



# CASE STUDY | NEW WESTMINSTER'S AWARD-WINNING HOUSING POLICIES AND PROGRAMS

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Housing affordability has become a critical issue across Canada, particularly in the Metro Vancouver region. The City of New Westminister works to keep housing affordable and accessible to its residents through a range of award-winning initiatives, including its Family Friendly Housing policy, Secured Market Rental Housing policy, and Laneway and Carriage Houses program. Its Rent Bank also serves as an innovative solution that supports residents to maintain their housing and prevents the incidence of homelessness in the community.

## THE CITY OF NEW WESTMINSTER

New Westminister, Western Canada's oldest city, is centrally located within Metro Vancouver. It is home to five Skytrain stations, one of British Columbia's busiest hospitals (Royal Columbian), and several post-secondary institutions, including Douglas College. Like many cities in North America, in recent decades, it has undergone a transition from a goods-producing economy to a service sector economy.

The city of 71,000 residents is growing at a rate faster than both the Greater Vancouver Regional District and the BC provincial average [1]. It is home to nearly 11,000 (one in seven) residents who live in low income<sup>1</sup> including 1,790 children and 1,900 seniors [2]. Metro Vancouver's 2017 homeless count identified 133 individuals experiencing homelessness in New Westminister – an increase of 25% since its previous count in 2014 [3].

## AFFORDABLE HOUSING CHALLENGES

Housing affordability is a critical issue in the City of New Westminister. High housing costs relative to income and low vacancy rates are some of the many contributing factors to why many residents struggle to secure and maintain housing.

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<sup>1</sup> 2015 data; based on the Low-Income Measure After Tax (LIM-AT).

While in 2016, the median rent for a unit in a rental building was \$938/month, by 2017, this amount had climbed to \$1005/month – an increase of 7% [4]. Vacancy rates have remained below 4% since 2000, and for rental properties, lie barely above 1% [4]. Of 2,188 calls that were made in New Westminister in 2015 using United Way's BC211 – United Way's information and referral phone line for community, government and social services in BC – two of every three calls (63%) related to housing and homelessness [5].

Households spending more than 30% of their gross income on shelter costs are subject to financial strain, often struggling to meet other basic needs such as food, clothing and transportation. They are left vulnerable to short-term interruptions in funds that could prevent them from paying their rent and are therefore at greater risk for eviction.

The City of New Westminister defines affordable rental housing as “housing for low to moderate income households costing less than 30% of their gross income” [6]. Renter households make up almost half (44%) of total households in the city, and two of every five renter households (almost 15,000), are at risk, spending more than 30% of more of their total income on shelter [2].

## HOUSING SERVICES AND STOCK IN NEW WESTMINSTER

The City of New Westminister has many social service organizations providing housing supports to residents, including the Purpose Society of the Lower Mainland, Lookout Emergency Aid Society, Elizabeth Fry Society of Greater Vancouver, Affordable Housing Societies, and many others.

New Westminister has a robust social housing stock consistent of 415 co-op housing units, 1,065 social housing units, 374 supportive/transitional housing units, 36 extreme weather shelter beds, and 54 emergency shelter beds. New Westminister also has 8,325 purpose-built market rental units, composing the third largest purpose-built market rental stock of any Metro Vancouver municipality [7].

## NEW WESTMINSTER'S POLICIES, PLANS AND PROGRAMS TO SUPPORT AFFORDABLE HOUSING

The City of New Westminister is committed to the development and maintenance of safe, affordable housing, which it sees as “fundamental to physical, economic and social well-being.” It defines affordable housing as “home ownership and rental housing for low to moderate income households costing less than 30% of their gross income” [6].

The City develops, delivers, and partners on a comprehensive [range of policies, plans and programs](#) that target affordable housing. These include:



Rental housing vacancy challenges in New Westminister.

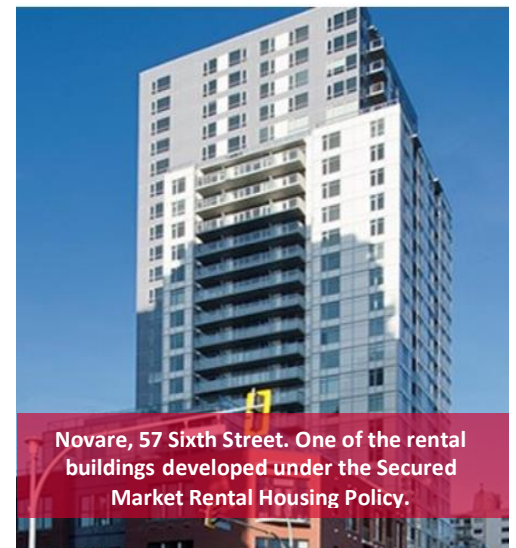
- An active Mayor's Housing Affordability Task Force;
- Its [2010 Affordable Housing Strategy](#), which enables the City to develop policies and tools that promote housing affordability and meet a full range of incomes and needs;
- Its [Homelessness Action Strategy](#), which serves to better serve the City's homeless population, address business and resident concerns, emphasize longer-term transitional and permanent supportive housing, and create a housing continuum that fosters independence and self-sufficiency;
- Its [2017 Renovictions Action Plan](#), which ensures that tenants are informed of their rights and facilitates enhanced access to information and resources; and,
- Its [2016 Family Friendly Housing Policy](#), which increases the proportion of two- and three-bedroom units in new multi-family projects. As of January 2018, 1,187 family-friendly housing units had been approved by the City under this program. This policy won a Silver award for Excellence in Policy Planning (City & Urban Areas) from the Planning Institute of British Columbia (PIBC) in 2016 [8].

**The [Family-Friendly Housing] Policy was recognized as a visionary yet achievable forward-thinking action to ensure that the housing stock in the city is appropriate for families and children.**

Director of Development Services,  
Bev Grieve, City of New  
Westminster

Policies, plans and program directly supporting [rental housing](#) and renters include:

- Its [Secured Market Rental Housing Policy](#), which aims at retaining, renewing and enhancing the supply of secured rental housing. As of July 2018, 532 rental units had been created under this policy, with an additional 732 units under construction. This policy won a Silver Award in Excellence in Policy Planning (City & Urban Areas) from the PIBC in 2014 [9];
- Its [Secondary Suites](#) program, which has provided an affordable option for students, single people, young working couples and small families;
- Its [Laneway and Carriage Houses](#) program, through which new units are being developed to contribute to the diversity of rental housing available. Laneway and Carriage Houses are compact, detached, ground-oriented dwellings located in backyards that offer more privacy and independence than secondary suites, as well as access to backyard space. This program won a Silver award for Excellence in Planning Practice (City & Urban Areas) from the PIBC in 2018 [10].



Novare, 57 Sixth Street. One of the rental buildings developed under the Secured Market Rental Housing Policy.

## SPOTLIGHT ON THE NEW WESTMINSTER RENT BANK

The [New Westminister Rent Bank \(NWRB\)](#)'s purpose is to support its city's residents to maintain their current housing and prevent the incidence of homelessness in the community. It promotes housing stability by supporting residents facing short-term financial crisis situations (e.g. changing jobs or unexpected medical expenses). The program meets an important need by assisting eligible low-income renters facing eviction or the disconnection of essential utilities with low-fee, short-term loans. It targets low-income residents of New Westminister aged 19 or older that are at risk of eviction or essential utility disconnection due to a temporary shortage of funds, and provides referrals to community services and financial literacy programs.

Rent banks are identified in a number of New Westminister's policy documents, including their [Homelessness Action Strategy and Implementation Plan](#), and [Community Poverty Reduction Strategy](#) as a potential need and gap for supporting affordable housing, preventing eviction, and reducing the incidence of homelessness in the community.

On Feb 3, 2016, Member of Legislative Assembly (MLA) Judy Darcy and Nadine Nagakawa, Constituency Assistant presented the idea of a New Westminister Rent Bank to the Mayor's Task Force on Housing Affordability. City staff followed up by conducting additional research into rent banks across Canada and explored the role that the City could play in developing and implementing one locally. The NWRB was designed based on a review of four other BC rent banks: the Vancouver Rent Bank, Surrey's Sources Rent Bank, the Fraser Valley Rent Assistance Project, and the Kamloops Rent Bank.

The program was recommended through a report to New Westminister's Mayor and Council in October 2016 [11]. New Westminister's City Council approved \$60,000 in funding (\$20,000 per year for three years) to cover administration and operating costs, and Judy Darcy's Constituency Office secured a \$35,000 endowment from local financial institutions.

The NWRB is a product of a partnership between the City of New Westminister, the Purpose Society, community financial institutions and a range of local non-profit organizations. It is operated by the Lower Mainland Purpose Society and became operational in July 2017.

After one year of operations, as of June 30, 2018, the NWRB had processed 29 loans for a total amount of \$23,463.67.

**“The whole aim (of the rent bank) is to avoid eviction. I think we can all appreciate that facing eviction is a very stressful circumstance. It's even more so now that [vacancy] rates are so low. If there's any way to avoid that happening, I think we need to do that.**

Dawn Embree, Lower Mainland Purpose Society



## CONCLUSION

Housing affordability has become a critical issue across Canada, particularly in the Metro Vancouver region and notably in New Westminster. The City of New Westminster is effectively responding to the need to support residents through a broad spectrum of policies and programs.

Award-winning initiatives such as the Family Friendly Housing Policy, Secured Market Rental Housing Policy, and Laneway and Carriage Houses, along with innovative solutions such as the New Westminster Rent Bank, are a few examples of how the City is supporting its residents to secure and maintain housing, while concurrently preventing the incidence of homelessness in the community.



Mayor Jonathan Coté and his family in their family-friendly apartment in Downtown New Westminster

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