



WHITE ROCK
City by the Sea!

HOUSING NEEDS REPORT

City of White Rock

Prepared by : CitySpaces Consulting
November 2021

EXECUTIVE SUMMARY

The City of White Rock is an amenity-rich community and a highly desirable place to live. Residential development has increasingly become more diversified in built form, offering choice to people looking for a place to live. However, a central finding from this Housing Needs Report is the decreasing levels of housing affordability. Specific examples include:

- Accelerating rental rates and homeownership. **Over 35% of renters and over 17% of homeowners in White Rock are spending more than 30% of their income towards housing costs.** This is below the standard measure of affordability. When this happens, households make financial trade-offs such as spending more money on housing and less money on transportation, childcare, recreation, social events, and savings. These households are also more vulnerable to changes to the market or a personal crisis (e.g., job loss).
- **There is a growing disparity between income levels and housing prices.** In 2015, 75% of condos in White Rock were affordable to residents who earn the median income. By 2018, this decreased by half – where 36% of condos are affordable to median income households. **If this trend continues, condos in White Rock will be unaffordable to purchase for most median income households by the year 2022.**
- Engagement with the community revealed a need for more affordable family-friendly housing options in White Rock to accommodate all members of a family household. While the majority of housing (74%) comprises two and three-bedroom units, **limited availability and high prices of family-sized units are a key obstacle for households to access these units.**
- Community stakeholders and the public conveyed the need and desire for more ground-oriented multi-unit housing such as duplexes, triplexes and townhouses. Data suggests that these housing forms are the least abundant in White Rock – just 2% of the stock comprising townhouses. The city is already compact and land constrained, and it will be difficult to substantially increase the proportion of townhouses as part of the City’s overall housing composition.

Within this context, key findings outlined in this report include the following:

- **Groups experiencing the greatest challenge finding and affording housing in White Rock include:** seniors; persons with disabilities; low-income households; families; and vulnerable populations including people experiencing homelessness.
- **Housing gaps include:** family-friendly units; seniors-oriented units; accessible units; affordable homeownership units; purpose-built market rental units; and non-market housing.
- **The City of White Rock is estimated to need up to 1,100 net new housing units by the year 2026** to accommodate projected population growth. Within current conditions, this report presents two

potential housing composition scenarios for the estimated net new units: (i) status quo (an even distribution of units by bedroom type including 1-bedroom units and 4-bedroom units); and (ii) potential development pattern shift to meet the needs of aging demographics and their consumer preference (downsizing from larger homes and the need for more two-bedroom units) and the needs of families (more two- and three-bedroom units).

- Since 2016, 762 units have been 'completed' and over 500 units have been started and are expected to be built and occupied in the coming years. The current development pace is surpassing the Regional Growth Strategy estimate of 1,100 units. **Recent indicators such as a low rental vacancy rates suggests that the city is not over-building, but rather keeping pace with demand.**
- Despite new residential development projects being constructed, **there has not been new purpose-built rental units added to the White Rock housing market in more than a decade.** Most of the new rentals are available through the secondary rental market (e.g., condos).
- The City of White Rock is already implementing several housing tools to protect existing renters and to support the development of diverse housing forms including rental housing and affordable homeownership. The density bonus policy, for example, has already demonstrated a positive influence over securing housing to meet the needs of residents.

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INTRODUCTION

PROCESS OVERVIEW

The City of White Rock initiated the preparation of a Housing Needs Report for the community. The Housing Needs Report is one of three reports that have been prepared as part of this process:

PART 1

- **Community Profile:** A companion report completed by Metro Vancouver on behalf of the City of White Rock that summarizes the required data, including recent demographics and housing trends. A public survey was also issued and summarized during this first stage.

PART 2

- **Engagement Summary Report:** A companion report that summarizes the engagement activities and what was heard from the community and stakeholders with respect to their perspectives on local housing issues.
- **Housing Needs Report:** This report summarizes key housing issues in White Rock and populations most challenged to afford housing in the local market, as well as housing types and tenures needed to accommodate current and future populations. The final Housing Needs Report synthesizes the evidence-based research from the Community Profile and the community observations obtained through engagement to prepare a *Statement of Need* for the City.

LEGISLATIVE REQUIREMENT

In April 2019, the Ministry of Municipal Affairs and Housing introduced new legislation under Part 14 of the *Local Government Act*. The new regulation requires local governments to complete Housing Needs Reports by 2022 and thereafter every five (5) years. The purpose of the legislation is to: (i) enable the provincial government to gain an understanding of recent changes in demographics and housing and provide important context to plan for future housing needs; (ii) enable municipalities to better understand the current and future housing needs; and (iii) assist local governments in implementing policies and bylaws that respond to current and projected housing needs. The indicators gathered in this report align with the Ministry's requirements.

METHODOLOGY

Key findings outlined in this report were informed by compiling and analyzing both quantitative and qualitative research:

- **Quantitative sources:** includes data from the Metro Vancouver’s Community Profile as well as supplemental statistics. Primary sources include Statistics Canada (Census 2006, 2011, and 2016); BC Assessment; BC Housing; BC Statistics; Point-in-Time Homeless Count; and CMHC Rental Market Reports. Quantitative data was prepared by planning staff at Metro Vancouver (attached as Appendix A) and aligns with the requirements outlined in the *Ministry of Municipal Affairs and Housing’s Guide to Requirements for Housing Needs Reports*.
- **Qualitative sources:** includes results from an online survey (Part 1), and input from stakeholders and the public (Part 2). Activities included virtual workshops with stakeholders, key informant interviews, and one-on-one sensitive listening to persons with lived and living experience. Engaged organizations included non-profit and community-based agencies, local builders and developers and the public. Indigenous communities were invited to be involved but did not participate. City staff offered Indigenous land acknowledgements at the opening of all engagement activities.

HOUSING CONTINUUM

The housing continuum is an illustrative diagram that helps communicate the full range of potential housing types and tenures in a community.

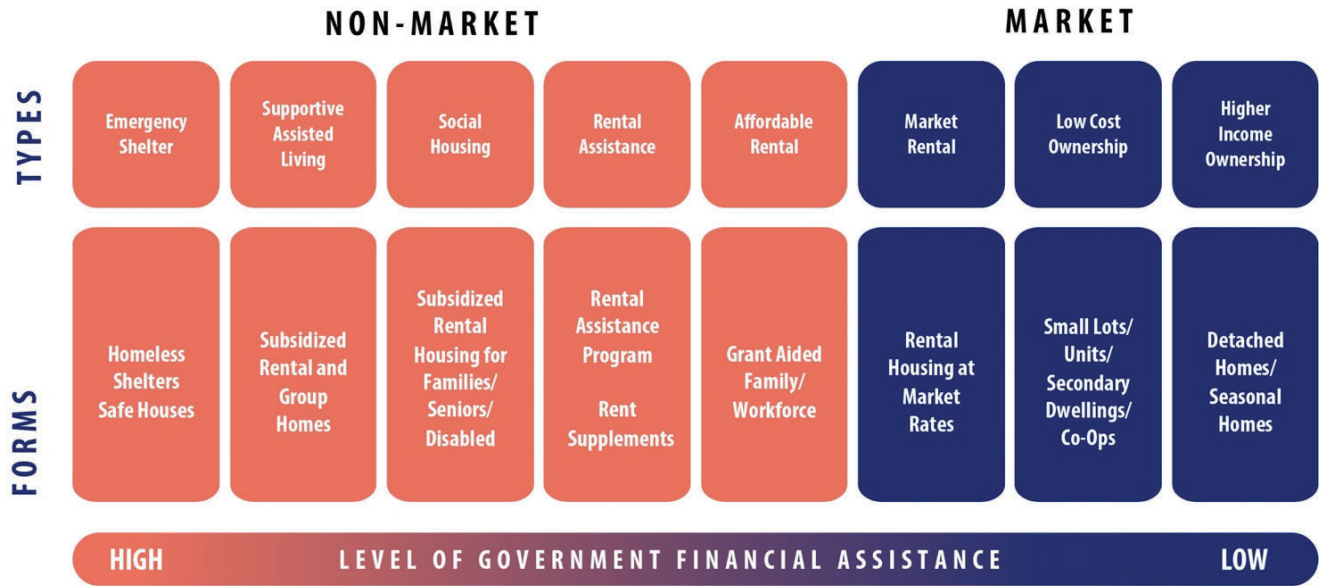
The non-market side of the continuum includes emergency shelters, safe houses, and transitional and supportive housing options. These housing options offer community members affordable, sometimes temporary, accommodation including for low-income households, vulnerable populations, and persons experiencing homelessness.

Moving along the continuum is independent social housing for low-income households. While this type of housing is still government subsidized, there is no additional support required for households to be able to live independently and often less subsidy is needed to maintain these units. Rent supplements bridge the non-market and market sides, with the remaining tenures comprising rental and ownership housing forms that are available through the private market without any subsidy.

The housing continuum is not linear, nor a ladder. It is a fluid network of housing options that allow households to find and afford a home that meets their needs. A household should be able to navigate this network of housing options as their lifecycle, and life circumstances, change over time – including in times of crisis. When a household is unable to find and/or afford housing in a community that meets their needs, this signifies a housing gap along the housing continuum.

Image 1: The Housing Continuum

Source: CitySpaces Consulting



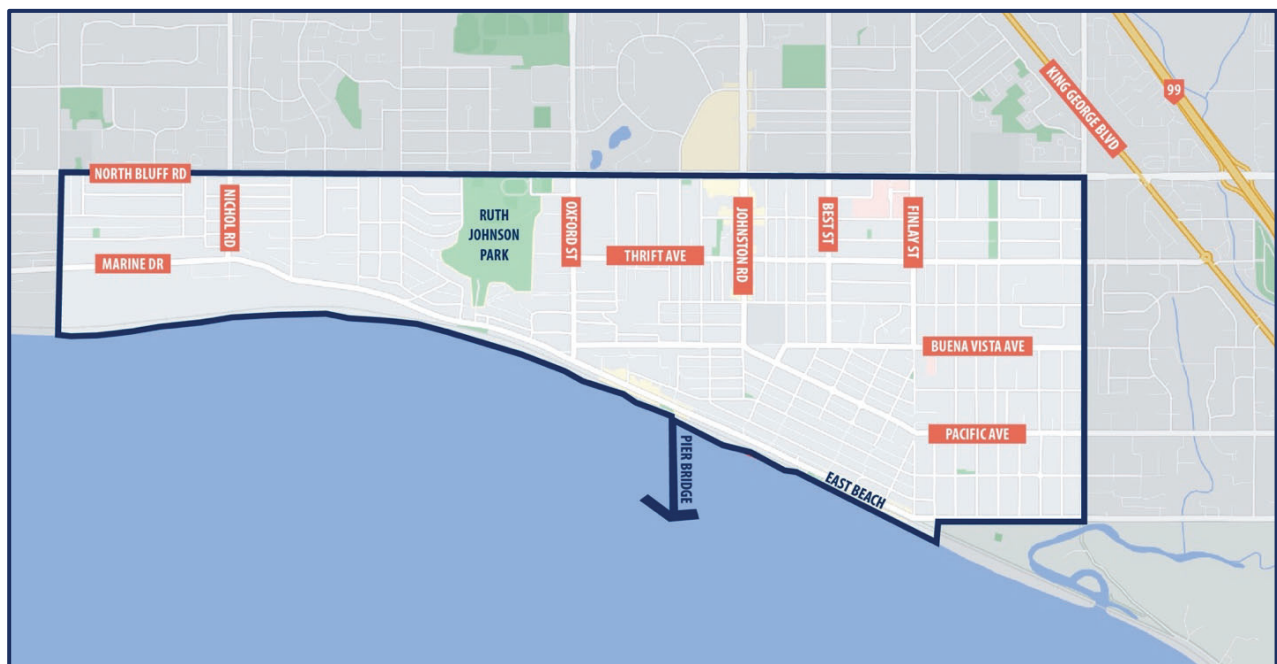
LOCAL CONTEXT

LOCATION

The City of White Rock is located within the regional district of Metro Vancouver and bordered by the City of Surrey (north, east, and west), fronts Semiahmoo Bay (south), and is situated near the Canada-United States border. Since time immemorial, the Semiahmoo Nation and their ancestors inhabited these lands and it is acknowledged that housing built on these lands today, and in the future, is on unceded territory.

Image 2: Map of White Rock

Source: CitySpaces Consulting



The spatial interconnection between White Rock and South Surrey creates complementary business and service relationships. Residents living in one community often shop or work in the other or access special services across the municipal boarder. This relationship also influences transportation and housing. The transit system, for example, is intricately linked and webbed between White Rock and South Surrey via busses on the frequent transit network and route loops from White Rock’s Town Centre to Crescent Beach and Morgan Crossing. Residential neighbourhoods along North Bluff Road blend from White Rock to Surrey, with housing options on either side. Each city offers its own qualities. For long-time residents and newcomers, access to high quality amenities, parks, and the waterfront attracts them to White Rock for their desired home base.

Economically, White Rock’s employment labour force is varied, with a high concentration of health care workers, accommodation and food service workers, retail, and professional/technical service workers^{1,2}. The health care sector largely supports the Peace Arch Hospital and supporting businesses. Incomes from these employment fields are considered when evaluating the affordability of housing in White Rock.

¹ *City of White Rock Economic Development Strategic Plan (2009)*

² *Community and Housing Profile for White Rock, Metro Vancouver (2020)*

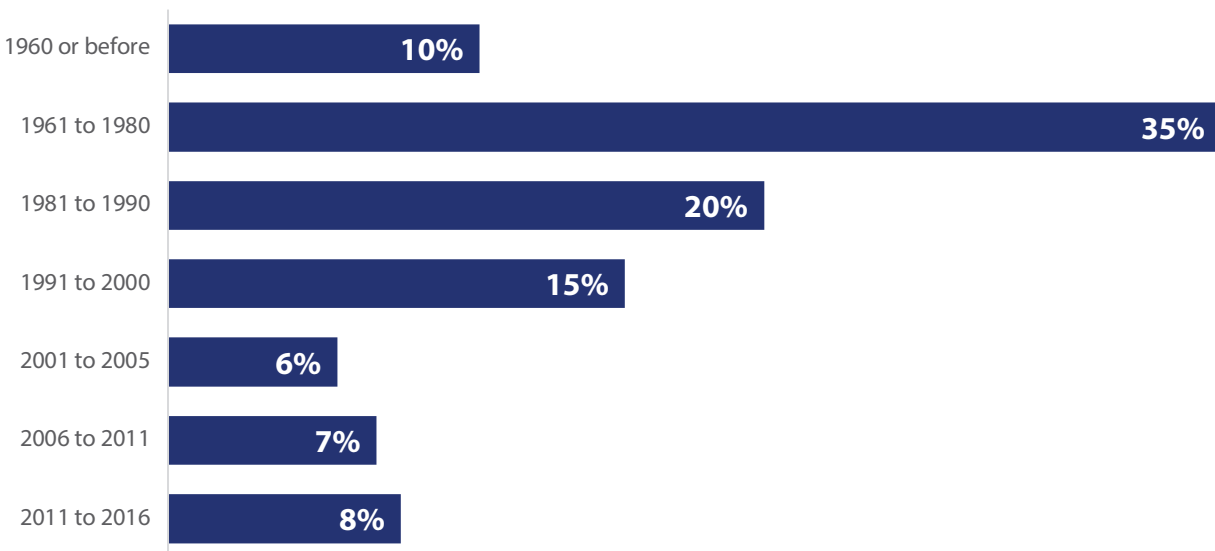
RESIDENTIAL DEVELOPMENT PATTERN

Before the arrival of settlers, Semiahmoo Nation had permanent villages centered around Semiahmoo and Birch Bays. Their winter and summer plank housing were usually clustered³. After the signing of the Oregon Treaty in 1846, Semiahmoo Nation became trans-boundary and their members had to choose to live on sites located in either the United States or Canada⁴. The Nation now occupies a reserve within the municipal boundaries of Surrey. Their traditional lands were slowly developed by settlers as a small seaside village and grew exponentially after the establishment of the Great Northern Railway line in 1909⁵ and the establishment of the original White Rock town site in 1910.

The first waves of major residential development occurred during the 1960s and 1970s (35% of the housing stock) followed by the 1980s (20%) and 1990s (15%). New residential development has slowed considerably over the last twenty years in comparison. And, with nearly half of White Rock's housing stock being older than 40 years, a key finding from this study is that a large proportion of the stock is aging and may require major renovations or redevelopment if they are beyond repair and have reached the end of their economic life⁶. This is supported by what was heard during community engagement, including concern about older rental units being in extremely poor condition.

Figure 1: Age of the Housing Stock, White Rock

Source: Statistics Canada, Census (2016)



³ *Surrey History*, Jack Brown, 2020

⁴ *Semiahmoo First Nation*, <https://www.semiahmoofirstnation.ca>

⁵ *The History of White Rock*. White Rock Museum and Archives 2018

⁶ Homes in need of major repair include issues such as faulty plumbing, electrical wiring, and heating (e.g., no heat), mould issues, defective door locks, and inaccessible windows (e.g., cannot open a window or exit during an emergency). In White Rock, 5.1% of homes are in need of major repair. This is below both the regional average (5.69%) and the provincial average (6.32%). This suggests that a large portion of the older housing stock in White Rock has been well maintained. Based on Census data, the remainder (approximately 510 housing units) fall below adequacy and not considered livable.

Housing built in earlier decades include detached cottages, bungalows, and single detached homes. Multi-unit development was also adopted early in White Rock, with many low and mid-rise apartments and condos built in the 1970s and 1980s. Hillside development closer to the water continued its compact development form to take advantage of views.

Today, White Rock continues to absorb new housing units into established neighbourhoods. With no greenfield land available for major subdivisions, infill housing development and higher density multi-unit housing projects is more prevalent. Density is strategically concentrated in the Town Centre, Town Centre Transition Area, and Lower Town Centre Areas – envisioned for low-, mid-, and high-rise and mixed-use residential projects.

High density residential projects have presented opportunities for the City to utilize tools that captures a proportion of new housing units to be secured as rental housing or affordable housing. The density bonus policy, for example, has incentivized applicants to include rental and affordable housing in exchange for additional density on site.

Table 1: Recently Secured Rental and Affordable Housing Units with Density Bonus Policy, White Rock

Source: City of White Rock (2021)

TOTAL UNITS	SECURED RENTAL AND AFFORDABLE HOUSING UNITS	STATUS
29 units, (Johnston Road project – The Verve)	12 rental units secured for the life of the building	Approved 2018
126 units, (Finlay Street project – Altus)	16 market rental units for the life of the building	Approved 2017
80 units, (Fir Street redevelopment project – White Birch)	50 market rental units 5 rental units secured at average rent 25 rental units available for returning tenants at reduced rates	Pending approval
88 units, (North Bluff Road project – Beachway)	25 below market rental units 49 affordable homeownership units	Pending approval

INFLUENCING POLICY

There are several policy documents and recent studies that are relevant to the White Rock Housing Needs Report and demonstrate the City's long commitment to encouraging a diverse range of housing choices in the community.

OFFICIAL COMMUNITY PLAN (2019)

White Rock's Official Community Plan (OCP) was recently updated in 2019 through the *Imagine White Rock 2045* process. Housing is one of seven core goals of the Plan, envisioning White Rock to have a mix of housing choices that are appropriate and affordable for residents at various stages of their lives. Policies include the expansion of housing diversity such as family-friendly housing, age-friendly housing, and making these units available across many neighbourhoods. For example, ground-oriented housing is supported in mature neighbourhoods via gentle infill including secondary suites, duplexes, and triplexes. The OCP also supports efforts to construct rental and non-market housing, retain existing rental housing, and incentivize new development projects to incorporate affordable rental housing through tools such as providing additional height/density. The OCP recognizes the important relationship between housing and transportation and encourages affordable and rental housing to be in transit-accessible locations and walkable areas.

NEIGHBOURHOOD PLANS (2000, 2011)

White Rock has two neighbourhood plans: the Town Centre Urban Design Plan; and the White Rock South of Hospital Lands Neighbourhood Plan. South of Hospital was prepared over 20 years ago to guide the comprehensive development of two blocks south of the Peace Arch Hospital with a primary goal to deliver housing units to meet the growing population and to also provide housing form alternatives to the traditional single-detached lot. Progressive at the time, the South of Hospital plan signaled an intention to accommodate housing diversity including affordable housing through small lot sensitive infill. This area is considered mature infill today.

The Town Centre Plan was prepared in 2011 to guide the comprehensive development of the Town Centre with mixed-use commercial and residential development. Through a mix of land uses, the Plan encourages a diversity of housing types and tenures to meet the needs of a mix of residents of different ages, income levels and lifestyles; these include: street-oriented townhouses, ground-oriented low mid-rise apartments, condominium towers, affordable housing, special-needs housing, and family housing.

DENSITY BONUS AMENITY CONTRIBUTION POLICY (2013)

The Density Bonus policy, adopted in 2013, is a voluntary program available to development applicants to consider providing community amenities in exchange for increased density. Special needs or non-market affordable housing are eligible contributions that would fit the policy. The City may consider waiving or

reducing the community amenity contribution requirement for secured non-market and market rental housing (on a project-by-project basis).

TENANT RELOCATION POLICY

The Tenant Relocation Policy was adopted in 2018 with the intention to mitigate impacts on tenants resulting from redevelopment of purpose-built rental apartments. Development applicants are expected to prepare a plan that outlines process communications, finding alternative accommodations, an occupancy report, and an approach to supporting vulnerable tenants, and a Tenant Assistance Package. The policy was updated in early 2021 to require higher levels of compensation to tenants displaced by development and to require greater rental rate discounts to returning tenants.

STATEMENTS ABOUT KEY AREAS OF LOCAL NEED

Per the legislative requirements, the following summary statements describe the current and anticipated needs for specific housing and population groups of special interest to the Province:

SPECIFIC HOUSING TYPES AND POPULATION GROUPS

- **Affordable housing:** The standard measure of affordability is households spending no more than 30% of their gross income towards housing costs. In White Rock, 19% of homeowners and 41% of renters fall below this standard of affordability. Based on median household income, the typical renter earning \$41,790 can afford approximately \$1,044 per month on rent plus utilities. Homeowners earning the median household income of \$73,667 can afford to purchase a home up to \$420,000 with a 10% downpayment and 25 year amortization. These calculations reveal that affordable housing options are limited for both renters and homeowners in White Rock. Housing prices in White Rock are higher than the regional average, have been increasing exponentially and affordable sales (prices compared to household income) is decreasing at an accelerating rate. For example, affordable sale prices for condos decreased from 75% to 36% over three years. The increasing prices for homeownership have led more households to remain as renters who would have otherwise purchased a home. This is impacting moderate-income families and the workforce, resulting in residents who work in White Rock to find housing in neighbouring Surrey or moving out of the region altogether. This situation has also created additional pressure on the rental supply. There is a need for affordable homeownership options in White Rock, including ground-oriented multi-unit housing such as townhouses. A key challenge for the City of White Rock is considering the integration of ground-oriented multi-unit housing in an already land constrained community. Alternatively, stacked townhouses or condos with three or more bedroom options available for purchase (and renting) may be worth exploring.
- **Rental housing:** The purpose-built rental pool in White Rock has experienced stagnant growth over the past decade and has been surpassed by the growing number of condominiums being rented. The secondary rental market, including secondary suites, are good options to offset the shortfall of purpose-built rental housing; however, they are not secure, and tenants are subject to legal evictions for situations such as the owner wanting to move back into their unit. White Rock would benefit from securing more purpose-built rental units (e.g., rental tenure zoning) at rental rates within reach of low and moderate-income earners (e.g., affordable housing agreements). Special attention to design and configuration to allow for more accessible units for seniors and persons with disabilities, and family-sized units, would be appropriate. Recently secured rental housing with the use of the City's *Density Bonus Policy* is a positive indication of the potential to secure more rental housing in White Rock.
- **Special needs housing:** 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.

- **Seniors housing:** Seniors housing is of high urgency for White Rock given the aging population. Low-income seniors represent the highest proportion of persons on the non-market housing wait list, which has grown year over year - a pattern expected to continue. Seniors who purchased homes and can downsize and use their equity towards renting or purchasing a condo or townhouse will likely be in a financially comfortable position to do so, however accessibility and livability features may not be available in all housing options.
- **Family housing:** Low- and moderate-income families are challenged to afford the traditional single-detached home in White Rock given the disparity between median household incomes and benchmark sale prices. Many of these families are interested in ground-oriented rental and homeownership units, such as townhouses, but the availability of these units is limited in White Rock. It is common for condos that may have enough bedrooms to accommodate all members of a family to actually be age-restricted, excluding families from accessing them. Engagement revealed that these circumstances are leading families to leave the city in search of options elsewhere. There is a need for two-, three- and four-bedroom units within multi-unit housing projects and for non-market rental, market rental and homeownership tenures.
- **Shelters and housing for people at-risk of homelessness:** The point-in-time homeless count for the White Rock-Delta area identified 33 persons experiencing homelessness. The extreme weather shelter located in South Surrey and serves the White Rock community has been operational since 2008 and in 2019 had 20 individuals access the shelter 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 in White Rock.

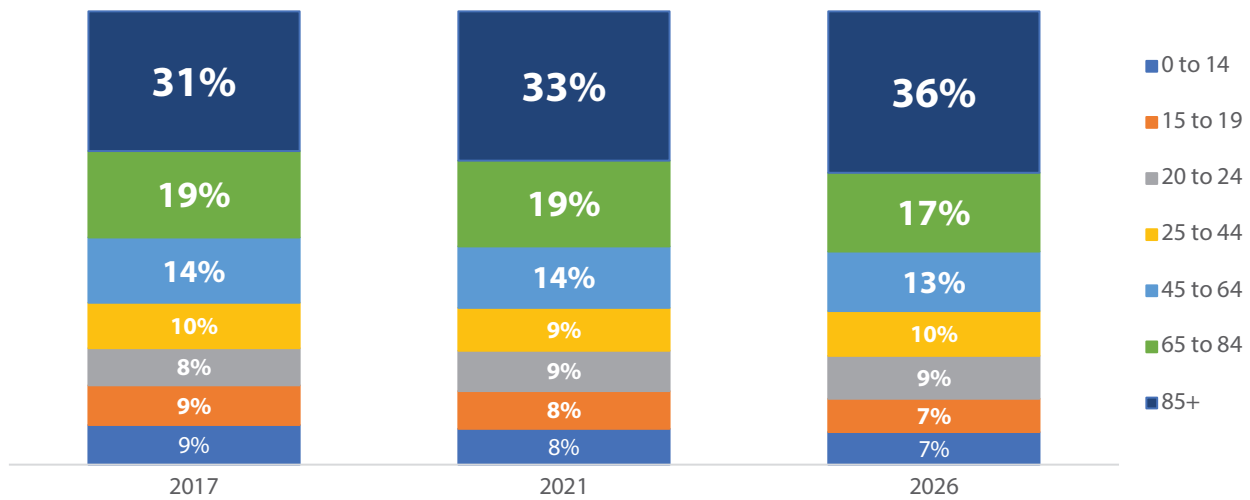
THE WHITE ROCK HOUSING SITUATION

Moderate Growth + An Aging Population

The last Census release reported that White Rock has a population of nearly 20,000 residents⁷. Between 2006 and 2016, the population grew by 6.4% in White Rock, 16.4% in Metro Vancouver, and 31% in neighbouring Surrey⁸. The population in White Rock is expected to increase to 21,200 people by the year 2026 – a net increase of 1,260 people since 2016⁹. The seniors age cohort is expected to increase substantially in White Rock, from comprising 31% to 36% of the population. All other age categories are expected to maintain their share of the population, over time.

Figure 2: Potential Population by Age, White Rock

Source: Metro Vancouver Housing and Community Profile (2020)



Diverse Housing Forms Already Exist

White Rock already has a diverse housing supply with respect to typology. As of the last census (2016), 75% of the housing stock in White Rock is some form of multi-unit housing: 42% apartments less than 5 storeys, 13% apartments greater than 5 storeys, 17% duplexes, and 2% townhouses. The remainder (25%) is categorized as single-detached housing. Observing changes over the past decade, White Rock’s housing composition has been increasingly shifting towards higher density residential development. Single-detached homes, for example, were 29% of the housing stock in 2006 and now comprise 25% of the housing stock. High-rise apartments comprised 8% of the stock in 2006 and now comprise of 13% of the housing stock.

⁷ White Rock’s population was 19,952 people as of the 2016 Census

⁸ Metro Vancouver Housing and Community Profile (2020)

⁹ Ibid.

Figure 3: Housing Typology Mix Over Time, White Rock

Source: Statistics Canada, Census (2016)

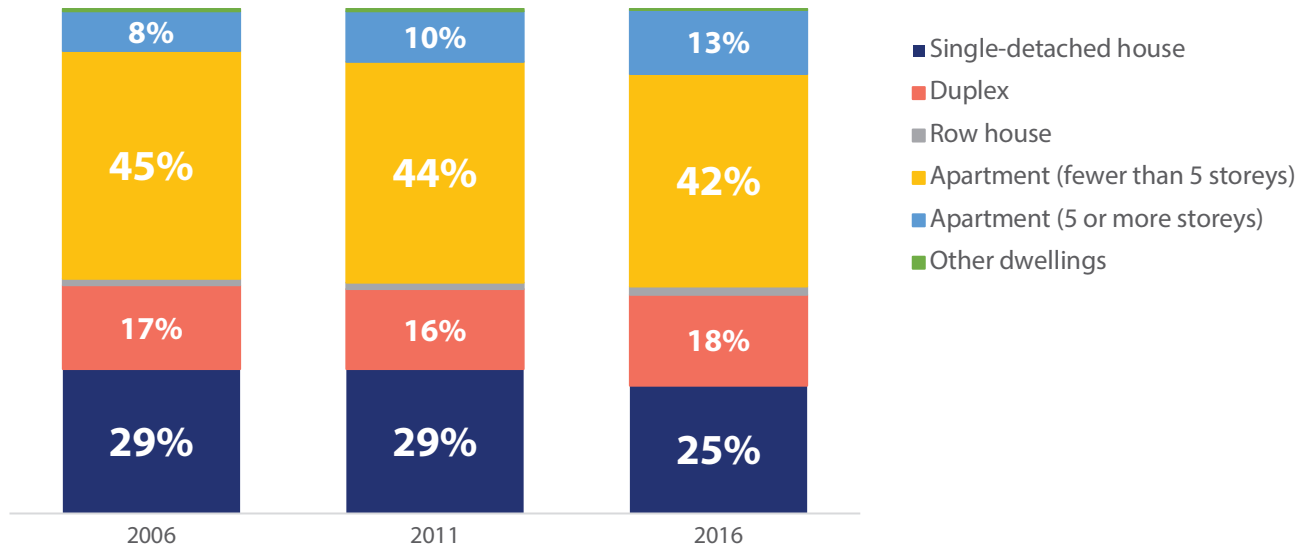
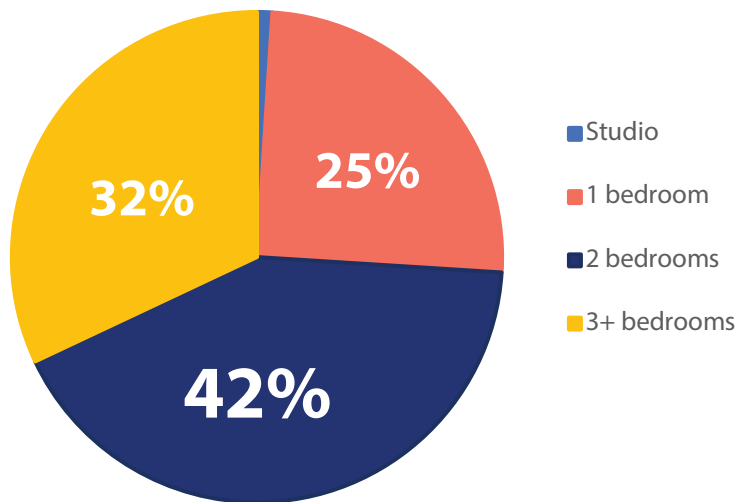


Figure 4: Housing Bedroom Mix, White Rock

Source: Statistics Canada, Census (2016)



Bedroom mix is also relatively balanced between one-, two-, and three-bedroom units. Historical data on bedroom mix is not available for White Rock prior to 2011. However, changes can be observed between 2011 and 2016 that the proportion of three-bedroom units have decreased by 1.9% while during the same period the proportion of one-bedroom units increased by 1.3%. The increasing shift to higher density development forms appear to be delivering more smaller units to the market and not offsetting the loss of larger size units. This may be a response to the increasing need for seniors-oriented housing given the

rapidly increasing aging population in White Rock, as well as experiencing feasibility constraints to delivering large units in multi-unit projects.

A key concern with this trend is that family households are increasingly experiencing challenges finding homes in White Rock that are large enough to accommodate all members of their family, and data suggests that there are fewer units to choose from today compared to years previous, and that there is a need for more family-friendly housing units in White Rock. This is supported by what we heard during engagement – that families looking for a place to rent or own with enough bedrooms to accommodate all members of their household is difficult to come by, resulting in overcrowding, kids without bedrooms, and some families choosing to leave White Rock to find family-friendly alternatives in neighbouring Surrey or further.

Limited Availability of Rental Housing

Nearly one in three residents in White Rock are renters (32%). The rental vacancy rate has fluctuated in White Rock over the past decade, reaching a high of 3.9% in 2013. Since then, the rental vacancy rate has tightened and currently is less than 1%. The low vacancy creates pressure on the rental stock and, if sustained over a long period of time, can be considered an undersupply. In White Rock, there appears to be more pressure on two-bedroom rental units – which had a vacancy rate of 0.3% in 2020. Studio units had a vacancy rate of 1.3%¹⁰. Although vacancy rates for three or more bedroom units have not been reported for White Rock since 2015, the last three figures from 2012, 2013 and 2015 reported 0% vacancy for three-bedroom units in White Rock^{11,12}. Rental vacancy rates for studio units were 1.3% and two bedroom units was 0.3%. This data suggests that the demand and preference for larger rental units is on the rise in White Rock. This aligns with demographic data – studio units are typically too small and not appropriate for seniors; family households priced-out of the homeownership market require enough bedrooms in a rental unit to accommodate all members of their household.

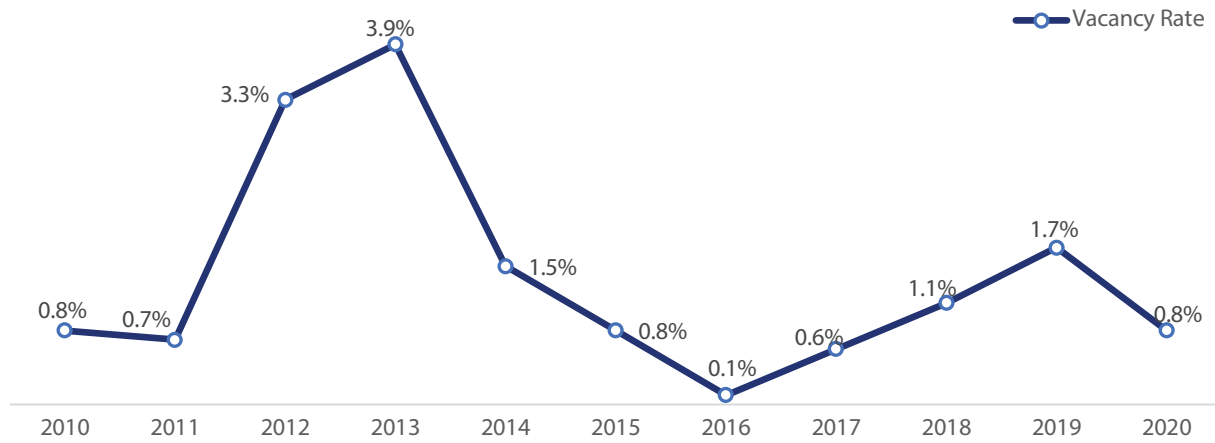
¹⁰ Market Rental Report (2020)

¹¹ CMHC Market Rental Reports (2010-2020)

¹² The limited amount of purpose-built three-bedroom rental units is too low for CMHC to publish reliable data some years.

Figure 5: Rental Vacancy Rate Over Time, White Rock

Source: CMHC Market Rental Reports, 2010 - 2020



It appears that part of the availability story is there has not been an increase in the total number of purpose-built rental units in White Rock over the past decade. In 2010, there were 1,402 rental units compared to 1,394 in 2020. The fluctuation in total number of rental units can be an outcome of several factors such as new units coming online while some sites are demolished and redeveloped, and possibly some rental conversions. The key takeaway is that despite new housing projects being built in White Rock, there has not been a net gain in available rental units. This gives fewer choices to renters and is likely a key contributor to the tightening rental vacancy rate in White Rock. It might also explain the incidence of overcrowding (affecting 10% of renters)¹³ when there are not enough bedrooms to accommodate everyone in a household.

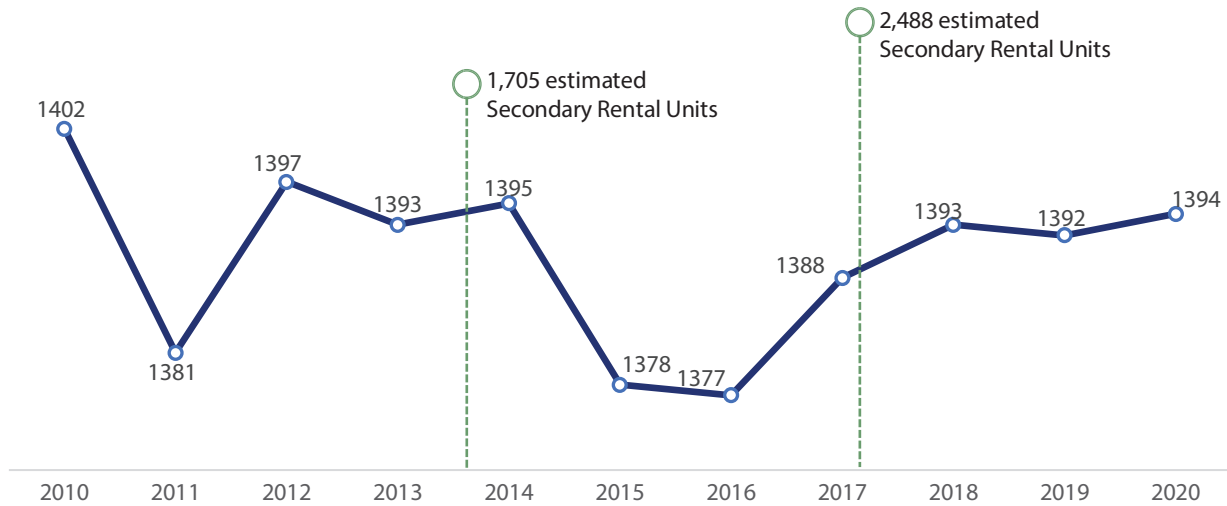
The purpose-built rental stock is augmented by privately owned units in condos and basement suites that are rented. These are not purpose-built rental units and as such are less secure for tenants, however these units provide an alternative. In 2017, there were approximately 888 condos and between 1,400 and 1,600 secondary suites available for rent¹⁴. Concerns raised by the public and stakeholders during consultation suggest that several condo stratas are age-restricted (e.g., seniors-oriented) which means not all the secondary rental market is available to renters who need them.

¹³ Suitability, households in overcrowded dwellings, Metro Vancouver Housing and Community Profile (2020)

¹⁴ Metro Vancouver Housing Data Book, Metro Vancouver Housing and Community Profile (2020)

Figure 6: Purpose-Built Rental Units Over Time, White Rock

Source: CMHC Market Rental Report (2010 to 2020) and Metro Vancouver Housing and Community Profile (2020)

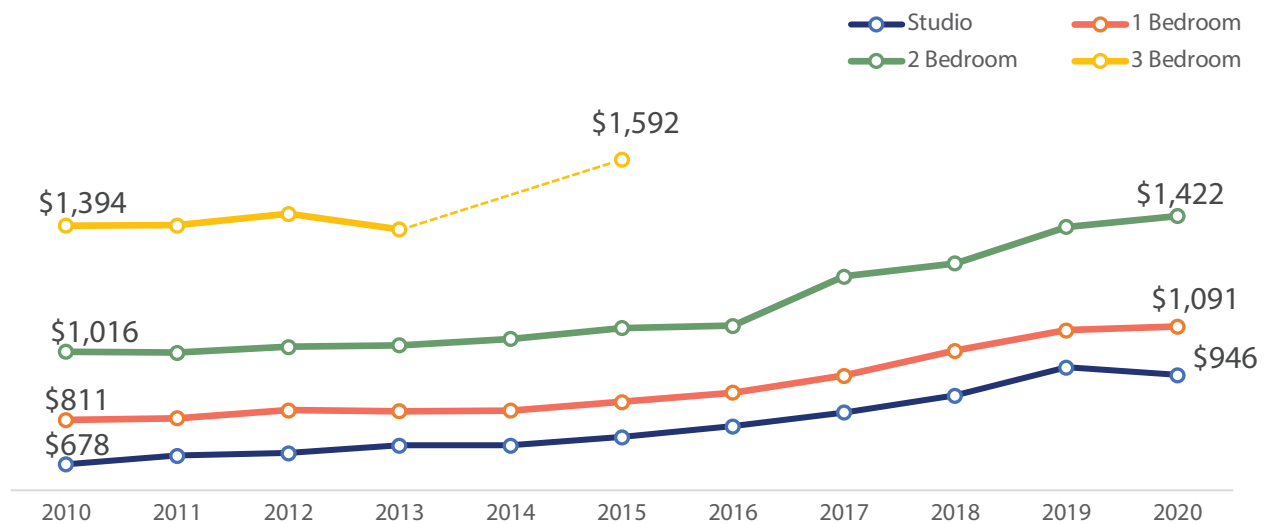


Cost of Housing Provides Few Options to Low- and Moderate-Income Households

Low availability of rental housing, combined with increasing rental prices, is creating an unsustainable situation for many households who earn the median income in White Rock. Rental rates have increased for all bedroom types. The cost of a two-bedroom unit, for example, increased from \$1,106 per month to \$1,422 per month. With a vacancy rate of 0.3%, households looking for two or more bedroom units have few to pick from, and at an increasing price.

Figure 7: Rental Rates, White Rock

Source: CMHC Market Reports, 2010 to 2019¹⁵



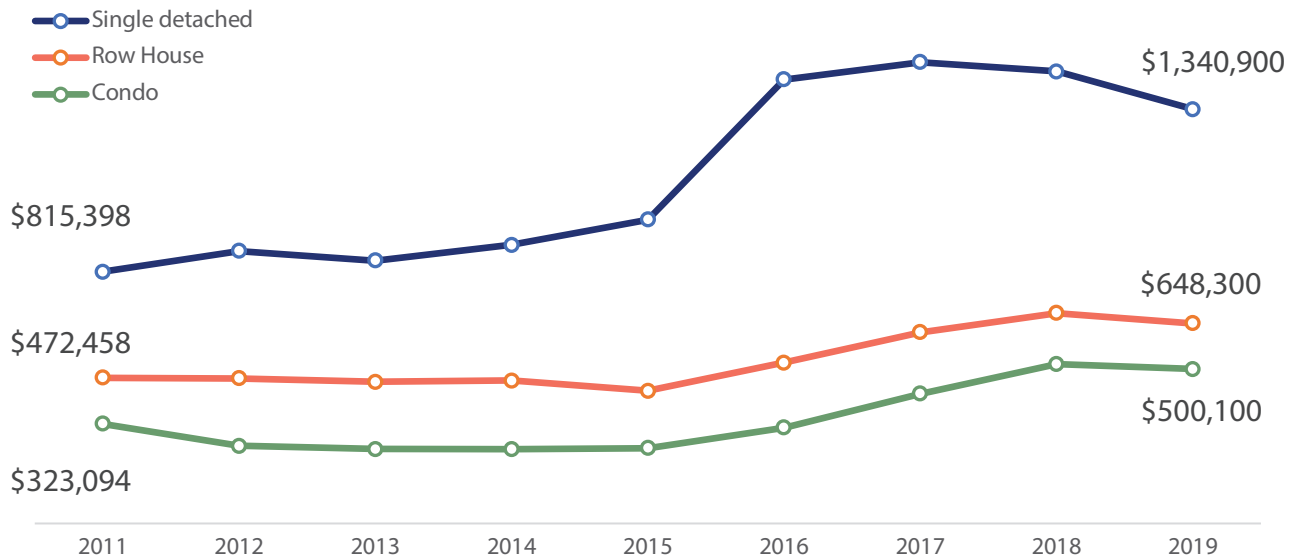
¹⁵ Rental rates for 3+ bedroom units are not available for the years 2013-2014, and 2016-2019

Housing disparity can be largely observed in the cost of homeownership. In White Rock, the median sale price of a single detached home has increased from \$815,000 to over \$1.3 million between 2011 and 2019 – an increase of 39%. Townhouses have increased by 27% and condos by 35%. During the same time period, the median income level in White Rock increased by 3.8%¹⁶.

What is even more telling is the affordable sales data collected by the Real Estate Board (ownership units are considered to be affordable if households with median household income can purchase a unit with a 10% down payment and 25-year amortization period and pay no more than 30% of their income on housing costs). Since 2015, affordable sales in White Rock have decreased at an accelerated rate for apartment condominiums. Substantial decrease in affordable townhouses is also observed. Single-detached homes have effectively been out of reach for most White Rock households during this reporting period. This is further supported by engagement: 35% of survey respondents cited that the cost of purchasing a home was too high and created a barrier to their housing search.

Figure 8: Benchmark Sales Price, White Rock + South Surrey

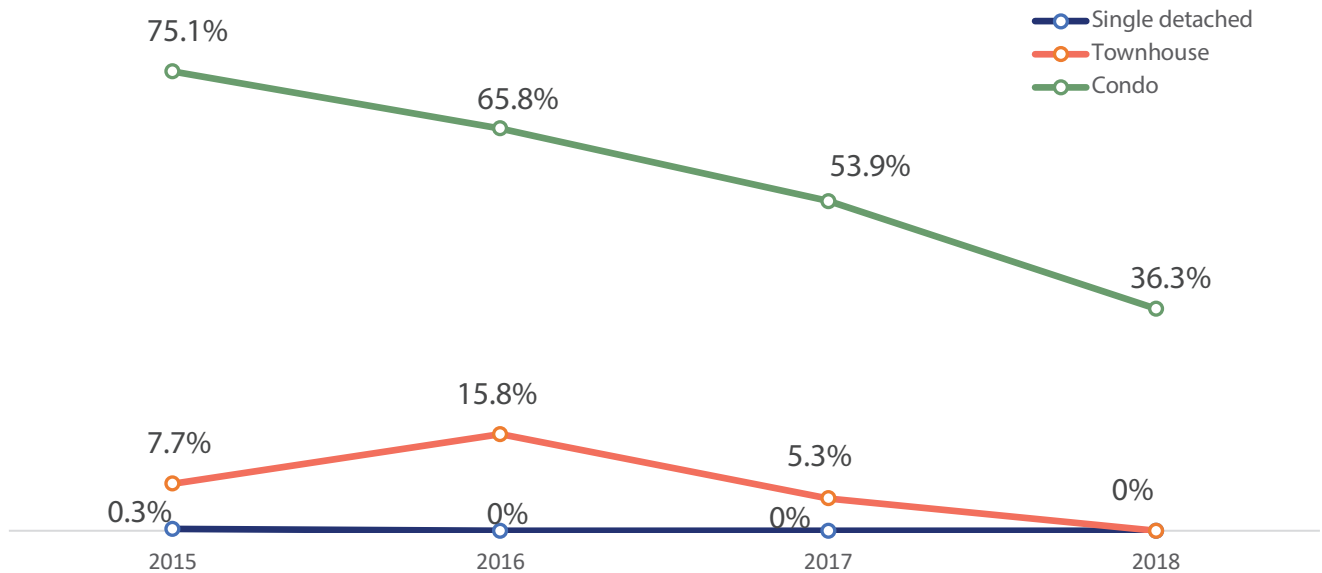
Source: Greater Vancouver Real Estate Board (2013 to 2020)



¹⁶ Metro Vancouver Housing and Community Profile (2020)

Figure 9: Affordable Sales, White Rock + South Surrey

Source: Greater Vancouver Real Estate Board (2013 to 2020)



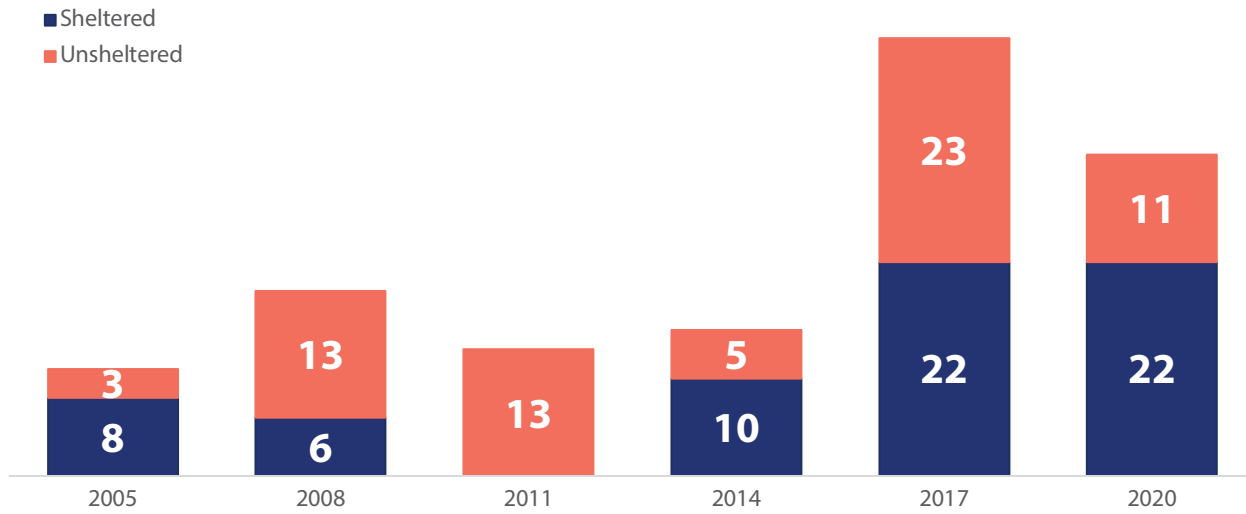
Emerging Pattern of Vulnerability

The number of individuals and families experiencing homelessness has been increasing rapidly in communities across BC and especially those in Metro Vancouver municipalities. Data from point-in-time homeless counts are not absolute and are considered an undercount as not everyone experiencing homelessness are found / identified within a 24-hour period, and not everyone experiencing homelessness gives consent to be counted. The key is to observe trends and patterns. In White Rock (and Delta area)¹⁷, the trend is moving upwards, with 33 people counted as experiencing homelessness in 2020, compared to 11 people in 2005. This increase over time aligns with the increasing cost to rent or purchase a home in White Rock, as well as the decreasing availability of rental units. Should vacancy rates remain low, and rental rates continue to increase, it is expected that the number of persons experiencing homelessness will also increase if prevention measures and re-housing people is not pursued.

¹⁷ The point-in-time homeless count combines data from White Rock and Delta

Figure 10: Persons Experiencing Homelessness, White Rock + Delta

Source: Metro Vancouver Homeless Count, 2005-2020



Another key indicator is the number of households waiting for an affordable housing unit. BC Housing maintains a wait list for units registered with their housing registry. In 2013, the total number of people on the wait list was 24. In 2019, that number increased to 77 (an increase of 45%). The number of seniors in need of affordable housing has increased substantially and this is in tandem with aging demographics of the community. The number of family households in need of affordable housing has also doubled. Some residents anticipate they will need non-market housing in the future, with 8% of survey respondents indicating that subsidized housing operated by a non-profit organization is what they will need in 10 years from now¹⁸. Looking further into the future, 47% of survey respondents indicated they would need some type of supportive home (e.g., adult lifestyle community with assistance) in the next 10 to 20 years – a response that reflects the needs of an aging population.

Options for people in need of emergency housing in White Rock is extremely limited, with service providers in Surrey taking on clients from White Rock – such as Durrant House, a safe house for women located about a 25-minute bus ride or 40-minute walk from White Rock’s Town Centre¹⁹. The nearest extreme weather beds are in Surrey at 148th Street and 24th Avenue (Mount Olive Lutheran Church)²⁰. The extreme weather shelter has been operating since 2008. In 2019, over 20 individuals accessed the shelter.

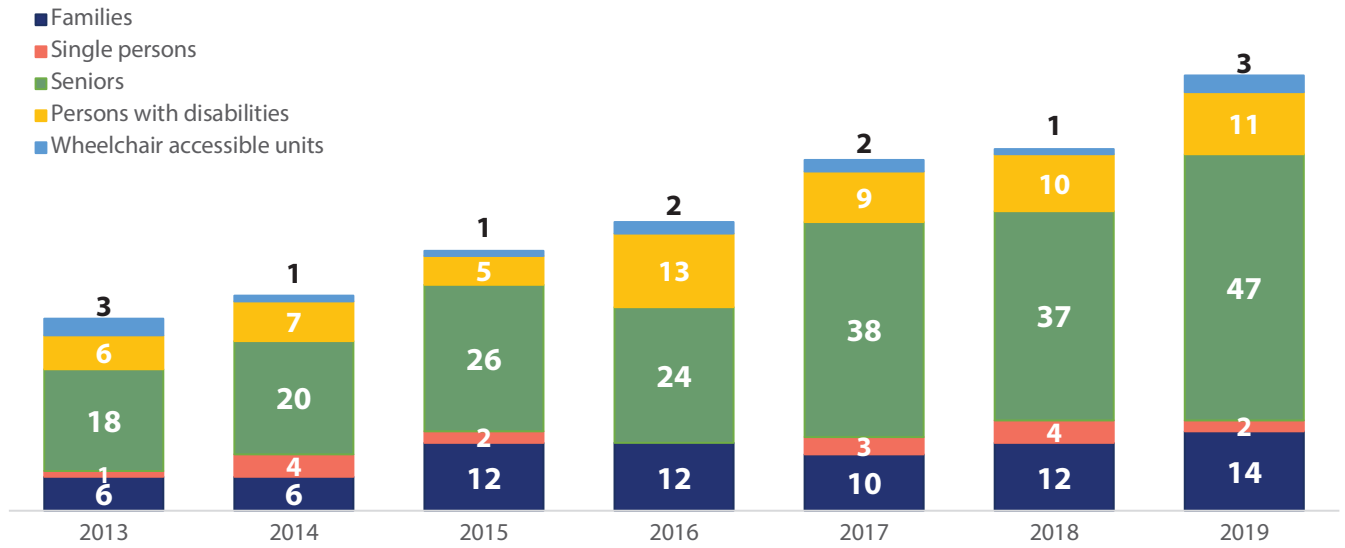
¹⁸ White Rock Housing Survey Results (2021)

¹⁹ Durrant House is operated by Atira Women’s Resource Society, BC Housing List of Transition Houses and Safe Homes (2021)

²⁰ BC Housing Shelter Inventory (2021)

Figure 11: Non-Market Housing Wait List, White Rock

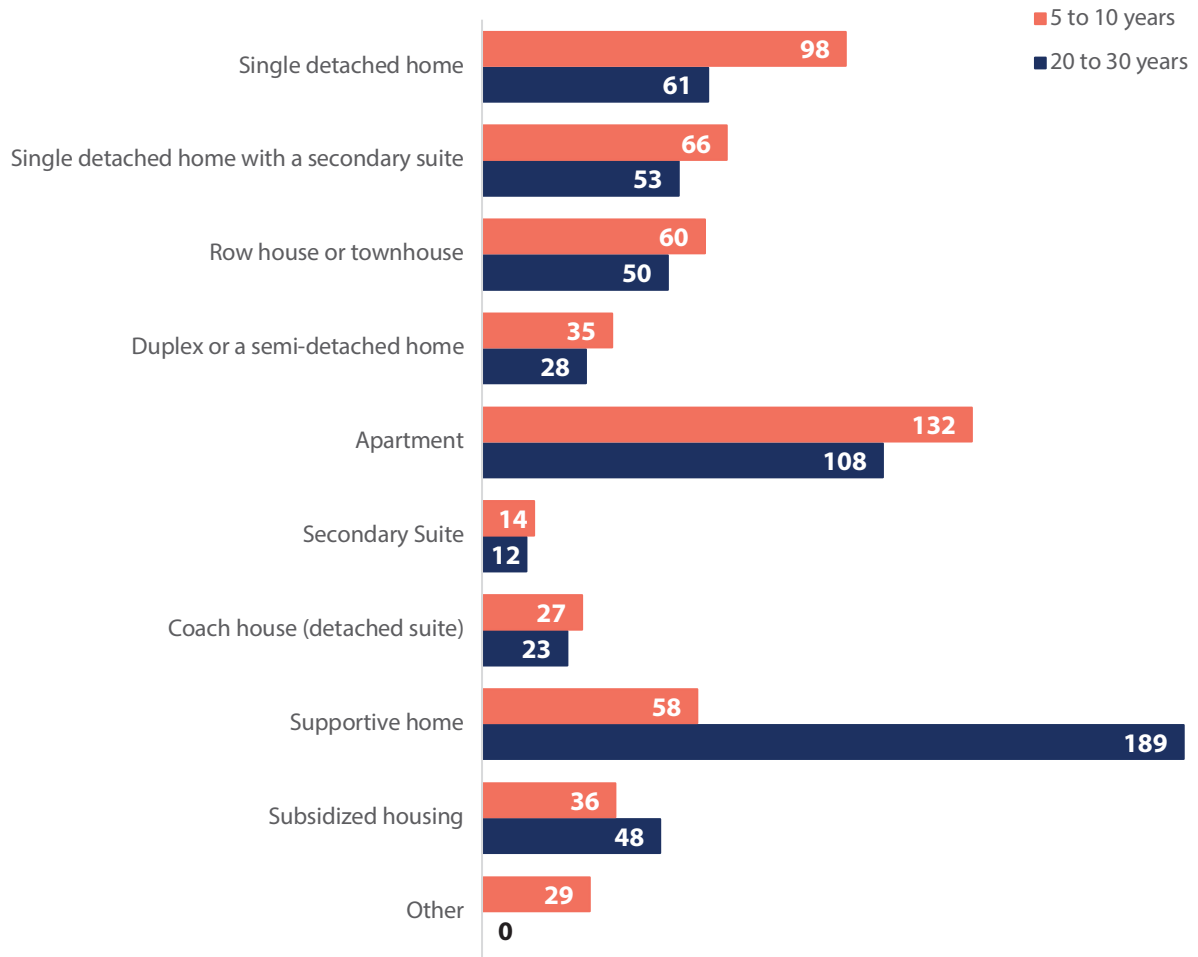
Source: BC Housing



- There are no emergency shelter spaces in White Rock. Service providers located in Surrey often receive clients who are from White Rock but have a difficult time finding them housing in White Rock. Stakeholders suggested that clients will often accept housing available in Surrey or further away, but at a cost of disconnecting from their network of friends, family, and support workers.
- Engagement with stakeholders, the public and persons with lived experience indicated there is an overwhelming need for affordable, non-market and supportive housing in White Rock. The wait list data is growing but not to the same urgency as what was heard. One 14-unit townhouse project could house all the families on the non-market wait list, and 11 accessible units could house persons with disabilities. That said, there may be a disconnect where people in need are not on the wait list. People on the wait list also need to re-apply over time and stakeholders indicate that some 'give up'. And the need for seniors supportive housing and housing for low-income seniors is expected to increase exponentially.

Figure 12: Self-Reported Housing Needs in the Next 5 to 10 Years, White Rock

Source: White Rock Housing Needs Survey (2021)



CMHC collects data on seniors living units, which means a standard space where the resident does not receive high-level care (receives less than 1.5 hours of care per day)²¹. Data on seniors living units is combined for the White Rock and South Surrey communities. The average rents for these units have increased steadily over the past decade, with two-bedroom units averaging \$6,145 per month in 2021. Looking broadly at trends over the past decade, the vacancy rate for independent seniors housing has transitioned from very high and abundant supply to a tightening supply. Two-bedroom units for independent seniors consistently experience a lower vacancy rate compared to one-bedroom and studio units. Overall, vacancy rates are still high – 8.3% vacancy for studio units, 10.2% for one-bedroom units and 5.4% for two-bedroom units. High vacancy rates suggests that there is ample supply at the moment. It is expected that these units will be absorbed in the coming years with aging demographics.

²¹ CMHC Seniors Housing Survey Methodology (2021)

Figure 13: Independent Seniors Living Units Vacancy Rate, White Rock + South Surrey

Source: CMHC Seniors Housing Report (2021)

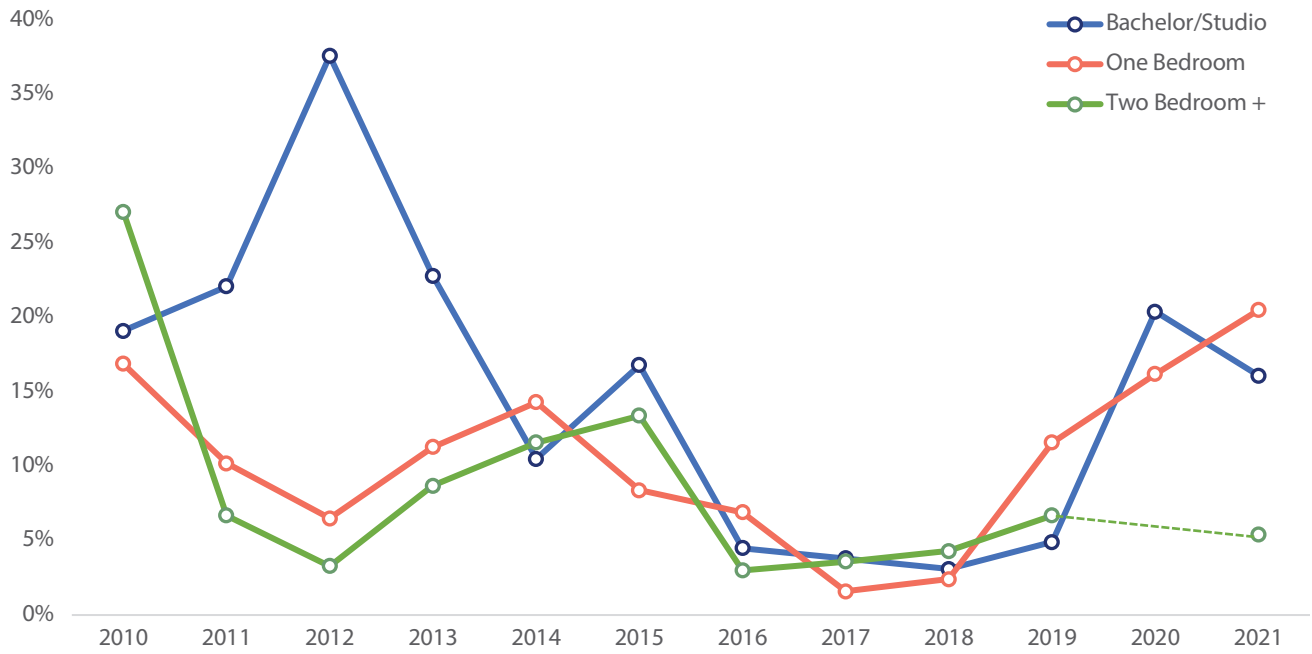
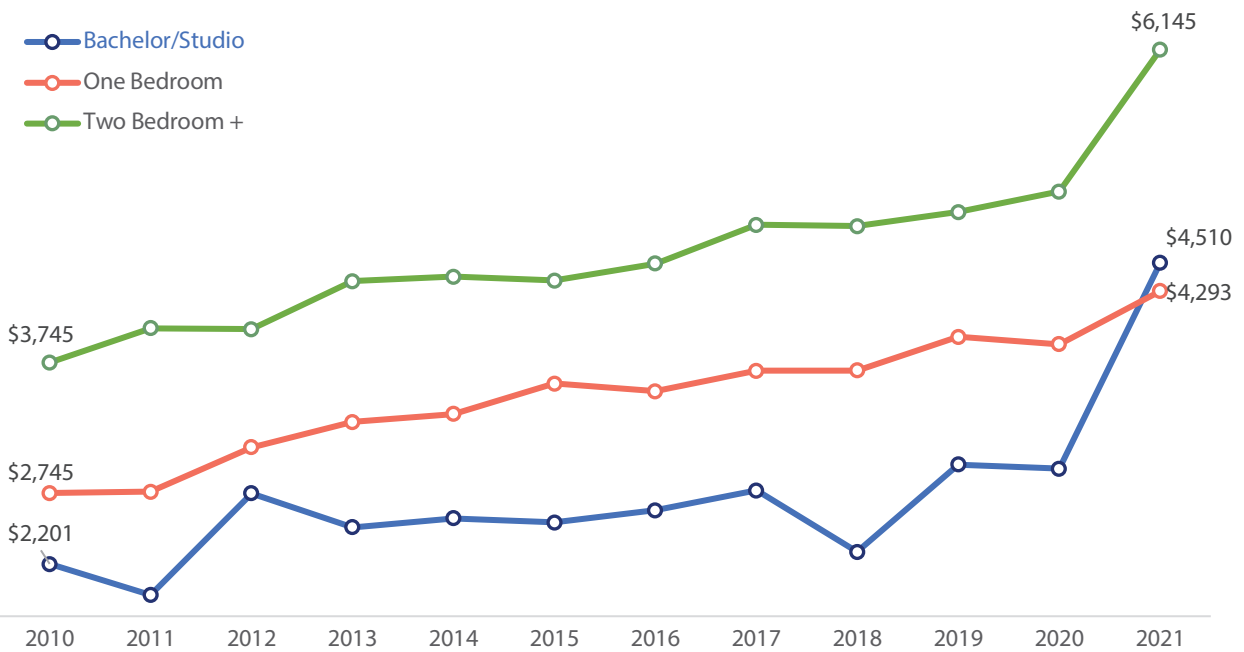


Figure 14: Seniors Independent Living Spaces Rental Rates, White Rock + South Surrey

Source: CMHC Seniors Housing Report (2021)



Housing Units Required

Key to housing needs reports is the anticipated number of households as this determines the total number of housing units required to accommodate White Rock residents today and in the future. White Rock had 10,005 households in 2016, and this is expected to increase to 11,158. This equates to an additional 1,153 households who will need a place to live in White Rock.

Metro Vancouver’s Regional Growth Strategy estimates that White Rock requires an additional 1,100 units to accommodate projected growth. The projected increase in the number of households (+1,153) and projected increase in units by Metro Vancouver (+1,100) are closely aligned and are two estimates that can be referenced for planning the number of housing units required in the future.

Table 2: Anticipated Number of Units by Size – Status Quo, White Rock

Source: Metro Vancouver Community and Housing Profile, Consultants Calculations

UNIT SIZE	2016 INDEX	2021	2026	NET NEW UNITS REQUIRED
Bachelor (0 bedrooms)	55	59	61	+6
1-Bedroom	2,500	2,670	2,788	+288
2-Bedroom	4,245	4,533	4,734	+489
3-Bedroom	1,565	1,671	1,745	+180
4+Bedroom	1,640	1,751	1,829	+189
Total	10,005	10,684	11,158	+1,153

These calculations are a status quo scenario if the historical housing mix percentages will continue. For example, the number of two-bedroom units were estimated to comprise of 42.3% of the housing stock in 2016 (4,245 two-bedroom units). Maintaining the mix constant at 42.3%, it is expected that White Rock would need approximately 4,734 two-bedroom units by the year 2026 – a net gain of 489 two-bedroom units over that period.

While the current bedroom mix is appropriate to accommodate an aging population (i.e., a high proportion of 1- and 2-bedroom units), the City has the opportunity to interrupt the housing mix through policy and land use interventions in order to shift the potential development pattern if that better aligns with other initiatives (e.g., economic development/jobs creation, attracting a younger demographic, etc.). As such, a potential development pattern shift for the City of White Rock was explored. The pattern shift also projects

an additional 1,100 housing units are needed in White Rock by the year 2026 but allocating the mix differently: fewer 4+ bedroom units, fewer 1-bedroom units, and more two- and three-bedroom units. The reduction in 4+ bedroom units aligns with the lower number of persons per household. A decrease in one-bedrooms recognizes that consumer preferences of seniors is geared towards more two-bedroom units. An overall increase in two- and three-bedroom units would provide more housing choice for downsizing seniors and for family households, which aligns with the City’s family-friendly policy²².

Table 3: Anticipated Number of Units By Size – Potential Development Pattern Shift, White Rock

Source: Metro Vancouver Community and Housing Profile, Consultants Calculations

UNIT SIZE	2016 INDEX	2021	2026	NET NEW UNITS REQUIRED
Bachelor (0 bedrooms)	55	59	61	+6
1-Bedroom	2,500	2,290	2,391	-109
2-Bedroom	4,245	4,533	4,734	+489
3-Bedroom	1,565	2,419	2,526	+961
4+Bedroom	1,640	1,384	1,445	-195
Total	10,005	10,684	11,158	+1,153

Both scenarios anticipate that over 1,100 housing units are needed for White Rock in the coming years. The key difference is the housing mix by bedroom size. The status quo scenario assumes more of the same, and the potential development pattern shift scenario assumes the need for more two- and three-bedroom units. Collectively, the entire composition of the City’s housing stock does not change drastically overall. For example, the status quo scenario could result in 1-bedroom units comprising 24.99% of the housing stock, compared to 21.43% of the housing stock if development patterns ‘shifted’.

²² City of White Rock’s OPC Policy 11.1.1.b. Family-Friendly Housing – Increase the attractiveness and affordability of housing in White Rock for families by: providing a minimum of 10% of units with three bedrooms and 35% of units with either two or three bedrooms in all rezoning applications for residential developments with more than 20 dwelling units.

Table 4: Anticipated Number of Units and Composition – Status Quo vs. Potential Development Pattern Shift, White Rock

Source: Metro Vancouver Community and Housing Profile, Consultants Calculations

UNIT SIZE	STATUS QUO SCENARIO			POTENTIAL DEVELOPMENT SHIFT SCENARIO		
	NET NEW UNITS	TOTAL NUMBER OF UNITS	MIX	NET NEW UNITS	TOTAL NUMBER OF UNITS	MIX
Bachelor (0 bedrooms)	+6	61	0.55%	+6	61	0.55%
1-Bedroom	+288	2,788	24.99%	-109	2,391	21.43%
2-Bedroom	+489	4,734	42.43%	+489	4,734	42.43%
3-Bedroom	+180	1,745	15.64%	+961	2,526	22.64%
4+Bedroom	+189	1,829	16.39%	-195	1,445	12.95%
Total	+1,153	11,158	100%	+1,153	11,158	100%

There is a high degree of uncertainty with using population projections to determine housing need, which are based on high-level trends in fertility, mortality, and migration, along with historic growth patterns. Equally important is the economic climate. According to what was heard during consultation and engagement, for example, White Rock is known for its high concentration of seniors and less oriented towards young people. If the City made interventions to the city to make it more attractive to young people (through a combination of job opportunities, amenities, housing options, etc.) then this could influence the demand for housing types.

More Units are Coming Online

Recent development reports demonstrates that there is a consistent pattern of new housing units being delivered to the market. Over the past 5 years, 1,332 units have ‘started’ in White Rock and it is expected that approximately 83% of those will comprise of multi-unit housing.

Housing completion data typically lags housing starts data. For example, there were 315 housing starts in 2012, but only 84 housing completions in 2012. In 2013, there were 218 housing starts and 324 housing completions. The 324 housing completions in 2013 reflect the housing starts that began in years previous. If this pattern continues, it is expected that housing completions in the next few years will reflect the substantial number of housing starts from 2019 and 2020 – which is 810 units combined.

Figure 15: Housing Starts by Type over Time, White Rock

Source: CMHC Market Rental Reports (2010 to 2020)

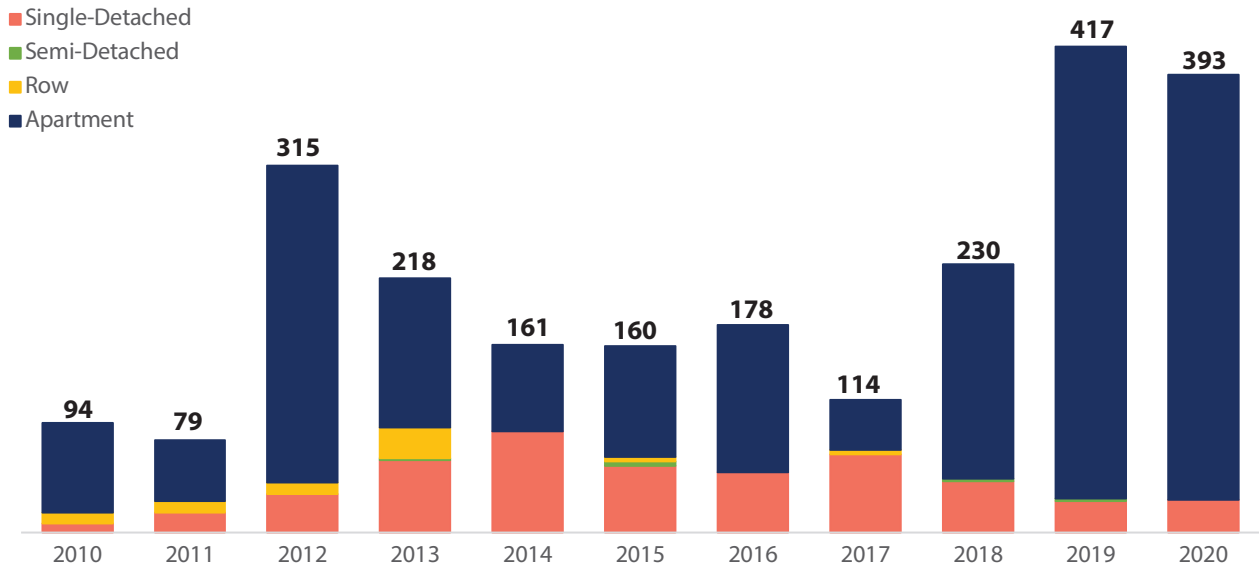
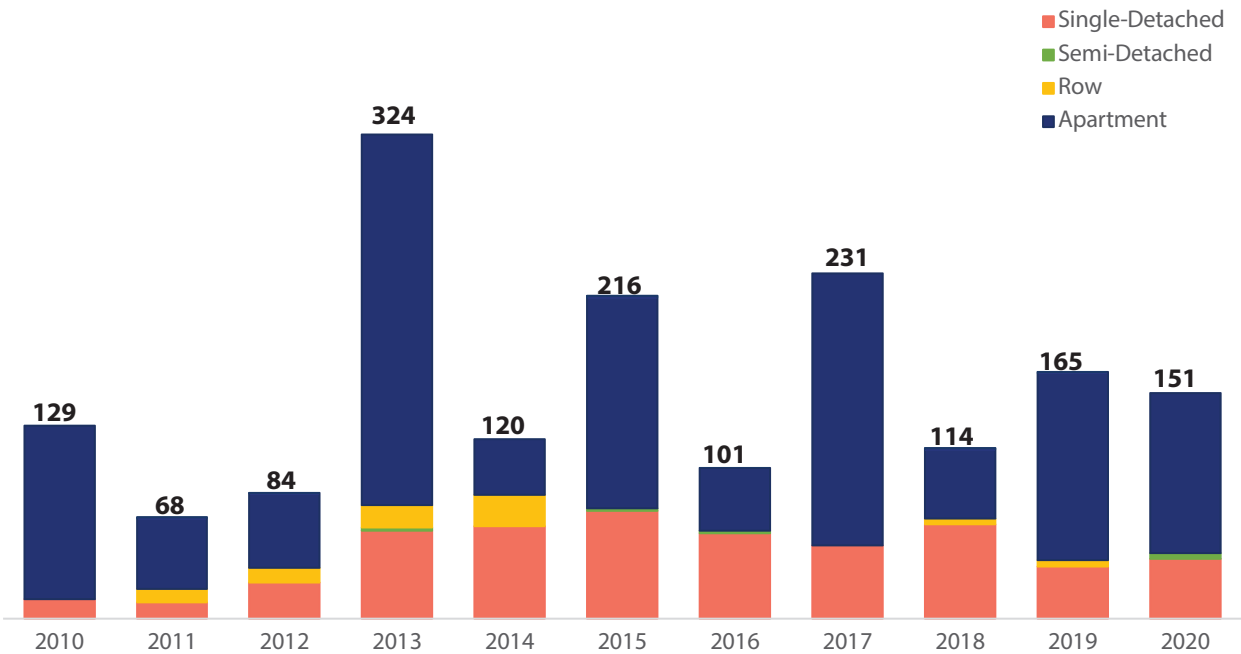


Figure 16: Housing Completions by Type Over Time, White Rock

Source: CMHC Market Rental Reports (2010 to 2020)



The Livability Factor

Engagement from the community revealed that housing is more than unit, it is also a place where other aspirations of livelihood and wellness stem from. Participants from community engagement described various aspects of livability important to them:

- Health and well-being; safety; and access to natural light, fresh air, and nature;
- Housing in good condition, large enough to accommodate all members of a household, and flexible space for their lifestyle needs (e.g., crafts, hobbies, storage);
- Connectivity with the broader aspects of neighbourhoods such as walkable streets with access to nature, parks, quiet areas, grocery stores, and places to connect with friends. Proximity to shops and services is one of the top three most important factor for White Rock residents when looking for a new home²³;
- Ground-oriented housing with gardens, sanctuary homes (not institutional), peaceful homes in quiet areas and stress-free environments with sound-barriers;
- Ensuring beautiful sites, streets, and parks;
- Considering rain, wind, and other adverse weather conditions; and
- Addressing parking issues and locating housing near public transportation.

There is an opportunity to consider livability components in new residential development in White Rock to meet the needs of the community and continue being a highly desirable place for existing and new residents of all incomes and abilities to enjoy.

²³ *White Rock Housing Survey Results (2021)*

AFFORDABILITY SNAPSHOTS

Understanding the Meaning of Affordability

In White Rock, there are many stories that capture the real impact of people experiencing housing challenges – be it finding a home that is accessible, in good condition, or within the budget they can afford. This section tells the stories of a few ‘representative’ households in White Rock to help illustrate local housing needs and gaps.

Household Story #1: Teacher Family

This snapshot examines the affordability of a high school teacher in White Rock who is a single parent of two kids. The median wage for a high school teacher is \$38.46 per hour²⁴. Working full-time and assuming child-support from the children’s other parent is provided, this parent has an annual income of \$67,193²⁵. This family likely needs three bedrooms to accommodate all members of their family.



Based on their income, this family could afford to purchase a home up to \$329,000 (assuming 10% down payment). Given that the benchmark sale prices for condos is over \$500,000, this family would be priced out of the homeownership market.

As such, this family would likely be renters and could afford to spend up to \$1,680 per month on rent. This falls short of the average monthly rent for a three-bedroom unit, at \$1,850 per month. This parent could consider renting a two-bedroom unit and having both kids share a room if they are the same gender. If not, occupancy standards require that kids of different genders have their own bedroom by the age of 12. In this case, they would have to spend more than 30% of their gross income on the cost of rent. When families spend more than what they can afford, then they likely make financial tradeoffs such as spending less on transportation, recreation, and food. For either a two- or three-bedroom unit, there would be few options available given vacancy rates for these units in White Rock are between 0.8% and 0.3%.

MONTHLY RENT AT 30% OF INCOME	AVERAGE MONTHLY RENT IN WHITE ROCK			
	STUDIO	1 BDRM	2 BDRM	3 BDRM
\$1,680	\$911	\$1,042	\$1,340	\$1,850

²⁴ Wages – Lower Mainland, Government of Canada (2020)

²⁵ BC Child Support Calculator (2021)

AFFORDABLE PURCHASE PRICE (WITH 10% DOWN)	BENCHMARK SALE PRICE IN WHITE ROCK		
	CONDO	TOWNHOUSE	SINGLE-DETACHED
\$329,183	\$500,100	\$648,300	\$1,340,900

Household Story #2: Senior Couple

Seniors are a growing demographic in White Rock, and includes single and couple seniors, independent and mobile seniors, and other seniors with mobility limitations. Some seniors are long-time residents who are empty nesters planning to age in place. This snapshot examines an active retired couple who are looking to downsize. We assume they have sold their single detached home at the median sale price. Being mortgage-free at the time of the sale, this senior couple plans to allocate equity as follows:



- Pay off outstanding debt: \$20,000;
- Assist grandchild with down payment for their first home (townhouse): \$65,000;
- Retained retirement savings (travel, recreation, leisure, personal health, and services): \$200,000; and
- Allocate towards renting or purchasing: \$1,055,900.

If this senior couple were to utilize the \$1,055,900 to rent over a 20-year period, they could afford \$1,320 per month towards the cost of rent and utilities. Assuming minimal rent increases over time, they could comfortably afford to rent a two-bedroom or three-bedroom unit in White Rock while also having money left over to enjoy a high quality of life. A key consideration for this couple is finding a unit that is accessible and appropriate for their lifestyle under a tight vacancy market.

This senior couple could potentially utilize their \$1.055 million as an equity transfer into purchasing another home. They could comfortably afford to purchase a condo or townhouse. Again, key to their needs is finding a home that is accessible and appropriate.

MONTHLY RENT AT 30% OF INCOME	AVERAGE MONTHLY RENT IN WHITE ROCK			
	STUDIO	1 BDRM	2 BDRM	3 BDRM
\$1,320	\$911	\$1,042	\$1,340	\$1,850

EQUITY TRANSFER TO 'DOWNSIZE'	BENCHMARK SALE PRICE IN WHITE ROCK		
	CONDO	TOWNHOUSE	SINGLE-DETACHED
\$1,055,900	\$500,100	\$648,300	\$1,340,900

Household Story #3: Person with a Disability

Stakeholders indicated that persons with disabilities are challenged to find affordable housing that meets their needs in White Rock, particularly accessible housing located near transportation, shops, and services. There is a wide range of needs amongst persons with disabilities, including physical and mobility limitations, intellectual disabilities, and medical or health limitations. This is supported by BC Housing wait list data for applicants who identify as having a disability waiting for affordable units, as well as applicants waiting for a wheelchair accessible unit.



Starting May 2021, a single person with a disability eligible for income assistance could receive a monthly benefit of \$1,358 per month²⁶ (or an annual income of \$16,296). A studio unit would not be appropriate for a person with mobility challenges, as such this snapshot assumes that this person would pursue at least a one-bedroom unit. Based on the monthly benefit income, a single person with a disability cannot afford the average one-bedroom unit in White Rock and would likely have to spend more than 30% of their gross income on housing costs. They are also likely challenged to find an accessible one-bedroom.

MONTHLY RENT AT 30% OF INCOME	AVERAGE MONTHLY RENT IN WHITE ROCK			
	STUDIO	1 BDRM	2 BDRM	3 BDRM
\$407	\$911	\$1,042	\$1,340	\$1,850

AFFORDABLE PURCHASE PRICE (WITH 10% DOWN)	BENCHMARK SALE PRICE IN WHITE ROCK		
	CONDO	TOWNHOUSE	SINGLE-DETACHED
\$42,196	\$500,100	\$648,300	\$1,340,900

²⁶ Disability assistance, Province of BC (2021)

Household Story #4: Healthcare Worker and Retail Manager Family

Healthcare is a major sector of employment²⁷ in White Rock with the Peace Arch Hospital being a key employer. Stakeholders indicated that a variety of healthcare workers are challenged to find and afford housing in White Rock that is within reasonable commuting distance to their place of work. These include support staff, medical technicians, lab service staff, cleaning staff, housekeeping, infection control staff, administrative staff, doctors, nurses, and specialists. Retail trade is also a major sector in White Rock, employing 775 people in the community. This snapshot explores a representative household of a medical technician and retail sales manager, with one child, with respect to what they can afford to rent or purchase in White Rock.



The median wage for a medical technician is \$28.80 per hour, and the median wage for a retail sales manager is \$29.27 per hour. Assuming they both work full-time; this household has an annual income of \$104,526.

With one child, this family will likely need a home with at least two bedrooms. Based on their household income, they can afford to spend \$2,613 per month on rent and utilities which can cover the average rent for a family-sized rental unit in White Rock. A key challenge would be able to find a unit that meets their needs given the low vacancy rates for two and three-bedroom units.

Purchasing a home may be an option for this couple. Assuming they have no debt and have saved enough money for a 10% down payment, this couple can afford a purchase price up to \$539,690. This is enough to afford a condo in White Rock.

MONTHLY RENT AT 30% OF INCOME	AVERAGE MONTHLY RENT IN WHITE ROCK			
	STUDIO	1 BDRM	2 BDRM	3 BDRM
\$2,613	\$911	\$1,042	\$1,340	\$1,850

AFFORDABLE PURCHASE PRICE (WITH 10% DOWN)	BENCHMARK SALE PRICE IN WHITE ROCK		
	CONDO	TOWNHOUSE	SINGLE-DETACHED
\$539,690	\$500,100	\$648,300	\$1,340,900

²⁷ There are 1,055 people in White Rock employed in the health care and social assistance sector, Metro Vancouver Housing and Community Profile (2020)

Household Story #5: Young Adult in Crisis

Engagement with the community recognized that there are many residents in White Rock who are vulnerable due to a wide range of reasons. These include being new to White Rock and Canada (e.g., new immigrants), having a substance use issue, fleeing violence, experiencing a personal crisis such as job loss or family breakdown, and experiencing insecure housing. Data supports the prevalence of vulnerability, including the last point-in-time homeless count which identified 33 people experiencing homelessness. The online survey revealed that 12% of survey respondents experienced an impact on their housing needs during the COVID-19 pandemic.



This snapshot explores a representative household in White Rock, a young adult experiencing crisis. This young adult lost their full-time minimum wage job during the pandemic, their only source of income. Prior to losing their job, this person had a one-bedroom rental unit and was paying more than 30% of their income towards rent and utilities. They could purchase basic necessities such as food, but had no money left over for savings. They were also working towards paying off credit card debt.

Once the pandemic hit and they lost their job, this household experienced an immediate crisis. Not enough money for rent, they were given notice of an eviction. However, they were eligible and applied for the provincial²⁸ and federal government relief programs²⁹, but the payments were delayed. When they finally received the first installment, they missed one month's worth of rent and were late on bills. In total, they received a one-time \$1,000 payment from the Government of BC, and \$300 per week from the federal government. They used the \$1,000 to pay off their previous month's rent and utilized the \$1,200 for immediate payment of rent due, bills, and basic necessities.

If this person spent no more than 30% of their income on housing costs, then they could afford \$360 per month towards rent. This is far below the average monthly rent for a studio unit (\$911) and one-bedroom unit (\$1,042) in White Rock. In this situation, it is likely that this household would spend nearly all their government assistance on rent and not have money left over for other basic necessities. This unexpected crisis has sent them back and initiated a series of 'playing catch-up' with every installment and would likely result in them having to access local social services and supports such as a food bank to help get by.

²⁸ The Government of BC offered an emergency benefit of a one-time, tax-free \$1,000 payment to employed BC residents affected due to the pandemic, Government of BC (2020)

²⁹ As of July 2021, the Canada Recovery Benefit provides eligible workers with \$300 per week (\$270 after taxes), Government of Canada (2021)

MONTHLY RENT AT 30% OF INCOME	AVERAGE MONTHLY RENT IN WHITE ROCK			
	STUDIO	1 BDRM	2 BDRM	3 BDRM
When working full-time minimum wage: \$684				
After laid off and receiving government assistance: \$360	\$911	\$1,042	\$1,340	\$1,850

AFFORDABLE PURCHASE PRICE (WITH 10% DOWN)	BENCHMARK SALE PRICE IN WHITE ROCK		
	CONDO	TOWNHOUSE	SINGLE-DETACHED
When working full-time minimum wage: \$104,581			
After laid off and receiving government assistance: n/a	\$500,100	\$648,300	\$1,340,900

CONCLUDING COMMENTS

The high degree of residential development activity in White Rock is a positive sign that the new units coming online will meet the Regional Growth Strategy's estimate of approximately 1,100 units by the year 2026. A key opportunity for the City of White Rock is to influence the housing mix and tenure of these new units to better meet the needs of residents: more secured, purpose-built market rental units, non-market units and affordable homeownership units; and, more accessible units, seniors-oriented unit, and family-friendly units in multi-unit development projects.

APPENDIX A

Metro Vancouver – Indicators Report for White Rock

HOUSING NEEDS REPORT
Part 1: Community and Housing Profile
White Rock

December 2020

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1. INTRODUCTION

Local governments across the Metro Vancouver region and across British Columbia encounter challenges in their efforts to achieve a diverse and affordable housing supply for all residents. Housing needs reports collect, review, and analyze data about current and projected population, household income, significant economic sectors, and the currently available and anticipated housing units in a given community, in order to establish a baseline understanding of housing need and demand. The housing needs report becomes the basis for determining current and projected housing need, and provides evidence-based information to support local planning efforts in addressing these gaps.

This report is structured in four parts:

1. **Introduction**
Describes the housing needs report requirement for local governments in British Columbia, the study purpose, and regional context.
2. **Community Profile**
Provides key demographic, household, and economic data, including population and household projections.
3. **Housing Profile**
Provides an overview of housing supply, market conditions, and housing indicators.
4. **Housing Need** (TO BE COMPLETED BY RESPECTIVE JURISDICTIONS (i.e. “Part 2” of the Housing Needs Report))
Summarizes housing need in the community identified through the research and analysis and engagement processes.

1.1 PURPOSE

New legislative requirements in British Columbia (BC) took effect April 16, 2019 requiring local governments to collect data, analyze trends and prepare reports that describe current and projected housing needs in their communities. Municipalities and regional districts in BC are required to complete publicly accessible housing needs reports by April 2022 and every five years thereafter.

Housing needs reports are intended to strengthen the ability of local governments to understand their current and future housing needs, and to ensure that local policies, plans, and development decisions that follow are based on recent evidence. These reports can 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. Having a housing needs report is a critical input that supports the development of a comprehensive housing strategy or action plan.

1.2 REGIONAL CONTEXT

Local governments are required to consider the most recently collected information and housing needs report when amending an official community plan or regional growth strategy. In Metro Vancouver, member jurisdictions are required to adopt Regional Context Statements which include policies or strategies that will work toward meeting future housing demand as set out in the regional growth strategy.

2. COMMUNITY PROFILE

The community profile section examines key demographic, household, and economic indicators for White Rock, including population growth, age, household characteristics, and labour force statistics. Where it is relevant, Metro Vancouver and the Province of BC are used as a benchmark for comparison.

2.1 DEMOGRAPHICS

Population

According to the 2016 Census of Population, there were 19,952 people living in White Rock. White Rock represents 0.8% of the Metro Vancouver population, which was 2.5 million in 2016. Between 2006 and 2016 (the three most recent census periods), White Rock grew by 6.4%, adding 1,197 people, and representing 0.3% of the region's total population growth. Table 1 shows the population growth in White Rock, Metro Vancouver and British Columbia from 2006 to 2016. Surrey is added for additional comparison.

Table 1. Population Growth, White Rock, Surrey, Metro Vancouver, and BC (2006, 2011, 2016)

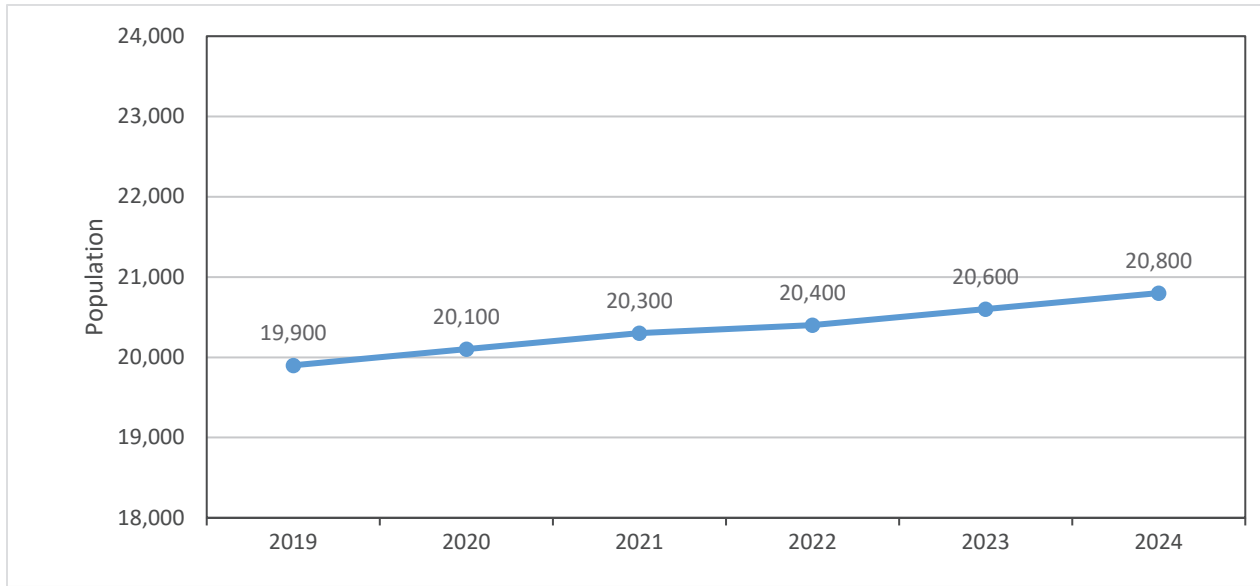
Community / Area	Population Growth	2006	2011	2016
White Rock	6.4%	18,755	19,339	19,952
Surrey	31.1%	394,976	468,251	517,887
Metro Vancouver	16.4%	2,116,581	2,313,328	2,463,431
British Columbia	13.0%	4,113,487	4,400,057	4,648,055

Source: Statistics Canada, Census of Population, 2006, 2011, 2016.

ANTICIPATED POPULATION

Metro Vancouver prepares population and growth projections for the region and its member jurisdictions. According to the most recent projections, White Rock's population is anticipated to increase by 900 people, from 19,900 residents in 2019 to 20,800 residents in 2024. As outlined in Table 1 above, Statistics Canada's 2016 Census identified a population of 19,952 persons which was higher than that anticipated in 2019 by Metro Vancouver's earlier projections. While the rate of more recent population growth has exceeded that forecast by the Region in their Metro 2040 projections, it is believed that the overall rate of annual growth referenced in Table 2 below (i.e., 180 persons per year) is reliable. The City of White Rock is working with Metro Vancouver on updated growth projections to 2050. Growth projections tend to be updated every five years as the Census is released.

Figure 1. Anticipated Population, White Rock (2019 to 2024)



Source: Metro Vancouver

The growth shown in Figure 1 represents an anticipated population growth of 4.5% over a 5-year period. In comparison, the Metro Vancouver region is expected to experience 7.1% population growth over the 5-year period, 2019-2024 (Table 2).

Table 2. Anticipated Population Growth, White Rock and Metro Vancouver (2019 to 2024)

Community/Area	2019	2024	Anticipated Growth 2019-2024	Anticipated Annual Growth	Anticipated Annual Persons Per Year
White Rock	19,900	20,800	4.5%	0.9%	180
Metro Vancouver	2,663,800	2,852,700	7.1%	1.4%	37,780

Source: Metro Vancouver

Age Profile

Table 3 shows the median age of White Rock’s population, as reported in the three most recent census periods. White Rock’s median age (56.6) was significantly higher than that of the region (40.9) and the province as a whole (43.0).

Table 3. Median Age, White Rock, Surrey, Metro Vancouver, and BC (2006, 2011, 2016)

Age	2006	2011	2016
White Rock	51.3	53.8	56.6
Surrey	37.0	37.5	38.7
Metro Vancouver	39.1	40.2	40.9
British Columbia	40.8	41.9	43.0

Source: Statistics Canada, Census of Population, 2006, 2011, 2016

The fastest growing segment of the population in White Rock between 2006 and 2016 was people aged 65 to 84 years (+37.3%), followed by people aged 45 to 64 years (+9.8%), and 15 to 19 years (9.3%).

Meanwhile, the population aged 20 to 44 years and 0 to 14 years declined. Table 4 shows the population by age group in White Rock during the last three Census periods (2006, 2011 and 2016).

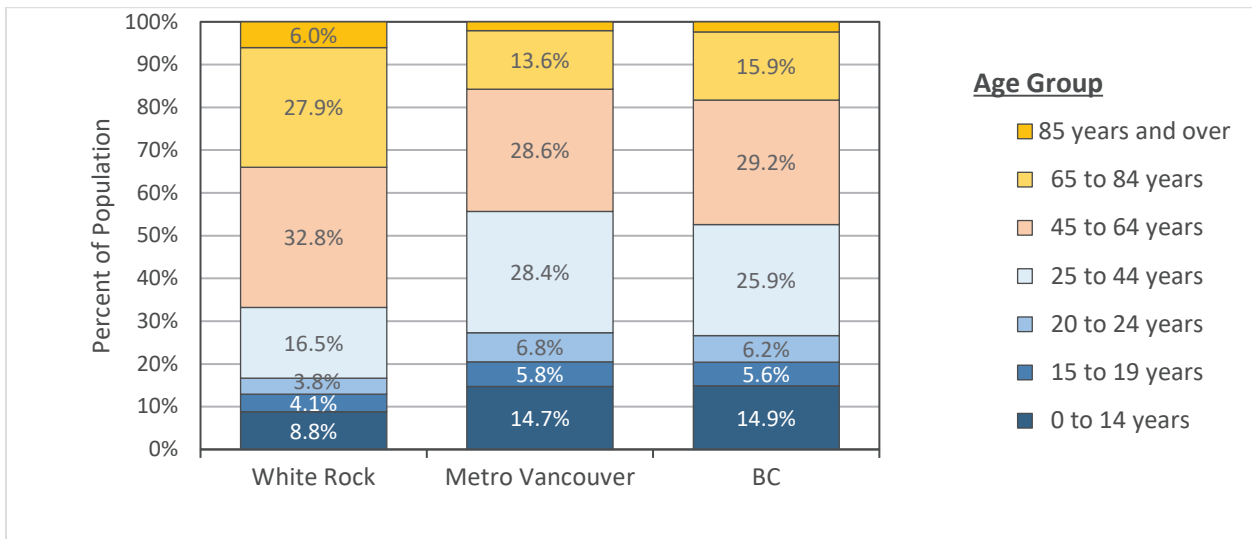
Table 4. Population by Age Group, White Rock (2006, 2011, 2016)

Age Group	2006		2011		2016		Percent change 2006-2016
0 to 14 years	1,940	10.3%	1,790	9.3%	1,755	8.8%	-9.5%
15 to 19 years	750	4.0%	785	4.1%	820	4.1%	9.3%
20 to 24 years	865	4.6%	725	3.7%	750	3.8%	-13.3%
25 to 44 years	4,030	21.5%	3,720	19.2%	3,300	16.5%	-18.1%
45 to 64 years	5,965	31.8%	6,620	34.2%	6,550	32.8%	9.8%
65 to 84 years	4,060	21.6%	4,455	23.0%	5,575	27.9%	37.3%
85 years and over	1,150	6.1%	1,235	6.4%	1,205	6.0%	4.8%
Total	18,755	100%	19,340	100%	19,955	100%	6.4%

Source: Statistics Canada, Census of Population, 2006, 2011, 2016

The age distribution of the population in White Rock was older than that of Metro Vancouver and the province of BC. The proportion of children and youth aged 19 years or under was lower in White Rock (12.9%) than in Metro Vancouver (20.5%) and in BC (20.4%). The proportion of seniors 65+ years old in White Rock (34.0%) was significantly higher than in Metro Vancouver (15.7%) and BC (18.3%). Figure 2 compares the total population of White Rock, Metro Vancouver, and BC by age group.

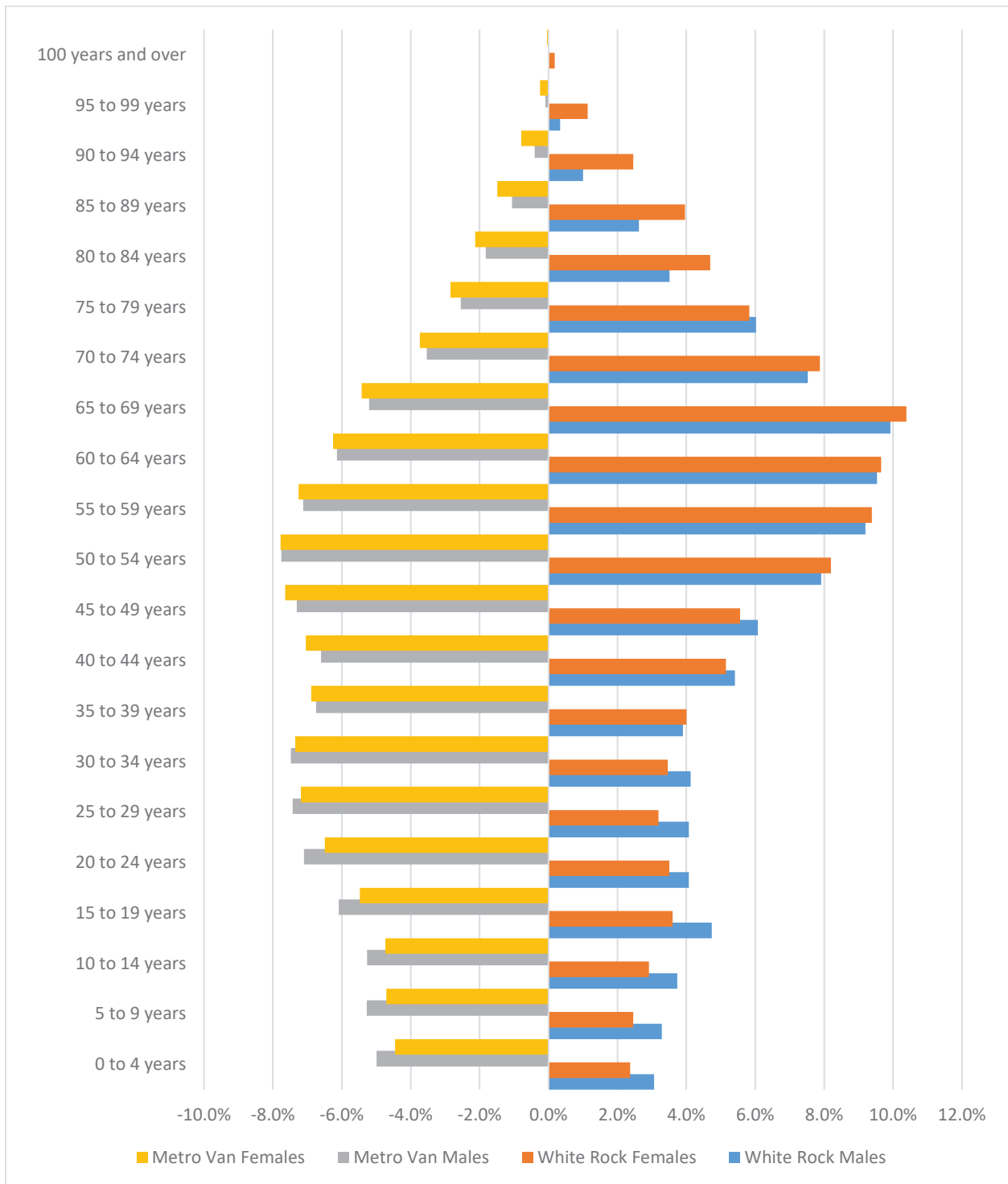
Figure 2. Population by Age Group, White Rock, Metro Vancouver, and BC (2016)



Source: Statistics Canada, Census of Population, 2016

Figure 3 compares the total population of White Rock and Metro Vancouver by age group and gender.

Figure 3. Population by Age Group and Gender, White Rock and Metro Vancouver (2016)



Source: Statistics Canada, Census of Population, 2016

ANTICIPATED AGE PROFILE

According to Metro Vancouver growth projections, the most significant growth in White Rock is expected to occur among youth and senior populations with the number of those aged 20 to 24 years and 85 years and over expected to rise by 17.6% and 14.3% respectively. Table 5 shows the anticipated population growth by age group in White Rock from 2019 to 2024.

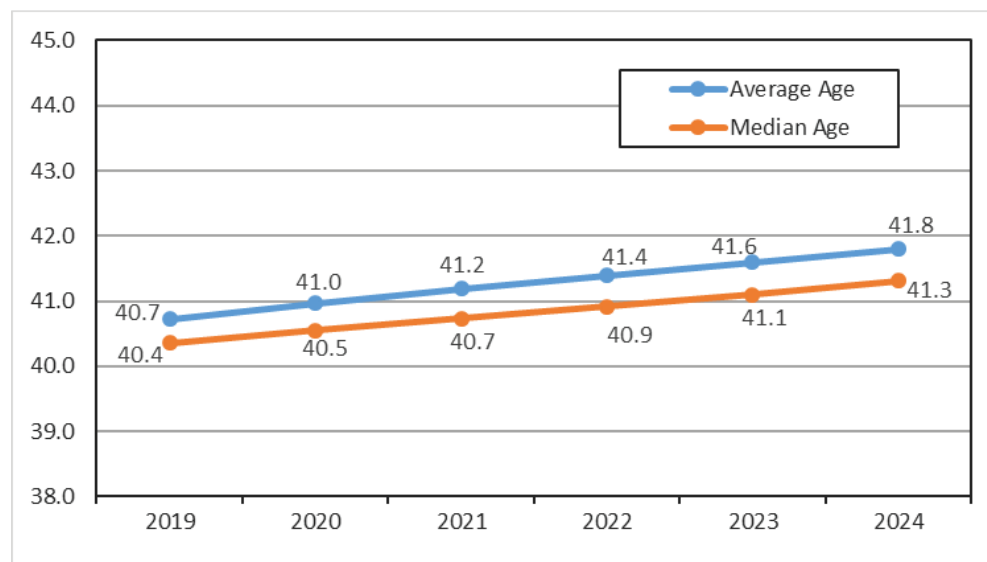
Table 5. Anticipated Population Growth by Age Group, White Rock (2019 to 2024)

Age Groups	2019		2024		Population Change 2019 - 2024	
0 to 14 years	1,700	8.5%	1,600	7.7%	-100	-5.9%
15 to 19 years	1,700	8.5%	1,600	7.7%	-100	-5.9%
20 to 24 years	1,700	8.5%	2,000	9.6%	300	17.6%
25 to 44 years	1,900	9.5%	2,100	10.1%	200	10.5%
45 to 64 years	2,800	14.1%	2,700	13.0%	-100	-3.6%
65 to 84 years	3,800	19.1%	3,700	17.8%	-100	-2.6%
85 years and over	6,300	31.7%	7,200	34.6%	900	14.3%
Total	19,900	100%	20,800	100%	900	4.5%

Source: Metro Vancouver

BC Stats also prepares population estimates and projections at a regional district level. According to BC Stats’ most recent projections which are shown in Figure 3, the median age of the anticipated population in Metro Vancouver will increase from 40.4 years in 2019 to 41.3 years by 2024, suggesting that the trend over the 5-year period will be an aging of the region’s population. This is concurrent with the findings of Metro Vancouver’s projections, and trends experienced across the province and country.

Figure 4. Average and Median Age of the Anticipated Population, Metro Vancouver (2019 to 2024)



Source: BC Stats

2.2 HOUSEHOLDS

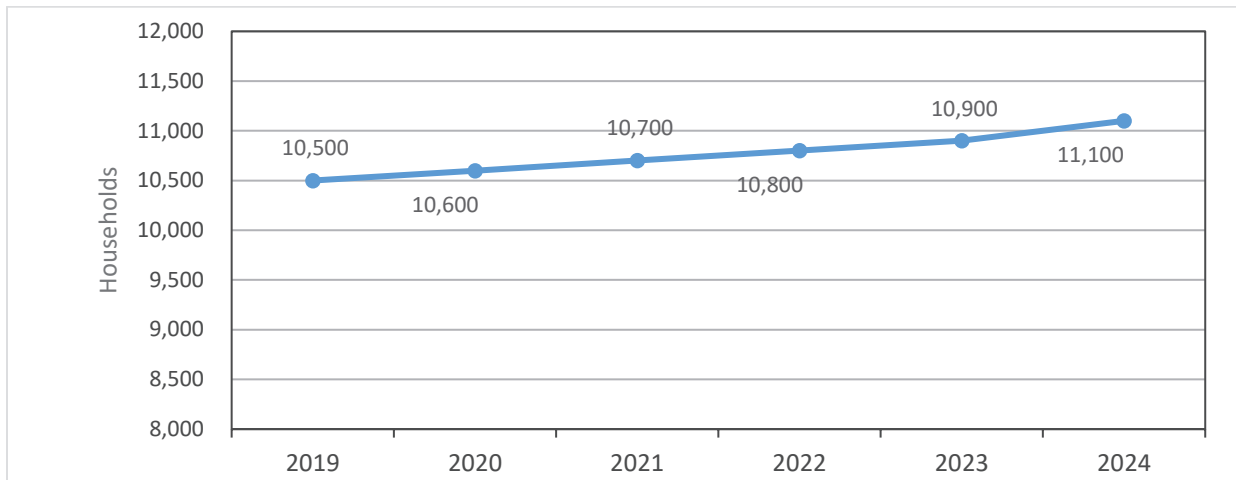
Number of Households

In 2016, the total number of households in White Rock was 10,005. This is an increase in the total households from the previous two census periods. In 2011, there were 9,866 households in White Rock, and in 2006 there were 9,526. This represented a 5.0% growth in the number of households between 2006 and 2016.

ANTICIPATED HOUSEHOLDS

According to Metro Vancouver population and housing projections, the anticipated number of households in White Rock is expected to grow to a total of 11,100 households by 2024, a 5.7% increase from 2019. Figure 4 contains information on the household projections for White Rock from 2019 to 2024.

Figure 5. Anticipated Total Number of Households, White Rock (2019 to 2024)



Source: Metro Vancouver

Household Size

The large majority (80.1%) of White Rock households were 1-person households and 2-person households, as shown in Table 6. Households containing 5 or more persons accounted for 3.4% of all White Rock households. According to the 2016 Census, the average number of persons in a White Rock household was 1.9, which was lower than the average household size in Metro Vancouver (2.5) and BC (2.4).

Table 6. Number and Percentage of Households by Household Size, White Rock (2006, 2011, 2016)

Household Size	2006		2011		2016	
	Number	Percentage	Number	Percentage	Number	Percentage
1 person	4,260	44.8%	4,530	45.9%	4,485	44.8%
2 persons	3,340	35.1%	3,425	34.7%	3,530	35.3%
3 persons	975	10.2%	945	9.6%	960	9.6%
4 persons	650	6.8%	665	6.7%	690	6.9%
5 or more persons	290	3.0%	305	3.1%	345	3.4%
Total	9,515	100.0%	9,870	100.0%	10,005	100.0%

Source: Statistics Canada, Census of Population, 2006, 2011, 2016

ANTICIPATED HOUSEHOLD SIZE

By 2024, the average number of persons in a White Rock household is expected to be 1.87.

Household Tenure

In 2016, 67.9% of White Rock households were owners. This proportion was comparable to the previous two census years (68.2% in 2011 and 66.3% in 2006). White Rock's ownership rate was higher than that of Metro Vancouver (63.7%) and comparable to the province as a whole (68.0%). Table 7 shows the tenure breakdown for White Rock households for the past three Census periods.

Table 7. Number and Percentage of Households by Household Tenure, White Rock (2006, 2011, 2016)

Tenure	2006		2011		2016	
Owner households	6,310	66.3%	6,730	68.2%	6,795	67.9%
Renter households	3,210	33.7%	3,140	31.8%	3,210	32.1%
Total	9,515	100%	9,865	100%	10,005	100%

Source: Statistics Canada, Census of Population, 2006, 2011, 2016

According to the Statistics Canada Census, 'subsidized housing' refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.

Of the 3,210 renter households in White Rock in 2016, 320 (10.0%) self-reported that they were living in subsidized housing / receiving a subsidy. Table 8 shows information on the subsidy status for renter households in White Rock during the past three Census periods.

Table 8. Number and Percentage of Renter Households in Subsidized Housing, White Rock (2006, 2011, 2016)

Subsidized Renter Households	2006		2011		2016	
Renter households with subsidy	n/a	n/a	315	10.0%	320	10.0%
Renter households without subsidy	n/a	n/a	2,820	90.0%	2,890	90.0%
Total	3,210	100%	3,135	100%	3,210	100%

Source: Statistics Canada, Census, 2006, 2011, 2016 | Note: 2006 Census did not collect information on the presence of rental subsidies.

Household Income

In 2016, the median income for all White Rock households was \$61,865, and the average income was \$89,992. These were lower than incomes of households throughout the Metro Vancouver region (\$72,585 median income; \$96,423 average income) and BC as a whole (\$69,979 median income; \$90,354 average income). Table 9 shows the median household incomes for White Rock, Metro Vancouver, and BC during the past three census periods.

Table 9. Median Household Incomes, White Rock, Metro Vancouver, and BC (2006, 2011, 2016)

Median Household Income	2006	2011	2016	Income Growth 2006 to 2016
White Rock	\$59,592	\$61,810	\$61,865	3.8%
Metro Vancouver	\$65,342	\$68,830	\$72,585	11.1%
British Columbia	\$62,372	\$65,555	\$69,979	12.2%

Source: Statistics Canada, Census of Population, 2006, 2011, 2016 (custom data provided by BC Ministry of Municipal Affairs and Housing)

In White Rock, almost half of all households (48.3%) were earning less than \$60,000 per year during the latest census period, as shown in Table 10. In Metro Vancouver, this proportion was 41.4%. The proportion of households earning less than \$30,000 per year was 21.5% in White Rock and 19.0% in Metro Vancouver. These households often require below market housing such as rent-gear-to-income housing.

Table 10. Number and Percentage of Households by Household Income Bracket (Constant 2015\$), White Rock and Metro Vancouver (2006, 2011, 2016)

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%
Total households	9,515	100.0%	9,865	100.0%	10,005	100.0%	960,890	100.0%

Source: Statistics Canada, Census of Population, 2006, 2011, 2016 (custom data provided by BC Ministry of Municipal Affairs and Housing)

Compared to the median income for all White Rock households (\$61,865), renter households had a significantly lower median income (\$41,790). Among renters, the proportion of households earning less than \$60,000 in 2016 was 66.5% in White Rock and 59.5% in Metro Vancouver. The proportion of households earning less than \$30,000 per year was 36.0% in White Rock and 31.3% in Metro Vancouver. Table 11 shows the number and percentage of renter households by household income bracket for the past three census periods.

Table 11. Number and Percentage of Renter Households by Household Income Bracket (Constant 2015\$), White Rock and Metro Vancouver (2006, 2011, 2016)

Household Income	White Rock						Metro Vancouver	
	2006		2011		2016		2016	
	#	%	#	%	#	%	#	%
Under \$ 5,000	150	4.7%	115	3.7%	130	4.0%	17,165	4.9%
\$5,000 to \$9,999	105	3.3%	115	3.7%	45	1.4%	9,065	2.6%
\$10,000 to \$14,999	170	5.3%	120	3.8%	235	7.3%	19,805	5.7%
\$15,000 to \$19,999	300	9.3%	250	8.0%	220	6.9%	24,830	7.1%
\$20,000 to \$24,999	255	7.9%	310	9.9%	320	10.0%	19,965	5.7%
\$25,000 to \$29,999	150	4.7%	220	7.0%	205	6.4%	18,285	5.2%
\$30,000 to \$34,999	195	6.1%	190	6.1%	235	7.3%	17,905	5.1%
\$35,000 to \$39,999	235	7.3%	135	4.3%	155	4.8%	17,100	4.9%
\$40,000 to \$44,999	180	5.6%	215	6.8%	135	4.2%	17,000	4.9%
\$45,000 to \$49,999	170	5.3%	80	2.5%	160	5.0%	16,560	4.7%
\$50,000 to \$59,999	265	8.3%	210	6.7%	295	9.2%	29,700	8.5%
\$60,000 to \$69,999	240	7.5%	185	5.9%	180	5.6%	26,450	7.6%
\$70,000 to \$79,999	205	6.4%	250	8.0%	210	6.5%	22,150	6.4%
\$80,000 to \$89,999	145	4.5%	220	7.0%	135	4.2%	17,680	5.1%
\$90,000 to \$99,999	70	2.2%	105	3.3%	85	2.6%	14,730	4.2%
\$100,000 to \$124,999	185	5.8%	205	6.5%	190	5.9%	25,460	7.3%
\$125,000 to \$149,999	50	1.6%	90	2.9%	105	3.3%	14,475	4.2%
\$150,000 to \$199,999	95	3.0%	35	1.1%	125	3.9%	12,330	3.5%
\$200,000 and over	50	1.6%	80	2.5%	50	1.6%	8,040	2.3%
Total renter households	3,210	100.0%	3,140	100.0%	3,210	100.0%	348,700	100.0%

Source: Statistics Canada, Census of Population, 2006, 2011, 2016 (custom data provided by BC Ministry of Municipal Affairs and Housing)

Conversely, owners had a higher median income when compared to the rest of White Rock households. With a median household income of \$73,667, owner households made \$12,000 more than the median income of all White Rock households, and \$32,000 more than the median income of renter households. The median income of owner households was 1.8 times higher than the median income of renter households. Table 12 shows the number and percentage of owner households by household income bracket for the past three census periods.

Table 12. Number and Percentage of Owner Households by Household Income Bracket (Constant 2015\$), White Rock and Metro Vancouver (2006, 2011, 2016)

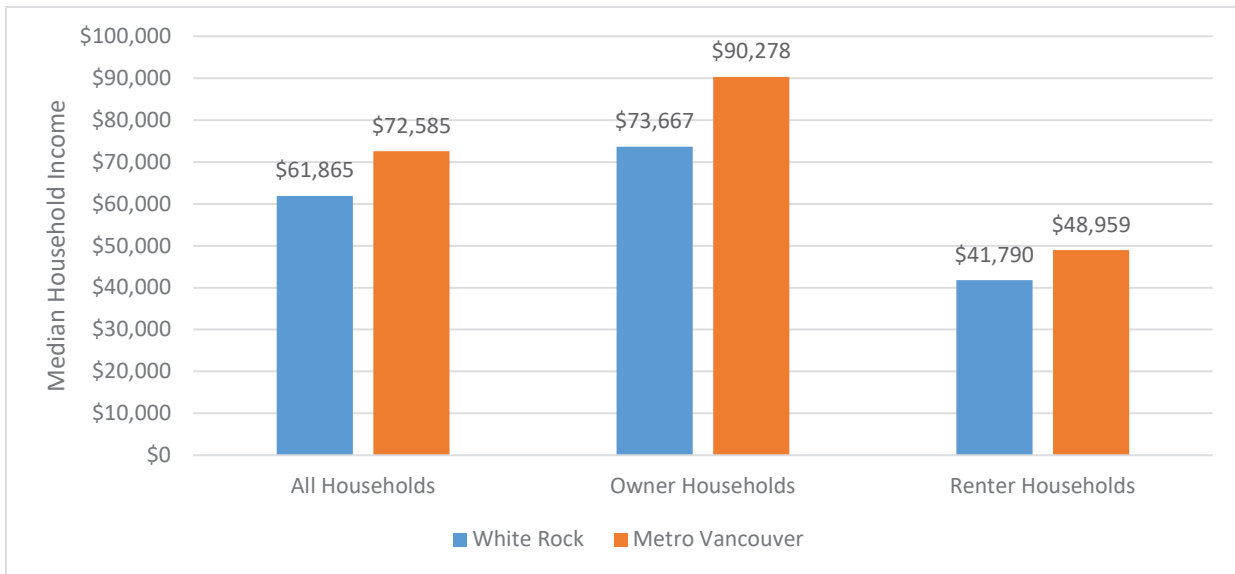
Household Income	White Rock						Metro Vancouver	
	2006		2011		2016		2016	
	#	%	#	%	#	%	#	\$
Under \$ 5,000	85	1.3%	125	1.9%	115	1.7%	11,035	1.8%
\$5,000 to \$9,999	65	1.0%	50	0.7%	55	0.8%	6,250	1.0%
\$10,000 to \$14,999	90	1.4%	165	2.5%	95	1.4%	8,690	1.4%
\$15,000 to \$19,999	300	4.8%	210	3.1%	210	3.1%	13,885	2.3%
\$20,000 to \$24,999	365	5.8%	375	5.6%	280	4.1%	15,935	2.6%
\$25,000 to \$29,999	260	4.1%	250	3.7%	245	3.6%	17,130	2.8%
\$30,000 to \$34,999	195	3.1%	320	4.8%	305	4.5%	18,670	3.1%
\$35,000 to \$39,999	260	4.1%	210	3.1%	250	3.7%	19,420	3.2%

Household Income	White Rock						Metro Vancouver	
	2006		2011		2016		2016	
	#	%	#	%	#	%	#	\$
\$40,000 to \$44,999	245	3.9%	295	4.4%	275	4.0%	19,170	3.1%
\$45,000 to \$49,999	240	3.8%	280	4.2%	285	4.2%	20,325	3.3%
\$50,000 to \$59,999	495	7.8%	590	8.8%	580	8.5%	39,790	6.5%
\$60,000 to \$69,999	555	8.8%	445	6.6%	530	7.8%	39,630	6.5%
\$70,000 to \$79,999	430	6.8%	465	6.9%	420	6.2%	38,165	6.2%
\$80,000 to \$89,999	330	5.2%	515	7.7%	415	6.1%	36,825	6.0%
\$90,000 to \$99,999	315	5.0%	355	5.3%	375	5.5%	34,565	5.6%
\$100,000 to \$124,999	685	10.9%	675	10.0%	570	8.4%	74,880	12.2%
\$125,000 to \$149,999	445	7.1%	450	6.7%	525	7.7%	57,755	9.4%
\$150,000 to \$199,999	605	9.6%	505	7.5%	600	8.8%	70,230	11.5%
\$200,000 and over	340	5.4%	440	6.5%	660	9.7%	69,650	11.4%
Total owner households	6,310	100.0%	6,730	100.0%	6,795	100.0%	612,005	100.0%

Source: Statistics Canada, Census of Population, 2006, 2011, 2016 (custom data provided by BC Ministry of Municipal Affairs and Housing)

Finally, Figure 6 compares the median household incomes in White Rock and Metro Vancouver by household tenure, highlighting the significantly higher incomes of owner households compared with renter households.

Figure 6. Median Household Income by Tenure, White Rock and Metro Vancouver (2016)



Source: Statistics Canada, Census of Population, 2016 (custom data provided by BC Ministry of Municipal Affairs and Housing)

2.3 ECONOMY & EMPLOYMENT

Labour Force

The local economy has a significant impact on housing need and demand. White Rock’s participation rate was lower than that of Metro Vancouver and the province as a whole. Its unemployment rate, however, was comparable to that of Metro Vancouver and slightly lower than that of the province, as shown in Table

13. The number of workers in the labour force decreased by 2.6% between 2006 and 2016, despite the fact that the overall population of White Rock increased by 6.4% over the same period.

Table 13. Labour Force Statistics, White Rock, Metro Vancouver, and BC (2016)

	White Rock	Metro Vancouver	British Columbia
Total Population Aged 15 Years and Over	17,360	2,064,615	3,870,375
In Labour Force	9,435	1,355,520	2,471,665
Employed	8,870	1,276,900	2,305,690
Unemployed	570	78,620	165,975
Not In Labour Force	7,920	709,095	1,398,710
Participation Rate	54.3%	65.7%	63.9%
Unemployment Rate	6.0%	5.8%	6.7%

Source: Statistics Canada, Census of Population, 2006, 2011, 2016

The largest proportion of workers residing in White Rock worked (regardless of whether their place of work was in White Rock or not) in health care and social assistance (11.2% of the workforce), retail trade (10.2% of the workforce), and the professional, scientific, and technical services (9.5% of the workforce). Large proportions of workers residing in White Rock also worked in educational services (8.2%), construction (7.4%), and accommodation and food services (6.4%). Table 14 displays the number and percentage of workers by industry for the past three Census periods for workers who lived in White Rock.

Table 14. Number and Percentage of Workers by NAICS Sector, for workers who lived in White Rock (2006, 2011, 2016)

Sector	2006		2011		2016	
	Count	Percentage	Count	Percentage	Count	Percentage
Industry - Not applicable	100	1.0%	135	1.3%	165	1.7%
All industry categories	9,585	98.9%	9,915	98.7%	9,270	98.3%
Agriculture, forestry, fishing and hunting	70	0.7%	55	0.5%	60	0.6%
Mining, quarrying, and oil and gas extraction	30	0.3%	40	0.4%	20	0.2%
Utilities	55	0.6%	90	0.9%	55	0.6%
Construction	890	9.2%	845	8.4%	695	7.4%
Manufacturing	605	6.2%	365	3.6%	450	4.8%
Wholesale trade	530	5.5%	450	4.5%	430	4.6%
Retail trade	945	9.8%	1,210	12.0%	960	10.2%
Transportation and warehousing	555	5.7%	515	5.1%	520	5.5%
Information and cultural industries	330	3.4%	180	1.8%	295	3.1%
Finance and insurance	485	5.0%	340	3.4%	415	4.4%
Real estate and rental and leasing	385	4.0%	460	4.6%	425	4.5%
Professional; scientific and technical services	675	7.0%	790	7.9%	900	9.5%
Management of companies and enterprises	25	0.3%	0	0.0%	40	0.4%
Administrative and support; waste	300	3.1%	365	3.6%	350	3.7%

Sector	2006		2011		2016	
management and remediation services						
Educational services	1,000	10.3%	870	8.7%	775	8.2%
Health care and social assistance	925	9.5%	1,140	11.3%	1,055	11.2%
Arts; entertainment and recreation	220	2.3%	305	3.0%	295	3.1%
Accommodation and food services	545	5.6%	745	7.4%	600	6.4%
Other services (except public administration)	540	5.6%	285	2.8%	445	4.7%
Public administration	470	4.9%	845	8.4%	485	5.1%
Total	9,690		10,050		9,435	

Source: Statistics Canada, Census of Population, 2006, 2011, 2016

Commuting Destination

In Metro Vancouver, commuting destination is also an important factor when considering a household's housing and transportation cost burden. 81.2% of White Rock's residents commuted to a different part of the region for work, compared to 15.7% who both lived and worked within White Rock. Table 15 shows the breakdown of commuting destinations for workers with a usual place of work (workers who have a specific work address outside their home).

Table 15. Number and Percentage of Workers with a Usual Place of Work by Commuting Destination, White Rock and Metro Vancouver (2016)

Commuting Destination	White Rock		Metro Vancouver	
Within census subdivision of residence (e.g. White Rock)	1,030	15.7%	436,405	44.1%
Within Region of Metro Vancouver but outside of census subdivision of residence	5,330	81.2%	534,530	54.0%
Within BC but outside of Metro Vancouver	165	2.5%	14,895	1.5%
To a different Province or Territory	35	0.5%	4,060	0.4%
Total - Worker Population with a Usual Place of Work	6,565	100%	989,890	100%

Source: Statistics Canada, Census of Population, 2016

Mobility

Mobility status provides information about the movement of residents. Non-movers are persons who lived in the same residence as on the same date 5 years earlier. Non-migrants are persons who did not live in the same residence 5 years earlier, but who still lived in White Rock (moved within the Census Subdivision). Migrants include both internal migrants (who lived in a different municipality or province within Canada 5 years ago), and external migrants (those who did not live in Canada 5 years ago).

Table 16. Mobility Status as Compared to 5 Years Ago, White Rock and Metro Vancouver (2006, 2011, 2016)

Mobility Status	White Rock						Metro Vancouver	
	2006		2011		2016		2016	
Non-movers	8,630	49.0%	9,935	55.2%	9,700	52.2%	1,298,685	56.2%
Non-migrants	3,150	17.9%	3,320	18.5%	3,425	18.4%	516,530	22.4%
Migrants	5,825	33.1%	4,730	26.3%	5,465	29.4%	495,035	21.4%

Mobility Status	White Rock						Metro Vancouver	
	2006		2011		2016		2016	
Total	17,600	100.0%	17,985	100.0%	18,590	100.0%	2,310,250	100.0%

Source: Statistics Canada, 2006 Census of Population, 2011 National Household Survey, 2016 Census of Population

As shown in Table 16, 52.2% of White Rock residents were non-movers according to the 2016 Census, meaning they had lived in the same residence five years ago. Movement from other parts of Canada and other countries is an important source of new residents to many parts of the Metro Vancouver region, and has an impact on housing supply.

3. HOUSING PROFILE

The housing profile section provides an overview of key housing indicators for White Rock, including dwelling units currently occupied and available, changes in the housing stock, and housing values. Where it is relevant, Metro Vancouver and the Province of BC are used as a benchmark for comparison.

3.1 HOUSING SUPPLY

Housing Unit Types

More than half of the 10,005 housing units in White Rock were apartments (54.8%). Following this housing type, single-detached houses were the most common form of housing, comprising 25.3% of the total housing units.

From 2006 to 2016, apartments in buildings with five or more storeys saw the largest increase (68.2%), followed by row houses (37.5%). During the same time period, apartments in a duplex, which include detached houses with secondary suites, also increased by 18.2%. Table 17 shows the dwelling units by structure type in White Rock during the past three Census periods.

Table 17. Number and Percentage of Dwelling Units by Structure Type, White Rock (2006, 2011, 2016)

Structure Type	2006		2011		2016	
Single-detached house	2,725	28.6%	2,820	28.6%	2,535	25.3%
Semi-detached house	125	1.3%	100	1.0%	85	0.8%
Apartment (duplex)	1,455	15.3%	1,465	14.9%	1,720	17.2%
Row house	120	1.3%	130	1.3%	165	1.6%
Apartment (fewer than 5 storeys)	4,290	45.1%	4,315	43.7%	4,210	42.1%
Apartment (5 or more storeys)	755	7.9%	990	10.0%	1,270	12.7%
Other single-attached house	30	0.3%	45	0.5%	15	0.1%
Movable dwelling	0	0.0%	5	0.1%	5	0.0%
Total	9,515	100%	9,865	100%	10,005	100%

Source: Statistics Canada, Census of Population, 2006, 2011, 2016

In terms of the breakdown of housing units by type (i.e. number of bedrooms), the majority of White Rock's housing units (74.5%) was housing that could be suitable for families (2 bedroom or 3+ bedroom units). Between 2006 and 2016, there was a significant decrease (-81.4%) in the number of dwelling units with 0 bedrooms (bachelor / studio units), a housing type that can provide much-needed affordable housing for

low and very-low income individuals. Table 18 shows the dwelling units by number of bedrooms in White Rock during the past three Census periods.

Table 18. Number and Percentage of Dwelling Units by Number of Bedrooms, White Rock (2006, 2011, 2016)

Number of Bedrooms	2006		2011		2016	
0 bedrooms	295	3.1%	110	1.1%	55	0.5%
1 bedroom	2,330	24.5%	2,240	22.7%	2,500	25.0%
2 bedrooms	3,970	41.7%	4,265	43.2%	4,245	42.4%
3+ bedrooms	2,920	30.7%	3,255	33.0%	3,205	32.0%
Total	9,520	100%	9,865	100%	10,005	100%

Source: Statistics Canada, Census of Population, 2006, 2011, 2016

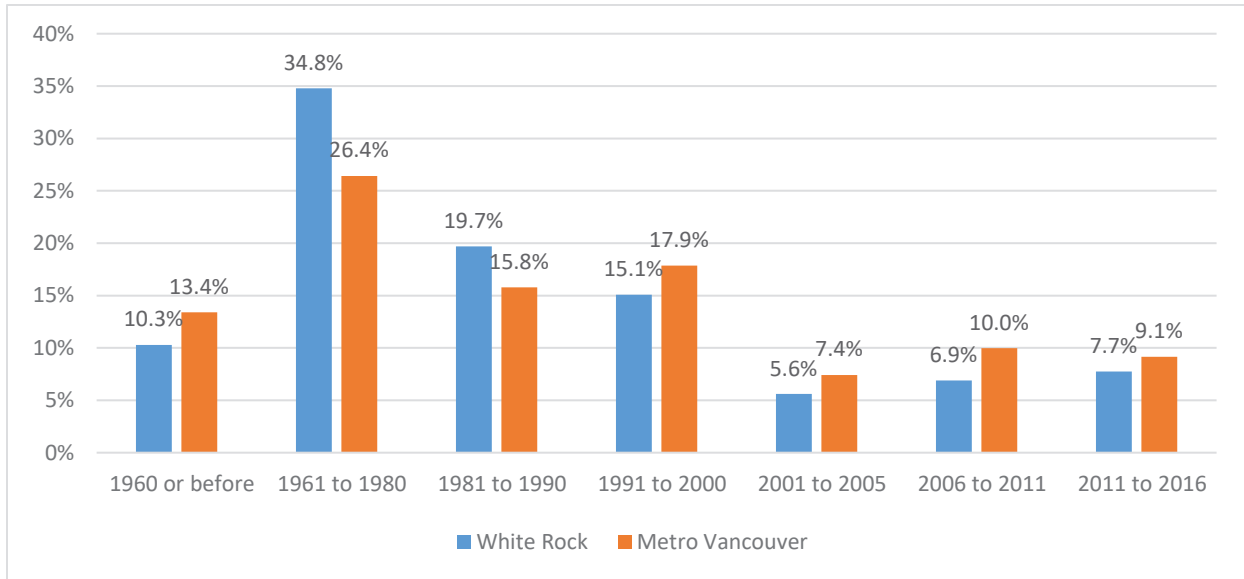
According to the 2016 Census, almost half of the dwelling units in White Rock were built prior to 1981 (45.1%), and 14.6% were constructed in the most recent 10-year period, from 2006-2016. Table 19 shows information on dwelling units in White Rock by period of construction.

Table 19. Number and Percentage of Dwelling Units by Period of Construction, White Rock (2016)

Period of Construction	2016	
1960 or before	1,030	10.3%
1961 to 1980	3,480	34.8%
1981 to 1990	1,970	19.7%
1991 to 2000	1,510	15.1%
2001 to 2005	560	5.6%
2006 to 2011	690	6.9%
2011 to 2016	775	7.7%
Total	10,005	100%

Source: Statistics Canada, Census of Population, 2016

Figure 7. Dwelling Units by Period of Construction, White Rock and Metro Vancouver (2016)

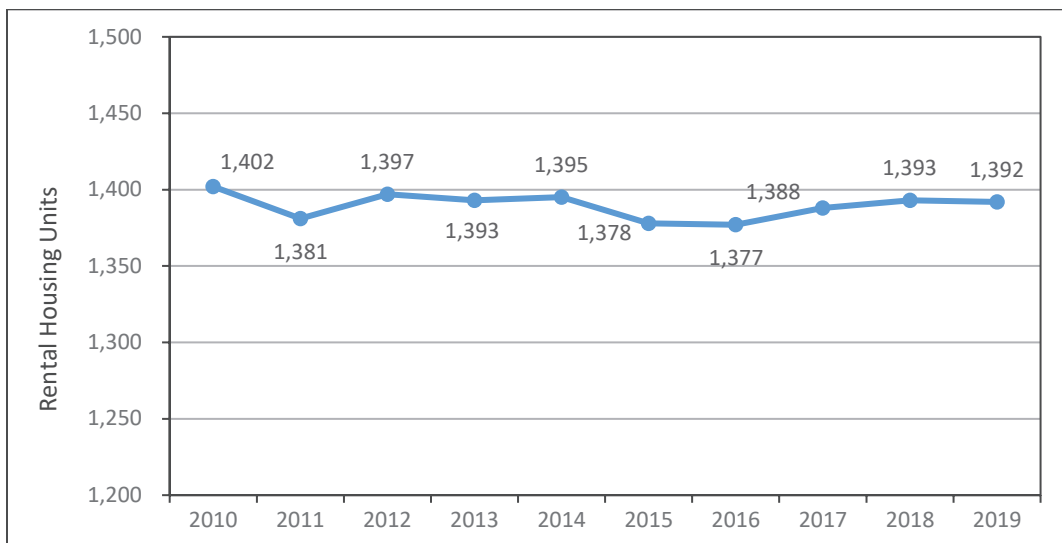


Source: Statistics Canada, Census of Population, 2016

Rental Housing

In terms of rental housing, the following subsection outlines information regarding the primary and secondary rental market in White Rock. Figure 8 shows the number of purpose-built rental units in the primary rental market in White Rock over time. This includes both purpose-built rental apartments and row housing (townhouses). In 2019, there were a total of 1,392 units in the primary rental market. Over the 2010 to 2019 period, the number of purpose-built rental units decreased slightly by 0.7% (10 units).

Figure 8. Total Number of Dwelling Units in the Primary Rental Market, White Rock (2010 to 2019)



Source: Canada Mortgage and Housing Corporation

Secondary suites and private condominium rentals represent a portion of the rental housing stock in the Metro Vancouver region. Data for both private condominium rentals and secondary suites is difficult to

obtain at the municipal level. According to the *Metro Vancouver Housing Data Book*, there were an estimated 1,400-1,600 secondary suites in 2017 and an estimated 856 private rental condominium units in 2018 in the private rental market in White Rock.

Table 20 shows the rental vacancy rates in White Rock overall and by type of housing unit (i.e. number of bedrooms) since 2010. In 2019, the total vacancy rate in White Rock was at 1.7%, slightly higher than the 1.1% the previous year. The overall rental vacancy rate has varied significantly since 2010, reaching a high of 3.9% in 2013 and decreasing since then. In comparison, the overall vacancy rate in 2019 was 1.1% in Metro Vancouver and 1.5% in British Columbia.

Table 20. Vacancy Rate by Number of Bedrooms, White Rock (2010 to 2019)

Number of Bedrooms	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0 bedrooms	0.0%	1.3%	2.6%	2.5%	4.1%	3.0%	0.0%	n/a	n/a	3.5%
1 bedroom	2.2%	0.7%	2.9%	4.4%	1.4%	0.8%	0.1%	0.3%	0.9%	2.2%
2 bedrooms	0.8%	0.3%	4.7%	2.8%	1.2%	0.3%	0.0%	0.6%	1.6%	0.3%
3+ bedrooms	10.6%	12.5%	0.0%	0.0%	n/a	0.0%	n/a	n/a	n/a	n/a
Total	1.8%	0.7%	3.3%	3.9%	1.5%	0.8%	0.1%	0.6%	1.1%	1.7%

Source: Canada Mortgage and Housing Corporation | Notes: includes purpose built rental apartment and row housing numbers

Non-Market Housing

Non-market housing is affordable housing that is owned or subsidized by government, non-profits, or housing cooperatives; where the housing is provided at below market rents or prices. Non-market housing is found across the housing spectrum, ranging from emergency housing, to supportive housing and cooperatives.

BC Housing assists in meeting the needs of BC's most vulnerable residents through the provision of affordable non-market housing, and by making housing in the private rental market more affordable through the provision of rent supplements. The information in this section is based on BC Housing's summary of housing units identified as emergency, supportive and independent housing in White Rock. There may be other non-market housing units available in White Rock that are not part of BC Housing's list, so the data presented in this section may not be comprehensive.

Table 21 summarizes the number of dwelling units that were identified by BC Housing as non-market units in White Rock and Metro Vancouver in 2020, and Table 22 summarizes the total number of non-market housing units and shelter beds specifically available for the homeless population in White Rock and Metro Vancouver.

Table 21. Number of Dwelling Units that are Non-Market (Subsidized) Units, White Rock and Metro Vancouver (2020)

Community	Transitional Supported and Assisted Living	Independent Social Housing		Total Units
		Low Income Families	Low Income Seniors	
White Rock	213	0	79	292
Metro Vancouver	9,477	10,834	13,296	33,607

Source: BC Housing

Table 22. Number of Housing Units and Shelter Beds for the Homeless, White Rock and Metro Vancouver (2020)

Community	Housing Units for the Homeless	Shelter Beds	Total
White Rock	n/a	n/a	n/a
Metro Vancouver	7,565	1,339	8,904

Source: BC Housing

In addition to those living in subsidized housing units, there were 45 families receiving subsidies through BC Housing's Rental Assistance Program (RAP), and 316 seniors receiving the Shelter Aid for Elderly Renters (SAFER) subsidy in White Rock in 2020. These programs provide eligible low-income, working families and seniors with low to moderate incomes with financial assistance to afford monthly rent in the private market. BC Housing also provides rent supplements for people experiencing or at risk of homelessness, but in 2020 there were no individuals receiving this type of subsidy in White Rock.

Changes in Housing Stock

Housing completions are a measure of increasing housing supply. Table 23 shows housing completions by structure type over time in White Rock. Since 2011, the number of housing completions has varied significantly, reaching a peak of 324 units completed in 2013. The majority of completions in White Rock have been for apartments. The number of rental housing completions has increased in the past year, as shown in Figure 10.

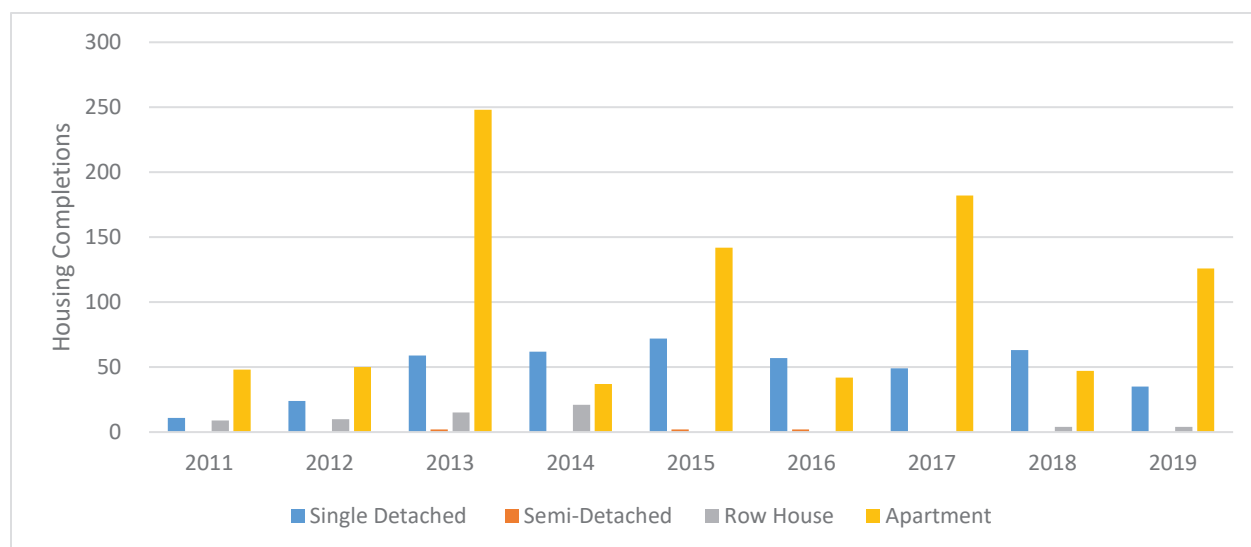
Table 23. Number of Housing Completions by Structure Type, White Rock (2011 to 2019)

Housing Completions	2011	2012	2013	2014	2015	2016	2017	2018	2019
Secondary Suite	24	25	31	32	52	39	33	46	n/a
Single Detached	11	24	59	62	72	57	49	63	35
Semi-Detached	0	0	2	0	2	2	0	0	0
Row House	9	10	15	21	0	0	0	4	4
Apartment	48	50	248	37	142	42	182	47	126
Total	68	84	324	120	216	101	231	114	165

Source: Canada Mortgage and Housing Corporation

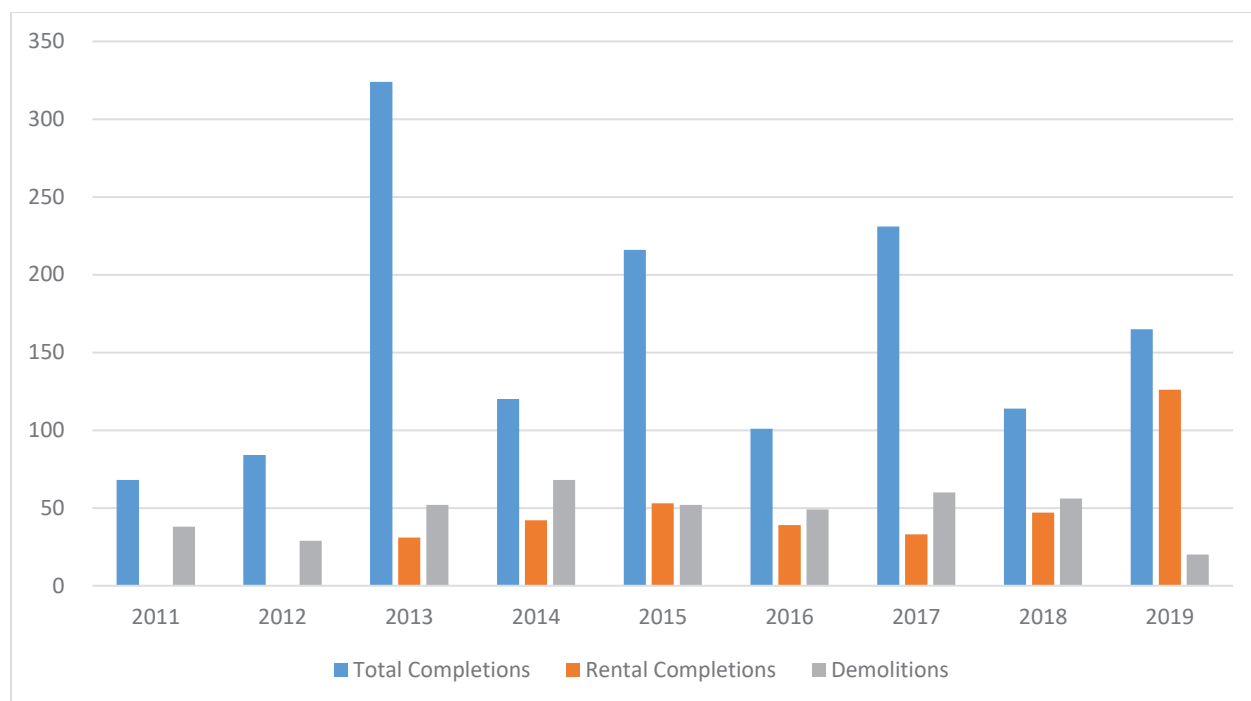
Note: data for secondary suite is excluded from the total count.

Figure 9. Number of Housing Completions by Structure Type, White Rock (2011 to 2019)



Source: Canada Mortgage and Housing Corporation

Figure 10. Number of Housing Completions by Tenure and Demolitions, White Rock (2011 to 2019)



Source: Canada Mortgage and Housing Corporation

As housing developments age over time, the renewal and redevelopment of these dwellings can result in demolitions. Demolitions affect net additions to the housing stock. Housing demolitions have varied in White Rock since 2011. In 2019, 20 units were demolished. Table 24 shows the number of housing demolitions by structure type from 2011 to 2019.

Table 24. Number of Housing Demolitions by Structure Type, White Rock (2011 to 2019)

Housing Demolitions	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single Detached	38	29	49	68	52	49	58	56	20
Duplex	0	0	0	0	0	0	0	0	0
Row house	0	0	0	0	0	0	0	0	0
Apartment	0	0	3	0	0	0	2	0	0
Total	38	29	52	68	52	49	60	56	20

Source: Canada Mortgage and Housing Corporation

3.2 HOUSING MARKET CONDITIONS

Housing Values

Tables 25 and 26 show the median values of housing for all units, by structure type, and by types of housing unit (0, 1, 2, 3, and 4+ bedrooms) in White Rock based on data from the 2016 Census of Population. As of 2016, the median housing values were highest for single-detached houses (\$1,250,686) and apartment (duplexes) (basically, houses with basement suites) (\$1,200,534), and lowest for apartment units in low rise buildings (fewer than 5 storeys) (\$286,386) and apartment units in mid to high rise buildings (5 or more storeys) (\$449,595). Median housing values were highest for 4+ bedroom dwellings (\$1,499,358) and lowest for 1 bedroom dwellings (\$250,506).

Table 25. Median Housing Values by Structure Type, White Rock (2016)

Structure Type	Number of Dwellings	Median Value
Single-detached house	2,040	\$1,250,686
Apartment (5 or more storeys)	830	\$449,595
Apartment (fewer than 5 storeys)	2,715	\$286,386
Apartment (duplex)	960	\$1,200,534
Row house	170	\$551,643
Semi-detached house	55	\$897,154
Total	6,790	\$600,196

Source: Statistics Canada, Census of Population, 2016

Table 26. Median Housing Values by Number of Bedrooms, White Rock (2016)

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

Source: Statistics Canada, Census of Population, 2016

Sale Prices

The Real Estate Board of Greater Vancouver also tracks home sales in the Metro Vancouver region through the MLSLink Housing Price Index® (MLSLink HPI®) which measures benchmark or typical home prices. The MLSLink® Housing Price Index (HPI), established in 1995, is modelled on the Consumer Price Index. Instead of measuring goods and services, the HPI measures the change in the price of housing features. Thus, the

HPI measures typical, pure price change (inflation or deflation). The HPI benchmarks represent the price of a typical property within each market. The HPI takes into consideration what averages and medians do not – items such as lot size, age, and number of bedrooms, for example. Each month's sales determine the current prices paid for bedrooms, bathrooms, fireplaces, etc. and apply those new values to the 'typical' house model. Table 27 shows the HPI by structure type in White Rock from 2011 to 2019. During that time, benchmark prices increased by 64.4% for single detached homes, 37.2% for row homes and by 54.8% for apartments or condominiums. In 2019 (and in all years), single detached houses had much higher benchmark prices (\$1,340,900) than row houses (\$648,300) and apartment/condominium units (\$500,100). As a comparison, Table 28 shows the HPI by structure type in Surrey from 2011 to 2019.

Table 27. Benchmark Price (HPI) by Structure Type, White Rock and South Surrey (2011 to 2019)

Structure Type	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single Detached	\$815,398	\$881,800	\$851,100	\$902,400	\$983,900	\$1,437,600	\$1,493,300	\$1,464,000	\$1,340,900
Row House	\$472,458	\$469,400	\$458,200	\$463,100	\$429,900	\$521,000	\$619,000	\$680,800	\$648,300
Apartment / Condominium	\$323,094	\$250,900	\$241,000	\$240,600	\$243,600	\$310,600	\$420,200	\$516,000	\$500,100

Source: Real Estate Board of Greater Vancouver | Note: data for South Surrey is combined with White Rock for reporting purposes.

Table 28. Benchmark Price (HPI) by Structure Type, Surrey (2011 to 2019)

Structure Type	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single Detached	\$546,694	\$564,300	\$579,450	\$714,814	\$689,700	\$981,700	\$1,043,400	\$1,121,500	\$1,004,100
Row House	\$335,567	\$306,833	\$320,613	\$379,416	\$324,200	\$409,800	\$507,800	\$598,000	\$565,100
Apartment / Condominium	\$211,506	\$197,859	\$208,369	\$210,500	\$201,500	\$239,000	\$340,200	\$464,300	\$410,700

Source: Real Estate Board of Greater Vancouver | Note: data for South Surrey is combined with White Rock for reporting purposes.

Affordable Sales

Metro Vancouver is often identified as having the highest home prices relative to household income in North America. Factors such as sale price, household income and mortgage rates impact affordability within the ownership market. Ownership units are considered to be affordable if households with median household income can purchase the unit, with 10% down, 25-year amortization period and pay no more than 30% of their income. Based on these considerations the estimated affordable price is set at \$420,000 (previously set to \$385,000 for 2011-2015).

Table 29 below shows the estimated total and affordable sales in White Rock by structure type between 2013 and 2018.

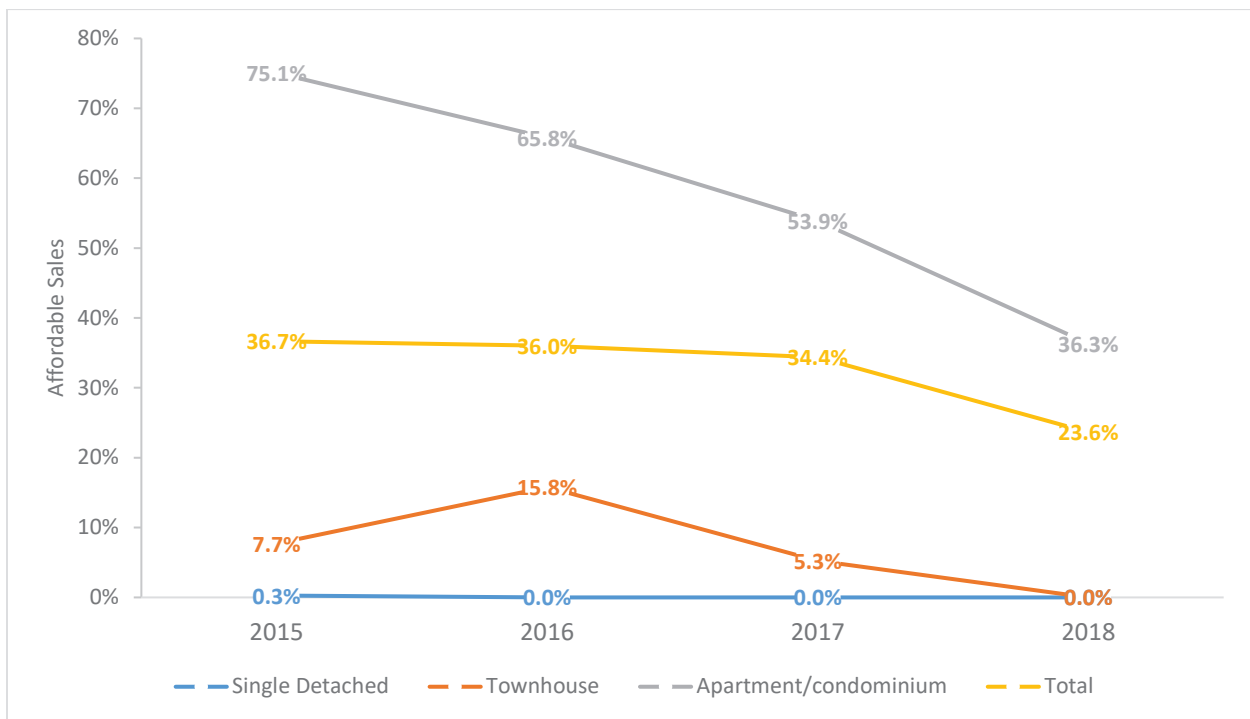
Table 29. Estimated Real Estate Sales, Total and Affordable, by Structure Type, White Rock (2013 to 2018)

Structure Type	2013		2014		2015		2016		2017		2018	
	Total	Afford-able	Total	Afford-able	Total	Afford-able	Total	Afford-able	Total	Afford-able	Total	Afford-able
Single Detached	n/a	n/a	n/a	n/a	371	1	348	0	225	0	135	0
Townhouse	n/a	n/a	n/a	n/a	39	3	38	6	19	1	20	0
Apartment/ condominium	n/a	n/a	n/a	n/a	381	286	447	294	425	229	289	105
Total	n/a	n/a	n/a	n/a	791	290	833	300	669	230	444	105

Source: Real Estate Board of Greater Vancouver

Figure 11 shows the percentage of affordable sales by structure type. In 2018, 23.6% of total sales were considered affordable on average (105 affordable sales of the 444 total sales). The proportion of total sales that are deemed affordable has decreased since 2015, when it was 36.7%. Apartments and condominiums were much more likely to be affordable. The proportion of apartment/condominium sales that were deemed affordable has also decreased almost every year, from a high of 75.1% in 2015 to 36.3% in 2018.

Figure 11. Affordable Sales, by Structure Type, White Rock (2015 to 2018)



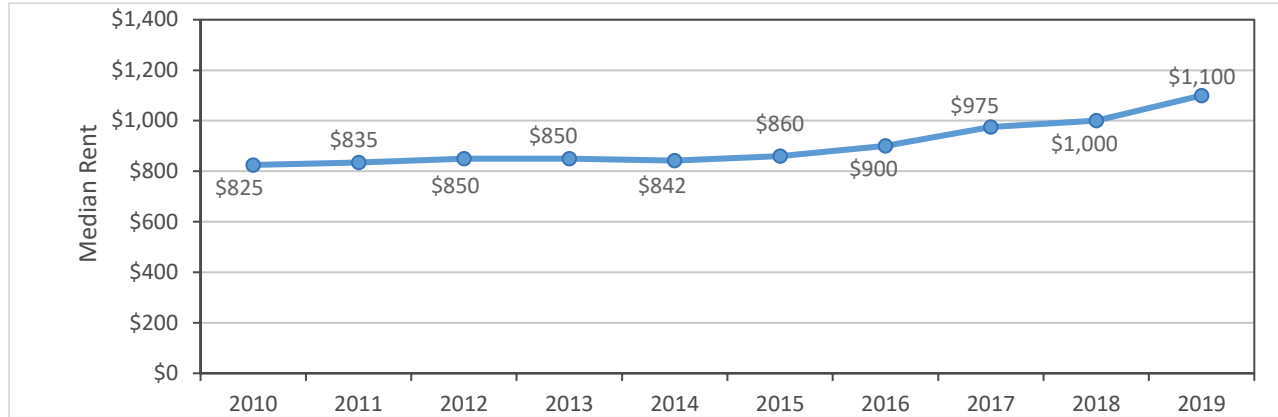
Source: Real Estate Board of Greater Vancouver

Rental Prices

In 2019, the primary rental market average monthly rent price in White Rock was \$1,164, and the median rent was \$1,100. In comparison, the average monthly rent in Metro Vancouver was \$1,394, and the median rent was \$1,300.

Figure 12 shows the median monthly rents for the primary rental market in White Rock, which includes purpose-built rental apartments and townhouses. CMHC does not collect rental price data for the secondary rental market.

Figure 12. Primary Rental Market Median Monthly Rent, White Rock (2008 to 2019)



Source: Canada Mortgage and Housing Corporation

As shown in Table 30, the median rents have been mostly increasing for all types of rental housing units in White Rock since 2010. Between 2010 and 2019, overall median rents rose by \$275 or 33.3%.

Table 30. Primary Rental Market Median Monthly Rent by Number of Bedrooms, White Rock (2008 to 2019)

No of Bedrooms	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	% change 2018-2019
0 BDRM s	\$660	\$710	\$720	\$715	\$715	\$775	\$800	\$810	\$863	\$911	5.6%
1 BDRM	\$815	\$825	\$840	\$850	\$825	\$845	\$875	\$940	\$960	\$1,042	8.5%
2 BDRM	\$995	\$995	\$1,000	\$1,020	\$1,019	\$1,045	\$1,050	\$1,181	\$1,209	\$1,340	10.8%
3+ BDRM	\$1,400	\$1,450	\$1,450	\$1,450	**	\$1,850	**	**	**	**	**
Median Rent	\$825	\$835	\$850	\$850	\$842	\$860	\$900	\$975	\$1,000	\$1,100	10.0%

Source: Canada Mortgage and Housing Corporation

Affordable Rents

Affordability is a function of high housing costs relative to incomes and it can be made worse if rents grow at a faster rate than incomes. Affordability pressures can also be more severe for households falling at the lower end of the income distribution.

Rental units are considered to be affordable to a household if that household spends 30% or less of their household income on rent. Based on this consideration, units that rent for \$940 per month or less are deemed to be affordable for households earning \$37,500 per year (approximately 50% of the 2016 regional median household income), and units that rent between \$940 and \$1,500 are deemed to be affordable for households earning \$60,000 (approximately 80% of the 2016 regional median household income).

In White Rock, the number of rental units that rent for \$940 or less (affordable to households earning \$37,500) fell from 875 in 2016 to 442 in 2018, a decrease of 49.5%. The number of rental units that rent between \$940 and \$1,500 (affordable to households earning \$60,000) increased by 71.4%.

Table 31. Rental Units by Rent Thresholds, White Rock (2016 to 2018)

	2016		2017		2018	
	#	%	#	%	#	%
Units that rent for \$940 or less	875	64%	564	41%	442	32%
Units that rent between \$940 - \$1,500	475	34%	763	55%	814	58%
Total Rental Units	1,377		1,388		1,393	

Source: Canada Mortgage and Housing Corporation

3.3 HOUSING INDICATORS

Affordability

According to Statistics Canada, affordability means housing that costs less than 30% of a household's before-tax household income, including the following costs:

- For renters: rent and any payments for electricity, fuel, water and other municipal services;
- For owners: mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services.

In 2016, 26.0% of all private households (2,605 households) were living below the affordability standard in White Rock. Table 32 shows the number and percentage of households in White Rock spending 30% or more of their income on shelter costs but less than 100% for the three most recent census periods.

The proportion of owner households spending 30%-100% of their income on shelter costs in White Rock (19.0%) was lower than that in the Metro Vancouver region as a whole (20.3%) and higher than the proportion province-wide (17.1%) in 2016.

In White Rock, Metro Vancouver, and BC, significantly more renter households spent 30%-100% of their income on shelter costs. In White Rock, **40.9% of renter households fell below the affordability standard**, which was higher than the proportion of Metro Vancouver renter households (33.8%) and the proportion of BC renter households (35.2%).

Table 32. Households Spending 30%-100% of Their Income on Shelter by Tenure, White Rock, Metro Vancouver, and British Columbia (2006, 2011, 2016)

Affordability	White Rock						MV	BC
	2006		2011		2016		2016	
Total Private Households	9,475	100%	9,865	100%	10,005	100%	100%	100%
Below the affordability standard	2,385	25.2%	2,490	25.2%	2,605	26.0%	25.2%	22.9%
Owner Households	6,285	100%	6,730	100%	6,790	100%	100%	100%
Below the affordability standard	1,225	19.5%	1,340	19.9%	1,290	19.0%	20.3%	17.1%
Renter Households	3,190	100%	3,135	100%	3,215	100%	100%	100%
Below the affordability standard	1,160	36.4%	1,145	36.5%	1,315	40.9%	33.8%	35.2%

Source: Statistics Canada, Census of Population, 2006, 2011, 2016

Adequacy

Adequacy refers to housing that does not require any major repairs, according to its residents. Table 33 shows that a relatively small number of the total private households in White Rock reported that their housing required major repair. In 2016, 510 households experienced adequacy challenges, representing 5.1% of all households. A slightly lower percentage of renter households (4.0%) than owner households (5.7%) had adequacy challenges.

Table 33. Households Requiring Major Repair by Tenure, White Rock, Metro Vancouver, and British Columbia (2006, 2011, 2016)

Adequacy (Requiring Major Repair)	White Rock						MV	BC
	2006		2011		2016		2016	
Total Private Households	9,515	100%	9,865	100%	10,005	100%	100%	100%
Below the adequacy standard	605	6.4%	625	6.3%	510	5.1%	5.7%	6.3%
Owner Households	6,310	100%	6,725	100%	6,795	100%	100%	100%
Below the adequacy standard	365	5.8%	380	5.7%	385	5.7%	5.0%	5.7%
Renter Households	3,210	100%	3,140	100%	3,215	100%	100%	100%
Below the adequacy standard	240	7.5%	245	7.8%	130	4.0%	6.8%	7.6%

Source: Statistics Canada, Census of Population, 2006, 2011, 2016

Suitability

Suitability is a measure of whether housing has enough bedrooms for the size and make-up of the resident households, according to National Occupancy Standard (NOS) requirements. As shown in Table 34, the proportion of household living in overcrowded conditions was significantly higher among renters than among owners in White Rock. In 2016, 275 households had suitability challenges, representing 2.7% of all households. The percentage of renter households with suitability challenges (5.0%) was higher than that for owner households (1.7%).

Table 34. Households Living in Overcrowded Conditions by Tenure, White Rock (2006, 2011, 2016)

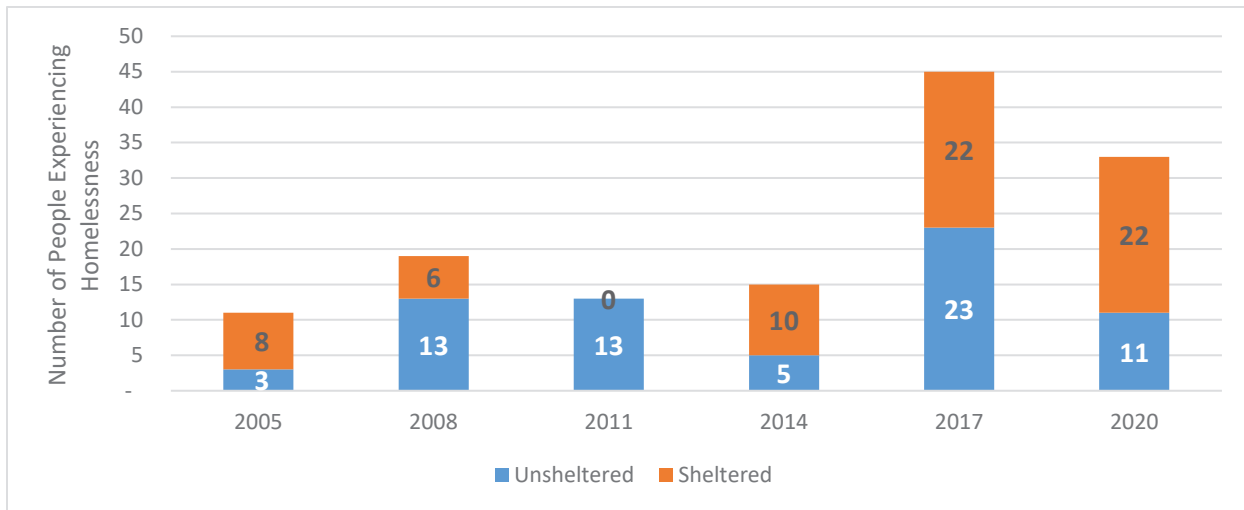
Suitability (Overcrowding)	White Rock						MV	BC
	2006		2011		2016		2016	
Total Private Households	9,515	100%	9,865	100%	10,005	100%	100%	100%
Below the suitability standard	350	3.7%	350	3.5%	275	2.7%	7.3%	5.3%
Owner Households	6,310	100%	6,725	100%	6,795	100%	100%	100%
Below the suitability standard	135	2.1%	185	2.8%	115	1.7%	4.4%	3.1%
Renter Households	3,210	100%	3,140	100%	3,215	100%	100%	100%
Below the suitability standard	215	6.7%	165	5.3%	160	5.0%	12.4%	10.1%

Source: Statistics Canada, Census of Population, 2006, 2011, 2016

Homelessness

The Metro Vancouver regional Homeless Count, which occurs every three years, has historically presented data for White Rock and Delta combined. Figure 13 shows the number of individuals experiencing homelessness, both sheltered and unsheltered, in White Rock and Delta. Between 2005 and 2020, homelessness increased by 153.8% in White Rock/Delta and by 67.2% in the Metro Vancouver region. In 2020, data for White Rock was presented separately, and showed that there were 16 people experiencing homelessness, of whom 14 were sheltered and 2 unsheltered. In White Rock, 4 individuals identified as being Indigenous/Aboriginal, though not all survey respondents answered this question. This data is based on the preliminary data report for the 2020 Metro Vancouver Homeless Count. The final report will be released in fall 2020 and will provide additional analysis.

Figure 13. Number of Individuals Experiencing Homelessness, Sheltered and Unsheltered, White Rock and Delta (2005 to 2020)



Source: Metro Vancouver Homeless Count, 2005-2020

Social Housing Waitlist

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.

Over the past six years, the number of households in White Rock waiting for social housing increased by 126.5%, from 34 in 2013 to 77 in 2019. Senior households represented the largest component of the social housing waitlist in White Rock in 2019 at 61.0% of households, followed by family households at 18.2% of households. The next largest component of the waitlist were persons with disabilities, with 14.3% of households.

Table 35. Social Housing Waitlist by Household Characteristics, White Rock (2013 to 2019)

	2013	2014	2015	2016	2017	2018	2019
Family Households	6	6	12	12	10	12	14
Single Person Households	1	4	2	0	3	4	2
Seniors	18	20	26	24	38	37	47
Persons with Disabilities	6	7	5	13	9	10	11
Wheelchair Accessible Unit	3	1	1	2	2	1	3
Total Waitlist	34	38	46	51	62	64	77

Source: BC Housing (July 2013, June 2014, June 2015, June 2016, June 2017, July 2018-2019)
 (Note: Rent Supplements, Transfers, and Pending Applications are not included in totals)

4. HOUSING NEED

THIS SECTION TO BE COMPLETED BY RESPECTIVE JURISDICTIONS (i.e. “Part 2” of the Housing Needs Report).

Requirements of this section are summarized in the tables below.

More information: https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/summaryhnrrequirements_apr17_2019.pdf

Housing Units Required – Current and Anticipated (in 5 years)	Legislation
Number of units needed by housing type (0 bedroom, 1 bed, 2 bed, 3+ bed)	LGA: 585.3 (c) (i), (ii)
Households in Core Housing Need (3 previous census reports)	Housing Needs Reports Regulation
Core Housing Need, overall and by tenure (# and %)	Section 8 (1) (a) (i), (ii)
Extreme Core Housing Need, overall and by tenure (# and %)	Section 8 (1) (a) (iii), (iv)
Statements about key areas of local need	Housing Needs Reports Regulation
<ul style="list-style-type: none"> • Affordable Housing • Rental Housing • Special Needs Housing • Housing for Seniors • Housing for Families • Shelters and housing for individuals experiencing or at risk of homelessness 	Section 8 (1) (b) (i), (ii), (iii), (iv), (v), (vi)
Summary Form	Housing Needs Reports Regulation
<ul style="list-style-type: none"> • Key contextual information (e.g. location, population, median age, unemployment rate, etc.) • Summary of all the required content • Summary of housing policies in OCPs and RGSs (if available) • Summary of community consultation, and consultation with First Nations, other local governments and agencies. • Other key housing issues or needs not identified in the required content. 	Section 8 (1) (c) https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/housing_needs_reports_summary_form.pdf

APPENDIX: GLOSSARY

ADEQUATE in relation to housing, means that, according to the residents in the housing, no major repairs are required to the housing.

AFFORDABLE HOUSING has shelter costs equal to less than 30% of total before-tax household income.

APARTMENT means a dwelling unit in a building with three or more dwelling units. Typically, apartments are classified as either: (a) apartment in a building that has fewer than five storeys; and, (b) apartment in a building that has five or more storeys.

APARTMENT (DUPLEX) means one of two dwellings, located one above the other, may or may not be attached to other dwellings or buildings. Apartment (duplex) units are commonly the main units and the secondary suite units in houses with secondary suites.

CENSUS DIVISION the general term for provincially legislated areas (such as county and regional district) or their equivalents. Census divisions are intermediate geographic areas between the province/territory level and the municipality (census subdivision).

CENSUS SUBDIVISION the general term for municipalities (as determined by provincial/territorial legislation) or areas treated as municipal equivalents for statistical purposes.

COOPERATIVE HOUSING is a type of housing that residents own and operate as part of a membership.

CORE HOUSING NEED means a household living in housing that falls below at least one of the adequacy, affordability or suitability standards and that would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable.

DWELLING STRUCTURAL TYPE refers to the structural characteristics and/or dwelling configuration, that is, whether the dwelling is a single-detached house, an apartment in a high-rise building, a row house, a mobile home, etc.

EXTREME CORE HOUSING NEED has the same meaning as core housing need except that the household has shelter costs for housing that are more than 50% of total before-tax household income;

HOMELESSNESS is the situation of an individual or family that does not have a permanent address or residence.

HOUSEHOLD refers to a person or a group of persons who occupy the same dwelling.

MARKET HOUSING means housing that is privately owned by an individual (or a company) who generally does not receive direct subsidies to purchase or maintain it. Prices are set by the private market.

MEDIAN is the value which is in the centre of a group of values.

MIGRANT means a migrant within the meaning of the Mobility and Migration Reference Guide, published by Statistics Canada for the 2016 Census. For the purposes of this report, migrants include both internal migrants (who lived in a different municipality or province within Canada 5 years ago), and external migrants (those who did not live in Canada 5 years ago).

MOBILITY STATUS means a mobility status within the meaning of the Mobility and Migration Reference Guide, published by Statistics Canada for the 2016 Census;

MOVABLE DWELLING means a single dwelling, other than a mobile home, used as a place of residence, but capable of being moved on short notice, such as a tent, recreational vehicle, travel trailer houseboat, or floating home.

MOVER means a mover within the meaning of the Mobility and Migration Reference Guide, published by Statistics Canada for the 2016 Census. For the purposes of this report, movers are persons who did not live in the same residence as on the same date 5 days earlier. Movers include before non-migrants and migrants.

NAICS means the North American Industry Classification System Canada 2012, published by Statistics Canada;

NAICS sector means a sector established by the NAICS.

NON-MIGRANT means a non-migrant within the meaning of the Mobility and Migration Reference Guide, published by Statistics Canada for the 2016 Census. For the purposes of this report, non-migrants are persons who did not live in the same residence 5 years earlier, but who still lived in the same census subdivision (moved within the Census Subdivision)

NON-MOVER means a non-mover within the meaning of the Mobility and Migration Reference Guide, published by Statistics Canada for the 2016 Census. For the purposes of this report, non-movers are persons who lived in the same residence as on the same date 5 years earlier.

NON-MARKET HOUSING means affordable housing that is owned or subsidized by government, a non-profit society, or a housing cooperative; whereby rent or mortgage payments are not solely market driven.

OTHER SINGLE-ATTACHED HOUSE means a single dwelling that is attached to another building and that does not fall into any of the other dwelling structural types, such as a single dwelling attached to a non-residential structure (e.g., a store or a church) or occasionally to another residential structure (e.g., an apartment building).

OWNER HOUSEHOLD refers to a private household where some member of the household owns the dwelling, even if it is still being paid for.

PARTICIPATION RATE means the total labour force in a geographic area, expressed as a percentage of the total population of the geographic area;

PRIMARY RENTAL MARKET means a market for rental housing units in apartment structures containing at least 3 rental housing units that were purpose-built as rental housing;

RENTAL ASSISTANCE PROGRAM (RAP) is a type of rent supplement program that BC Housing offers to eligible low-income families.

RENTER HOUSEHOLD refers to private households where no member of the household owns their dwelling.

ROW HOUSE means one of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but not having any other dwellings either above or below. Townhouses attached to a high-rise building are also classified as row houses.

SECONDARY RENTAL MARKET means a market for rental housing units that were not purpose-built as rental housing;

SEMI-DETACHED DWELLING means one of two dwellings attached side by side (or back to back) to each other, but not attached to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above it or below it, and the two units together have open space on all sides.

SHELTER AID FOR ELDERLY RENTERS (SAFER) is a type of rent supplement program that BC Housing offers to eligible low-income older adults and people with disabilities.

SINGLE-DETACHED DWELLING means a single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single-detached house has open space on all sides, and has no dwellings either above it or below it.

STRUCTURE TYPE see 'Dwelling Structural Type'.

SUBSIDIZED HOUSING refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.

SUITABLE HOUSING means housing that has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.

TENURE refers to whether the household owns or rents their private dwelling.

APPENDIX B

Housing Needs Survey Results

Project Report

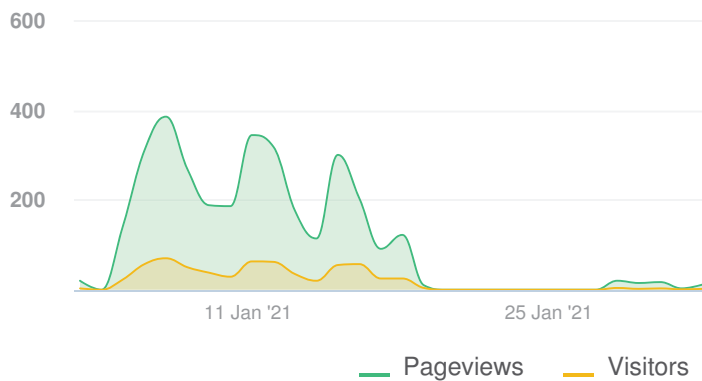
02 January 2021 - 31 January 2021

Talk White Rock

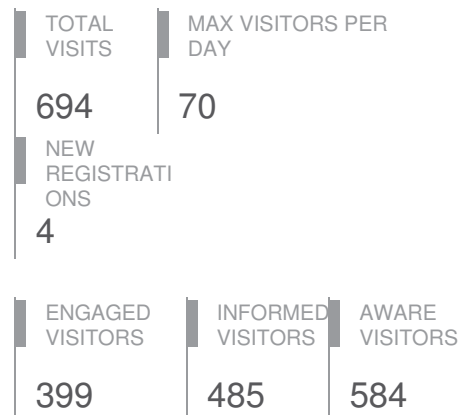
White Rock - Housing Needs Report



Visitors Summary

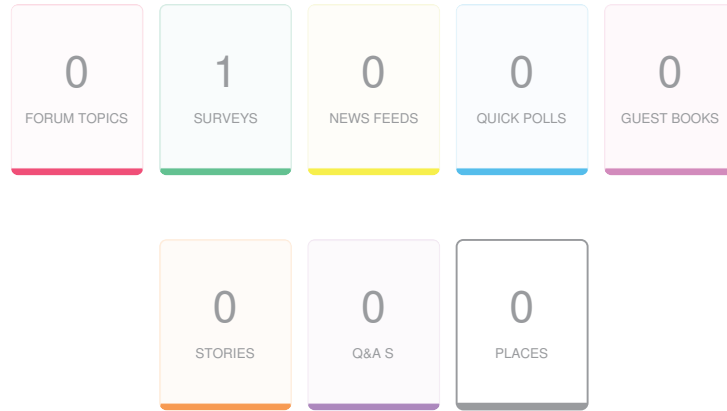


Highlights



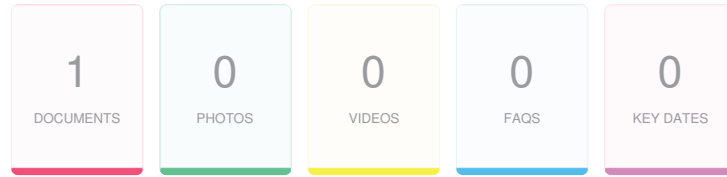
Aware Participants		Engaged Participants	
584		399	
Aware Actions Performed	Participants	Engaged Actions Performed	Registered Unverified Anonymous
Visited a Project or Tool Page	584	Contributed on Forums	0 0 0
Informed Participants	485	Participated in Surveys	27 4 368
Informed Actions Performed	Participants	Contributed to Newsfeeds	0 0 0
Viewed a video	0	Participated in Quick Polls	0 0 0
Viewed a photo	0	Posted on Guestbooks	0 0 0
Downloaded a document	32	Contributed to Stories	0 0 0
Visited the Key Dates page	0	Asked Questions	0 0 0
Visited an FAQ list Page	0	Placed Pins on Places	0 0 0
Visited Instagram Page	0	Contributed to Ideas	0 0 0
Visited Multiple Project Pages	99		
Contributed to a tool (engaged)	399		

ENGAGEMENT TOOLS SUMMARY



Tool Type	Engagement Tool Name	Tool Status	Visitors	Contributors		
				Registered	Unverified	Anonymous
Survey Tool	White Rock - Housing Needs Survey	Archived	494	27	4	368

INFORMATION WIDGET SUMMARY



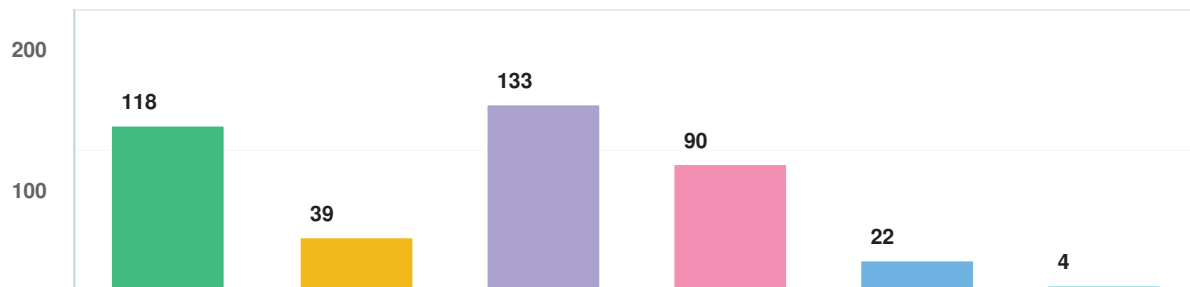
Widget Type	Engagement Tool Name	Visitors	Views/Downloads
Document	DRAFT Part 1 Report - White Rock Housing & Demographic Data (Housin...	32	36

ENGAGEMENT TOOL: SURVEY TOOL

White Rock - Housing Needs Survey

Visitors 494	Contributors 399	CONTRIBUTIONS 406
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Where do you currently live (see map below - right click and select "open in new tab" to view larger image)?



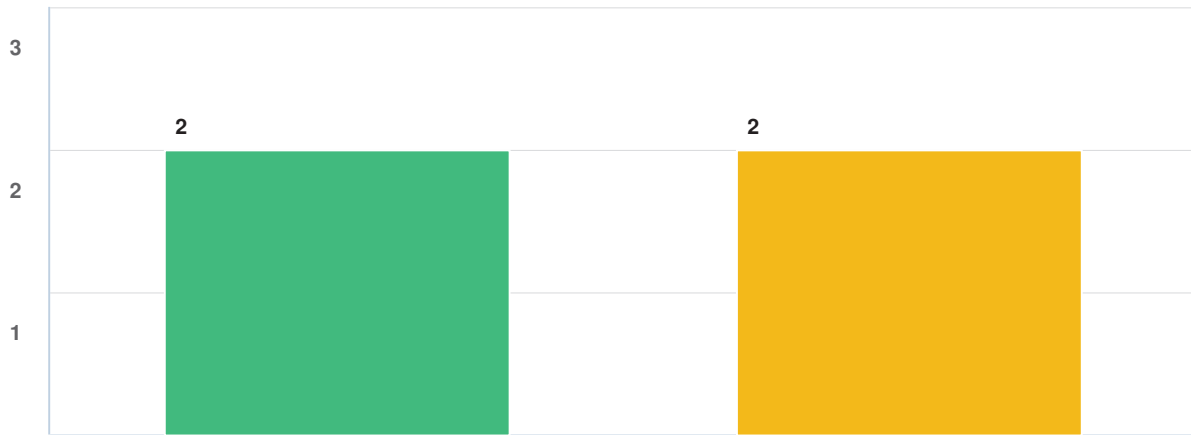
Question options

- Uptown (Red) (east of Oxford St., north of Thrift Ave., west of Best St. - including hospital block)
- West (Green) (west of Oxford St.)
- Central (Yellow) (east of Oxford St., south of Thrift Ave., west of Best St. / west of Centre St., & north of Victoria Ave.)
- East (Purple) (east of Best St. / Centre St. to Stayte Road, north of properties abutting Marine Dr.)
- Waterfront (Blue) (east of Oxford St., south of Victoria Ave., to Stayte) ● Outside of White Rock (please specify City)

Mandatory Question (406 response(s))

Question type: Checkbox Question

If you would like to live in White Rock, are any of the following barriers preventing you from moving here? Please select a...



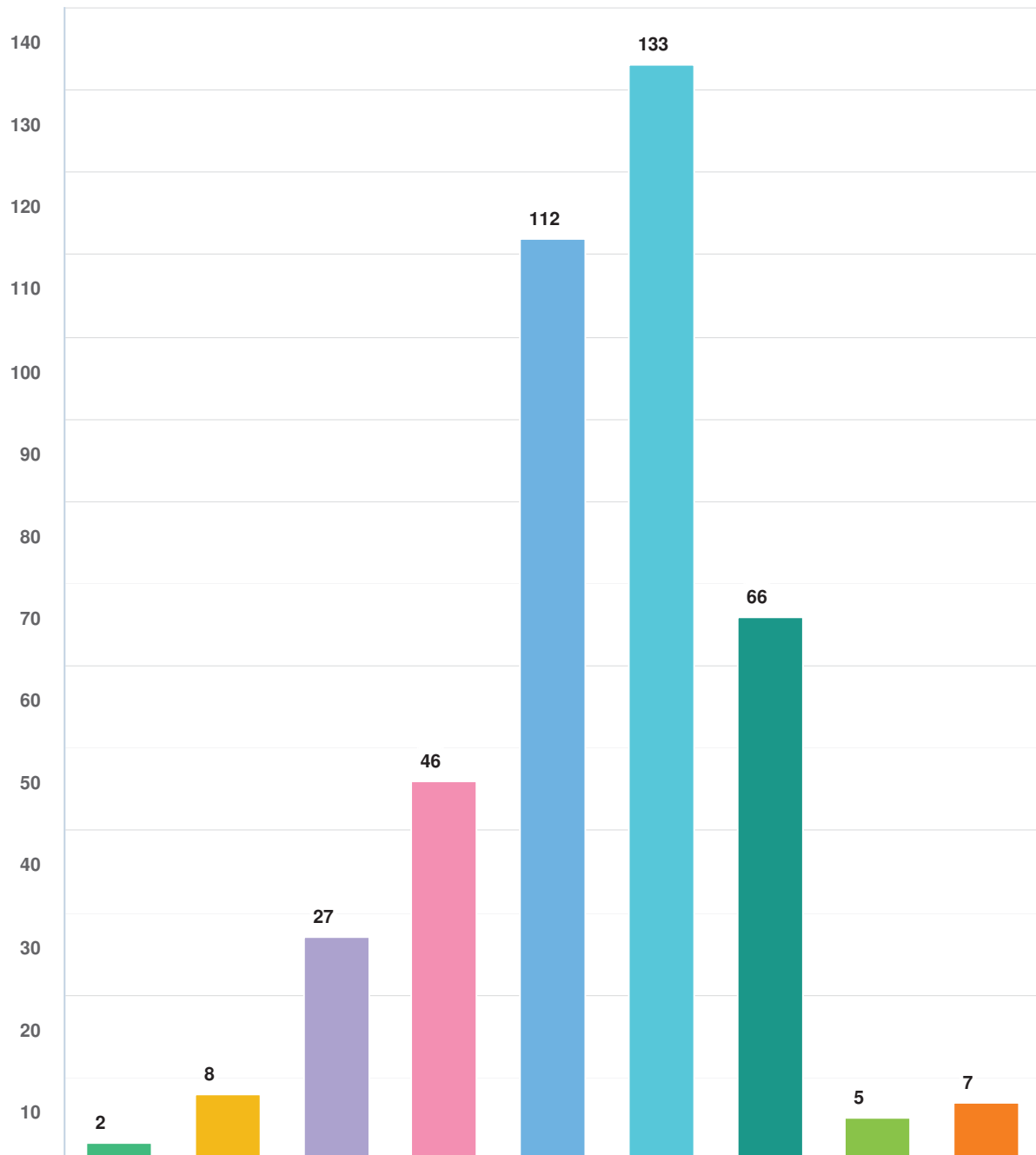
Question options

- There is a limited supply of the type of home I'm looking for
- Other (please specify)

Optional question (4 response(s), 402 skipped)

Question type: Checkbox Question

What age group are you in?



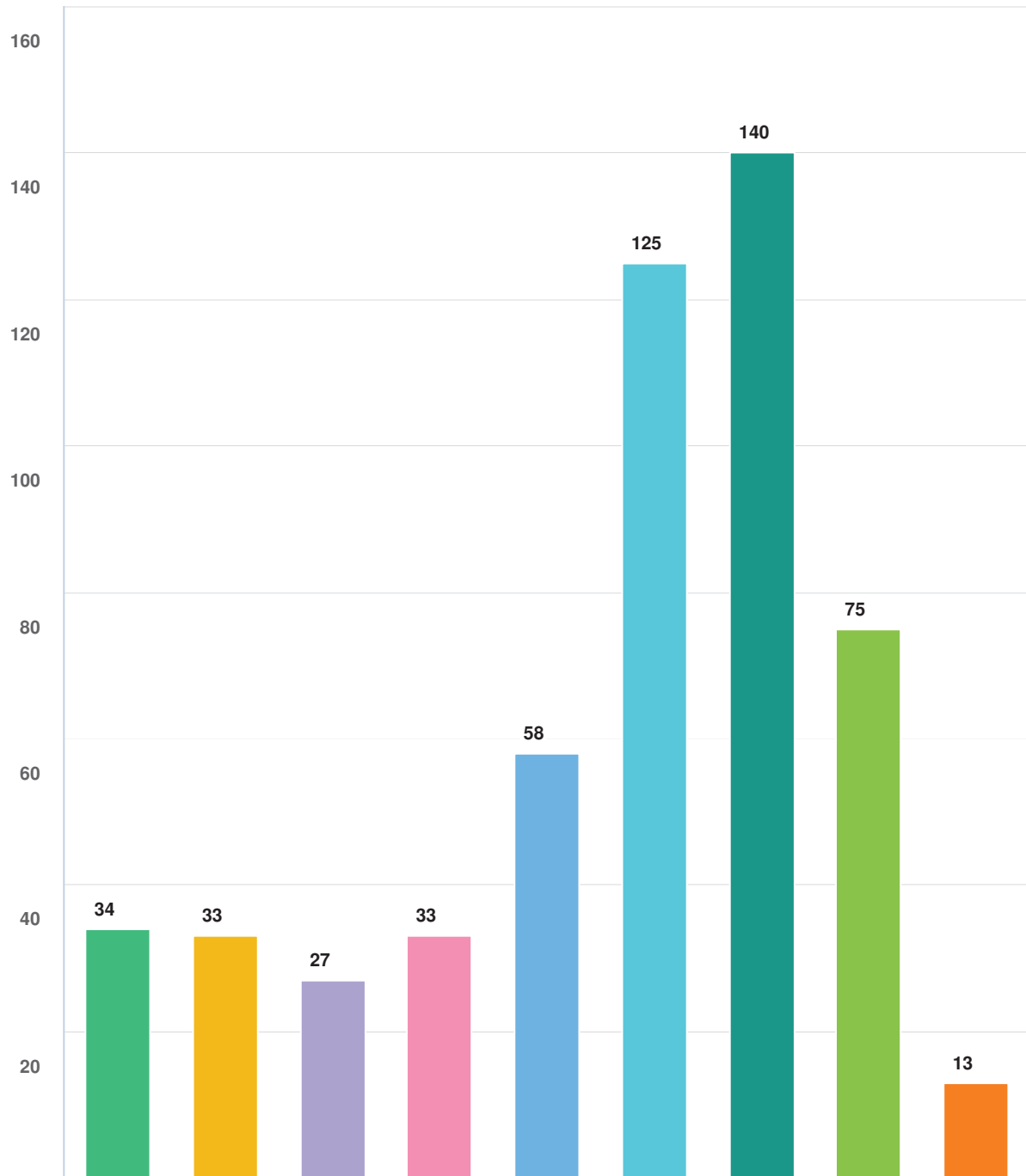
Question options

- 15 - 24 years old
- 25 - 34 years old
- 35 - 44 years old
- 45 - 54 years old
- 55 - 64 years old
- 65 - 74 years old
- 75 - 84 years old
- 85 +
- Prefer not to say

Mandatory Question (406 response(s))

Question type: Checkbox Question

Please indicate the age groups of those in your household (note new questions will appear allowing you to indicate more than...



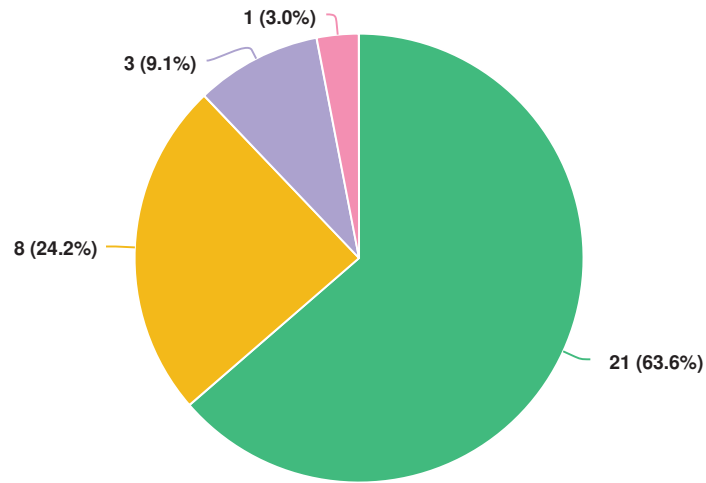
Question options

- 0 - 14
- 15 - 24
- 25 - 34
- 35 - 44
- 45 - 54
- 55 - 64
- 65 - 74
- 75 - 84
- 85+

Mandatory Question (406 response(s))

Question type: Checkbox Question

How many people within the 0 - 14 age group live in your home?



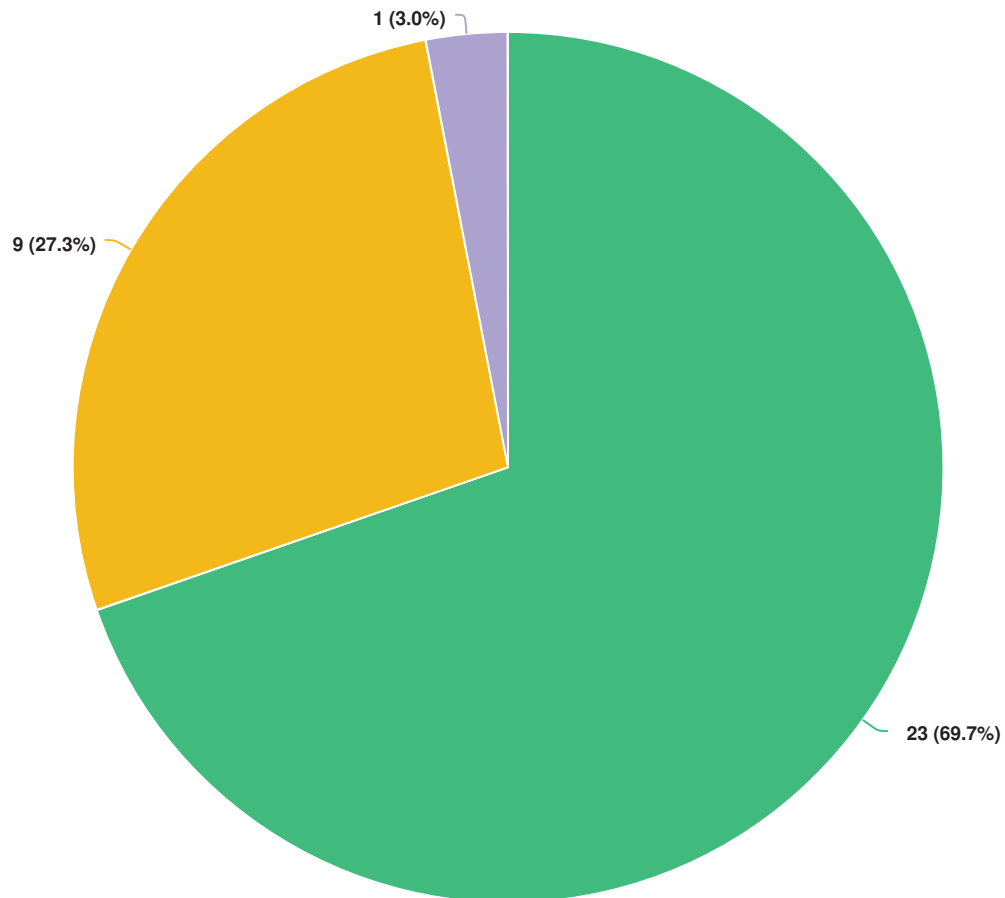
Question options

● 1 ● 2 ● 3 ● 4

Optional question (33 response(s), 373 skipped)

Question type: Dropdown Question

How many people within the 15 - 24 age group live in your home?



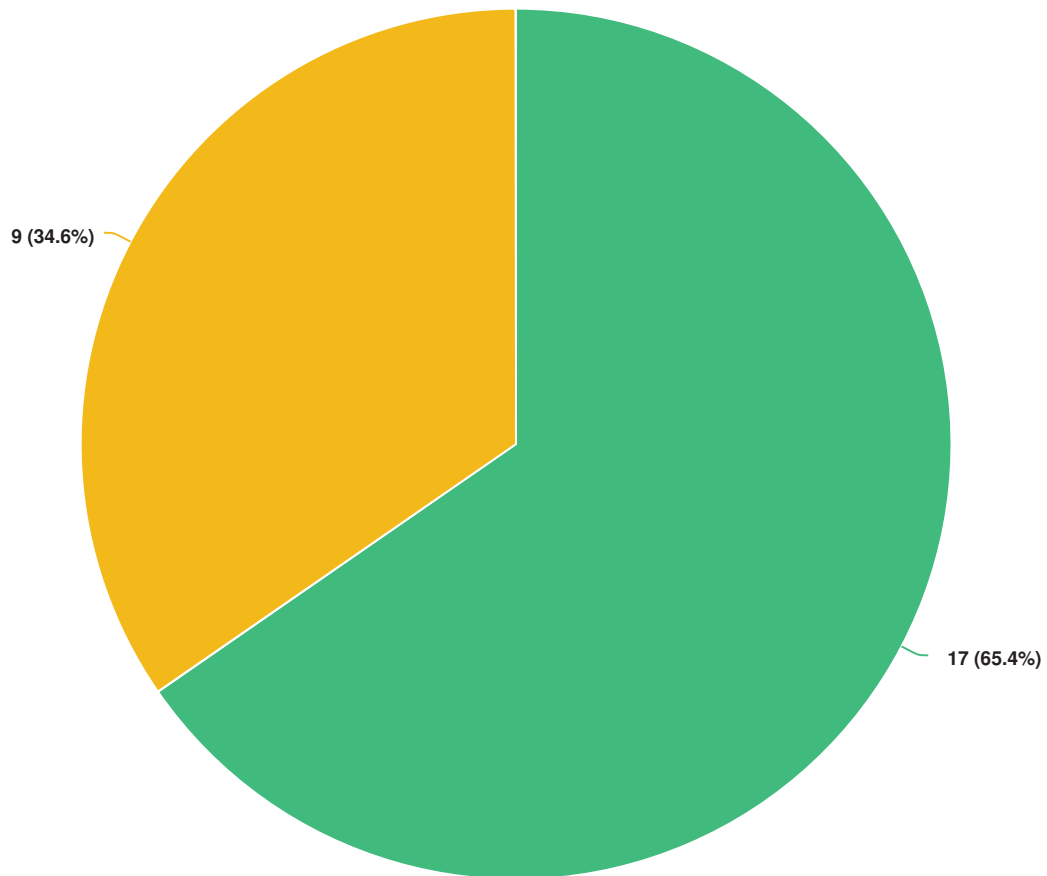
Question options

- 1
- 2
- 3

Optional question (33 response(s), 373 skipped)

Question type: Dropdown Question

How many people within the 25 - 34 age group live in your home?



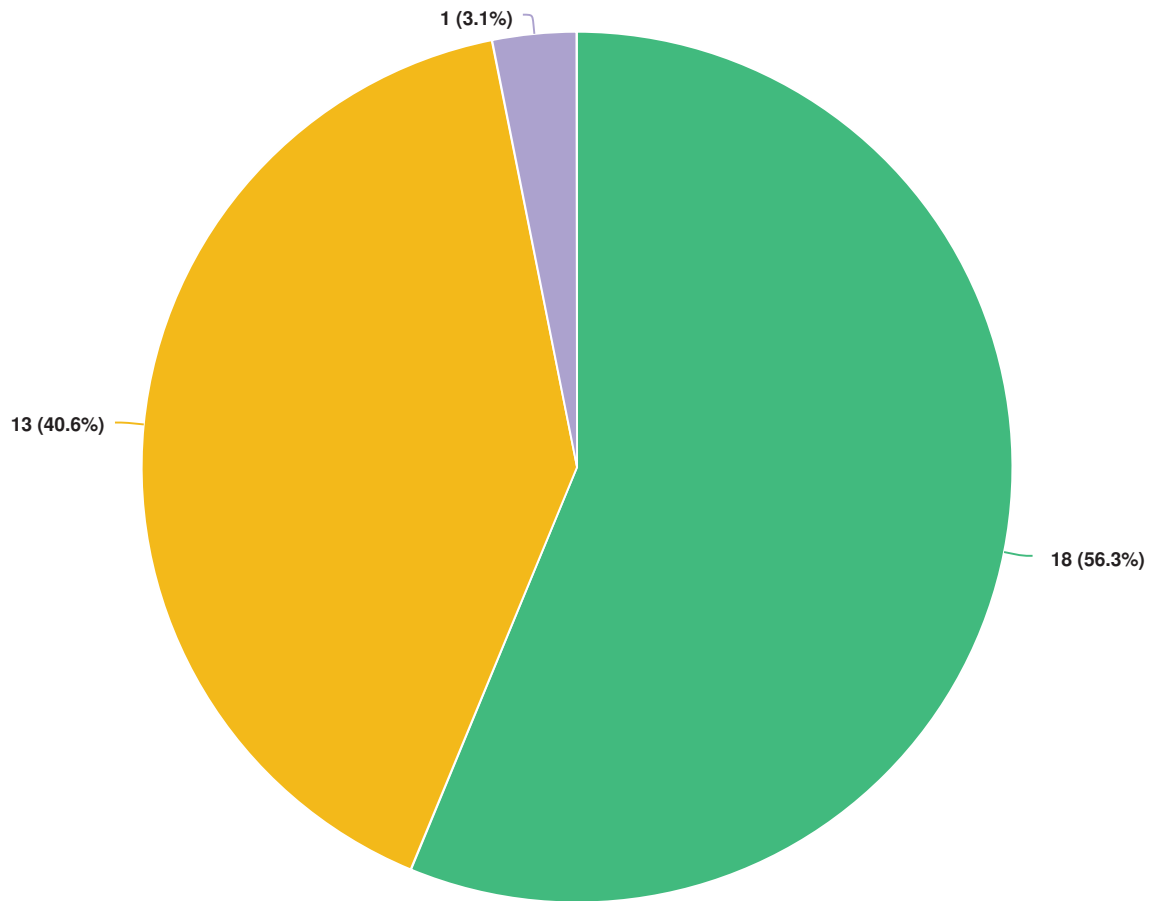
Question options

- 1
- 2

Optional question (26 response(s), 380 skipped)

Question type: Dropdown Question

How many people within the 35 - 44 age group live in your home?



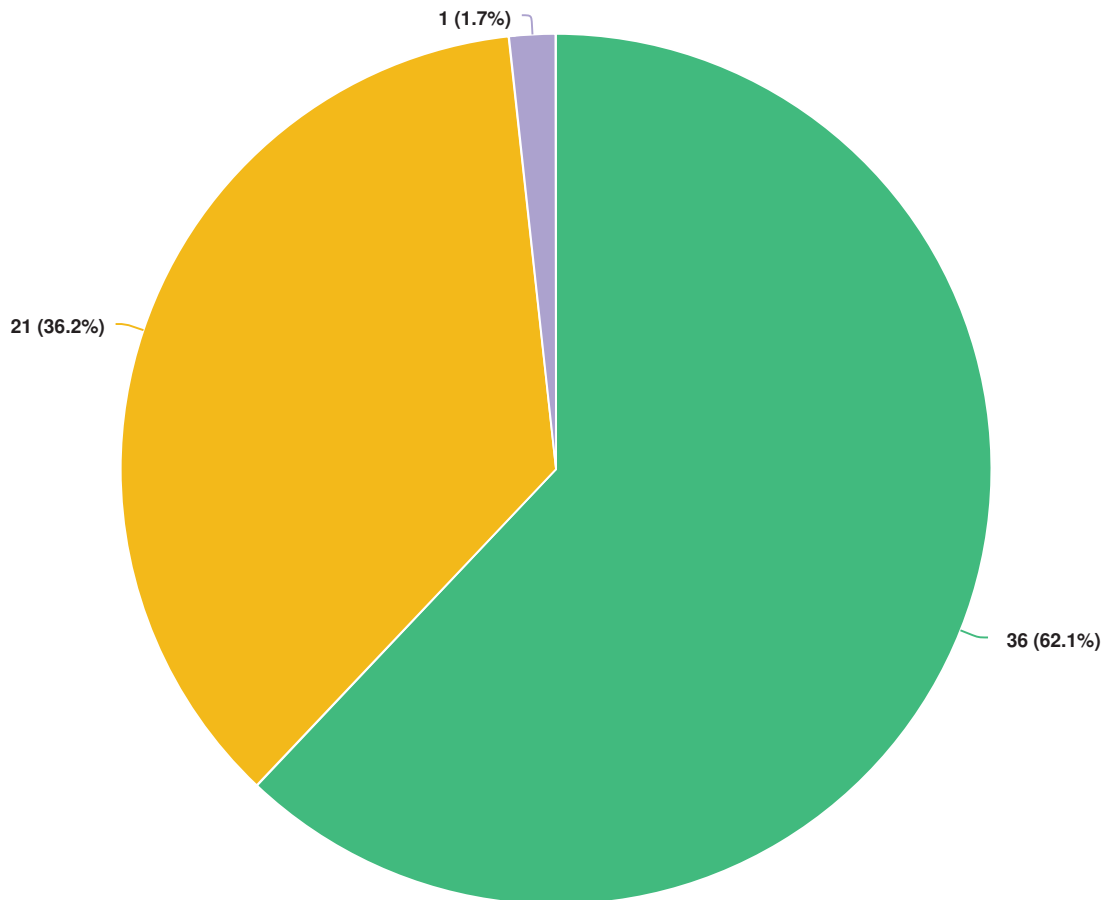
Question options

- 1
- 2
- 3

Optional question (32 response(s), 374 skipped)

Question type: Dropdown Question

How many people within the 45 - 54 age group live in your home?



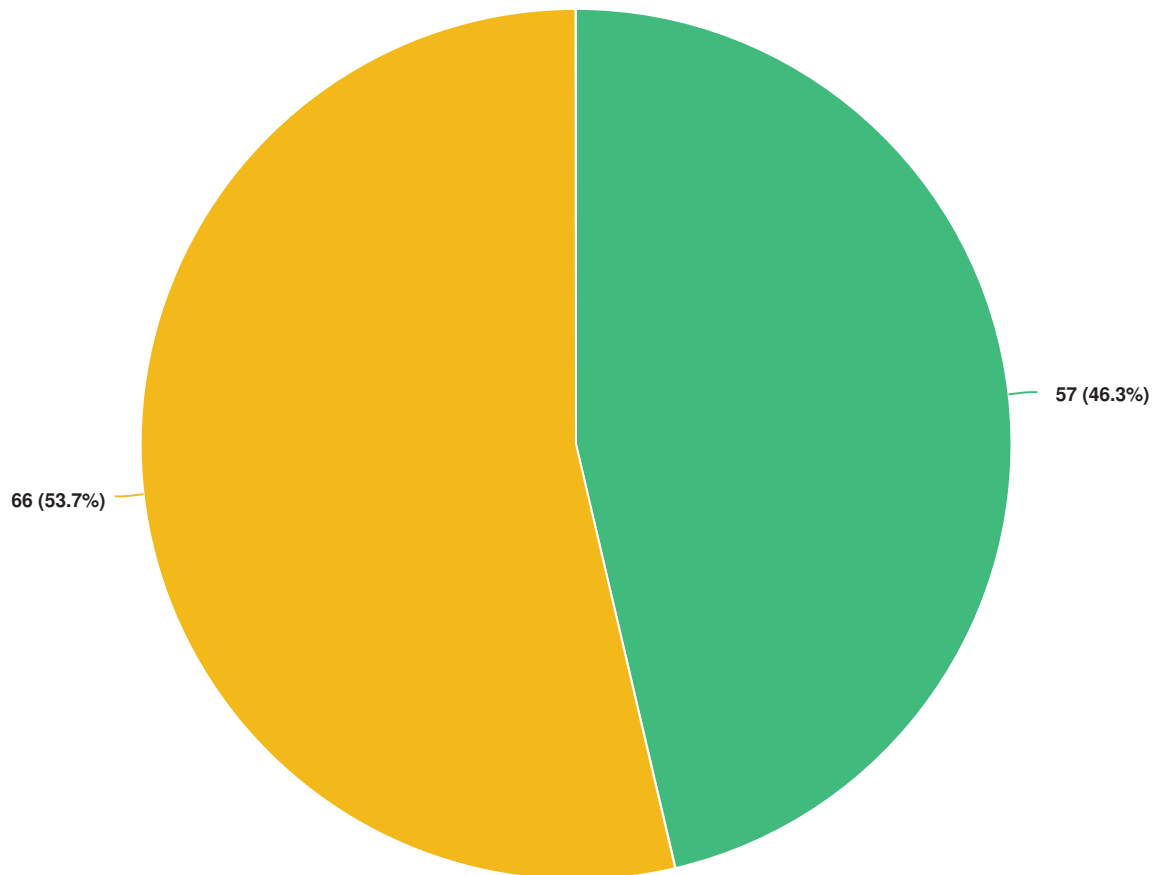
Question options

- 1
- 2
- 3

Optional question (58 response(s), 348 skipped)

Question type: Dropdown Question

How many people within the 55 - 64 age group live in your home?



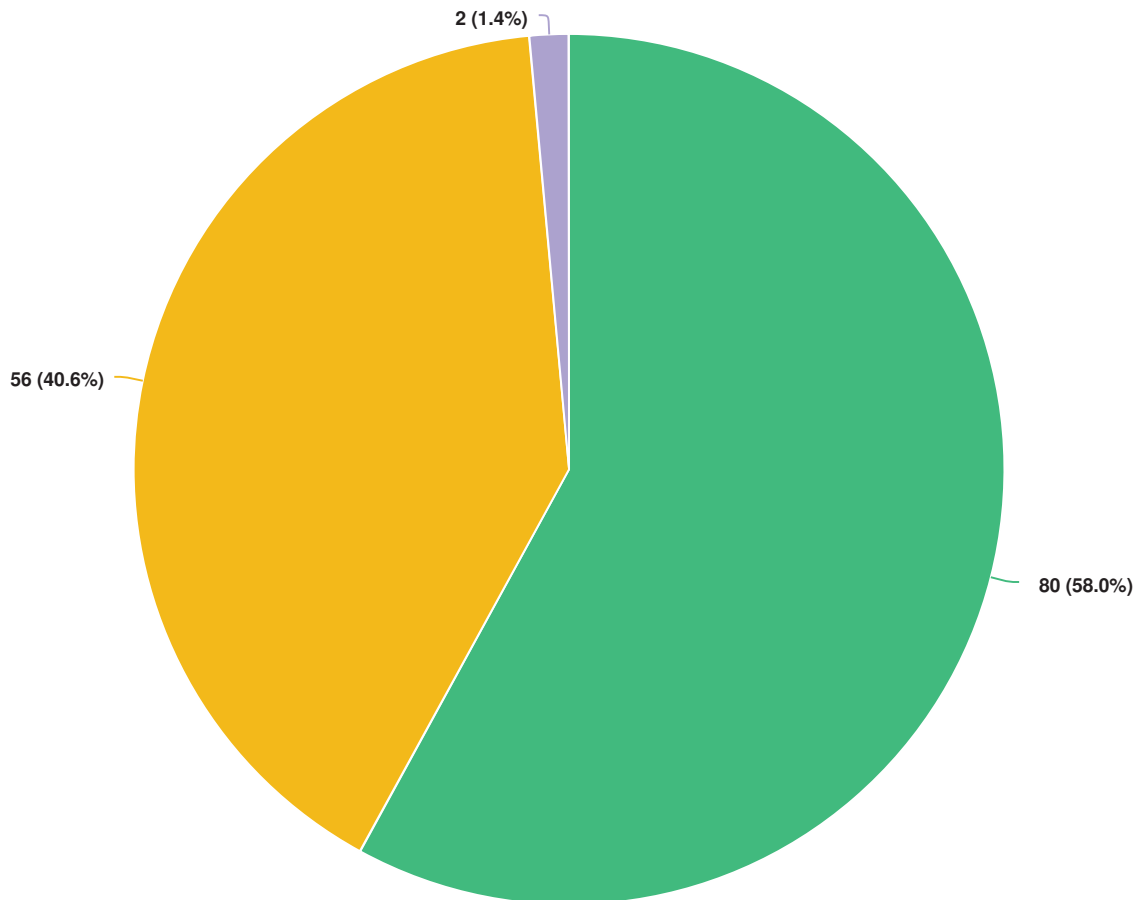
Question options

- 1
- 2

Optional question (123 response(s), 283 skipped)

Question type: Dropdown Question

How many people within the 65 - 74 age group live in your home?



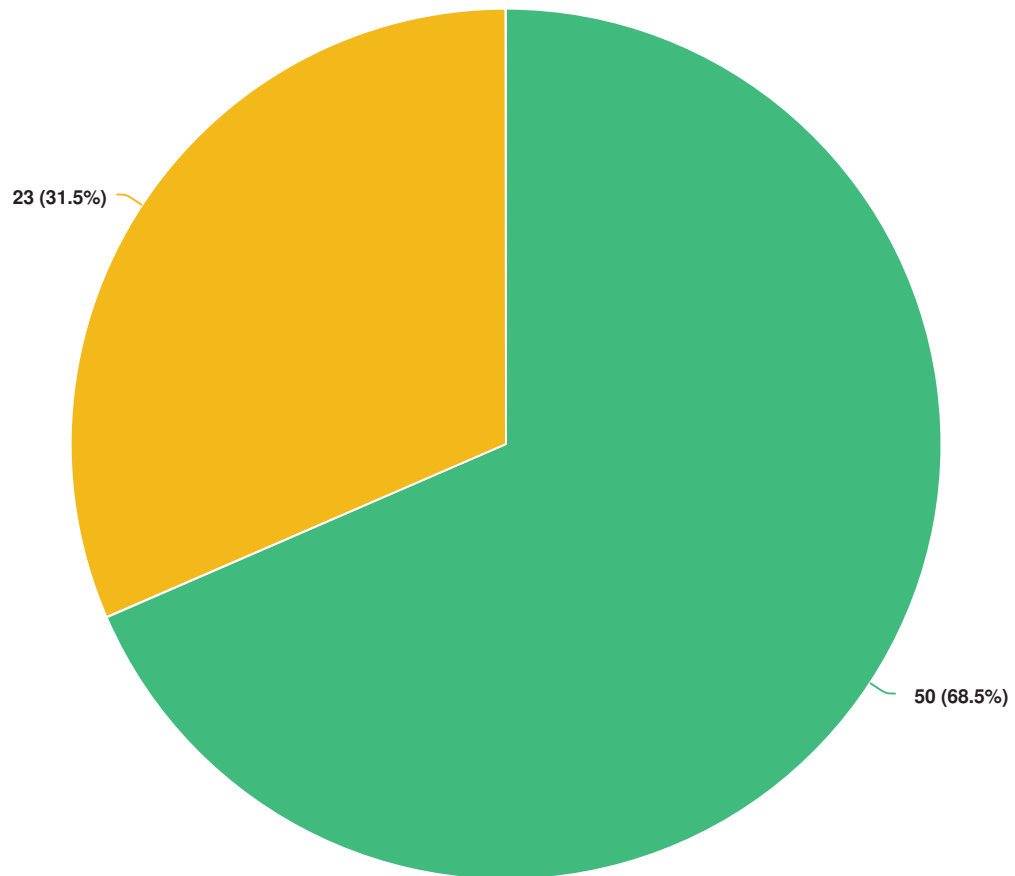
Question options

● 1 ● 2 ● 3

Optional question (138 response(s), 268 skipped)

Question type: Dropdown Question

How many people within the 75 - 84 age group live in your home?



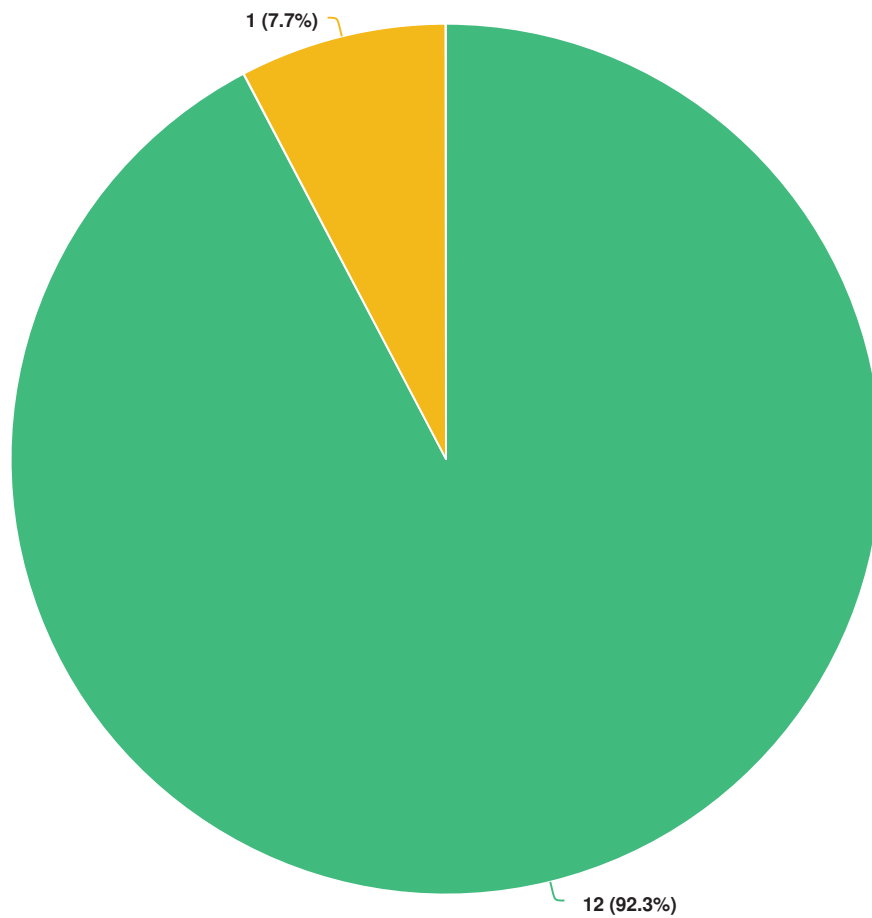
Question options

- 1
- 2

Optional question (73 response(s), 333 skipped)

Question type: Dropdown Question

How many people within the 85+ age group live in your home?



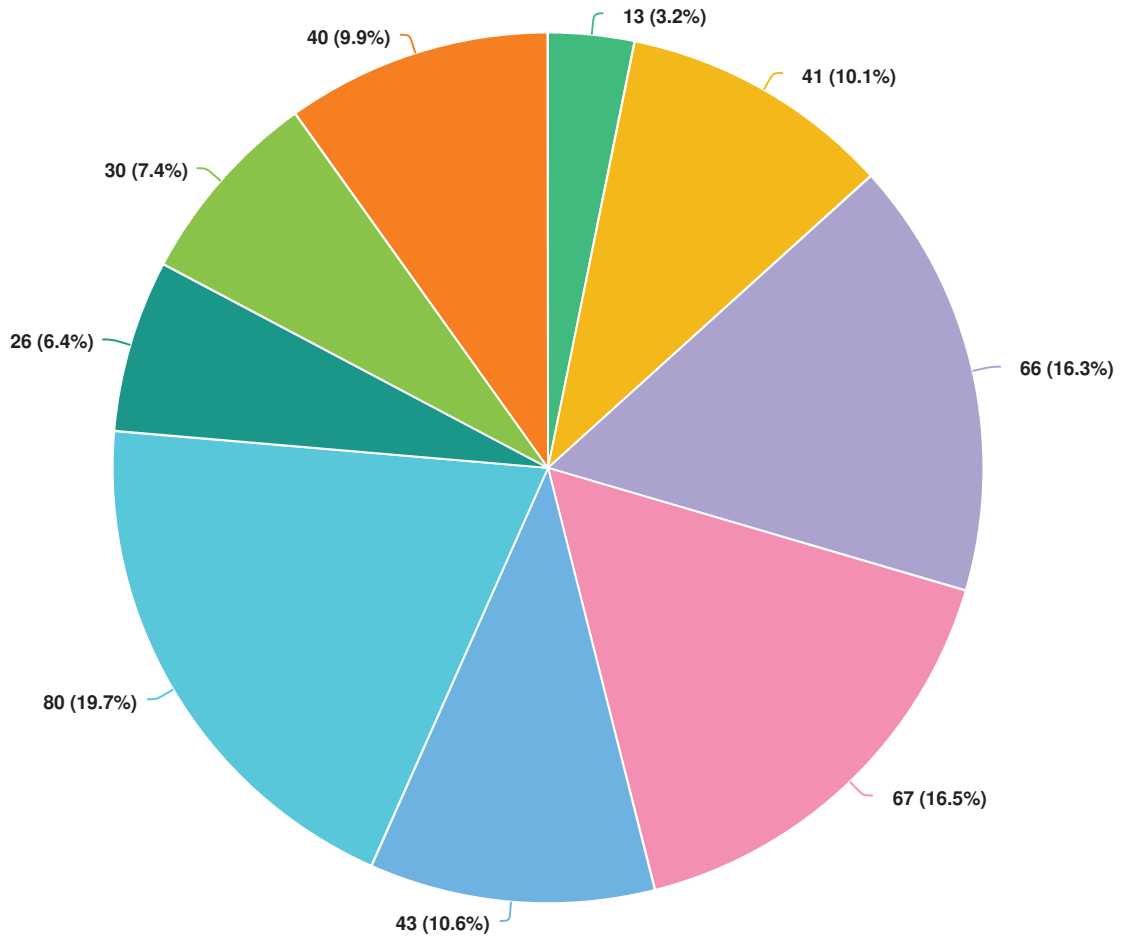
Question options

- 1
- 2

Optional question (13 response(s), 393 skipped)

Question type: Dropdown Question

What is your total household income (before tax)?



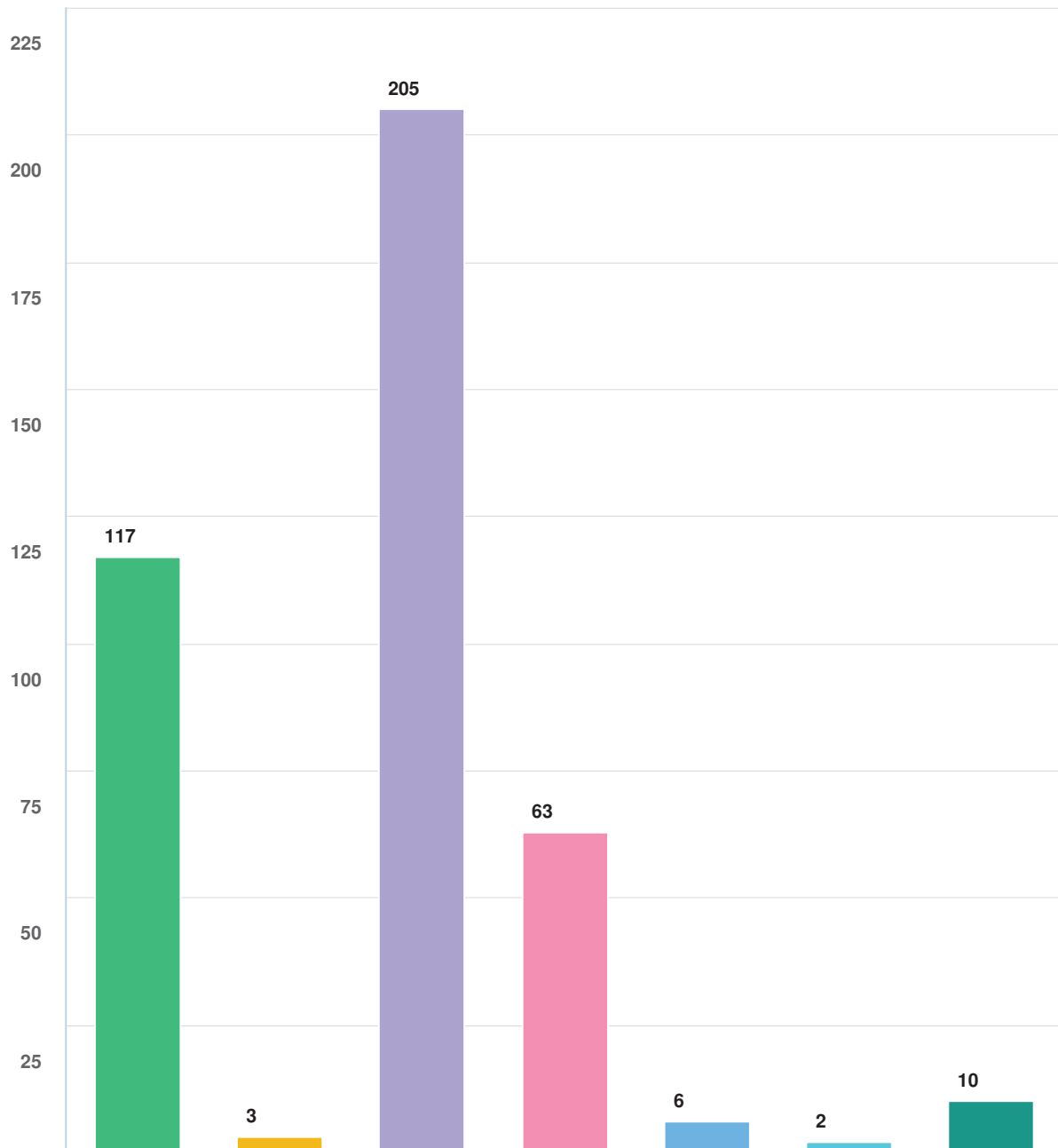
Question options

- Less than \$20,000
- \$20,000 to \$40,000
- \$40,000 to \$60,000
- \$60,000 to \$80,000
- \$80,000 to \$100,000
- \$100,000 to \$150,000
- \$150,000 to \$200,000
- \$200,000 and over
- Prefer not to say

Mandatory Question (406 response(s))

Question type: Dropdown Question

How would you describe your household?



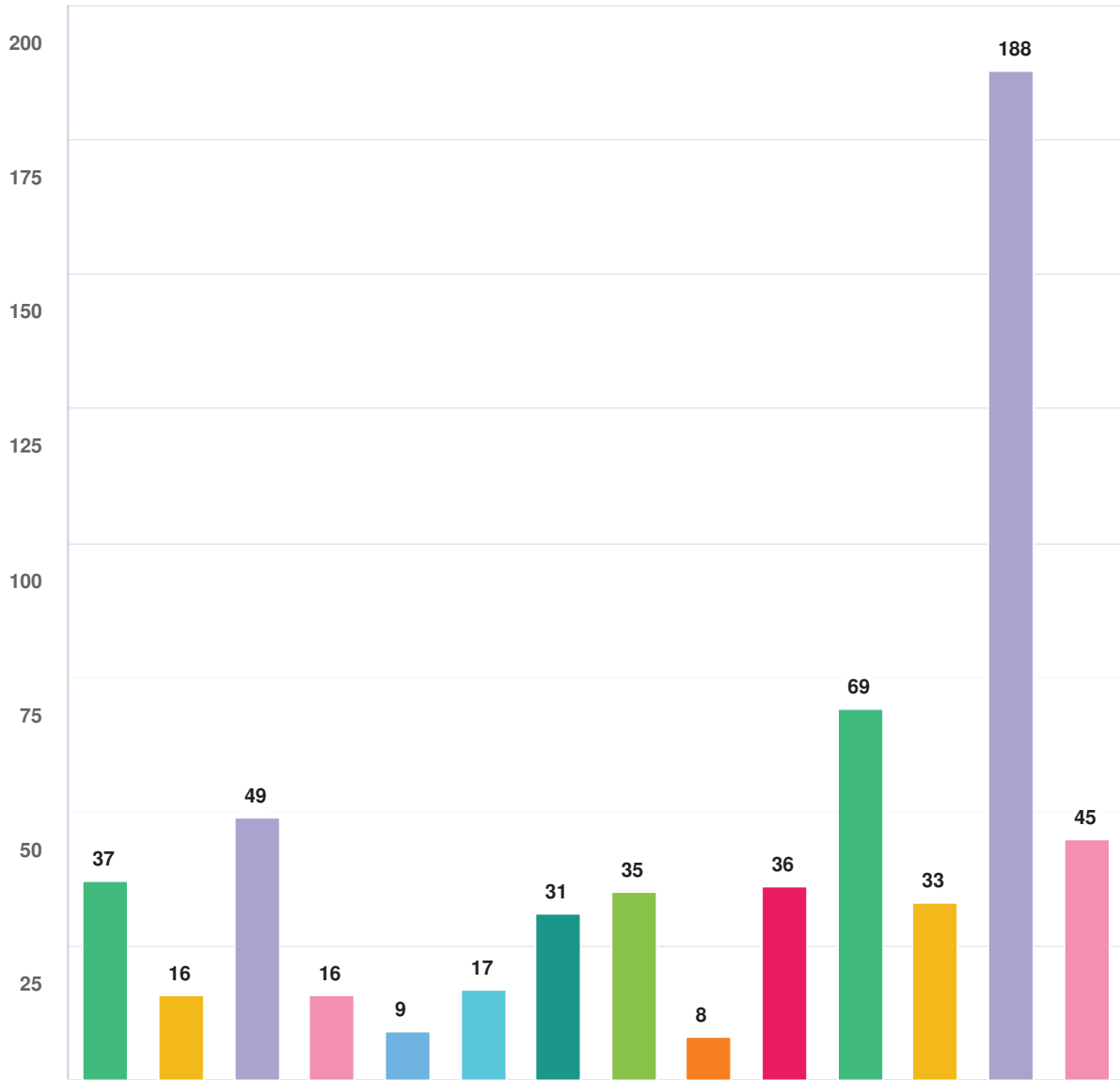
Question options

- I live on my own.
- I live with my parents.
- I live with my spouse / partner - without a child / children
- I live with my spouse / partner - with a child / children
- I am a single parent with a child / children
- I live with roommates
- Other (please specify)

Mandatory Question (406 response(s))

Question type: Checkbox Question

Are any of the following housing issues currently challenges for you or do you think they will be in the next five years? Please select all those that apply.



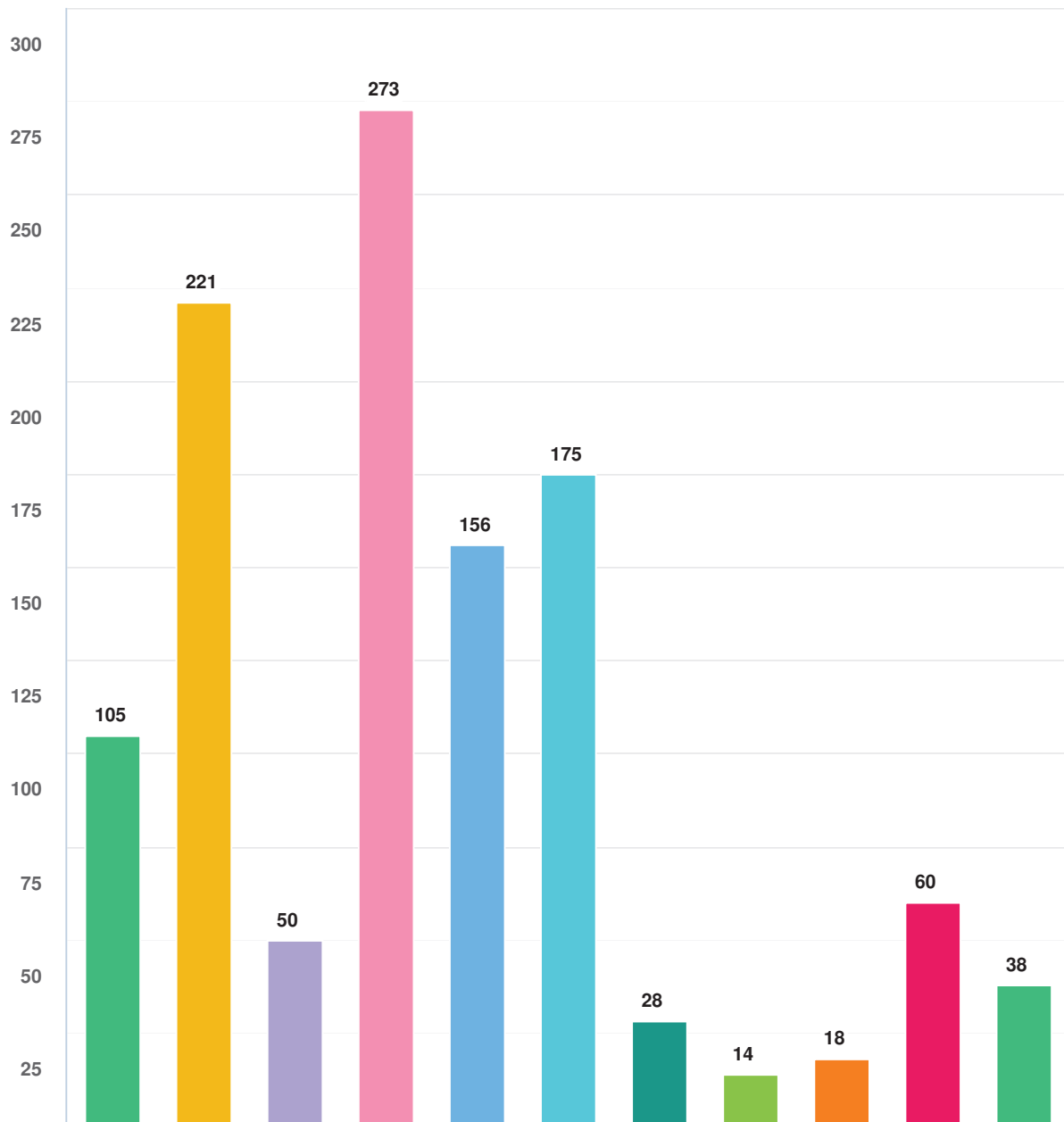
Question options

- Home is in poor condition and is in need of repairs
 ● Home is unsuitable for my mobility and accessibility needs
- Home does not provide enough parking
 ● Home is not well served by public transit
- Home is too far from public amenities like libraries, parks and open spaces
 ● Home is too large for my needs
- Home is too small for my needs
 ● Insufficient private amenity (outdoor) space
● Insufficient ability to work from home
- I'm unsure about the stability of my rental lease
 ● I'm unsure about whether I will be able to afford future rent/mortgage payments
- I'm unsure about whether I will be able to purchase a home
 ● I have not experienced any housing challenges
- Other (please specify)

Optional question (388 response(s), 18 skipped)

Question type: Checkbox Question

Please identify the three most important factors you consider when looking at a home:



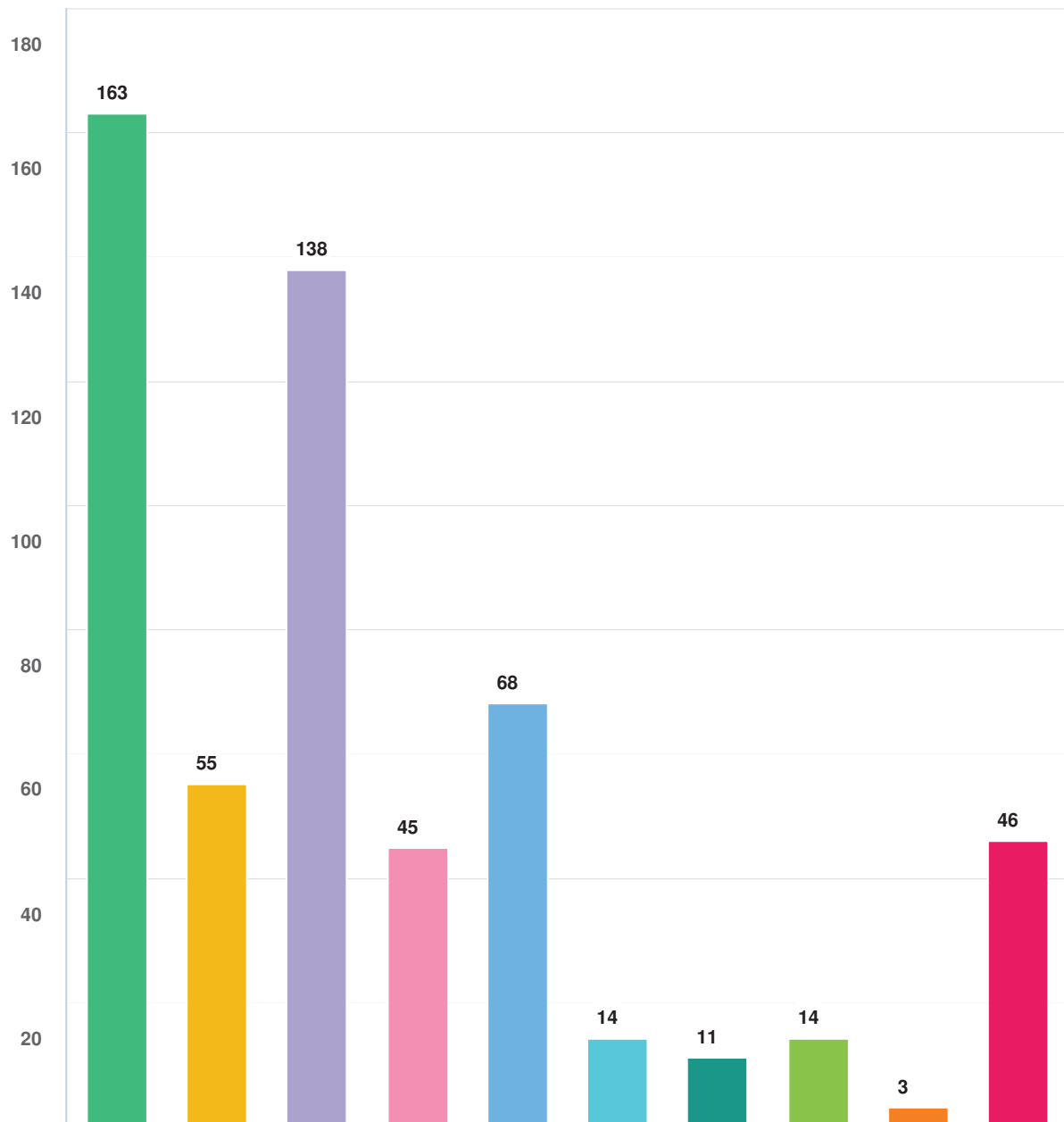
Question options

- Size of home
- Type of home (e.g., single family dwelling, townhome, apartment, etc.)
- Size of the property / lot
- Cost of housing / price of home
- Proximity to community amenities (e.g., recreation centres, parks, waterfront, libraries, etc.)
- Proximity to shops and services
- Proximity to job / employment
- Proximity to schools
- Access to major roads / highways
- Access to public transportation
- Other (please specify)

Optional question (403 response(s), 3 skipped)

Question type: Checkbox Question

Did you encounter any of the following barriers during the search for your current home? Please select all those that apply.



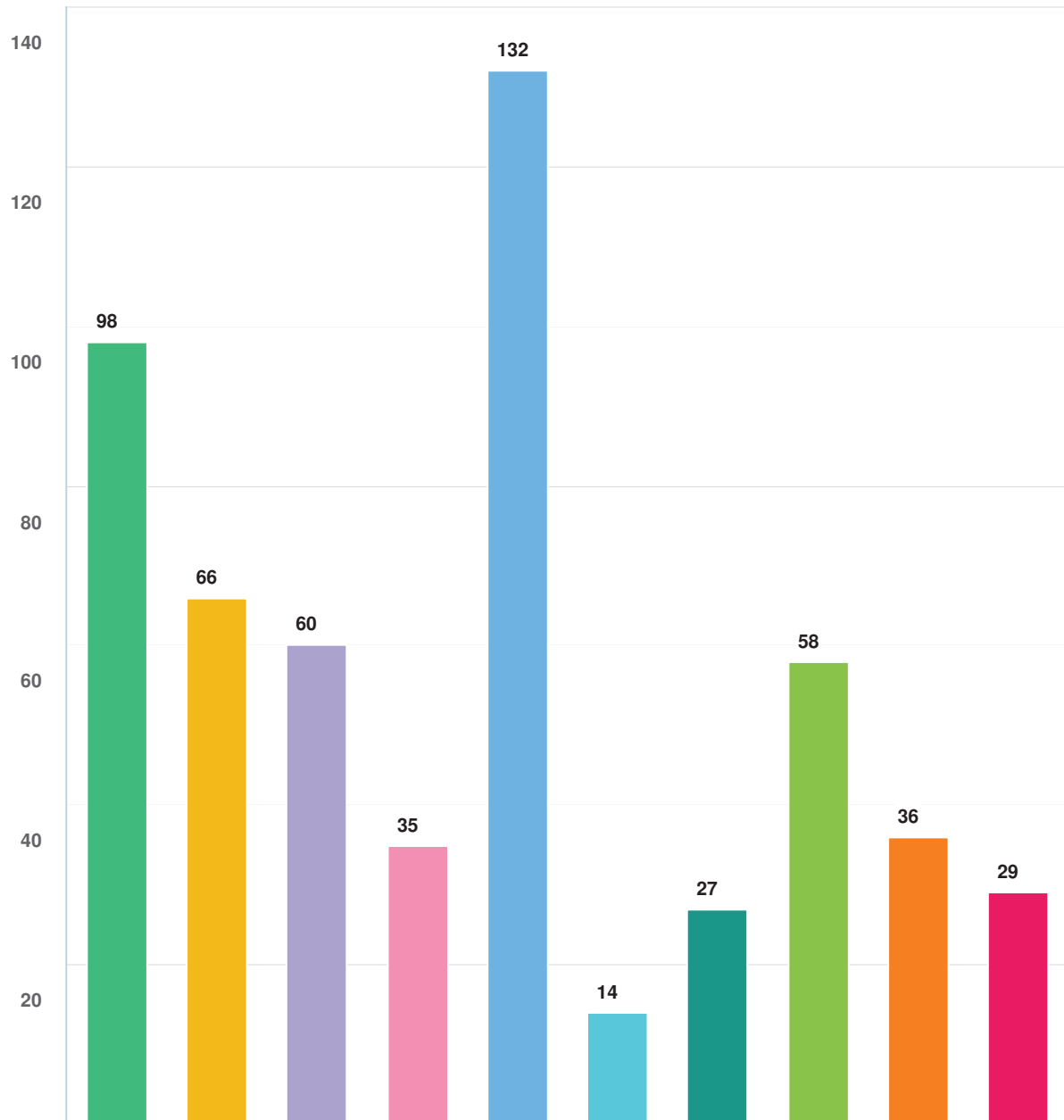
Question options

- Limited supply of the type of home I was looking for
 ● Cost of rent was too high
● Cost of a home purchase was too high
- Poor quality of housing of the type I'm looking for
 ● Restricted due to strata / apartment rules (e.g., no pets, no children, etc.)
- Too far from transit
 ● Lack of an elevator or other accessibility supports
● Too far from employment opportunities
- Profiling / screening due to ethnicity, sexual orientation / other
 ● Other (please specify)

Optional question (305 response(s), 101 skipped)

Question type: Checkbox Question

Which, if any, of the following housing types do you think you will need in the next 5 to 10 years?



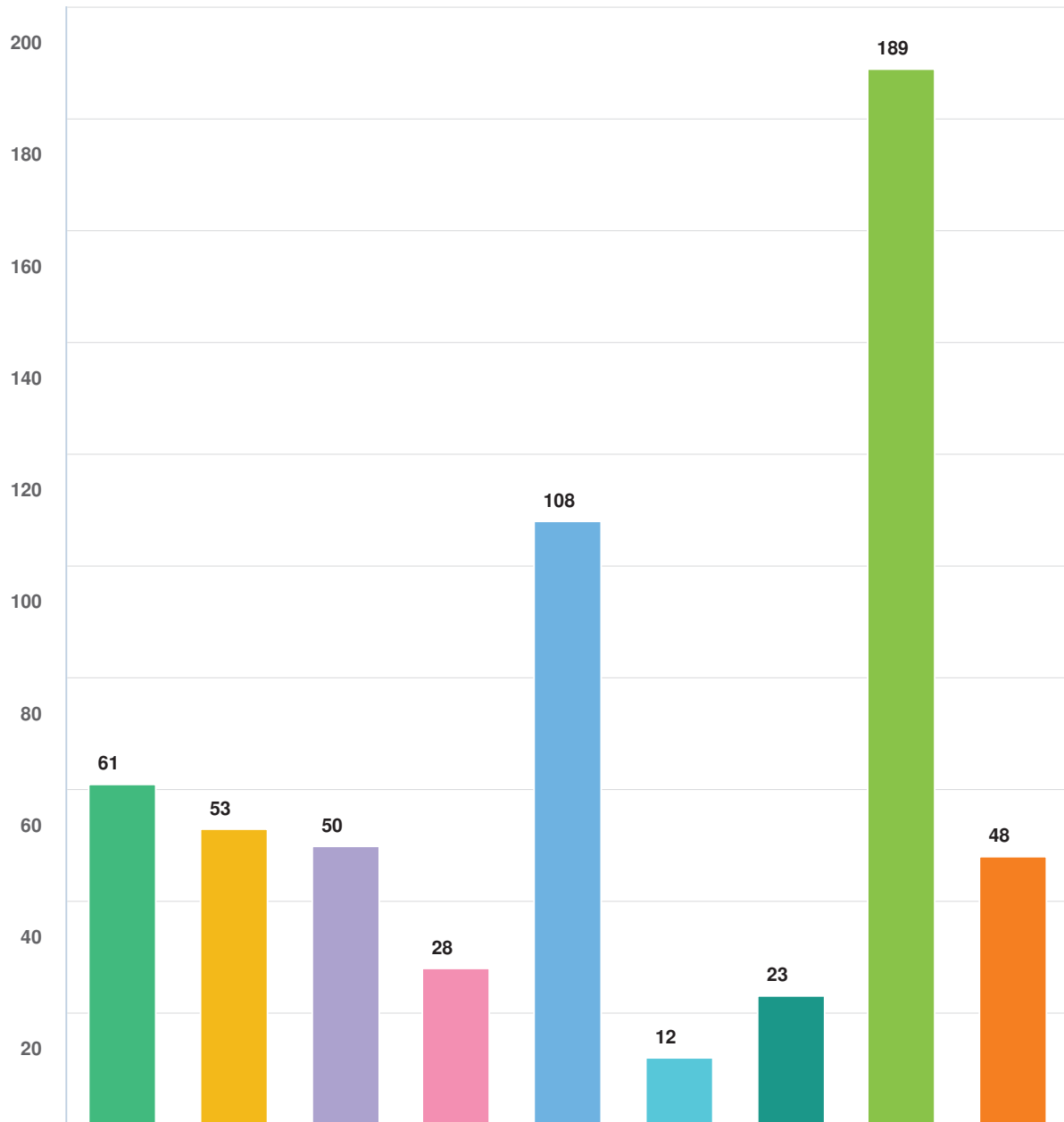
Question options

- Single detached home
 ● Single detached home with a secondary suite
● Row house or a townhouse
- Duplex or a semi-detached home
 ● Apartment
● Secondary Suite
● Coach house (detached suite)
- Supportive home (e.g., adult lifestyle community with assistance)
 ● Subsidized housing operated by not-for-profit housing provider
● Other (please specify)

Optional question (372 response(s), 34 skipped)

Question type: Checkbox Question

Which, if any, of the following housing types do you think you will need in the next 20 to 30 years?



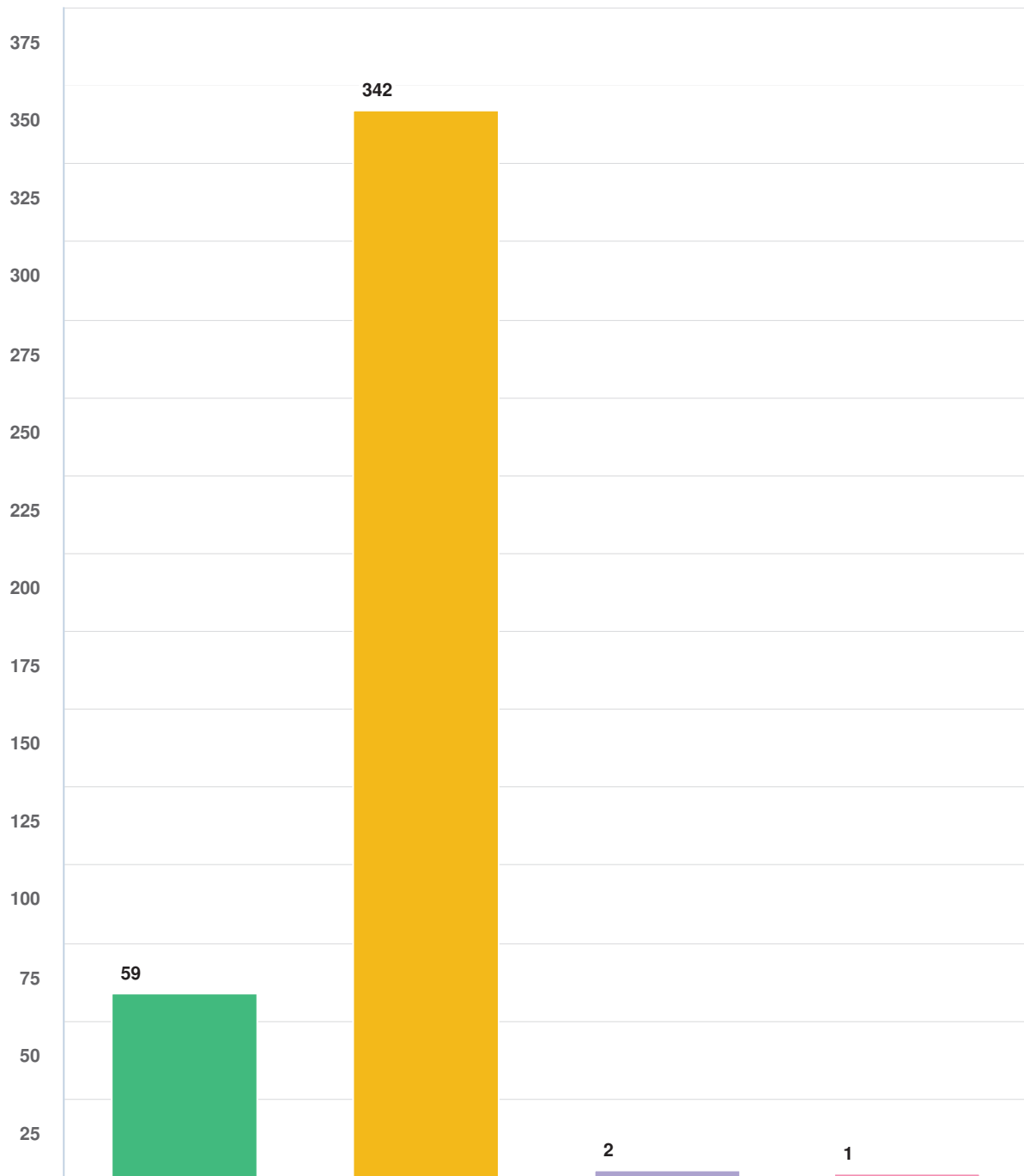
Question options

- Single detached home
- Single detached home with a secondary suite
- Row house or a townhouse
- Duplex or a semi-detached home
- Apartment
- Secondary Suite
- Coach house (detached suite)
- Supportive home (e.g., adult lifestyle community with assistance)
- Subsidized housing operated by not-for-profit housing provider

Optional question (366 response(s), 40 skipped)

Question type: Checkbox Question

Do you rent or own your home?



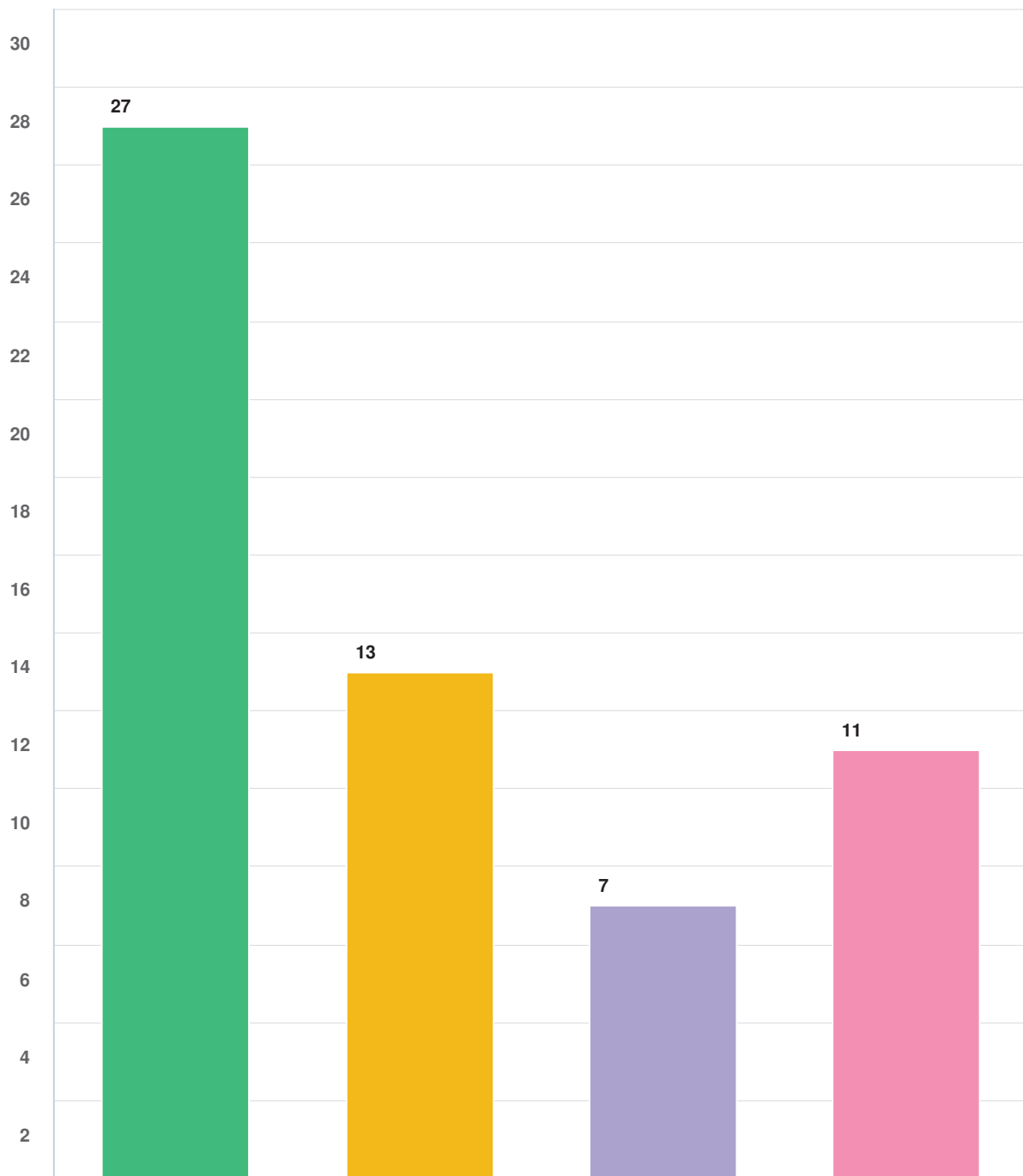
Question options

- Rent
- Own
- Neither rent or own (e.g., live rent free with parents or adult children)
- Other (please specify)

Optional question (404 response(s), 2 skipped)

Question type: Checkbox Question

How long did it take for you to find your current rental unit?



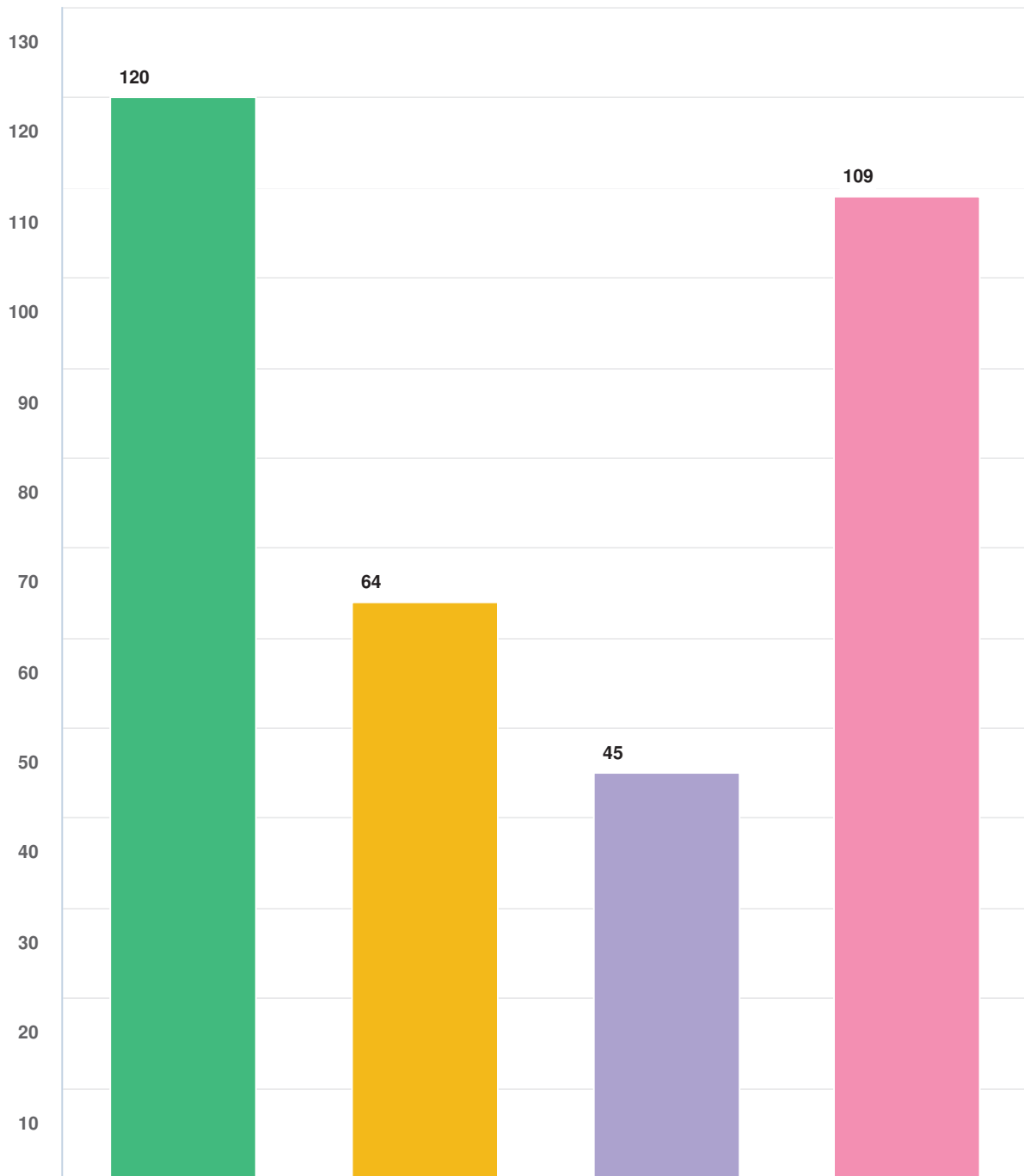
Question options

- Less than 2 months
- 2 - 3 months
- 3 - 5 months
- 5 + months

Optional question (58 response(s), 348 skipped)

Question type: Checkbox Question

How long did it take for you to find your current home?



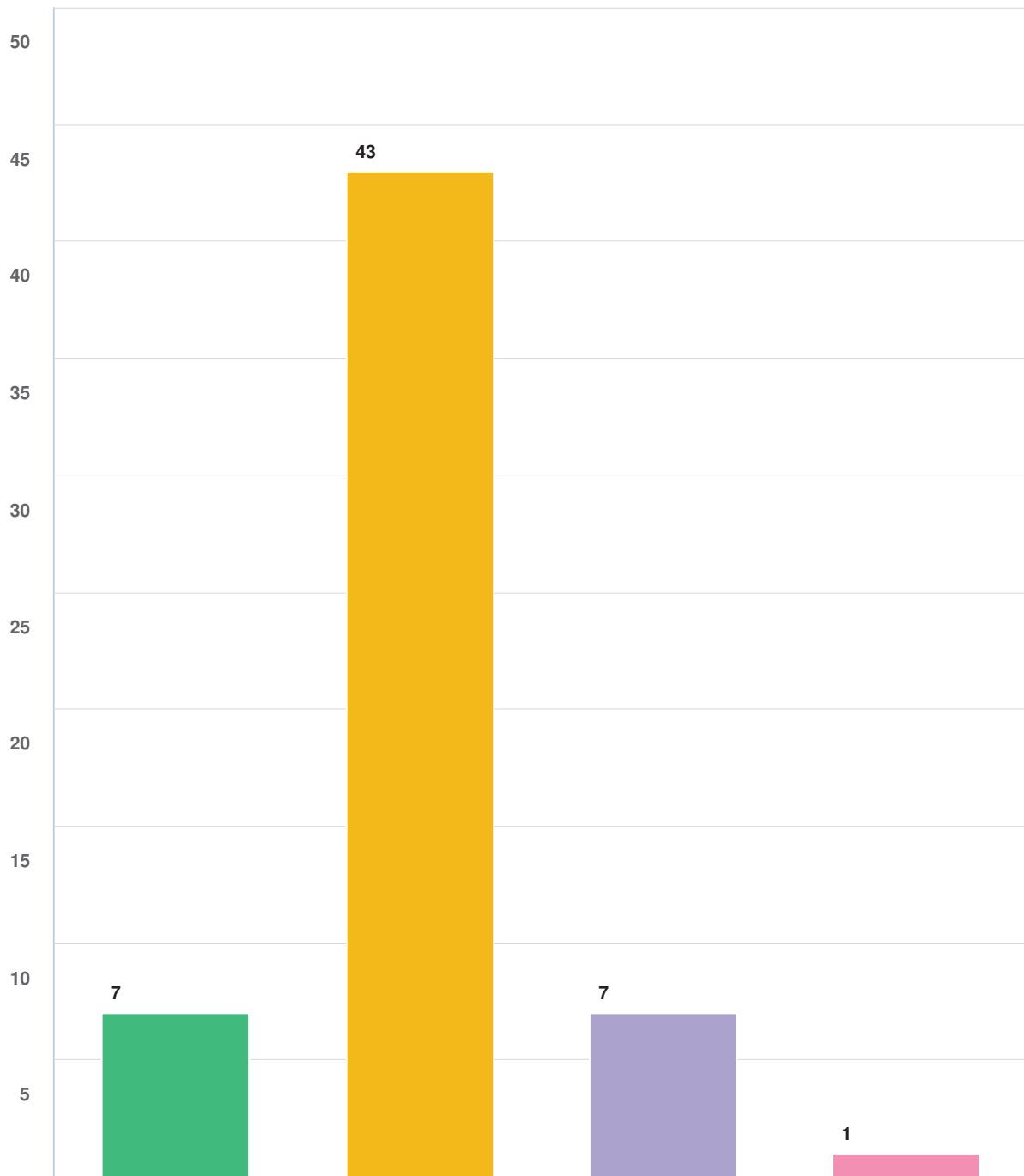
Question options

- Less than 2 months
- 2 - 3 months
- 3 - 5 months
- 5 + months

Optional question (338 response(s), 68 skipped)

Question type: Checkbox Question

What type of unit do you rent?



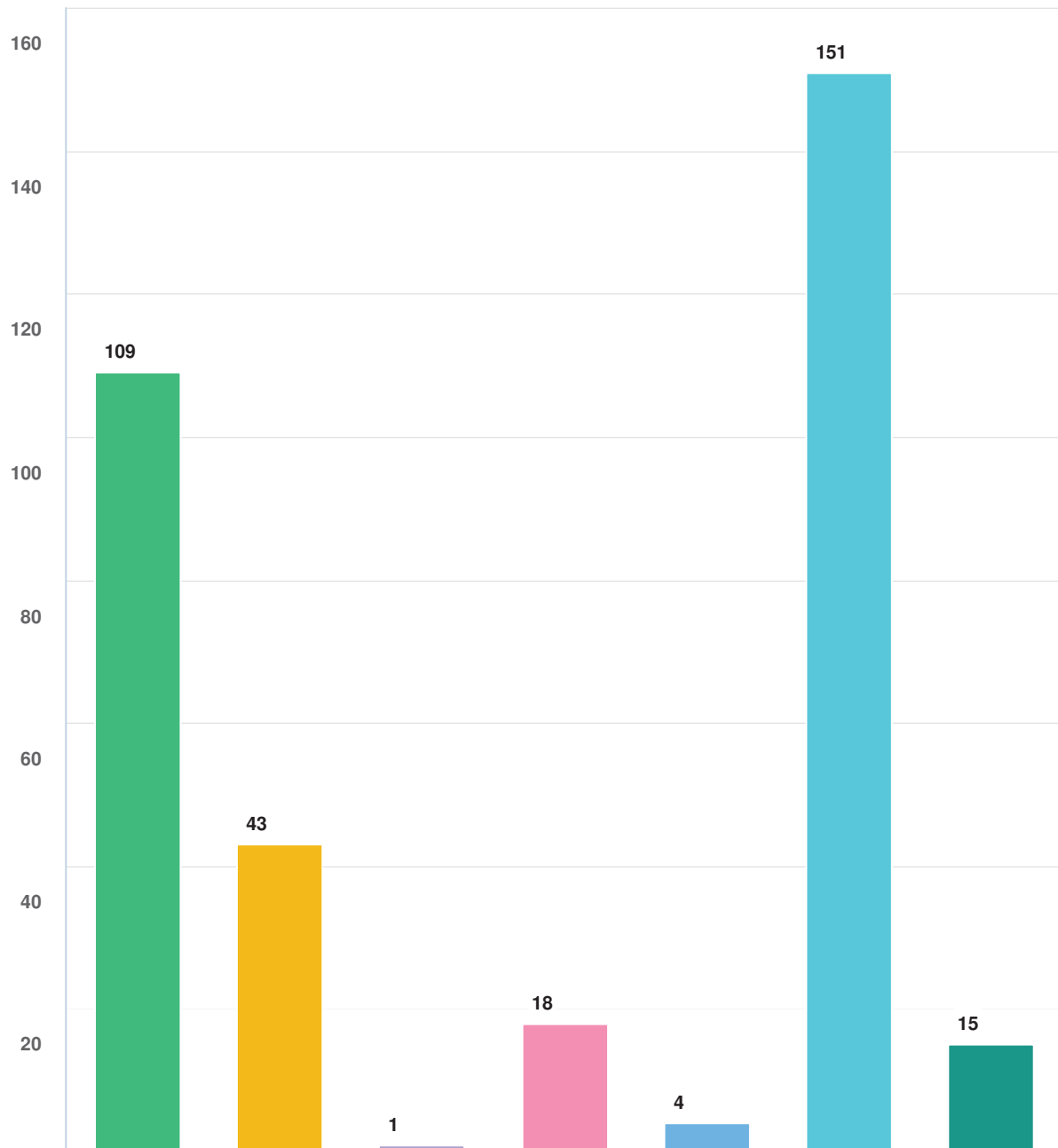
Question options

- Single detached home
- Apartment unit
- Secondary suite
- Other (please specify)

Optional question (58 response(s), 348 skipped)

Question type: Checkbox Question

What type of home do you own?



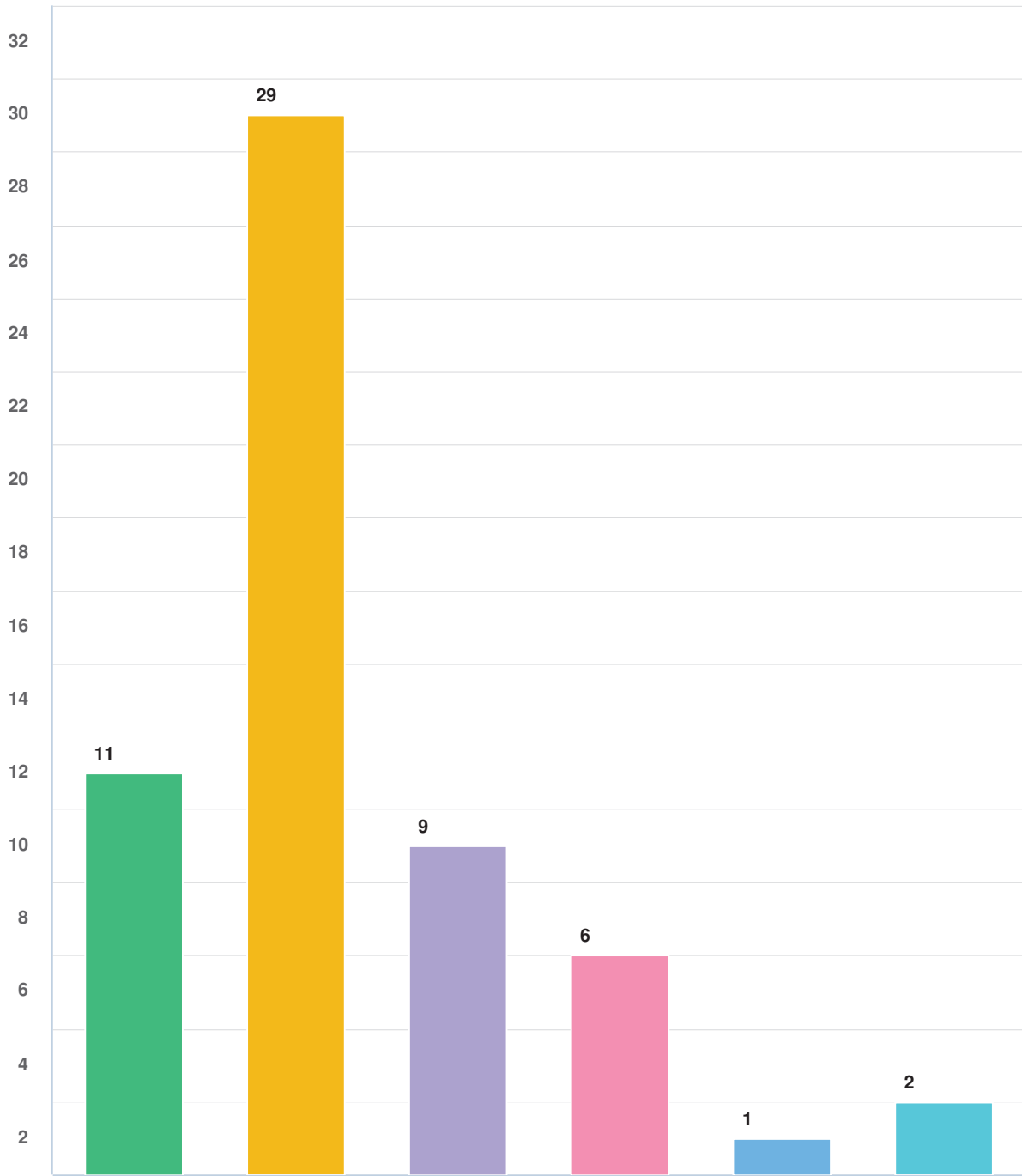
Question options

- Single detached home
- Single detached home with a secondary suite
- Single detached home with a coach house (detached suite)
- Row house or townhouse
- Duplex or semi-detached house
- Apartment unit
- Other (please specify)

Optional question (341 response(s), 65 skipped)

Question type: Checkbox Question

What is your monthly rent payment?



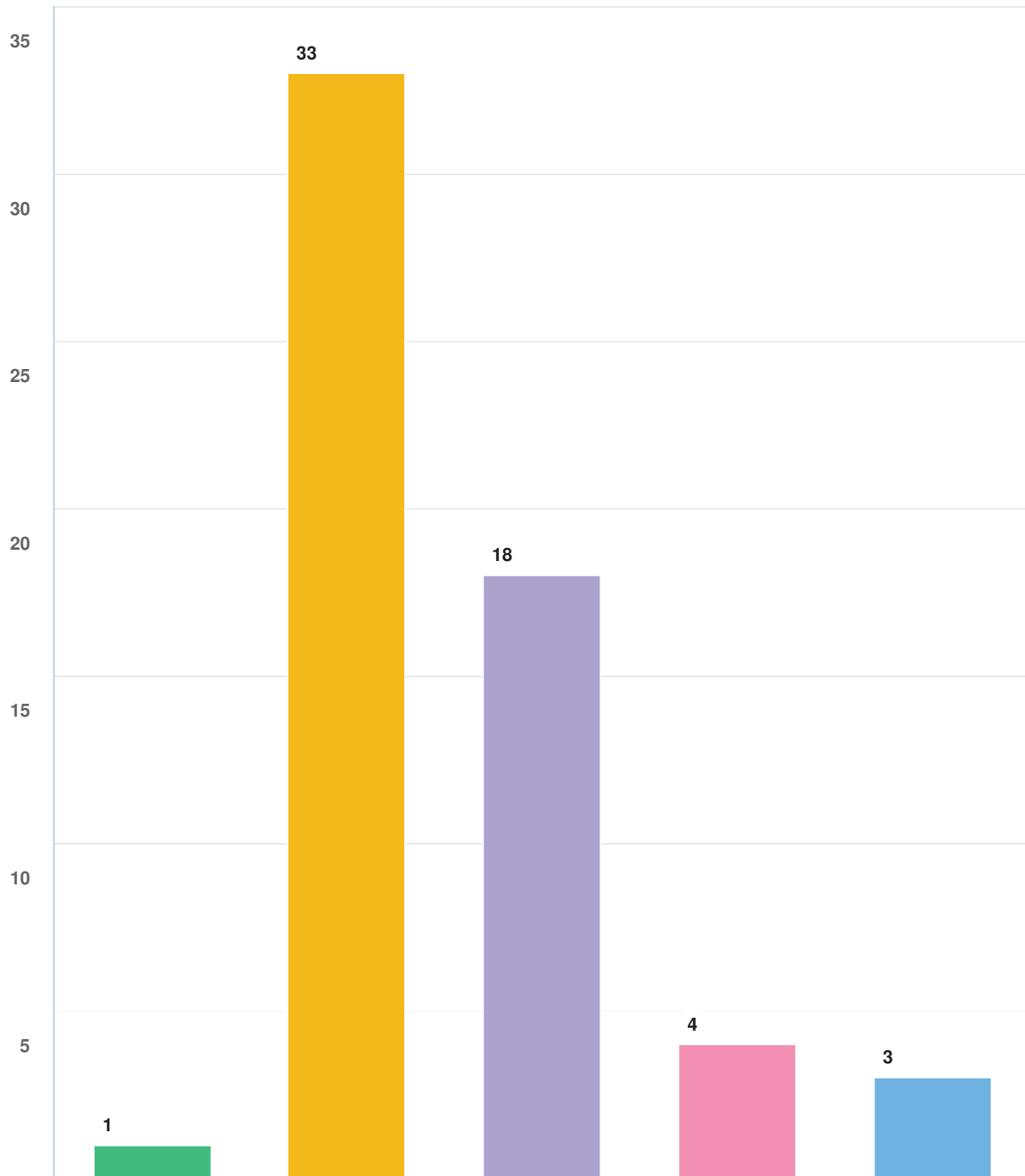
Question options

- \$501 - \$1,000
- \$1001 - \$1,500
- \$1,501 - \$2,000
- \$2,001 - \$2,500
- \$2,501 - \$3,000
- \$3,001 or more

Optional question (58 response(s), 348 skipped)

Question type: Checkbox Question

How many bedrooms are in your unit?



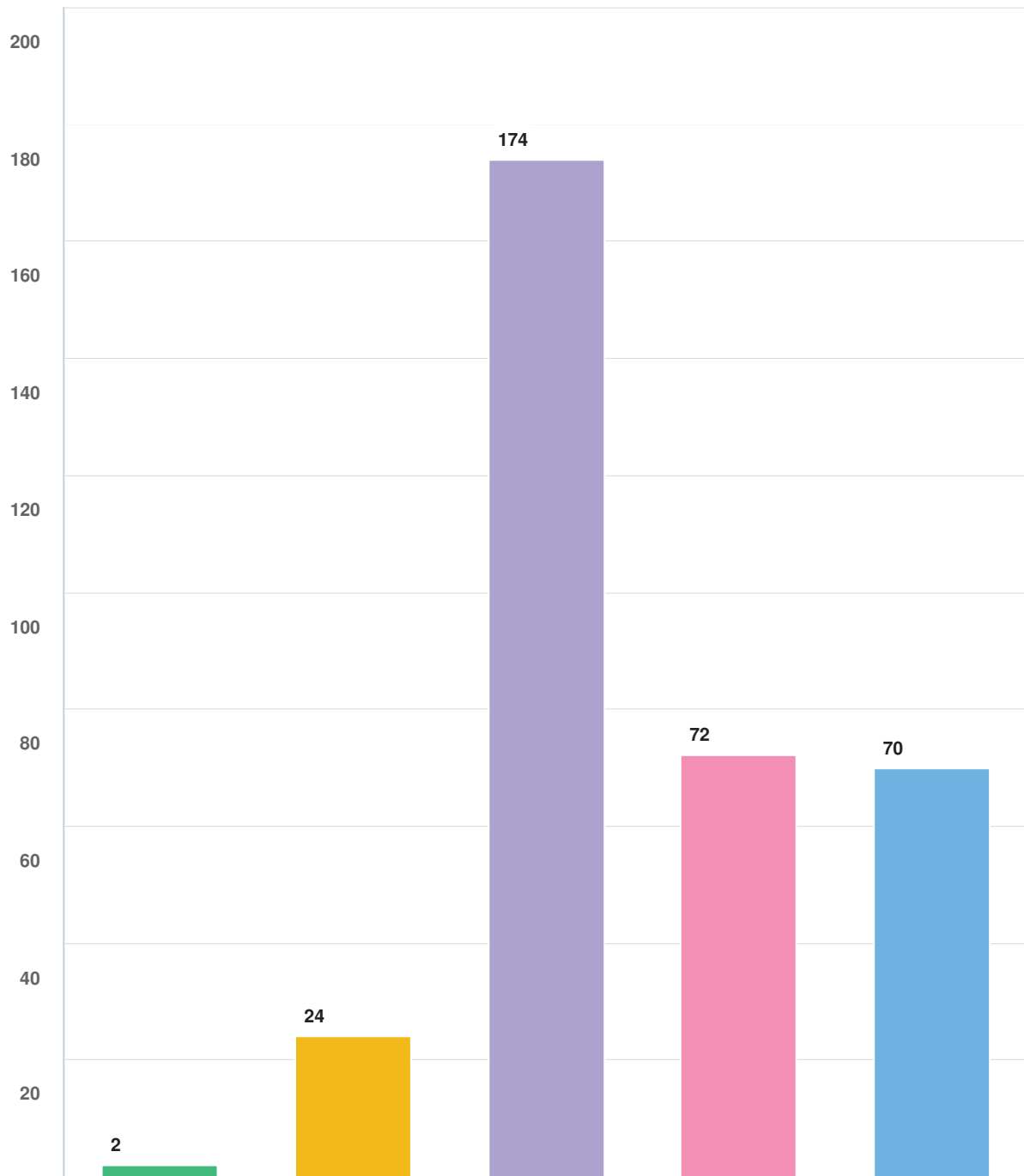
Question options

- Studio / Bachelor Unit
- 1 bedroom
- 2 bedroom
- 3 bedroom
- 4 or more bedrooms

Optional question (59 response(s), 347 skipped)

Question type: Checkbox Question

How many bedrooms are in your home?



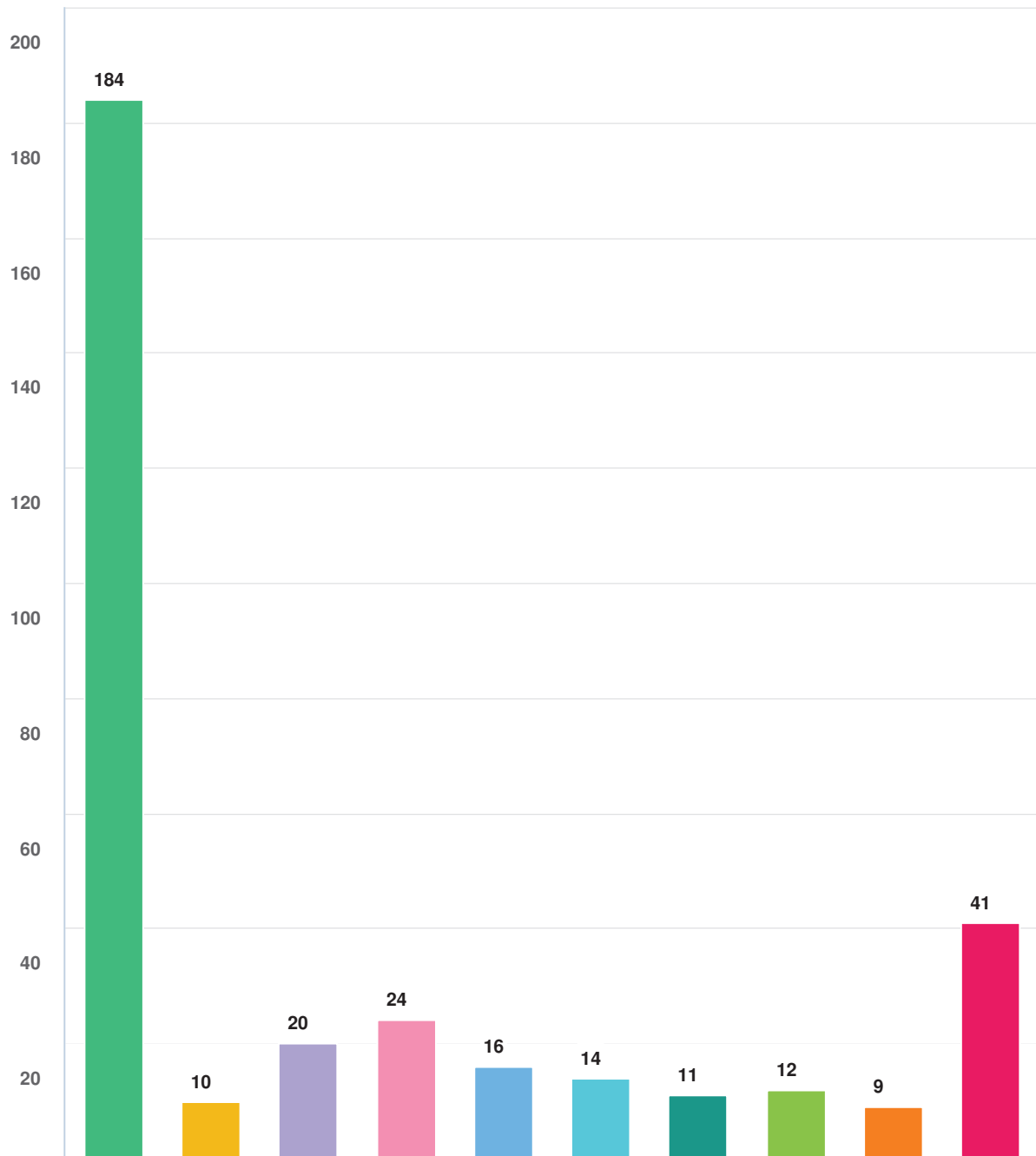
Question options

- Studio / Bachelor Unit
- 1 bedroom
- 2 bedroom
- 3 bedroom
- 4 or more bedrooms

Optional question (342 response(s), 64 skipped)

Question type: Checkbox Question

What is your monthly mortgage payment?



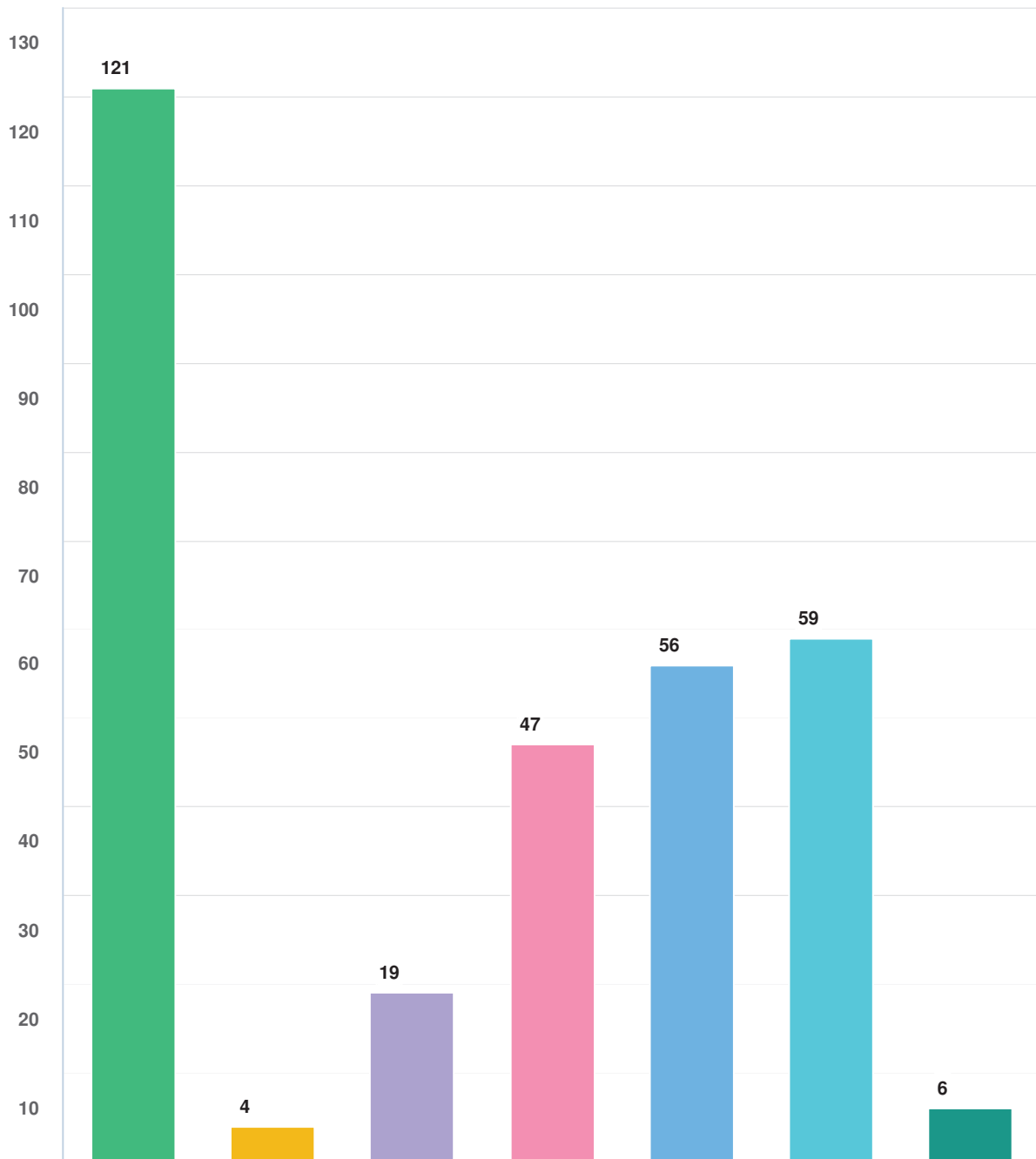
Question options

- I don't have a mortgage
- Less than \$500
- \$500 - \$1,000
- \$1,001 - \$1,500
- \$1,501 - \$2,000
- \$2,001 - \$2,500
- \$2,501 - \$3,000
- \$3,001 - \$3,500
- \$4,001 - \$4,500
- Prefer not to say

Optional question (341 response(s), 65 skipped)

Question type: Checkbox Question

If you pay strata fees how much do you pay per month?



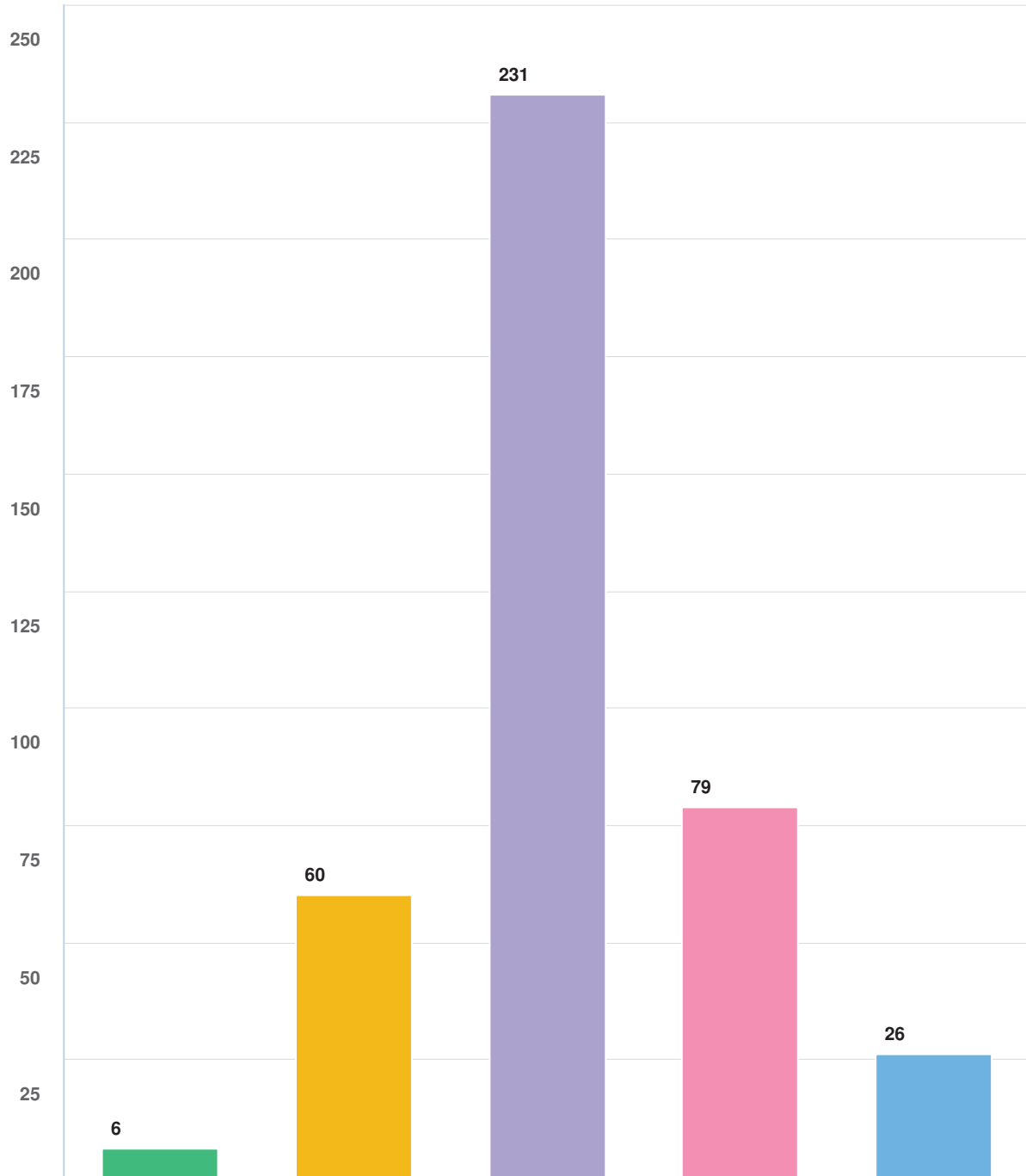
Question options

- None / Does not apply
- Less than \$200
- \$201 - \$300
- \$301 - \$400
- \$401 - \$500
- \$501 or more
- Prefer not to say

Optional question (312 response(s), 94 skipped)

Question type: Checkbox Question

What is the minimum number of bedrooms that would meet your current household needs?



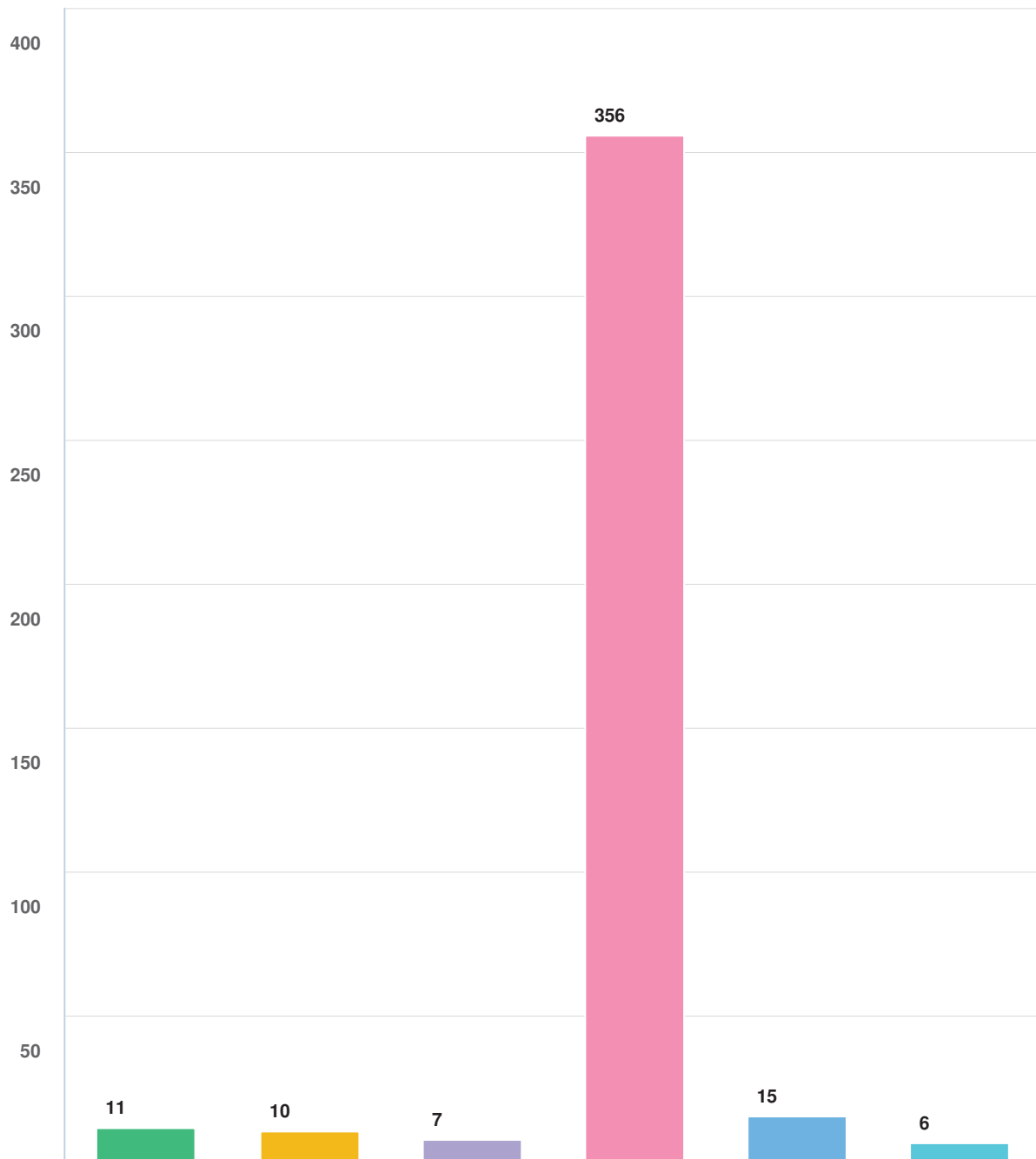
Question options

- Studio / bachelor unit
- 1 bedroom
- 2 bedrooms
- 3 bedrooms
- 4 more more bedrooms

Optional question (402 response(s), 4 skipped)

Question type: Checkbox Question

Do you receive any financial support (formal or informal) to support your housing costs?



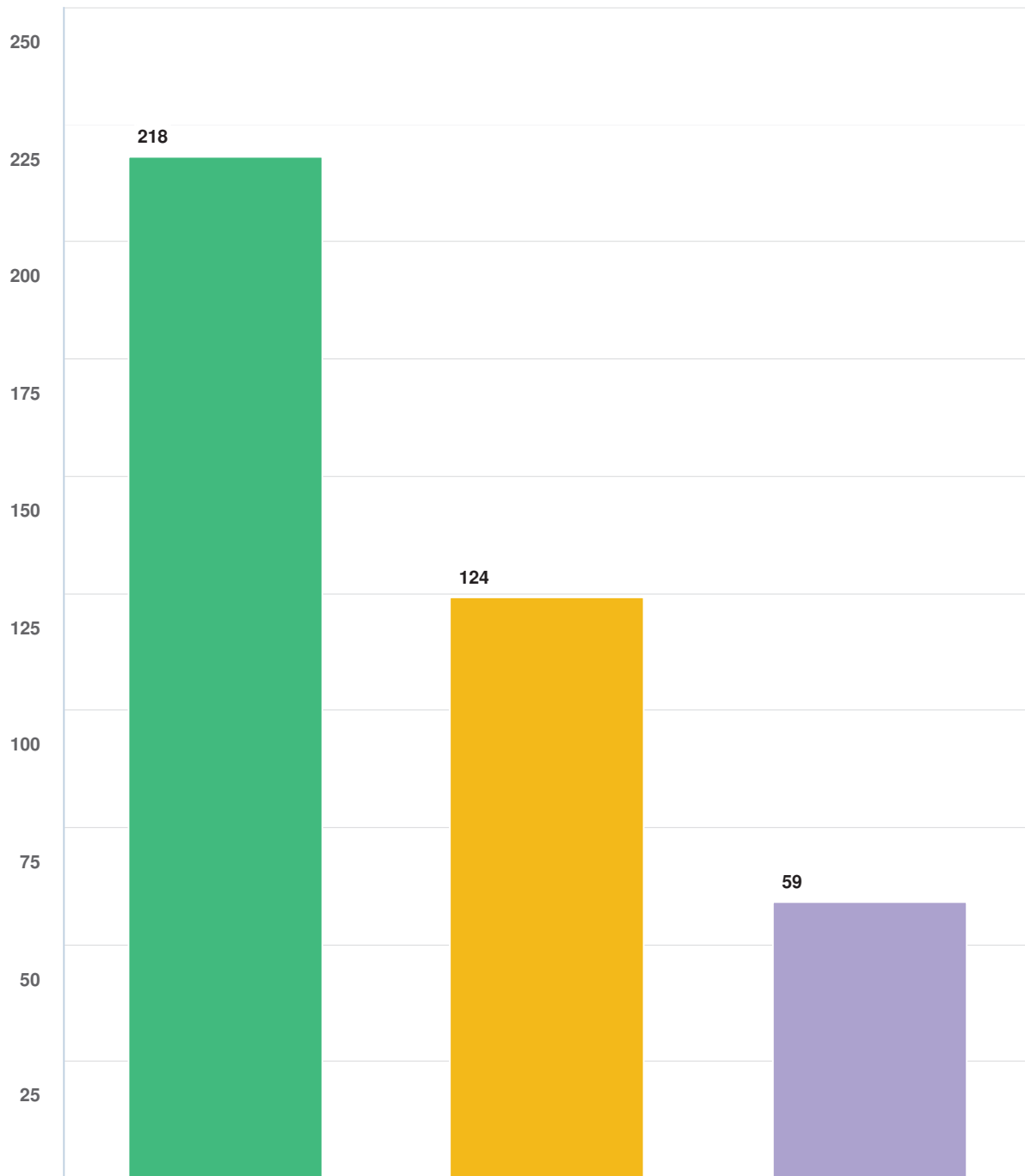
Question options

- Yes - rental subsidy
- Yes - government grant / load
- Yes - Financial support from family, relatives, other
- No
- Prefer not to say
- Other (please specify)

Optional question (405 response(s), 1 skipped)

Question type: Checkbox Question

Do you believe your housing costs are affordable?



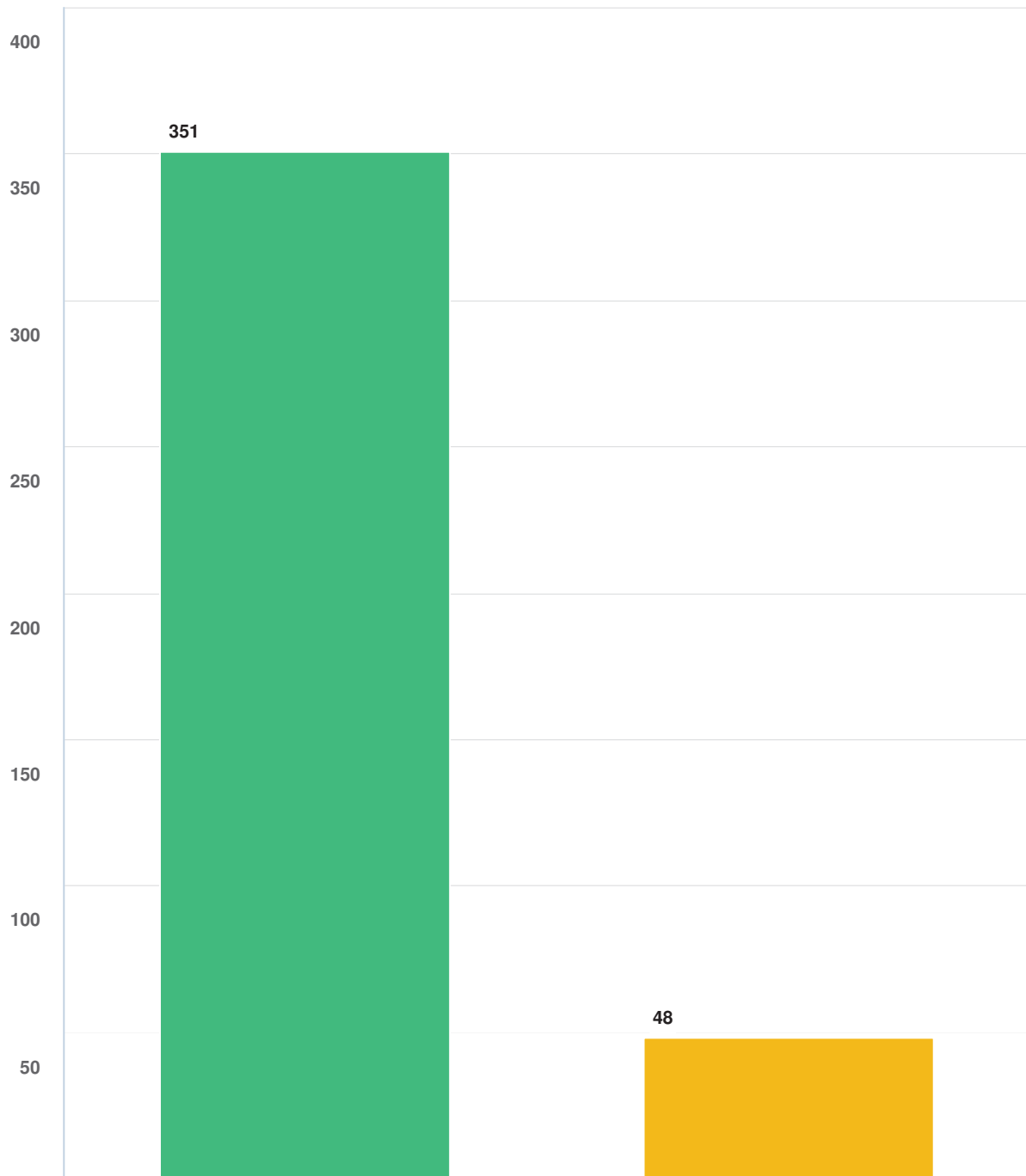
Question options

● Yes ● No ● Not sure

Optional question (401 response(s), 5 skipped)

Question type: Checkbox Question

Has the COVID-19 pandemic impacted your housing needs?



Question options

- No
- Yes, if so how:

Optional question (399 response(s), 7 skipped)

Question type: Checkbox Question

APPENDIX C

Engagement Summary Report

ENGAGEMENT SUMMARY REPORT ON HOUSING NEEDS IN WHITE ROCK

Prepared by CitySpaces Consulting | July 2021

WHITE ROCK
City by the Sea!



ACKNOWLEDGEMENTS

On behalf of the City of White Rock, CitySpaces Consulting led the Housing Needs Engagement Process and was the author of this report. The City and CitySpaces are very appreciative of the support and contributions provided by community stakeholders, the public, and the Housing Advisory Committee during this process. We thank them:

- Stephanie Beck, Peace Arch Hospital Foundation
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- Timothy Millard, Fraser Health Authority
- Tsitsi Watt, BC Housing
- Darryl Walker, Mayor of White Rock
- Kenneth Jones, Former City Councillor of White Rock and BC Tinnitus Association representative
- Councillor Anthony Manning, White Rock Housing Advisory Committee
- Councillor Erika Johanson, White Rock Housing Advisory Committee
- Abhishek Mamgain, White Rock Housing Advisory Committee
- Chris Harris, White Rock Housing Advisory Committee
- Greg Duly, White Rock Housing Advisory Committee
- Marine Sabine, White Rock Housing Advisory Committee
- Bernard Bowness, White Rock Housing Advisory Committee

- Ulee Maschaykh, White Rock Housing Advisory Committee
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- Rick Mann, IOM Property Group
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- Daniel Bar-Dayam, Porte Realty
- Erik Hacker, Waterstock Properties
- Shawn Wilson, Baptist Housing
- Bobbi Sarai, YWCA Metro Vancouver
- Jessica Hayes, Metro Vancouver Housing Corporation
- Doug Tennant, UNITI
- Minakshi Bagai, Sources BC
- Jay Blaschuk, Sources BC
- Heidi Briggs, Evergreen Childcare Centre
- Renters Forum participants
- Members of the community who shared their lived experience

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INTRODUCTION

The City of White Rock has initiated the preparation of a Housing Needs Report for the community. The Draft Engagement Summary Report on Housing Needs is one of three reports being prepared as part of this process:

PART 1

- **Community Profile:** A companion report completed by Metro Vancouver on behalf of the City of White Rock which summarizes the required data, including recent demographics and housing trends. A public survey was also issued and summarized during this first stage.

PART 2

- **Engagement Summary Report:** This report, which summarizes the engagement activities and what was heard from the community and stakeholders with respect to their perspectives on local housing issues.
- **Housing Needs Report:** A companion report that will be written in the fall of 2021. The final Housing Needs Report will summarize key housing issues in White Rock and populations most challenged to afford housing in the local market, as well as housing types and tenures needed to accommodate current and future populations. The final Housing Needs Report will synthesize the evidence-based research from the Community Profile and the community observations obtained through engagement in order to prepare a *Statement of Need* for the City.

The Housing Needs Report process is a new legislative requirement under *Part 14 of the Local Government Act*. The new regulation requires local governments to complete Housing Needs Reports by 2022, and every five (5) years thereafter. The purpose of the legislation is to: (i) enable the provincial government to gain an understanding of recent changes in demographics and housing and provide important context to plan for future housing needs; (ii) enable municipalities to better understand the current and future housing needs; and (iii) assist local governments in implementing policies and

bylaws that respond to current and projected housing needs. Highlights of what was heard from engagement are summarized in this report and aligns with the Ministry's requirements.

PROCESS OVERVIEW

ADAPTING ENGAGEMENT DURING A PANDEMIC

The COVID-19 public health emergency required engagement activities to be conducted in a virtual setting to ensure physical distancing and the safety of all participants.

OUTREACH AND COMMUNICATIONS

The City of White Rock's website, social media channels, and the *Talk White Rock* engagement platform were the primary tools used to inform the public about the Housing Needs Report process and spread awareness of how people could engage. The *Talk White Rock* platform provided a description of the process, timeline, and key updates. Registration to stakeholder workshops were also shared on the *Talk White Rock* platform.

In addition, direct invitations and advertisements were issued for key engagement events. This included displaying event posters in rental buildings for the Renters Forum and newspaper advertisements for the Community Open House. Stakeholders were directly invited via email to attend virtual workshops.

The City of White Rock's communications team maintained the *Talk White Rock* engagement platform and uploaded key documents as they became available for the public and stakeholders to review and reference.

INDIGENOUS ACKNOWLEDGEMENTS

The City of White Rock acknowledges that these engagement activities took place on the traditional, unceded territories of the Semiahmoo First Nation and the broader territory of the Coast Salish Peoples. Representatives from the Indigenous communities were invited to participate in the engagement process on housing needs in White Rock.

ENGAGEMENT ACTIVITIES

A total of 720 people and 20 organizations were engaged during the White Rock Housing Needs Report process. A summary of activities is provided on the following pages.

VIRTUAL PUBLIC OPEN HOUSE

A virtual public open house was held on April 13th, 2021 to launch the Housing Needs Report process. Participants had the opportunity to receive an introduction to the project by City staff and information on housing research completed to date. A total of 5 participants attended the virtual open house and asked questions of City staff and the consultant team.

VIRTUAL STAKEHOLDER WORKSHOPS

Four virtual stakeholder workshops were facilitated to learn more about housing needs and gaps from representatives with local experience in White Rock.

- **Institutional + Major Employers Workshop.** A virtual workshop in June 2021 attended by representatives from a cross-section of employers which included the Business Improvement Association, the Fraser Health Authority, and BC Housing. A total of 5 participants attended the session, who had the opportunity to receive an introduction to the project by City staff as well as information on housing research completed to date. A facilitated discussion using an interactive virtual whiteboard provided the space for participants to share their thoughts on housing needs and gaps.

- **Local Builder + Developer Workshop.** A virtual workshop in June 2021 attended by representatives from the local builder and developer community, residential property managers, and realtors. A total of 9 participants attended the session, who had the opportunity to receive an introduction to the project by City staff as well as information on housing research completed to date. A facilitated discussion using an interactive virtual whiteboard provided the space for participants to share their thoughts on housing needs and gaps.
- **Non-profit + Community Based Organizations Workshop.** A virtual workshop in June 2021 attended by representatives from a cross-section of community organizations including the Metro Vancouver Housing Corporation, the YWCA, Semiahmoo House/Uniti, the Baptist Church, Sources, and the BC Tinnitus Association. A total of 7 participants attended the session, who had the opportunity to receive an introduction to the project by City staff as well as information on housing research completed to date. A facilitated discussion using an interactive virtual whiteboard provided the space for participants to share their thoughts on housing needs and gaps.
- **Owners of Large Land Holdings Workshop.** A virtual workshop in June 2021. Invitees included owners of large land holdings in the City, with the aim to discuss opportunities for potential residential development. A total of 5 participants attended the session, representing a cross-section of institutions and community organizations including the Peace Arch Hospital Foundation, Evergreen Childcare Centre, and Sources. Participants had the opportunity to receive an introduction to the project by City staff as well as information on housing research completed to date. A facilitated discussion using an interactive virtual whiteboard provided the space for participants to share their thoughts on housing needs and gaps.

VIRTUAL RENTERS FORUM

A virtual renters forum was held on June 10th, 2021. Advertisement for this event targeted local renters, given that the perspective and lived experience of renters in White Rock was less known at the onset of this process. Participants had the opportunity to receive an introduction to the project by City staff as well as information on housing research completed to date. A total of 12 participants attended the Renters Forum and asked questions of City staff and the consultant team.

INTERVIEWS WITH PERSONS WITH LIVED EXPERIENCE

An important perspective on the White Rock housing situation is the lived experience of members in the community. One-on-one conversations with 12 community members were conducted, representing a variety of lived experience and identities including:

- Low-income households;
- Single-parent households;
- Seniors;
- Persons with disabilities;
- Immigrants (new immigrants and people who immigrated to Canada decades ago);
- Persons who previously experienced homelessness; and
- Persons who previously experienced substance use issues.

ENGAGEMENT ACTIVITIES AT-A-GLANCE

720 people and 20 organizations were engaged during this process.



STAKEHOLDER FOCUS GROUPS

4 stakeholder focus groups were held engaging 23 people.



COMMUNITY SURVEY

An online survey engaged with more than 650 people.



INTERVIEWS WITH LIVED EXPERIENCES

Conversations with 12 members of the community.



HOUSING ADVISORY COMMITTEE

9 people representing long term residents of White Rock, Councillors, and volunteers.



RENTERS FORUM

1 renters forum was held, engaging 12 people.



PUBLIC OPEN HOUSE

A total of 5 people attended the virtual public open house.



WHAT WE HEARD

INSTITUTIONS AND EMPLOYERS

The following section contains paraphrased comments from participants who attended the institutions and employers workshop, organized by theme:

- **People most in need of housing in White Rock:** Young families; single parent families; people with disabilities; seniors, including mobile/active seniors and frail seniors; young adults and young professionals; and low-wage income earners. Participants in this workshop described their observations of challenges experienced by these groups. For example, young people in White Rock often need multiple jobs and/or multiple roommates in order to make housing more affordable. We also heard that it is common for residential strata buildings to be age-restricted (e.g., 19+), which limits the housing options for families with children. We heard that seniors are experiencing difficulties maintaining their homes while trying to age in place, and this is particularly difficult for seniors who have mobility issues.

- **Housing missing or needing more of in White Rock:** Secondary suites; ground-oriented multi-unit housing (e.g., laneway homes/carriage homes, duplexes, triplexes, townhouses); family-friendly units in multi-unit buildings (e.g., 3+ bedroom units in apartments/condominiums); mid-rise multi-unit buildings (e.g., 4 or 5 storeys); mixed-use residential buildings; accessible housing; seniors supportive housing; smaller units for single person households and couples (e.g., 1- and 2-bedroom units); affordable homeownership options (e.g., 2-

“We need housing diversity to meet a wide variety of needs. Every municipality does”

-Quote from stakeholder

“Most families need 3 bedrooms and more than 1 bathroom”

-Quote from stakeholder

“Old rental buildings don’t work for families, they end up going to Surrey”

-Quote from stakeholder

and 3-bedroom units for purchase price of less than \$650,000); purpose-built rental housing; subsidized rental housing; and mixed-tenure residential buildings (e.g., low-end of market rental and market rental housing). Additional rooms for hobbies, crafts, student homework, and working from home were also mentioned as important for housing livability in White Rock.

- **Examples from elsewhere:** Participants shared examples of housing types and tenures that could potentially work well in White Rock. These include Morgan Crossing (Surrey), which illustrates low and medium density multi-unit residential development with a mixed-use commercial centre; and stacked townhouses (Squamish), which offer a variety of unit sizes and configurations in one building as well as a shared courtyard.

- **Livability, transportation and density:** Participants conveyed additional details on housing needs in White Rock. This included: consideration for livability; increasing and integrating density better in mature/established neighbourhoods; and the need to locate housing in close proximity to public transit, services, amenities, parks/waterfront, and places of employment. Ensuring that households have the opportunity to live near the water or have water views and/or balconies for fresh air and wellness was mentioned as being an important consideration for housing. The relationship between housing and transportation was mentioned as a key concern, and participants shared stories about workers having to commute far distances between their home (sometimes outside of White Rock) and their place of employment (in White Rock). Participants expressed concern over community opposition to affordable housing and high-density residential projects, citing NIMBYism as a critical obstacle to addressing housing needs in White Rock.

“Density is important. It gives people an opportunity to live in White Rock”

-Quote from stakeholder

“We need to think about the costs associated with environmental construction standards that can affect housing affordability”

-Quote from stakeholder

- **Other concerns and suggestions:** Participants in this workshop identified a number of other concerns and suggestions relating to housing. These include: the need to integrate housing and services (e.g., medical services for seniors); addressing the increasing number of persons experiencing homelessness in White Rock; and considering environmental issues and climate change in site planning and construction techniques.

LOCAL BUILDERS AND DEVELOPERS

The following section contains paraphrased comments from participants who attended the local builders and developers workshop, organized by theme:

- **People most in need of housing in White Rock:** Families; young adults; entry-level/first-time homebuyers; seniors, including low-income seniors; and the general workforce. Participants described some of the challenges experienced by population groups in White Rock relating to finding and affording housing, including seniors experiencing difficulty maintaining their home/aging in place. Participants mentioned that many families end up leaving White Rock to find family-oriented housing in neighbouring Surrey because the old rental buildings in White Rock are not suitable to meet their needs.

- **Housing missing or needing more of in White Rock:** Seniors supportive housing and assisted living; family-friendly homes, including family rental units (3+ bedrooms and 2+ bathrooms); and generally, a need for a diverse housing supply to meet the needs of a wide variety of people, ages, and income levels/financial situations. Participants made suggestions on high potential areas to accommodate new housing development, including: the North Bluff Corridor; Johnston Road Corridor; Marine Drive; lots located East of the

“There is inequity between the rich and the poor. Some people have inheritance, or the bank of mom and dad for a down payment. Others have nothing”

-Paraphrased quote from stakeholder

“A lot of stratas will be 19+ or seniors-oriented. Tough for families with 2 children”

-Quote from stakeholder

hospital; along arterial roads; and in close proximity to transit routes and generally transit-oriented areas. Participants discussed the opportunity to create mixed-use communities by locating high density development near amenities, businesses, and transit.

- **Growing inequity:** Participants shared insight into the growing inequity between “the rich and poor” in White Rock. We heard that the younger cohort is a growing demographic in White Rock, yet their incomes are insufficient to afford the purchase of a home in White Rock and they typically do not have enough savings to afford the minimum down payment. Young adults and young families who are able to enter into homeownership have additional financial sources, such as inheritance and gifts from family (e.g., “the bank of Mom and Dad, and grandparents”). Participants suggested that intergenerational wealth also plays a role in the White Rock housing market, where homebuyers decades ago have made substantial equity gains and can afford to make investment into housing for their adult children. For newcomers to White Rock, or for households who do not have access to equity from family housing investments, the barrier to purchasing a home is much more difficult.

“We need a minimum number of suites with accessible units”

-Quote from stakeholder

- **A need to attract a younger demographic:** Participants suggested that the City of White Rock could consider a population rebalancing with respect to attracting more young people to the community, rather than continuing the trend of becoming a predominantly seniors-oriented community (65+). They indicated that exploring economic development opportunities such as supporting new industries and amenities to attract young people to White Rock will be key for the long-term vibrancy of the City.
- **Evaluating development opportunities:** Participants conveyed some of the specific considerations when evaluating opportunities to develop housing in White Rock. These include: land costs and cost of construction; ability to secure financing (e.g., need to show minimum 15% return on investment); and costs associated with the development approvals process (e.g., community amenity contributions). Participants expressed challenges with various aspects of the

development process in White Rock, such as: waiting time for permits (adds carrying costs to projects); discrepancy between OCP designation and rezoning approvals (e.g., Council does not approve rezoning application when it aligns with the OCP designation and other land use policies); as well as the perception of inconsistent voting patterns by Council. Participants mentioned that the uncertainty surrounding the rezoning process makes it difficult for developers to anticipate risk and limits the opportunity to meet the housing needs of the community. Participants also expressed concern over losing development rights and downzoning properties.

“Seniors need housing in central White Rock to be able to access daily needs without a car”
-Quote from Renter

- **The role of the City:** Participants made suggestions on how the City could potentially support increasing rental housing in White Rock. These suggestions included: encouraging a diversity of project scales and configurations (such as increasing height); provide more certainty and clarity on development expectations; improve processing times (e.g., permit times); protect zoned projects; and prioritize rental housing development as much as possible. Participants also suggested that the City may want to consider incentivizing affordable housing projects by relaxing regulations such as height limits, and to consider providing additional density to make affordable housing projects more financially feasible.

“Every year service users increase at the emergency weather shelter”
-Quote from stakeholder

- **Other concerns and suggestions:** Participants in this workshop identified a number of other concerns and suggestions relating to housing. These concerns included the perspective that long-time homeowners in established neighbourhoods are not particularly welcoming of young people or other housing typologies. Participants mentioned that there is a general aversion to increasing density in White Rock. From their perspective, increasing the housing supply

“As housing sites age, we may need to increase capacity for tenant relocation during redevelopment”
-Quote from Stakeholder

should help alleviate housing issues. Participants further expressed the issue of developers not being welcomed by residents in some parts of White Rock, and suggested that developers may invest in other communities (such as Langley and Surrey) if community opposition and inconsistent political decisions, continue.

NON-PROFIT HOUSING PROVIDERS AND COMMUNITY-BASED ORGANIZATIONS

The following section contains paraphrased comments from participants who attended the non-profit housing providers and community-based groups workshop, organized by theme:

- **People most in need of housing in White Rock:** New immigrants, including new immigrant single moms; families, especially low-income families, single parents, single moms, and single parents with adult children; persons with disabilities, including persons with intellectual disabilities; first-time home buyers; youth; students; seniors, including downsizing seniors, active/mobile seniors, seniors with tinnitus, and other disabilities or medical conditions; low to moderate-income renters; persons experiencing homelessness; survivors of violence and women fleeing abuse; and persons with substance use issues and overcoming addictions.
- **Housing missing or needing more of in White Rock:** Seniors-oriented housing; supportive housing for persons who are unable to live independently, including seniors supportive housing; housing that can accommodate end of life (not necessarily hospice); accessible housing for persons with disabilities, including intellectual disabilities; larger units that can accommodate multi-generational households; homes with 4+ bedrooms; starter housing for home buyers (e.g., 1-, 2- and 3-bedroom units); rental housing; deeply subsidized rental housing; transitional housing; and mixed-tenure housing that can accommodate households with a range of income levels.

“We need sanctuary homes, not institutions”
-Quote from Stakeholder

“Friends who grew up here are leaving the area, they can’t find housing”
-Paraphrased quote from

- **Livability and inclusivity considerations:** Participants conveyed additional details on housing needs with respect to creating a livable and inclusive White Rock. These suggestions included: housing in walkable communities; ground-oriented housing with gardens; sanctuary homes (not institutional); peaceful homes in quiet areas and stress-free environments with sound-barriers; and housing located in close proximity to public transportation. Participants suggested that White Rock would benefit from having diverse housing options to reflect the diverse population.

- **Capacity:** Organizational capacity and resources to meet the needs of clients and referring clients to housing was discussed. Key insights learned included: a need for more information on opportunities; desire for collaboration and partnerships with other non-profits (for sustainable operations), with private developers (e.g., to acquire units in new residential development projects); and working closely with the City on housing initiatives. Participants suggested ways that the City could support the non-profit sector, such as utilizing Community Amenity Contributions for affordable housing or an affordable housing reserve fund; utilizing city owned land for affordable housing; and reducing fees (such as development cost charges) for affordable housing development projects. Participants also suggested that the City could explore facilitating match-making between private developers and non-profit housing operators.

- **Other concerns and suggestions:** Participants in this workshop identified a number of other concerns and suggestions relating to housing. These include: long wait lists for affordable housing units; NIMBYism; and rising costs including land and amenities. Participants shared insight on the complexities of developing housing in a funding environment that prioritizes capital investment and with limited funds available for operations and management.

“Doctors come here for a period of time, looking to relocate families”

-Quote from Stakeholder

“Rent increases displaces existing renters who were already spending 50% of income and couldn’t take on more expense. They end up living in less safe housing, more risky situations as a result”

-Quote from Renter

OWNERS OF LARGE LAND HOLDINGS

The following section contains paraphrased comments from participants who attended the workshop for owners of large land holdings and follow-up key informant interviews, organized by theme:

- **People most in need of housing in White Rock:** Healthcare workers, including support staff, medical technicians, lab service staff, cleaning staff, housekeeping, infection control staff, administrative staff, doctors, nurses and specialists; single parents; professionals; seniors, including seniors looking to downsize, seniors on fixed income, and seniors experiencing homelessness intermittently; persons experiencing homelessness; teachers; low-income wage earners and service industry workers (e.g., waitresses); people with disabilities; and singles, couples, and families.

- **Housing missing or needing more of in White Rock:** Temporary accommodation for short-term workers (e.g., 1-to-2-year contract nurses); affordably priced bachelor, 1-bedroom and 2-bedroom units; 1-level condos for seniors; market and non-market rental housing; affordable homeownership; small single detached homes; and low-cost campers or trailer parks as an alternative to urban camping.

- **Livability and inclusivity considerations:** Participants conveyed additional details on housing needs with respect to creating a livable and inclusive White Rock. These suggestions included: housing in walkable neighbourhoods; ensuring beautiful sites, streets, and parks; addressing parking issues; and locating housing in close proximity to public transportation. One participant suggested that considering rain, wind, and other adverse weather conditions is important when siting new residential projects in White Rock.

“NIMBYism is a big issue”

-Quote from stakeholder

“When trying to find a house, my dad tried looking at all the different apartments but they were all too small. I need room for my power wheelchair. It took a year to find a place”

-Paraphrased quote from person with lived experience

- **Other concerns and suggestions:** Participants in this workshop identified a number of other concerns and suggestions relating to housing, including unsafe living conditions for vulnerable populations and issues related to being forced to share accommodation with strangers. Participants also commented on new residential properties being too expensive for low- and moderate-income households. Discussion with this group revealed that some old rental units in White Rock are in extremely poor condition and unlivable (e.g., bug infested homes, in disrepair). However, these homes tend to be the only affordable housing option for low-income and highly vulnerable populations. Participants shared insights that vulnerable populations often experience discrimination from potential landlords based on their appearance, and trade-off their safety and well-being for low quality living conditions. Participants in this workshop expressed concern for single people, couples, and low-income families with children living in these poor living conditions. Participants also shared stories about friends, family members, and colleagues who left White Rock for neighbouring communities to find housing that is more affordable and in better condition.

- **Development interest:** One large landowner indicated that they are in the preliminary stages of planning to redevelop their site into a mixed-use residential building, possibly with affordable housing and assisted living units as well as housing for the workforce. They are open to communicating with the City on potential partnerships.

“I had to give my puppy away to get a rental unit”

-Quote from Renter

“Mixed-use can bring people closer to their place of work, services, medical offices and addresses accessibility issues”

-Quote from stakeholder

RENTERS

The following section contains paraphrased comments from participants who attended the renters forum, organized by theme:

- **Rental housing situation:** Renters described the current rental housing situation in White Rock. From their perspective, there is a lack of suitable housing, and limited availability of housing within a reasonable budget. They also shared examples of challenges for renters such as the prevalence of renovations, rent increases and displacement, and a lack of housing that feels safe. Renters who are displaced and/or cannot afford typical rental prices find themselves living in less safe accommodation. Renters who attended this forum also indicated that housing challenges adversely impact low-income households, families, single parents, and seniors - some of whom grew up in White Rock and are leaving the City to find affordable and suitable housing in communities such as Chilliwack, Langley, and Abbotsford. Renters described the hardship experienced when close friends and family members leave White Rock due to housing affordability issues.

- **Barriers to finding a home to rent in White Rock:** Renters provided examples of typical barriers when searching for a home to rent. These include: classism; ageism; ableism; age-restricted buildings; pets not allowed; and not enough bedrooms to accommodate all members of a household. Older rental buildings lack accessibility features such as elevators, and this is problematic for seniors, people with disabilities, and others who have limited mobility. Renters suggested that White Rock could benefit from a diverse range of housing options at different price points. Renters also suggested that there is a need for affordable, safe, and private 1-bedroom units for seniors, 2- and 3-bedroom units and flex space, and 3-bedroom units that allow pets.

“Poor condition places are often rented to persons experiencing homelessness, even if unfit for people to live. They have cockroaches”

“I wish people knew how hard it is to think about the future when you are so exhausted, constantly fatigued from not sleeping when you are homeless”

Some participants suggested that 2- and 3-bedroom units do not need to be large if amenities are provided on-site, including storage.

- **Housing and community amenities:** Renters who participated in the forum suggested that older rental buildings often lack amenities. For example, families in a rental building sharing a single washing machine with other families is not practical. Renters made suggestions on the types of community amenities that should be located in close proximity to rental housing: grocery stores; coffee shops; playgrounds; parks and outdoor space; green space; recreational facilities; schools; and public transit. Incorporating public spaces that support community connection, activities, and walkability were all cited as important during this session.

“It is awful to get foul looks and comments. I didn’t ask for this. I lost everything”

-Quote from person with lived experience

- **Other concerns and suggestions:** Renters raised the issue of expiring operating agreements of affordable housing projects operated by the non-profit housing sector, and the concern that non-market housing units are being converted to market rents and are no longer affordable to low-income households. Renters also expressed concern about housing being used as an investment rather than as true homes. Renters who attended this forum suggested that the community would benefit from the creation of a central listing service or inventory to support renters searching for affordable and suitable housing.

PERSONS WITH LIVED EXPERIENCE

The following section contains paraphrased comments from members of the community who shared their stories of lived experience, organized by theme:

- **Key reasons for needing affordable housing:** The need to access affordable housing came about for a wide variety of reasons amongst community members who shared their stories. These reasons included: previously experiencing homelessness; family/caregiver responsibility in a low-income family; family breakdown/relationship loss; crisis situation leading to losing all possessions and depleting financial resources (e.g., job loss); medical/health issues; substance use issues leading to being unable to secure or maintain housing; immigrating to Canada decades ago and experiencing barriers ever since; relocating to White Rock from a community outside the lower mainland and encountering rental prices much higher than accustomed to; relocating to White Rock to be closer to family; and looking for housing that better aligns with values and community needs (e.g., faith-based community housing). People who shared their stories were most commonly low-income and said it is difficult to find a home that is affordable. They also experienced being on an affordable housing wait list for a long time. These stories included a person who has a disability whose income assistance was not enough to cover the cost of housing in the community; and another who works a side job but still does not earn enough income to cover the cost of housing and basic necessities. Some community members who shared their story described the precarious housing situations they lived in, including: a motel; a mobile roadside RV; squatting; and tents/in bushes.

"I came back to Canada after living abroad but was broke upon return. I'm on basic income assistance and living in an RV for the past 4 years"

-Paraphrased quote from person with lived experience

"CPP was \$250 but rent was \$600 per month. I became homeless for 7 years"

-Quote from person with lived experience

- **Unique experiences:** Some people who shared their stories indicated that financial literacy was not their strong suit and that they could benefit from education on finances so they can confidently gain responsibility over their financial situation and ability to afford housing. Some people shared stories of hardship: low-income and insecure housing leads to feeling of despair, hypervigilance, boredom, exhaustion, sleeplessness, fatigue, poor nutrition and health issues, living to survive, loss of confidence, and feelings of hopelessness about the future. Others described specific events that deeply impacted them and compounded their experience, such as getting divorced or being assaulted. People who had previously experienced addiction issues described how this situation preoccupied their mind and made it difficult to take action on finding support and addressing their housing needs. Others described the discrimination they endured, such as receiving foul stares and degrading comments from other citizens in White Rock.

- **What is home:** People shared examples of what an ideal home means to them, such as: private and a place to be independent. Specific attributes shared included: a self-contained one-bedroom unit with a bathroom (e.g., 500 square feet); a stove, shower, and own space with a door to lock; and to be close to services and on a bus route. One person who valued their privacy indicated that an ideal home for them would be an RV; another said a safe enclosed lot under a tarp, and that they are not interested in an apartment at this time. Another person said they would like to have access to affordable housing that costs 30% of their income, and that they prefer to be homeless rather than being accommodated in a shared rooming house. Most people who shared their stories prefer to live alone, and some said that they would like their own unit but access to a shared dining hall to interact with others at their convenience. People who shared their stories also commented on how the COVID-19 public health emergency has adversely affected their lifestyle and created

“I was a family caregiver and lost a relationship, and had issues with alcoholism all at the same time. I went to rehab and after I left I lived in the bush”

-Paraphrased quote from person with lived experience

situations of isolation and disconnection from their neighbours and broader community. People who shared their stories commented that they desire life to be more carefree if possible.

- **Accessibility needs:** Persons with intellectual disabilities indicated that they would like to live within a community and have onsite support, and that access to parks and the ocean is important for well-being. Some youth and young adults with disabilities described their desires to live on their own with supports, and for some this would mean moving out of their parents' homes for the first time. Some persons with disabilities described their experience of searching for housing, but the units were too small to meet their needs. They indicated that housing close to their friends, transit, groceries, the mall, parks, and amenities, as well as near support services (e.g., Semiahmoo House), would suit their needs. Some said a small home with a guest room, another said a house with a roommate, and another said their own apartment. Cooking facilities and accessibility features were cited as important within a home, including accessible outdoor green space (e.g., accessible parks) and accessible infrastructure (e.g., sidewalks/ramps).

- **Single parent needs:** single parents were interviewed and shared insights on their unique experiences. We heard that having housing with play space for children is important, as well as common areas to build relationships/community with other tenants. Single parents shared the desire to live in housing located in safe family-oriented neighbourhoods close to nature, parks, schools, fitness centres, and stores.

- One parent expressed challenges affording a home with enough space to accommodate two kids. This person indicated that they would prefer a three-bedroom home, ideally a rancher house with a garden as well as storage for sports equipment. However, she can only afford to rent a 2-bedroom basement suite that lacks storage, and does not have

"I am a divorced with 2 kids and can only afford a 2-bedroom suite. When my kids stay with me, I makeshift the dining room into a bedroom."

-Paraphrased quote from person with lived experience

enough bedrooms for everyone in the home. This single parent rearranges the dining room into a bedroom to “make it work” and pays for an offsite storage locker.

- Another single parent identified as having a disability and also has a child with a disability. They currently live in second stage transitional housing and are looking to find an affordable home, but places that meet their needs are too expensive compared to their income. Having a home with a yard, more than one bathroom, closets with shelving, good ventilation, heat and air conditioning, windows/natural lighting, and near transit were all considered important for this family, but out of reach.

“It’s very expensive to live in the lower mainland, especially as a single mother. The actual wages one gets is barely enough for accommodation.

-Quote from person with lived experience

KEY THEMES AND CONSIDERATIONS

PRIORITY GROUPS

The following list of priority groups in White Rock is based on the experiences, observations, and input from stakeholders and members of the community:

FAMILIES

- Families (including young families, single parent families, low-income families, single parents, single moms, single parents with adult children and new immigrant single moms) were identified as challenged to find affordable and suitable housing in White Rock. There is a need for more affordable family-friendly housing options (2- and 3- or more-bedroom units) to accommodate these households in White Rock.

PEOPLE WITH DISABILITIES

- People with disabilities (including physical disabilities and mobility limitations, intellectual disabilities, and medical/health limitations) were identified as experiencing challenges finding accessible housing in White Rock that is affordable and meets their needs. People with disabilities are in need of accessible housing that is available within their income level.

SENIORS

- Seniors (including mobile/active seniors, downsizing seniors, frail seniors, seniors with disabilities and/or with mobility issues, seniors with medical/health issues, low-income seniors, and seniors experiencing homelessness intermittently) were identified as experiencing challenges finding seniors-oriented housing in White Rock that is affordable and meets their needs. Seniors are in need of affordable, seniors-oriented housing ranging from rental to ownership and from independent seniors housing to semi-supportive and supportive seniors housing.

YOUNG ADULTS

- Youth and young adults (including young professionals, minimum wage and low-wage income earners, and students) were identified as a group experiencing challenges affording housing in White Rock. This includes young adults trying to enter the homeownership market. A common experience of this cohort is having low income levels that are insufficient to afford the typical cost of rental housing in White Rock. They need more affordable rental housing to meet their needs.

THE WORKFORCE

- The general workforce, of all ages and household configurations, who earn low to moderate incomes (in most cases) were identified as experiencing challenges finding and affording housing to meet their needs. This includes teachers, retail, and food and beverage sector workers; healthcare workers (support staff, medical technicians, lab service staff, cleaning staff, housekeeping, infection control staff, administrative staff, doctors, nurses and specialists); and service industry workers. The housing needs of this group is wide ranging given their diversity, from low end of market rental housing to market rental housing and affordable homeownership.

VULNERABLE POPULATIONS

- A diverse range of vulnerable populations were identified as in need of affordable, suitable, and safe housing in White Rock. These include immigrants (new immigrants and immigrants who came to Canada decades ago but who still experience barriers and discrimination); persons experiencing homelessness; persons with substance use issues and overcoming addictions; survivors of violence and women fleeing abuse; and people experiencing a crisis (e.g., family breakdown, job loss). This diverse group would benefit from a variety of affordable housing in White Rock, such as transitional housing, supportive housing, and non-market rental housing.

HOUSING GAPS

The following list of housing gaps in White Rock is based on the experiences, observations, and input from stakeholders and members of the community:

MULTI-UNIT HOUSING

- Ground-oriented multi-unit housing including: secondary suites; laneway homes/carriage homes; duplexes; triplexes; and townhouses. Mid and high-rise multi-unit housing including: 4- and 5-storey buildings; mixed-use residential buildings; and 1-level living condos for seniors and persons with disabilities. Low-cost campers or trailer parks as an alternative to urban camping was also suggested.

A MIX OF UNIT SIZES AND TENURES

- A range of unit sizes to accommodate the diverse housing needs in the community, that includes bachelor, 1-, 2-, 3- and 4+bedroom units. Specifically, participants suggested there is a need for more bachelor and 1-bedroom units for single person households; a need for more 1- and 2-bedroom units for couples; more 2-, 3-, and 4-bedroom units for family households, as well as homes with more than 4 bedrooms to accommodate large families/multi-generational households. A mix of tenures were suggested, including: affordable homeownership options; purpose-built rental housing; non-market and subsidized rental housing; mixed-tenure residential buildings (e.g., low-end of market rental and market rental housing); deeply subsidized rental housing; transitional housing; and mixed-tenure housing. Special housing features conveyed by people who were engaged in this process include: accessible housing and additional rooms for hobbies, homework, and working from home. Small single detached homes were also suggested.

HOUSING ORIENTED TO SPECIFIC POPULATIONS

- Family-friendly housing; housing for multi-generational households; seniors-oriented housing; seniors supportive housing and assisted living; supportive housing for persons who are unable to live independently; housing that can accommodate

end of life; housing for persons with disabilities, including intellectual disabilities; and temporary accommodation for short-term workers (e.g. 1- to 2-year contract nurses).

OTHER OBSERVATIONS

Participants in this engagement process identified several observations on core obstacles and what is needed to make housing meet the needs of people in White Rock:

ACCESSIBILITY

- A common theme heard from engagement activities is the need for accessible housing for person with disabilities; seniors; and persons with mental health issues or post-traumatic experiences (e.g., persons re-housed after experiencing homelessness and women fleeing violence). Examples of accessibility needs include homes that can accommodate mobility limitations (e.g., elevators, ramps, wide corridors); and homes that work well for persons with cognitive or intellectual disabilities and that support healing after adverse experiences (e.g., quiet and calm places, low stimulating environments).

LIVABILITY

- Participants described various aspects of livability as integral to meeting housing needs of the community. Livability in the context of housing meant different things to different people, including housing that fosters: health and well-being; safety; and access to natural light, fresh air, and nature. To participants, livable housing also means housing in good condition, large enough to accommodate all members of a household, and flexible space for their lifestyle needs (e.g., crafts, hobbies, storage). Participants linked livability of residential buildings with the broader aspects of neighbourhood livability, such as developing housing in walkable neighbourhoods with access to nature, parks, quiet areas, grocery stores, and places they can connect with friends and the broader community.

INTEGRATED LAND USE PLANNING

- Participants described the type of housing and neighbourhood environment that would best meet their needs. Much of what they described aligns with integrated land use planning, such as: mixed-use development; transit-oriented development; co-locating housing with amenities; and purposefully planning housing with other land uses such as parks, nature, recreation, shopping, schools, healthcare, services, and places of employment. Within this key theme, participants from a number of engagement sessions suggested that increasing density and integrating density in mature/established neighbourhoods is an opportunity to address housing needs in the City of White Rock as well as provide low-income households access to the high-quality neighbourhoods that they currently cannot afford to live in. Integrating land use planning, particularly housing and transportation, was consistently raised by participants as a way to reduce commute times, reduce the cost of living, and have better access to frequently visited destinations.

WELCOMING + INCLUSIVENESS

- Participants from a number of engagement activities discussed the need to create a more welcoming and inclusive White Rock. Concerns raised under this theme include: the prevalence of age-restricted residential buildings; low-income households, or people whose appearance may look 'poor' are discriminated against accessing good quality housing; and people experiencing homelessness feeling unseen and unheard by their fellow citizens. NIMBY ("not in my backyard") was cited consistently throughout the engagement process as a key barrier to addressing housing needs in White Rock. Several examples of NIMBYism were shared by participants, including proposed housing projects being opposed by residents and not supported by Council. Participants aspire to live in a community where housing is recognized as a basic human right; where housing is affordable, suitable, and available to everyone; and where the broader community supports new affordable housing development, even if that means making room in their own neighbourhood to welcome others.

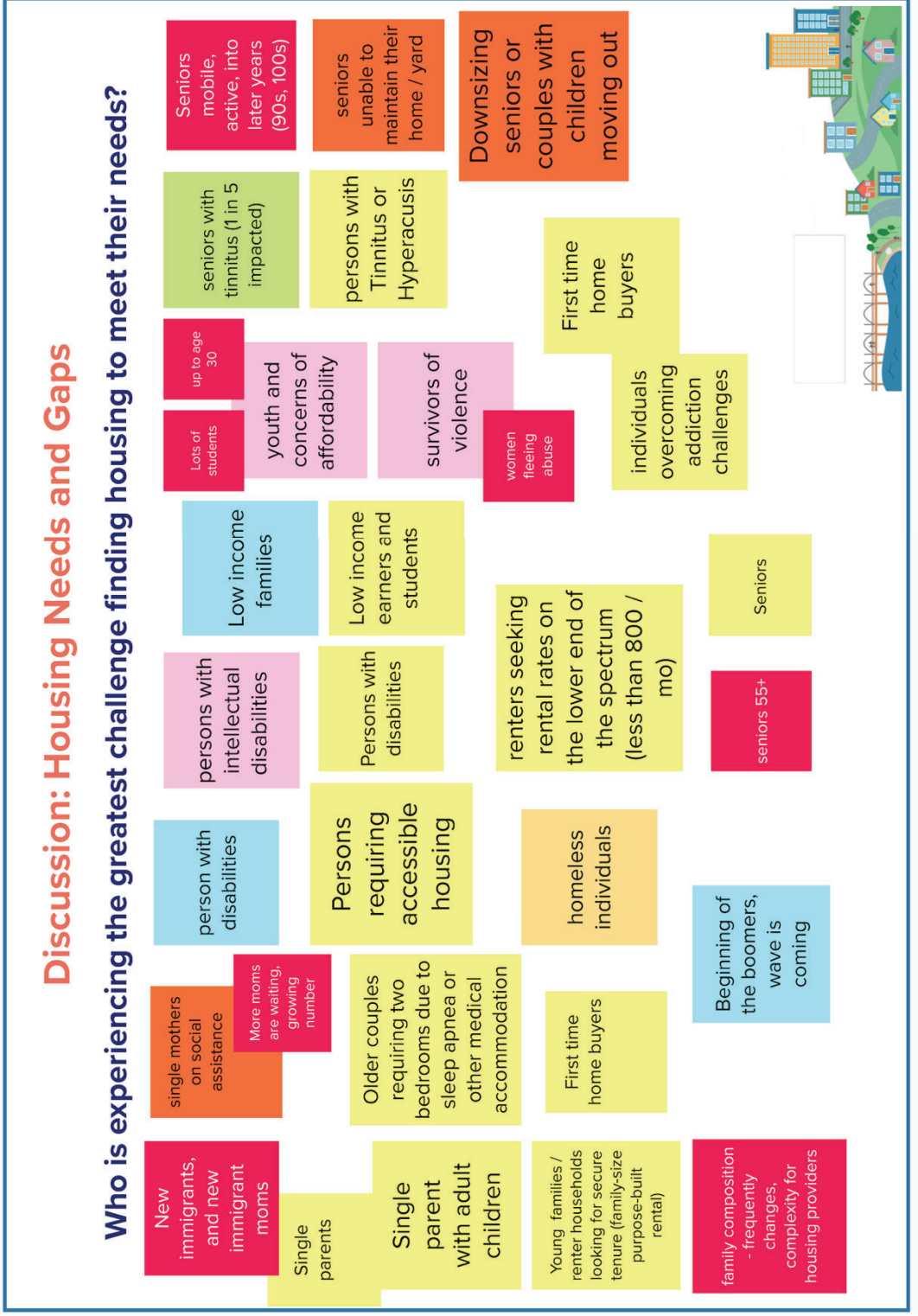
IN CLOSING

This report, along with the recently completed Community Profile, will be used to inform the next step of completing the final deliverable: the *White Rock Housing Needs Report*. The final report will synthesize the key data indicators as well as insights and observations shared by stakeholders and the broader public and summarize the *Statement of Need* for the City. The final White Rock Housing Needs Report will be a key resource for the City for subsequent planning and policy initiatives, and can also be referenced by local builders/developers, non-profit housing providers, and other organizations pursuing housing initiatives in the City.

APPENDIX A

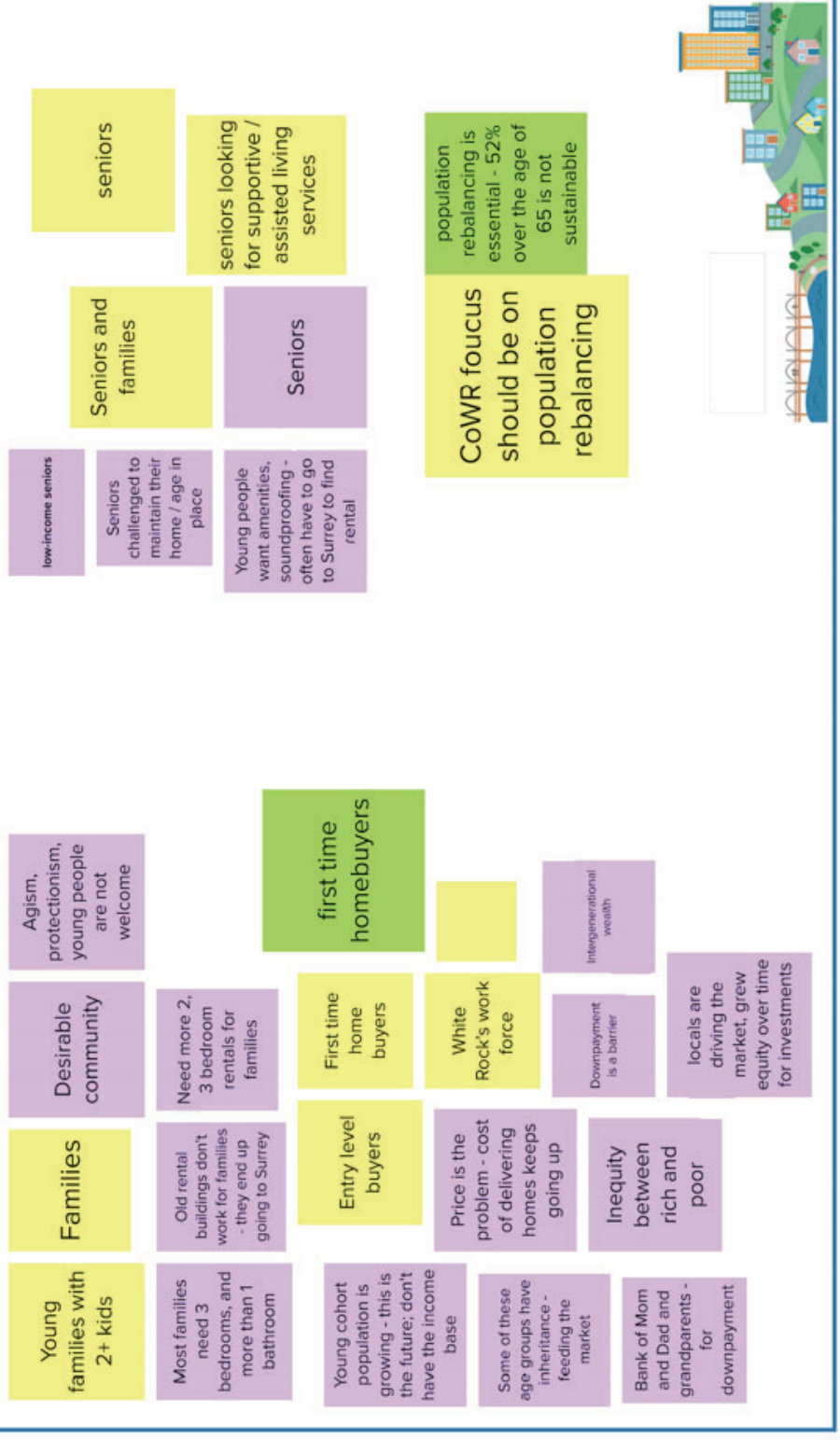
VIRTUAL ENGAGEMENT NOTES

WHO IS EXPERIENCING THE GREATEST CHALLENGE



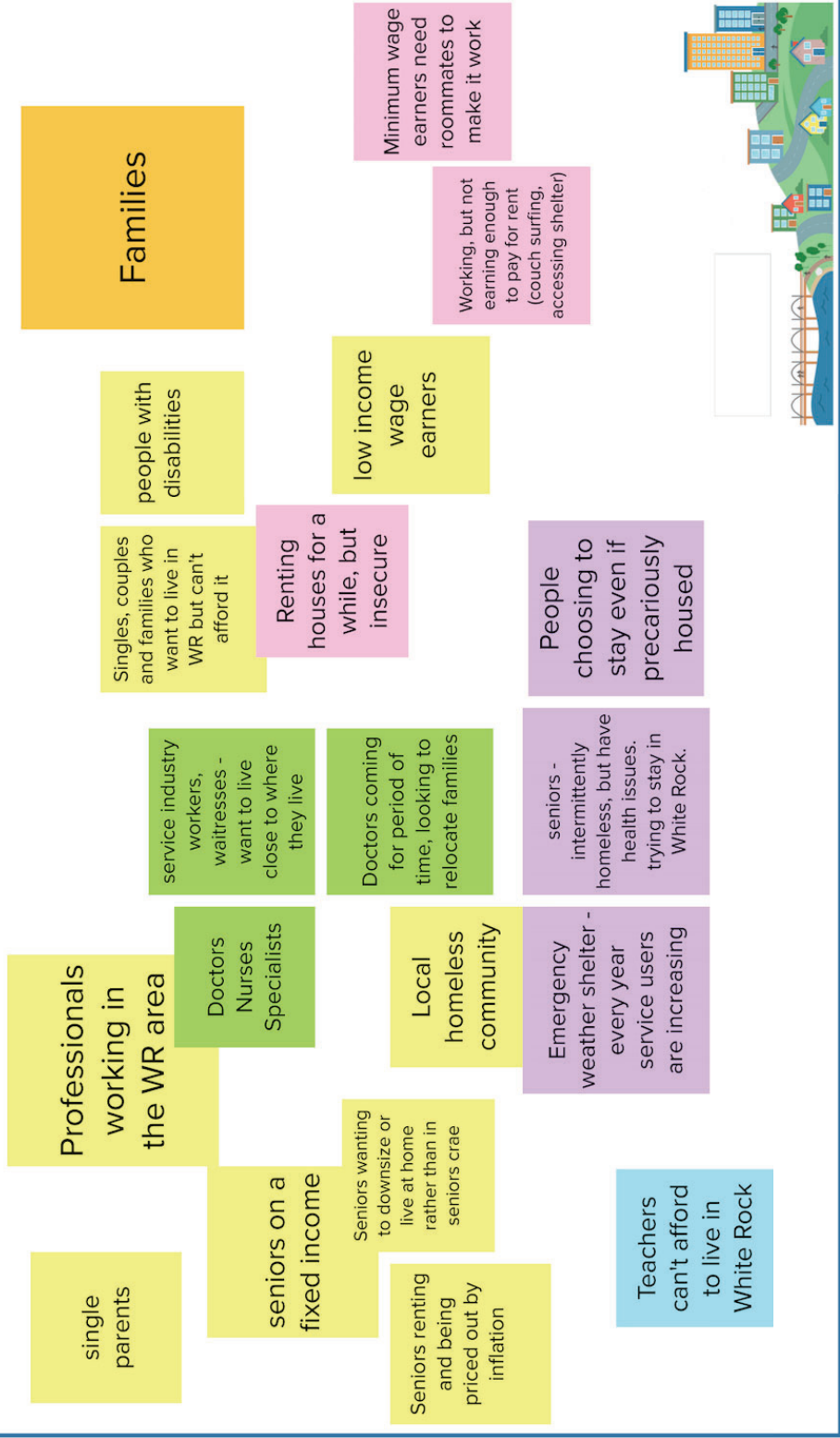
Discussion: Housing Needs and Gaps

Who is experiencing the greatest challenge finding housing to meet their needs?



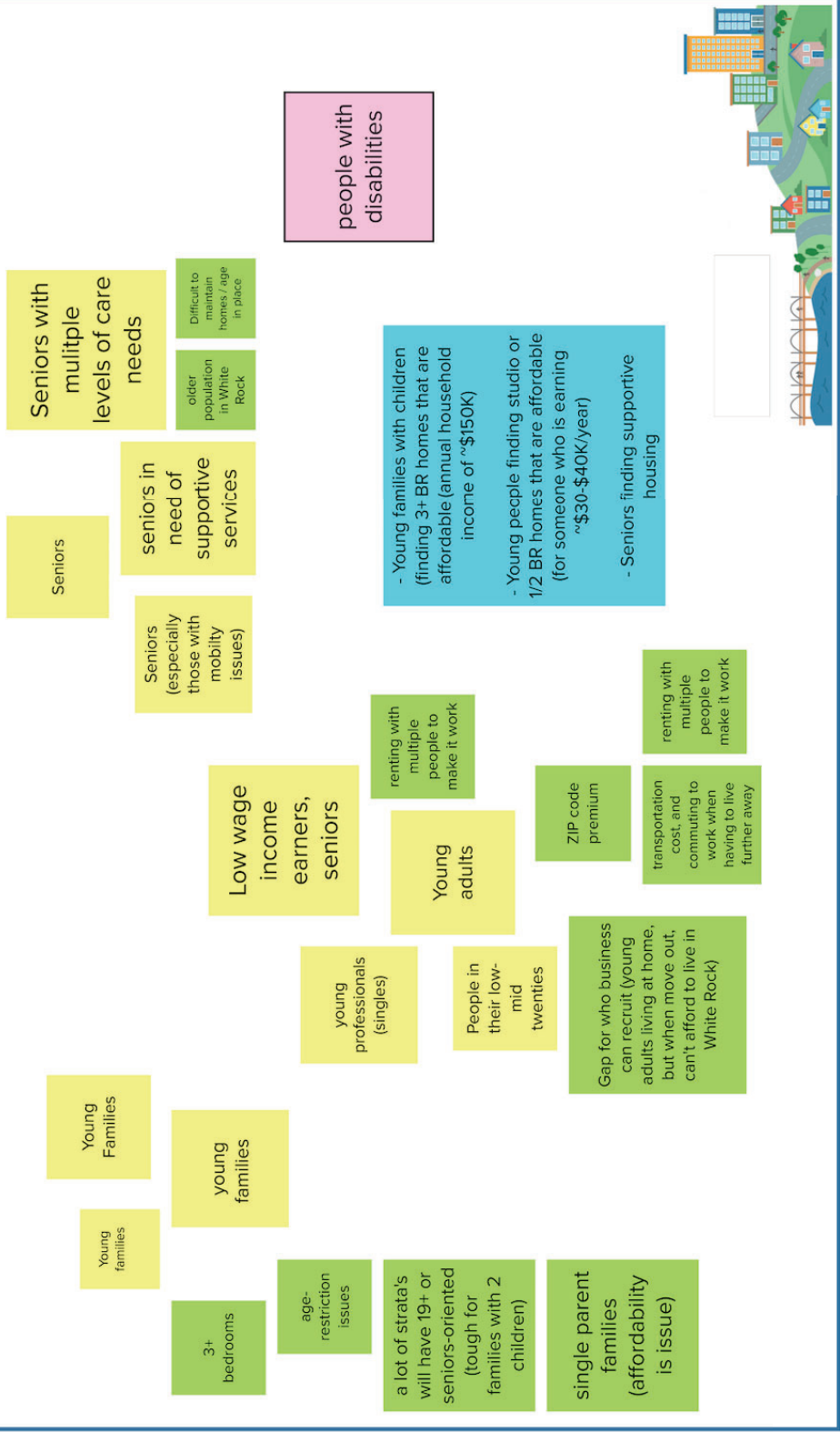
Discussion: Housing Needs and Gaps

Who is experiencing the greatest challenge finding housing to meet their needs?



Discussion: Housing Needs and Gaps

Who is experiencing the greatest challenge finding housing to meet their needs?

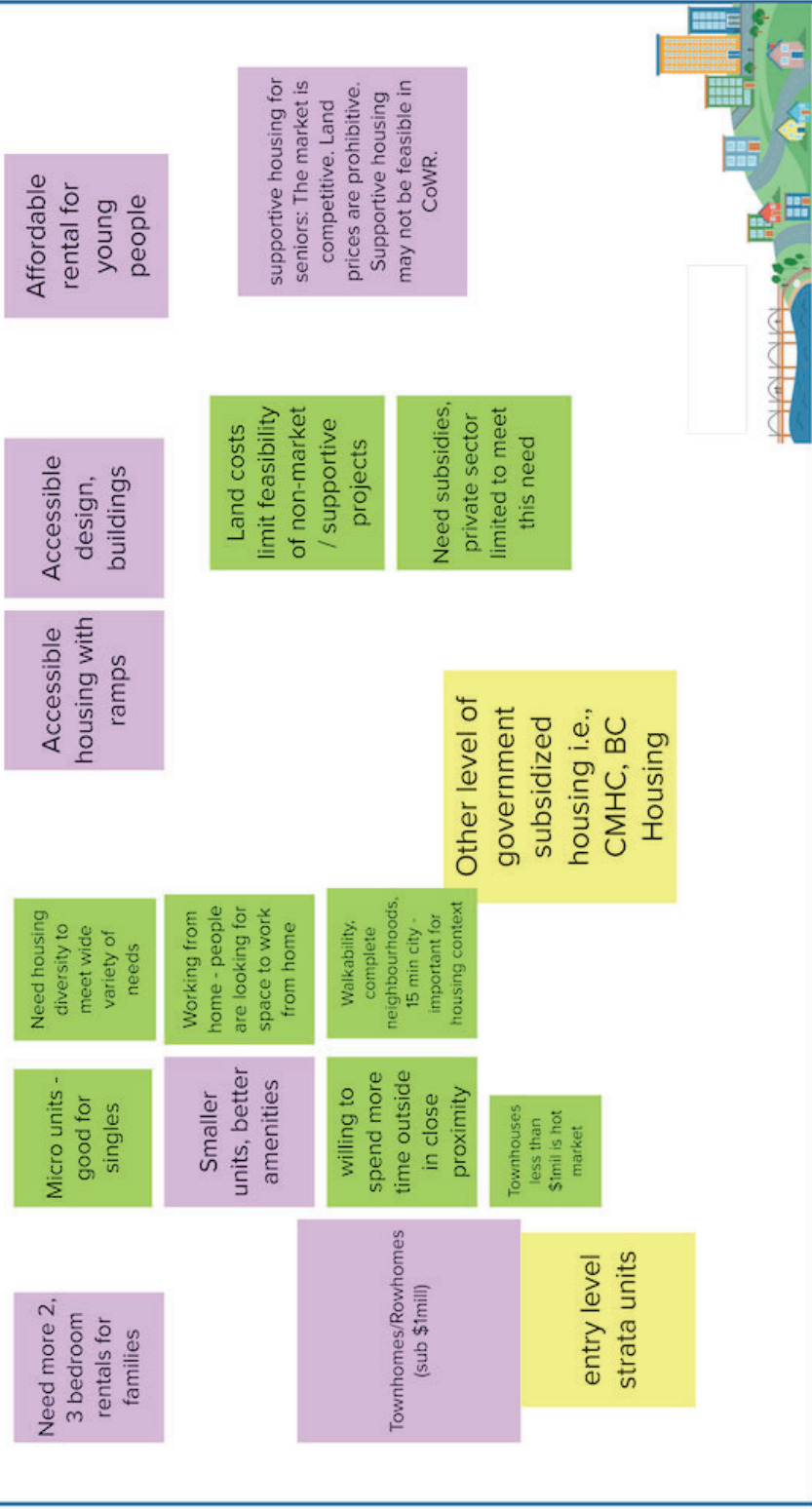


WHAT TYPE OF HOUSING IS MISSING IN WHITE ROCK?



Discussion: Housing Needs and Gaps

What type of housing is missing in White Rock? In the downtown/core? In established neighbourhoods?



Discussion: Housing Needs and Gaps

What type of housing is missing in White Rock? In the downtown/core? In established neighbourhoods?

1 to 2 year accommodation near hospital (for nurses)

Small bachelor or 1br for low cost, even higher density

moderately priced 2BR suites

1-2 bdrm condos for seniors - 1 level

vulnerable populations tend to have to share accommodation with strangers / unsafe roommates - a smaller place would be better, privacy/safety

all forms of rental housing

market rental and affordable rental

rental housing

variety of rental is needed

people who can afford an investment can't find a rental building to buy into

incentivize households to enter into homeownership

Older buildings - smaller...when redeveloped, lower priced rentals are done

Low cost camper/trailer park as an alternate to urban camping

low cost starter home for first time home buyers

New buildings are condos - expensive, people priced out

More affordable rental suites 1-2 bdrm. not high price condos

1, 2 and 3 bedrooms (condos, apartments)

Downpayment is a barrier

units for seniors downsizing, e.g. ranchers...1 level condo might work



OTHER ISSUES

Discussion: Housing Needs and Gaps

Do you have the organizational capacity and resources to meet your client needs?
Do you try to find/refer clients to housing, with or without success?



Discussion: Housing Needs and Gaps

Are there any clients/ former clients with lived experiences who may be willing to share their story with us?

Reaching Home
Greater Vancouver
Community Advisory
Board has a
representative
member with lived
experience of
homelessness

SOURCES staff
and possible a
client with lived
experience of
homelessness

Middle income
households,
and the
average
person

Uniti Staff



Discussion: Housing Needs and Gaps

Are there any issues related to housing that we should be aware of?

Affordability
gap in the
lower
mainland

Increase the
supply will
help, but
process is
slow

Aversion to
density

Every
municipality
needs diverse
housing stock -
to meet variety
of needs

Housing for all
ages, all walks
of life, different
financial
background

Decision makers
- talk about
growth of
community /
where it is going
to come from

Small
businesses,
small mom
and pop
shops....

Need to think
about industry,
sectors,
amenities that
will attract young
people

Lots of product
for seniors. But
time to include
kids of seniors.

invest in great
amenities /
infrastructure



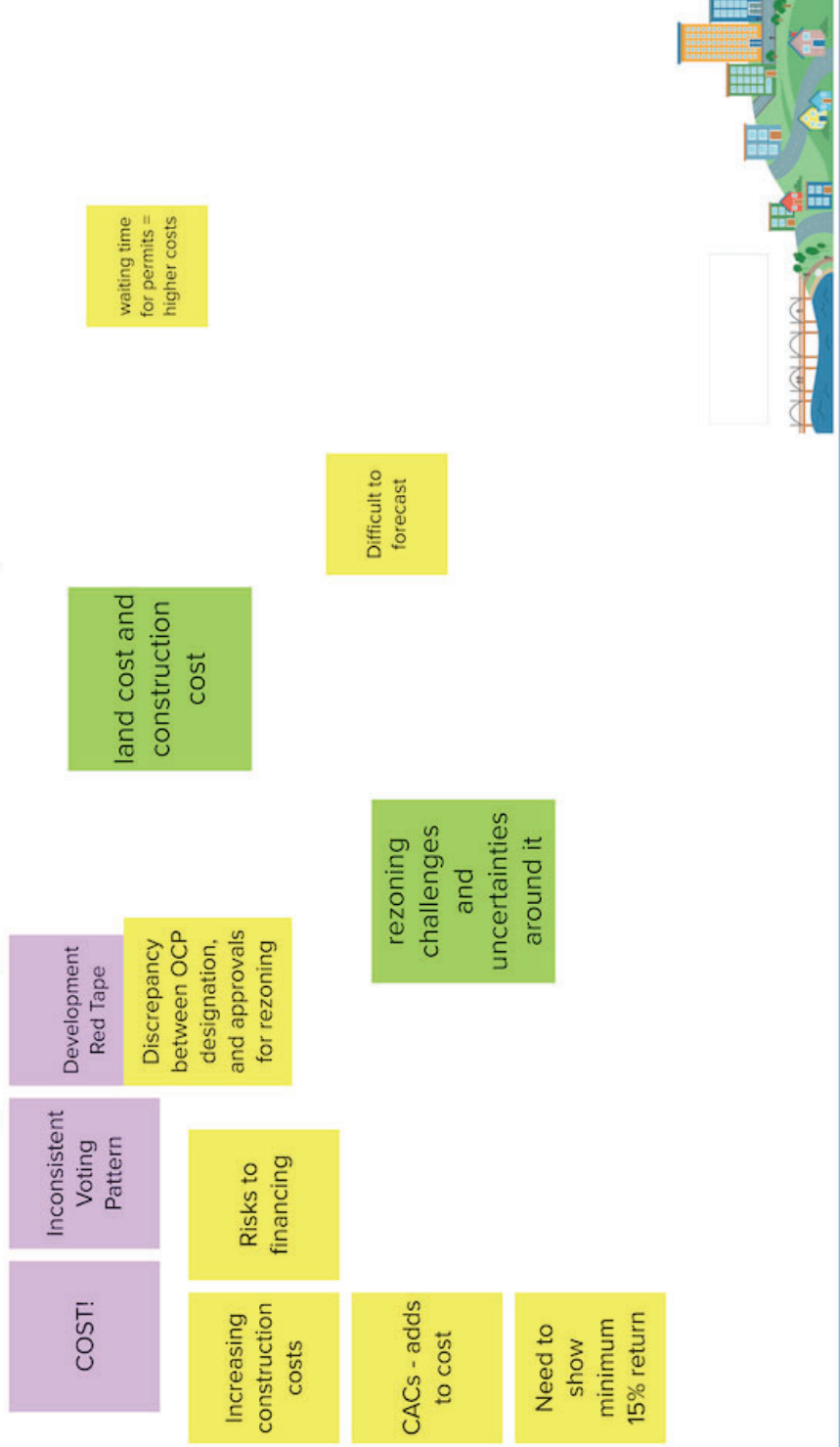
Discussion: Housing Needs and Gaps

Are there specific areas/neighbourhoods that have high potential for new housing development?



Discussion: Housing Needs and Gaps

What are some specific considerations that you take into account when evaluating these opportunities, that the City should be aware of?



Discussion: Housing Needs and Gaps

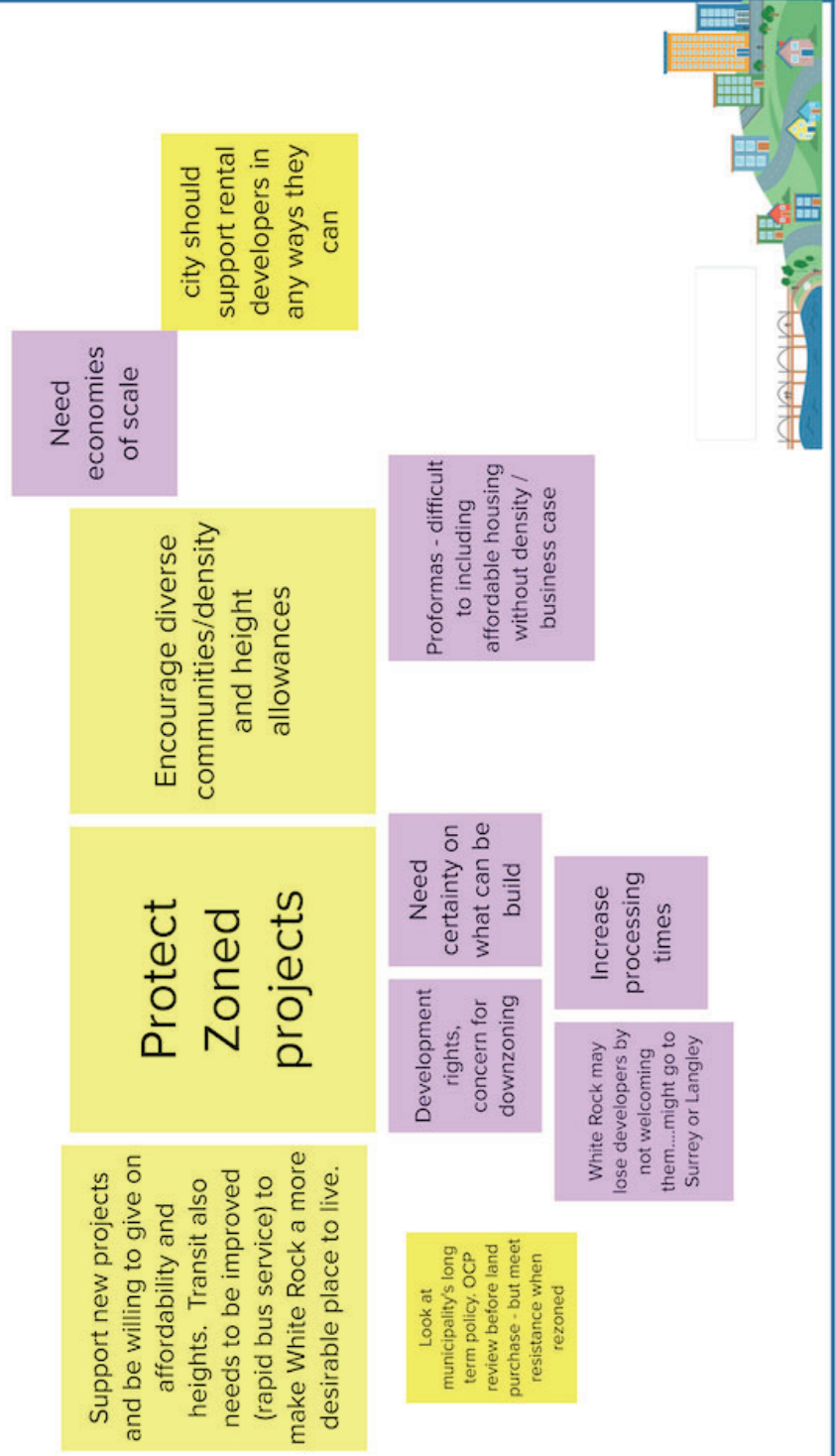
What are some of the hurdles to delivering the types of housing projects you are interested in pursuing?

The city needs to be more forward thinking and supportive of developers who want to build rental housing. More supply will open up more affordable units in older buildings. Blocking new projects because it may displace tenants with low rents is shortsighted. (I have to get going shortly but wanted to leave these comments.)



Discussion: Housing Needs and Gaps

What role do you think the City should play in supporting increased rental housing in White Rock?



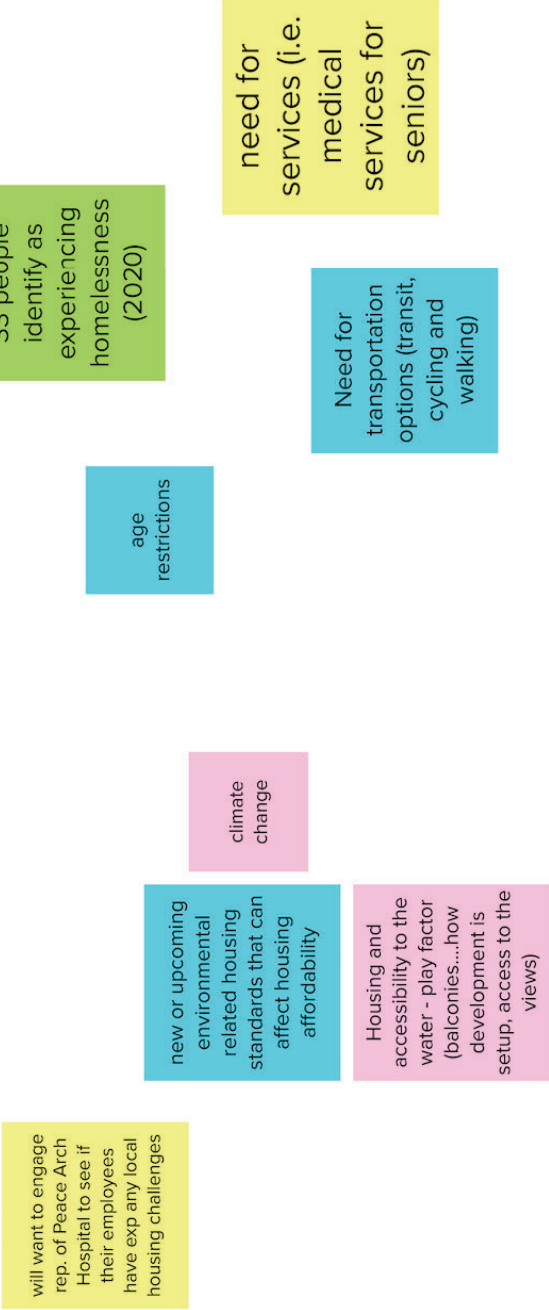
Discussion: Housing Needs and Gaps

Are there any issues related to housing that we should be aware of?



Discussion: Housing Needs and Gaps

Are there any issues related to housing that we should be aware of?



Discussion: Housing Needs and Gaps

Are you challenged to recruit and train staff because of wages/ cited affordability issues, competition with other industries, or other reasons?

multiple jobs
to afford
rent

Jobs and
transportation,
close to
housing



WHITE ROCK

City by the Sea!

C I T Y S P A C E S





WHITE ROCK
City by the Sea!

CITY  SPACES