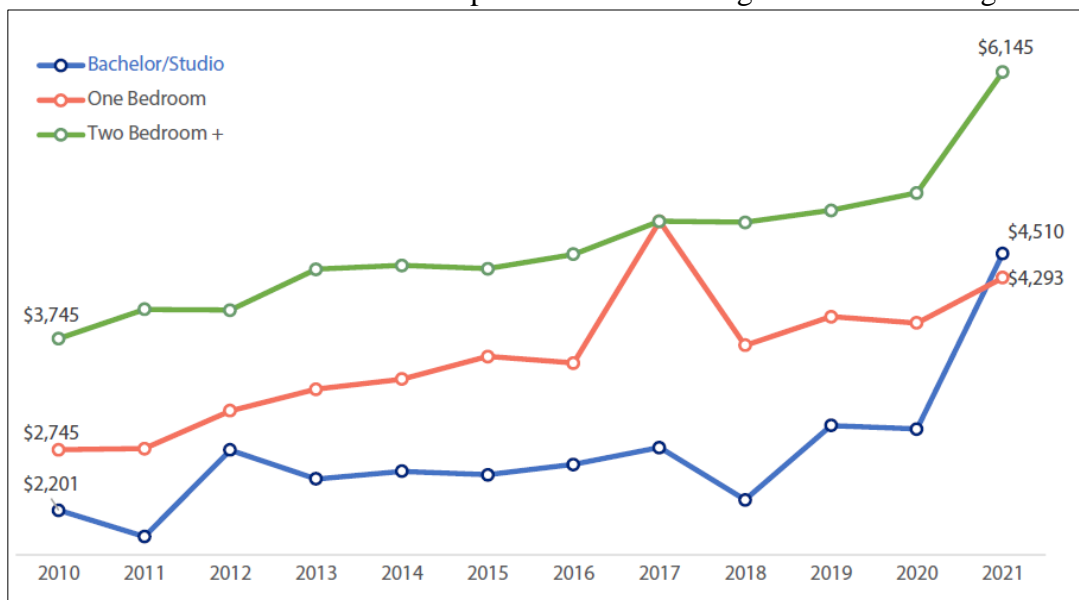
The City of White Rock is comprised of a higher proportion of those aged 50 and older when compared with related age-cohort proportions found in the region. As our residents age, it is anticipated that their housing needs will change. The results of the Housing Needs Survey provide that over the next decade there will be a demand for more apartment units, perhaps necessary to accommodate those choosing to downsize from a single-family home. Furthermore, over the longer, 20-to-30-year horizon, participants in the survey acknowledged the need for seniors housing with supports. For those who have the financial resources available to support “independent” seniors living, where special services are provided by the

operator, data published by CMHC provides that there is currently a healthy supply of such housing. As illustrated in Figure 8 below, rental vacancy within senior’s independent living units in the South Surrey / White Rock market area falls between 5 and 20%.



**Figure 8: Independent Seniors Housing Vacancy, White Rock and South Surrey (CMHC)**

The rental rates associated with independent seniors living are outlined in Figure 9.



**Figure 9: Independent Seniors Housing Rental Rates, White Rock and South Surrey (CMHC)**

For many, it is anticipated that rental rates tied to independent seniors housing opportunities may be financially out of reach. In the absence of affordable market rental options, seniors may need to rely on supports provided through agencies like BC Housing.

BC Housing collects data on households that have applied for social housing in Metro Vancouver through the Housing Registry, a centralized database for those non-profit housing providers that have chosen to participate. The waitlist tracks applicant households by municipality across the region, as well as by specific characteristics including family or single person households, seniors, persons with disabilities and households needing



wheelchair access. Figure 10 provides a breakdown of those on BC Housing’s non-market housing wait list. The Figure clearly illustrates the high proportion of seniors waiting for suitable housing options. As the White Rock population ages there will be a growing need to look at housing equipped to accommodate the needs of seniors and the affordability thresholds that can be borne by residents requiring access such housing.

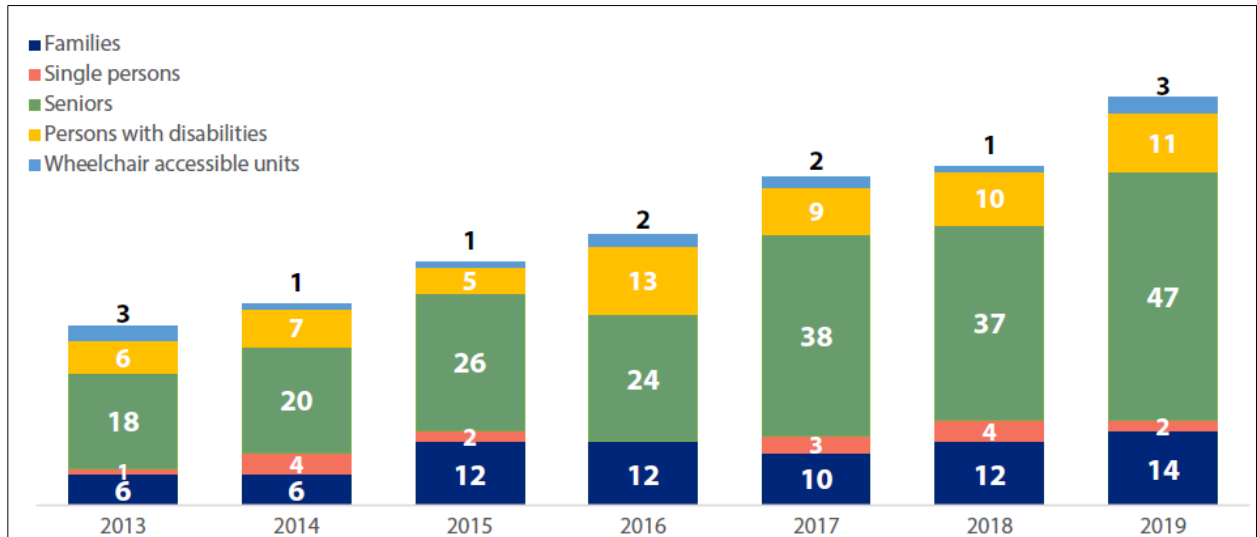


Figure 10: BC Housing Wait List for Non-Market Housing

### 5. Family Housing

2016 Census data provided in Appendix A to the Housing Needs Report recognizes the median value of households in White Rock based on the number of bedrooms (see Table 1).

Table 1: Median Household Value by Number of Bedrooms

Number of Bedrooms	Number of Dwellings	Median Value
0 bedrooms	20	n/a
1 bedroom	860	\$250,506
2 bedrooms	3,150	\$349,789
3 bedrooms	1,320	\$1,001,637
4+ bedrooms	1,450	\$1,499,358
Total	6,790	\$600,196

To “afford” a two-bedroom home with a purchase price of \$1M dollars, based on the aforementioned assumptions regarding home ownership, a household would need to have a gross income of approximately \$180,000. To afford a three-bedroom home at \$1.5M, the household would need to have a gross income of approximately \$270,000. Table 2 provides the proportion of homes in White Rock within each household income bracket.

**Table 2: Number and Percentage of Households by Household Income Bracket**

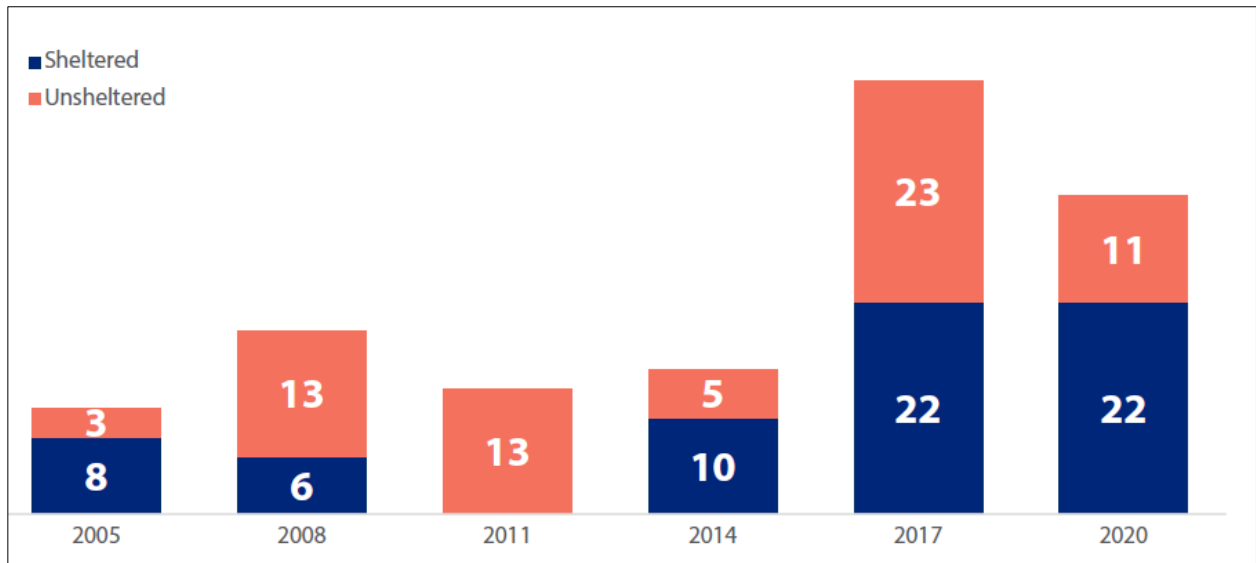
Household Income	White Rock						Metro Vancouver	
	2006		2011		2016		2016	
	#	%	#	%	#	%	#	%
Under \$5,000	235	2.5%	240	2.4%	245	2.4%	28,215	2.9%
\$5,000 to \$9,999	175	1.8%	170	1.7%	95	0.9%	15,325	1.6%
\$10,000 to \$14,999	255	2.7%	285	2.9%	330	3.3%	28,505	3.0%
\$15,000 to \$19,999	600	6.3%	460	4.7%	435	4.3%	38,730	4.0%
\$20,000 to \$24,999	620	6.5%	685	6.9%	600	6.0%	35,910	3.7%
\$25,000 to \$29,999	410	4.3%	470	4.8%	450	4.5%	35,430	3.7%
\$30,000 to \$34,999	390	4.1%	515	5.2%	540	5.4%	36,585	3.8%
\$35,000 to \$39,999	500	5.3%	340	3.4%	405	4.0%	36,525	3.8%
\$40,000 to \$44,999	420	4.4%	520	5.3%	410	4.1%	36,175	3.8%
\$45,000 to \$49,999	410	4.3%	360	3.6%	445	4.4%	36,890	3.8%
\$50,000 to \$59,999	760	8.0%	795	8.1%	875	8.7%	69,510	7.2%
\$60,000 to \$69,999	795	8.4%	625	6.3%	715	7.1%	66,100	6.9%
\$70,000 to \$79,999	640	6.7%	710	7.2%	625	6.2%	60,325	6.3%
\$80,000 to \$89,999	475	5.0%	735	7.5%	550	5.5%	54,510	5.7%
\$90,000 to \$99,999	390	4.1%	460	4.7%	455	4.5%	49,305	5.1%
\$100,000 to \$124,999	865	9.1%	885	9.0%	760	7.6%	100,350	10.4%
\$125,000 to \$149,999	495	5.2%	535	5.4%	630	6.3%	72,235	7.5%
\$150,000 to \$199,999	695	7.3%	545	5.5%	730	7.3%	82,570	8.6%
\$200,000 and over	390	4.1%	520	5.3%	715	7.1%	77,700	8.1%
<b>Total households</b>	<b>9,515</b>	<b>100.0%</b>	<b>9,865</b>	<b>100.0%</b>	<b>10,005</b>	<b>100.0%</b>	<b>960,890</b>	<b>100.0%</b>

The data above clearly demonstrates the low proportion of households in White Rock capable of purchasing a home at \$1M or greater. For those who do not have the established equity value in existing assets, or the financial resources made available through other sources, the feasibility of purchasing a home large enough to raise a family in White Rock is limited. Considering further the extremely limited supply of two- and three-bedroom units within the rental market, for which vacancy rates are 0.3% and 0.0%, respectively, rental housing for families is also not an option.

The Housing Needs Report recognizes the challenges faced by low- and moderate-income families and their ability to access ground-oriented rental and homeownership units. Several of those engaged in the housing needs review provided that the lack of local supply is causing families to leave the City in search of options elsewhere. Policy 11.1.1 of the City’s OCP provides useful direction regarding the need for more “family-friendly housing.” The Policy is regularly identified in the presentation of new development schemes to Council and in day-to-day conversations with would-be applicants. Continuing the exploration of strategies to support families in White Rock will be an important action to follow Council’s adoption of a Housing Needs Report.

6. Shelters and Housing for People At-Risk of Homelessness

The need for shelters and housing for people at-risk of homelessness is recognized in the Housing Needs Report. The Report provides that a point-in-time homeless count for the White Rock-Delta area identified 33 persons experiencing homelessness in 2020 (see Figure 11).



**Figure 11: Metro Vancouver Homeless Count, 2005 - 2020**

The extreme weather shelter located in South Surrey, which also serves the White Rock community, has been operational since 2008. In 2019, the shelter had 20 individuals access the space nightly. Increasing affordability constraints and emerging vulnerability patterns are creating the conditions for more at-risk populations. As such, the number of people experiencing homelessness in White Rock has the potential to rise in the coming years. There is enough evidence to support small facilities or group home projects, such as a safe house or small shelter facility. There is also an opportunity to implement homelessness prevention strategies and a rapid re-housing program before homelessness becomes an unmanageable situation. This is an area of need that may benefit from collaboration with the City of Surrey.

### **Summarizing the Number of Housing Units Required**

One of the Provincial requirements tied to preparing a Housing Needs Report is to identify the number of units required over the next five (5) years. More specifically, B.C. Regulation 90/2019 provides that local governments are to define the number of bachelor, one-bedroom, two-bedroom, three-bedroom, and four (or more) bedroom units required. Metro Vancouver's Regional Growth Strategy (RGS) estimates that White Rock will require an additional 1,100 units to accommodate projected growth to 2026; White Rock's own housing estimates anticipate 11,158 units in 2026 or 1,153 new units from the 10,005 identified by the 2016 Census.

One of the methods that could be used to estimate the breakdown of units, by bedroom size, required over the next five (5) years would be to carry the "status quo" forward as it relates to the current proportion of each unit size within the housing stock. For example, per the 2016 Census the proportion of two-bedroom units in White Rock made up approximately 42% of the total and the proportion of units with four or more bedrooms made up roughly 16% of the total. Applying these proportions to the additional 1,153 units forecast over the next five (5) years would be a means of continuing the status quo.

Alternative to this approach, Council could seek to interrupt the housing mix through policy and other land use interventions. These measures may help shift unit supply to address some of the areas of local housing need identified within the Housing Needs Report. Council could, for example, look to support fewer one-bedroom and four-or-more bedroom dwelling units by setting general limits on their proportions in new development schemes. Similarly, Council could continue to incentivize family-friendly housing through policy measures and, potentially, zoning which seeks to replace lower profile housing (e.g., single-detached homes and duplexes)

with more modest forms of “missing middle” housing, being low-rise (3 – 4 storey) apartment buildings and townhomes. Table 3 below identifies the status quo scenario and a scenario which illustrates the impact that interventions could have to address areas of local housing need.

The method used in the “status quo” scenario was simply carrying the existing proportion of units (by size) forward from 2016 to 2026. The “intervention” scenario includes manual adjustments to the proportion of one-, three-, and four+-bedroom units to more-closely align new unit supply with the areas of need recognized in the Housing Needs Report. Specifically, the proportion of one-bedroom units would be reduced, through redevelopment, with emphasis placed on additional three-bedroom units. Furthermore, the proportion of four-bedroom units, or larger, would be similarly reduced through measures that support two- and three-bedroom units. For example, policy and regulatory interventions could be pursued which enable the removal of larger single-detached dwellings, and their replacement with smaller (three-bedroom) detached, or attached dwelling units (e.g., single family homes, duplexes, triplexes, and/or townhomes).

**Table 3: Anticipated New Units By Size, Status Quo Versus Intervention Scenarios**

Unit Size	2016 Census	Scenarios			
	(% of total)	2026 Status Quo		2026 Intervention	
Bachelor	55 (0.5%)	61 (0.5%)	+6	61 (0.5%)	+6
One-Bedroom	2,500 (24.9%)	2,788 (24.9%)	+288	2,391 (21.4%)	-109
Two-Bedroom	4,245 (42.4%)	4,734 (42.4%)	+489	4,734 (42.4%)	+489
Three-Bedroom	1,565 (15.6%)	1,745 (15.6%)	+180	2,526 (22.6%)	+961
Four+ Bedroom	1,640 (16.3%)	1,829 (16.3%)	+189	1,445 (12.9%)	-195
<b>Total</b>	<b>10,005 (100%)</b>	<b>11,158</b>	<b>+1,153</b>	<b>11,158</b>	<b>+1,153</b>

It is important to acknowledge that any interventions made over the next three (3) years will take time to materialize in measurable changes to the proportion of dwelling units realized in White Rock. Therefore, while the numbers in Table 3 may not be realized in 2026, they are presenting a direction that will help White Rock address community housing needs into the future.

### Next Steps in Addressing Local Housing Needs

This corporate report presents Council with the first Housing Needs Report for the City of White Rock. Legislation applicable to the preparation of housing needs reports provides that such reports are to be updated every five (5) years. As measures are implemented to address local housing needs, future iterations of housing needs reports can be used to report back on the progress being made in White Rock.

Overall, staff believe the Housing Needs Report included as Appendix A presents a strong foundation upon which to initiate actions that will help address the six (6) areas of local housing need. As communities throughout the Lower Mainland finalize their housing needs reports, they are now diverting their attention towards the implementation of housing action plans. Working with its Housing Advisory Committee, White Rock may now look to pursue actions that will help address local housing needs.

### **LEGAL IMPLICATIONS**

With the posting of the adopted Housing Needs Report on the City's webpage, Council would satisfy its obligations under the *Local Government Act* per BC Regulation 90/2019.

### **ALIGNMENT WITH STRATEGIC PRIORITIES**

One of Council's top priorities is to prepare a Housing Needs Report to support efforts to address areas of local housing need while contributing to a high quality of life for White Rock residents. Staff are of the opinion that the Housing Needs Report included as Appendix A to this corporate report provides the City with a strong starting point for the exploration of land use strategies and interventions that can be used to the six (6) areas of identified housing need. Over the next year, Council could choose to initiate policy amendments and other measures to set the stage for improvements to the overall quality of housing in the City.

### **OPTIONS / RISKS / ALTERNATIVES**

The following options are available for Council's consideration:

1. Defer adoption of the Housing Needs Report and direct staff to provide additional information regarding aspects of the work presented in this corporate report.
2. Deny adoption of the Housing Needs Report.

## **CONCLUSION**

This corporate report presents Council with the first-ever Housing Needs Report for the City of White Rock. If the Housing Needs Report is ultimately endorsed by Council, the next step in this important work would be to begin the process of evaluating, and implementing, measures that will help address the six areas of local housing need, identified in the HNR.

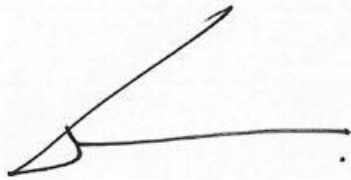
Respectfully submitted,

A handwritten signature in black ink, appearing to read "Greg Newman". The signature is fluid and cursive, with a long horizontal stroke at the end.

Greg Newman, MCIP, RPP  
Acting 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, appearing to read "Guillermo Ferrero". The signature is simple and consists of a few sharp, angular strokes.

Guillermo Ferrero  
Chief Administrative Officer

Appendix A: Housing Needs Report, City of White Rock

## 1. Agenda

Documents:

[2016-05-25 RENTAL HOUSING TASK FORCE AGENDA.PDF](#)

## 2. Supporting Meeting Documents

Documents:

[2016-05-25 WHITE ROCK HOUSING STRATEGY REVISED.PDF](#)

THE CORPORATION OF THE  
**CITY OF WHITE ROCK**  
15322 BUENA VISTA AVENUE, WHITE ROCK, B.C. V4B 1Y6



A MEETING of the **WHITE ROCK RENTAL HOUSING TASK FORCE** will be held in the CITY HALL BOARDROOM, 15322 Buena Vista Avenue, on **WEDNESDAY, MAY 25, 2016**, at **4:00 p.m.** for the transaction of business listed below.

Tracey Arthur, City Clerk

## A G E N D A

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1. **CALL TO ORDER**

2. **ADOPTION OF AGENDA**

**RECOMMENDATION**

THAT the Rental Housing Task Force adopts the May 25, 2016 agenda as circulated.

3. **ROUNDTABLE INTRODUCTION**

3.1 **What do you hope to contribute to the Task Force?**

3.2 **What do you hope the Task Force will accomplish?**

4. **STAFF PRESENTATION**

4.1 **Review of Rental Housing Task Force Terms of Reference**

4.2 **Summary of White Rock Rental Housing Universe Backgrounder**

4.3 **“What We’ve Heard” in the Official Community Plan Update Process**

4.4 **What is an Affordable Housing Strategy / Housing Action Plan?**

4.5 **Reading Material for Task Force Members**

4.6 **Potential Agenda Items (Guest Speakers, etc.) for Future Meetings**

5. **2016 MEETING SCHEDULE**

6. **CONCLUSION OF THE MEETING**



# **City of White Rock**

## **Affordable Housing Strategy**



**DRAFT Report By**  
**Terra Housing Consultants**  
**Cooper Planning & Development Consultants**  
**June 2010**



## 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](http://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"> <li>• Commission a study of revitalization tax exemptions and permissive tax exemptions to outline how they can be implemented in White Rock</li> </ul>
2.2	A supportive environment to encourage affordable housing development	<ul style="list-style-type: none"> <li>• CC Exemption or Reduction</li> </ul>
		<ul style="list-style-type: none"> <li>• Fee Reductions</li> </ul>
2.3	Efficient and effective use of public and community assets for affordable housing	<ul style="list-style-type: none"> <li>• Establish an Affordable Housing Fund</li> <li>• Establish an annual contribution to maintain the Affordable Housing Fund to support additional affordable housing construction.</li> <li>• Establish formal review criteria, eligibility and application process for the consideration of affordable and social housing projects</li> </ul>
		<ul style="list-style-type: none"> <li>• Use the municipal investment in affordable housing as leverage with other orders of government</li> </ul>
		<ul style="list-style-type: none"> <li>• Index municipal investment in affordable housing to inflation over time</li> </ul>
2.4	An effective municipal land bank	<ul style="list-style-type: none"> <li>• Develop an inventory of municipal land and identify sites appropriate for affordable housing development</li> <li>• 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</li> <li>• Bank land not immediately needed for affordable initiatives in the future</li> <li>• Include land in-lieu contributions from developers in municipal land bank</li> </ul>

### 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"> <li>• Document existing supply of affordable housing in White Rock</li> </ul>
		<ul style="list-style-type: none"> <li>• Establish targets for affordable housing for emergency, transitional, supportive, social, rental and ownership housing</li> </ul>
3.2	Increase diversity in housing stock	<ul style="list-style-type: none"> <li>• Identify development sites throughout the City that support a mix of housing types to enhance provision of affordable and accessible housing</li> </ul>
		<ul style="list-style-type: none"> <li>• Identify opportunities for laneway and carriage home development and prepare design and development guidelines</li> </ul>
		<ul style="list-style-type: none"> <li>• 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</li> </ul>
		<ul style="list-style-type: none"> <li>• 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</li> </ul>

#### 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"> <li>Focus on the community housing sector as affordable housing provider for people with low to moderate incomes &amp; special needs</li> <li>Make Affordable Housing Fund grants and/or loans available for non-profit housing projects</li> </ul>
		<ul style="list-style-type: none"> <li>Promote partnerships with other agencies and providers to encourage integration of objectives and make best use of limited funding opportunities</li> </ul>
		<ul style="list-style-type: none"> <li>Ensure a mechanism is in place for the creation of housing units when opportunities arise</li> </ul>
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"> <li>Identify appropriate development sites and/or opportunities for affordable housing for: <ul style="list-style-type: none"> <li>Seniors</li> <li>People with low incomes</li> <li>People with physical and/or developmental challenges,</li> <li>People with mental illness,</li> <li>People with addiction challenges</li> <li>People</li> <li>Women and children fleeing abuse</li> <li>Youth</li> </ul> </li> <li>Support special needs affordable housing providers in seeking funding from other levels of government or philanthropic organizations to develop housing</li> </ul>
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"> <li>• Explore the possibility of working with strata councils to allow for unrestricted rentals</li> </ul>
5.2	Protect the existing rental stock	<ul style="list-style-type: none"> <li>• Develop an inventory of purpose built residential development and analyze redevelopment potential</li> </ul>
		<ul style="list-style-type: none"> <li>• Develop and implement a Rental Conversion By-law</li> </ul>
		<ul style="list-style-type: none"> <li>• Establish a standard of maintenance bylaw</li> </ul>
5.3	Encourage Secondary Suite Development	<ul style="list-style-type: none"> <li>• Evaluate the Secondary Suite Registration By-law and recommend improvements</li> </ul>
		<ul style="list-style-type: none"> <li>• Provide incentives for secondary suite development in new housing development</li> </ul>
		<ul style="list-style-type: none"> <li>• Promote CMHC funding program for secondary suites</li> </ul>

**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"> <li>• Ensure that local housing priorities are included in the regional, provincial and federal housing discussions, policies and programs</li> <li>• 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</li> <li>• 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</li> <li>• 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</li> <li>• Advocate for affordable integrated housing for people with physical and developmental challenges</li> <li>• Advocate for improved opportunities for affordable entry homeownership</li> <li>• Advocate that senior government funding be aligned with local needs for affordable housing and focus on permanent solutions to homelessness</li> </ul>
6.2	Make full use of funding programs	<ul style="list-style-type: none"> <li>• Request BC Non-Profit Housing Association to develop and maintain an inventory of funding opportunities that support affordable housing</li> <li>• 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</li> </ul>
6.3	Positive Working Relationship with Development Industry	<ul style="list-style-type: none"> <li>• Convene regular meetings with Development Industry representatives to discuss and work to resolve development issues and identify affordable housing opportunities</li> </ul>
		<ul style="list-style-type: none"> <li>• Work with the development industry to establish one or two demonstration projects showcasing affordable land and housing packages</li> </ul>



## 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	• Monitor economic factors, housing market condition and the impact, of significant changes to legislation, regulations, by-laws, etc., to identify housing issues and trends
		• Benchmark land development costs, housing prices, rental rates and vacancy rates
		• Establish a program of monitoring the delivery of affordable housing against targets
		• 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	• Monitor Implementation of the Housing Strategy
		• 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	• Support establishment of a Housing Resource Centre
7.4	Increase public awareness of affordable housing issues in White Rock	• Develop and implement a community education and outreach action plan

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