

# Housing Action Plan

2022 to 2032

July 2022





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The City of Port Moody carries out our business on the ancestral and unceded homelands of the kʷikwə́łəm (Kwikwetlem), sə́lilwə́taɬ (Tsleil-Waututh), q'ə́miŋ əm' (Musqueam), Sḵw̓x wú7mesh (Squamish), q̓íçə́y (Katzie), q'w̓a:n̓ ɬ'ə́n̓ (Kwantlen), qiqéyt (Qayqayt), and Stó:lō (Sto:lo) Peoples, and extends appreciation for the opportunity to work on this territory.



# Executive Summary

The Housing Action Plan 2022 -2032 addresses the housing gaps and needs identified in the City of Port Moody's Housing Needs Report 2021. Affordable and diverse housing options are essential for communities to accommodate population growth, support economic resiliency, and achieve positive health and social outcomes. Across the Metro Vancouver region, housing prices for both rental and ownership have soared in recent years, and incomes have not kept up. There are gaps between the housing options that are available and what is needed to suit the housing preferences of residents as they evolve throughout their lives. A lack of both market and non-market housing, and increasing prices means that many residents are challenged to find affordable housing with enough bedrooms and in good repair. Many residents may be living in a home they can afford but would likely need to relocate outside of the area should they have to move, and some may be at risk of homelessness.

To address these challenges, the City of Port Moody has created a Housing Action Plan, which builds on work completed and directs actions to be undertaken over the next 10 years.

## **The vision for the Action Plan is:**

**“All current and future residents of Port Moody will have an affordable, safe, and suitable place to call home.”**

Four strategic directions will guide the implementation of over 30 actions: Improve Affordability; Catalyze Rental Housing; Diversify Housing; and Be a Housing Champion. Each policy and regulatory action addresses specific gaps or needs in Port Moody's housing system, as well as overcomes challenges City staff, non-profit societies, and developers experience when creating new housing stock. Housing targets have been established to estimate the number of new homes needed over the next five and ten years, to keep up with growing demand and start to catch-up to address the current housing shortage. Many actions will require further research and consultation; however, a clear framework is outlined for the City to prioritize, implement, monitor, and evaluate progress and impacts over the coming years.



# Introduction

# Introduction

## Purpose

The ten-year Housing Action Plan addresses the housing gaps and needs of Port Moody's current and future residents, identified by the Housing Needs Report completed in 2021. The Action Plan follows the City of Port Moody's Affordable Housing Strategy (2009) and builds upon the recommendations of the 2020 Affordable Housing Council Task Force.

## Vision

**"All current and future residents of Port Moody will have an affordable, safe, and suitable place to call home."**

## Principles

The following principles were developed by the City of Port Moody's Council during a May 2022 workshop:

1. **Diversity and Inclusion:** Consider everyone, so that all residents can see themselves in the Plan;
2. **Equity:** Embed equity in the process and outcomes;
3. **Actionable + Specific:** Take bold action, set clear targets, and be accountable;
4. **Sustainable + Future Oriented:** Undertake comprehensive city-building above and beyond just the creation of housing units. Integrate health, wellness, sustainability, and climate action; and
5. **Fair Playing Field:** Reduce obstacles and set clear and consistent expectations for the community, applicants, and the City.



## City Goals + Policy Alignment

### PORT MOODY 2050: OFFICIAL COMMUNITY PLAN UPDATE

The City of Port Moody is in the process of engaging the community to draft focused updates to the Official Community Plan (OCP) and the long-term vision for the future. The updates include a geographical focus on the Moody Centre Transit-Oriented Development, Oceanfront District, Seaview neighbourhood, and Murray Street areas. This Action Plan is guided by Port Moody's OCP and identifies several opportunities to establish housing policies and long-term housing objectives during the OCP update process currently underway.

### COVID-19 RESPONSE AND RECOVERY

The COVID-19 pandemic has exacerbated and made visible the pre-existing vulnerabilities of residents. During this time of uncertainty, it is integral to consider opportunities for this Action Plan to build community resilience. Although everyone was impacted, some groups experienced unique and disproportionate challenges such as women, children and young persons, people with disabilities, newcomers, and Indigenous peoples. Many impacts are not yet known, while some are still unfolding, including rising interest rates and costs of construction and materials. Several actions included in this Plan will help in response and recovery, including reducing overcrowding in housing to improve health and wellness; taking proactive actions to facilitate the development of new housing that will help to reduce risk, timelines, and cost; enhancing livability of housing including flexible spaces to accommodate lifestyle changes like having children or working from home; improving homelessness prevention and response; as well as increasing access to local amenities like grocery stores and greenspace.

### IMPROVING HOUSING AFFORDABILITY

Metro Vancouver's housing prices have been increasing over decades, and Port Moody has experienced significant increases in housing prices for both rental and ownership in recent years. There has not been enough new housing created to keep up with demand, and the types of housing are not meeting the diverse needs of residents. Bold action and continued commitments from all levels of government over the coming years is required to address the current housing shortage and improve affordability over the long term.

### TAKING CLIMATE ACTION

The City of Port Moody declared a climate emergency on June 11, 2019, and established six Climate Emergency Declaration actions, which can be supported and advanced by this Plan. Alignment of the Housing Action Plan and Climate Emergency Actions is needed to achieve shared outcomes.

*Table 1: Climate Emergency and Housing Action Alignment*

Climate Emergency Actions	Housing Action Plan Alignment
<ul style="list-style-type: none"> <li>• Aim for 90% of all new residents to live within easy walk of daily needs.</li> <li>• Accelerate goal of 40% of trips in the city made by walking, biking, or transit by 2030; continue to champion regional transit initiatives.</li> <li>• Have 50% of cars driven on city roads be zero emission vehicles by 2030.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Strategic Direction 1:</b> Affordability and <b>Strategic Direction 2:</b> Rental; affordability is greatly improved by reducing a household's combined transportation and housing cost by encouraging new affordable and rental housing in transit-oriented locations at a mix of medium, high density and mixed-use housing forms.</li> <li>• <b>Strategic Direction 3:</b> Diversify Housing Types; making room for more housing supports locally serving retail and amenities to be introduced within walking or rolling distance of residents' homes; as well encourage investment in more efficient public and active transportation options.</li> </ul>
<ul style="list-style-type: none"> <li>• Aim for all heating and hot water systems in new buildings to produce zero emissions by 2025; also have existing heating and hot water systems utilize most low-emission technology available upon replacement.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Strategic Direction 1:</b> Affordability, Action 12 to reduce energy poverty; and <b>Strategic Direction 2:</b> Catalyze Rental, Action 11 to explore municipal incentives to retrofit aging rental apartment buildings.</li> </ul>
<ul style="list-style-type: none"> <li>• By 2030, reduce carbon content of new buildings and construction projects by 40% (compared to 2018).</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Strategic Direction 2:</b> Catalyze Rental and <b>Strategic Direction 3:</b> Diversify Housing; encouraging the use of wood frame construction, modest density housing, and housing forms that do not include substantial underground concrete for parkades, will produce significantly less embodied emissions.</li> </ul>
<ul style="list-style-type: none"> <li>• Include targets for enhancement including opportunities for creek daylighting, foreshore protection, establish connectivity between Environmentally Sensitive Areas (ESAs) and enhancing forest health in the City's ESA Management Strategy (1999), and develop an urban forestry strategy that will move towards achieving the Intergovernmental Panel on Climate Change (IPCC) goals.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>All four Strategic Directions;</b> encouraging more efficient use of existing land to reduce development pressures on identified environmental areas.</li> </ul>

## ECONOMIC RESILIENCY

A healthy housing system is essential to achieve economic prosperity and resiliency, as well as strong health and wellness outcomes. An ample supply of quality, livable, diverse, and affordable housing with inclusive and amenity-rich neighborhoods helps communities attract and retain workers. High quality rental housing offers flexibility and prevents negative impacts of a growing population such as overcrowding or unaffordability. When there is not enough housing or the right mix available, existing workers are priced out, new workers and businesses are unable to move in, and costs of running businesses are increased including adversely impacting operations due to labour shortages. Making room for housing within and across neighbourhoods enables inclusion of amenities, local business, and infrastructure such as public and active transportation. Housing and economic development are interdependent, and both can be supported by creating places where people want to live and work.

## GREENSPACE AND PARKLAND

Port Moody's is a highly desirable recreational destination for residents across the region. To address the limited land supply and current and future parks and facilities needs, the City is developing a Parkland Strategy. This Action Plan supports the City's long-term greenspace planning identifying opportunities for preventing increased pressure and inequitable access to greenspace and parkland, while new housing is brought on board. In fact, high and medium density housing forms create more resources in which to invest in high quality community amenity spaces like parks; as well as reduce the potential for urban space and related development pressure on ecosystems and greenspace through more efficient use of limited land supply.



## Creating the Action Plan

Preparation of the Action Plan was initiated in January 2022, following completion of the Housing Needs Report in 2021. The Action Plan has been informed by the Housing Needs Report's findings and broad public engagement process; consultation with Port Moody's housing sector; guidance from an interdepartmental staff working group; Council's vision and direction; as well as promising practices research and analysis.



The Plan's implementation and monitoring framework (Appendix A) prioritizes the most impactful actions while considering organizational resourcing and capacities; builds in accountability through reporting and evaluation of impacts; as well as allows for responsiveness to emerging issues and shifting trends.

### Housing Needs Reports

The Province of British Columbia requires local governments to prepare housing needs reports at least every five years to identify current and anticipated housing needs. The City of Port Moody's Housing Needs Report (2021), received by Council on October 19, 2021, provides a comprehensive overview of housing gaps and priority groups in-need, based on data and public engagement.



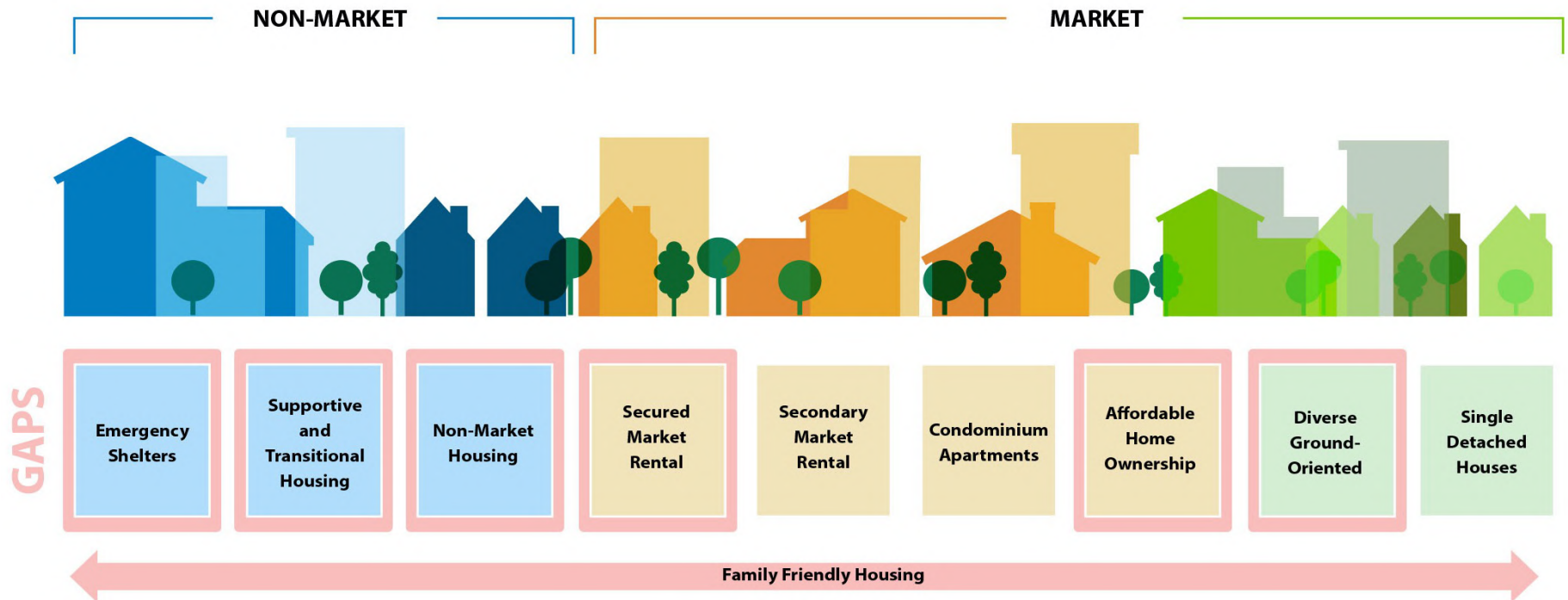
# Port Moody's Housing Spectrum



# Port Moody's Housing Spectrum

A healthy housing spectrum allows current and new residents to find suitable, affordable, and well-maintained housing options as their needs change throughout their lives. Gaps and issues in the housing spectrum arise when housing options either do not exist or there is not enough supply to meet demand. Although often depicted in a linear fashion, the housing spectrum is a fluid network of options, and it is not intended to suggest that there is an ideal location in which to live. Each option along the spectrum is interdependent. When there is a shortage in one type of housing, it will impact other options. Often housing shortages most impacts low-income and other vulnerable groups. For example, when rental prices increase, low-income renters are challenged to afford market rents and may need to relocate outside of the area, and the demand for social housing and/or rent supplements are increased.

*Figure 1: Housing Spectrum + Current Housing Gaps*





## HOUSING GAP

Informed by the 2021 Housing Needs Report, the following housing types have been identified as “gaps” in the Port Moody housing market. These housing gaps are illustrated in Figure 1 (page 11). Please see the Glossary (page 41) for definitions of common terms used throughout this Plan.

### HOUSING GAPS

#### **Emergency Shelters, Supportive, Transitional, and Non-Market Housing**

There is currently no year-round emergency shelter or supportive and transitional housing in Port Moody. One in five residents are unable to afford their current housing, with the costs of housing continue to rise. There is a need for non-market housing options to enable low-income households to access affordable housing, as well as the amenities and services to participate fully in the community.

#### **Secured Market Rental Housing**

There is a need for more new secured rental housing at market and lower-end-of-market rents [e.g., 10% below Canada Mortgage and Housing Commission (CMHC) Market rents]. Low- and moderate-income households are challenged to afford average rental rates in Port Moody and there are few options with vacancy rates falling below healthy levels over the past decade. Secured market rental housing, also known as purpose-built rental housing, offers stability for renters as it is built intentionally to provide long-term rental accommodation.

#### **Affordable Homeownership**

Most moderate-income households are unable to afford to purchase their first home. There is a wide variety of affordable home-ownership programs and typologies that reduce barriers to ownership.

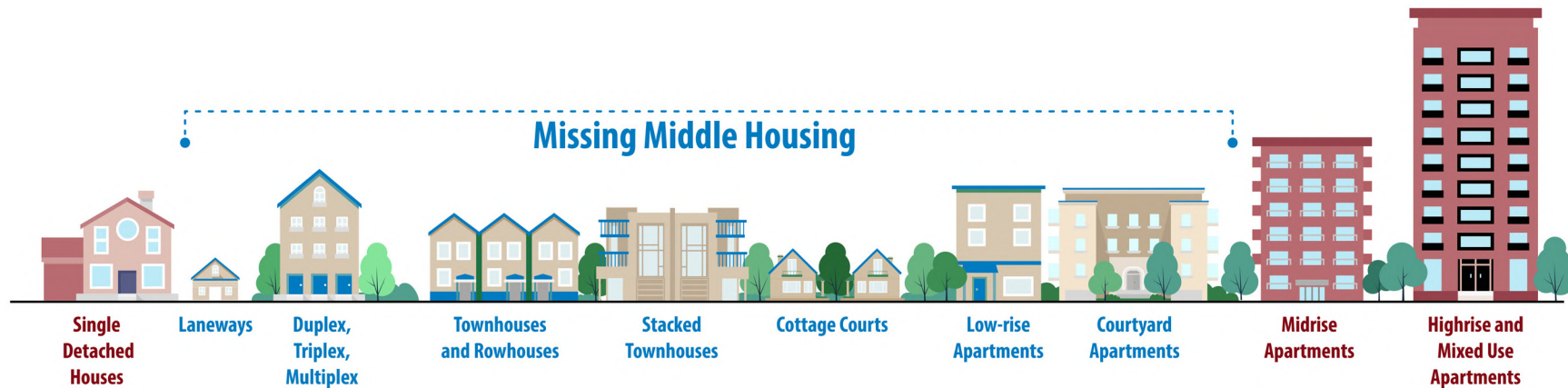
#### **Family-friendly housing**

Traditional detached homes are now out-of-reach for most with rising purchase prices, and vacancy rates for 3-bedroom rentals has been at or near zero percent in recent years. There is a need for family-friendly homes with mix of tenures, particularly 3- and 4-bedroom in apartments as well as in diverse ground-oriented multi-unit housing such as townhouses.

#### **Diverse Ground-Oriented Housing**

Diverse ground-oriented housing (see Figure 2 on page 13) is often referred to as ‘Missing Middle Housing’ because it is a less commonly seen housing type between single-detached homes and high-rise apartments. Port Moody has a relatively diverse stock of housing types, however most non-detached housing is older and more diverse development options are needed to maintain the current variety of housing and meet the growing demand from current and future residents.

Figure 2: Diverse Ground-Oriented Housing Options



Diverse ground-oriented housing forms, often referred to as ‘missing middle’ housing, offer gentle density options that fit within existing neighbourhood character. Allowing more housing within low density neighbourhoods supports several positive benefits including greater walkability, enhanced public transportation and amenities such as parks, the viability of local serving retail and businesses, as well as increased housing supply overall.

Missing Middle Housing offers easy access to communal greenspaces and is attractive and livable for families with children, intergenerational households, people with disabilities, and are often pet-friendly. Although not necessarily affordable to low-income households when newly built, diverse ground-oriented housing is more attainable to moderate income earners, particularly when compared to the cost of purchasing a new single-detached home.

## Missing Middle Housing

Many cities have begun to re-imagine detached neighbourhoods to allow for moderate density infill housing options. Historically these housing forms were allowed in most neighbourhoods, but over time policies changed to only allow one-unit detached homes on most residential land. Restricting most urban land to only permit detached houses on large lots has served to create exclusive high-income neighbourhoods and restrict housing supply to a crisis point. Missing middle programs aim to create more options in a generally similar form to houses but allow multiple smaller homes on a lot previously reserved for a single large home.

It is important to note missing middle housing will not be deeply affordable to all households on its own; new housing is expensive but a fourplex unit will be less expensive than a new detached house on the same lot. Missing middle is about diversifying housing options.








Missing middle housing is often not lucrative for developers but allows homeowners to redevelop their lots and stay in their neighbourhoods as their needs change, potentially making room for their children's families to live nearby. Moderate density forms also allow for much more flexibility in dwelling size.





## Priority Groups























Informed by the 2021 Housing Needs Report, seven priority groups have been identified as experiencing significant housing challenges:

PRIORITY GROUPS		<b>Low-income households</b> There are limited affordable rental housing options in Port Moody to support the broad range of households with low-incomes, including singles, couples, families, seniors, students, low-wage service workers and more.
		<b>Families</b> Low- and moderate-income families are challenged to find a home with enough bedrooms. Most cannot afford to purchase a single-detached home and there is limited supply of other options like townhouses or houseplexes. Vacancy rates for 3+bedroom units are at or near 0% in recent years.
		<b>Single people living on their own</b> Covering the costs of living with one income is a challenge with housing often the greatest cost burden. The median rent for a one-bedroom exceeds \$1,000/month and there are few options, with a vacancy rate near 0%. Nearly one in four (23%) Port Moody households are one-person.
		<b>New immigrants</b> More newcomers are projected to move to Metro Vancouver; high housing costs and limited availability are two of the largest obstacles to settling in Port Moody and often lead to issues of overcrowding.
		<b>Seniors</b> Port Moody's residents are aging and the senior cohort is expected to grow in the coming years. There is already a shortage of accessible, suitable, and affordable housing for seniors in Port Moody.
		<b>Persons with disabilities</b> Public and stakeholder feedback indicates that people with disabilities requiring accessibility features have limited housing options in Port Moody, particularly families with one member with a disability (e.g., accessible family-sized unit).
		<b>Persons experiencing homelessness or at-risk of homelessness</b> There is a potential for the number of persons experiencing homelessness to increase in the coming years due to rising housing costs and low availability of rental units.

## Roles and Responsibilities

Housing is a shared responsibility amongst all levels of government and urgent action is needed to improve housing affordability, livability, and choice in Port Moody and across the Metro Vancouver region. The City of Port Moody can play an important role by convening partners, supporting expeditious approvals processes, setting clear and flexible guiding policy, and advocating to senior governments for legislative change and financial commitments. Please refer to Appendix B for a detailed description of roles within the housing sector.

*Table 2: Housing Sector Roles*

	 Central  Supportive	Housing Delivery	Coordination + Education	Regulation + Planning	Funding	Advocacy
City of Port Moody						
Province of BC						
Government of Canada						
Metro Vancouver Regional District						
Developers + Builders						
Non-Profit Sector						

### The Importance of Partnerships

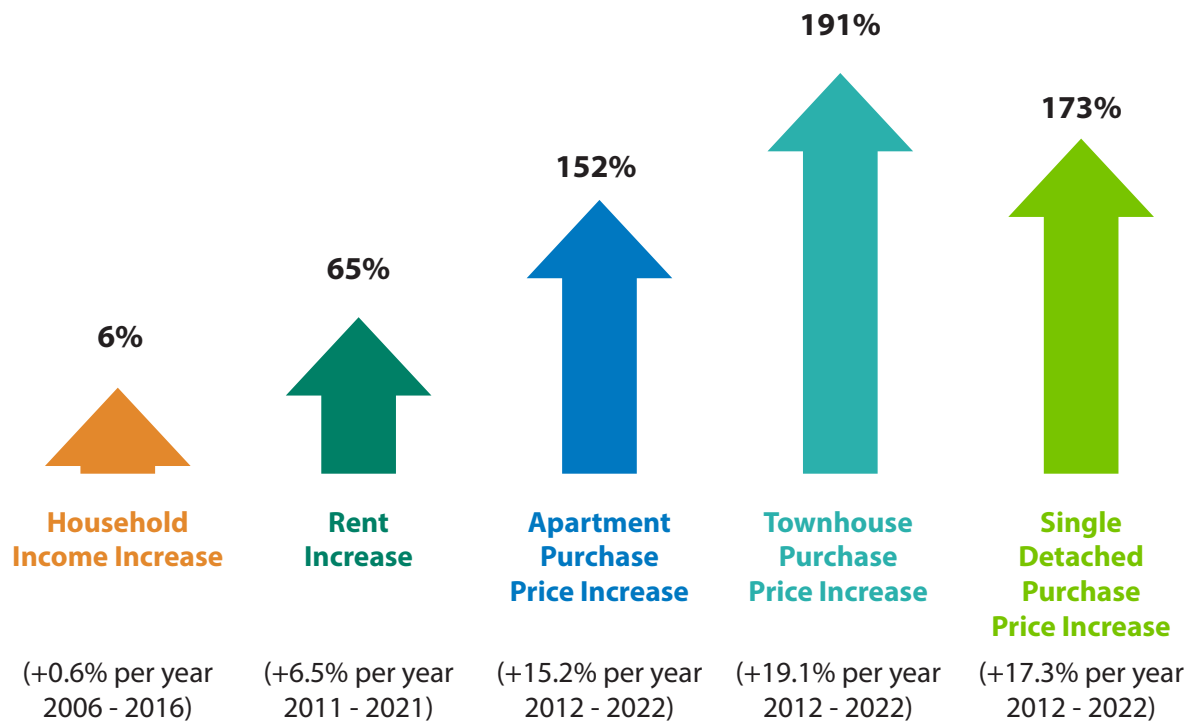
Most municipalities do not build and operate housing; therefore, they must work with builders, funders, legislators, and operators of housing to take effective action. Partnerships and collaboration across the housing sector is required to address the housing crisis.

## Housing Affordability

Affordability is a relative term and what is affordable to any given household will vary based on income. Typically, housing is considered affordable when all shelter costs no more than 30% of a household's total before-tax income. This is a standard used in multiple jurisdictions and is employed by CMHC in their interpretation of core housing need.

Housing costs have been increasing drastically across the region, and particularly in Port Moody (see Figure 3 below), causing significant housing affordability challenges. Please refer to the Housing Needs Report 2021 and Appendix C for more detailed analysis of housing affordability in Port Moody.

*Figure 3: Ten year Changes in Income and Housing Costs*



### Ten Year Changes in Income and Housing Costs

- For renters, shelter costs include rent and utilities.
- In order to qualify for a mortgage, a gross debt service formula is used to determine a household's ability to afford homeownership and meet debt obligations, which considers mortgage payments (principal and interest), property taxes, condominium/ strata fees (if any), and heating costs.

## Housing Targets

The Housing Action Plan's targets estimate the number of homes needed to be created across the spectrum and a variety of prices and sizes (number of bedrooms) in order to both keep up with growing demand and address the current housing shortage. These targets help to illustrate the depth and scale of Port Moody's current and future housing needs and identified areas where the City can take bold action in response.

The Housing Assessment Resource Tools (HART) methodology was used to guide the development of targets, which is an approach created by University of British Columbia's Housing Research Collaborative with funding by Impact Canada and the CMHC's Housing Supply Challenge. Several inputs were considered, including the pre-existing deficits of housing, and the changes in population expected over the next ten years.

*Table 3: Housing Targets (2021 - 2031), City of Port Moody*

Income Group	1-Bedroom	2-Bedroom	3-Bedroom	4+Bedroom	10-Year Targets (2031)
Very Low	315	90	30	10	<b>445</b>
Low	495	425	260	250	<b>1,430</b>
Moderate	200	250	140	200	<b>790</b>
Average	155	295	160	175	<b>785</b>
High	85	420	300	560	<b>1,365</b>
<b>Total</b>	<b>1,250</b>	<b>1,480</b>	<b>890</b>	<b>1,195</b>	<b>4,815</b>
Share of Units	26%	31%	18%	25%	

Source: Statistics Canada, 2017. Census Profile 2016. Statistics Canada.

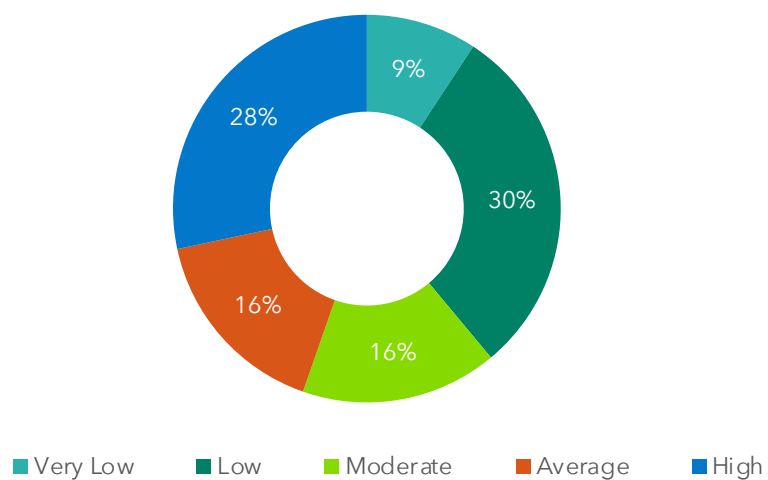


*Table 4: Income Groups and Affordability*

	Very low	Low	Moderate	Average	High
<b>Monthly Maximum Housing Costs</b>	<\$500	\$500 – \$1,125	\$1,126 – \$1,875	\$1,876 – \$2,750	\$2,750+
<b>Annual Household Income Pre-tax</b>	<\$20,000	\$20,000 – \$45,000	\$45,000 – \$75,000	\$75,000 – \$110,000	\$110,000+

Source: Statistics Canada, 2017. Census Profile 2016. Statistics Canada.

*Figure 4: Unit Target Income Distribution (2021 - 2031)*



## ACHIEVING THE HOUSING TARGETS

The housing targets illustrate the amount and type of housing required across the housing spectrum in order to maintain Port Moody's income and housing diversity. Of the 4,815 new homes projected to be required by 2031, just over 50% will accommodate families with 3 or more bedrooms, and just over 50% will serve households earning less than \$75,000 per year.

The City cannot achieve these targets alone. Collaboration across the housing sector with senior government, non-profits and property developers is required. The Plan's four Strategic Directions will help the City to facilitate the housing affordability, tenure and diversity needed to achieve these targets.

*Table 5: Income Groups Supported by Strategic Directions*

Income Groups	Strategic Directions Needed to Support Housing Targets
<b>Very Low, Low + Moderate</b>	<b>Strategic Direction 1: Affordability:</b> New housing that will be affordable for very low, low and moderate incomes will primarily be created by non-profit housing providers and senior government funding. Partnerships with private market developments will also support the creation of affordable homes through the City's inclusionary zoning policy.
<b>Moderate, Average + High</b>	<b>Strategic Direction 2: Rental:</b> New housing that is affordable for moderate and average income earners will be created by preserving existing rental housing, and encouraging new secured rental homes at market and below-market rents.
<b>All income groups</b>	<b>Strategic Direction #3: Diversity:</b> Actions will encourage new housing that is as diverse as Port Moody's community, such as family friendly and accessible homes. These homes need to be created for all income groups. Diverse ground oriented and medium density housing is needed to meet City's housing targets for moderate and high income earners. In order to accommodate the housing needs of current residents, more housing choice and diversity needs to be created.

A black and white photograph of a young man with a mustache, wearing a dark baseball cap and a dark t-shirt with a white collar. He is smiling broadly, showing his teeth, and looking slightly to the left of the camera. The background is out of focus, showing what appears to be a street scene with some lights and structures.

# Action Plan

# Action Plan

## Strategic Directions

Four strategic directions will guide the implementation of actions to support a healthy housing system in Port Moody. No single policy or action in isolation can address the current housing needs and gaps. However, these strategic directions will guide the implementation of actions and policies together to create a comprehensive response.

### **1** **Improve Affordability**

Encourage affordability across the spectrum, with a focus on supporting non-market housing that is subsidized and affordable to residents with low and very low incomes.

### **2** **Catalyze Rental**

Encourage the renewal and expansion of Port Moody's rental housing supply to improve stability, choice, and affordability for renters. Purpose built rental apartments will be encouraged, which offer high levels of security and stability for renters.

### **3** **Diversify Housing**

Facilitate diverse housing types and building forms to reflect the unique and evolving needs of residents. Diverse ground-oriented housing forms between single detached homes and high density apartment towers will be encouraged.

### **4** **Be a Housing Champion**

Champion actions to build a healthy housing system; Advocate for senior government action and legislative changes; Build partnerships and initiate collaboration; and scale up to build organizational capacity to expeditiously implement Phase 1 of the Action Plan.



# Strategic Direction 1: Improve Affordability

The following actions will help improve affordability across the housing spectrum by facilitating the creation of non-market housing and supports, lower-end-of-market rental, and affordable homeownership options. Focus is placed on how the City can create an enabling environment for non-profits and senior governments to build non-market housing and address the current shortage of housing for the City's most vulnerable residents. It is likely the 39% of households with very low- and low-incomes will only be able to afford housing created by non-profit housing providers and senior government funding.

Many climate action and housing affordability goals have a close relationship and both can be achieved by encouraging affordable housing to be built in transit-oriented locations, with a mix of medium and high densities. Interdependent goals include reducing the combined cost of transportation and housing, reducing reliance on cars, as well as increasing active and alternative transportation opportunities.

## OBJECTIVES

- Encourage non-market rental, lower-end-of-market rental, and affordable homeownership opportunities;
- Collaborate with builders, funders, and operators to improve affordability and develop innovative solutions; and
- Expand the supply of non-market housing through process and regulatory tools.



## Action 1:

**Expedite the creation of non-market housing built and funded by senior governments and non-profit housing partners.**

### HOUSING GAP ADDRESSED:

Non-market housing

### SUB-ACTIONS:

- 1.1** Complete the review of the development approvals process underway and identify opportunities to expedite the approvals process for non-market projects, including concurrent rezoning and development permit processing.
- 1.2** Explore amending the zoning bylaw to permit non-market development, with additional height and density allowances, through a development permit process in strategic locations, such as in commercial areas designated for mixed use (such as the C3 zone).
- 1.3** Explore amending the zoning bylaw to permit non-market small lot apartments with additional height and density allowances in

single detached residential districts within and near the Frequent Transit Network area walkshed (Appendix D).

- 1.4** Consider delegating authority to issue development permits to the General Manager of Community Development when non-market housing projects adhere to established design guidelines and the densities envisioned in the OCP.

### Opportunities of City-Initiated Zoning (referred to as 'Pre-Zoning')

Local governments can initiate zoning bylaw updates so that the intended permissions are in place before a development application is made. Pre-zoning can greatly improve the affordability of new housing because it shortens approval timelines, clarifies expectations at the outset and reduces overall risk that a project won't be successful. During engagement, non-profit housing providers identified pre-zoning as the one of the most impactful actions a municipality can take to improve housing affordability.



### Action 2:

**Offer clear and consistent incentives for developments with non-market housing.**

#### HOUSING GAP ADDRESSED:

Non-market housing

#### SUB-ACTIONS:

- 2.1** Explore all tools available and develop a suite of incentives, such as parking reductions, bonus densities aligned with the OCP, fee waivers, and/or property tax exemptions.
- 2.2** Develop criteria for Development Cost Charges (DCC) waivers for non-market housing, consider offering up to a 100% waiver.

#### Clear and Reliable Incentives

Non-market housing is challenging to build compared to market developments. Clear and consistent incentives reduce risk and uncertainty, leverages senior government funding, improves affordability and increases the likelihood of successful non-market housing applications coming forward.



### Action 3:

**Create guidelines and policies for the strategic use of city-owned land for affordable housing.**

#### HOUSING GAP ADDRESSED:

Barriers to accessing developable land by non-profit housing providers

#### SUB-ACTIONS:

- 3.1** Create OCP policies to encourage inclusion of affordable housing on City-owned land.
- 3.2** Establish a policy for the co-location of affordable housing with municipal facilities.



## Action 4:

**View and update the Affordable Housing Reserve Fund (AHRF) to optimize impact.**

### HOUSING GAP ADDRESSED:

Non-market and supportive housing

### SUB-ACTIONS:

- 4.1** Enable AHRF to assist non-profit housing operators to acquire existing market rental apartments, as well as to revitalize and convert to non-market housing.
- 4.2** Prioritize non-market housing affordable to people receiving provincial assistance (i.e., shelter rate units), mixed income projects and housing that meets unique needs such as transitional and supportive housing.

### Mixed-income Housing

Affordable to a range of households with different incomes, mixed-income housing can be achieved through policies like the City of Port Moody's Inclusionary Zoning policy, and senior government funding programs which focus on mixed income non-market housing. This approach sustains long-term operations by non-profit organizations, enables funding to create more homes overall, improves housing security for tenants whose incomes may change throughout their lives, and supports inclusive and equitable housing options.





### Action 5:

#### **Support new co-operative and community land trust housing models in Port Moody.**

##### **HOUSING GAP ADDRESSED:**

Lack of co-operative (co-op) housing, and support regeneration of existing co-ops through new financing models

##### **SUB-ACTIONS:**

- 5.1** Create an OCP policy to support the creation of new co-operative and community land trust housing.
- 5.2** Convene partners to build awareness and capacity within the non-profit housing sector, including the Co-operative Housing Federation of BC and the Community Land Trust.

#### **Types of Affordable Homeownership**

There are a wide range of affordable homeownership programs. One key component that differentiates these various programs is whether the affordability of the home is maintained over the long term, or if the discounted price is only offered to the first buyer, while future buyers pay the market price.

One-time discounts, such as grants or temporary shared equity mortgages are helpful for individual first-time homebuyers to enter the ownership market, however, the long-term impact of these programs on housing affordability is low. Programs maintaining affordable purchase prices in perpetuity have a much higher impact.



## Action 6:

**Evaluate impacts of Affordable Homeownership programs and establish policy priorities.**

### HOUSING GAP ADDRESSED:

Affordable homeownership opportunities and ownership for moderate income earners

### SUB-ACTIONS:

- 6.1** Evaluate the impact of Affordable Homeownership approaches used in Metro Vancouver, including consideration of community benefits and level of developer contributions. Report back to Council with findings and set clear policy expectations.
- 6.2** Consider prioritizing affordable homeownership programs that secure affordability in perpetuity.



## Action 7:

**Focus on homelessness prevention and understanding level of risk.**

### HOUSING GAP ADDRESSED:

Growing risk of homelessness

### SUB-ACTION:

- 7.1** Engage the Tri-Cities Homelessness and Housing Task Group to collect more information about hidden homelessness and risks of displacement within Port Moody and the Tri-Cities.

## Strategic Direction 2: Catalyze Rental

The following actions will encourage new secured market rental and secondary market rental homes with a variety of price points and typologies. Ample supply of high quality, livable, and affordable rental housing is essential for a healthy housing system. Increased availability of secured market rental housing will help Port Moody attract and retain workers, as well as reduce the potential for overcrowding, tenant displacement, and rising unaffordability. These actions will likely result in housing affordable to moderate-, average-, and high-income households. There is a need for both higher cost market rental, and below market rental to meet the needs of all renting households and reduce pressure on the current older, more affordable rental stock.

Focus is placed reducing potential impacts and risks of tenant displacement, while also encouraging the renewal and expansion of the purpose-built rental housing stock. Additionally, wood-frame rental apartments have lower embodied carbon compared to concrete construction and prioritizing these moderate density forms will likely be necessary to achieve the City's climate goals.

### OBJECTIVES

- Encourage and support new primary rental development;
- Establish clear and consistent policy expectations;
- Encourage retention, renewal, and expansion of purpose-built rental; and
- Protect tenants and reduce impacts of displacement.



## Action 8:

**Develop a Secure Market Rental Housing Policy to encourage the expansion of Port Moody's purpose-built rental stock.**

### HOUSING GAP ADDRESSED:

Secured rental housing, improve choice and stability for renters

### SUB-ACTIONS:

- 8.1** Create a Secure Market Rental Housing policy to encourage purpose-built rental apartment development, with a tiered and flexible incentive package in exchange for secured long-term tenure.
- 8.2** Undertake market analysis to calculate the level of incentives required to achieve policy goals. Include recommended incentives in policy to ensure viability and monitor incentive effectiveness over time.
- 8.3** Consider alignment with senior government financing programs to encourage inclusion of low end of market rental homes.

- 8.4** Explore the use of Residential Rental Tenure Zoning with incentives, such as bonus density and height to encourage the creation of up to six storey wood-frame rental apartments throughout the Frequent Transit Network walkshed.

### Purpose-Built Rental Housing

Purpose-built rental homes are a vital component of any healthy housing system and are referred to as the 'primary rental housing' stock. This housing is comprised of commercially operated primary rental apartments, which offers the highest level of stability for renters as they're built intended to be rented over the long term.

Secondary market rentals are individually owned suites, including rented condominiums and secondary suites, which are an important component of the housing spectrum; however, they offer less long-term stability and can be removed from the rental market at any time. With home ownership increasingly out of reach for most households, and the aging of existing stock of purpose-built rental housing primarily built in the 1960's and 1970's, the importance of primary rental housing will continue to increase.

For several reasons, rental apartments are more challenging to make viable compared to strata developments, and benefit from government incentive and financing programs. With increasing costs and interest rates, it will be important to consider additional incentives to continue to see primary market rental construction.



### Residential Rental Tenure Zoning (RRTZ)

The Province of BC granted local governments new authority in May 2018 to limit the form of tenure in multi-unit residential properties to rental. It is recommended this new zoning tool be used to incentivize the creation of new secured rental housing rather than to restrict the development opportunities of any given property.



### Action 9:

#### Review and update Tenant Relocation Policy.

#### HOUSING GAP ADDRESSED:

Impacts of displacement experienced by tenants

#### SUB-ACTIONS:

- 9.1** Update the Tenant Relocation Policy to align with Residential Tenancy Act changes made in 2019 and 2021.
- 9.2** Extend Tenant Relocation Policy application to secondary market rental housing and consider increasing organizational capacity to meet potential workload increase.



## Action 10:

### Update Rental Replacement Policy.

#### HOUSING GAP ADDRESSED:

Lower-end-of-market rental housing

#### SUB-ACTION:

- 10.1** Explore clarifying affordability expectations when existing rental apartments redevelop and consider linkages with the Tenant Relocation Policy and forthcoming Secured Market Rental Policy.

#### Aging Stock and New Rentals

Much affordable rental housing stock is apartments developed through federal government funding programs during the 1960s and 1970s. Typically, the cost of existing housing decreases over time and is supported by rent controls under the Residential Tenancy Act. New housing is typically more expensive because it is built with current-day material and labour costs. It is important to continuously add rental housing to address the current shortage and provide ample affordable options for future generations.



## Action 11:

### Explore a rental retrofit pilot program to encourage renewal of existing purpose-built rental.

#### HOUSING GAP ADDRESSED:

Preserve lower-end-of-market rental housing; quality and adequacy of rental housing; support climate goals

#### SUB-ACTIONS:

- 11.1** Research the current conditions of existing purpose-built rental housing in Port Moody.
- 11.2** Explore the use of Revitalization Tax Exemptions (RTEs) to incentivize the renewal of purpose-built rental apartments to improve energy efficiency and low-carbon outcomes, while maintaining existing tenancies, and protecting or improving affordability.
- 11.3** Advance the Port Moody's Climate Plan and align the program to leverage senior government programs such as CleanBC Income Qualified and Commercial Express programs, and the National Housing Co-Investment Fund Renovation stream.



### Action 12:

**Reduce energy poverty in Port Moody.**

#### HOUSING GAP ADDRESSED:

Housing cost burden and affordability

#### SUB-ACTION:

- 12.1** Engage with energy and housing sectors to understand scale and depth of the energy poverty issue, identify opportunities to monitor over time, and consider appropriate responses such as Revitalization Tax Exemptions (RTEs) for energy efficiency retrofits for rental housing.



### Action 13:

**Explore the creation of a Short-Term Rental Business Licensing Bylaw.**

#### HOUSING GAP ADDRESSED:

Secured market rental housing

#### SUB-ACTIONS:

- 13.1** Research the prevalence of Short-Term Rentals in Port Moody.
- 13.2** Consider developing a bylaw to permit the operation of short-term accommodations through business licensing in specific scenarios in order to protect long-term rental housing where feasible and allocate revenue to the AHRF.



## Action 14:

**Develop a Standards of Maintenance Bylaw to ensure that rental accommodations are maintained to basic and minimum standards including being free from hazard and are property maintained in conformity with accepted health, fire, and building requirements.**

### HOUSING GAP ADDRESSED:

Secured market rental and non-market housing

### SUB-ACTION:

- 14.1** Consider and reduce potential negative impacts on tenants through bylaw enforcement, including displacement and risks of homelessness.





## Strategic Direction 3: Diversify Housing

The following actions encourage a housing stock as diverse as Port Moody's population, with a greater variety of affordability levels, tenure options, accessibility features, and typologies to meet the varied and evolving needs of current and future residents. Focus is placed on encouraging diverse housing choices between single detached homes and tall apartment towers, which are currently 'missing' or limited in Port Moody's development framework. Often referred to as 'Missing Middle Housing,' these diverse ground-oriented typologies (see Figure 2) include houseplexes (duplex, triplex, fourplex, multiplex), townhouses, and low-rise apartments such as courtyard and small-lot apartments.

Diverse ground oriented and medium density housing is needed to meet City's housing targets for moderate-, average-, and high-income earners. Accommodating the evolving housing needs of current residents will require an expansion of housing choice, and diversity. With housing costs more than doubling since 2010, new development options are required for the same demographic mix of people to continue living in Port Moody.

Demand for new housing is created by several factors, including new people moving in as well as the changing needs of existing residents throughout their lives, such as moving out on your own for the first time, starting a family, or downsizing. By making room for more types of housing, Port Moody's residents can continue to grow, live, and work without having to move out of their communities to find the housing they need. Additionally, making room for more housing in existing neighbourhoods helps achieve the City's climate goals by supporting locally serving retail and amenities, and for public and active transportation options to be available in all neighbourhoods.

### OBJECTIVES

- More effectively meet the needs of diverse household types, including families, by diversifying development options;
- Create opportunities for housing development with more attainable price; and
- Support synergies between climate actions, efforts to increase equity, and effective neighbourhood planning.



## Action 15:

### Develop a Missing Middle Housing Policy, with accompanying Zoning Amendments and Design Guidelines.

#### HOUSING GAP ADDRESSED:

Diverse ground-oriented, accessible, rental, and affordable housing; support climate goals

#### SUB-ACTIONS:

- 15.1** Amend OCP and pre-zone to permit missing middle housing in single detached designated areas where appropriate, such as within and near the Frequent Transit Network area walkshed, where servicing infrastructure are in place or planned for upgrade.
- 15.2** Provide density bonusing for missing middle housing with a clear and established schedule. Increase bonus density incrementally to encourage rental, accessible, affordable, and non-market housing, as well as encourage more units and green space preservation onsite.

**15.3** Establish clear infill housing design guidelines with community input.

**15.4** Communicate design guidelines and development options through a clear graphical approach to establish certainty in outcomes for the public, developers and builders, and the City, while offering flexibility within an efficient Development Permit process.

#### Pre-zoning and Land Prices (Action 15.2)

Preemptively rezoning an area for higher density development can cause the price of land to increase because a more intense (and economically productive) use of the land is allowed. The land is worth more because it can earn more. Both market and non-profit developers make careful decisions about what to pay for land based on expectations of future home prices and rents.

However, this increase in land price can be moderated by putting zoning in place with clear policy expectations. This extra value is usually what is captured through Community Amenity Contributions (CAC) negotiated in rezoning processes. When properties are 'pre-zoned' for affordable housing, the cost of incorporating the affordability is more likely to be factored into the land price during land transactions.



## Action 16:

### Encourage townhouse development.

#### HOUSING GAP ADDRESSED:

Secured market rental and non-market housing

#### SUB-ACTIONS:

- 16.1** Create townhouse specific OCP designations to identify locations for suburban townhouses, fee simple rowhouses, and stacked townhouses where appropriate.
- 16.2** Create guidelines to encourage townhouse podiums with apartments above within Multi-Unit OCP Designations, and family friendly townhomes on lower levels.
- 16.3** Consider creation of a zone allowing fee simple townhouses and make supportive policy amendments (such as allowing a single utility hookup to be shared across the project).
- 16.4** Allow for small density bonus for underground parking in new strata townhouse zones to discourage surface parking.

### Townhouses and Rowhouses: Traditional, Stacked, and Fee Simple

Town and row houses can have a variety of different arrangements and ownership structures. Port Moody's townhouse stock is predominantly in a traditional suburban style with surface parking and strata ownership. A more contemporary form allows more units by stacking them (four storeys with two stacked 2-level units for example) and parking underground. Each townhome may still have an outside door and direct ground access without passing through common hallways. This approach uses land more efficiently and can reduce the end purchase price compared to traditional approaches.

A third option, that is currently rare across Metro Vancouver, is fee simple rowhouses (i.e., townhouses without a strata corporation). Some households would like to live in an attached townhouse with a simpler ownership structure, where they may have to mow their own lawn or plant their own garden but will not have to make all property decisions with their neighbours through a strata board. Fee simple rowhouses face barriers that can be addressed through policy changes, such as allowing one shared utility hookup to the project instead of one to each individual unit, creating enabling zoning, and permitting fee simple projects on individual lots with no side yard setbacks.



## Action 17:

**Enhance Family Friendly Units Policy outcomes and develop accompanying Design Guidelines.**

### HOUSING GAP ADDRESSED:

Family friendly housing and improve livability of new housing

### SUB-ACTIONS:

- 17.1** Review and enhance the impact of the Family Friendly Units Policy by considering incentives, such as bonus density, floor area exclusions, or other relaxations. Develop Family Housing Design Guidelines with a catalogue of amenities and design features eligible for incentives.
- 17.2** The provision of 3- and 4-bedroom units attainable for families with additional storage space; surveillance opportunities of play spaces from dwellings; and improved soundproofing.
- 17.3** Consider options to relax height and/or setback relaxations to encourage courtyard and rooftop podium amenity spaces, with opportunity for observation from units.

- 17.4** Explore requiring higher ratios of family friendly units in missing middle housing.





## Action 18:

**Develop Neighbourhood Level Family Friendly and Livability Policies.**

### HOUSING GAP ADDRESSED:

Family friendly and accessible housing

### SUB-ACTIONS:

- 18.1** Create a zoning overlay to identify areas where family friendly housing could be encouraged such as near schools, parks, and off main streets. Encourage or incentivize family friendly amenities in areas where family housing is encouraged or exists.
- 18.2** Prioritize opportunities for multi-unit housing on non-arterial streets.
- 18.3** Provide public amenities to meet the needs of people of all ages and abilities, including children, youth, adults, and seniors.
- 18.4** Encourage traffic calming of streets with multi-unit development to support walkability, reduce noise, and increase sense of public safety.



## Action 19:

**Establish minimum unit sizes in multi-unit developments to improve livability.**

### HOUSING GAP ADDRESSED:

Livability of housing to support evolving needs and life cycle changes

### SUB-ACTION:

- 19.1** Establish minimum unit sizes and limiting the share of units in a building with less than 525 sq. ft., except in special contexts where appropriate.





## Action 20:

**Explore options to improve housing accessibility for all ages and abilities.**

### HOUSING GAP ADDRESSED:

Accessible housing

### SUB-ACTIONS:

- 20.1** Review and update adaptable housing expectations to encourage universal and accessible design features in new development, setting specific expectations by type of feature.
- 20.2** Ensure accessibility requirements align with BC Housing and CMHC funding program parameters.



## Action 21:

**Update the Detached Accessory Dwelling Unit policy to expand opportunities for new laneway homes.**

### HOUSING GAP ADDRESSED:

Diverse ground-oriented housing

### SUB-ACTIONS:

- 21.1** Update the Detached Accessory Dwelling Unit policy to expand opportunities for new laneway homes.
- 21.2** Remove requirements for principal residence by property owner.
- 21.3** Explore options to accommodate detached suites on parcels without lanes, and potential stratification and subdivision of Detached Accessory Dwelling Units.



## Action 22:

**Consider allowing lock off suites or flexible housing forms in houseplexes, and townhomes where layout of units can change depending on family needs.**

### HOUSING GAP ADDRESSED:

Family friendly and diverse ground-oriented housing

### Changing Lifestyle and Densifying Neighbourhoods

As neighbourhoods transition from detached housing to more affordable forms over time, there is a need to increase the amount of public open and green spaces to provide new opportunities to gather, play, and be together. Detached homes often provide large amounts of private green space, but creating housing that is more attainable for a broader range of households will require using expensive private land more efficiently. It is hard to provide greenspace in the smaller projects many residents would prefer in their neighbourhoods (as opposed to large master planned tower projects, which create space on the ground by growing up). There is a relationship between maintaining lower building heights and having less open space on-site.

This context creates a great opportunity to create more communal public spaces where people can come together to socialize outside. Increasing opportunities to interact in public spaces also has benefits for social inclusion and addressing loneliness, which are growing concerns as households have increasingly lived apart, and socializing has been moving online both before and after the emergence of the COVID-19 pandemic.



## Action 23:

**Consider opportunities to expand public areas and open space in densifying areas to offset the smaller amount of open and green space per household in multi-unit housing forms.**

### HOUSING GAP ADDRESSED:

Supports livability of rental, family friendly, and diverse ground-oriented housing

### SUB-ACTIONS:

**23.1** Identify opportunities for new parkland where housing densification is proposed through the Park-land Acquisition Strategy. Where possible, seek to create fully public spaces rather than semi-private, such as transferring public spaces within housing development sites to City ownership, or purchasing new land.

**23.2** Update the DCC bylaw to acquire new parkland in core areas and where new density is proposed and explore policies to allocate DCC and Community Amenity Contribution funds to park acquisition, with diverse age-inclusive and family friendly public amenities.

**23.3** Prioritize public amenity land acquisition in areas where affordable housing projects are being developed to offset lower capacity for on-site amenity provision.

### Changing Lifestyle and Densifying Neighbourhoods

Detached homes often provide private green space but creating housing that is more attainable for a broader range of households will require investment in quality and accessible communal public and green spaces.

Increasing opportunities to interact in public spaces also has benefits for social inclusion and addressing loneliness, which are growing concerns as households have increasingly lived apart, and socializing has been moving online both before and after the emergence of the COVID-19 pandemic.

## Strategic Direction 4: Be a Housing Champion

The City of Port Moody is well positioned to champion actions in order to build a healthy and complete housing system and support the efficient and effective implementation of this Action Plan. These actions include advocacy for legislative changes, convening partners and initiating collaboration, sharing information, and engaging with the community. The timely implementation of the Action Plan is largely determined by resources available through Council for consultant studies and additional staff positions to scale up organizational capacity (see Action 27).

### OBJECTIVES

- Advocate for legislative changes and senior government action to support housing affordability, tenant protections, and equity;
- Clarify policy expectations and sufficiently incentivize desired development outcomes to realize social objectives;
- Scale-up Port Moody's organizational capacity to manage increasing scale and complexity of development proposals and projects; and
- Build partnerships, convene stakeholders, and provide information.



### Action 24:

**Advocate to the Union of British Columbia's Municipalities (UBCM) for BC Assessment to support affordability through its treatment of bonus density and pre-zoning, and to explore land value taxation.**

#### SUB-ACTIONS:

- 24.1** Advocate to BC Assessment to not assess the value of unbuilt density in rental properties.
- 24.2** Advocate for BC Assessment to study the benefits of land value taxes to control land price escalation and speculation through applying variable tax rates to land and improvement.



### Action 25:

**Advocate to UBCM for the Provincial government to amend property taxation regulations.**

#### SUB-ACTIONS:

- 25.1** Advocate to UBCM for the Provincial government to allow for variable property taxation rates.
- 25.2** Advocate to UBCM for the Provincial government to allow progressive property taxation by class, value, or use.





## Action 26:

**Advocate to UBCM for the Provincial government to increase renter protections and supports.**

### SUB-ACTIONS:

- 26.1** Advocate for establishing sufficiently funded active enforcement to support tenants and minimize displacement, including the power to issue orders to landlords to address deficiencies.
- 26.2** Advocate for the exploration of an enhanced Residential Tenancy Branch process with significantly improved response times, less sophistication required for navigating a successful process, and a lower burden on tenants.



## Action 27:

**Scale-up City of Port Moody's organizational capacity to meet growing demand.**

### SUB-ACTIONS:

- 27.1** Create new positions in development services and supporting departments to respond to the growing volume and complexity of applications.
- 27.2** Create a new Affordable Housing Development Planner position to review and support non-profit led development applications, and liaise across city departments, including planning, development services and real estate.
- 27.3** Create monitoring framework to track housing agreement compliance overtime.
- 27.4** Create a monitoring framework for tracking and evaluating progress made on 5- and 10-years housing targets on an ongoing basis.

### Increasing Complexity:

As the complexity and volume of development applications continues to increase, staff are challenged to keep up with the expanding scale of approvals. This is a challenge for all staff departments involved in development, infrastructure, and planning, and is a common experience for municipalities across Metro Vancouver as home building has reached a higher pace over the past five years after decades of underbuilding.



## Action 28:

**Undertake analysis, studies and alignment with citywide initiatives to support the implementation of the Housing Action Plan.**

### SUB-ACTIONS:

- 28.1** Facilitate streamlining the development approvals process by undertaking city-wide analyses to reduce the need for repetitive individual site assessments (such as floodplain or seismic assessments).
- 28.2** Undertake a capacity assessment to understand the land use designation and zoning regulation updates that may be required to facilitate housing development and support meeting the Plan's 5- and 10-year housing targets. The assessment should consider developability, and designated development capacity should greatly exceed the 10-year targets as many properties many never redevelop.



## Action 29:

**Establish policy expectations and adhere to them to ensure clarity, fairness, and consistency between development projects.**

### SUB-ACTIONS:

- 29.1** Explore extending decision-making authority to staff alongside clear policy expectations to accelerate the approvals process where policies are being met.
- 29.2** Ensure incentives for social objectives (family-friendly amenities, affordability and livability features, and rental requirements) are sufficiently offset by incentives for successful project viability.



## Action 30:

**Undertake public engagement and communications campaign to improve understanding of a healthy housing continuum.**

### SUB-ACTIONS:

- 30.1** Following the adoption of the Housing Action Plan, undertake a public communications campaign to improve understanding of the benefits of diverse housing forms for affordability, social inclusion, livability, and evolving household needs.



## Action 31:

**Convene and collaborate with the affordable housing sector.**

### SUB-ACTIONS:

- 31.1** Explore entering a Memorandum of Understanding with BC Housing to manage non-market and below market rental units created through the Inclusionary Zoning Policy – Affordable Rental Units.
- 31.1** Engage with non-profit, charitable, and faith-based property owners, as well as BC Housing and School District 43, to identify potential opportunities for affordable housing development.



## Action 32:

**Support the implementation of the Aboriginal Housing Management Association's (AHMA) *Indigenous Housing Strategy*.**

### SUB-ACTIONS:

- 32.1** Prioritize Indigenous housing development in Port Moody.



# Glossary



Term	Definition
<b>Affordable Homeownership</b>	Describes ownership housing with a price reduction compared to prices determined by the market. There is a broad range of affordable homeownership tools or programs. Most programs focus on reducing barriers to homeownership, primarily through price reductions. Some approaches result in permanently affordable dwellings while others create homes for the first sale and then are sold at market rates for the future.
<b>Affordable Housing</b>	Affordable housing generally means a home that can be owned or rented by a household, by spending less than 30 percent of their before tax income on all shelter related costs (rent or mortgage, utilities, etc.). The term does not refer to a specific pricepoint as affordability is a relationship between an individual household's income and the cost of their housing.
<b>Community Amenity Contributions (CACs)</b>	Contributions provided by property developers and agreed to by local government through a rezoning process initiated by the developer. CACs can take several forms including in-kind community amenities, affordable housing and financial contributions towards infrastructure that cannot be obtained through DCCs, such as recreation facilities or a fire hall. CACs lessen potential impacts of increased demand on existing facilities and amenities.
<b>Core Housing Need</b>	<p>A household is said to be in 'core housing need' if its housing falls below at least one of the adequacy, affordability or suitability standards, and it 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 (meets all three housing standards).</p> <p>The housing standards are defined as:</p> <ul style="list-style-type: none"> <li>• <b>Adequate housing</b> is reported by their residents as not requiring any major repairs.</li> <li>• <b>Affordable housing</b> has shelter costs equal to less than 30% of total before-tax household income.</li> <li>• <b>Suitable housing</b> has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (StatCan, 2017).</li> </ul>

Term	Definition
<b>Cottage (or Bungalow) Court</b>	<p>A type of multi-unit residential dwelling with a mix of detached units located around a central greenspace or courtyard. Each unit has its own front door accessed through the courtyard, and typically the back yard is replaced with the central greenspace, with buildings closer to the rear lot line. Depending on the context, the courtyard could open to the street or be oriented to shield the courtyard from traffic. Cottage courts are typically 1-2.5 storeys.</p> <p>Families may like cottage courts because they provide a protected and enclosed central greenspace where parents can observe children playing from inside the home. Depending on the design, cottage courts may also be nice for seniors looking to downsize to a one level home with less space, while still being detached from other dwellings. Courtyard-based developments also provide improved opportunities for sociality with a central communal space.</p>
<b>Courtyard Apartment</b>	<p>A type of multi-unit residential dwelling with a mix of attached side-by-side or stacked units located around a central greenspace or courtyard. Each unit has its own front door accessed through the courtyard, and typically the back yard is replaced with the central greenspace, with buildings closer to the rear lot line. Depending on the context, the courtyard could open to the street or be oriented to shield the courtyard from traffic. Courtyard apartments are typically 2-3.5 storeys.</p> <p>Families may like courtyard apartments because they provide a protected and enclosed central greenspace where parents can observe children playing from inside the home. Courtyard-based developments also provide improved opportunities for sociality with a central communal space.</p>
<b>Density Bonus</b>	<p>A municipal tool provided by provincial legislation allowing zoning requirements of a project to vary in exchange for an amenity contribution for the community. This is most often used where a developer will receive more floor area or height than current zoning permits in exchange for a community amenity, such as affordable housing units or contributions to the municipality's affordable housing fund.</p>

Term	Definition
<b>Development Cost Charges (DCCs)</b>	Fees collected from development projects to offset the cost of providing services as a direct result of a new development. The amount charged to a project must be directly related to the cost of providing services or infrastructure improvements required by that project.
<b>Diverse Ground-Oriented Housing (or 'Missing Middle Housing')</b>	Diverse Ground-Oriented Housing (commonly referred to as 'Missing Middle Housing') describes a diverse range of housing types and forms between detached houses and apartment towers that typically fit in alongside detached houses. This term describes a general concept and many different designs or building types could fit within this category. Typical forms include triplexes, fourplexes, or houseplexes, townhouses or row-houses, courtyard apartments, bungalow courts, and small to medium apartment buildings. Historically, many cities had a mix of these housing forms throughout their neighbourhoods.
<b>Emergency Shelters</b>	Immediate and temporary places for people to stay when experiencing homelessness or who may be at risk of homelessness. Shelters play an important role in the housing system by providing a 'safety net' to serve as a temporary stepping stone to permanent housing when people are experiencing homelessness.
<b>Energy Poverty</b>	Energy poverty refers to individuals or households that are unable to access and/or afford adequate energy or fuel for basic necessities of life, such as heating and cooling.
<b>Family-Friendly Housing</b>	Dwellings with features or designs that work well for families, such as extra bedrooms, access to outdoor space, larger hallways and doorways for strollers and mobility devices, or ground-orientation (access straight outside from the front door).

Term	Definition
<b>Fourplex</b>	<p>A type of multi-unit residential building with four individual dwelling units that could be either rental or stratified with individual owners. Each unit typically has its own front and/or back door. This housing type may look no different than a larger detached house and may have a front or back yard. A fourplex is typically 2-3.5 storeys, but could be arranged in many ways (stacked, front-to-back, side-by-side, or a combination).</p> <p>Families may like fourplexes because they provide ground access from their unit and may be able to observe children playing in the yard from inside the home.</p>
<b>Houseplexes (or Multiplexes)</b>	<p>A type of multi-unit residential building with 5-12 individual dwelling units that could be either rental or stratified with individual owners. Houseplexes (or multiplexes) often have a shared front entrance. This housing type may appear as a larger detached house or small apartment building with house-like design features but may not have much yard space in order to provide more dwellings at a lower price. A houseplex is typically 2-4 storeys but could be arranged in many ways.</p> <p>Houseplexes offer improved affordability because they divide the land cost among more units, while still being in a form relatively similar to detached houses in form and scale.</p>
<b>Lower-End-of-Market Rental</b>	<p>Different jurisdictions define lower-end-of-market rental in different ways, but it typically describes rents a certain level below the average market rent in an area, and rents will be limited by this rule. For example, a lower-end-of-market unit may be 10% below market rates, and the rents will never be more than 90% of the average market rent. It is relatively more affordable than the market, but not necessarily deeply affordable or subsidized for low-income households.</p>

Term	Definition
<b>Non-Market Housing (or Social Housing)</b>	<p>Non-market housing refers to dwellings built and operated with some form of subsidy, so that the prices are no longer determined by the market. Non-market housing is typically owned and operated by a non-profit society or government entity without a profit motive. Non-market housing is usually supported by government grants or operating subsidies, subsidized mortgage financing, municipal supports such as density bonusing, zoning variances, or fee waivers, and units are often secured through a housing agreement regulating rent levels for a certain period, or the life of the building.</p>
<b>Pre-Zoning</b>	<p>Pre-zoning describes a process where a local government pre-emptively changes the regulations of an existing zone, or applies a new zone to a particular area, so the permissions are in place for the intended development types, sizes, uses and more.</p>
<b>Purpose-Built Rental Housing</b>	<p>Refers to multi-unit buildings (i.e., 3 units or more) designed and built expressly as long-term rental housing. Purpose-built rental units are called the primary rental market because they were built to be used as rental and typically offer better security of tenure.</p>
<b>Rowhouses (Fee Simple)</b>	<p>Rowhouses are similar in form to townhouses, with a row of attached side-by-side multi-unit dwellings of 2-4 storeys. Fee simple rowhouses look similar to traditional townhouses, but rather than all the units being on one lot with shared common areas, each rowhome is its own distinct legal property with an agreement to regulate the shared wall between units (party wall agreement). Fee simple rowhouses can offer a higher level of control over the property and may eliminate the need to establish a strata corporation. Because each dwelling is on its own legal parcel, they cannot be stacked on top of each other.</p> <p>Families may like rowhouses because they usually offer more bedrooms, separation of space between the different levels, and more storage than an apartment, while being relatively more affordable than a detached house.</p>



Term	Definition
<b>Secondary Market Rental Housing</b>	Refers to units built for ownership then purchased by an individual or group that intends to rent and manage the units directly or through a property management firm (e.g., secondary suites and rented condominium apartment units). Secondary market rentals provide less security of tenure because the owner reserves the right to evict a tenant for their use of the property at any time.
<b>Secondary Suite</b>	A type of secondary market rental housing where someone rents out a separate and distinct dwelling unit within their home or property (which make up a single real estate entity). Secondary suites are often basement apartments in detached houses, or detached accessory dwelling units (DADUs, also known as laneway houses) and the homeowner may live in the main unit. Provincial and municipal regulations define requirements and limitations for secondary suites.
<b>Supportive Housing</b>	Affordable, independent accommodation combined with on-site supports and services for residents. Supports may include services such as meals, skill training, assistance with housekeeping, crisis response, and counselling.
<b>Townhouses (Traditional/ Stacked)</b>	<p>Townhouses are a set of side-by-side or stacked multi-level homes attached together in a row. Townhouses may follow a traditional detached house design aesthetic or take a more modern form. Townhouses usually have a front door (and maybe a back door) directly outside and may feature private yard space or communal green space.</p> <p>Traditional townhouses are a lower-density form of 2-3 storeys, with surface parking. Newer stacked townhouses are typically 4 storeys, with multiple multi-level dwellings stacked on top of each other, and usually with underground parking. Townhouses are stratified and include common areas owned by all the neighbours in the development. Historically, developers also built rental townhouse projects, but this is now rare due to their relatively higher cost.</p> <p>Families may like townhouses because they usually offer more bedrooms, separation of space between the different levels, and more storage than an apartment, while being relatively more affordable than a detached house. This form of housing exists in Port Moody, but many are older and may be redeveloped in the future.</p>

Term	Definition
<b>Transitional Housing</b>	<p>Housing intended for relatively temporary stays of 30 days to three years after leaving an emergency shelter, transition house or institution, with the objective of transitioning individuals to long-term, permanent housing. Transitional housing is often accompanied by support services and are a particularly important housing option for women and children fleeing abuse.</p>
<b>Triplex</b>	<p>A type of multi-unit residential building with three individual dwelling units that could be either rental or stratified with individual owners. Each unit typically has its own front and/or back door. This housing type may look no different from a typical detached house and may have a front or back yard. A triplex is typically 2-3.5 storeys, but could be arranged in many ways (stacked, front-to-back, side-by-side, or a combination).</p> <p>Families may like triplexes because they provide ground access from their unit and may be able to observe children playing in the yard from inside the home.</p>
<b>Zoning</b>	<p>Local governments define land use permissions through zoning by establishing a Zoning Bylaw to regulate how a property can be used, including the minimum lot size and maximum building size, the type and use of buildings allowed, and parking requirements. The Zoning Bylaw describes a range of zones with different development permissions and includes a map of where each zone applies. Zoning is changed through amendments to the Zoning Bylaw, which usually requires a public hearing.</p>



# **Appendix A:**

## **Implementation + Monitoring Framework**

## Implementation Process

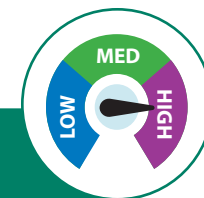
The Housing Action Plan is action-oriented and provides clear direction for implementation. Actions have been prioritized by analyzing their level of complexity, resources required, and level of impact on addressing housing challenges. The prioritization framework is outlined below:

Phase	Priority Level	Implementation Timeline
Phase 1	High	2022 – 2025
Phase 2	Medium	2025 – 2028
Phase 3	Low	2028 +

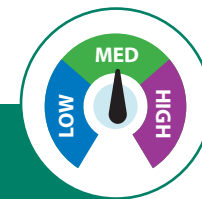
It is intended that all actions identified in this document will be initiated within a 10-year timeframe. Additionally, it is intended that Phase 1 be completed within three years of the Plan's adoption, with actions being undertaken concurrently where feasible. The actual pace of implementation is largely determined by resources available through Council for additional staff positions and other consultant studies.

★ Scaling up organizational capacity is required for the timely implementation of Phase 1 actions (See Action 27).

## Action Phasing



Action Number	Action
★ 27	Scale up City of Port Moody's organizational capacity to meet growing demand.
4	Review and update the Affordable Housing Reserve Fund (AHRF) to optimize impact.
8	Develop a Secure Market Rental Housing Policy to encourage the expansion of Port Moody's purpose-built rental stock.
9	Review and update Tenant Relocation Policy.
16	Encourage townhouse development.
19	Establish minimum unit sizes in multi-unit developments to improve livability.
20	Explore options to improve housing accessibility for all ages and abilities.
24	Advocate to the Union of British Columbia's Municipalities (UBCM) for BC Assessment to support affordability through its treatment of bonus density and pre-zoning, and to explore land value taxation.
25	Advocate to UBCM for the Provincial government to allow for variable property taxation rates.
26	Advocate to UBCM for the Provincial government to increase renter protections and supports.
29	Establish policy expectations and adhere to them to ensure clarity, fairness, and consistency between development projects.
32	Support with the implementation of the Aboriginal Housing Management Association (AHMA) Indigenous Housing Strategy.



Action Number	Action
1	Expedite the creation of non-market housing built and funded by senior governments and non-profit housing partners.
2	Offer clear and consistent incentives for developments with non-market housing.
3	Create guidelines and policies for the strategic use of city-owned land for affordable housing.
5	Support new co-operative and community land trust housing models in Port Moody.
6	Evaluate impacts of Affordable Homeownership programs and establish policy priorities.
11	Explore a rental retrofit pilot program to encourage renewal of existing purpose-built rental.
12	Reduce the experiences of energy poverty in Port Moody.
14	Develop a Standards of Maintenance Bylaw to ensure that rental accommodations are maintained to basic and minimum standards including being free from hazard and are property maintained in conformity with accepted health, fire, and building requirements.
15	Develop a Missing Middle Housing Policy, with accompanying Zoning Amendments and Design Guidelines.
23	Consider opportunities to expand public areas and open space in densifying areas.
28	Facilitate streamlining the development approvals process by undertaking city-wide analyses to reduce the need for repetitive individual site assessments (such as floodplain or seismic assessments).
30	Undertake public engagement and communications campaign to improve understanding of a healthy housing continuum.
31	Convene and collaborate with the Affordable Housing sector.





Action Number	Action
7	Focus on homelessness prevention and understanding level of risk.
10	Update Rental Replacement policy.
13	Explore the creation of a Short-Term Rental Business Licensing Bylaw.
17	Develop Neighbourhood Level Family Friendly and Livability Policies.
18	Enhance Family Friendly Units Policy outcomes and develop accompanying Design Guidelines.
21	Update the Detached Accessory Dwelling Unit policy to expand opportunities for new laneway homes.
22	Consider allowing lock off suites or flexible housing forms in houseplexes, and townhomes where layout of units can change depending on family needs.

## Monitoring + Evaluation Process

The following process will ensure the City of Port Moody maintains a clear understanding of the local housing context, by monitoring trends, identifying emerging issues, and collecting and reporting up to date information:

- Housing Strategy Biannual Progress Reports; and
- Housing Needs Report Updates.

## HOUSING ACTION PLAN REPORT UPDATE

The report will be prepared for Council every two years, outlining progress on specific actions, presenting housing data to demonstrate how many units have been completed in comparison to the targets, as well as reporting progress made towards outcomes-based indicators. The reports are intended to be concise, and to identify opportunities for Council's consideration of how to support implementation through direction, advocacy, and additional resources.

In addition to the Housing Targets, key indicators will be included in this report:

- Non-market housing waitlist numbers (available through BC Housing);
- Geographic distribution of new units; and
- Market trends, including vacancy rates, benchmark sales prices, and inventory levels.

## HOUSING NEEDS REPORT UPDATES

The City of Port Moody's Housing Needs Report was completed in 2021 and outlined key housing needs and gaps which are addressed by this Housing Action Plan. Provincial legislation requires Housing Needs Reports to be updated every five years. The Census of population data for the year of 2021 is being released throughout 2022 and was not available to inform the Housing Action Plan. It is recommended that the Housing Needs Report be updated in 2023, and 2027, in order to comply with legislation and keep the Plan relevant with the most up to date information.

A black and white photograph of a woman with dark hair, wearing a patterned top, smiling and hugging a black dog. The dog is looking towards the camera with its mouth open, showing its teeth. The background is a light-colored wall with horizontal lines.

# **Appendix B:**

## **Housing Sector Roles + Responsibilities**

## LOCAL GOVERNMENTS

Local governments have an important role to play when it comes to addressing the housing crisis. The primary role of local governments in British Columbia is to use land use regulations to facilitate the development of the number and type of housing needed in their communities today and in the future. Cities can also use regulatory and financial incentives, policies, and collaboration with the housing sector to guide and support the creation of new housing.

## REGIONAL GOVERNMENT

Metro Vancouver provides a Regional Growth Strategy (RGS) as a general framework for growth and land use in the region, with emphasis of concentrating growth in urban centres and along the Frequent Transit Network. In addition, the Metro Vancouver Housing Corporation administers a portfolio of housing.

## PROVINCIAL GOVERNMENT

Administers a directly managed housing portfolio through BC Housing. Provides funding and support to non-profits to build and operate non-market housing (e.g., Community Housing Fund, Supportive Housing Fund, Indigenous Housing Fund, Women's Transition Housing Fund). Funds several rent supplement programs to assist lower income households to access market housing (e.g., Rental Assistance Program, ShelterAid for Elderly Renters).

## FEDERAL GOVERNMENT

Implements a variety of housing programs, including the provision of capital funding and operational assistance for non-market housing (e.g., Indigenous Shelter and Transitional Housing Initiative, the Rapid Housing Initiative, and Shelter Enhancement Program).

The National Housing Strategy represents a renewed commitment to housing and addressing homelessness – local governments have opportunities to access funds, financing initiatives, and participate in collaborative partnerships through this strategy (e.g., Rental Construction Financing Initiative, National Housing Co-Investment Fund, and the Housing Accelerator Fund).

## **NON-PROFIT SECTOR**

Creates and manages social housing units with lower-end-of-, or below-, market rents that may also include services or supports (e.g., life skills, employment training).

## **PRIVATE SECTOR**

Includes landowners, developers, builders, investors, and landlords; responsible for development, construction, and management of a range of housing forms and tenures.

## **FIRST NATIONS AND INDIGENOUS COMMUNITIES**

Land-based First Nations provide housing for their members by overseeing the planning, regulation, and servicing, as well as the development, operations, and maintenance of on-reserve housing. Many Indigenous-serving non-profits provide housing and services for urban Indigenous populations.

The Aboriginal Housing Management Association (AHMA) published a province-wide Indigenous Housing Strategy in 2021.





# **Appendix C:**

## **Supplementary Affordability and Targets Analysis**



## Housing Affordability

Affordability is a relative term and what is affordable to any given household will vary based on income. Typically, housing is considered affordable when it costs no more than 30% of a household's before tax income. Providing affordable housing to all households requires establishing a range of price points throughout the housing spectrum. While the issue is complex, the price of housing ultimately comes down to the relationship between supply and demand. When there are more people looking for a certain type of housing than there is available to rent or buy, higher income households will outcompete lower income ones by paying more. This is a primary driver of escalating housing costs over time.

It is also important to note most existing homes were built as market rate housing that was not affordable to most households at that time. Typically, older homes would cost less than newer ones, however, when there is insufficient housing supply for an extended period the price of older homes will rise to the same level as newer ones. Rebalancing the housing supply serves to slow the price escalation of existing homes, but because the existing housing scarcity has now driven up the cost of land new homes can only be made affordable to low- and moderate-income households through government incentives or subsidies. The cost of new homes can also be relatively lower by allowing land to be used more efficiently (i.e., allowing more units on a given area of land).

### PORT MOODY'S AFFORDABILITY CONTEXT

A household earning the median income \$78,886 (Census, 2016) in Port Moody can afford no more than \$1,972 in monthly housing costs. It is estimated this household would be able to afford a home with a purchase price of \$308,940 – far below current benchmark prices for all housing types in Port Moody. Table 6 shows incomes needed to qualify to purchase the benchmark prices for homes in Port Moody in May 2022 with a 20% down payment. The City of Port Moody's benchmark prices are similar, or in some cases, higher than in the City of Vancouver, likely in part due to the limited availability of supply.

*Table 6: Ownership Affordability Analysis (May 2022 Port Moody Benchmark Prices)<sup>1</sup>*

Dwelling Type	Benchmark Price	Down Payment + Closing Costs	Annual Household Income Required to Qualify	Monthly Mortgage Cost
Detached	\$2,231,100	\$534,214	\$488,902	\$10,118
Townhouse	\$1,138,500	\$271,990	\$257,485	\$5,163
Apartment	\$757,600	\$180,574	\$174,978	\$3,436

Source: Real Estate Board of Greater Vancouver, May 2022 Market Report.

It is unlikely median income earners would be able to purchase a home and may also be challenged to find rental housing that is affordable and meets their needs given low vacancy rates, particularly for larger units. When relatively higher-income potential homebuyers become priced out of the ownership market they instead keep renting, increasing the pressure on the rental stock and ultimately driving up prices as they compete for a limited number of units.

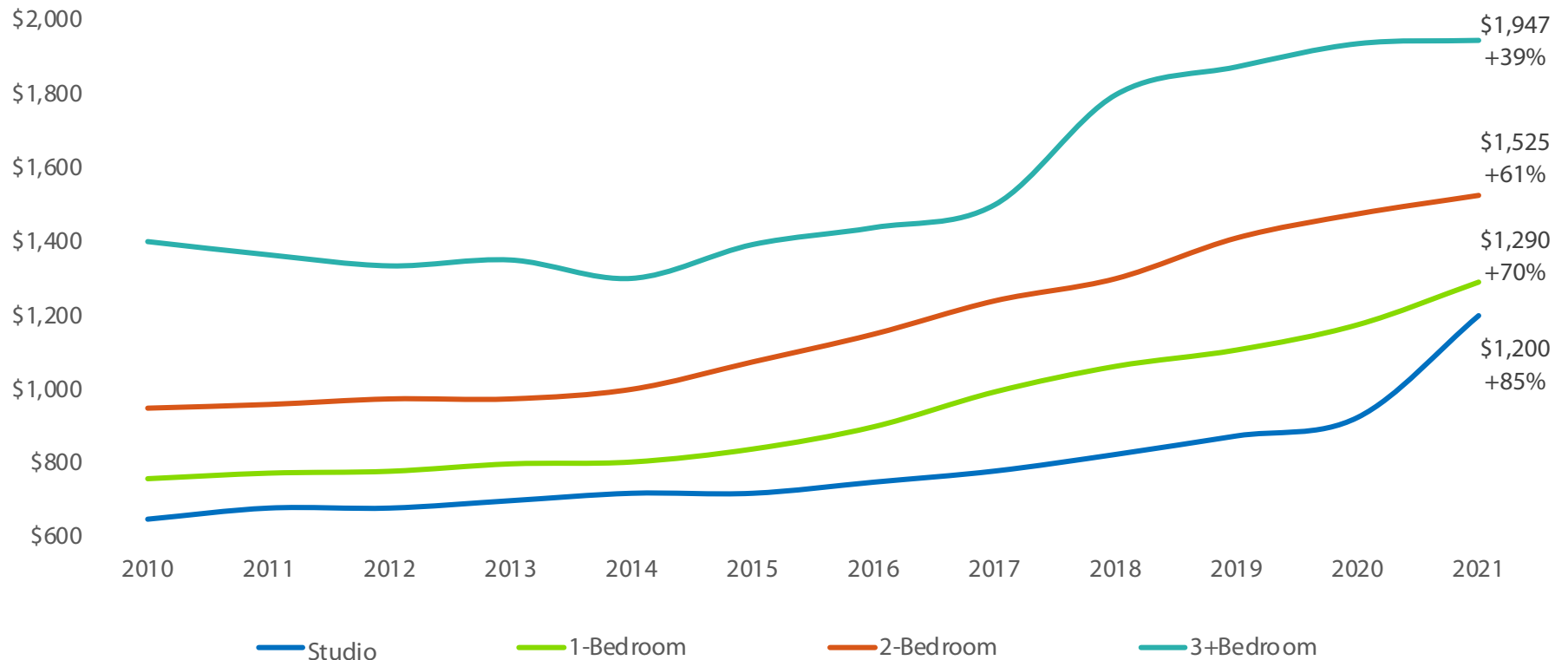
The median annual household income for renters in Port Moody is lower than owners, and was \$66,690 (Census, 2016). A median income household could afford to spend no more than \$1,667 per month on rent, meaning that at least half of renter households may be able to afford the median rent for a studio, 1-bedroom, or 2-bedroom unit.

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<sup>1</sup> Mortgage affordability assumptions: down payment of 20% (prices over \$1M are not eligible for CMHC mortgage insurance and 20% is the minimum without it); Mortgage rate of 4.74% (middle point of 5-year fixed rate big bank rates on June 10, 2022); Stress test qualifying rate of 6.74% (4.74% + 2%); 2022 Port Moody mill rate of \$3.61; Strata fees of \$200 / month for townhouses and apartments (none for detached); Utility costs of \$90/month (\$150 for detached).

However, households entering a new lease would likely pay higher than median rents because it includes long-term tenancies with prices controlled by the Residential Tenancy Act (RTA). Households who earn less than the median income would likely experience significant challenges in finding suitable affordable housing. Figure 5 shows the change in rents from 2010 – 2021 in the Tri-Cities.<sup>2</sup>

**Figure 5: Change in Median Rent by Unit Size (Tri-Cities 2010 – 2021)**



Source: CMHC Rental Market Survey. October 2021.

<sup>2</sup> Data is unavailable for Port Moody for many years or unit types due to suppression to protect confidentiality or because data was unreliable.

Table 7 shows the income distribution of the current renter population in Port Moody. If they can find a unit available for rent, average and high-income households are likely able to afford market rental prices, but low and very low-income households will probably only be able to access housing affordable to them through the non-market social housing sector. Moderate income renters may be able to afford market rental, but it would depend on the timing of their move, the current units available, and whether their income is at the lower or higher end of the moderate-income quintile.

*Table 7: Renter Income Quintiles and Maximum Affordable Rent*

	Very Low	Low	Moderate	Average	High
Share of Households	12%	22%	24%	23%	19%
Maximum Affordable Rent	\$500	\$1,125	\$1,875	\$2,750	\$2,750+
Household Income	<\$20,000	\$20,000 – \$45,000	\$45,000 – \$75,000	\$75,000 – \$110,000	\$110,000+

Source: CMHC Rental Market Survey. October 2021.

## RENTAL HOUSING SUPPLY AND AFFORDABILITY

The median rent of existing purpose-built market rental units, primarily built in the 1960s and 1970s, is typically lower than a new market unit. Due to the lack of rent control between tenancies, combined with an insufficient supply of rental housing, the rents of these older, more affordable units, can jump significantly when tenants change. This makes it challenging for lower income households to move as they will typically experience a substantial rent increase in their new unit, even if it is equivalent in quality, size, or location. Because rental statistics measure the current rents of existing tenancies, there can be a large gap between the published rents and what a rental home will be priced at when the tenancy changes.

There would be less upward pressure on rents between tenancies if there was less competition in the rental market and vacancy rates were consistently higher.<sup>3</sup> Traditionally, a large proportion of the affordable housing stock has been older market rate dwellings. When there is sufficient supply of rentals to meet the community's needs, renters will be less willing to pay high prices for an older unit than for a new one, which results in relatively lower rents in older units over time. However, as housing supply has increasingly not met demand, the prices of these older rental homes have rapidly escalated as higher income households without newer alternatives bid up the price of these older rentals, thereby displacing lower income tenants over time.

## Housing Targets

The Housing Action Plan's targets estimate the number of homes needed to be created across the spectrum and a variety of prices and sizes (number of bedrooms) in order to both keep up with growing demand and address the current housing shortage. These targets help to illustrate the depth and scale of Port Moody's current and future housing needs and identified areas where the City can take bold action in response.

The Housing Assessment Resource Tools (HART) methodology was used to guide the development of targets, which is an approach created by University of British Columbia's Housing Research Collaborative with funding by Impact Canada and the CMHC's Housing Supply Challenge. Several inputs were considered, including the pre-existing deficits of housing, and the changes in population expected over the next ten years.

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<sup>3</sup> When vacancy rates are above 2.5-3%, rents typically do not increase on an inflation adjusted basis and may decrease depending on market dynamics and how long the vacancy rate is maintained.

Table 8: Housing Targets (2021 - 2031), City of Port Moody

Income Group	Maximum Monthly Housing Cost	1-Bedroom	2-Bedroom	3-Bedroom	4+Bedroom	5-Year Targets (2026)	10-Year Targets (2031)	Share of Units
Very Low	<\$500	315	90	30	10	225	445	9%
Low	\$500 – \$1,125	495	425	260	250	715	1,430	30%
Moderate	\$1,126 – \$1,875	200	250	140	200	395	790	16%
Average	\$1,876 – \$2,750	155	295	160	175	395	785	16%
High	\$2,750+	85	420	300	560	685	1,365	28%
<b>Total</b>		1,250	1,480	890	1,195	2,415	4,815	
<b>Share of Units</b>		26%	31%	18%	25%			

Source: Statistics Canada, 2017. Census Profile 2016. Statistics Canada.

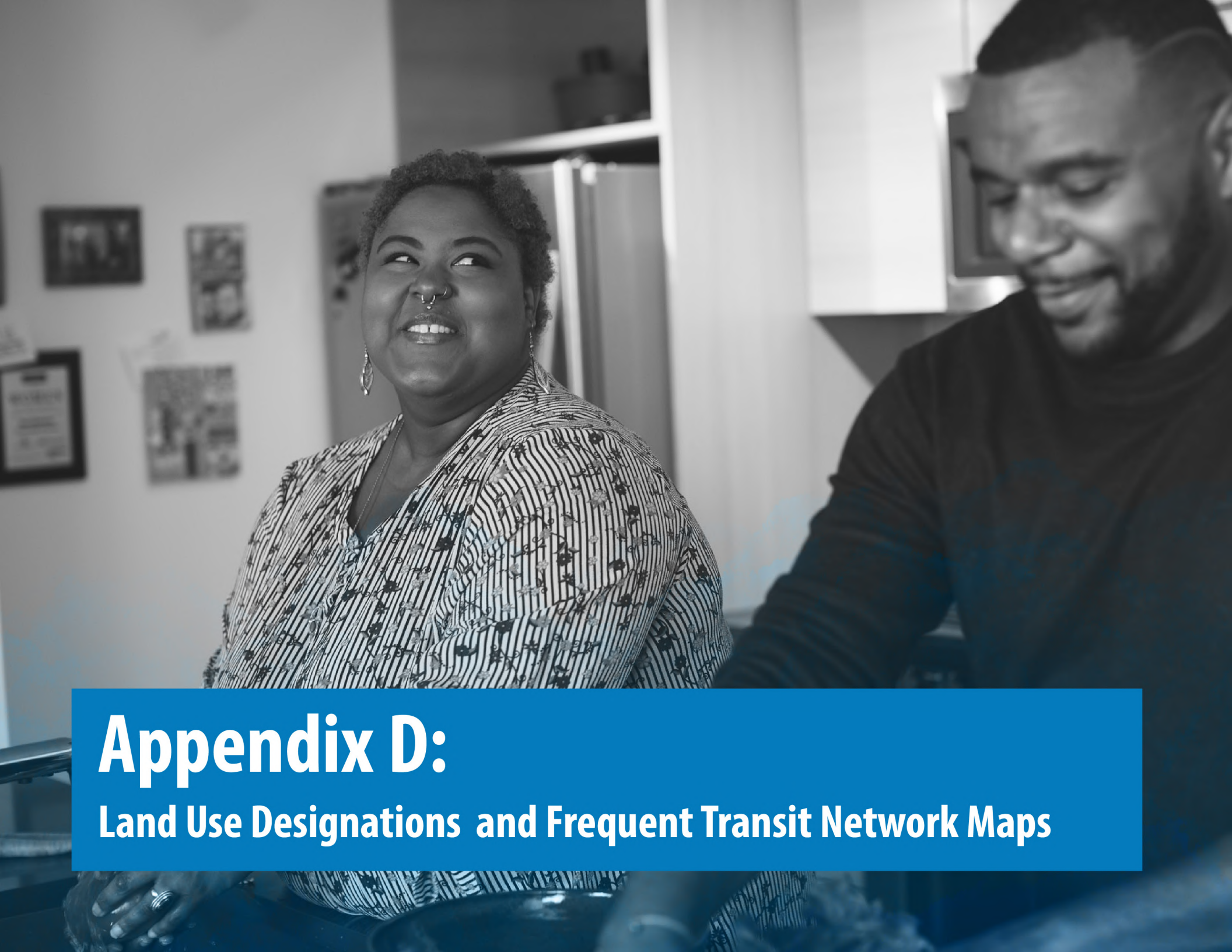
A key input to the 2021-2031 housing targets is the pre-existing unmet need of current residents, defined as core housing need in the Canadian census. Core need has been assessed by both unit size required and income quintile. The numbers presented in Table 8 include the core housing need targets in Table 9, however, it is also helpful to consider this distinct aspect of the targets separately to effectively address the housing needs of current residents who currently live in unaffordable, inadequate, or unsuitable housing.



*Table 9: Core Housing Need Target Component, City of Port Moody*

Income Group	Maximum Monthly Housing Cost	1-Bedroom	2-Bedroom	3-Bedroom	4+Bedroom
Very Low	<\$500	190	45	0	0
Low	\$500 – \$1,125	270	270	180	180
Moderate	\$1,126 – \$1,875	0	20	50	110
Average	\$1,876 – \$2,750	0	0	0	0
High	\$2,750+	0	0	0	0

Source: Statistics Canada, 2017. Census Profile 2016. Statistics Canada.

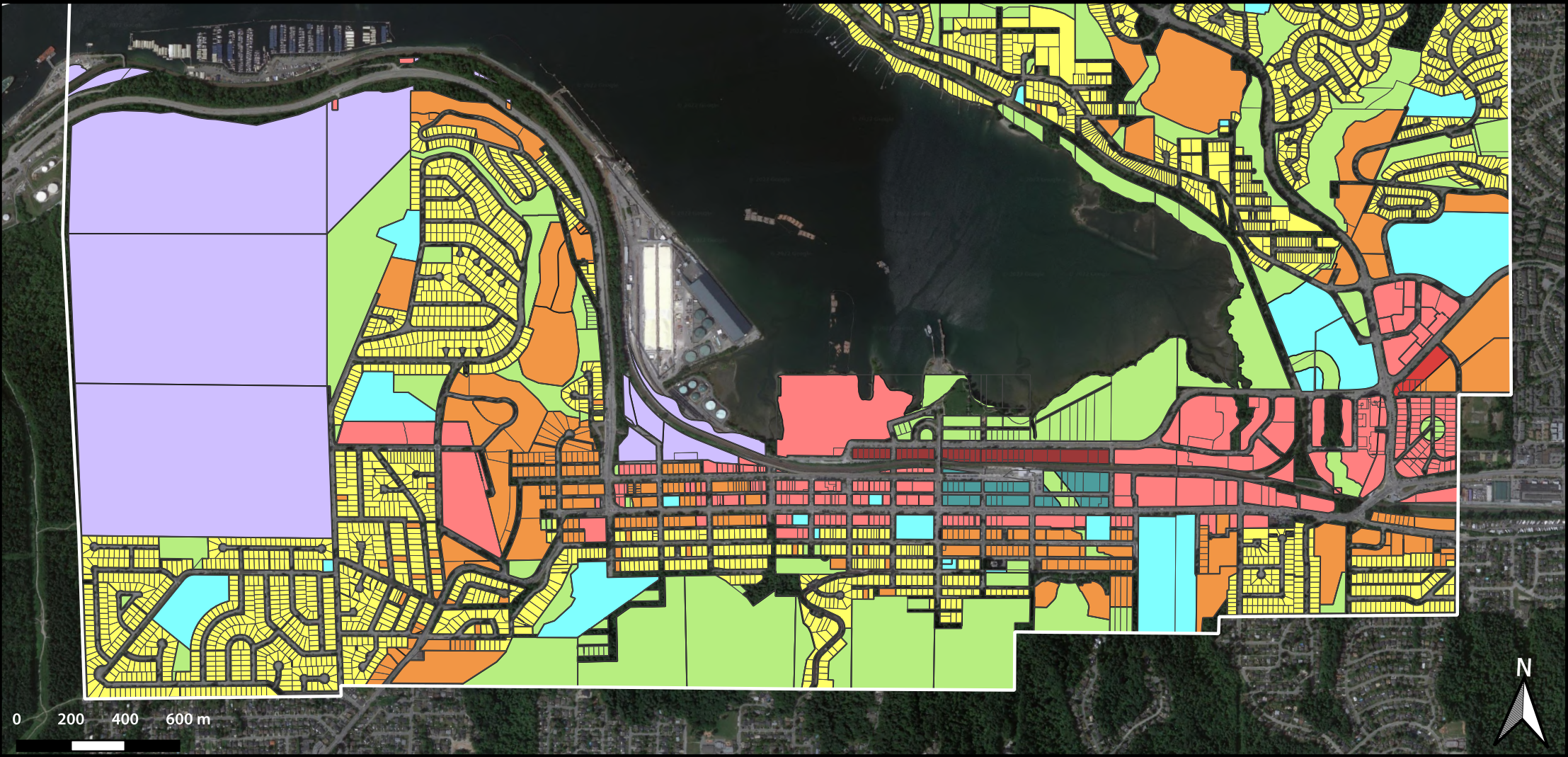


# **Appendix D:**

**Land Use Designations and Frequent Transit Network Maps**



**Map 1: Land Use Designations**



**Land Use Designation**

- |   |  |
|---|--|
| Single Family Low Density                 | Mixed Employment                       |
| Multi-Family Residential                  | Parks and Open Space                   |
| High-Rise Residential                     | Public and Institutional               |
| Mixed Use                                 | General Industrial/Industrial Business |
| Moody Centre Transit Oriented Development | Neighbourhood Commercial               |

The designations in this map show the intended future use of properties as defined in the 2014 Official Community Plan, and any amendments made since.

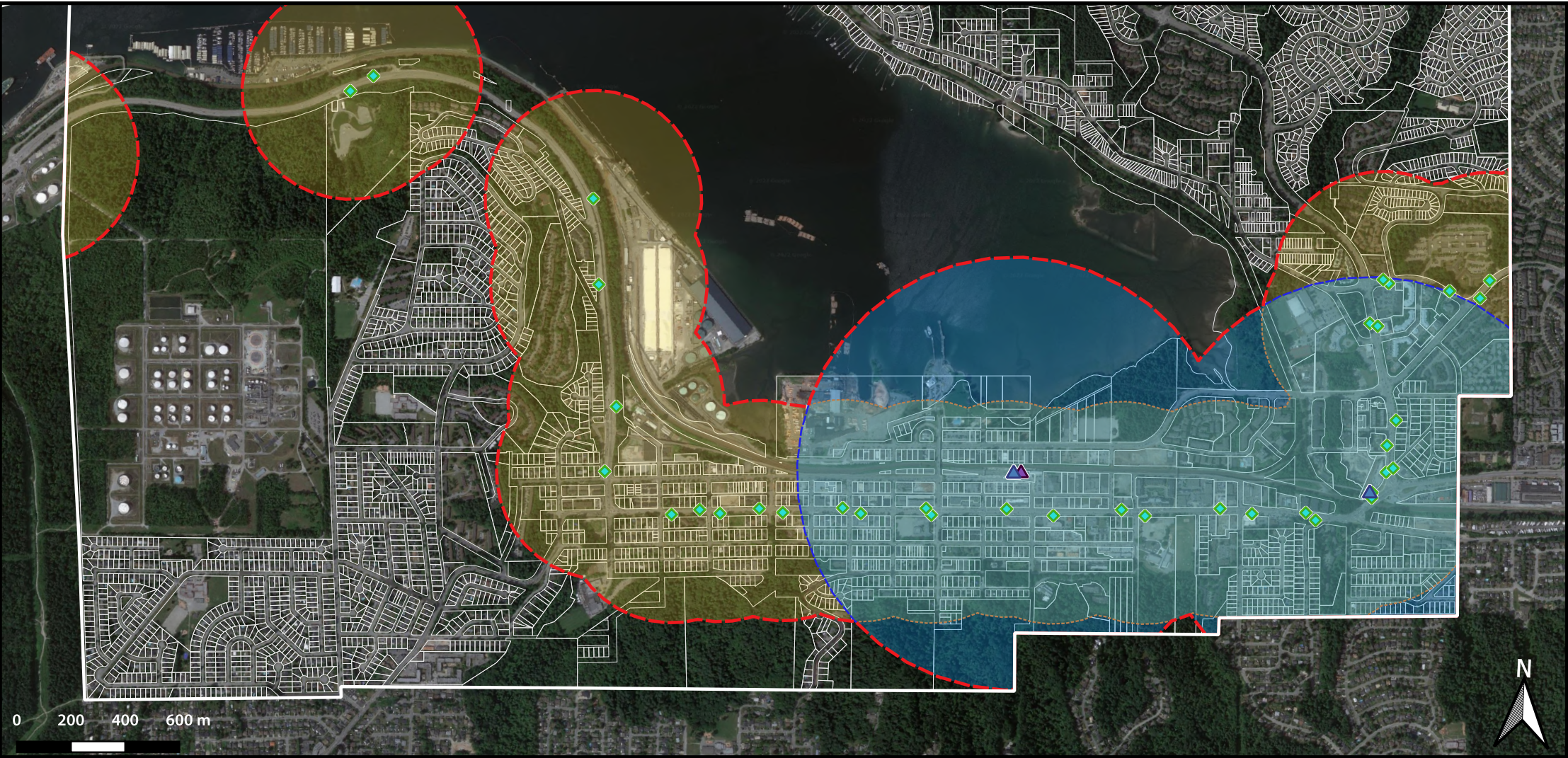
Many parcels may still have zoning that is non-conforming to the applied designations, particularly:

- Multi-Family Residential and Mixed Use districts along St. Johns Street; and
- Moody Centre Transit Oriented Development and Mixed Employment districts.

Land Use designations are current to June 14, 2022.



**Map 2:** Property Parcels and Frequent Transit Network Walkshed



**FTN Transit Stops**

- ◆ Bus Stop
- ▲ SkyTrain Station
- ▲ West Coast Express Station

**FTN Bus Walkshed**

- FTN Bus Walkshed (400 m)
- SkyTrain Walkshed (800 m)
- Combined Transit Walkshed



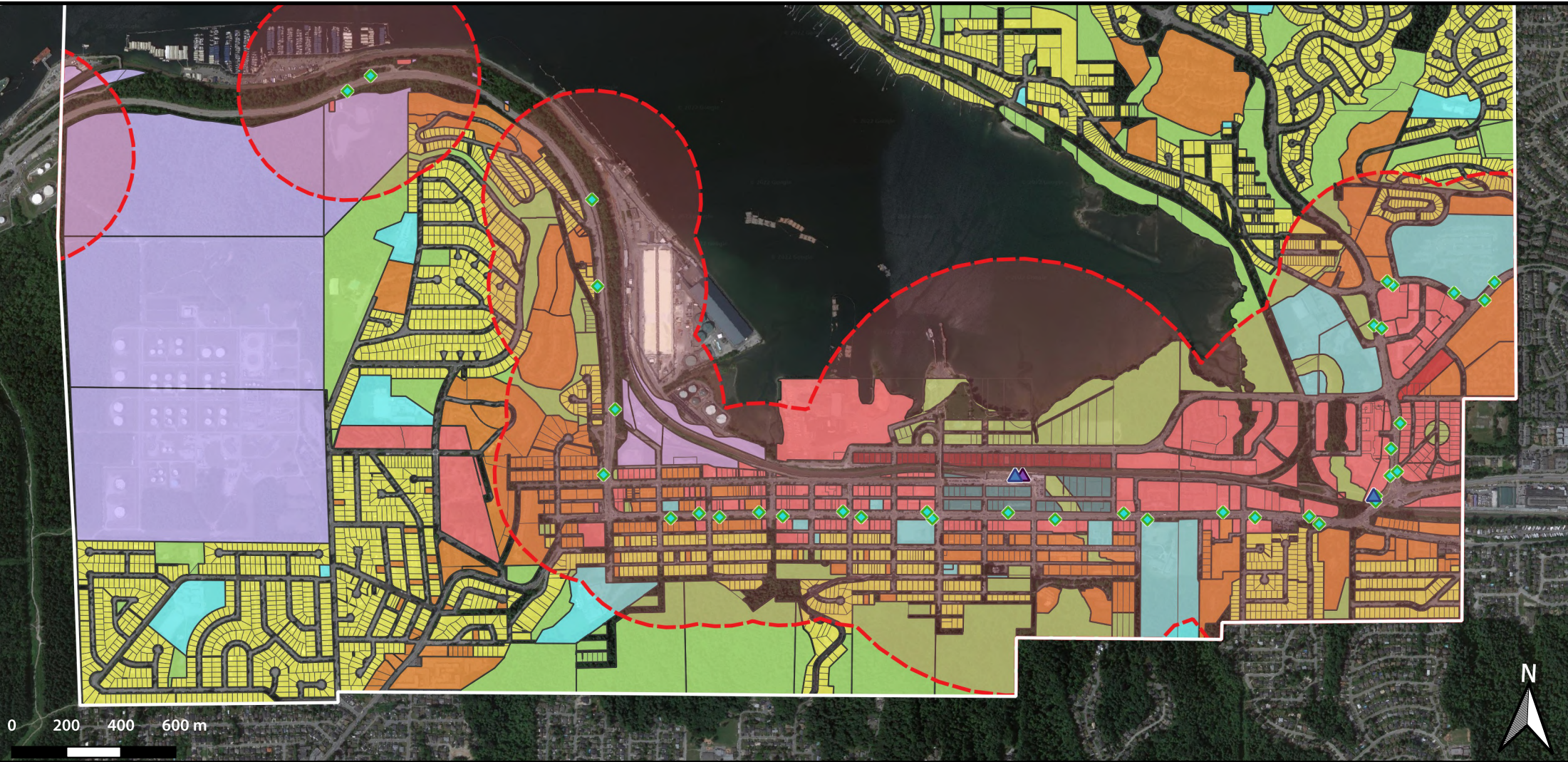
TransLink defines the Frequent Transit Network (FTN) walkshed as areas within:

- 400 m of a frequent service bus stop; or
- 800 m of a rapid transit station or exchanges

400 m and 800 m approximately correspond to a 5 and 10 minute walk, and is considered the typical catchment for the frequent transit network, depending on service frequency, speed, and comfort. For example, riders will typically walk further for SkyTrain service than to a bus stop.



**Map 3: Land Use Designations and Combined Frequent Transit Network**



**FTN Transit Stops**

- ◆ Bus Stop
- ▲ SkyTrain Station
- ▲ West Coast Express Station

**FTN Bus Walkshed**

- Combined Transit Walkshed

**Land Use Designation**

- Single Family Low Density
- Multi-Family Residential
- High-Rise Residential
- Mixed Use
- Moody Centre Transit Oriented Development
- Mixed Employment
- Parks and Open Space
- Public and Institutional
- General Industrial/Industrial Business
- Neighbourhood Commercial

TransLink defines the Frequent Transit Network (FTN) walkshed as areas within:

- 400 m of a frequent service bus stop; or
- 800 m of a rapid transit station or exchanges

400 m and 800 m approximately correspond to a 5 and 10 minute walk, and is considered the typical catchment for the frequent transit network, depending on service frequency, speed, and comfort. For example, riders will typically walk further for SkyTrain service than to a bus stop.



