



city
of north
vancouver

Interim Housing Needs Report

December 2024



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The City of North Vancouver is one of the fastest growing municipalities in Metro Vancouver. As the population grows, it is critically important for the City to anticipate and plan for housing and infrastructure to meet the needs of the growing population. The 2024 Interim Housing Needs Report (HNR) provides an overview of the current and anticipated housing needs in the City of North Vancouver over the next 5 and 20 years.

The HNR is a critical step in the City's planning process to address housing supply and affordability; issues that have become so widespread – across the region and the nation – as to require all levels of government to mobilize and prepare to accommodate growth. The direction provided in this HNR will guide planning and housing policy toward expanding the supply and improving the quality, diversity, and affordability of housing in the City.

KEY TAKEAWAYS



The City is growing faster than the region.

The City's population grew by more than one quarter (29%) between 2006 and 2021, with nearly 13,000 new residents calling the City of North Vancouver home. This growth outpaced both the North Shore (12%) and the region overall (23%). This shows that the City is a highly desirable place to live, and that ongoing consideration needs to be given to the impacts of this growth. To accommodate this growth, the City's housing stock has shifted towards a greater number of multifamily developments. Apartment development constitutes the majority of new residential units, followed by ground-oriented missing middle housing.



Housing needs are evolving with changing demographics.

The City's demographics have shifted in recent years. Statistics show an increase in seniors – from 14% of the population in 2006 to 20% today– and a significant number of families with children, who represent over one quarter of households. The community remains diverse, with immigrants consistently representing over one third of the population since 2006. However, in this time the City has seen a smaller share of new immigrants in the last 5 years, down 5% since 2006. These residents live in a range of housing types, including apartments, single-family houses, and ground-oriented missing middle units. Nearly half of City residents rent their homes. To support the needs of the changing population, the City will need to continue providing a diversity of housing types and tenures including supports for aging-in-place and multi-bedroom units to accommodate children and multi-generational families.



Housing affordability in the City continues to be a significant issue.

Affordability continues to be one of the most significant issues facing City residents. One in five residents are in core housing need (Canada’s indicator of housing vulnerability), of which 70% are renters. Based on CMHC’s affordability measures, median-income earners cannot afford to buy any type of housing in the City. Homelessness continues to be a growing issue with non-market housing not keeping pace with demand. The City has made progress on increasing the supply of both market and non-market housing and on strengthening City policies, however, a continued effort from all levels of government is needed to tackle affordability and homelessness.

FUTURE HOUSING NEED

The HNR legislation requires municipalities to project 5 and 20-year housing need using a new standardized methodology (HNR Method). The HNR Method consists of six components added together to provide the total number of housing units needed in a municipality. According to the last Census, the City had **29,021** housing units in 2021. Over the next 20 years, the City of North Vancouver will need **21,301** additional housing units to address both its underlying and future housing needs.

Table 1: Calculation of 5 and 20-Year Need, City of North Vancouver, 2021-2041

COMPONENT	NUMBER OF HOUSING UNITS	
	5 Year Need (2026)	20 Year Need (2041)
A. Extreme Core Housing Need	525	2,099
B. Persons Experiencing Homelessness	126	251
C. Suppressed Household Formation	358	1,431
D. Anticipated Growth	4,835	14,467
E. Rental Vacancy Rate Adjustment	73	292
F. Additional Local Demand	690	2,761
Total New Units	6,606	21,301

NEXT STEPS

The HNR legislation requires all municipalities to review and update their Official Community Plan (OCP) and Zoning Bylaw by December 31, 2025 to ensure the statements, maps, and land use designations permit the number of housing units needed over the next 20 years. The findings and requirements from the HNR will be incorporated into the City’s ongoing OCP and Zoning Bylaw review projects.



The City of North Vancouver is located on the North Shore of the Burrard Inlet, on the traditional territory of the x̱m̱əθkw̱əy̱ əm (Musqueam), Skwxwú7mesh (Squamish), and səilwətaʔ (Tsleil Waututh) Nations. It is an attractive destination for residents and visitors alike due to its proximity to nature and vibrant waterfront. With a land mass of 11.8 km², the City is a much smaller community than its North Shore neighbours – the District of North Vancouver and the District of West Vancouver. The City of North Vancouver is home to approximately 58,120 people and is expected to grow by 39,253 more residents by 2046. As the City changes and evolves, so do its housing needs.

The City, like much of Metro Vancouver, is currently facing a housing crisis with escalating home prices, low rental vacancy rates, and long waitlists for non-market housing. These pressures are further exacerbated by the City's constrained land base and may have profound long-term impacts on the local community, its people, and socio-economic development. A better understanding of the housing issues facing our community today and in the future is essential for informing City action and decision-making.

1.1 WHAT IS AN INTERIM HOUSING NEEDS REPORT?

The City's 2024 Interim Housing Needs Report (HNR) is intended to provide a fulsome understanding of the current and anticipated housing needs in the City of North Vancouver through statistical analysis of demographic trends, housing needs, and issues across the housing continuum.

This report provides a snapshot in time and is intended to be updated at least every five years, enabling the City to monitor trends in housing and continually address short- and long-term issues. The information in this report will be used to inform strategic policy development and decision-making around community planning and housing initiatives, such as the Official Community Plan (OCP) and housing-related policies.

1.2 WHY THIS UPDATE?

In 2019, in response to growing housing challenges across the province, the Government of BC began requiring municipalities and regional districts to complete Housing Needs Reports. These reports are intended to support local governments in understanding current and anticipated housing needs, inform local plans and policies, and provide publicly accessible information on housing.

In November 2023, the provincial government adopted new legislation which seeks to streamline the delivery of new housing and implement proactive planning tools to remove barriers to housing development. The new legislation requires all local governments to complete an Interim Housing Needs Report by January 1, 2025, with 5 and 20-year projections of housing need, using a new standardized projections method to ensure reporting consistency across municipalities. Previously,

local governments could use their own projections method for determining future housing need. Local governments must then review and update their OCP and Zoning Bylaw to accommodate the 20-year projected housing units. Following the interim update, local governments are required to complete a regular Housing Needs Report update in 2028 and every 5 years thereafter.

Interim Housing Needs Reports are required to include the following information:

1. Total number of housing units required for the next five and 20 years, calculated using the standardized provincial Housing Needs Report Method provided;
2. Updated statements of need, including a new statement focused on housing and proximity to transportation infrastructure; and
3. A description of the actions taken by the local government since the last Housing Needs Report to reduce housing needs.

1.3 RELATION TO HOUSING TARGET ORDER

In addition to the HNR, in May 2023 the BC government introduced a new provincial authority to set housing targets in municipalities with the greatest need and highest projected population growth, a power granted by the new Housing Supply Act and Housing Supply Regulation. In June 2024, the government issued a Housing Target Order for the City of North Vancouver, mandating that it must facilitate the development of at least 3,320 homes by June 20, 2029, which represents 75% of the identified housing need for the area. The City of North Vancouver is required to provide regular progress reports on these targets, beginning six months after the order and continuing annually.

The methodology underlying the housing target order and the 5 and 20-year housing need calculation use similar components; however, the time frame is different. The 5-year housing need calculation covers 2021-2026, while the housing target order calculates need beginning from the year the order is issued (2024-2029). Additionally, the housing target order does not contain a demand buffer (Component F of the housing need calculation). For more information on the housing need calculation see **Section 4: Future Housing Need**.

The overall 20-year housing need calculation is intended to provide a minimum capacity within the City's OCP that the City's zoning must meet. However, the housing target order is a ministerial order that requires municipalities in BC to ensure a total minimum number of net new units to be completed over a 5-year period.

1.4 ABOUT THE DATA

Housing Needs Reports include statistical data and community and interest-holder input to create a comprehensive picture of housing needs in the community. The legislative requirements for the initial round of these reports require municipalities to collect approximately 50 types of data about current and projected population, household income, and current and anticipated housing stock; this extensive data collection is not required for interim reports. However, the City is seeking to go above and beyond legislative requirements to ensure a comprehensive understanding of housing need across the community. Engagement findings from the 2021 Housing Needs Report have been used throughout this Interim Report to corroborate the data findings and provide localized context. Community feedback is particularly vital to highlight community needs that are not easily understood with the quantitative data available to us. This includes, among others, information on support needs, experiences of housing insecurity, and the needs of Indigenous peoples.

QUANTITATIVE DATA SOURCES

This report contains quantitative data from the following sources:

- Statistics Canada 2006, 2011, 2016, and 2021 Censuses
- Statistics Canada 2011 National Household Survey
- Custom Census data provided by the Province of BC
- Canada Housing and Mortgage Corporation
- BC Housing
- BC Assessment
- BC Statistics
- City of North Vancouver completions and demolitions data
- City of North Vancouver non-market housing data
- Secondary Rental Market Data
- Housing Assessment Resource Tools (HART)

1.5 WORK UNDERTAKEN SINCE 2021 HOUSING NEEDS REPORT

Since the City's 2021 Housing Needs Report, the City has completed and is currently undertaking several housing initiatives to increase housing supply, affordability, and inclusivity, and to streamline the development approvals process.

This work includes but is not limited to the following:

Housing Accelerator Fund (2024–Present) – The City was awarded a \$18.6 million federal grant to help expand the supply and improve the quality, diversity, and affordability of housing in the City. This work includes nine initiatives:

1. Zoning Bylaw Update
2. Multiplex Housing
3. Rezoning
4. Parking Review
5. Development Approvals Process Review
6. Alternative Housing Construction
7. Inclusionary Housing Policy
8. Mid-Market Rental Policy Update
9. Affordable Housing Reserve Fund Review

Strengthening Communities Grant (2021–2024) - A North Shore multi-jurisdictional partnership that provided funding to support people experiencing homelessness during the COVID-19 outbreak and recovery period. Services included: urban Indigenous outreach, mobile outreach and services, fixed location services, community engagement, and staff training.

New Short Term Rentals (STR) Requirements (2024) – The City amended its Business License Bylaw in May 2024 to align with new provincial regulations. This initiative restricts STRs to a resident's principal residence plus one additional rental unit on the same property, and requires operators to obtain a business licence. This enables the City to regulate STRs, collect data pertaining to STRs, and ensure that rental operations are in compliance with building and life safety requirements.

Community Wellbeing Strategy (2024) – The City adopted this 10-year action plan that supports expanding the supply and improving the quality, diversity, and affordability of housing in the City.

North Shore Poverty Reduction Strategy (2023) – A North Shore multi-jurisdictional project that led to the creation of a 10-year action plan to address poverty. This included the creation of the Solutions Navigators position which provides support to people cycling out of poverty with issues ranging from housing, food, basic needs, and other barriers.

High Efficiency and Low Carbon Buildings Regulatory Update (2023) – The City updated its Construction and Regulation Bylaw in order to regularize the delivery of high efficiency and low carbon buildings. By aligning the City's bylaw with new provincial regulations, the City delivered clear requirements that are consistent across the province to facilitate applications and reduce review times while delivering buildings that are adapted to an uncertain future.

Mid-Market Rental Policy Update (2022) – The City updated its Mid-Market Rental Policy by adding Tenant Eligibility Criteria to provide greater transparency in the tenant selection process for building owners and interested tenants. The criteria helps to prioritize tenants displaced by redevelopment and those that live or work in the City.

North Shore Homelessness Action Initiative (2022) – A cross-jurisdictional working group that collaborated to develop 12 priority actions focused on strategies to prevent homelessness, to serve the people who are currently homeless, and to create pathways out of homelessness.

Streamlining Accessory Coach House Development (2022) – The City updated its Coach House Development Permit Guidelines to simplify the permitting requirements and streamline the approvals process to make it easier and faster to enable this housing form.

RS-2 Small Lot Rezoning Simplification (2022) – The City reduced the requirements for RS-2 small lot rezonings (applicant's no longer need architectural plans or a design review). This simplification helps to reduce barriers in the development approvals process and should lead to a marginal increase in small-scale housing supply.

Zoning Bylaw – Open Appendage Update (2021) – Amendments were made to simplify the definition of Open Appendage in the Zoning Bylaw to permit more livable balconies in residential buildings and to provide greater clarity to applicants to accelerate review times.

2 ABOUT THE CITY OF NORTH VANCOUVER



This section forms the basis of our understanding of who the City of North Vancouver is and how changes in its population trends and demographics may influence housing demand, both currently and into the future.

2.1 POPULATION AND HOUSEHOLD GROWTH

The City continues to grow faster than the region.

The City of North Vancouver is the fastest-growing community on the North Shore, and was the 7th fastest growing municipality in the region between 2016 and 2021 (tied with White Rock) out of 24 jurisdictions. Between 2006 and 2021, the City's population grew by 29% or 12,955 people, accounting for 63% of all growth on the North Shore. Growth within the City has occurred swiftly and steadily since 2006, with the highest growth rate occurring from 2016 to 2021 at 10%. From 2016 to 2021, the City's growth has outpaced its neighbouring communities of the District of North Vancouver and West Vancouver, which only grew by 3% and 4%, respectively. In comparison, Metro Vancouver grew at a rate of 7% from 2016 to 2021.

Figure 1: Population Growth, City of North Vancouver, 2006-2021

Source: Statistics Canada, North Vancouver (City) Census Profile for North Shore Communities, 2006-2021

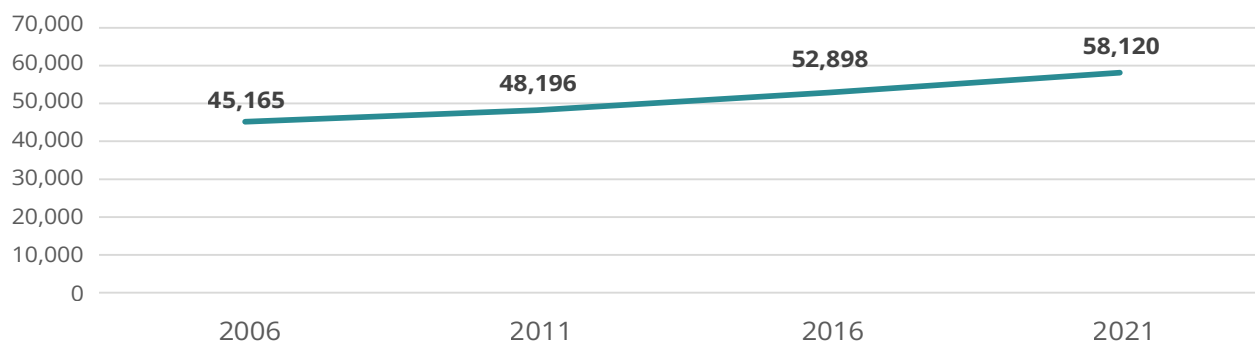
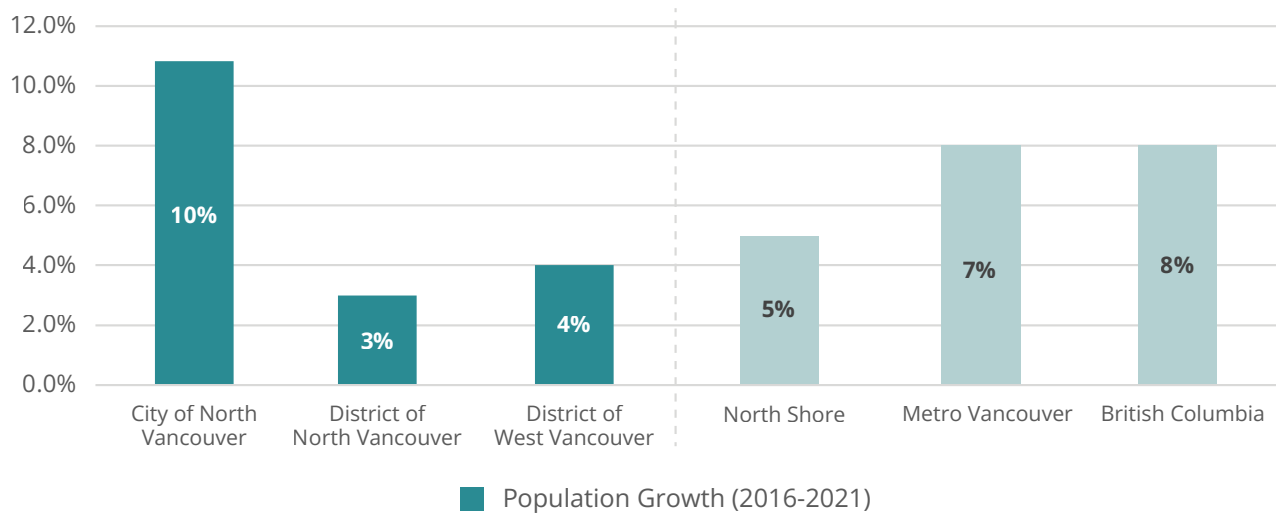


Figure 2: Rate of Population Growth, North Shore Communities and Metro Vancouver, 2016-2021

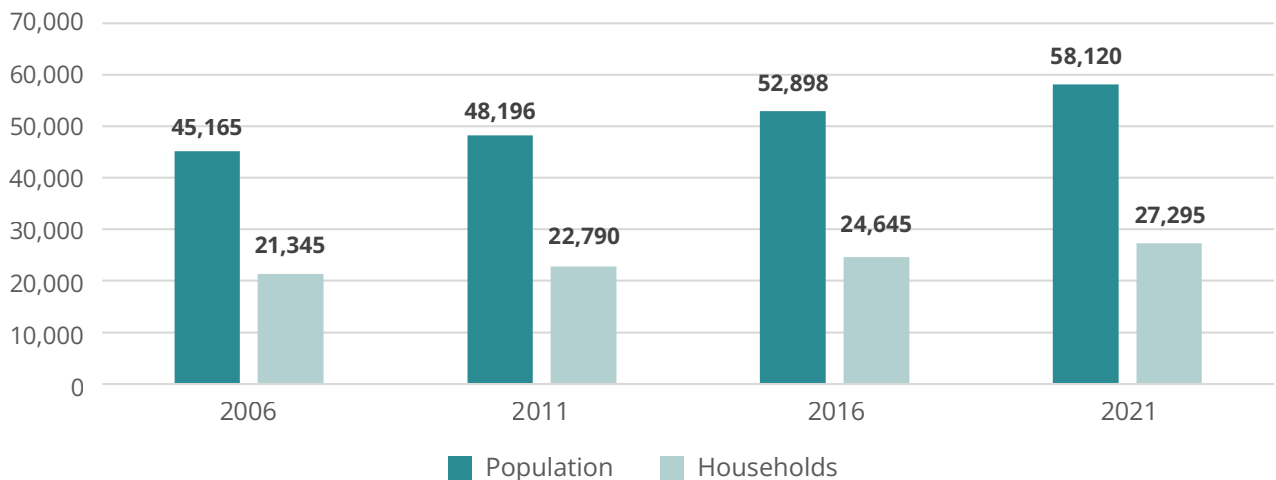
Source: Statistics Canada, Census Profiles for North Shore Communities, Metro Vancouver, 2016, 2021



Corresponding to recent population growth between 2016 and 2021, the number of occupied households in the City increased by 11% or 2,650 units to 27,295 units. The average household size (the number of people living in one household) has remained the same since 2006 at 2.1. Across the province and Metro Vancouver, there has been a recent decrease in average household size.

Figure 3: Population and Household Changes, City of North Vancouver, 2006-2021

Source: Statistics Canada, North Vancouver (City) Census Profile for North Shore Communities, 2006-2021



What does this mean?

Currently, the City of North Vancouver's growth is driving much of the growth on the North Shore and outpacing the overall regional growth. This shows that the City is a highly desirable place to live, but it also means that ongoing consideration needs to be given to the impacts of growth: the need for a diversity of housing, services, amenities, and transportation to support this growing population, and infrastructure to support continued growth.



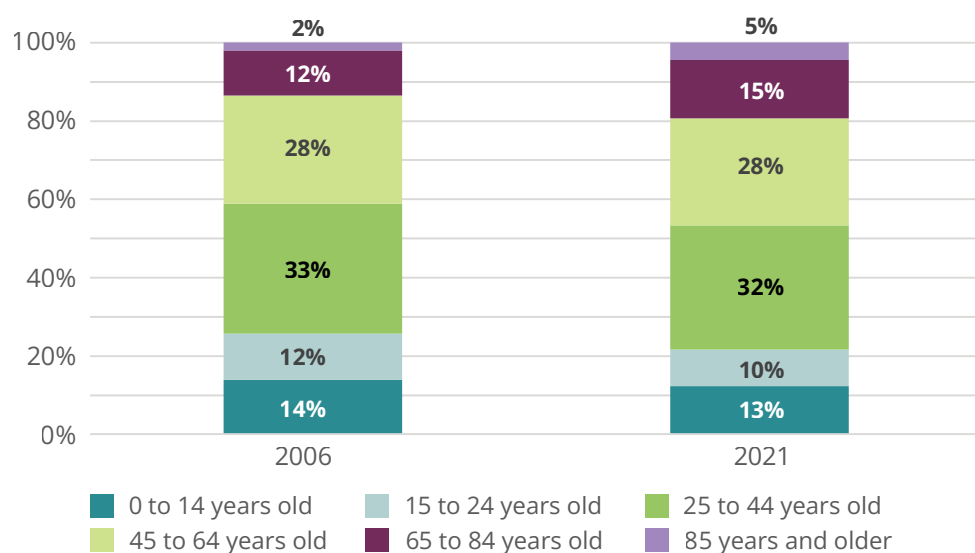
2.2 DEMOGRAPHIC AND HOUSEHOLD CHANGES

The City's demographics are shifting.

Approximately 1 in 5 City residents is a senior (aged 65 and older). This age group has grown as a share of the population more than any other since 2006, increasing from 14% to 20% of the total population. The proportion of working aged adults (aged 25 to 64) has remained largely consistent since 2006, accounting for 3 in 5 City residents. By contrast, the proportion of young people under 25 shrank proportionately between 2006 and 2021, with only 210 new residents aged 15 to 24 in 2021. However, while children decreased as a share of the population, there were over 1,000 more children in 2021 compared to 2006. Community engagement findings from the previous report suggest that younger families and seniors are the most underserved demographics in the private housing market.

Figure 4: Changes in Share of Population by Age Group, City of North Vancouver, 2006-2021

Source: Statistics Canada, Census Profile, City of North Vancouver, 2006, 2021



What does this mean?

Planning for an age-friendly community is a key part of long-range planning. Ensuring supports are in place for aging-in-place (e.g. adaptable housing, in-home health and support services, etc.) is key to supporting an aging population. At the same time, ensuring housing supports, ranging from affordable housing for independent seniors and seniors who need light supports, as well as longer-term care facilities are vital to supporting seniors who can no longer stay in their homes for health or financial reasons.

The City is made up of a mix of household types.

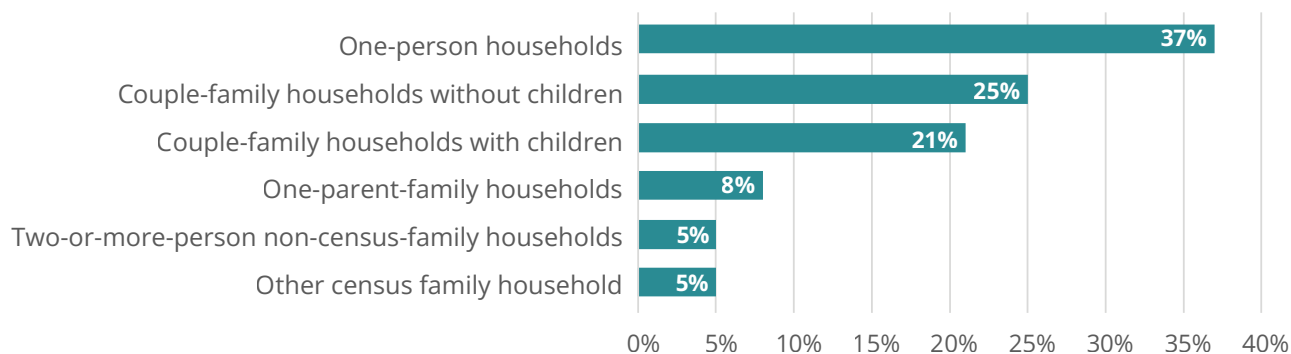
The City is composed of a diversity of household types, the largest of which is one-person households, who comprise more than a third (37%) of all households in the City. Families with children (couples and lone parent families with children) comprise about 29% of all households, while couples without children represent nearly a quarter of all households.

What does this mean?

Housing stock in the City needs to serve a wide diversity of households. One person households represent the majority of households in the City, while over 1 in 4 households has a child (29%). This means the City needs to ensure that a diversity of bedrooms sizes continue to be delivered, particularly larger rental units which are scarce yet vital for families with children.

Figure 5: Households by Type, City of North Vancouver, 2021¹

Source: Statistics Canada, Census Profile, City of North Vancouver, 2021



A CENSUS FAMILY IS DEFINED AS:

**MARRIED COUPLE
(WITH OR WITHOUT CHILDREN)**

**COMMON-LAW COUPLE
(WITH OR WITHOUT CHILDREN)**

ONE-PARENT FAMILY

OTHER FAMILY HOUSEHOLD AGGREGATES:

MULTIGENERATIONAL HOUSEHOLDS

**MULTIPLE-CENSUS-FAMILY
HOUSEHOLDS**

**ONE-CENSUS FAMILY HOUSEHOLDS
WITH ADDITIONAL PERSONS**

¹ Statistics Canada, Definitions, 2023, available at <https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=Unit&Id=1314048>

2.3 DIVERSITY AND IMMIGRATION

The City has a history of inclusion and diversity.

The City has long been a diverse community. Since 2006, immigrants have comprised over one-third of the City's population. **Figure 6** shows that the total share of the population that represents immigrant residents has only increased slightly from 2006 to 2021. However, this includes more than 5,600 new immigrant residents in the City. Over the same time period, the proportion of new immigrants (who have come to Canada in the last 5 years) decreased; however, the total immigrant population remained relatively stable.

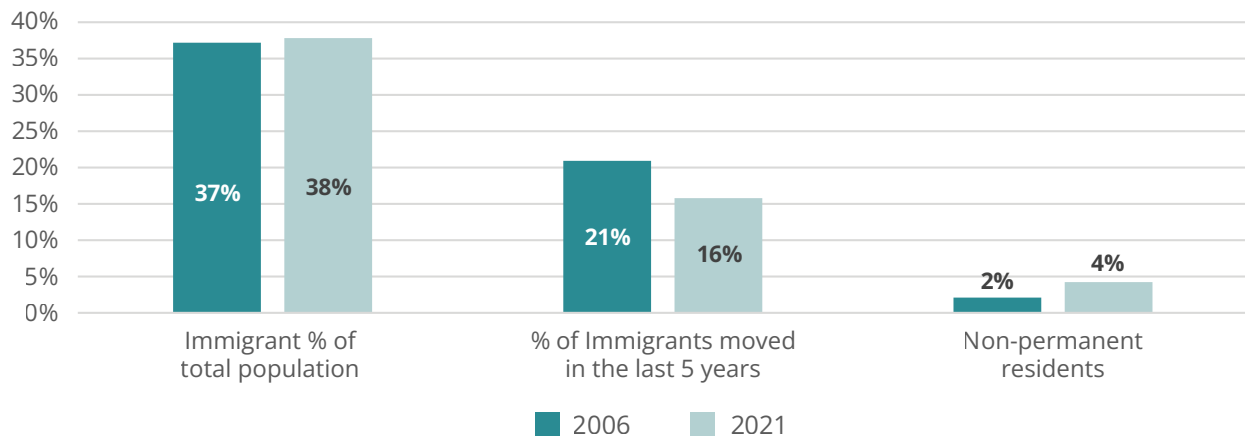
What does this mean?

Research has shown that first generation immigrant households often have different housing needs than non-immigrants. This represents a challenge in terms of housing supply delivery, as typically larger units are required to accommodate "larger, sometimes multigenerational, newcomer families."²

Engagement conducted by the City in 2021 found that racialized persons face challenges in accessing housing due to racism. This includes many refugee claimants and new immigrants, many of whom are racialized, who also have trouble accessing housing due to lack of references, in addition to the high cost of housing. Findings show that recent and/or senior (older-aged) newcomers are at more of a disadvantage when trying to find housing.

Figure 6: Immigrant Population, City of North Vancouver, 2006 to 2021

Source: Statistics Canada, Census Profile, City of North Vancouver, 2006, 2021



² Wayland, Sarah. "The Housing Needs of Immigrants and Refugees in Canada." A Background Paper for the Canadian Housing and Renewal Association. 2007. Available at: https://www.homelesshub.ca/sites/default/files/FinalReport_CHRAImmigrationHousing_June_2007.pdf

2.4 INDIGENOUS RESIDENTS

Indigenous residents of the City of North Vancouver are a small but important community to consider for housing needs.³

The City is located on the traditional Territory of the of the xʷməθkʷəy̓əm (Musqueam), Skwxwú7mesh (Squamish), and Səlílwəta+ (Tsleil-Waututh) Nations. As of 2021, 2.1% or 1,230 of City residents identified as Indigenous according to the Census. This number does not include members of the Squamish Nation whose reserve lands are located adjacent to the municipal boundaries of the City.

There were 750 Indigenous households in the City of North Vancouver in 2021, representing 2.8% of all households in the City. About one-quarter (25%) of these were couples without children, while about one-fifth (19%) were couples with children. Lone-parent families comprised 11% of Indigenous households, while other households (multigenerational households and families with an additional person) represented 4% of Indigenous households. Over a quarter of Indigenous households (27%) were one-person households, and 13% were in a two-or-more person non-family household.

Nearly two-thirds of Indigenous households in the City (65%) were renters, while only about a third (35%) were owners. For further discussion on the housing pressures faced by Indigenous households, see Core Housing Need on page 35.

What does this mean?

Similar to first-generation immigrants, many Indigenous households “live in intergenerational household structures, with more family members, more children and friends who are considered family all living in the same home. . . [and that] this type of living arrangement is common for Indigenous families and is an important part of Indigenous culture.”⁴ This highlights the need to consider a range of larger household types to support these household structures.

About 4% of Indigenous households in the City are in extended or larger household types, which is comparable to the population as a whole (55% of all households were extended or larger households). However, the lack of larger units, particularly larger rental units, may limit the ability of Indigenous households to live in intergenerational household structures, despite their preference for this living arrangement.

³ All data in this section are drawn from Statistics Canada. 2023. North Vancouver, CY [Census subdivision], British Columbia (table). Indigenous Population Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-510-X2021001. Ottawa. Released June 21, 2023.

⁴ Surrey Urban Indigenous Leadership Committee. “Skookum Lab Housing Report 2020: Understanding the Housing Experiences of Indigenous Households in Surrey.” 2020. Available at: <https://surreyindigenousleadership.ca/wp-content/uploads/2023/11/skookum-lab-housing-report-20202.pdf>

2.5 HOUSEHOLD INCOME AND TENURE

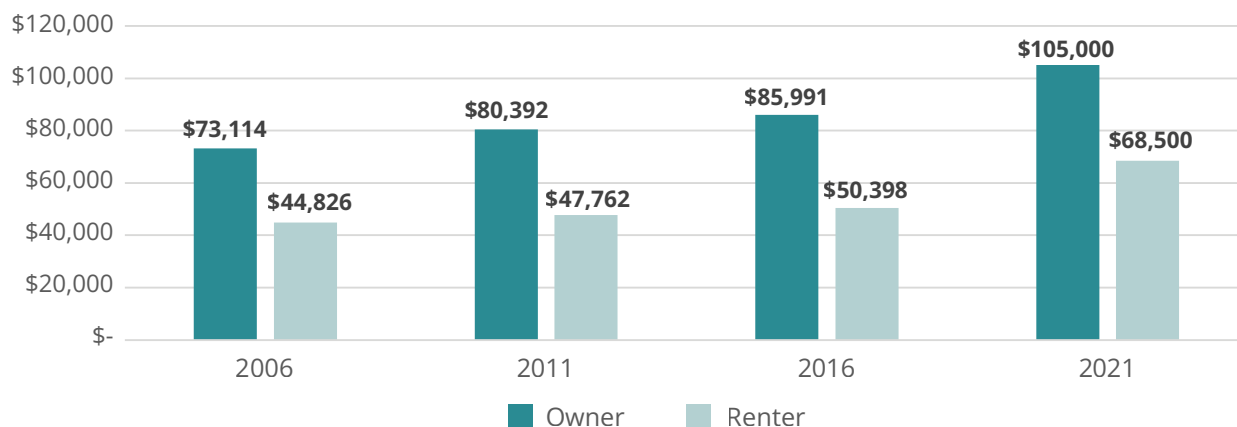
Household incomes are growing, but not as rapidly as the cost of housing.

Household incomes gradually grew from 2006 to 2016 and significantly increased between 2016 and 2021. Between 2016 and 2021, owner and renter median household incomes increased by 22% and 36%, respectively, compared to historical five-year income increases of 7% to 10% for owners and 6% to 7% for renters. It remains true that renter households typically earn less, meaning they have less flexibility within the housing market. Additionally, while incomes have grown, their growth has not kept pace with the cost of housing (see **Figure 12** and **Figure 14**).

The Canadian Emergency Response Benefit (CERB) was introduced in 2020 to support those whose employment was adversely affected by the COVID-19 Pandemic. The CERB provided \$2,000 per month to individuals, which substantially boosted the incomes of very low and low-income households. This likely accounts for the substantial increase in renter incomes and may even be a contributor to higher owner incomes. This benefit was not permanent, and it remains to be determined what the trend for resident incomes will be over the long term.

Figure 7: Median Household Incomes by Tenure, City of North Vancouver, 2006 to 2021

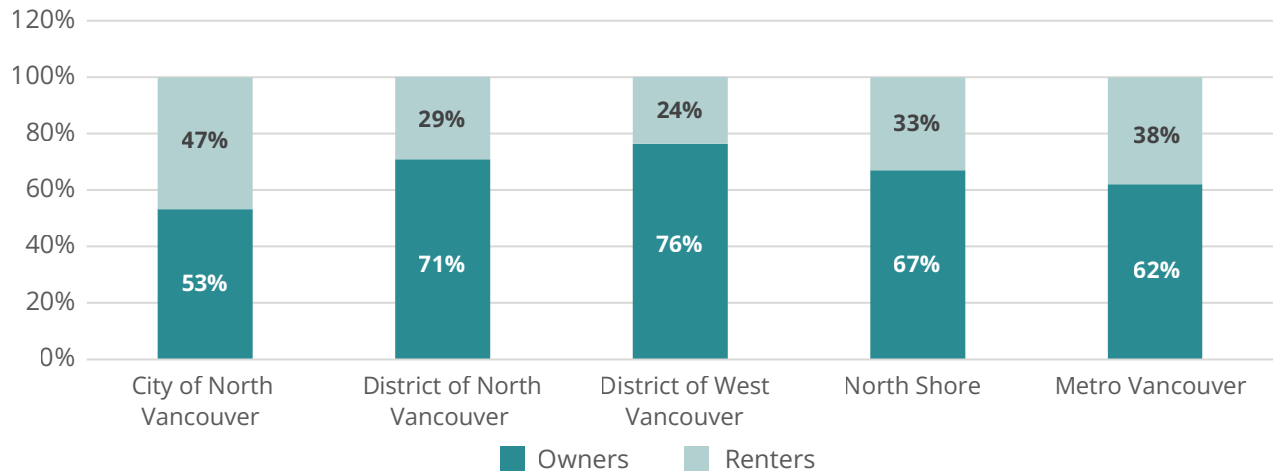
Source: Statistics Canada, Custom Census Data, City of North Vancouver 2006-2021



The City is home to a greater proportion of rental households than neighbouring communities and the region as a whole. Approximately half (47%) of all households in the City are rental units, compared to 38% across the region.

Figure 8: Tenure by North Shore Community and Metro Vancouver, 2021

Source: Statistics Canada, Census Profiles for North Shore Communities, Metro Vancouver, 2021



What does this mean?

The City has a higher proportion of renters than its North Shore neighbours and the region as a whole. Renter households earn significantly less than owner households in the City of North Vancouver, meaning that their ability to choose in the housing market is limited. Furthermore, the impact of CERB means that the data for renter incomes likely overstates how much they earn (and the increase in median renter income between 2016 and 2021).

The cost of both ownership and rental housing have increased significantly in recent years. However, the increased cost of ownership has rapidly outpaced income growth, meaning that for a rising number of moderate to middle-income earners, rental represents a more affordable option. Continuing to support the City's growth through new purpose-built rental is a key component of accommodating new growth and ensuring that new residents with a diverse mix of incomes are able to find a home in the City of North Vancouver.

3 THE CITY'S CURRENT HOUSING CONTEXT

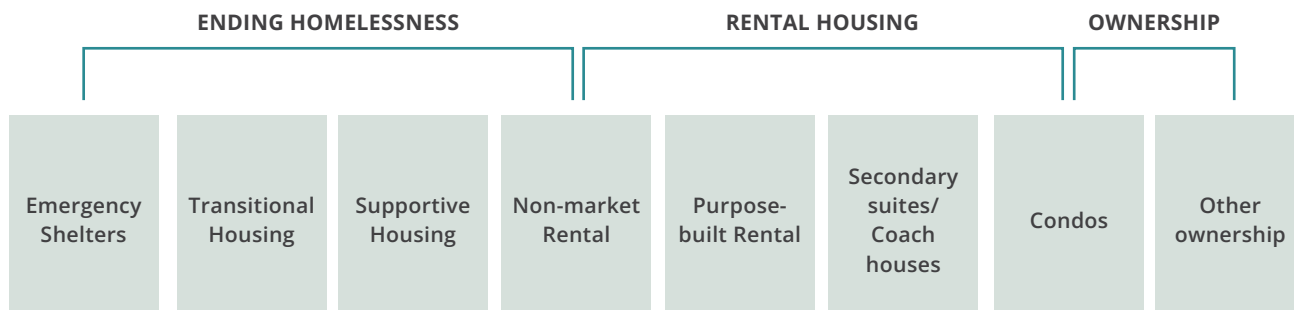


This section provides high-level information about the City's housing stock – its age, types of dwelling, and new supply over time. It provides details about four key areas of housing on the continuum: ownership housing, rental housing, non-market housing, and homeless shelters.

The **housing continuum** (Figure 9) is a framework used to consider and address housing need. It consists of the range of housing options that should be available to households of all income levels, extending from emergency shelters to homeownership. Cities should have diverse options available at all points on the continuum.

Housing options on the non-market end of the continuum often require more public funding (both to develop and operate) as they provide greater levels of support to residents. Non-market rental housing options offer lower-cost rental options with or without supports. Housing options, ranging from purpose-built rental to market ownership options on the right, are typically provided by the private market, though some unit types that a municipality sees as strongly needed may be incentivized and/or regulated by local and senior government programs.

Figure 9: The Housing Continuum, City of North Vancouver



3.1 CURRENT HOUSING STOCK

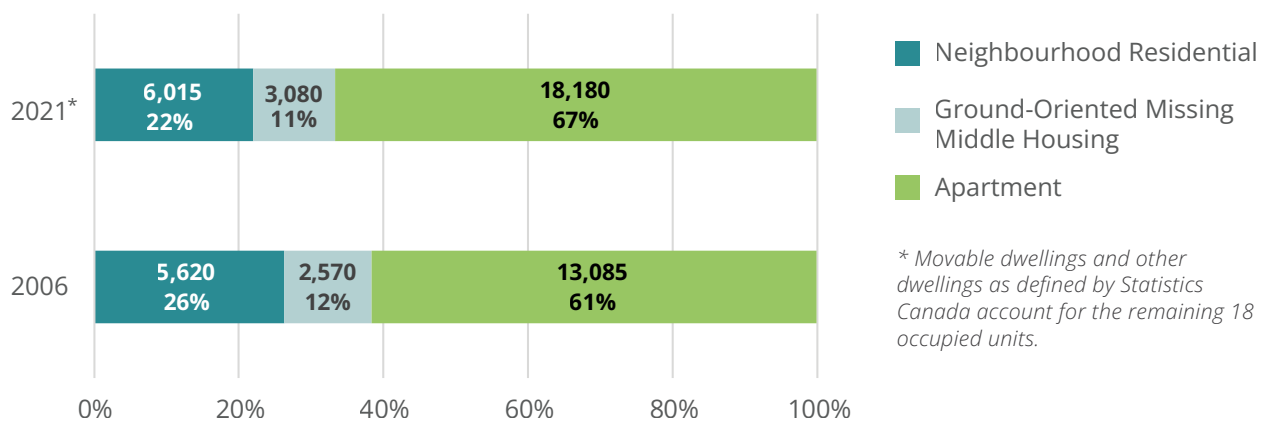
The City's current housing stock is diverse.

As of 2021, there were 27,293 occupied units, and a total of 29,021 units in the City. The majority of the City's residents currently reside in either denser housing stock, or lower density single family homes (with or without a suite). Ground-oriented missing middle, that is housing that encompasses houseplexes and townhouses, remains a relatively small portion of the overall stock.

Since 2006, the composition of the City's housing stock has seen more residents living in all forms of housing. Still, apartments saw a significant increase in their share of the total, increasing from 61% to 67%, an increase of over 5,000 units. Apartments, as discussed in this Interim Report, include two categories of apartments from Statistics Canada (low-rise, under 5 storeys, and high-rise, 5 storeys or more). About 80% of the increase in occupied apartments can be attributed to apartments in buildings that are 5 storeys or more.

Figure 10: Housing Stock Change for Occupied Units, City of North Vancouver, 2006-2021

Source: Statistics Canada, Census Profiles for North Vancouver (City), 2006, 2021



Housing Categories

Housing typology categories differ across data sources (e.g. Statistics Canada, BC Assessment, municipal data). It should be noted that some definitions of missing middle housing include low-rise apartments. To ensure consistency in analysis and reporting the following categories have been used within this report:

- **Neighbourhood Residential** units include single detached homes that may or may not include a secondary suite or coach house.
- **Ground-Oriented Missing Middle Housing** includes houseplexes (duplexes, triplexes, fourplexes, etc.) and townhouses.
- **Apartment** includes all apartments units, including low-rise and high-rise apartments, including those in mixed-use developments.

3.2 RECENT DEVELOPMENT

Multifamily development is driving new construction; since 2020, apartment development has accounted for 79% (1,937 units) of all net new residential units. During this period, there has also been substantial development in ground-oriented missing middle housing accounting for a total of 15% (379 units) of development.

The City has minimal room for new development on greenfield properties, meaning that new housing typically requires demolishing older housing stock. Apartments have accounted for 66% of all demolished units since 2020 (355 units), indicating that older apartment buildings are likely being redeveloped for higher density developments. This highlights the effectiveness of City policy in allowing greater density and redevelopment towards the highest and best use of land. Neighbourhood residential units, which typically have much more land per unit, have accounted for 29% of all demolished units or 115 units, since 2020. There has been relatively little redevelopment of ground-oriented missing middle housing since 2020 (26 units demolished).

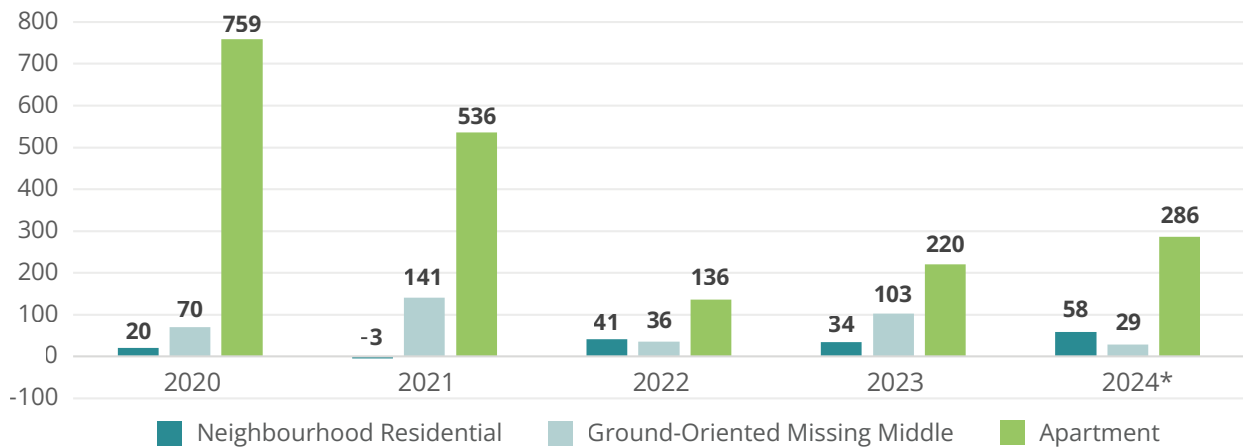
What does this mean?

The City's housing stock has shifted towards a greater number of low, medium and high-rise apartments. Apartment development, particularly apartment buildings 5 storeys or higher, remain the dominant form of new housing supply. At the same time, new neighbourhood residential development has substantially decreased, accounting for only 6% of new homes since 2020. While recent development of new ground-oriented missing middle housing has not recently contributed a large volume of housing, recent land-use changes at a provincial level have created an opportunity for the City to explore policy that supports or incentivizes this form of housing.

Figure 11: Net New Units, Including Completions and Demolitions, City of North Vancouver, 2020-2024

Source: City of North Vancouver, Internal Completions and Demolitions Dataset, 2024

* Data for 2024 is only available to mid September



3.3 HOME OWNERSHIP

The cost of ownership is significantly outpacing median-income growth.

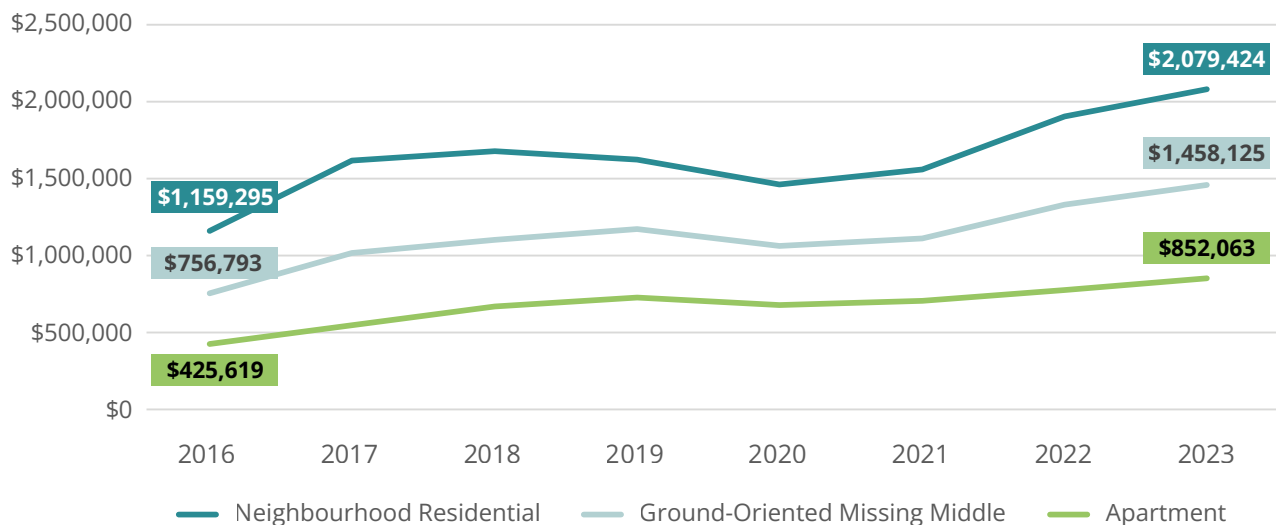
The cost of homeownership significantly increased from 2016 to 2023. Historically, average assessed home values have increased 6% annually (2006 to 2015), a rate slightly above annual inflation. However, as illustrated in **Figure 12**, the housing market post-2016 has seen substantial cost increases, with annual rates of increase averaging 11% between 2016 and 2023. While there was a flattening of growth between 2019 and 2021 (potentially linked to provincial market cooling policies), once uncertainty in the housing market calmed post-pandemic in 2022, the average assessed home value increased considerably by 22%, which was followed by another above-average (9%) increase from 2022 to 2023.

The following is a summary of the changes in the cost of ownership by housing type between 2016 and 2023:

- Neighbourhood Residential units (with & without suites) have increased by 179%
- Ground-Oriented Missing Middle units have increased by 193%
- Apartments have increased by 200%

Figure 12: Average Assessed Home Values, City of North Vancouver, 2016 to 2023

Source: BC Assessment Data, 2016-2023



OWNER AFFORDABILITY ANALYSIS

In the City's current housing market, homeownership is not an affordable expectation for median-income households without external assistance. Statistics Canada and Canada Mortgage and Housing Corporation (CMHC) use 30% of before-tax income as the benchmark for affordability, while 50% represents considerable vulnerability for a household. For further information on Core Housing Need and Extreme Core Housing Need, see page 35.

As shown in **Table 2**, median-earning households in the City cannot afford a missing middle or neighbourhood residential unit without paying 50% or more of their income. Even apartments require all median-earning households to pay more than 30% (but less than 50%) of their income toward housing costs, which can place hardship on a household.

Table 2 (and **Table 3**) use estimated median household incomes to approximate the maximum affordable monthly shelter costs (30% of monthly household income) for different median-earning household types. The affordable shelter costs are compared to the monthly costs associated with owning each type of dwelling. The table shows the gap between what a median-income earning household can afford to pay versus the monthly cost of ownership by dwelling type. For example, a median-earning couple with children can afford to pay \$3,358 monthly for shelter costs, which is \$2,028 less than the monthly costs associated with owning an apartment.

Engagement undertaken as part of the City's 2021 HNR found that younger families and seniors are the most underserved demographics in the private housing market. Workforce housing, especially for people working on the North Shore, is needed. North Shore employers experience challenges with recruiting and retaining staff, particularly at the junior and intermediate level, due to the high cost of housing and challenges with transportation.

What does this mean?

In the current housing market, homeownership is not an affordable possibility for families who make near the median-income. The affordability gap for median-income earning families who want to live in missing middle housing is typically thousands of dollars above 30% of their monthly income.

It is critical that the City continue to deliver more affordable, denser forms of ownership, and more rental housing as a viable option for households who can not enter the ownership portion of the housing continuum.

Table 2: Owner Affordability Analysis, City of North Vancouver, 2024

Source: Based on BC Assessment data, current interest rates and analysis undertaken by Urban Systems

	MEDIAN HOUSEHOLD INCOME (2024)*	AFFORDABLE MONTHLY SHELTER COSTS	AMOUNT OF INCOME SPENT ON SHELTER COSTS*		
			Neighbourhood Residential	Ground-Oriented Missing Middle	Apartment
Average Monthly Shelter Costs*			\$11,181	\$8,711	\$5,385
Couples without children	\$134,302	\$3,358	-\$7,824	-\$5,353	-\$2,028
Couples with children	\$173,372	\$4,334	-\$6,847	-\$4,376	-\$1,051
Single parent families	\$90,959	\$2,274	-\$8,907	-\$6,437	-\$3,111
Families with additional persons or multi-generational households	\$191,686	\$4,792	-\$6,389	-\$3,918	-\$593
Individuals living alone or with roommates	\$65,930	\$1,648	-\$9,533	-\$7,062	-\$3,737

*Several assumptions were made to conduct the affordability analysis, including a mortgage with a 10% downpayment, a five-year fixed-rate mortgage at 4.74%, and a 25-year amortization period. Other expenses included estimated annual insurance costs of \$1,000 and utilities costs of \$1,150. Applicable property tax rates and municipal services were also included.

Incomes were also estimated using historical growth rates and adjusted based on owner/renter income in relation to overall median household income.

- Spending less than 30% of their income on shelter costs
- Spending approximately 30-49% of their income on shelter costs
- Spending 50% or more of their income or less on shelter costs

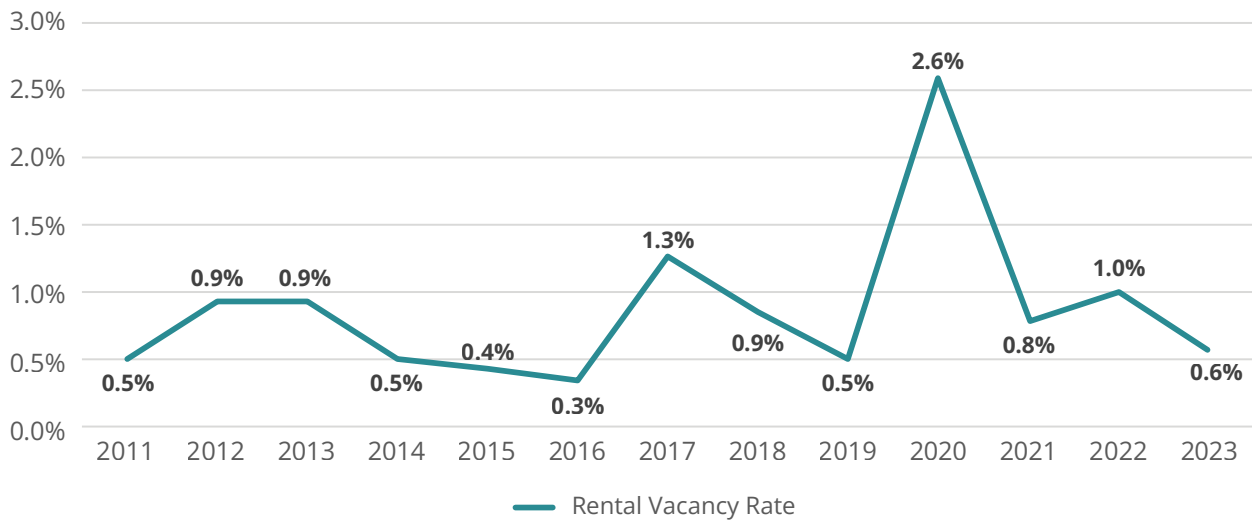
3.4 RENTAL HOUSING

There is little flexibility in the rental market to provide relief to pressures in the ownership market.

Typically, when home ownership is out of reach, families or individuals will rent to save money or have greater flexibility. However, the rental market is providing little relief from overall pressures in the housing market. In 2023, the City's vacancy rate was 0.6%, giving current renters and prospective residents extremely limited options in the rental market. A healthy vacancy rate is generally considered to be between 3% and 5%, which provides existing residents with options to relocate, while also providing available units for new residents. Since 2016, overall rental vacancy has remained below 1.5%, except in 2020, likely due to market uncertainty during the COVID-19 pandemic.

Figure 13: Rental Vacancy Rates, City of North Vancouver, 2011 to 2023

Source: CMHC Rental Market Survey via CMHC Information Portal, 2023



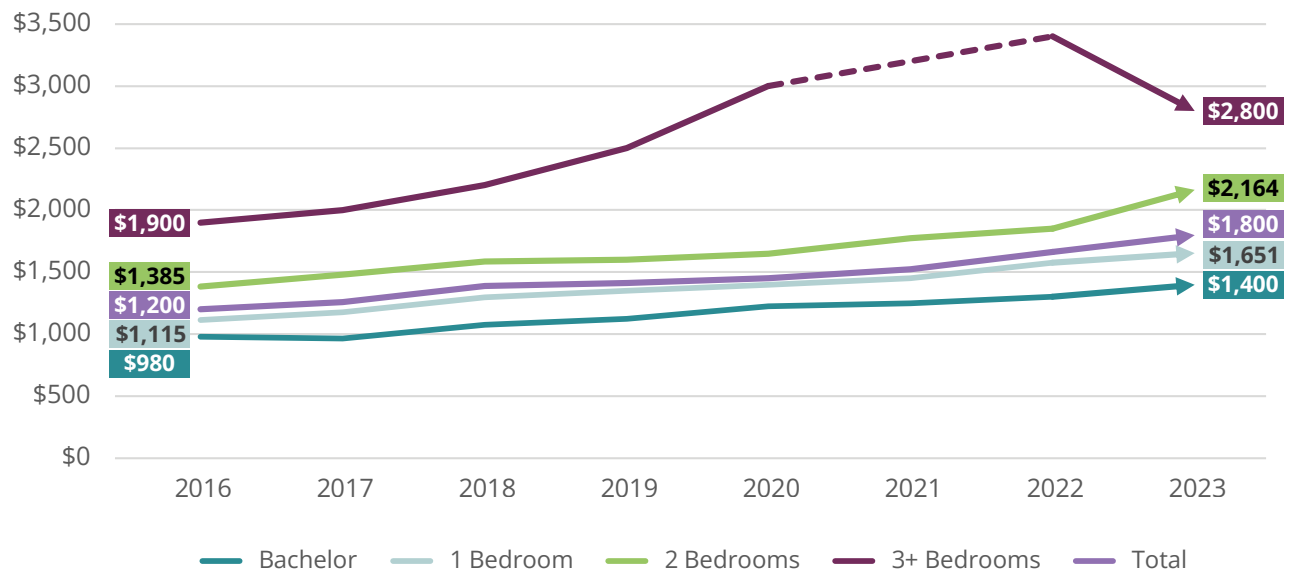
Amidst low rental vacancy rates, high population growth, and rental development that has not been able to meet demand, the cost of rental housing has substantially increased. From 2016 to 2023, average rent prices across all unit sizes increased by 50%. When compared to the 36% increase in median renter household incomes from 2016 to 2021, it is apparent that rental housing is becoming more unaffordable. While increasing rents have had the greatest impact on two-bedroom units, from 2016 to 2023, all sized rental units have experienced rent increases as detailed below:

- Rental cost for bachelor units increased 43%
- Rental cost for one-bedroom units increased 48%
- Rental cost for two-bedroom units increased 56%
- Rental cost for three or more-bedroom units increased 47%

Figure 14: Cost of Rental Housing, City of North Vancouver, 2016 to 2023

Source: CMHC Rental Market Survey via CMHC Information Portal, 2023

*Rental costs are unavailable for 3+ bedroom units in 2021



While the City has seen high numbers of new purpose-built rentals since 2020 (1,167 net new units), due to regional market pressures, this has not eased overall vacancy rates, and rents continue to climb. CMHC also publishes data on the rental housing market and includes a breakdown of units by number of bedrooms in the City for 2023 (the most recent year from the Rental Market Survey):

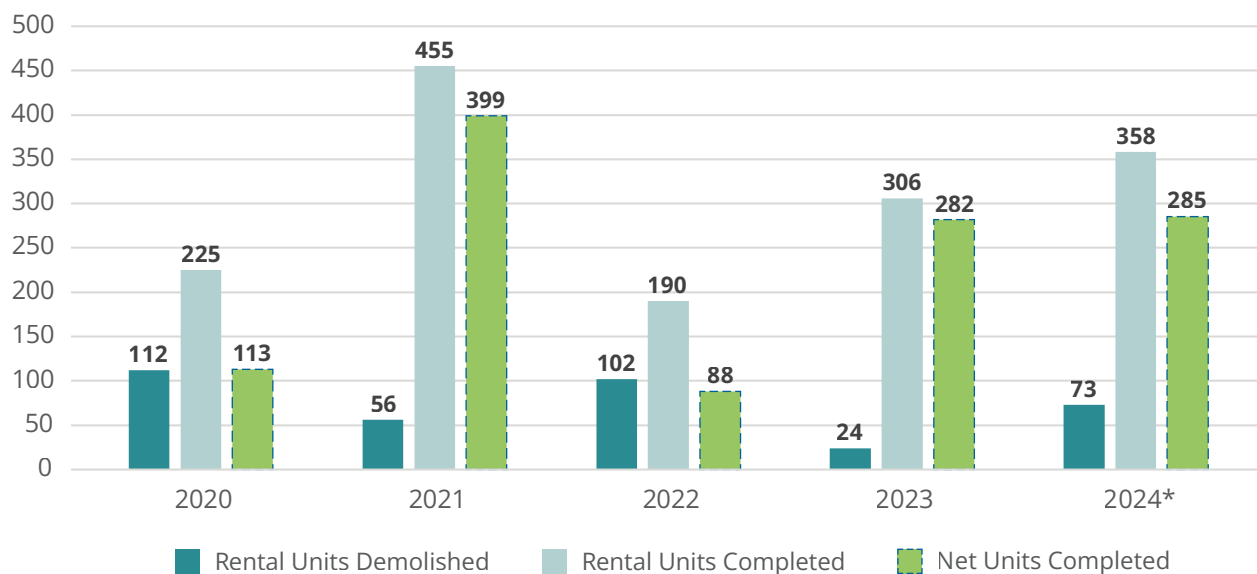
- Bachelor – 9%
- One-bedroom – 60%
- Two-bedroom – 29%
- Three+-bedroom – 2%

These figures highlight the high proportion of smaller units (69% are bachelor or one-bedroom), while family units (two-bedrooms or more) account for less than a third of all rental housing. In particular, the lack of larger family units (three-bedrooms or more) may create pressure on larger families, or demographic groups that prefer intergenerational or extended family living situations.

Figure 15: Purpose-Built Rental Market, City of North Vancouver, 2020 to 2024

Source: City of North Vancouver, Internal Completions and Demolitions Dataset, 2024

*2024 Purpose built rental market data includes completed units up to September 30th.



The affordability gap for median-income earning households has widened since the City's last HNR.

With low vacancy rates and demand for purpose-built rental housing that is outpacing the development of new units, the affordability gap for median-income earning households has widened since the City's last HNR. As of 2024, an increasing proportion of households need to contribute more than 30% or 50% of their monthly income towards rent. This widening gap is most felt by median-income earning single-parent households and individuals living alone or with roommates. For both median-income earning single-parents and individuals living alone or with roommates, the average cost of rent for an adequately sized apartment is considered unaffordable.

Table 3: Renter Affordability Analysis, City of North Vancouver, 2024

Source: Based on CMHC Rental Market Survey data, and analysis undertaken by Urban Systems

	MEDIAN HOUSEHOLD INCOME*	AFFORDABLE MONTHLY SHELTER COSTS	AMOUNT OF INCOME SPENT ON SHELTER COSTS*			
			Bachelor	1-Bedroom	2-Bedroom	3-Bedroom
Average Monthly Shelter Costs*			\$1,449	\$1,729	\$2,918	\$3,429
Couples without children	\$87,616	\$2,190	\$621	\$341	-\$128	-\$1,238
Couples with children	\$113,105	\$2,828	\$1,258	\$978	\$509	-\$601
Single parent families	\$59,340	\$1,484	-\$86	-\$366	-\$835	-\$1,945
Families with additional persons or multi-generational households	\$125,052	\$3,126	\$1,557	\$1,277	\$808	-\$302
Individuals living alone or with roommates	\$43,012	\$1,075	-\$495	-\$775	-\$1,244	-\$2,354

*Several assumptions were made to conduct the renter affordability analysis, including estimated annual utility costs of \$1,150 and annual renter insurance costs of \$300.

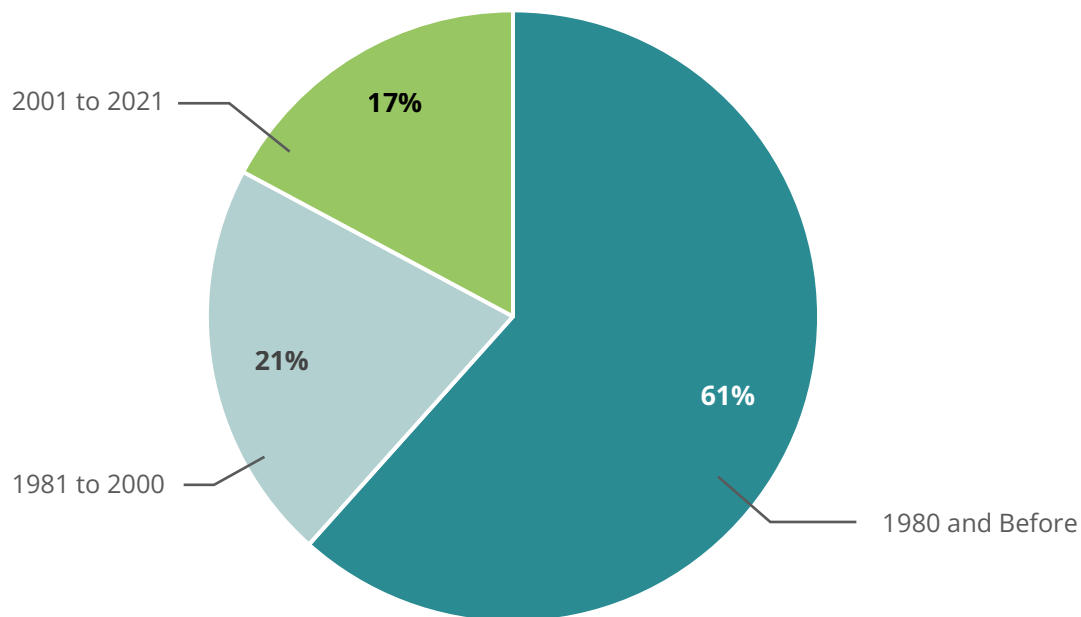
- Not suitable according to CMHC's National Occupancy Standard
- Spending less than 30% of their income on shelter costs
- Spending approximately 30-49% of their income on shelter costs
- Spending 50% or more of their income or less on shelter costs

The City's rental stock is aging.

Much of the City's rental stock (61%) was built in 1980 and before. Older rental properties are more likely to be demolished, but purpose-built rentals typically have a longer life span than other forms of housing. In contrast, 17% of the rental stock was constructed between 2001 and 2021. As noted above, this is shifting, as aging rental stock is being replaced and older buildings are being redeveloped. While displacement due to redevelopment impacts all demographics, engagement conducted as part of the previous HNR found that older renters experience the most significant challenges with market rental housing and displacement, likely due to fixed-incomes. Other low-income households are also at risk of displacement as new stock replaces older stock. In 2021, the City adopted the Residential Tenant Displacement Policy (see page 31) to support tenants who may be living in older, more affordable rental buildings, but who may be faced with moving, due to redevelopment.

Figure 16: Age of Market Rental Units, City of North Vancouver, 2024

Source: CMHC Rental Market Survey via CMHC Information Portal, 2024



Residential Tenant Displacement Policy

The City's Residential Tenant Displacement Policy provides tenants who are displaced as the result of the redevelopment of rental accommodation with enhanced notice and assistance. The measures outlined in the policy represent a voluntary commitment by the development applicant to provide additional support measures as part of their Tenant Assistance Package. These measures include:

- Tenant Communication Plan that proactively engages and notifies tenants throughout the development application process.
- Designation of an independent, professional Tenant Relocation Coordinator to support tenants throughout the process, and to aid tenants in finding up to three comparable rental units.
- Additional assistance for low income tenants and others facing barriers.
- Financial compensation equivalent to four months' current rent. Tenants whose tenancy began five or more years prior to the date the rezoning application is submitted are eligible for additional financial assistance based on the length of time they have resided in the building.
- Flat rate payment for moving expenses, based on number of bedrooms.
- First right of refusal to rent a Mid-Market Rent (MMR) Unit in the new building, provided the tenant meets the eligibility requirements for the MMR unit.

What does this mean?

The rental market remains a more viable option than ownership for many families. However, increasing rents are also outpacing increases to median-income levels in the City. While this impacts many demographics, single-income families, such as single parents or individuals are most at risk of experiencing affordability issues.

High demand for rental housing that consistently outpaces the market's ability to deliver rental units contributes to a continually low rental vacancy rate, leaving median and lower income households with few choices in the City. At the same time, over half of the City's rental stock (61%) was built in 1980 or before, meaning there is a strong potential for redevelopment. While this will continue to add new rental stock to the housing market, it may come at the cost of older, more affordable market rental stock. Planning and policy consideration should continue to be given to this challenge of balancing existing affordability with the need for new supply.

3.5 NON-MARKET HOUSING

Non-market housing is also not sufficient to address affordability concerns for residents.

In September 2024, the City recorded a total of 1,193 non-market housing units. Among these, non-market rental units constitute the largest segment, with 867 units, followed by 177 housing co-op units. Since the last HNR in 2021, over 100 new Mid-Market Rentals (MMR) have been added through the City of North Vancouver’s Density Bonus and Community Benefits Policy. The rental rate for MMR units is set at 10% below average rents in the City, as calculated by CMHC. Despite the success of the MMR program, the City still struggles to keep up with below-market housing demand for middle-income earners and those who are displaced from existing rental buildings through redevelopment.

Table 4: Non-Market Housing, City of North Vancouver, 2024

Source: City of North Vancouver, Internal Non-Market Housing Data, 2024

	NON-MARKET RENTAL	MID-MARKET RENTAL	HOUSING CO-OP	OTHER AFFORDABLE OWNERSHIP	TOTAL
Total Projects	21	16	4	1	42
Total Units	867	145	177	4	1,193

According to data from BC housing, there were 400 total units of housing focused on ending homelessness in the City and District of North Vancouver. The majority (83%) of this housing is transitional, supported, and assisted living housing, while the remainder is focused on emergency shelter and subsidies.

Table 5: BC Housing Emergency and Transitional Housing Units, City and District of North Vancouver, 2024

Source: BC Housing, Non-Market Housing Data, 2024

CITY AND DISTRICT OF NORTH VANCOUVER	EMERGENCY SHELTER AND HOUSING FOR THE HOMELESS		
	Homeless Shelters	Homeless Housed	Supportive Seniors Housing
45	25	91	
CITY AND DISTRICT OF NORTH VANCOUVER	TRANSITIONAL SUPPORTED AND ASSISTED LIVING		
	Supportive Seniors Housing	Special Needs	Women & Children Fleeing Violence
91	217	22	
TOTAL UNITS	400		

The number of residents accessing rent supplements has increased, but the source of supplements has changed.

From 2020 to 2024, the overall number of residents accessing rent supplements increased by 437. The number of households receiving subsidies through the Rental Assistance Program (RAP) and the Shelter Aid for Elderly Renters (SAFER) both declined by 183 and 72, respectively. However, 694 households have taken advantage of the new Canada Housing Benefit launched in 2020. It is unclear whether these households shifted from RAP and SAFER subsidies to the Canada Housing Benefit or whether other economic circumstances impacted households' need to access these subsidies. Still, these figures reflect an increase in demand for government rental subsidies, likely indicative of overall greater pressures in the housing market.

Table 6: Rent Supplement Programs, North Vancouver, 2024

Source: BC Housing, Non-Market Housing Data, 2024

		HOMELESS RENT SUPPLEMENTS	RENT ASSIST - FAMILIES	RENT ASSIST - SENIORS	CANADA HOUSING BENEFIT	SUM OF RENT SUPPLEMENTS
North Vancouver ⁵	2020	50	328	765	n/a	1,143
	2024	50	143	693	694	1,580
	Net Change	0	-185	-72	694	437

5 BC Housing tables combine City and District of North Vancouver

3.6 HOMELESSNESS

The number of people experiencing homelessness in the City is increasing.

According to the Point-in-Time (PiT) count, homelessness in the City of North Vancouver increased from 121 individuals in 2020 to 168 in 2023, reflecting a 39% rise, while resources for addressing homelessness—such as shelter beds, supportive housing, and rent supplements—have not increased sufficiently to support the growing need.

Extensive engagement was undertaken as part of the City's 2021 HNR. Findings from that work show that there has been an increase in homelessness and vulnerable populations in the City of North Vancouver. Among those who are experiencing homelessness:

- Those with complex needs (e.g., struggling with substance use disorders and more severe mental health challenges) have great challenges to find and keep housing as they seek to transition from shelters into a safe home. This particularly applies to males aged 25-40 years.
- Stakeholders reported that the City has more youth experiencing homelessness compared to neighbouring municipalities, while the City has comparably few youth-serving organizations who support vulnerable youth in their housing journey.
- Indigenous persons make up a large portion of individuals experiencing homelessness.
- There has been an increase in people living out of their vehicles across the North Shore.

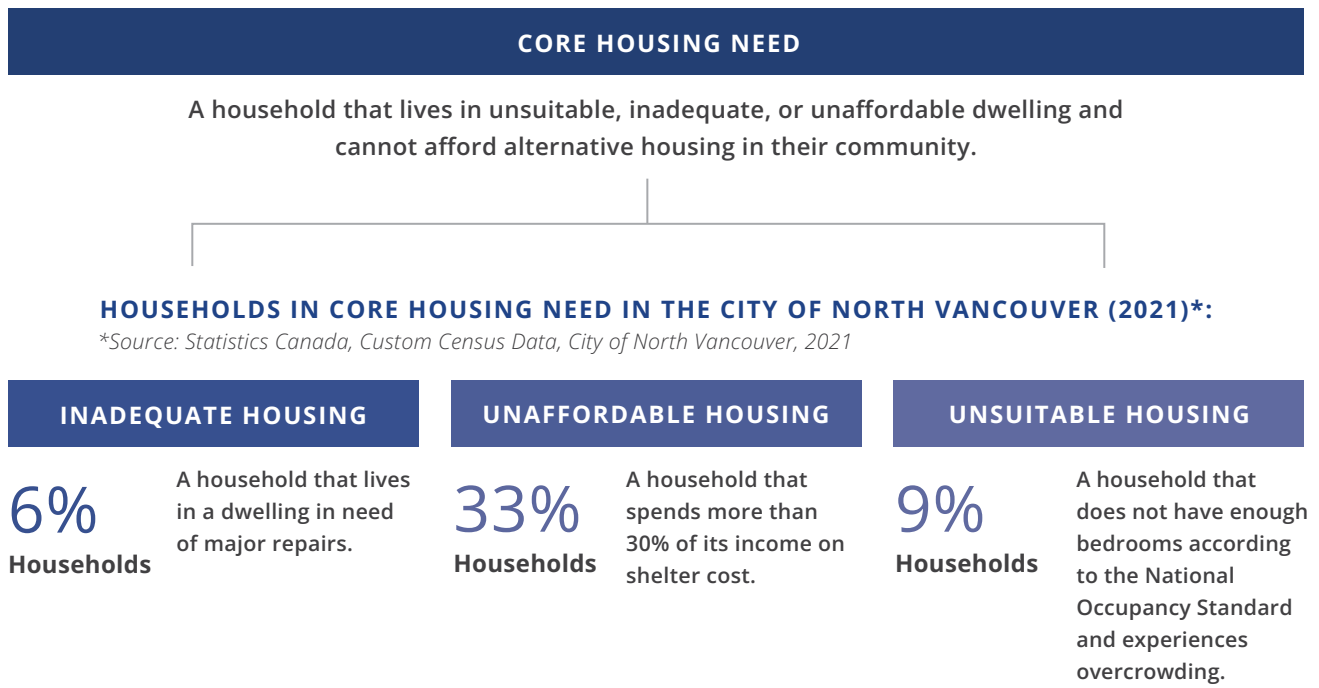
The new provincial methodology for assessing need uses data from the Integrated Data Project, an aggregation of BC Housing shelter data and Ministry of Social Development and Poverty Reduction (MSDPR) data from income and disability assistance, for recipients of assistance with no fixed address. This data shows a total of 11,392 individuals experiencing homelessness across Metro Vancouver. When allocated regionally on a per capita basis, this means that the City of North Vancouver is considered responsible for 2.2% of this group, or 251 individuals.

What does this mean?

Homelessness continues to grow as an issue in the City and across the region. As housing costs escalate, housing vulnerability amongst low, moderate, and even median-income earners also escalates. Homelessness is not an issue the City can solve alone: addressing homelessness requires senior government investment in forms of housing like supportive housing, in wraparound health services (e.g. mental health and addictions supports) and in continuing to deliver a range of affordable housing options.

3.7 CORE HOUSING NEED

A significant proportion of City residents, particularly renters, are experiencing housing pressures, and statistics likely underestimate the scope of the issue.



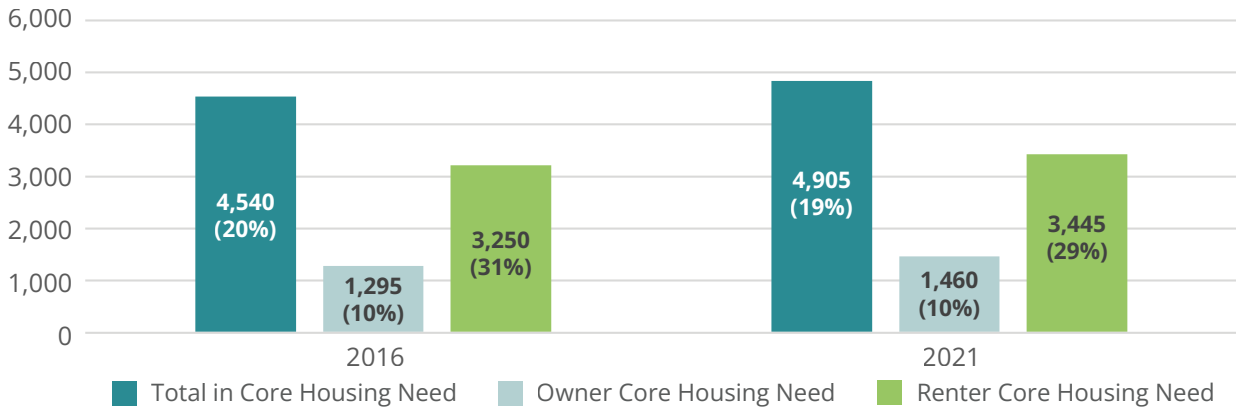
In 2021, 19% of households in the City of North Vancouver faced core housing need. Affordability is the biggest challenge, with 33% of households living in unaffordable housing, while 9% are experiencing overcrowding, and 6% live in a unit that requires major repairs.

Renters in the City were more than three times as likely to be in core housing need than owners. This disparity indicates a pressing issue that disproportionately affects those who rent. The percentage of the population in core housing need declined between 2016 and 2021. However, this decline in core housing need is often attributed to the impact of the CERB, which provided significant support to low and very low-income households in 2020 and 2021. It is unlikely that the decline in core housing need reflects an improvement in housing affordability, and instead is likely a reflection of point-in-time income interventions from senior government.⁶

⁶ Housing Assessment Resource Tools, Understanding 2021 Core Housing Need Data, 2023, available at <https://hart.ubc.ca/wp-content/uploads/2023/07/Understanding-2021-Core-Housing-Need-Data.pdf>

Figure 17: Households in Core Housing Need, City of North Vancouver, 2016-2021

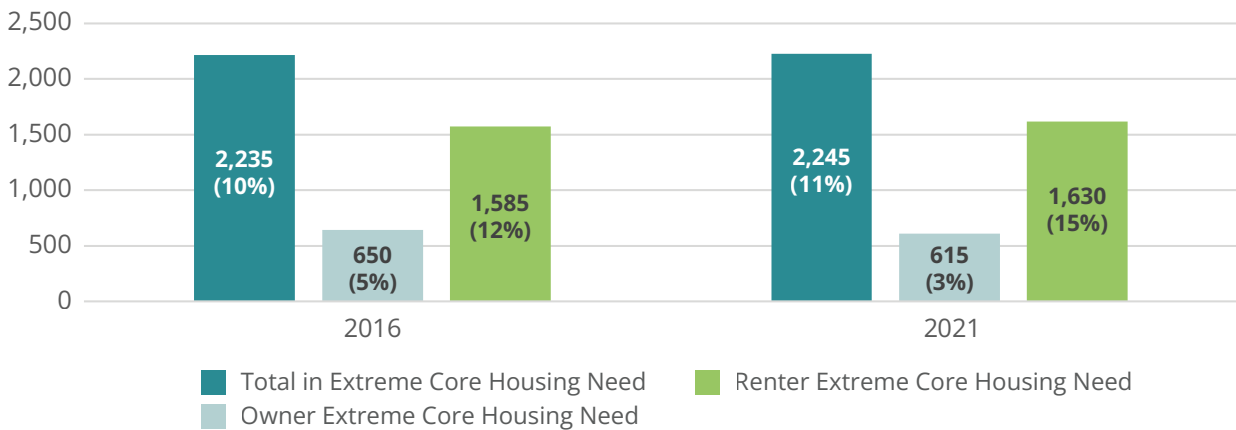
Source: Statistics Canada, Custom Census Data, City of North Vancouver, 2016-2021



Extreme core housing need is an indicator of households that are paying 50% or more of their income toward shelter costs. As of 2021, 15% of renters in the City (1,630 households) are in extreme core housing need, up from 12% in 2016. Renters are five times more likely than owners to be experiencing extreme core housing need. This group of renters represents households that are currently experiencing significant affordability hardship and in need of affordable options.

Figure 18: Households in Extreme Core Housing Need, City of North Vancouver, 2016-2021

Source: Statistics Canada, Custom Census Data, City of North Vancouver, 2016-2021

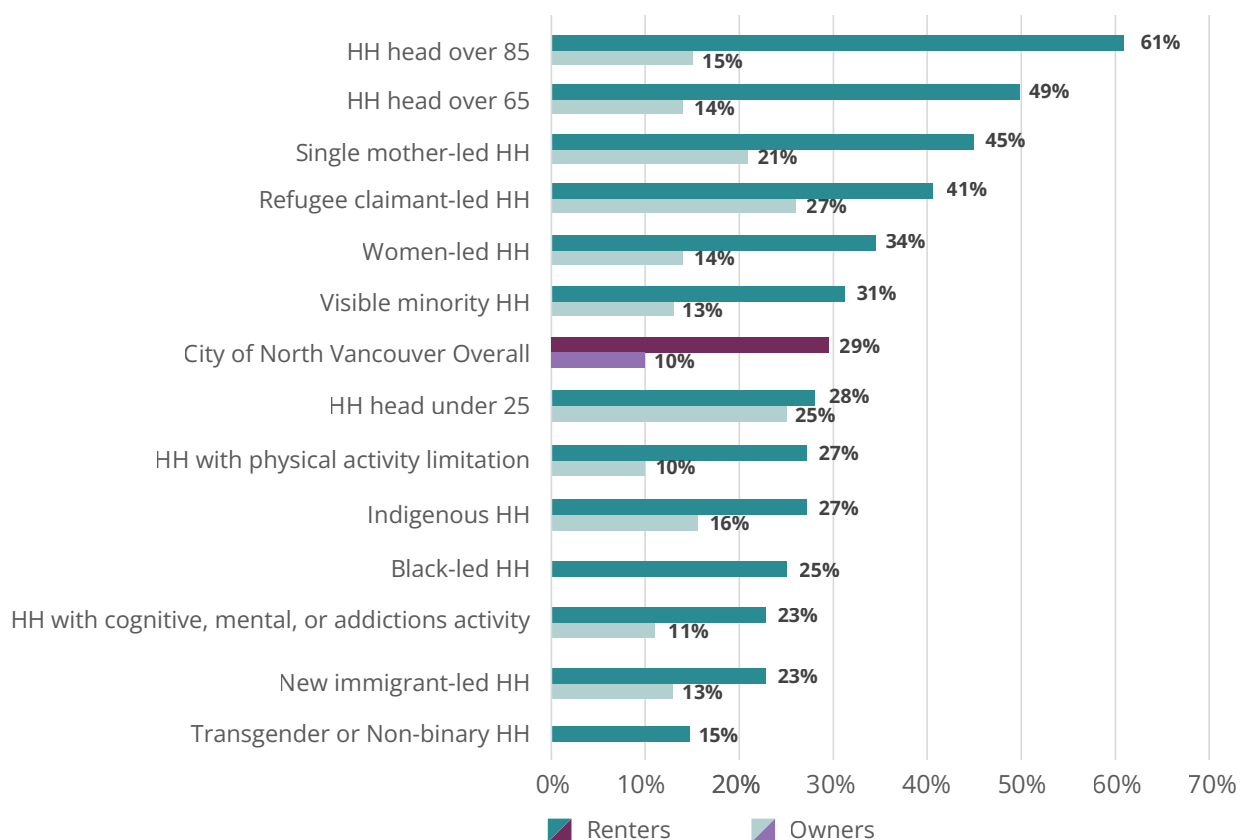


Equity-deserving groups are experiencing higher rates of core housing need.

Figure 19 below shows core housing need amongst a range of equity-deserving groups, for both renter and owner households. The figure highlights the much higher or similar rates of core housing need experienced by renters across many of these groups in comparison to renters overall in the City. In particular, a number of renting demographics, including senior households (those both 85 and older and 65 and older), single-mother led households, refugee-claimant households, women-led households, and visible minorities households, experienced rates of core housing need higher than renter households as a whole in the City (29% of all renters were in core housing need). Additionally, a number of other renter groups, including households under 25, household where one member had a physical activity limitation, Indigenous households, and black-led households, had a core housing need rate of 25%, or one in every four of that demographic.

Figure 19: Equity-Deserving Groups in Core Housing Need by Tenure, City of North Vancouver, 2021^{7,8}

Source: Housing Assessment Resource Tool, 2021 Census Data



⁷ Graph shows number of households by tenure in core housing need for each equity-deserving group by tenure, divided by total number of households by tenure tested for core housing need in that equity-deserving group by tenure. For example, 61% of renter households led by someone 85 or older are in core housing need, while 15% of owner households led by someone 85 or older are in core housing need.

⁸ Absence of a bar denotes a percentage of 0%.

Engagement conducted as part of the 2021 HNR also identified the following list of priority populations.

- **Older renters**, especially those living in buildings at risk of redevelopment (i.e. living in older wood-frame apartments, or renting in a multi-unit or multi-person non-economic unit household, seniors on a fixed income)
- **Racialized persons** (who can also be refugees/new immigrants) who may face challenges in accessing housing due to racism, language, or other barriers
- **Female headed lone parent households** who are struggling to find adequately sized units
- **People with complex needs** who may be difficult to house (e.g. struggling with substance use disorders and more severe mental health challenges)
- **Young people who can't afford local rents**
- **Young families who are first-time home buyers**
- **Persons with support needs** who would be well-suited to housing with supports (i.e. they may have a disability or another manageable barrier; but can be housed with supports)
- **Low-income youth** with a history of housing instability who are looking to access shelter and/or support services
- **Women fleeing domestic violence** and needing to access transitional housing
- **Single, low-income individuals**, living alone or in shared accommodations on a lower income

What does this mean?

When affordable housing is developed, the target tenants and their needs should be carefully considered. Renters are significantly more likely to be experiencing core housing need: three times as many renters as owners are in core housing need, and five times as many renters as owners are in extreme core housing need. Two-thirds of households in core housing need earn \$43,000 or less annually, meaning they can only afford shelter costs of about \$1,075 per month.

Single-mother-led renters have higher rates of core housing need, and may require family-sized units (2-3 bedrooms) for prices that can be afforded on a single-income. Indigenous, refugee, and visible minority renter households also experience high rates of core housing need and may also require culturally-responsive design and/or service considerations (e.g. larger units to accommodate Indigenous and refugee/newcomer households, spaces for cultural practices, etc.).

As much as possible, affordable housing should consider the specific needs and circumstances of the diverse populations experiencing pressures in the housing market.



This section outlines the 5 and 20-year housing unit projections, including a summary of the projections methodology, a breakdown of the 5-year need by tenure type and affordability level, and provides key statements of local housing need.

4.1 CALCULATION OF 5 AND 20-YEAR NEED

In June 2024, the province released a standardized methodology (HNR Method) that outlines how local governments must calculate their total housing need (outlined in **Table 7** below). By 2041, the City of North Vancouver will need **21,301 additional housing units** to address both its underlying and future housing needs. According to the last Census, the City had **29,021** housing units in 2021.

The HNR Method estimates the housing need in two parts:

- Estimating the existing gaps in current housing by combining components A, B, C, E, and F.
- Projecting future housing need based on household growth over the next 5 and 20 years as shown in Component D.

Comprehensive definitions and calculation methods for each of the components listed below are provided in the [HNR Method Technical Guidance](#). A summary of each component is outlined below:

- **Component A** refers to the number of housing units needed to address extreme core housing need, defined as households spending 50% or more of their total pre-tax income on housing.
- **Component B** represents the supply of permanent housing units needed to accommodate individuals currently experiencing homelessness.
- **Component C** captures the units needed to accommodate for households that were not able to form due to the constrained housing environment; for example, young people may have difficulty moving out of their parents' homes to form households of their own.
- **Component D** reflects the additional households needed to accommodate for the projected population growth over the twenty years. This component constitutes the largest share of the HNR Method projections.
- **Component E** refers to the supply of rental units needed to restore local vacancy rates to levels representing a healthy and well-functioning rental housing market (3% - 5%).
- **Component F** represents the additional housing demand within a community that exceeds the minimum units needed to adequately house current and projected residents. It includes the number of units required to maintain a "healthy" market demand specific to each community.

Table 7: Calculation of 5 and 20-Year Need, City of North Vancouver, 2021-2041

COMPONENT	5 YEAR NEED (2026)	20 YEAR NEED (2041)
A. Extreme Core Housing Need	525	2,099
B. Persons Experiencing Homelessness	126	251
C. Suppressed Household Formation	358	1,431
D. Anticipated Growth	4,835	14,467
E. Rental Vacancy Rate Adjustment	73	292
F. Additional Local Demand	690	2,761
Total New Units	6,606	21,301

4.2 KEY STATEMENTS OF NEED

The following statements of need draw upon the data and engagement findings from the City's initial 2021 HNR and the updated data analysis provided within this report.

AFFORDABLE HOUSING

The need for more affordable housing options in the City is clear. Over 4,900 households experienced core housing need in 2021, 70% of which were renters. Affordable housing, defined nationally as housing that costs no more than 30% of a household's pre-tax income, increasingly must meet the needs of both low and moderate-income households whose needs are not being met in the market. To address this, new affordable developments should incorporate options for a range of income levels, housing typologies, and tenures. The City should support these efforts using both existing and innovative delivery models, ensuring that affordable housing is provided in a way that is accessible and inclusive of a diversity of residents with a particular focus on those who may face systemic barriers.

RENTAL HOUSING

The region's ongoing and worsening rental housing crisis significantly and adversely impacts renters in the City of North Vancouver. Low vacancy rates and escalating rental costs are placing increasing pressure on renter households. Senior renter households, single-income households, refugee-claimant households, women-led households, and visible minority households, in particular, experience higher rates of core housing need than renters overall in the City, leaving them with limited and unaffordable options. This highlights the urgent need for diverse, purpose-built rental options that reflect the City's income diversity, as well as policies to replace older, more affordable rental housing that is being redeveloped.

HOUSING FOR SENIORS

Planning for an age-friendly community is an important consideration given the growing population of seniors aged 65 or older and the higher-than-average proportion of older renters in core housing need. Half of senior rental households are in core housing need, and this figure rises to 61% for older households over 85. These findings underscore the importance of strengthening aging-in-place options for seniors: more options for adaptable and accessible design, greater opportunities for transitioning from single-family homes to denser forms of housing, supportive housing for seniors, and wrap-around supports. In particular, supports and protections are needed for senior renters who face high levels of core housing need and who may be at-risk for displacement when older units are redeveloped.

HOUSING FOR FAMILIES

The City has limited housing stock to serve families with children, who comprise nearly one third of households. Family-sized units tend to be unaffordable to purchase for even median-earning families, and in the case of purpose-built rentals, have extremely limited stock. The affordability issue is particularly acute for lone-parent families who only have a single income – a group primarily composed of women-led households, of whom 45% who rented were in core housing need. There is also a lack of long-term housing options for women fleeing domestic violence such as secondary and tertiary housing supports. This highlights the importance of more family-sized units for both rentals and ownership, and the need for greater supports for lone-parent households and women fleeing violence.

HOUSING FOR INDIGENOUS HOUSEHOLDS

There is an acute need for more housing options for Indigenous residents. The 2021 HNR highlighted the need for more housing options both on and off reserve for neighbouring Tsleil-Waututh and Squamish Nations. As of 2021, 27% of Indigenous renter households were in core housing need. Engagement from 2021 also revealed Indigenous persons make up a large portion of individuals experiencing homelessness. Recently, the local Nations have increased their capacity and ability to deliver housing on reserve and municipal land. This indicates a role for the City in strengthening government-to-government relationships, including updating protocol and servicing agreements, and deepening relationships to support a stronger shared understanding of issues and opportunities for partnership.

SPECIAL NEEDS HOUSING

The City needs more affordable housing options for residents requiring short- or long-term supports. These populations include seniors and people with disabilities needing in-home assistance, as well as youth transitioning out of foster or Ministry care. Options for individuals on Disability Assistance are extremely limited due to the high cost of housing and a lack of affordable units. Vulnerable or homeless youth face similar challenges, compounded by the relatively few youth-serving organizations in the City. This highlights the importance of developing partnerships with service organizations that support these populations and identifying opportunities for the integration of supportive housing units into new developments with a non-market housing component.

HOMELESSNESS

Homelessness continues to grow in the City and across the region as housing costs rise. The City saw a 39% rise in the number of individuals experiencing homelessness from 2020 to 2023 according to the PiT count. There is a need for increased action to support outreach and shelter organizations on the North Shore. For the City, this includes identifying opportunities for more supportive housing developments to serve a range of individuals experiencing homelessness (youth, older adults, Indigenous residents, and women fleeing violence) and advocating to senior levels of government for greater investments to address this issue through housing and wrap-around supports.

HOUSING NEAR TRANSIT AND ACTIVE TRANSPORTATION INFRASTRUCTURE

Many areas of the City are already highly walkable and have excellent access to high quality transit, the Mobility Lane Network, and other transportation options such as car share and e-bike share. Better integration of transportation and land use is essential to providing residents and visitors with a range of mobility options to access amenities, services, recreation, and employment opportunities.

The City's Mobility and Community Wellbeing Strategies aim to support a complete community that is well-served by sustainable transportation modes. The City's OCP provides a land use mix and density to support frequent transit service and to foster a high quality, accessible walking and cycling environment within the Lonsdale Regional City Centre and Frequent Transit Development Areas. In addition, the City's Transit-Oriented Areas Bylaw establishes minimum allowable densities within 400m of the Lonsdale Quay Bus Exchange.

The proposed Burrard Inlet Rapid Transit route is expected to create more opportunities for housing development close to rapid transit infrastructure. The City is also working towards implementing the requirements of Bill 44, allowing for small-scale multi-unit housing with increased density near bus stops with frequent bus service. While residential density is prioritized in these areas, the City's entire Frequent Transit Network offers an opportunity for more rental and affordable housing alongside services and amenities to support future growth in the City.



The future needs calculation shows that a total of 21,301 units are required over the next 20 years to support current and future housing need in the City of North Vancouver, as well as additional local market demand. The primary tool through which municipalities undertake these efforts is their Official Community Plan.

Previously, local governments were required to accommodate 5 years of growth through their OCP. However, Bill 44, introduced by the provincial government in 2023, requires OCPs to now accommodate 20 years of growth, and for this growth to be calculated as in **Table 7**. This means that during the City of North Vancouver's next OCP update, the City must ensure that land in the City of North Vancouver is zoned to accommodate a minimum of 21,301 units to be compliant with legislation. This must be completed by December 31, 2025. Provincial legislation also requires that the City must complete a regular update to this Housing Needs Report by December 31, 2028.

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