HOUSING NEEDS REPORT

CITY OF PORT COQUITLAM

urban matters

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EXECUTIVE SUMMARY

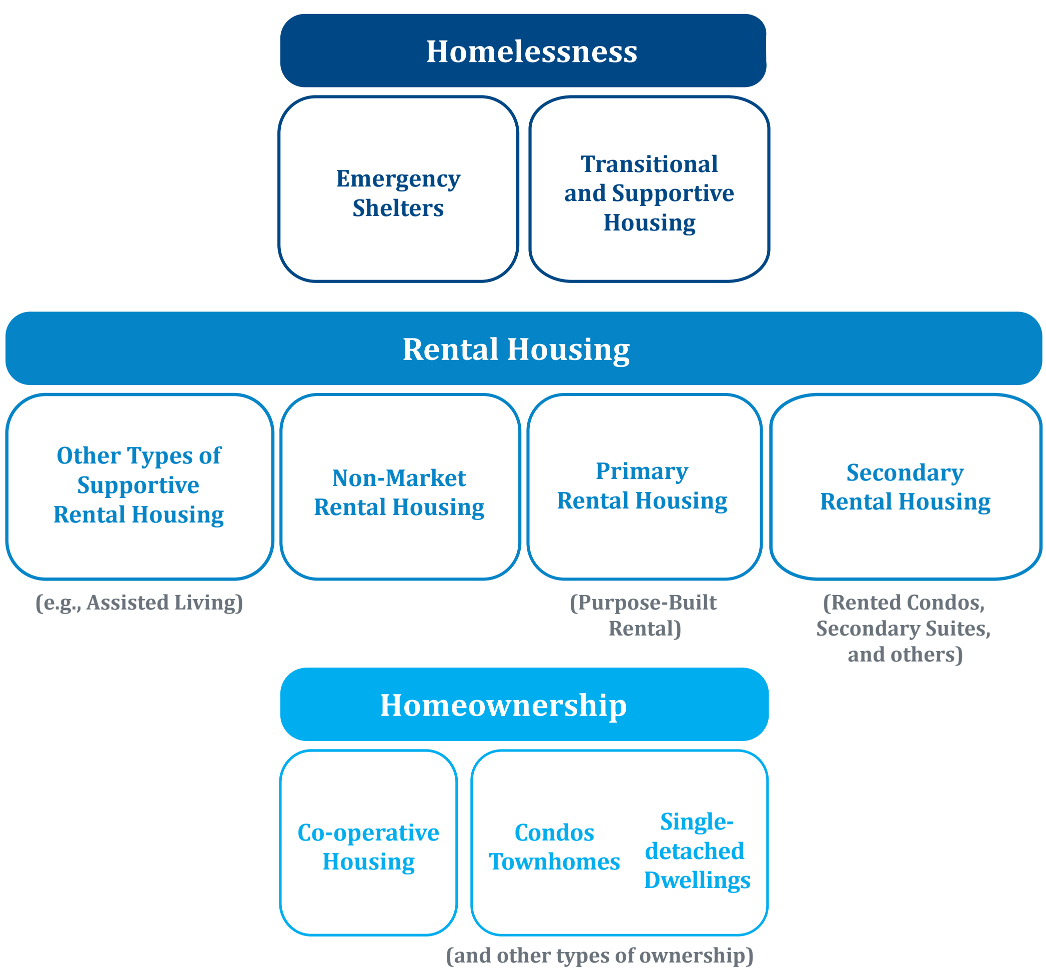
OVERVIEW

This Executive Summary provides highlights from the Port Coquitlam Housing Needs Report, including the number of housing units needed, key findings about Port Coquitlam's demographic and housing trends, and housing needs of specific population groups.

Port Coquitlam, along with many communities in Metro Vancouver, is experiencing significant housing pressures with accelerating home sale prices and rising rents. The Port Coquitlam Housing Needs Report was prepared to help the City of Port Coquitlam, its residents, and local organizations better understand trends and needs across the housing continuum. This report will be used to support the City's policies, strategies, and goals for housing.

This report looks at housing needs and gaps along the housing continuum. A balanced housing continuum means people have options to find appropriate housing at all stages of life, and as their needs change over time.

Port Coquitlam's Housing Continuum

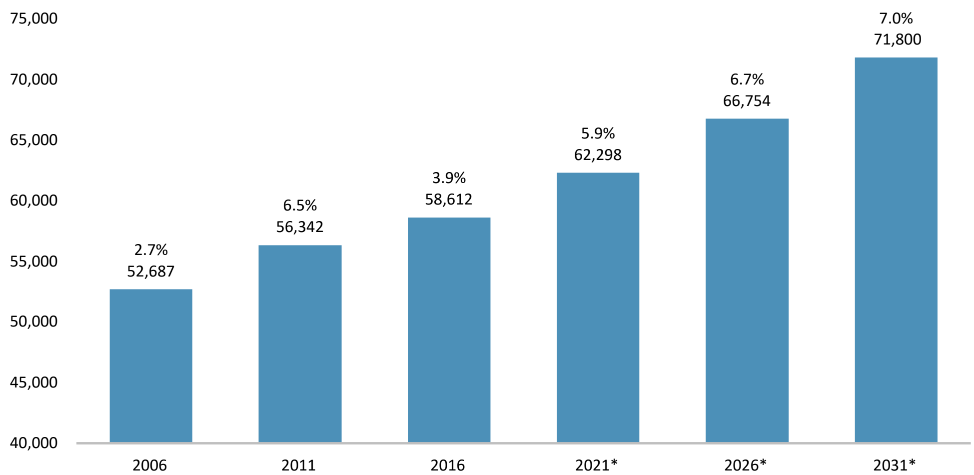


COMMUNITY PROFILE

Population

Port Coquitlam grew by 11% from 52,687 in 2006 to 58,612 in 2016, adding an additional 5,925 residents over this period. Projections indicate that Port Coquitlam's population grew to 62,298 in 2021 and will increase to 71,800 by 2031.

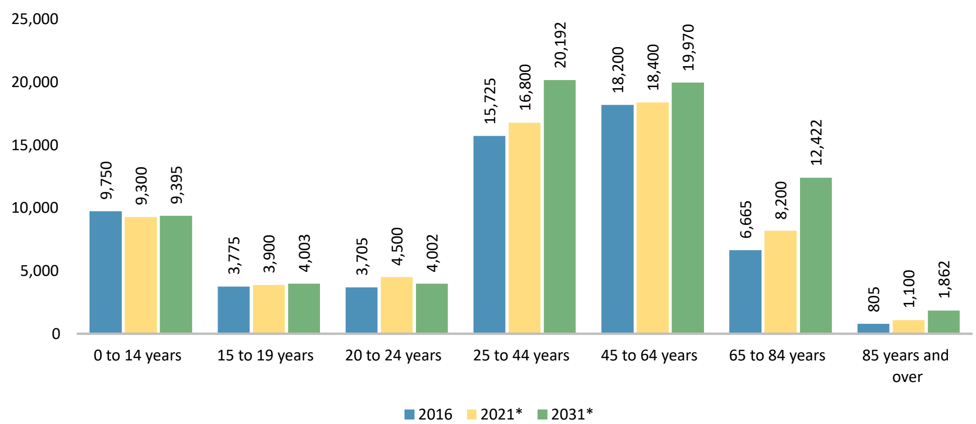
Historic & Anticipated Population & Growth Rate, Port Coquitlam, 2006 to 2031



Age

The median age of Port Coquitlam residents is rising, in line with national aging trends, increasing from 37.5 in 2006 to 40.7 in 2016. Projections indicate that Port Coquitlam's age distribution will continue to see a slight decrease in children and youth, while the number of seniors will grow significantly by 2031.

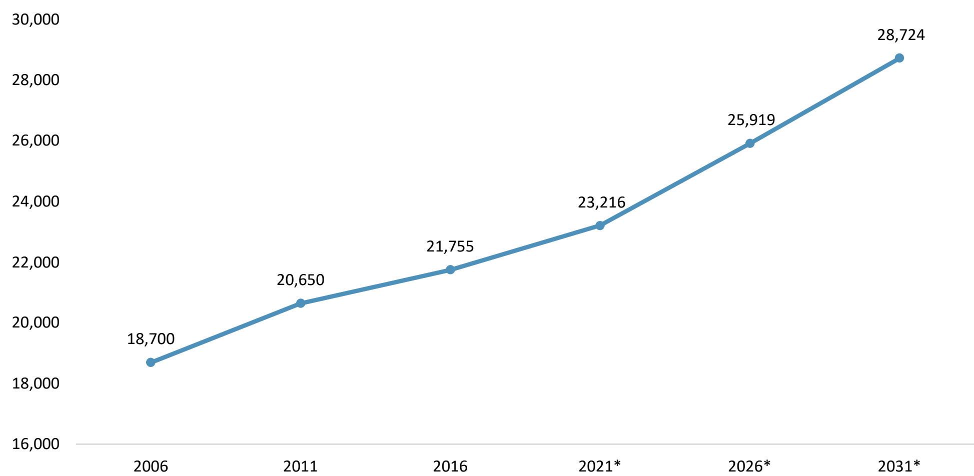
Historic & Anticipated Population by Age Distribution, 2011 to 2031



Household Size and Composition

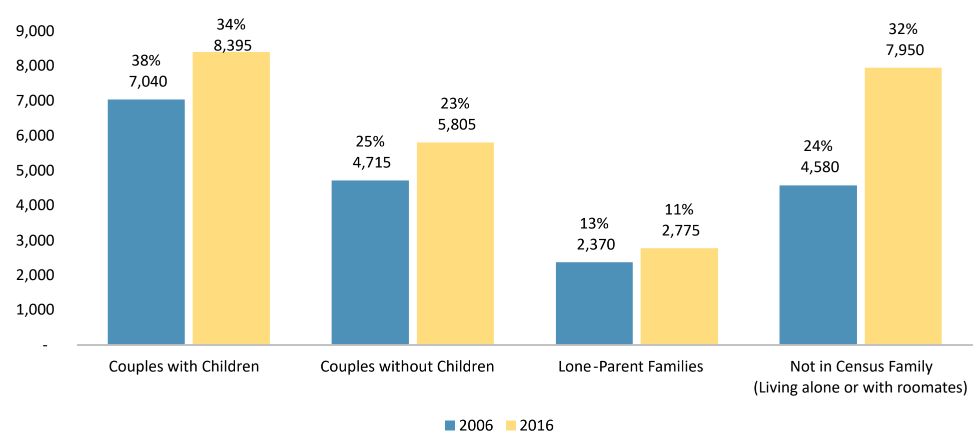
Port Coquitlam grew from 20,650 households in 2006 to 21,755 in 2016, a growth rate of 5% adding an additional 1,105 households. Projections indicate Port Coquitlam's number of households grew to 23,216 in 2021 and will increase to 28,724 by 2031.

Historic & Anticipated Number of Households, Port Coquitlam, 2006 to 2031



Port Coquitlam has larger households (in 2016, the average household size was 2.7) than Metro Vancouver overall (2.5), reflecting the high proportion of families in the community. While couples with children continue to be the most common household type, between 2006 and 2016, non-census family households (individuals living alone or with roommates) grew the fastest among all household types (by 74%). This may be reflective of a number of trends, including an aging population with more seniors living alone and young adults staying single longer.

Households by Family Type, Port Coquitlam, 2006 to 2016



In 2016, Port Coquitlam's overall household median income was

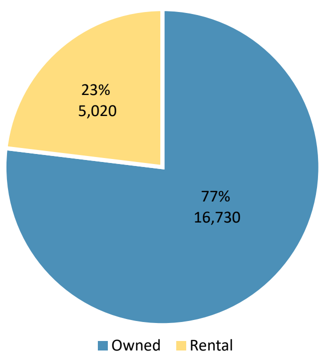
$84,096

Household Income

In 2016, Port Coquitlam's overall household median income was $84,096. Owner median household incomes ($95,752) are almost twice that of renter median household incomes ($49,432).

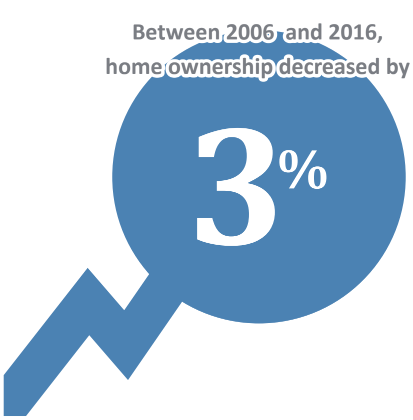
Tenure

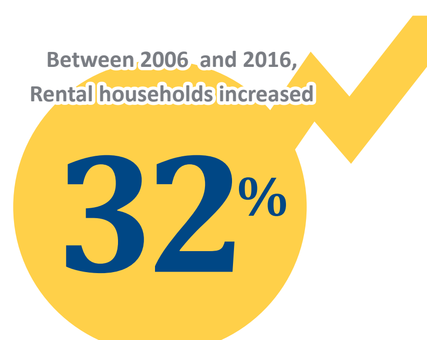
Households by Tenure, Port Coquitlam, 2016



In 2016, 77% of households in Port Coquitlam owned their home, a decrease from 80% in 2006. This is a much higher rate of homeownership than Metro Vancouver as a whole (64%), but similar to neighbouring communities of Maple Ridge and Pitt Meadows

Renter households are growing faster than owner households. Between 2006 and 2016, the number of renter households increased by 1,215, a growth rate of 32%. Owner households increased by 1,835 over this period, a growth rate of 12%.





HOUSING PROFILE

Housing Structure Types

Port Coquitlam has a high proportion of ground-oriented housing. In 2016, 74% of dwellings were ground-oriented structures, including single-detached houses (47%), as well as row houses, duplexes, or semi-detached dwellings (27%).

Port Coquitlam has seen a significant increase in apartment and row house/townhouse dwellings. Between 2006 and 2016, the number of dwellings in apartment buildings less than five storeys grew by 42% and row house/townhouse dwellings grew by 23%. The number of single-detached dwellings remained constant with an increase of only 1%.

Rental Housing

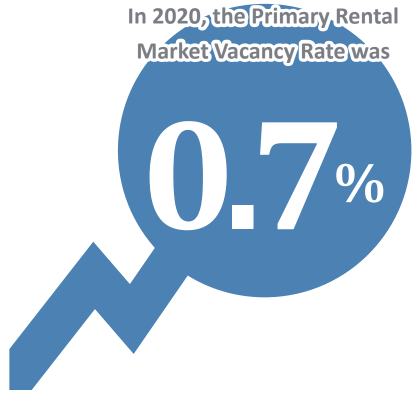
The cost of renting in Port Coquitlam is increasing, and the vacancy rate is very low. Historically, the supply of purpose-built rental in Port Coquitlam has been very low. As of 2016, only 11% of renter households were served by purpose-built rental, meaning most renters in Port Coquitlam are in the secondary market, including rented houses, rented condominiums, or secondary suites. While the secondary market is an extremely important source of housing, it is often less secure over the long-term than purpose-built rental.

- The primary rental market is largely composed of one- and two-bedroom units (96% in 2020), with very few three or more-bedroom units for families.
- Between 2011 and 2020, the overall median rent for primary rental units in Port Coquitlam increased by 70%, from $825 in 2011 to $1,400 in 2020. The table below compares median rents in Port Coquitlam to local renter incomes.

Affordability Analysis - Median Rents and Household Incomes (2020)

Household Type	Median Income in Port Coquitlam	What's affordable	Port Coquitlam
Lone Parent Family	$37,962	$949	2 bedrooms: $1,846
Individual Living Alone	$29,611	$740	Bachelor: $988

- The primary market rental vacancy rate was 0.7% in 2020 and has been low for a number of years. A healthy vacancy rate is generally considered to be between 3% and 5%; a low vacancy rate puts significant pressure on tenants as it leads to rising rental rates and limited choice in the rental market.



- Existing stock of purpose-built rental is ageing and may be vulnerable to redevelopment or loss for a number of reasons, such as ageing stock, strata conversion, and redevelopment to higher density forms. Because of the level of affordability offered by older rental housing, there is a risk of losing affordability in the community and pushing renters out of the community.

Demand for non-market rental housing has increased significantly

- As of 2021, 292 individuals and families in Port Coquitlam were on the BC Housing waitlist for non-market housing units, an 87% increase since 2013.

- Currently, 464 units of non-market are at various stages of development which will help ease demand once they are ready for occupancy.

Homeownership

Average home sales prices have risen dramatically. Most median-earning households do not earn enough to be able to afford average home sale prices.

Between 2010 and 2020, average housing sale prices grew by 60% for a single family dwelling, by 71% for rowhouses and townhouses, and by 68% for apartments/condominiums.

Between 2013 and 2018, home sales affordable to households earning the median household income declined from 46% of homes for sale to only 18%.

Affordability Analysis – Sample Homeownership Costs and Homeowner Incomes (2020)

Household Type	Median Income in Port Coquitlam	What's affordable	Estimated Monthly Cost for Average Sales Price in Port Coquitlam
Couple with Children	$147,496	$3,687	Single Family Dwelling: $4,492 per month
Lone Parent Family	$73,533	$1,838	Row housing: $3,658 per month
Individual Living Alone	$57,359	$1,434	Condominium: $2,383 per month

Homelessness

In 2020, 86 people were identified as homeless in the Tri-Cities areas as per the Point-in-Time Count (PiT), including 24 that were unsheltered homeless. However, the PiT Count is typically considered an undercount. There are an estimated 300 hidden homelessness in the Tri-Cities, in addition to the 86 individuals counted in the PiT Count.

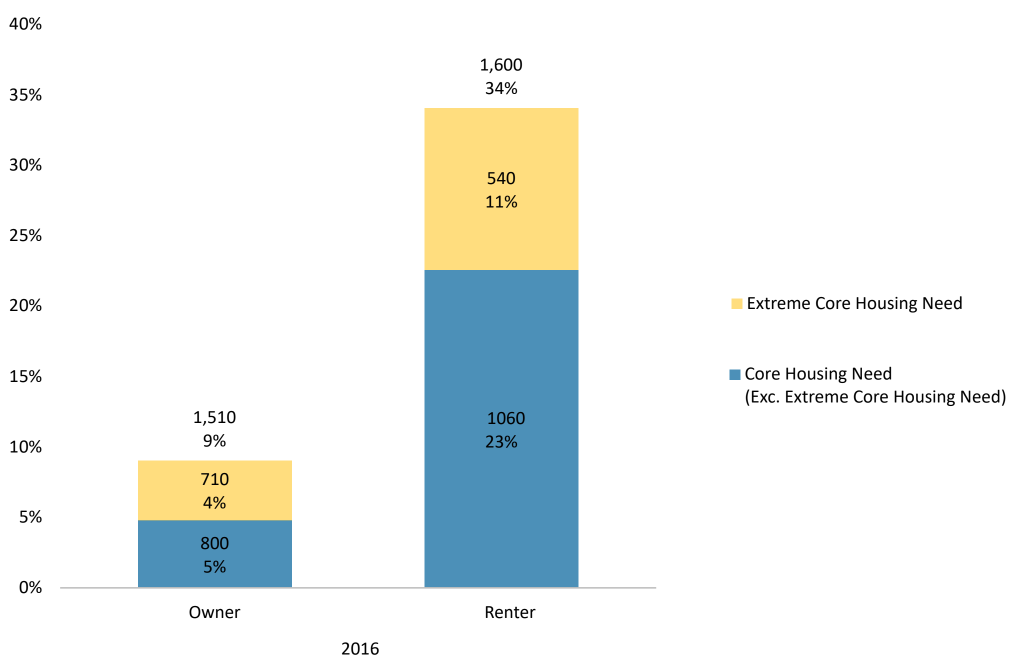
There are typically 140 shelter mats, beds, and rooms available for people experiencing homelessness in the Tri-Cities area, but this has been reduced to 105 spaces to accommodate COVID-19 social distancing measures.

Core Housing Need

CMHC defines core housing need as a household whose housing falls below at least one of the adequacy, affordability, or suitability standards and who would have to spend 30% or more of its before-tax income to afford the median rent of an alternative unit that is acceptable. Those in extreme core housing need meet the definition of core housing need and spend 50% or more of their income on housing. Households in core housing need are facing at least one housing issue AND cannot afford to move in the same community.

In 2016, 15% of all Port Coquitlam households were in core housing need. Renter households are much more likely to be in core housing need than owner households. In 2016, 40% of renter households were spending more than 30% of their household incomes on shelter.

Core Housing Need by Tenure, 2016



CORE HOUSING NEED

53%

of renter households led by a senior (65+) are in core housing need (395)

49%

of renter households who are recent immigrants are in core housing need (95)

47%

of renter households identifying as indigenous are in core housing need (210)

47%

of lone-parent renter households are in core housing need (435)

47%

of one-person renter households are in core housing need (755)

40%

of renter households have at least one person with an activity limitation (physical, mental, or other health condition) and are in core housing need (1,100)

35%

of renter households with at least one child (<18) are in core housing need (515)

IMMEDIATE AND ANTICIPATED HOUSING NEED

The number of housing units needed by tenure was estimated based on immediate gaps as of 2021, as well as anticipated population growth over the next ten years. As of 2021, Port Coquitlam has an immediate housing need for 1,887 rental housing units. In addition, over the next ten years, Port Coquitlam will need 3,740 new homeownership units and 1,760 new rental units.

Immediate housing need is based on the estimated number of individuals experiencing hidden and visible homelessness (97), and the number of renter households in core housing need as of 2021 (1,790). Not all households in core housing need require a new unit. Many could be supported through rental subsidies.

	Units to Own***	Units to Rent	Total
Immediate Housing Need (As of 2021)*	--	1,887*	1,887
Anticipated Housing Need (2021 to 2031)**	3,740	1,760	5,500

***Immediate housing need is based on the estimated number of individuals experiencing hidden and visible homelessness (97), and the number of renter households in core housing need as of 2021 (1,790). Not all households in core housing need require a new unit. Many could be supported through rental subsidies.*

***Based on Scenario 2 projections which estimate that the proportion of owner and renter households will continue to change based on recent trends.*

****Immediate need is not calculated for owning households. While homeownership is a significant source of housing and an important way of achieving stability for many households, homeownership is subject to significant market pressures making it difficult to capture "need" in the same way as rental units.*

RENTAL AFFORDABILITY

Immediate Need as of 2021

To address the needs of those experiencing homelessness, a range of supports are needed, including permanent and temporary transitional housing units at or near the shelter rate are needed, as well as subsidies in the private rental market. Some individuals may be accommodated through independent social housing or subsidies in the private rental market. Those with physical or other disabilities may require supportive housing.

Core housing need indicates households are experiencing housing challenges but can't afford the median rent in the community ($1,400 as of 2020), meaning they can't afford to find better housing in Port Coquitlam. To address these needs, more supports are needed to bring housing costs below this level, including non-market units and greater subsidies in the private rental market.

BC Housing offers subsidies through the Rental Assistance Program for families and through the Shelter Aid for Elderly Renters Program for seniors. However, these programs cap incomes at $40,000 for families, $33,000 for senior couples, and $30,600 for senior singles, and the level of assistance is modest in relation to the cost of housing in Port Coquitlam and the wider Metro Vancouver community. This leaves many households behind.

Future Need: 2021-2031

As the community grows, so will the need for housing at a range of affordability levels. The table breaks down the rental units needed over the next ten years by affordability level. It assumes that the income distribution in the community will stay the same as it was in 2016. While incomes grow over time and the thresholds for each income level should be updated at regular intervals, the distribution of incomes changes slowly.

	Non-Market Rental Housing		Near Market Rental Housing	Market Rental Housing		
Affordability Levels (Annual Income Range)	Under $875 per month (less than $35,000)	$875 to $1,500 per month ($35,000 to $59,999)	$1,500 to $2,125 per month ($60,000 to $84,999)	$2,125 to $2,875 per month ($85,000 to $114,999)	$2,875 and up per month ($115,000 and over)	**Total**
2021-2026	305	215	155	95	105	875
2026-2031	320	230	165	100	110	925

**Totals do not add up exactly to previous table due to rounding.*

SUMMARY OF AREAS OF NEED

Rental

Port Coquitlam is experiencing significant pressures in the rental market, with a 0.7% vacancy rate in 2020 and rapid increase in median rents over the past ten years. As of 2016, purpose-built rental only served 11% of Port Coquitlam renter households. Most renter households live in secondary suites or rented condominiums, townhomes, or single-family homes. Secondary market rental is a crucial source of housing; however, it can be less secure over the long-term than purpose-built rental, as the owner may wish to sell or occupy at any time. More rental housing is needed across a range of affordability levels and sizes to accommodate households with low incomes and a range of household types and sizes. Port Coquitlam needs an estimated 1,887 affordable rental units or rental subsidies to address immediate housing need, as well as an additional 1,760 rental units over the next ten years across a range of affordability levels to meet population growth demands.

While the renter population grows, the existing stock of purpose-built rental may be vulnerable to redevelopment or loss for a number of reasons, such as ageing stock, strata conversion, and redevelopment to higher density forms. Because of the level of affordability offered by older rental housing, there is a risk of losing affordability in the community and pushing renters out of the community. Although rental demolitions have not been happening on a large scale in Port Coquitlam to date, developing policies in advance of redevelopment pressures increasing would allow the City to be prepared. Policy considerations could include adopting strata conversion policy, a reinvestment incentive program, a rental replacement policy, or careful use of residential rental tenure zoning.

Non-Market Rental

applying for housing through BC Housing's Housing Registry is at historic highs, reflecting the growing need for more affordable options. While those with the very lowest incomes (e.g., on Income Assistance and Persons with Disabilities) have often been the focus of non-market housing, the incomes of working households are also not keeping up with housing costs and pushing many to look for non-market housing options. For example, 34% of renter households are in core housing need, meaning they are facing housing issues and cannot afford to find appropriate housing in the private rental market. Based on income distribution in the community, it is estimated that 1,070 non-market units are needed over the next ten years, 59% of anticipated rental need.

Finding solutions to the challenge of affordability requires the involvement of the non-profit housing sector. This includes partnering with non-profit housing providers and offering incentives for developments that offer more affordable housing options, including for those with extremely low incomes and housing with mental health supports. It also means advocating to provincial and federal governments for funding for non-market affordable housing development.

Homeownership

Homeownership continues to be an important aspiration for many households and has historically been a key driver in creating stability and generating wealth for families. With the cost of homeownership at historic highs and continuing to increase, many households in Port Coquitlam and across Metro Vancouver are feeling that homeownership is out of reach for them. It is estimated that 3,740 units to own are needed over the next ten years, across a range of affordability levels. The City can facilitate more affordable options by regulating size, density, and location of new developments, as well as exploring and piloting potentially more affordable homeownership options, such as through BC Housing's Affordable Home Ownership Program (AHOP) or rent-to-own.

People Experiencing Homelessness

In the Tri-Cities area, an estimated 386 are experiencing hidden and visible homelessness, including 86 individuals counted as part of the 2020 Point-in-Time Homeless Count. As of 2021, there are 23 applicants on the BC Housing Registry waiting for supportive housing units in Port Coquitlam, reflecting the need for more supportive housing in the community. Additional supportive services in the community are also needed to help people find and maintain housing, or access other types of supports required to help people move out of homelessness.

Homelessness response in the Tri-Cities is a collaboration between the Cities of Port Coquitlam, Coquitlam, and Port Moody. This collaboration should continue to track and respond to local needs. More options for independent and supportive housing are needed to address homelessness, a gap that exists throughout Metro Vancouver.

Families with Children

Port Coquitlam has a high proportion of families with children. Families needing larger units are facing affordability pressures in the homeownership market, and there are very few purpose-built units with three or more-bedroom units. Secondary rental units, which make up most of rental housing is Port Coquitlam, are more likely to be small secondary suites and condominiums. Families with very low incomes, especially those are supported by a single parent, face significant barriers in the housing market and may need additional supports through non-market housing options. 35% of all renter households with children and 47% of lone-parent families who rent are in core housing need.

Seniors

The community is aging with the population of adults between the ages of 65 and 84 growing faster than other age groups, followed by adults ages 45 to 64. Many seniors aspire to age in place, close to their families and their communities. For some, this includes in-home care supports which may be delivered through other agencies. For others looking to downsize or move into units that provide assisted living or other supports for seniors, it requires having those options in the community. Seniors on fixed income who rent face significant risks if they lose their housing. Many have been in their home for years and would be unable to pay market rents in the community. 53% of renter households led by a senior 65 or over are in core housing need. More downsizing options and supportive housing in the community would provide greater options for seniors.

People with Intellectual or Physical Disabilities

People with disabilities often face significant barriers finding appropriate housing, especially those who rent. 40% of households with at least one person with a disability are in core housing need, significantly higher than the general population. Many older units were not designed to accommodate wheelchairs and older buildings may not have elevators. Local governments can require a certain portion of units be built to adaptable housing standards and incentivize fully accessible units to increase housing choice for people with physical disabilities.

For people with intellectual disabilities or who require supports for mental health challenges, housing options with supports that are integrated in the community are needed. Local government can support this through the incentives they offer and being supportive of this type of housing as it goes through the approvals process. Partnerships with organizations that serve those with intellectual or physical disabilities are an important way to address these needs.

Indigenous Households

47% of renter households who identified as Indigenous were in core housing need. Individuals may be experiencing trauma, discrimination, extremely low incomes, and other barriers that prevent them from finding appropriate housing. Supporting the needs of Indigenous residents who are struggling with housing requires working to understand their needs and working with Indigenous partners to respond in ways that are adequate and offer cultural supports where needed.

Recent Immigrant Households

While the proportion of recent immigrants in Port Coquitlam may be lower than other communities, many of these households may struggle to find and maintain stable housing in their first few years in Canada. 49% of renter households who are recent immigrants were in core housing need. These families may require non-market housing options, housing subsidies, and/or cultural supports.

Individuals Living Alone

29% of households in Port Coquitlam are one-person households. Non-census families (predominantly individuals living alone) have far lower households incomes than other household types. In 2016, the median household income for non-census families was $45,108, much lower than the overall median household income of $84,096. Individual renters with low incomes face significantly higher rates of housing challenges and risks than other households and higher income earners. 28% of all one-person households were in core housing need in 2016. This number jumps when focused on renters: 47% of one-person households who rent were in core housing need. An aging population and demographic changes are leading more people to live alone. Without the support of an additional income, these households may face significant challenges as housing costs continue to increase.

TAKING ACTION ON HOUSING

Through this process, City staff and stakeholders were engaged in conversations to identify ideas for taking action on housing. This section summarizes the ways that the City can act to improve housing outcomes in the community. It is organized along the housing continuum, recognizing that adequate supports at all levels are required to offer housing choice to Port Coquitlam residents and address housing challenges. Local government can play a number of roles in supporting housing affordability and choice:

- Facilitating development through planning initiatives
- Regulating through zoning and bylaws
- Offering incentives for needed forms of housing and affordability levels
- Creating partnerships with other levels of government and the housing sector

Many households aspire towards homeownership, yet the cost of owning a home has escalated. While local government can encourage more affordable forms of homeownership, such as smaller unit sizes or shared equity models, the development and cost of homeownership is largely driven by the private market. Because of this, recommendations for the affordability of homeownership were not assessed. The following section identifies the level of affordability needed in the rental market where local government has a significant role to play through regulations and incentives, and where the provincial and federal government are investing in new housing.

The following pages outline the types of measures the City of Port Coquitlam can take to address the needs identified in this report.

Homelessness

Emergency Shelters

Transitional and Supportive Housing

Governmental Role: ***Facilitate , Regulate, Incentive, Partner***

Homelessness

Continuum

1. Explore opportunities for an additional shelter location, possibly at the Tri-Cities level, to meet unmet need. Finding the right location can be challenging, and careful consideration of how to mitigate real or perceived neighbourhood impacts would be needed.

Supportive and Special Needs Housing

Continuum

1. Review zoning regulations for how assisted living facilities are treated and consider allowing this use in single family homes. The Zoning Bylaw currently allows for community care facilities in homes, but not assisted living facilities. These latter facilities are regulated and inspected by the province and permitting them in single residential homes could help address some of the unmet need for assisted living options

Rental Housing

Other Types of Supportive Rental Housing	Non-Market Rental Housing	Primary Rental Housing	Secondary Rental Housing
(e.g., Assisted Living)		(Purpose-Built Rental)	(Rented Condos, Secondary Suites, and others)

Governmental Role: ***Facilitate , Regulate, Incentive, Partner***

Non-Market Rental Housing

Continuum

1. Review zoning regulations and incentivize development of large sites identified through the land capacity analysis.
2. Work in partnership with large institutional landowners who may look to redevelop in the future (ex. Church sites or local school district).
3. Increase family-oriented housing: consider revisiting the family-oriented dwelling minimum requirement, and review whether an increase in two and three+ bedroom units would be achievable, to help meet the need.
4. Review application processing times for efficiencies (i.e., incentivize rental/affordable housing with faster application review).

Rental Housing

Other Types of Supportive Rental Housing	Non-Market Rental Housing	Primary Rental Housing	Secondary Rental Housing
(e.g., Assisted Living)		(Purpose-Built Rental)	(Rented Condos, Secondary Suites, and others)

Governmental Role: ***Facilitate, Regulate, Incentivize (selectively)***

Market Rental Housing

Continuum

1. Develop a rental incentives program: reducing minimum parking requirements for rental housing, at least in transit-oriented locations, presents a major opportunity, especially as regional studies have shown that renters have lower car ownership rates than owners. In the context of a community where density allowances are not often maximized, and parking often drives the ultimate density of development, reviewing parking requirements could provide a real incentive.
2. Strengthening the policy that looks for a mix of tenures in the Frequent Transit Development land use designation, to require a particular percent of secured rental tenure in these areas. Rental tenure zoning could then be used through the redevelopment and rezoning process.
3. Increase family-oriented housing: Consider revisiting the family-oriented dwelling minimum requirement, and review whether an increase in two and three+ bedroom units would be achievable, to help meet the need.
4. Review and update density bonusing and inclusionary zoning policies.
5. Explore opportunities for pre-zoning parcels for higher density.
6. Review application processing times for efficiencies (i.e., incentivize rental/affordable housing with faster application review).
7. Consider mandating secondary suites (specifically two-bedroom suites) in all new single-family dwellings.
8. Consider incentivizing secondary rental by waiving utility fees if secondary suite is rented.
9. Consider inclusion of and incentivizing lock-off suites in townhouses.
10. Consider allowing secondary suites in duplexes.

Homeownership

Co-operative Housing

Condos Townhomes

Single-detached Dwellings

(and other types of ownership)

Governmental Role: ***Facilitate , Regulate***

Ownership

Continuum

1. Increase family-oriented housing:

    1.1 Consider revisiting the family-oriented dwelling minimum requirement and reviewing whether an increase in two- and three or more- bedroom units would be achievable to help meet the need.

    1.2. Consider expanding areas designated for townhouse (currently only approximately 5% of the land base).

    1.3 Explore permitting tri- and quadplexes in appropriate locations.

    1.4 Explore allowing for rowhouses in more areas, including outside of the Apartment land use designation, such as in an infill form in the Small Lot Residential land use designation or on shallow Townhouse-designated lands

2. Review and update density bonusing and inclusionary zoning policies.

3. Explore opportunities for pre-zoning parcels for higher density. Review application processing times for efficiencies (i.e., incentivize rental/affordable housing with faster application review).

4. Update Subdivision Servicing and DCC bylaws.

5. Incentivize development to private owners with land capacity, including working with owners to develop new Comprehensive Development (CD) zones. CD zones are "one of a kind" zones, typically large sites with multiple uses. The development of a CD zone is an opportunity to consider different types of housing options that may not fit within a regular zone.

6. Review small residential lot zoning for further efficiencies (i.e., allowing lots smaller in size).

7. Consider fee simple rowhouse design in single family dwelling areas.

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1.0 INTRODUCTION

Housing data used in this report often includes technical terms. A glossary is provided at the back for reference.

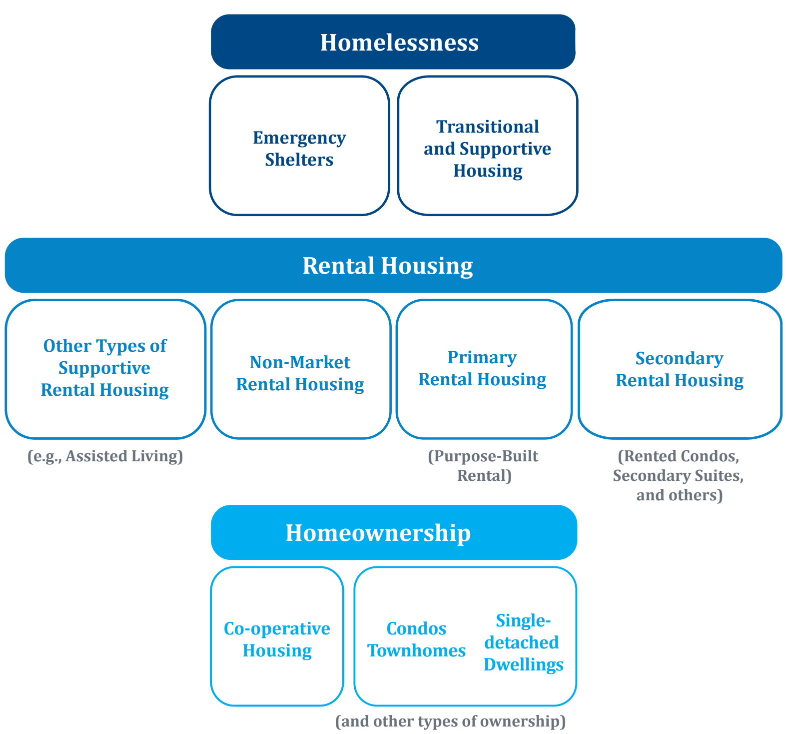
1.1 PURPOSE

Port Coquitlam, along with many communities in Metro Vancouver, is experiencing significant housing pressures with accelerating home sale prices and rising rents. The Port Coquitlam Housing Needs Report was prepared to help the City of Port Coquitlam, its residents, and local organizations better understand trends and needs across the housing continuum. This report will be used to support the City's policies, strategies, and goals for housing.

In 2019, in response to growing housing challenges across the province, the provincial government introduced changes to the *Local Government Act* requiring local governments to complete housing needs reports to better understand current and anticipated housing needs. Local governments are required to collect data, analyze trends and present a housing needs report that will be updated every five years thereafter. These documents are intended to inform local plans and policies and provide publicly available information on housing. The Port Coquitlam Housing Needs Report was prepared to meet and exceed the requirements for Housing Needs Reports outlined in the *Local Government Act*.

This report looks at housing needs and gaps along the housing continuum (**Figure 1**). A balanced housing continuum means people have options to find appropriate housing at all stages of life, and as their needs change over time.

Figure 1: Port Coquitlam's Housing Continuum



1.2 PROCESS

To understand local housing needs, statistical information on demographics and housing, and feedback from residents and stakeholders, was collected over the course of 2020. Statistical information includes data from sources such as Statistics Canada, Canada Mortgage and Housing Corporation (CMHC), BC Housing, BC Assessment, the 2020 Homeless Count in Metro Vancouver, and other secondary sources. **Figure 2** summarizes the engagement methods used to collect feedback from Port Coquitlam residents and stakeholders.

Figure 2: Engagement Methods

Engagement Method	Participants	When
Online community survey	• 457 residents	May 25 - June 21, 2021
Tri-Cities Homelessness Task Force Focus Group	• 19 organizations (including local government, health authority, and non-profit representatives)	June 2, 2021
Resident Interviews	• 4 residents	Summer 2021
Stakeholder interviews and written comments	• 3 large employers • 3 developers and developer organizations • 1 non-market housing provider	Spring & summer 2021

Household and dwelling projections were prepared by Metro Vancouver for *Metro 2050*, the regional growth strategy. At the time of publication, *Metro 2050* has not yet been adopted by the Metro Vancouver Regional District Board. The projections included here represent the latest available draft projections at the time of publication and may change once the final projections are adopted by the Metro Vancouver Regional District Board.

1.3 DOCUMENT STRUCTURE

This document is organized as follows:

1.0 Introduction	• Overview of the purpose of Port Coquitlam's housing needs report and the process for collecting data and engaging the community
2.0 Policy Context	• Overview of Port Coquitlam housing policies
3.0 Community Overview	• Key data on Port Coquitlam's population to provide context for this report
4.0 Housing Profile	• Summary of data related to Port Coquitlam's housing stock, including structure types, rental and non-market stock, sales prices, rental rates, vacancy rates, and homelessness
5.0 Housing Need	• Analysis of gaps related to Port Coquitlam's home sales market • Analysis of gaps related to Port Coquitlam's rental housing, including market, non-market, and supportive rental housing • Trends in homelessness and gaps in housing and supports • Summary and analysis of immediate and anticipated housing needs in Port Coquitlam over the next 10 years
6.0 Meeting Housing Needs and Accommodating Growth	• Analysis of Port Coquitlam's housing needs in relation to land capacity and development trends
7.0 Summary and Next Steps	• Potential opportunities for addressing Port Coquitlam's housing needs

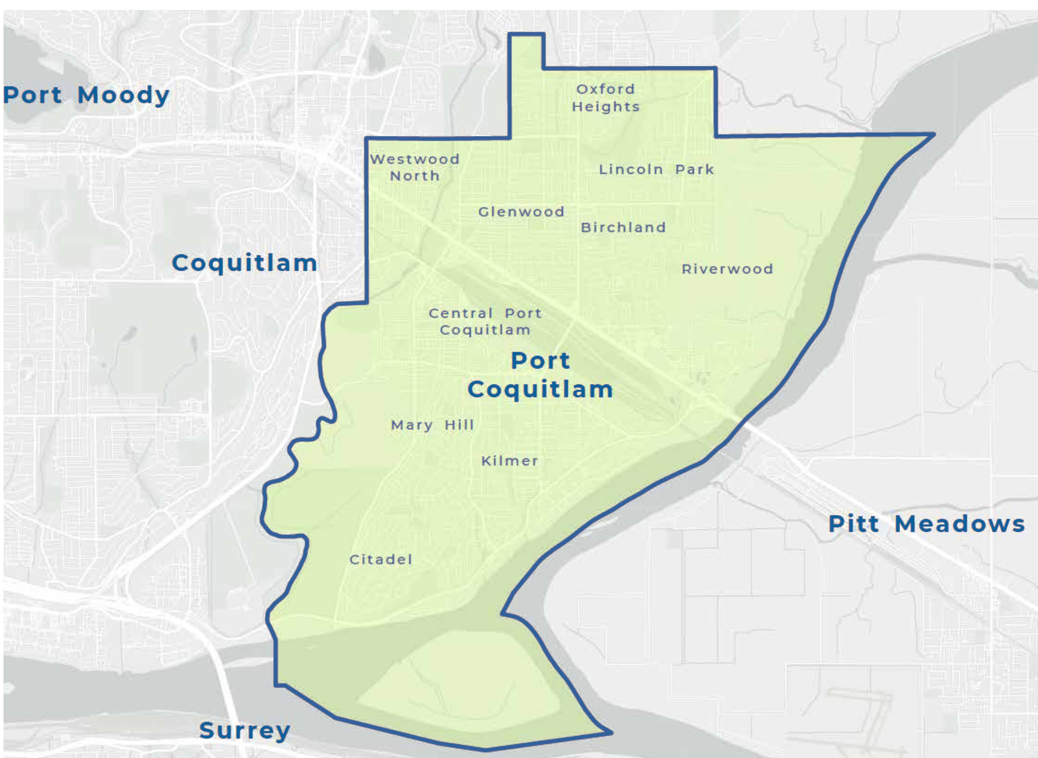
2.0 POLICY CONTEXT

2.1 HISTORY

The City of Port Coquitlam is in the north-east area of the Metro Vancouver region. The original inhabitants of the Port Coquitlam area were the Coast Salish people, who utilized the abundant local resources for hunting, gathering, and fishing. The first European settlers arrived in the mid-1800s and the Canadian Pacific Railway Company (CP Rail) began operations in 1886. In 1911, CP Rail moved its freight yard and operations to the area, a decision that had significant impact on the growth and physical development of the community.

The City of Port Coquitlam was incorporated on March 7, 1913. Early years were characterized by slow development due to global economics and the repercussions of the First and Second World Wars. Through the 20th century, the population of Port Coquitlam steadily increased with the establishment of numerous industries and the availability of affordable land and housing in attractive locations. Between 1991 and 1996, Port Coquitlam was the fastest growing community in the Lower Mainland (City of Port Coquitlam *Official Community Plan*, 2013).

Figure 3: City of Port Coquitlam Municipal Boundaries



Source: City of Port Coquitlam GIS, 2021.

2.2 POLICIES

2.2.1 Official Community Plan

Port Coquitlam's *Official Community Plan* was adopted in 2005 and updated in 2013 and identifies a need for both affordable homeownership and affordable rental housing options. It also states that, in light of federal and provincial governments reducing their role in housing at the time, the City needs to consider its role in the development of non-market housing and meeting the needs of those experiencing or vulnerable to homelessness. The plan also assigns land use designations that are intended to facilitate the creation of a sufficient amount and type of housing to meet community need throughout the city.

2.2.2 Housing Action Plan

The Metro Vancouver *Regional Growth Strategy* requires that municipalities adopt Housing Action Plans. In 2015, the City endorsed the Port Coquitlam Housing Action Plan. This plan builds on OCP and identifies six strategic directions for the City:

1. Expand opportunities for housing within residential neighbourhoods, including the following infill options: accessory dwelling units, duplexes/triplexes/fourplexes, and increased opportunities for small lots.
2. Increase options for ground-oriented housing by revising development controls to encourage additional townhouse and rowhouse developments.
3. Direct residential growth to transit-oriented locations and municipal centres by defining transit-oriented areas and prezoning for multi-family growth in these areas. (Downtown and the Northside are identified as municipal and neighbourhood-serving centres.)
4. Protect and expand rental housing by establishing policies that guide strata title conversion, incentivize new purpose-built rental housing, encourage replacement of purpose-built rental units, and establish criteria to guide expenditure of the social housing amenity fund.
5. Address housing needs of a growing seniors' population by establishing policies and regulations to age in place and expanding options for accessory dwelling units.
6. Encourage Senior Government Social Housing projects by supporting new social housing proposals, encouraging retention and intensification of lower density social housing developments, and advocate for greater support to meet affordable housing needs.

Recommendation #1 was implemented through the "Let's Talk Housing" review that led to new provisions for coach houses, smaller lots, and more duplexes in throughout the city. Recommendation #3 has been partially implemented through a new Frequent Transit Development land use designation that allows for medium- and high-density mixed use transit-oriented development. Implementation of the other recommendations is on-going and will be informed by this Housing Needs Report.

2.2.3 Affordability Review

The 2015 Housing Action Plan focused on increasing supply. In 2018, the City undertook a housing affordability review in response to rising property values and rents. City housing policy has since become increasingly concerned with affordability. The 2018 affordability review resulted in new requirements for family-oriented housing, parking reductions to support the provision of non-market rental housing, and an inclusionary zoning policy requiring a portion of non-market rental housing in projects that seek to develop at a higher density than permitted in the City's OCP or Zoning Bylaw.

2.2.4 Housing Needs Report

The 2021 Housing Needs Report will provide a more detailed and updated assessment of housing affordability, suitability and availability, and housing needs of different demographics. The report is intended to inform on-going housing policy and ensure the City is able to continue to provide evidence-based policy responses to community issues.

3.0 COMMUNITY OVERVIEW

This section provides an overview of demographic and economic trends for the community, primarily based on census data. Trends in population growth, age, household types, incomes, and other factors play an important role in housing needs of a community.

3.1 POPULATION

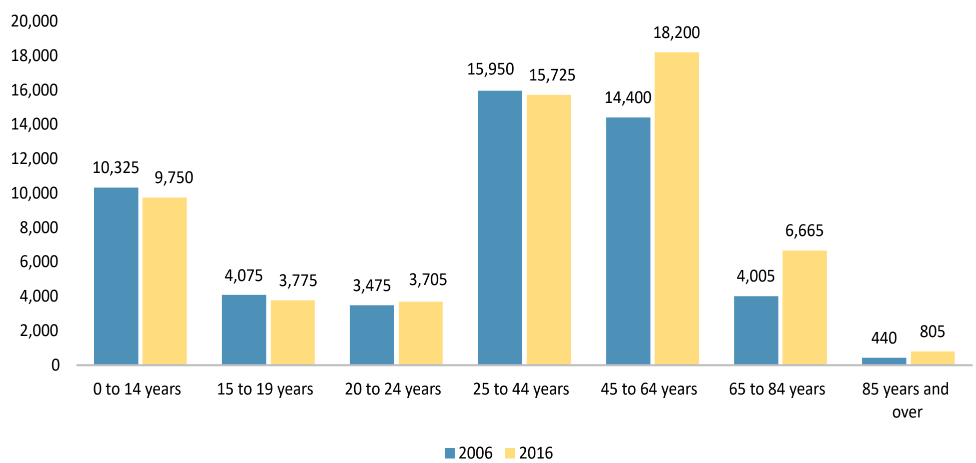
Port Coquitlam grew by 11% from 52,687 in 2006 to 58,612 in 2016, adding an additional 5,925 residents over this period. This growth is slower than neighbouring Coquitlam (18%), Port Moody (18%), and the Metro Vancouver region overall (16%).

3.2 AGE

The median age of residents is rising, in line with national aging trends, increasing from 37.5 in 2006 to 40.7 in 2016.

Figure 4 shows historic trends in age distributions between 2006 and 2016: children aged 0-14 and youth aged 15-19 decreased slightly in numbers, while older adults aged 45 to 64 and seniors aged 65 to 84 experienced the highest increase in number of people.

Figure 4: Historic Population by Age Distribution, Port Coquitlam, 2006 to 2016



Source: Historic Population from Statistics Canada Census Program, Census Profiles 2006, 2011, 2016.

3.3 EMPLOYMENT & LABOUR FORCE

A high proportion of Port Coquitlam's workers commute out of Port Coquitlam for employment. In 2016, only 21% of workers were employed in Port Coquitlam, while 78% commuted to other areas throughout the Metro Vancouver region.

In 2016, the greatest numbers of workers were employed in retail trade (12%), health care and social assistance (11%), and construction (10%).

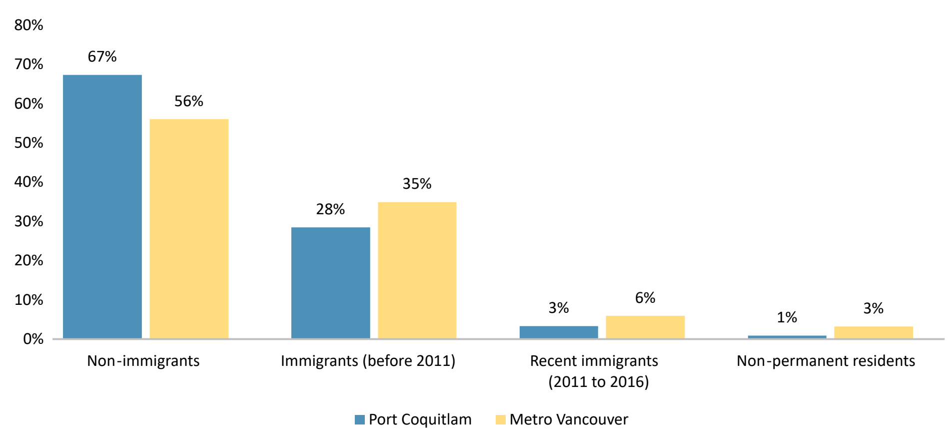
What We Heard from Employers:

- ***Relative housing affordability makes Port Coquitlam and neighbouring communities attractive for employee recruitment. However, as prices continue to go up, employers report staff are increasingly looking outside of Port Coquitlam for housing.***
- ***Port Coquitlam needs more two- and three-bedroom apartments and townhouses, and new builds should be sure to include enough parking.***
- ***Staff want to live close to work and reduce their commute times.***
- ***Staff express a desire to have housing near transit, parks, and schools.***

3.4 IMMIGRATION AND NEW COMERS

Port Coquitlam has a higher proportion of non-immigrants than Metro Vancouver overall (**Figure 5**). Port Coquitlam is home to approximately 2,000 refugees, inclusive of all who arrived in Canada since 1980.

Figure 5 Immigration, Port Coquitlam and Metro Vancouver, 2016

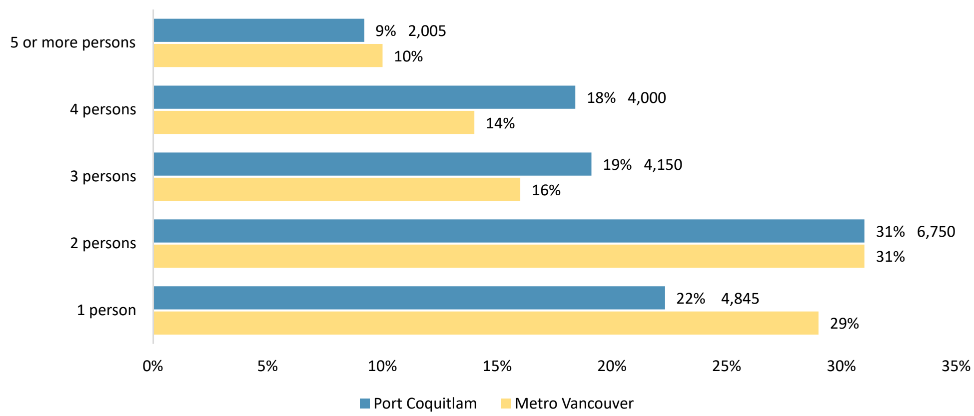


Source: Statistics Canada Census Program, Census Profiles 2016

3.5 HOUSEHOLD SIZE AND COMPOSITION

Port Coquitlam grew by 5% between 2006 and 2016, from 20,650 households to 21,755 in 2016, adding an additional 1,105 households. Port Coquitlam has more large households than Metro Vancouver overall (**Figure 6**), reflecting the high proportion of families in the community. However, the low growth in households (5%) between 2006 and 2016 compared to population growth (11%) indicates that households are getting smaller. Between 2006 and 2016, average household size decreased from 2.8 to 2.7.

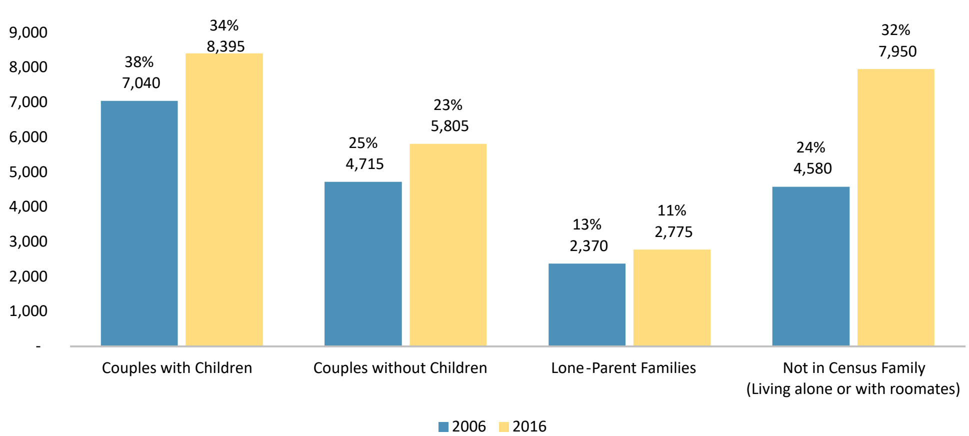
Figure 6: Households by Size, Port Coquitlam and Metro Vancouver, 2016



Source: Statistics Canada Census Program, Census Profiles 2016

Figure 7 shows significant changes in household types between 2006 and 2016. While couples with children continue to be the most common household type, non-census family households (individuals living alone or with roommates) grew the fastest among all household types (by 74%). This may be reflective of multiple trends, including an aging population and more seniors living alone.

Figure 7: Households by Family Type, Port Coquitlam, 2006 to 2016



Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016

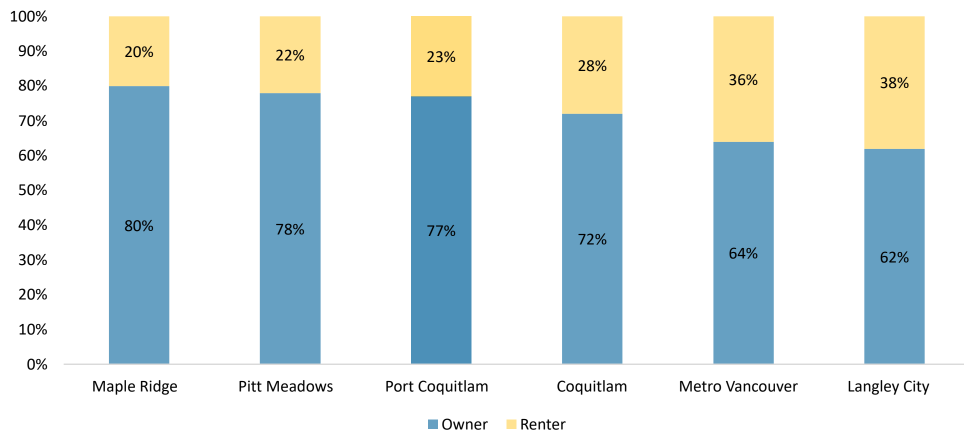
**Including non-census family households (living alone or with roommates).*

3.6 TENURE

In 2016, 77% of households in Port Coquitlam owned their home, a decrease from 80% in 2006. This is a much higher rate of homeownership than Metro Vancouver as a whole (64%), but similar to neighbouring communities of Maple Ridge and Pitt Meadows (**Figure 8**).

Renter households are growing faster than owner households. Between 2006 and 2016, the number of renter households increased by 1,215, a growth rate of 32%. Owner households increased by 1,835, a growth rate of 12%.

Figure 8: Households by Tenure, Port Coquitlam & Comparable Communities, 2016



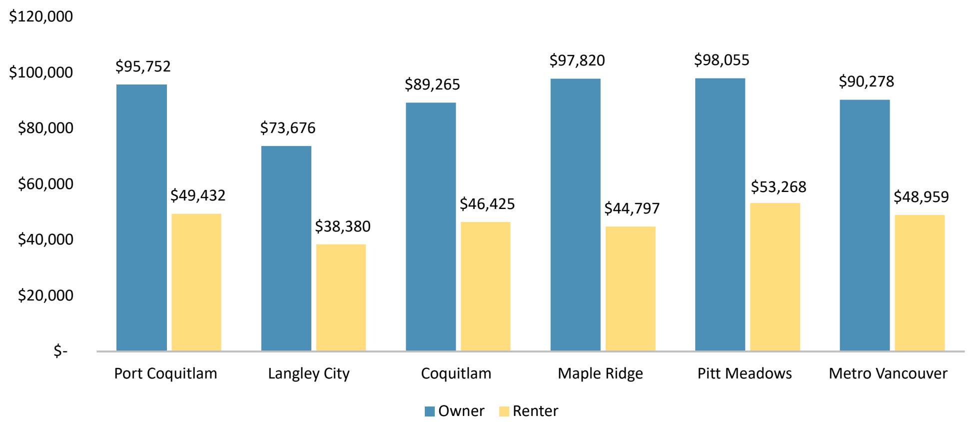
Source: Statistics Canada Census Program, Census Profiles 2016

3.7 HOUSEHOLD INCOME

In 2016, Port Coquitlam's overall household median income was $84,096. Owner median household incomes are typically almost twice that of renter median household income, as shown in **Figure 9**. When compared to the region and nearby communities, Port Coquitlam has higher median household incomes for both owners and renters and is only surpassed by Pitt Meadows.

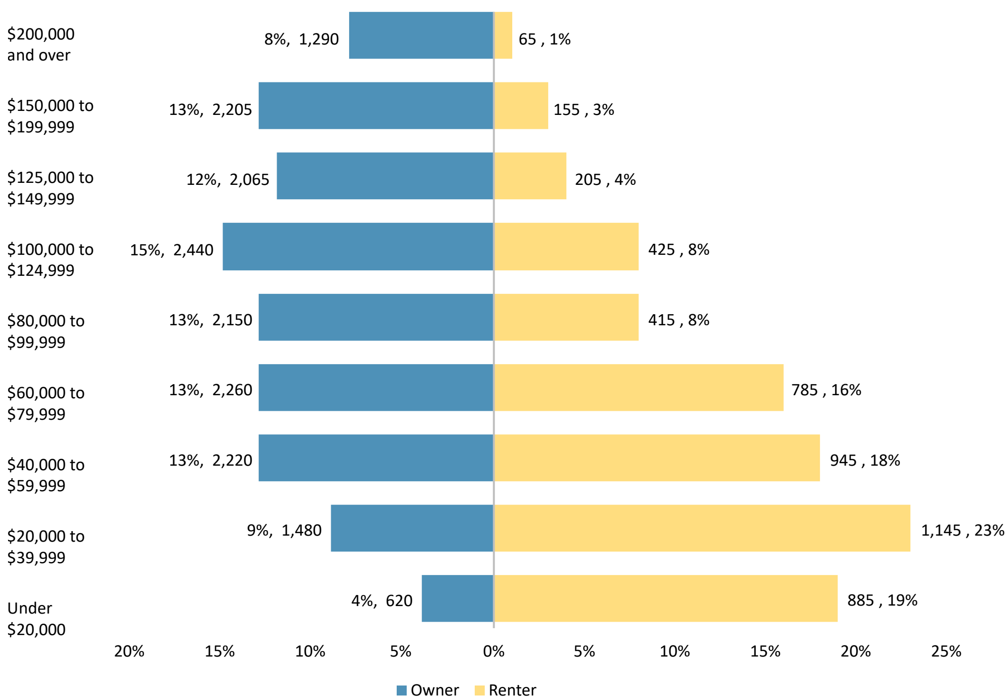
Figure 10 shows owner and renter households by income bracket. The highest proportion of owner households (15%) earn $100,000 to $124,999, while the highest proportion of renter households (23%) earn $20,000 to $39,999. This indicates that renter households may be in higher housing need to due to unaffordability. See Section 4 for renter household affordability gap analysis.

Figure 9: Median Before-Tax Household Income, Port Coquitlam & Comparable Communities, 2016



Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

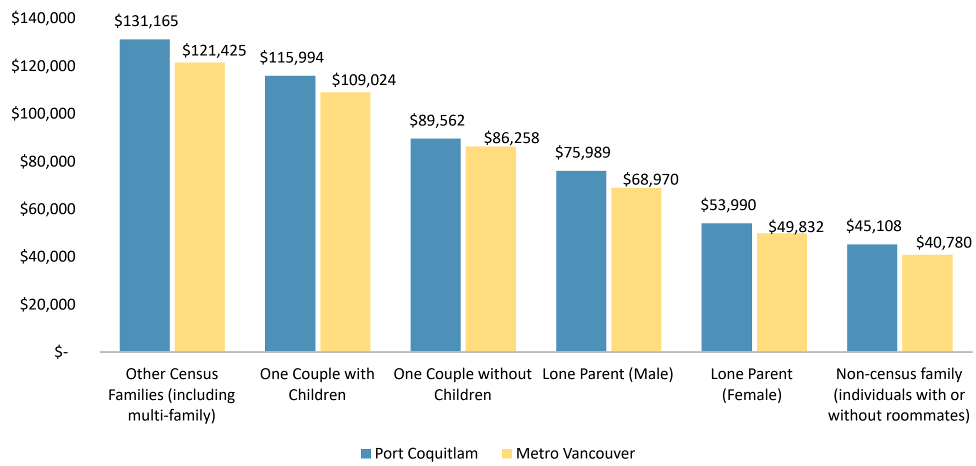
Figure 10: Owner & Renter Households by Income Bracket, Port Coquitlam, 2016



Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing.

Figure 11 shows median income by household type. Lone parent (female) households and non-census families (i.e., individuals with or without roommates) have the lowest median incomes, indicating that these household types could be in higher housing need. Lone parent renter households make up a large portion of households in core housing need (see Section 5.2.3). Other census families (including multi-family households) and couples with children have the highest incomes.

Figure 11: Median Income by Household Type, Port Coquitlam & Metro Vancouver, 2016



Source: Statistics Canada Census Program, Data Table 98-400-X2016099.

In 2021, 1,760 individuals (including 542 children) were receiving income assistance in Port Coquitlam (Ministry of Social Development and Poverty Reduction, received June 2, 2021). Those on income assistance require very low rents that generally are found only in non-market housing. **Figure 12** outlines the maximum allowable assistance for shelter costs based on household size.

Figure 12: Income Assistance Shelter Rates, British Columbia, 2021

Household Size	Shelter Maximum
1	$375
2	$570
3	$660
4	$700
5	$750
6	$785
7	$820

Source: Ministry of Social Development and Poverty Reduction, Government of BC, 2021

EXPERIENCE SPOTLIGHT:

Mark*

Mark is a senior who has lived in a bachelor apartment in a rental building for the past eight years. Mark used to live with his dog across the street in a house with a yard. When his dog passed, he decided to downsize to an apartment unit. He loves his neighbourhood and was happy to find an available unit in the building across the street. Mark found it easy to find housing; he attributes his trouble-free apartment hunt to his great landlord references and considers himself a reliable and trustworthy tenant. Mark has been happy with his housing unit, finding it affordable and comfortable.

In 2018, the building was sold to new ownership who attempted to evict the tenants in all 65 suites, renovate, and charge higher rent to new tenants. Tenants mobilized, advocated to City Council, and applied to the Residential Tenancy Branch (RTB) for dispute resolution. Council acted quickly and a bylaw was established to prevent homelessness from "renovictions". The new bylaw required tenants to be accommodated during renovation either in the same building or comparable accommodation offsite, and allowed tenants to move back in at the same rental rate. In addition, the RTB Arbitrator ruled in favour of the building tenants and determined that an eviction was not appropriate due to the scope of work, which was minor in nature and could easily be completed while tenants were living in the units.

Mark was greatly concerned for his neighbours when they received the eviction notices. He says that many were seniors or others with low incomes, and some did not have internet or phones. Mark was concerned that no one would rent to someone without a phone or contact information. In response to the renoviction bylaw and the arbitrator's decision, the new owners started offering cash gifts to entice tenants to vacate voluntarily. Cash gifts were provided in the amount of $5,000-$20,000. Some tenants accepted the gifts and moved on to new housing. About 20 long-time tenants stayed, and Mark knows that the fight against the renoviction was worth it in order to keep these neighbours housed.

Mark believes Port Coquitlam would benefit from more senior housing options, especially subsidized units and housing geared for long-term tenants on fixed incomes. Seniors need stable housing and an option to transition into Assisted Living when that stage of support is needed.

Aleah*

Aleah currently lives in a two-bedroom apartment with her three children, all under 14 years of age. As a single parent receiving Disability Assistance, she has experienced many challenges finding housing. Aleah was previously living with her two oldest children in a one-bedroom basement suite. When her landlord found out she was having a third child, she was asked to leave. In desperation, she moved into a two-bedroom unit that is far too expensive based on her current income.

Aleah went to a social service agency for assistance and is very thankful to be receiving a rent supplement to help with her monthly expenses. The rent subsidy is preventing her and her family from becoming homeless. Although she is grateful for the financial assistance, Aleah feels that the unit is only a short-term solution. The two-bedroom unit is too small and in poor condition. She worries about her newborn child crawling on the soiled floor and that her older children do not have their own bedroom or an outside space to play.

Aleah is on the waitlist for subsidized housing with BC Housing. She was told the wait will be at least two years. Aleah worries about how long she will have to live in unsuitable housing until a BC Housing unit comes available. She is still searching for a three-bedroom apartment or townhouse with outdoor space for her children to play. Aleah says the majority of market units available for rent are one-bedroom units. When she has tried to find a larger unit, she has found that landlords discriminate against her as a single parent with three children.

Aleah believes that families with children need to have faster access to clean and suitable housing. She believes there are market units that could be rented to single parents, but that landlords prefer renting to tenants with no children. Aleah believes single parents struggling with housing "need help now" to prevent them and their children from becoming homeless.

*Names have been changed.

4.0 HOUSING PROFILE

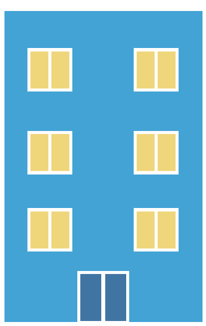
This section provides an overview of community housing stock, trends, and indicators of housing need.

4.1 KEY FINDINGS

Overview of Housing Stock

Port Coquitlam has a high proportion of ground-oriented housing compared to the Metro Vancouver region. In 2016, 74% of dwellings were ground-oriented structures, including single-detached houses (47%), as well as row houses, duplexes, or semi-detached dwellings (27%). Across Metro Vancouver, 57% of dwellings are ground-oriented.

Port Coquitlam has seen a significant increase in apartment and row house/ townhouse dwellings. Between 2006 and 2016, the number of dwellings in apartment buildings less than five storeys grew by 42% and row house/townhouse dwellings grew by 23%. The number of single-detached dwellings remained constant with an incremental increase of only 1%.



Between 2006 and 2016, the number of dwellings in apartment buildings less than five storeys grew by

42%

Between 2006 and 2016, the number of row house/ townhouse dwellings grew by

23%

Rental Housing

A large of proportion of renter-occupied households live in apartments and single-detached homes with suites. In 2016, 39% of renter-occupied households were in apartment buildings less than five storeys and 30% live in a home with a secondary suite.

Primary rental market (purpose-built rental buildings, generally multi-family):

- In 2016, the primary rental market represented only 11% (575 units) of 5,025 renter households.
- There were few additions to the primary rental supply prior to 2018, despite population growth, a trend seen in most communities in BC due to the lack of incentives and supports for this type of housing at different levels of government. Since 2018, Port Coquitlam has seen more investment in the development of purpose-built rental, with the number of units increasing from 599 in 2017 to 983 in 2020.

Secondary rental market (generally owned by an individual property owner and rented for income, e.g., secondary suites, coach houses, rented condominiums and townhomes, and rented single-detached homes):

- The secondary rental market makes up a significant proportion of the rental housing stock. In 2016, an estimated 89% of renter households were in the secondary market.
- In 2020, the City recorded 3,038 secondary suites of which 1,834 (60%) were occupied (by someone other than a parent or caregiver).

Rental Housing (Cont.)

Rent Rates:

- Between 2011 and 2020, the overall median rent for primary rental units in Port Coquitlam increased by 70%, from $825 in 2011 to $1,400 in 2020. Most of this increased occurred after 2015. Regional data on the cost of renting in the secondary market indicates that secondary market rents are increasing at a similar rate.

Vacancy rates:

- The primary market rental vacancy rate was 0.7% in 2020 and has been low for a number of years. The regional secondary rental vacancy rate was 0.6% in 2020. A healthy vacancy rate is generally considered to be between 3% and 5%; a low vacancy rate puts significant pressure on tenants as it leads to rising rental rates and limited choice in the rental market.

Non-market rental housing:

- The non-market housing stock is comprised of 878 units and 198 beds across a range of housing options, including supportive and transitional housing, affordable non-market rentals, and cooperative housing. In addition, there are currently 464 units of non-market housing at various stages of development.

  As of 2021, 292 individuals and families in Port Coquitlam were on the BC Housing waitlist for non-market housing units, an 87% increase since 2013. .

Homeownership

Home sale prices are rising faster than incomes. Between 2010 and 2020, average housing sale prices grew by 60% for a single family dwelling, by 71% for rowhouses and townhouses, and by 68% for apartments/condominiums.

Between 2013 and 2018, the number of home sales that are affordable to households earning the median household income declined from 46% of homes for sale to only 18%.

Homelessness

In 2020, 86 people were identified as homeless in the Tri-Cities areas, including 24 that were unsheltered homeless. However, the Point-in-Time Count is typically considered an undercount. In the Tri-Cities area, 142 people are receiving income assistance who have no fixed address, a key indicator of people experiencing homelessness.

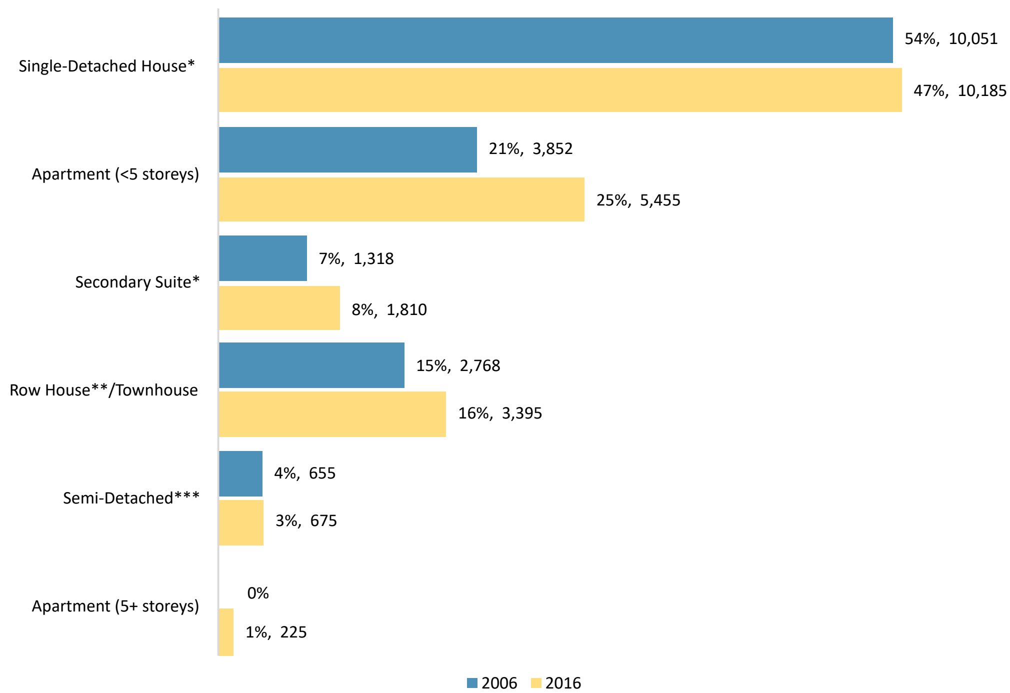
There are typically 140 shelter mats, beds, and rooms available for people experiencing homelessness in the Tri-Cities area, but this has been reduced to 105 to accommodate COVID-19 social distancing measures.

As of March 2021, there are 23 applicants on the BC Housing Registry waiting for supportive housing units.

4.2 OVERVIEW OF HOUSING STOCK

Figure 13 shows Port Coquitlam's housing stock by structure type in 2006 and 2016. Single-detached houses continue to be the dominant form of housing in Port Coquitlam (47% of the housing stock as of 2016). The number of apartments with less than five storeys is increasing the fastest, 42% between 2006 and 2016. This is followed by secondary suites in single-detached houses, which grew by 37% between 2006 and 2016.

Figure 13: Number & Percent of Dwellings by Structure Type, Port Coquitlam, 2006 and 2016



Source: Statistics Canada Census Program, Census Profiles 2006, 2016

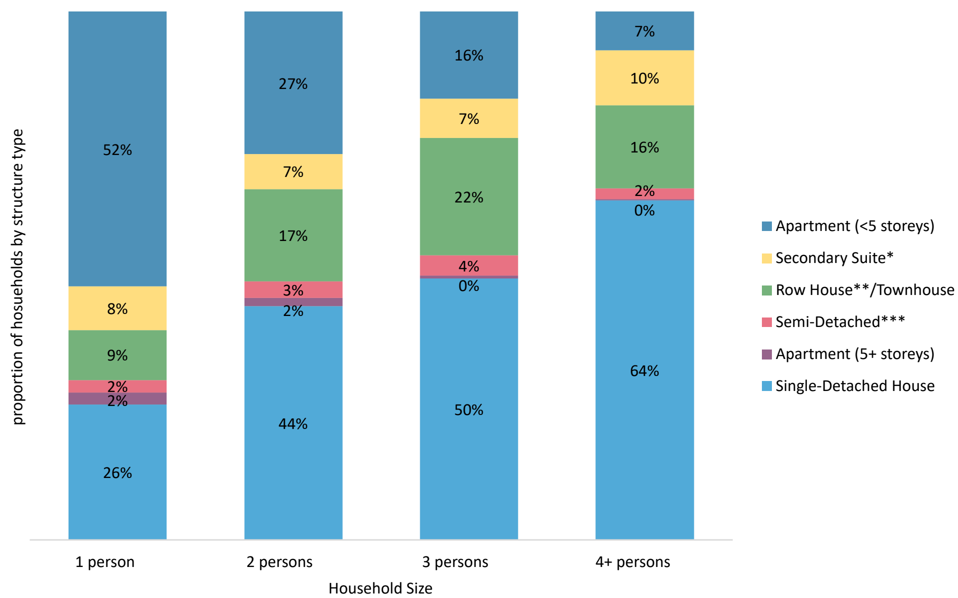
** Statistics Canada uses a label called 'apartment or flat in a duplex' to refer to homes with secondary suites as well as the secondary suites themselves. For the purposes of understanding the housing landscape in Port Coquitlam, half of units designated under this label have been included under 'single-detached house' and half under 'secondary suite.*

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

****Semi-detached: two dwellings back to back or side to side (note above or below), i.e., duplex.*

Figure 14 shows households broken down by structure type and household size, an indicator of housing suitability. A household is deemed suitable if the dwelling has enough bedrooms (as per National Occupancy Standards) for the size and composition of the household. Single-detached houses are the dominant form of housing for two-, three-, and four or more- person households. A proportion of four or more-person households live in secondary suites (10%) and apartments (7%). Given that most apartments have one or two bedrooms and secondary suites are smaler than 90m2 (968 ft2), this could indicate that these households are living in unsuitable housing, meaning their homes are too small for their needs. A high proportion of one-person households (52%) live in apartments less than five storeys. 26% of one-person households live in single-detached houses, some of which may be overhoused.(i.e. living in a dwelling that is too large, in terms of number of bedrooms, for the household as outlined in the National Occupancy Standards).

Figure 14: Households by Structure Type & Household Size, Port Coquitlam, 2016



Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016220

** Statistics Canada uses a label called 'apartment or flat in a duplex' to refer to homes with secondary suites as well as the secondary suites themselves. For the purposes of understanding the housing landscape in Port Coquitlam and Metro Vancouver, half of units designated under this label have been included under 'single-detached house' and half under 'secondary suite.*

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

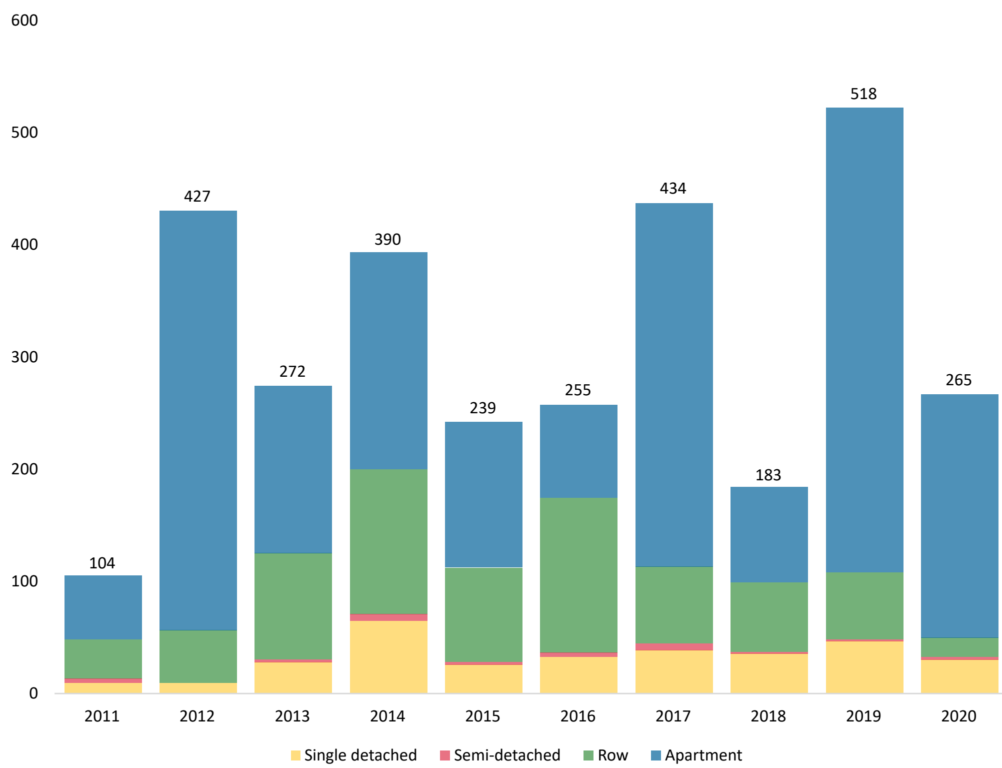
****Semi-detached: two dwellings back-to-back or side to side (note above or below), i.e., duplex.*

4.2.1 Development Trends

Over the past ten years, Port Coquitlam has seen significant fluctuations in the number of dwellings developed each year (**Figure 15**). Between 2011 and 2020, the number of dwellings completed averaged 309 per year, for a total of 3,087 units. This slightly exceeds growth in households (which is estimated to have been 292 households per year over the past five years).

Note that demolitions are not included in **Figure 15**. Between 2011 and 2020, an average of 40 residential structures were demolished in Port Coquitlam each year, almost entirely single-detached houses being redeveloped (and a small number of duplexes).

Figure 15: Dwelling Completions, Port Coquitlam, 2011 to 2020.



Source: Housing Data Book (CMHC Rental Market Reports), 2020

Note: In relation to the Starts and Completions Survey, a Completion is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed when up to 10 percent of the proposed work remains to be done.

4.3 RENTAL HOUSING

4.3.1 Renter Incomes

While renter household incomes vary significantly, they are typically lower than incomes of owner households. This often means that renter households are more sensitive to housing affordability issues in the community, and more vulnerable if their housing circumstances change.

Figure 16 shows the proportion and number of renter households in Port Coquitlam across five income categories, as well as what is affordable for those income levels based on the affordability measure of housing costs being no more than 30% of before-tax household income.

In 2016, Port Coquitlam's median renter household income was

$49,432

These five income levels are based on the Metro Vancouver Regional Affordable Housing Strategy.

Figure 16: Renter Households by Income Group, Port Coquitlam, 2016

Income Group	Income Range	Number of households (%)*	Affordable monthly shelter costs (30% gross income)**
High Income (More than 150% of median household income)	$115,000 and over	680 (12%)	$2,750+
Above Moderate (120% to 150% of median household income)	$85,000 to $114,999	540 (11%)	$2,125 - $2,750
Moderate (Between 80% and 120% of median household income)	$60,000 to $84,999	910 (18%)	$1,500 - $2,125
Low Income (Between 50% and 80% of median household income)	$35,000 to $59,999	1,280 (25%)	$875 - $1,500
Very Low Income (Less than 50% of median household income)	Under $35,000	1,695 (35%)	< $875

Source: Metro Vancouver Housing Needs Report, 2021.

**Percentages may not add to 100 due to rounding.*

***Based on the definition of affordability as spending no more than 30% of gross household income on housing.*

4.3.2 Rental Housing

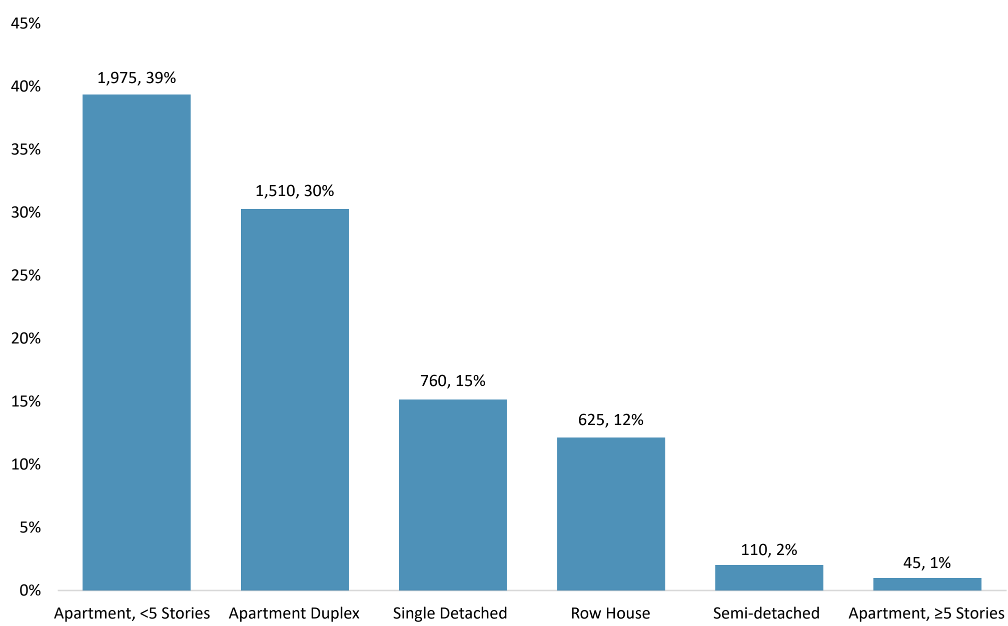
In 2016, Port Coquitlam had 5,025 renter households. Of those households, 575 (11%) were in the primary market; the number of renter households in the secondary rental market may have been as high as 4,450 households.

Figure 17 shows the distribution of renter households (primary and secondary markets) by structure type. The highest number of renter households (1,975 or 39%) live in apartments less than five storeys, followed by 1,510 renter households (30%) that live in an apartment duplex (i.e., secondary suites or single-detached house with a secondary suite).

The rental housing market is composed of units in the primary and secondary markets:

- ***Primary rental market describes units in purpose-built rental buildings, generally multi-family.***
- ***Secondary rental market describes units generally owned by an individual property owner and rented for income. This includes secondary suites, coach houses, rented condominiums and townhomes, and rented single-detached homes.***

Figure 17: Renter-Occupied Households by Structure Type (Primary and Secondary Market), Port Coquitlam, 2016



Source: Statistics Canada, 2016 Census (Custom Cross-tabulations)

Note: Statistics Canada uses a label called 'apartment or flat in a duplex' to refer to homes with secondary suites as well as the secondary suites themselves. The data does not indicate which proportion live in the home versus the secondary suite; for that reason, the data has not been broken out.

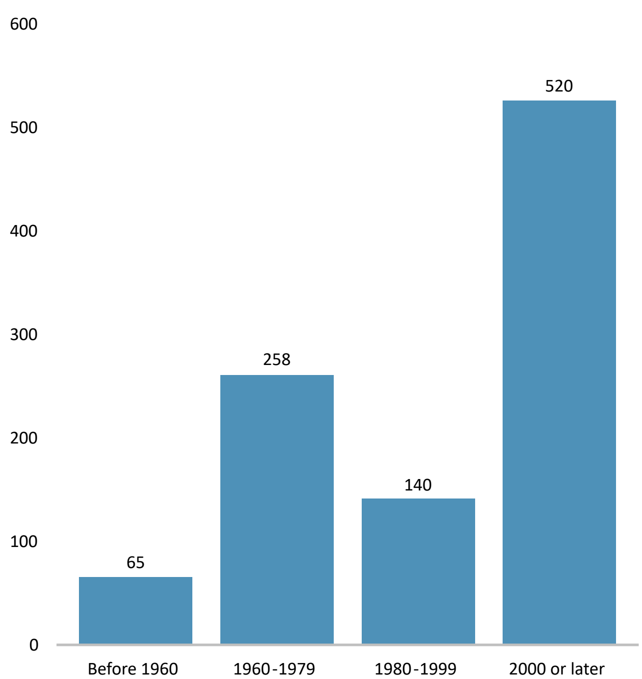
4.3.3 Primary Rental Market

The primary rental market includes purpose-built rentals in buildings with at least three rental units and does not include non-market supportive and affordable housing. Data on the primary rental market is collected through CMHC's Rental Market Survey. CMHC includes in their primary rental market universe all buildings with at least three rental units, which have been on the market for at least three months. This includes new stock that may have been stratified prior to occupancy but are being rented out for a period of time.

As of October 2020, CMHC reported that Port Coquitlam had 983 housing units in the primary rental market. This stock is ageing, with a large portion of units having been built in the 1960s and 1970s. Ageing buildings will eventually need renovation or be at risk of redevelopment due to pressures in the overall market. Older rental buildings tend to have significantly lower rents compared to units in new buildings and redevelopment can lead to a loss of affordable rental housing.

CMHC data shows that 520 new units were built between 2000 to 2020 (**Figure 18**), significant growth in the rental stock compared to other communities in BC. Over this period, Port Coquitlam has seen the development of a 16-unit rental apartment building, almost 200 units of seniors housing, and at least 210 units in apartment buildings that were stratified prior to occupancy and are now renter-occupied. The apartment buildings with stratified units may only be in the rental market for the short-term (i.e. up to 10 years) and could be sold in the longer term, and are therefore not considered to be secured rental.

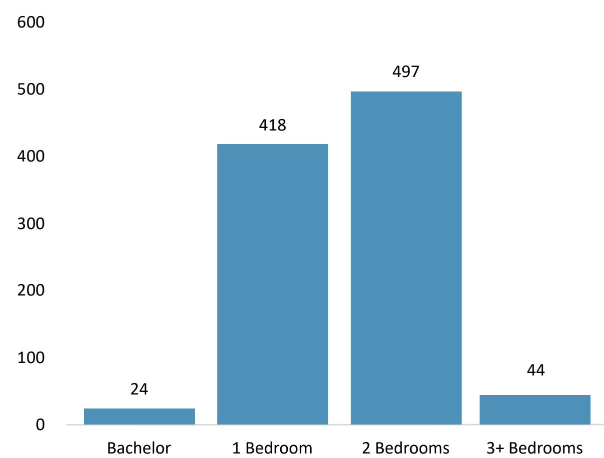
Figure 18: Primary Rental Market by Year of Construction, Port Coquitlam, 2020



Source: CMHC Rental Market Survey via CMHC Information Portal

The primary rental market is largely composed of one- and two-bedroom units, with very few three or more-bedroom units for families. As of 2020, there are 24 bachelor units, 418 one-bedroom units, 497 two-bedroom units, and 44 three or more-bedroom units in the primary rental market in Port Coquitlam (**Figure 19**). Notably, the growth in the primary rental market since 2000 has been almost exclusively growth in one- and two-bedroom units.

Figure 19: Primary Rental Market by Number of Bedrooms, Port Coquitlam, 2020



Source: CMHC Rental Market Survey via CMHC Information Portal

"We love Port Coquitlam. We were very fortunate to find our current residence before rental costs got ridiculous. We now can't move because we would be doubling our rent. We just have to hope our landlord doesn't sell."

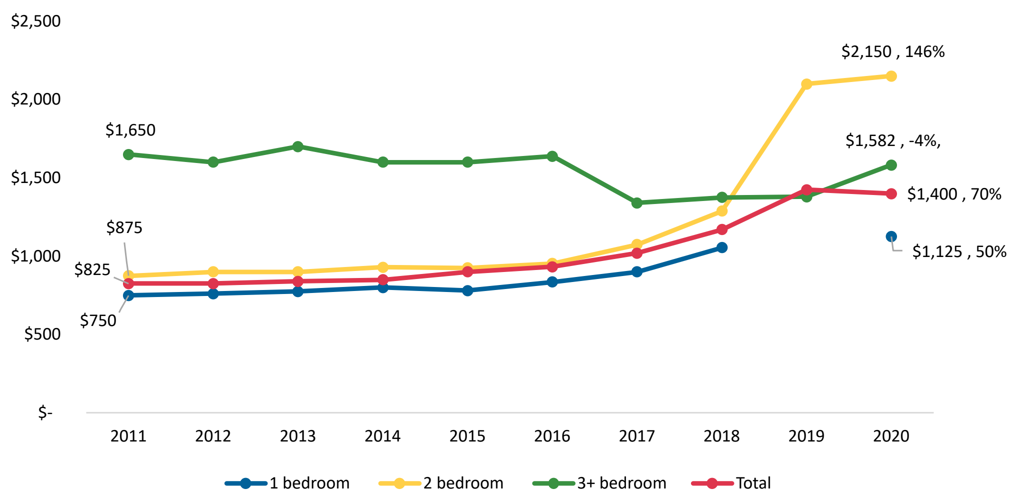
-Community Survey Response

4.3.3.1 Median Rents

Figure 20 shows the median rents in Port Coquitlam between 2011 and 2020. Median rents were relatively stable from 2011 to 2015, before starting to rise in 2016. This is in line with trends across Metro Vancouver. Between 2016 and 2020, median rents increased by 50%, significantly faster than in previous years. Rent increases reflect regional demand for rental, rents increasing significantly during tenant turnover, and newer developments coming online with higher rents than older rental. Notably, the median rent for three or more-bedroom was relatively stable. The number of three or more-bedroom units in Port Coquitlam is small and the lower median rent could be due to age or quality of the units, as well as location.

While income data is not available for this entire period, data between the two census years of 2011 and 2016, show that median rents in the primary rental market increased by an average of 13%, while median income for renter households only increased by 1%. When comparing renter housing costs to income, between 2011 and 2020, median income for renter households increased at a much slower rate of 13% (see Section 3.7 Household Median Income for comparison of housing costs).

Figure 20: Primary Rental Market, Median Rent by Unit Type, Port Coquitlam, 2011 to 2020

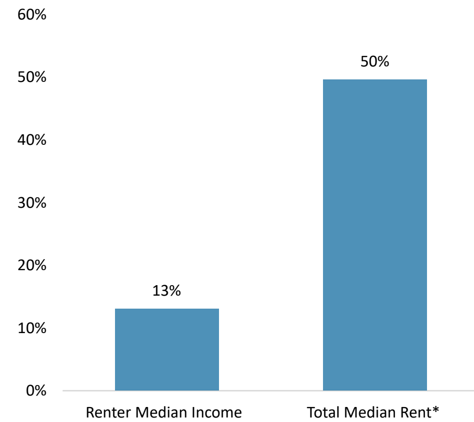


Source: CMHC Rental Market Survey via CMHC Information Portal

Note: Some data suppressed to protect confidentiality or data not statistically reliable. Studio & 3-bedroom units exist but are not included in this graph due to limited sample size.

Figure 21 looks at how the cost of renting has changed in relation to renter incomes between 2011 and 2020. This graph is a general measure of change to indicate how housing costs have increased far faster than household income. A number of assumptions are made: owner housing costs are based on total median rents as per CMHC rental data for primary market rentals. The CMHC data may be an underestimate of average rent rates found in primary and secondary rental markets. Median income by tenure is calculated based on the proportion of renter versus owner household income (see Affordability Gap Analyses in Section 5 for further explanation) and adjusted to 2020 estimates using historical growth rates.

Figure 21: Change in Household Income vs. Change in Renter Housing Costs, 2011 to 2020



Source: Statistics Canada Census Program.

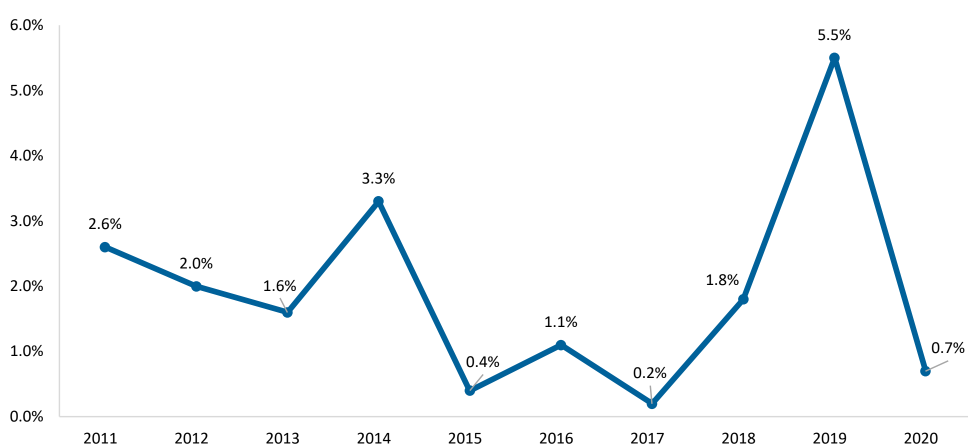
**Total median rental rate as per CMHC Market Rent Survey.*

Notes: Rent rates may be underestimate of average rent rates found in primary and secondary rental markets. Incomes are adjusted to 2020 estimates using historical growth rates.

4.3.3.2 Vacancy Rate

Figure 22 shows Port Coquitlam's primary rental vacancy rate between 2011 to 2020 as reported by CMHC for the primary rental market. A 'healthy' vacancy rate – one that allows landlords to find tenants and that provides choice to renters – is generally considered to be between 3% and 5%. A low vacancy rate puts significant pressure on tenants as it leads to rising rental rates and limited choice in the rental market. In Port Coquitlam, vacancy rates have been low since 2014; 2019 was an anomalous year due to increased number of rental units coming online that had not been rented out yet. CMHC's Rental Market Survey found that between 2018 and 2019, there was an increase from 689 primary rental units to 917 units.

Figure 22: Rental Vacancy Rate in Purpose-Built Rental Units, Port Coquitlam, 2010 to 2020



Source: CMHC Rental Market Survey via CMHC Information Portal

4.3.4 Rental Housing Affordability Gap Analysis

An affordability gap analysis was completed to understand how Port Coquitlam renter incomes compare with the cost of renting a home in the community. This analysis reflects a single scenario and is used a general measure of affordability. Individual circumstances vary widely. The analysis uses the following data and assumptions:

- 2020 average rents in the primary rental market.
- Affordability is defined as spending less than 30% of before-tax household income on housing costs.
- The 2016 census reports on 2015 income information. To compare household incomes with median rents, incomes were projected to 2020 based on historic growth in incomes.
- Data on median household income for household types is available, but not by tenure. Because renter household median incomes are far lower than owner households, median household incomes for different household types were adjusted to reflect this difference and avoid misrepresenting the affordability gap. For example, in 2015, median renter household income ($49,432) was 59% of Port Coquitlam's overall median household income ($84,096). Median household incomes were adjusted based on this proportion.

> *"I'm in my mid-20's and I am currently struggling to find a rental in Port Coquitlam that is affordable and suits my needs. I love where I live. I've lived in PoCo my entire life. The parks, community and area are beautiful. I have deep ties to the community and I want to have my own family here. However, with rental prices so high and being unable to afford a down payment to own, I am becoming worried about my future housing situation, and it seems hopeless at times."*
>
> *-Community Survey Response*

Figure 23 shows the results of this analysis and the difference between what is affordable for median-earning households and actual median rents. The figures are colour coded based on what percentage of that household's income would be required to afford the estimated monthly housing costs for each dwelling type. For example, an individual living alone earning the median renter income for this household type ($29,611) can afford a monthly housing cost of $740. Individuals in this situation could not afford any unit size without spending more than 30% of income on shelter costs.

This affordability gap analysis shows that individuals living alone and lone parent families are likely to face the most significant affordability challenges.

Figure 23: Affordability Gap Analysis for Renter Households, Port Coquitlam, 2020

Household Type	2020 Median Household Income	Affordable Monthly Housing Costs	Bachelor	1 Bedroom	2 Bedrooms	3+ Bedrooms
Estimated monthly rent rates			$988	$1,287	$1,846	$1,589**
			Difference between Median Rent and what is affordable for each household type			
Couples without Children	$58,793	$1,470	$482	$183	($376)	($119)
Couples with Children	$76,145	$1,904	$916	$617	$58	$315
Lone-Parent Families	$37,962	$949	($39)	($338)	($897)	($640)
Non-Census Families*	$29,611	$740	($248)	($547)	($1,106)	($849)

Notes: Rental rate source: CMHC Primary Market Rent Survey, Port Coquitlam, 2020. Rent rates may be underestimate of average rent rates found in primary and secondary rental markets.
Incomes are adjusted to 2020 estimates using historical growth rates.

**Non-census family households are largely one-person households (88% in 2016), or two or more individuals living as roommates.*

***CMHC reports that the median rent for three or more-bedrooms units is lower than for two-bedroom units. There are only a small number of three or more-bedroom units in Port Coquitlam and the lower rent may be due to the age or quality of the building, as well as location.*

4.3.5 Secondary Rental in Metro Vancouver

In 2016, Port Coquitlam had 5,025 renter households. With only 575 units in the primary rental market in this year, it is estimated that the number of renter households in the secondary rental market may have been as high as 4,450 households (89% of all renter households).

Data on secondary rental housing stock in Port Coquitlam is limited. The City counted an estimated 3,038 secondary suites in 2020. Of those, owners declared that 1,204 were unoccupied or occupied by a parent or caregiver, and it can be estimated that the remaining 1,834 were occupied by renters. The count is likely an underestimate of households living in secondary suites due to the unknown number of existing unpermitted suites.

Apart from secondary suites in single-detached dwellings, rented condominiums are an important source of secondary rental market housing and commonly purchased by buyers seeking to invest in the housing market and earn monthly rental income. However, due to challenges in collecting data on the secondary rental market, no estimates are available.

4.3.5.1 Median Rents

Median rents in the primary rental market reported by CMHC include units that have been rented for many years and units recently available. This means that these rents tend to underrepresent the true cost of renting in the community. While data on currently available secondary rental units is limited, Padmapper.com reports on median rents each month for many communities. As of June 11, 2021, median rents for rental units in Port Coquitlam being advertised online were as follows:

- *Studio - $1,525*
- *1 Bedroom - $1,595*
- *2 Bedrooms - $2,275*
- *3 Bedrooms - $2,700*
- *4 Bedrooms - $4,100*

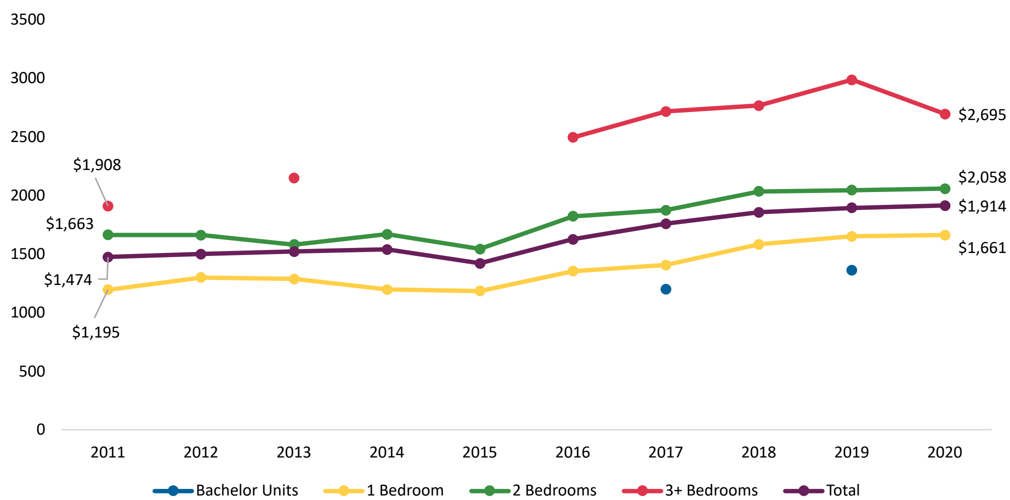
These rents are based on a small sample size of 10 currently available listings. While not representative, these rents reflect the high cost of renting in Port Coquitlam in a typical month, especially the high cost of larger units. They include both primary and secondary rental units.

4.3.5.2 Metro Vancouver Secondary Market: Rented Condominiums

Although CMHC does not collect rent and vacancy info specific to Port Coquitlam's secondary rental market, it does collect this data at the Vancouver Census Metropolitan Area (CMA) level, which corresponds to the Metro Vancouver region. The graphs below are based on this data and reflect regional trends.

Regional data on rental rates for rented condominiums is limited for bachelor and three or more-bedroom units but shows a steady increase since 2015, though not as sharp of an increase as in the primary rental market (**Figure 24**).

Figure 24: Average Rents of Rented Condominiums, Vancouver CMA, 2011 to 2020

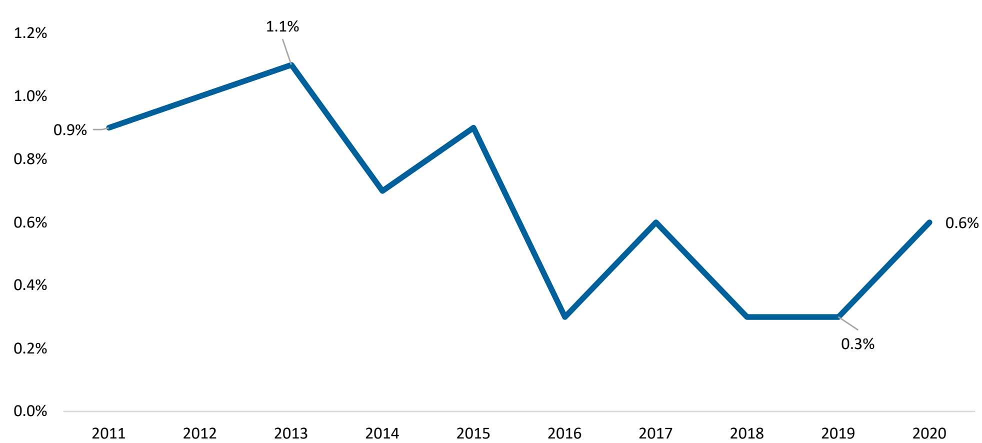


Source: CMHC Secondary Rental Market Survey via CMHC Information Portal

Note: Data is missing for some years for bachelor and 3+bedroom rented condominiums.

The vacancy rate of rented condominiums in Metro Vancouver has been below 3% over the past ten years and remained at a low 0.6% in 2020 despite the pandemic (**Figure 25**).

Figure 25: Vacancy Rate of Rented Condominiums, Vancouver CMA, 2011 to 2020



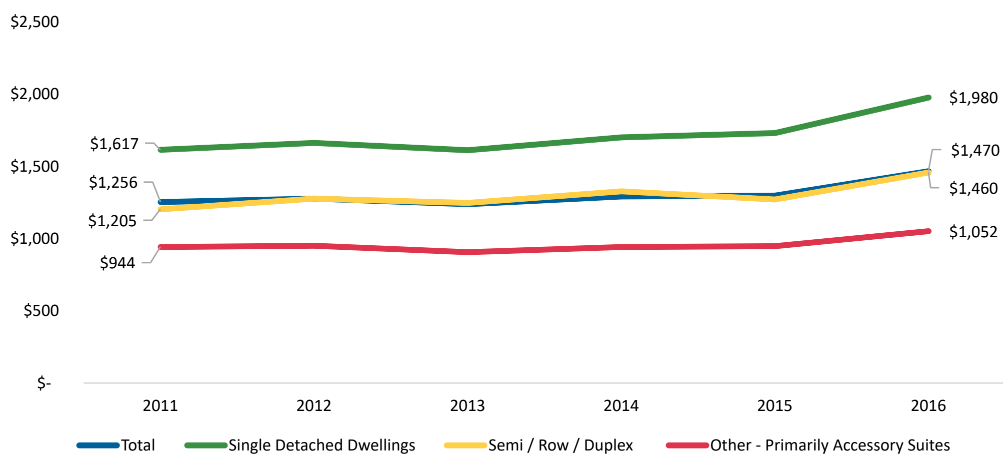
Source: CMHC Secondary Rental Market Survey via CMHC Information Portal

4.3.5.3 Metro Vancouver Secondary Market: Other Secondary Rental Dwellings

CMHC collects some information on "other secondary rental dwellings", which refers to rented single-detached homes, rented rowhouses and duplexes, and secondary suites. Data on average rents for these is only available until 2016, which is a significant limitation as most of the increase in housing costs has occurred over the past five years.

Over the 2011 to 2016 period, the data shows growth in rental rates for rented single-detached dwellings and rented semi / row / duplex housing (**Figure 26**). Average rents for secondary suites (primary accessory suites) appear to be relatively stable and reflect the importance of this type of housing as a source of more affordable rents.

Figure 26: Average Rents for Other Secondary Dwellings, Vancouver CMA, 2011 to 2016



Source: CMHC Secondary Rental Market Survey via CMHC Information Portal

What We Heard: Renters

Feedback from renter households was collected through the online community survey. Key themes are summarized below:

- *Port Coquitlam has become a more desirable location for renters.*
- *Renters who are looking for housing find it difficult to find larger units for families and affordable units for seniors.*
- *Renters are finding that their home lacks adequate storage.*
- *Compared to owners, renters are more likely to report feeling unsure about whether they will be able to afford their future home payments.*
- *Renters reported more impacts from COVID-19: many felt their housing situation worsened with affordability*
- *decreasing and loss of income.*

4.3.6 Short-Term Rental Market

Short-term rental is the rental of a residential dwelling unit, either the entire dwelling or a room or rooms within it, for a short period of time (less than a monthly tenancy). Short-term rentals are only permitted in Port Coquitlam as licensed home-based bed and breakfast businesses, and where site-specific zoning applies (a short-term rental development is anticipated near the new Port Coquitlam Community Centre in the downtown). As of January of 2019, there was only one licensed bed and breakfast in Port Coquitlam. There are also short-term rentals that are unlicensed, advertised on online platforms like Airbnb and VRBO. In Port Coquitlam, this forms a very small portion of the dwelling stock. Data from AirDNA.co, a company that tracks short-term rental listings, suggests that short-term rentals peaked at 90 units in 2019. The pandemic has had a significant impact on tourism and travel. The number of listings fell to 50 in 2021.

4.3.7 Non-Market Housing

Non-market housing refers to housing with rent levels that are protected from market forces. This type of housing can provide supports for specific needs (e.g., transitional or supportive housing) or it may offer more affordable rents than can be found in the private market (e.g., low-income seniors housing). It includes a diverse range of housing types, including 878 non-market housing units and 198 supportive housing beds (**Figure 27**). Non-market housing is an important part of the housing system because it offers housing options for those with lower incomes and who require supports in place.

Of the 878 non-market housing units in Port Coquitlam, data from BC Housing and the Metro Vancouver Housing Data Book indicates that 719 are subsidized by BC Housing and 215 of those subsidized units have operating agreements (i.e., financial relationships with BC Housing) that expire by 2029. When operating agreements expire, operators can continue to operate non-market housing without BC Housing funding, apply for continued BC Housing funding, or redevelop the property.

In addition to non-market units, rent supplements are another form of support for households with low incomes. Rent supplements typically help offset the cost of renting in the private market. BC Housing offers rent supplements for families and seniors making less than a certain income threshold, as well as those at risk or experiencing homelessness. In 2020, 371 Port Coquitlam residents (229 seniors, 118 families, and 24 homeless) received assistance from BC Housing rent supplement programs.

There are plans for more non-market housing units in the coming years. In 2021, 448 new non-market housing units received planning approvals, including 83 units that are under construction, 63 units under building permit review, and 302 units approved through rezoning.

Figure 27: Existing Non-Market Housing Stock, Port Coquitlam, 2021

	Family Housing	Seniors Housing (Public/ Subsidized)	Supportive Housing		Cooperative Housing	Total
			Group Care Homes	Recovery Transitional		
Units	550	303*	-	-	25	878
Beds	-	-	153	45	-	198

Source: City of Port Coquitlam, Social Housing Inventory 2021, as May 7, 2021; Co-operative Housing Federation of BC.
**Note that this number does not include assisted living and complex care units for seniors as these are generally considered part of the health care system.*

There is increasing demand year over year for non-market rental housing. **Figure 28** shows BC Housing Registry waitlist data for Port Coquitlam. Please note this data captures only applicants on BC Housing's Housing Registry, which only includes waitlist information for buildings that have a financial relationship with BC Housing. There may be other providers in the community that are not captured.

There has been significant growth in the number of applicants for non-market housing in Port Coquitlam since 2013. Between 2013 and 2021, the number of households on the Housing Registry grew by 87%. Family households and seniors represent the greatest number of applicants. The number of single person households (non-senior) have grown rapidly but remain a small portion of households on the waitlist.

Figure 28: BC Housing Waitlist by Household Characteristics, Port Coquitlam, 2013 to 2021

	2013	2015	2017	2019	2021	% change
Family Households	66	71	88	104	135	105%
Single Person Households	3	8	12	8	16	433%
Seniors	43	57	69	87	93	116%
Persons with Disabilities	38	34	42	45	38	0%
Wheelchair Accessible Unit	6	6	15	8	10	67%
Total Waitlist	156	176	226	252	292	87%

Source: BC Housing (July 2013, June 2015, June 2017, July 2019, July 2021)
Note: Rent Supplements, Transfers, and Pending Applications are not included in totals

What We Heard: Non-Market Housing Providers

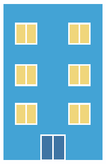
Feedback from non-market housing providers was collected through a focus group. Key themes are summarized below:

- *More supportive housing is needed, and housing geared to specific demographics, including youth, seniors, people requiring mental health supports, people with addictions, women and families, and immigrants.*
- *Transitional housing for families fleeing domestic violence and people being discharged from hospital or jail was noted as a gap.*
- *Need to address full spectrum of housing options.*
- *Need more land resources.*
- *Need City assistance in the development process.*
- *Need to create development incentives for increased affordable housing units.*
- *Need to have City policies in place that allow for new development of affordable housing.*
- *Need to build more partnerships with Fraser Health and various levels of governments to create more housing options. Use partnerships for community engagement and public education initiatives.*

““I’m very happy in my two-bedroom, two-level Co-op unit, other than the stair climbing is getting more and more difficult. But I can’t afford a market rent one-level apartment because the price is at least $1,500. I want to pass along this unit to a young family that needs it.”

-Community Survey Response

EXPERIENCE SPOTLIGHT:



Cheryl*

Cheryl, a single working mother, just sold her condo. She lived with her two teenage daughters, aged 16 and 19, in a two-bedroom condo for the past nine years. Cheryl grew up in the Lower Mainland, she lived in North Vancouver before settling in Port Coquitlam in 2002. At the time, Port Coquitlam offered housing affordability and a good community to raise a family.

Cheryl chose to sell her condo because it was unsuitable for her family, and they did not enjoy the lack of amenities and inconveniences associated with condo living. The unit was not a suitable size for a family of three and had very poor natural light. Cheryl has experienced ongoing issues with a leak caused by a tenant in the unit above. Cheryl is looking for a three-bedroom townhouse with good natural light without the burden of neighbours living upstairs. Location is very important. Cheryl and her family want a deck and outdoor space to enjoy away from a busy road. Building age is important. An old complex or strata that has not been well maintained is at risk of expensive levies, newer builds pose less risks. When considering the type of home her and her family are looking for, Cheryl believes she will have to move further away from the City of Port Coquitlam to maintain affordability.

Cheryl moves out of the condo next week and does not have a new home to move into. She was advised by her realtor that sellers will not accept an offer with a subject to sell, so has no choice but to find temporary housing until a new home can be purchased. Cheryl worries about making an offer on a new home; in the current market, competition is high. Bidding wars are pushing prices higher. Cheryl says she might put an offer in at her maximum budget and be outbid; it's a real concern that affordability is continuing to get worse. Cheryl worries that she will never be able to pay off her mortgage.

Cheryl believes there are not enough three-bedroom condos in Port Coquitlam; many are two bedrooms which are often not suitable for a family. There are three-bedroom townhouses but are out of price range for many families and single parents. Many complexes are aging, which is a deterrent for local buyers. Cheryl hopes to stay in Port Coquitlam where she raised her family, but market forces may push her out of the community.

Heather*

Heather and her partner have been renting a basement suite for almost three years and are looking to get into the homeowner market. Heather and her partner are both employed; Heather works in an office full-time. Prior to their current basement suite, the couple lived in a one bedroom condo; when it went up for sale three years ago, it was sold, and they were evicted. They had to find housing urgently and were lucky to find their current basement suite on Craigslist within a week and a half. Heather feels that she has a good relationship with her current landlord, however, the landlord recently told Heather that a family member may have to move into the suite. This means Heather and her partner are at risk of losing their rental unit again.

Heather feels there is a lack of stable housing options for renters. Heather has not invested in her home in terms of furniture, appliances, paint, or fixtures, because she doesn't know when she might have to move next. She picks up furniture left behind by previous tenants, which saves her from purchasing and storing furniture in the future. A lack of storage is an ongoing challenge with rentals. In general, Heather feels her life choices are dictated by rental restrictions. The couple does not have kids, pets, or a second car - the couple feels it is a risk to take these things on as renters.

The couple believes homeownership will provide stability and an opportunity to start a family with no fear of eviction. They could buy appliances and furniture and make their housing unit a home. The challenge is that the housing for sale in their price range are one bedroom condos, which are not suitable for raising a family. Heather feels stuck, and that there are no appropriate options for her and her partner.

Heather thinks Port Coquitlam would benefit from less single family dwellings, less condos, and more townhouses to fill the missing middle. She believes that townhouses find the right balance of outdoor space and private home space without taking up much land. Public parks and small condo balconies do not provide the same outdoor amenity space as a yard or deck. Heather believes that couples wanting to start a family need more housing options, specifically townhouses, in order to support their transition to family life.

*Names have been changed.

4.4 HOMEOWNERSHIP

4.4.1 Owner Incomes

Figure 29 shows the distribution of owner households by incomes in Port Coquitlam. More than half of owner households earn above moderate and high incomes. 30% of gross income is considered to be a measure of affordable monthly shelter costs, which for owners would include mortgage payments, strata fees (if applicable), home insurance, utilities, and property taxes.

In 2016, Port Coquitlam's median owner household income was

$95,752

Figure 29: Owner Households by Income Group, Port Coquitlam, 2016

Income Group	Income Range	Number of households (%)	Affordable monthly shelter costs (30% gross income)*
High Income (More than 150% of median household income)	$115,000 and over	6,536 (39%)	$2750+
Above Moderate (120% to 150% of median household income)	$85,000 to $114,999	3,049 (18%)	$2125 - $2750
Moderate (Between 80% and 120% of median household income)	$60,000 to $84,999	2,825 (17%)	$1500 - $2125
Low Income (Between 50% and 80% of median household income)	$35,000 to $59,999	2,675 (16%)	$875 - $1500
Very Low Income (Less than 50% of median household income)	Under $35,000	1,645 (10%)	< $875

Source: Metro Vancouver Housing Needs Report, 2021

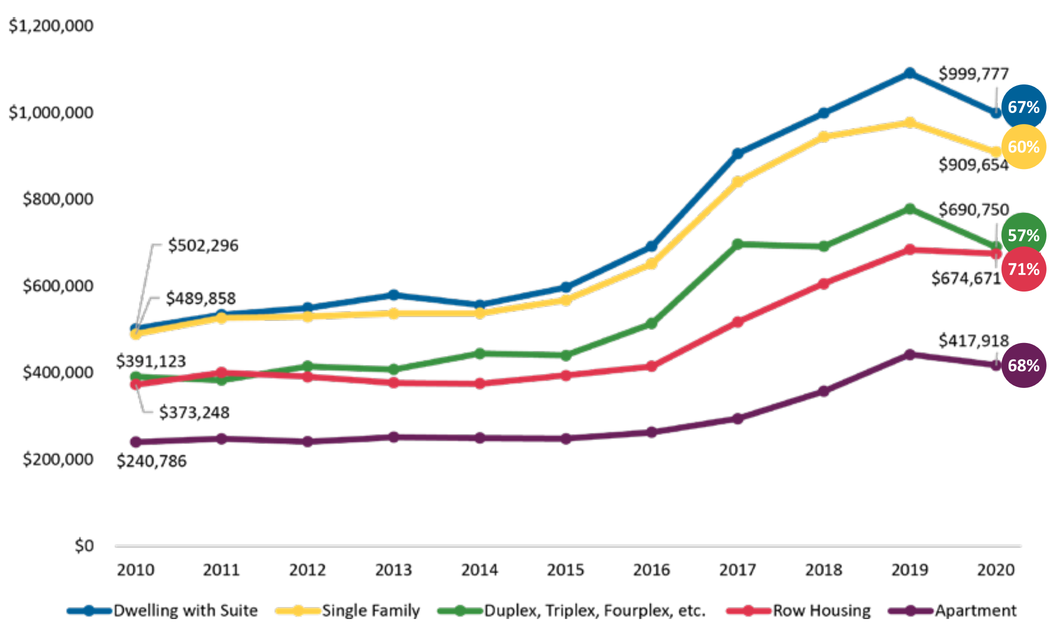
**Based on the definition of affordability as spending no more than 30% of gross household income on housing.*

4.4.2 Sales Prices

Home sales prices have risen dramatically in Port Coquitlam, reflecting trends in the region overall. There has been a marked increase in average home sales prices since 2015, as reflected in **Figure 30**. Between 2019 and 2020 sale prices show a decline, likely a delayed response to senior government initiatives, including stronger pressure testing on mortgages and the speculation tax. However, there is little indication that housing sale prices will continue a downward trend.

The start of the COVID-19 pandemic in 2020 created significant uncertainty in the housing market due to higher unemployment, mortgage deferrals, reduced immigration from workers and students, and the risk of an economic contraction. However, the impact of the pandemic on home sales appears to have been short-lived as prices continue to rise. Anecdotal reports indicate that the pursuit of homeownership has not slowed down. In fact, some households were able to boost their down payments during pandemic lockdowns and more families are moving to suburban and rural areas seeking larger units and more greenspace in response to lockdown measures and the requirements of working from home.

Figure 30: Average Housing Sale Prices by Structure Type, Port Coquitlam, 2010 to 2020

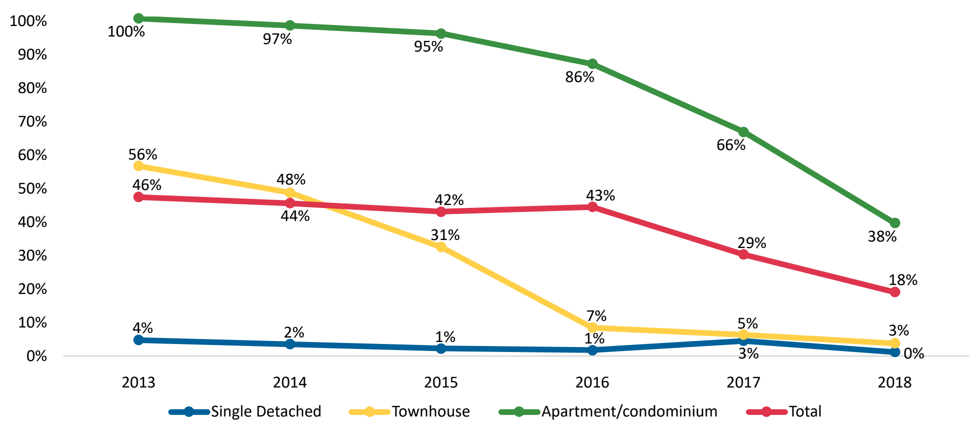


Source: BC Assessment, 2020

4.4.2.1 Affordable Sales

Figure 31 shows the proportion of home sales that are affordable for households earning the median household income in Port Coquitlam. This data highlights the impact of rising home sales prices on Port Coquitlam households where homeownership is increasingly out of reach for those earning local incomes. Overall, in 2013, 46% of home sales were affordable to households earning the median income. By 2018, this fell to just 18%.

Figure 31: Affordable Sales by Structure Type, Port Coquitlam, 2013 to 2018

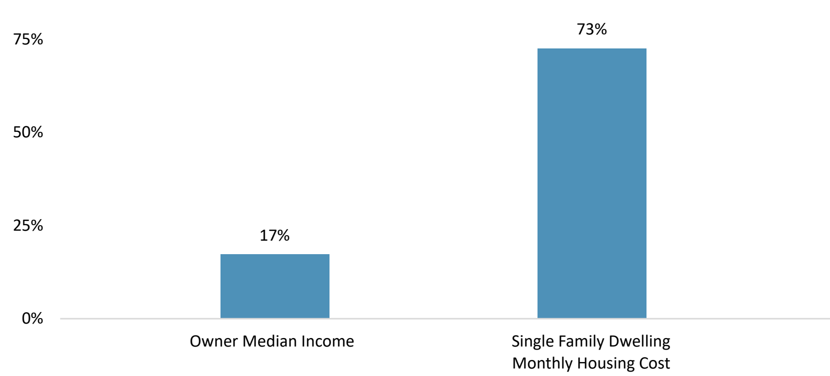


Source: Real Estate Board of Greater Vancouver

Affordable Sales estimates: 30% of household income, based on the median household income in Metro Vancouver. Assumes 10% down, 25-year mortgage (5 year fixed term).

Figure 32 looks at how the cost of homeownership has changed in relation to owner incomes between 2011 to 2020. This graph is a general measure of change to indicate how homeownership costs have increased far faster than household income. A number of assumptions are made: owner housing costs are based on average sales price for a single family dwelling. Median income by tenure is calculated based on the proportion of renter versus owner household income (see Affordability Gap Analyses in Section 5 for further explanation) and adjusted to 2020 estimates using historical growth rates.

Figure 32: Change in Household Income vs. Change in Housing Costs, 2011 to 2020



Source: Statistics Canada Census Program.

Notes: Incomes are adjusted to 2020 estimates using historical growth rates.

What We Heard: Homeowners

Feedback from owner households and renters looking to buy was collected through the online community survey. Key themes are summarized below:

- *Homeowners find that housing costs are very high and noted that high strata fees and property taxes exacerbate this.*
- *Renters trying to enter the homeowner market find that even if they can afford the mortgage payment, it is difficult to save for a down payment. Some renters are finding they don't qualify for a mortgage. And others are unsure they would be able to afford future mortgage payments even if they qualified.*
- *Homeowners feel stuck where they are and can't afford to move to more suitable homes.*
- *Homeowners believe that current laws protect the tenants more than the owners, which is a disincentive for making suites available. A large proportion of single-family homeowners with a secondary suite choose not to rent the suite (57% of survey respondents).*

"We purchased our home in Citadel Heights 23 years ago. We are now 80+ and finding upkeep to be too much of a chore and have too much space. We want to move to an Independent Living facility or apartment suitable for seniors. PoCo has a lot of aging seniors and should look at encouraging rental housing for those of us who are still independent and mobile, but looking to downsize."

-Community Survey Response

4.4.3 Homeownership Affordability Gap Analysis

An affordability gap analysis was completed to understand how Port Coquitlam owner incomes compare with the cost of owning a home in the community. This analysis reflects a single scenario and is used as a general measure of affordability. Individual circumstances vary widely. The analysis uses the following data and assumptions:

- 2020 average home sales prices (BC Assessment, 2020)
- Affordability is defined as spending less than 30% of before-tax household income on housing costs, including mortgage payments, insurance, utilities, and property taxes.
- Annual insurance costs of $1,400 for single family dwellings with and without suites, and duplexes/triplexes/fourplexes. Annual insurance costs of $900 for row housing and apartments.
- Assumes single family dwellings with suites have the suite rented for $1,200 per month.
- The 2016 census reports on 2015 income information. To compare household incomes with average sales prices, incomes were projected to 2020 based on historic growth in incomes.
- Data on median household income by household types is available, but not also by tenure. Because renter household median incomes are far lower than owner households, median household incomes for different household types were adjusted to reflect this difference and avoid misrepresenting the affordability gap. For example, in 2015, median owner household income ($95,752) was 114% of Port Coquitlam's overall median household income ($84,096). Median household incomes were adjusted based on this proportion.

Secondary Suites and Affordability

63% of online survey respondents who live in a single-detached home with a secondary suite or coach house said they rent out their secondary suite, main residence, or coach home (OCS). 65% of these respondents also said that renting out their suite is very important for the affordability of their home or mortgage payments. Most of these respondents anticipate renting out their suites for 10 or more years.

Figure 33 shows the results of this analysis and the difference between the monthly cost of an average home and what is affordable for median income-earning households. The figures are colour coded based on what percentage of that household's income would be required to afford the estimated monthly housing costs for each dwelling type. For example, an individual living alone earning the median income for this household type ($57,359) can afford a monthly housing cost of $1,434. Individuals in this situation could not afford to purchase any dwelling type at the average sales price; even apartments would be unaffordable.

Figure 33: Affordability Gap Analysis for Owner Households, Port Coquitlam, 2020

Household Type	2020 Median Household Income	Affordable Monthly Housing Costs	Single Family Dwelling	Single Family Dwelling with Rented Suite	Duplex, Triplex, and Fourplexes	Rowhouse	Condominium
Estimated monthly housing costs based on average sale prices			$4,492	$3,779	$3,410	$ 3,658	$2,383
			Difference between actual cost of housing and median household incomes				
Couples without Children	$113,886	$2,847	($1,645)	($931)	($563)	($811)	$464
Couples with Children	$147,496	$3,687	($805)	($91)	$277	$29	$1,304
Lone-Parent Families	$73,533	$1,838	($2,654)	($1,940)	($1,572)	($1,820)	($545)
Non-Census Families*	$57,359	$1,434	($3,058)	($2,345)	($1,976)	($2,224)	($949)

Notes: For owners, shelter costs include, as applicable, mortgage payments (principal and interest), property taxes, condominium fees, insurance and payments for electricity and water & sewer services. For the purposes of this exercise mortgage payments are calculated using a 25-year amortization, with 3.0% interest, and a 10% down payment. Incomes are adjusted to 2020 estimates using historical growth rates.

**Non-census family households are largely one-person households (88% in 2016), or two or more individuals living as roommates.*

4.5 HOMELESSNESS

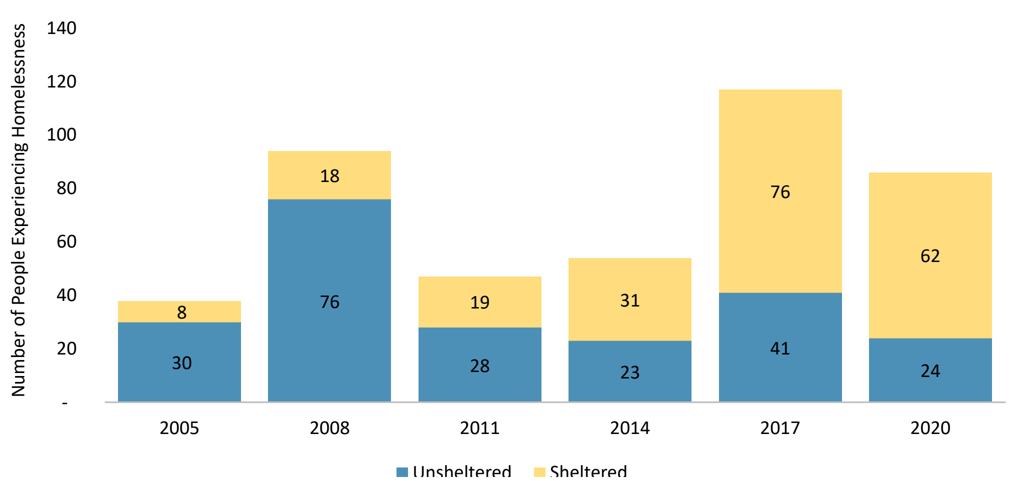
4.5.1 Port Coquitlam Context

Port Coquitlam shares homeless and shelter services with Coquitlam and Port Moody (the Tri-Cities). Participants of the Tri-Cities Homelessness Task Group Focus Group noted that compared to neighbouring Coquitlam, Port Coquitlam has a flat geography making mobility easier for people experiencing homelessness. Encampments exist along the Coquitlam River and parks throughout Port Coquitlam, and people experiencing homelessness are encouraged to access shelter services at 3030 Gordon, a permanent shelter and transitional housing facility operated by RainCity and located in Coquitlam, near the border of Port Coquitlam. In addition, a COVID-response emergency shelter was opened as a temporary housing solution during part of the pandemic.

4.5.2 Point-in-Time Homeless Count

The Tri-Cities Point-in-Time Homeless Count (PiT Count)* identified 86 individuals experiencing homelessness in 2020, including 62 who were sheltered (in shelters or transitional housing) and 24 who were unsheltered (on the street). **Figure 34** shows historical PiT Count data, with peak number of individuals experiencing homelessness in 2017, and an increasing number of sheltered homeless up to 2017.

Figure 34: Number of Individuals Experiencing Homelessness, Sheltered and Unsheltered, Tri-Cities (2005-2020)



Source: Metro Vancouver Homeless Count, 2005-2020

**The PiT Count takes place over a 24-hour period to provide a "snapshot" of homelessness during that time.*

4.5.3 Estimated Hidden Homelessness

The Ministry of Social Development and Poverty Reduction provides data on the number of Income Assistance Recipients; 142 recipients in the Tri-Cities have no fixed address, a key indicator of homelessness and likely the minimum number of people experiencing homelessness (Government of BC, Tri-Cities, received June 2, 2021). This means at least 56 visible or hidden homeless were not counted in the last Point-in-Time Count, which identified 86 individuals experiencing homelessness.

The Point-in-Time (PiT) Count does not reflect hidden homelessness, such as couch surfing, which is more common among women and families, and therefore misses a significant part of the population experiencing homelessness. A 2009 research study estimated that there are approximately 3.5 individuals experiencing homelessness for every individual counted through the PiT Count. This methodology is applied to estimate hidden homelessness in the Tri-Cities and estimates there may be approximately 300 individuals experiencing hidden homelessness, in addition to the 86 individuals counted in the PiT Count (total of 386 experiencing hidden and visible homelessness).

"There's a small population of homeless folks living along the river that have never been an issue to me, but they really could use some support and love."

-Community Survey Response

"We are not a true community when even one person is left behind."

-Community Survey Response

4.5.4 Emergency Shelters and Housing

As of 2021, the Tri-Cities has a total capacity of 105 emergency shelter spaces (**Figure 35**). 30 of these are transitional/supportive housing units, and the remaining 75 are shelter beds/rooms. Bed and room capacity was reduced during the COVID-19 pandemic in order to meet public health regulations, meaning 35 shelter spaces were lost. This continues to change as new public health regulations come into place. In response, 30 spaces were opened up at a hotel in Coquitlam to provide shelter capacity during the pandemic. An extreme weather response shelter has historically been provided by Trinity United Church with limited spaces available but has more recently been shut down because of COVID. There is no Extreme Weather Location for 2021/2022.

Figure 35: Shelter Beds and Units Available for People at Risk of Homelessness, Tri-Cities, 2021

Name	Capacity	Details
EWR Extreme Weather Response Shelter (temporary)	Approximately 20 mats	Moves around Tri-Cities, previously hosted in a Port Coquitlam church
ERC/CES Emergency Response Centre (COVID)	30 beds	Sometimes over capacity; average stays is 30+ people per night. Closed as of summer 2021 due to a fire.
3030 Gordon Transitional/ Supportive Housing	30 suites	
3030 Gordon Emergency Shelter	15 rooms	*Reduced from 30 rooms due to COVID-19
3030 Gordon Extreme Weather Response (temporary)	10 beds	*Reduced from 30 beds due to COVID-19. (Temporary shelter; no funding for permanent)
	105	**Total capacity of 140***

Source: BC Housing, Phoenix Society, RainCity Housing 2021

In June 2020, an Emergency Response Centre opened in response to increased demand for emergency housing during the COVID-19 pandemic. On a majority of nights, the 30-bed shelter ran over capacity. Demand for emergency shelter in the Tri-Cities is significantly higher than supply. Men represented 64% of nights stayed. The largest number of clients by age group were 50-65 years old, followed by 30-49 years old.

The 3030 Gordon Shelter is the only Tri-Cities housing provider for shelter and emergency housing services and is located in Coquitlam near the border of Port Coquitlam. As outlined above, both the shelter and temporary shelter have been operating at reduced capacity during the pandemic. When the total number of clients are broken down by age range, the greatest demand is in the 25-54 age range (80% in 2020).

4.5.5 Supportive Housing Registry Waitlist

There is a steady demand for supportive housing in Port Coquitlam. BC Housing's Housing Registry waitlist data indicates that the waitlist peaked at 56 in 2016 and has remained steady since. As of March 2021, there are 23 applicants waiting for supportive housing in Port Coquitlam. Please note this data captures only applicants on the Housing Registry as per BC Housing; there may be supportive housing providers without a financial relationship to BC Housing, these waitlists are not captured here.

What We Heard: Homeless Service Providers

Feedback from homeless service providers was collected through a focus group. Key themes are summarized below:

- ***Increased number of seniors. The older adult population needs more options to address their specific needs (e.g., adaptable housing).***
- ***Housing programs and shelters for youth are missing.***
- ***Outreach, substance-use, and physical and mental health services are under-resourced. Only two homeless outreach workers for all of the Tri-Cities area.***
- ***The Tri-Cities Homelessness & Housing Task Group was identified as a successful platform for discussion; has been a collaborative space to create solutions and share information.***
- ***3030 Gordon Street emergency shelter has been full since opening; insufficient capacity to respond to the demand.***
- ***Encampments exist in Port Coquitlam, likely due to flat geography making it easy to move around compared to vertical terrain in Coquitlam.***
- ***Need more supportive housing stock to support independence.***
- ***Service providers are seeing more traumatic brain injury in clients due to multiple overdoses and the toxic drug supply, meaning housing solutions are more complex.***
- ***Need more supportive and transitional housing to support people back into independent housing. There is a bottleneck where clients are unable to move from shelter into market rental housing.***
- ***The onset of COVID created new emergency housing opportunities that were very successful in saving lives, helping get people off the streets and connecting people to more resources. Providers hope these facilities and resources become a long-term solution.***

5.0 HOUSING NEED

5.1 KEY FINDINGS

Affordability is the biggest housing issue in Port Coquitlam, as in most BC communities. 21% of owner households and 40% of renter households were spending more than 30% of their household incomes on shelter costs in 2016.

In 2016, 15% of households (3,110 households) were identified as being in core housing need and 6% of households (1,250 households) in extreme core housing need. Renters who are seniors, lone-parent families, or Indigenous are facing the highest rates of core housing need.

There is unmet need for supportive housing: there are 23 people on the BC Housing Registry for supportive housing, and 30 residents in transitional housing at 3030 Gordon that have few supportive housing options in the Tri-Cities.

There is an estimated 386 people experiencing homelessness in the Tri-Cities.

BC Housing reports a significant waitlist in Port Coquitlam for non-market housing (292 households). The need is likely higher as not all households in need are on the BC Housing waitlist.

Over the next ten years, Port Coquitlam is expected to continue experiencing significant growth in population from an estimated 62,298 in 2021 to 71,800 in 2031; and grow in number of households from an estimated 23,216 in 2021 to 28,724 in 2031. The population is aging—with seniors being the fastest growing age group—and household sizes are decreasing.

A range of affordability levels and unit types are required among new units, with a particular need for deeply affordable and below-market rental.

Figure 36: Anticipated Dwellings 2021-2031

	Units to Own***	Units to Rent	Total
Immediate Housing Need (As of 2021)*	--	1,887*	1,887
Anticipated Housing Need (2021 to 2031)**	3,740	1,760	5,500

***Immediate housing need is based on the estimated number of individuals experiencing hidden and visible homelessness (97), and the number of renter households in core housing need as of 2021 (1,790). Not all households in core housing need require a new unit. Many could be supported through rental subsidies.*

***Based on Scenario 2 projections which estimate that the proportion of owner and renter households will continue to change based on recent trends.*

****Immediate need is not calculated for owning households. While homeownership is a significant source of housing and an important way of achieving stability for many households, homeownership is subject to significant market pressures making it difficult to capture "need" in the same way as rental units.*

5.2 IMMEDIATE HOUSING NEED

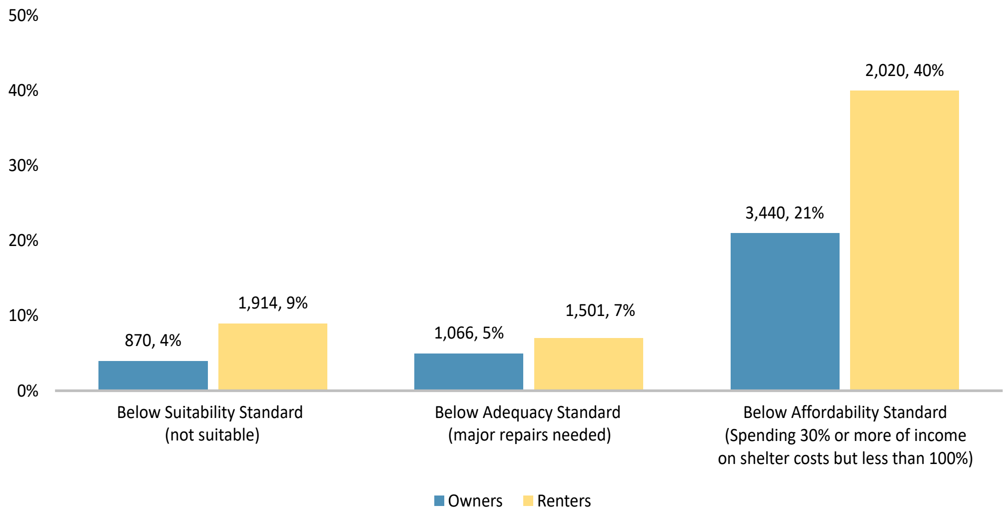
5.2.1 Housing Standards

Housing standards are defined as follow:

- Adequate housing is reported by their residents as not requiring any major repairs.
- Affordable housing has shelter costs equal to less than 30% of total before-tax household income.
- Suitable housing has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements.

Like most communities, the greatest housing challenge facing Port Coquitlam households is affordability (**Figure 37**). Renters in Port Coquitlam are facing the most significant challenges with 40% spending more than 30% of their household incomes on shelter as of 2016; in comparison, 44% of renters in Metro Vancouver are below the affordability standard.

Figure 37: Households that Do Not Meet Housing Standards by Tenure, Port Coquitlam, 2016



Source: Stati sti cs Canada, Core Housing Need Data Tables, 2016

5.2.2 Core Housing Need

CMHC defines core housing need as a household whose housing falls below at least one of the adequacy, affordability, or suitability standards and who would have to spend 30% or more of its before-tax income to afford the median rent of an alternative unit that is acceptable. Those in extreme core housing need meet the definition of core housing need and spend 50% or more of their income on housing. Essentially, households in core housing need are facing at least one housing issue AND cannot afford to move in the same community.

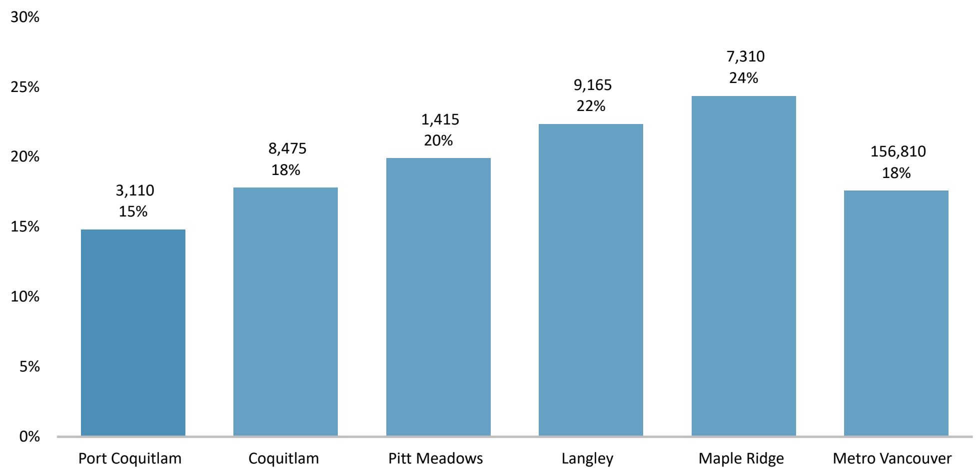
Households in core housing need would be heavily impacted by job loss or a major unexpected expense such as medical emergencies, major auto repairs, home repairs, pet emergencies, or unplanned travel. Unexpected job loss was experienced by some workers during the COVID-19 pandemic due to unexpected economic changes. Households in extreme core need are sometimes considered at-risk of homelessness because of the high proportion of their incomes going to housing.

In 2016, 15% of Port Coquitlam households were in core housing need, lower than comparable communities and the Metro Vancouver region as a proportion of households (**Figure 38**). While a similar number of renters and owners are in core housing need, a much higher proportion of renters are in core housing (**Figure 39**), reflecting the smaller number of renter households in the community and the greater sensitivity of renters to housing supply and affordability. Between 2006 to 2016, the proportion of renters and owners in core housing need stayed relatively stable. However, the number of households in core housing need grew with population growth.

Immediate housing need in 2021 was estimated by looking at the needs of renter households in core housing need using the following assumptions: the proportion of households in core housing need remained the same between 2016 and 2021 (15% of all households) and that the proportion of renter households in core housing need remained the same (49% of households in core housing need). These assumptions are used as tenure and core housing need changes very slowly over time. While owners may indeed be experiencing housing pressures, the proportion of owners in core housing need is not used in estimating immediate need because mortgage rules allow owners to have shelter costs over 30%, owned homes may serve as both shelter and investment purposes, and owners have access to options that renters do not, such as accessing an equity line of credit or downsizing.

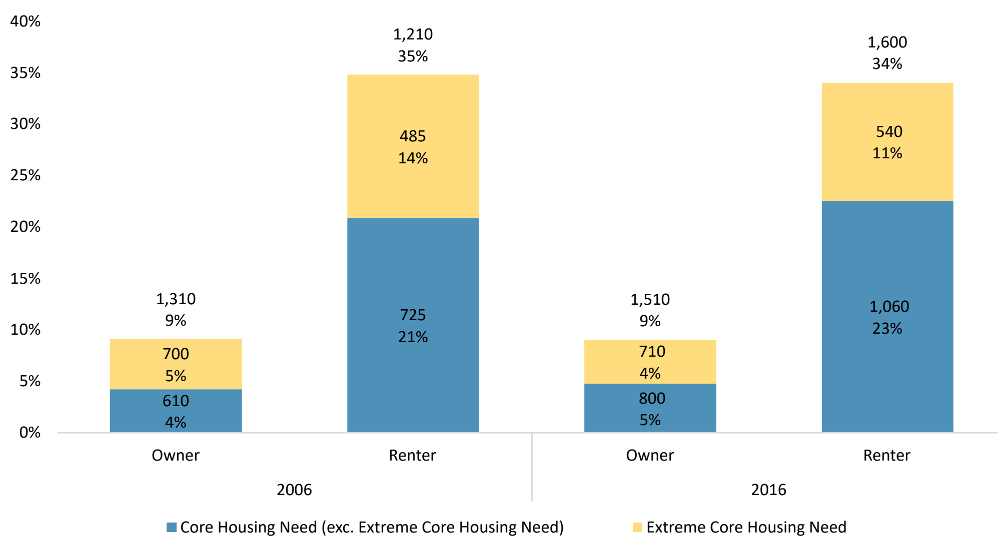
As of 2021, 1,790 renter households are estimated to be in core housing need, meaning they are facing housing challenges and they can't afford a more appropriate unit in the community.

Figure 38: Households in Core Housing Need, Port Coquitlam and Comparable Communities, 2016



Source: Stati sti cs Canada, Core Housing Need Data Tab les, 2016

Figure 39: Households in Core & Extreme Core Housing Need by Tenure, Port Coquitlam, 2006 to 2016



Source: Stati sti cs Canada, Core Housing Need Data Tables, 2016

5.2.3 Core Housing Need by Household Demographics

The percentages shown below are the core housing need for different household demographics, including the number of households in core housing need, and the proportion of different household types in core housing need. For example, 85 households led by someone 15 to 24 years of age are in core housing need, or 36% of households led by someone 15 to 24 years of age.

CORE HOUSING NEED

53%

of renter households led by a senior (65+) are in core housing need (395)

49%

of renter households who are recent immigrants are in core housing need (95)

47%

of renter households identifying as indigenous are in core housing need (210)

47%

of lone-parent renter households are in core housing need (435)

47%

of one-person renter households are in core housing need (755)

40%

of renter households have at least one person with an activity limitation and are in core housing need (1,100)

35%

of renter households with at least one child (<18) are in core housing need (515)

Figure 40: Household Characteristics by Tenure and Core Housing Need, Port Coquitlam, 2016

Characteristics	Total Households in Core Housing Need		Renter Households in Core Housing Need		Owners in Core Housing Need	
	#	%	#	%	#	%
Total Households in Core Housing Need	3,110	14.8%	1,600	34.0%	1,510	9.3%
Core Housing Need by Age of Primary Household Maintainer						
15-24	95	36%	60	34%	40	44%
25-34	350	14%	180	22%	170	10%
35-44	705	16%	395	33%	310	10%
45-54	680	13%	340	35%	345	8%
55-64	505	11%	245	32%	265	7%
65+	780	19%	395	53%	385	12%
Core Housing Need by Household Type						
Couple with Children	715	9%	220	21%	495	7%
Couple without Children	295	6%	135	18%	160	4%
Lone Parent Household	730	31%	435	47%	290	20%
Multiple-Family	30	5%	10	17%	25	4%
One Person Household	1,255	28%	755	47%	500	17%
Other Non-Family	95	15%	50	17%	35	11%
Core Housing Need based on Immigration Status						
Non-Immigrant	1,740	13%	1,050	31%	690	7%
Non-Permanent Resident	20	31%	10	25%	10	50%
Immigrant	1,350	18%	535	41%	810	13%
Recent Immigrant	175	39%	95	49%	80	32%
Core Housing Need by Households with Seniors (65+)						
Household Has At Least One Senior (65+)	840	17%	410	50%	430	10%
Household Without A Senior (65+)	2,270	14%	1,190	31%	1,080	9%
Core Housing Need by Households with Persons with an Activity Limitation						
Household Has At Least One Person with an Activity Limitation	1,890	17%	1,100	40%	790	9%
Household Without A Person with an Activity Limitation	1,220	12%	500	26%	720	9%
Core Housing Need by Indigenous Households						
Indigenous Households	265	27%	210	47%	60	11%
Non-Indigenous Households	2,845	14%	1,395	33%	1,450	9%
Core Housing Need by Households with Children						
Household Has At Least One Child (<18 years)	1,105	16%	515	35%	590	11%
Household Without a Child (<18 years)	2,005	14%	1,090	34%	920	9%

Source: CMHC (based on 2006, 2016 Census and 2011 National Household Survey)

5.2.4 Homelessness

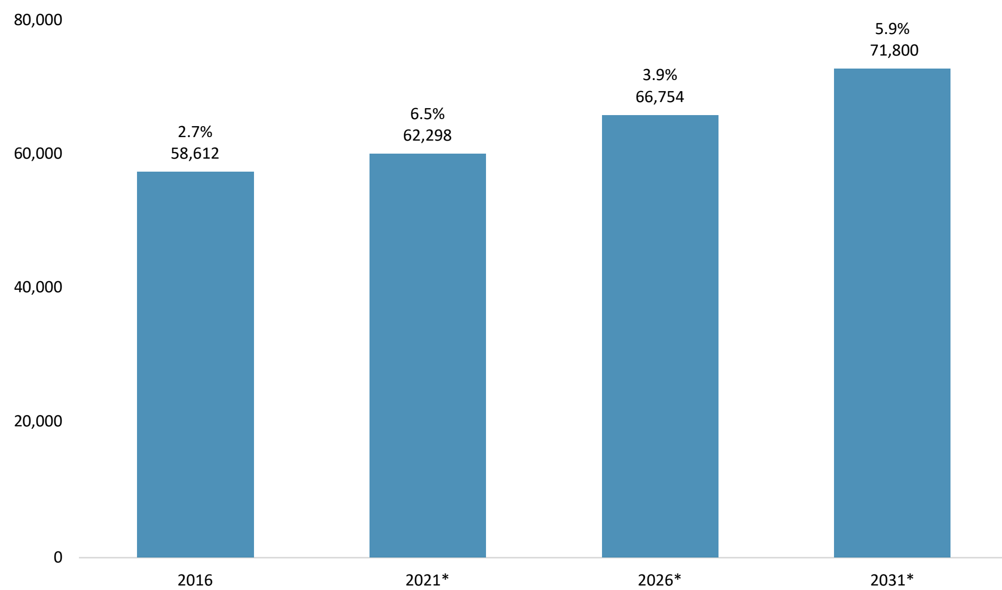
While exact numbers are unavailable, it is estimated that 97 of the 386 individuals in the Tri-Cities that are estimated to be experiencing hidden and visible homelessness may be based in Port Coquitlam. This is a rough estimate based on the proportional population of Port Coquitlam compared to the Tri-Cities (25% of the total population), and does not take into account: mobility, geography, access to services, and sense of safety among other considerations.

5.3 ANTICIPATED HOUSING NEED

5.3.1 Population

Figure 41 projects that Port Coquitlam's population grew to 62,298 in 2021 and will increase to 71,800 by 2031, a growth rate of 15%.

Figure 41: Historic & Anticipated Population & Growth Rate, Port Coquitlam, 2006 to 2031



Source: Historic Population from Statistics Canada Census Program, Census Profiles 2006, 2011, 2016; Anticipated population from: Metro Vancouver (projections revised in April 2021).

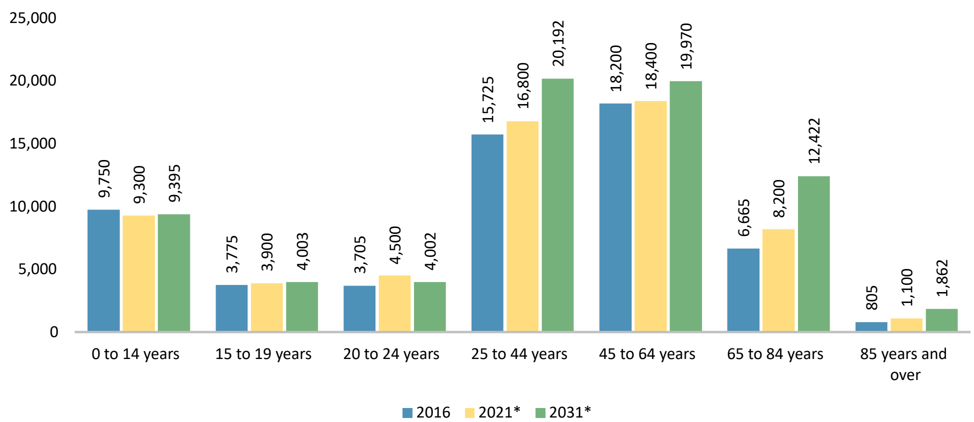
**Indicates projected population.*

5.3.2 Age

The median age of Port Coquitlam residents has been increasing steadily over recent Census periods. The median age was 37.5 in 2006, 40.7 in 2016, and anticipated to increase to 41.8 by 2026. A trend in aging population is expected to continue into 2031.

Figure 42 shows anticipated age distributions from 2011 to 2031. The population of children aged 0 to 14 and youth aged 15 to19 is expected to decrease slightly, while the population of seniors aged 65 to 84 is expected to grow significantly in coming years.

Figure 42: Historic & Anticipated Population by Age Distribution, 2011 to 2031



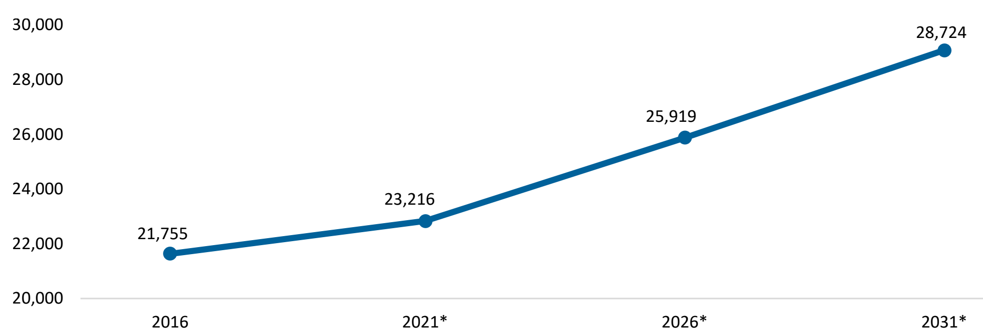
Source: Historic Population from Statistics Canada Census Program, Census Profiles 2006, 2011, 2016; Anticipated population from: Metro Vancouver (projections revised in April 2021).

**Indicates projected population.*

5.3.3 Households

Port Coquitlam grew from 20,650 households in 2006 to 21,755 in 2016, a growth rate of 5% adding an additional 1,105 households. **Figure 43** shows anticipated number of households in Port Coquitlam is estimated to be 23,216 in 2021 and will increase to 28,724 by 2031. Port Coquitlam's average household size is shrinking. Between 2006 and 2016, the average household size decreased from 2.8 to 2.7, and is anticipated to be 2.5 people per household by 2031.

Figure 43: Historic & Anticipated Number of Households, Port Coquitlam, 2011 to 2031



Source: Historic number of households from Statistics Canada Census Program, Census Profiles 2006, 2011, 2016; Anticipated number of households from: Metro Vancouver (projections revised in April 2021).

**Indicates projected number of households.*

5.4 ANTICIPATED DWELLING UNITS

Household and dwelling projections were completed by Metro Vancouver to estimate how many dwellings, and of what type, tenure, and size will be needed to keep up with population growth between 2021 and 2031. These projections offer insight into potential growth in the community based on a number of assumptions. Housing development is the result of many different factors, including market forces, land availability, local government policy, consumer preferences, and others. These projections assume that future households will look like current households in Port Coquitlam. However, the type and affordability of housing in a community impact who can or wants to live there. These dynamics can change over time as local government policy changes.

These projections estimate that Port Coquitlam will need an additional 5,500 dwellings over the next ten years (Figure 44).

5.4.1 Anticipated Dwelling Units

Figure 44: Anticipated Number of Households, Port Coquitlam, 2016 to 2031*

	2016 (Base Year)	2021	2026	2031
Total Households	21,760	23,220	25,920	28,720
Additional Dwellings to Meet Household Growth	n/a	1,460	2,700	2,800
Change from previous period (%)	n/a	7%	12%	11%

Source: Statistics Canada Census Program, Census Profile, 2016; Metro Vancouver Projections, 2021.

**All figures have been rounded.*

Note: Housing Demand Estimates are provided by Metro Vancouver and employ best practices in forecasting; estimates are subject to error.

5.4.2 Anticipated Tenure and Structure Type

Metro Vancouver dwelling projections estimate two scenarios for future dwellings (**Figure 45**). Scenario 1 assumes that the proportion of renters to owners seen in the 2016 Census remains the same into the future. Scenario 2 assumes that the rate of change between renters and owners continues at historical trends; for example, in Port Coquitlam, the proportion of renter households has been increasing faster than owner households. Based on housing trends in Metro Vancouver and Port Coquitlam, Scenario 2 is more likely.

These dwelling projections also estimate the number of new dwellings needed by structure type: ground-oriented dwellings and apartments. Note that these estimates are based on historical trends in Port Coquitlam. The actual structure types of new dwellings may differ markedly from these estimates as structure type is depending on land availability, local regulatory conditions, and market demand.

These dwelling projections breakdown into five year projections between the ten-year period of 2021 to 2031.

Figure 45: Housing Demand Estimates, Port Coquitlam, 2021-2031

		Total Housing Demand	Scenario T1: No shift in tenure		Scenario T2: Shift in tenure	
			Owners	Renters	Owners	Renters
2021-2026	Ground-oriented	1,640	1,330	310	1,020	630
	Apartments	1,060	690	370	820	240
	Total demand	2,700	2,020	680	1,840	870
2026-2031	Ground-oriented	1,710	1,390	320	1,020	700
	Apartments	1,100	710	390	880	220
	Total demand	2,810	2,100	710	1,900	920
Total 2021-2031		5,510	4,120	1,390	3,740	1,790

Source: Metro Vancouver Projections, 2021.

Note that estimates may not add up exactly due to rounding in the projection calculations.

5.4.3 Anticipated Bedrooms

Anticipated dwellings based on the number of bedrooms has been estimated in **Figure 46**. These estimates are based on proportion of households of different types and sizes in Port Coquitlam in 2016. These estimates assume that these proportions will stay the same into the future. However, the type, size, and affordability of housing in the community will influence the size of households that stay in or move to the community over time. Demographic changes over time will also influence the type of units that are in demand.

These projections anticipate a need for nearly one-third (31%) of Port Coquitlam's units to be three or more bedrooms. Given the broader regional, provincial, and national demographic shifts we are seeing toward older households (e.g., couples without children and non-Census family households). This reflects the high proportion of families with children in Port Coquitlam. While demographic trends indicate that there will be more single person households, families are expected to continue to make up a large portion of households.

Figure 46 Anticipated Dwelling Units by Number of Bedrooms, Port Coquitlam, 2021-2031

	Bachelor / 1 Bedroom	2 Bedroom	3+ Bedroom	Total
2021 to 2026	920	930	850	**2,700**
2026 to 2031	950	970	880	**2,800**
Percentage	34%	35%	31%	-

Source: Based on Statistics Canada Census Profile, 2016, and Metro Vancouver Population Projections, 2021.

"We love living here but there are almost no three-bedroom options that would cost less than 50% of our income. Our jobs are here but we are being priced out of living in PoCo."

-Community Survey Response

5.4.4 Rental Affordability

Figure 47 shows the level affordability required for new rental units based on the income distribution of the community as of 2016. Note that while incomes typically grow over time, the relative portions of households in each income group change very slowly.

A significant number of deeply affordable and below-market units are needed to provide rental housing in line with local incomes. Those households earning under $35,000 annually would require deeply affordable units, ranging from shelter rates (e.g., $375 per month for an individual) to well below market ($875 per month for households near the top of this income group). According to the scenarios below between 508 and 644 units will be required in Port Coquitlam between 2021 and 2031 to meet the needs of this group. Households earning between $35,000 and about $85,000 annually would be eligible for below-market housing, under BC Housing's Housing Income Limit thresholds[1]. Between 362 and 458 units will be needed between 2021 and 2031 to meet the needs of this group. This type of housing is provided through a combination of federal and provincial funding, local government incentives (including, in some cases, land), and non-profit housing providers that are able to build and operate non-market housing.

Figure 47: Rental Housing Demand Estimate by Household Income, Port Coquitlam, 2021-2031

Income Groups	Under $35,000	$35,000 to $59,999	$60,000 to $84,999	$85,000 to $114,999	$115,000 and over	Total Households*
Affordable monthly shelter costs (30% gross income)	<$875	$875-1,500	$1,500-2,125	$2,125-2,875	$2,875+	-
Scenario 1: No Shift in Tenure	485	**345**	**250**	**150**	**165**	**1,395**
2021-2026	235	170	120	75	80	680
2026-2031	245	175	130	75	85	710
Scenario 2: Shift in Tenure	625	**445**	**320**	**195**	**210**	**1,795**
2021-2026	305	215	155	95	105	875
2026-2031	320	230	165	100	110	925

Source: Metro Vancouver Projections, 2021.

**Numbers may not add up exactly to totals due to rounding.*

The cost of homeownership is extremely dependent on market forces and homes are considered both shelter and investment. Because of this, affordability for homeownership has not been estimated. Local governments can support affordable homeownership options by approving or incentivizing higher density forms that tend to be less expensive (as shown in Section 4.4) and by working with other levels of government to create more options.

1. BC Housing's Housing Income Limits define income thresholds for households in affordable housing. They can be found here: https://www.bchousing.org/publications/2021-Housing-Income-Limits-HILS-Effective-September-1-2021.pdf

6.0 MEETING HOUSING NEEDS AND ACCOMMODATING GROWTH

6.1 DEVELOPMENT TRENDS

Over the past ten years, Port Coquitlam has seen significant fluctuations in the number of dwellings developed each year. However, this pace of growth falls far short of the pace required to keep up with growth in households between 2021 to 2031.

! ***To meet the needs of a growing population, 550 additional dwellings per year will be needed. The current pace of approximately 300 units per year falls short of this need.***

As noted in the discussion on Housing Profile, the City has a significant amount of non-market housing in the pipeline. In 2021, 448 new non-market housing units received planning approvals, including: 83 units that are under construction, 63 units under building permit review, and 302 units approved through rezoning. The affordability of these units will range from shelter rates to near market and is keeping pace with non-market housing need. But given the scale of renter households living in core housing need (estimated 1,790 households), the development in the pipeline does not fully address immediate need or start to address projected need.

6.2 LAND CAPACITY ANALYSIS

A land capacity analysis was completed to understand the potential additional units allowed through OCP designations. With very few remaining greenfield sites in Port Coquitlam, it is vital to consider how infill and redevelopment strategies will contribute to supporting growth and achieving the City's affordable housing goals.

The land capacity analysis compared what would be permitted in accordance with the Port Coquitlam *Official Community Plan*, should all parcels be built out to their maximum extent, with what currently exists in the community to indicate the number of "net potential dwellings". The analysis showed that the OCP currently allows for a maximum of about 21,900 additional units, *should all existing lots and properties that are currently not built to the maximum OCP designations be fully utilized.* This rough estimate suggests the growth that is anticipated over the next ten years can be accommodated under existing land use designations. However, it is important to note that land capacity does not equate to actual development or unit potential. Development timelines, site-specific land constraints, construction costs, financial feasibility, and the need for land assembly can limit development.

The land capacity analysis found that growth can be accommodated, as shown in **Figure 48**.

Figure 48: Land Capacity for Dwellings

OCP Designation	Existing Dwellings	OCP Potential Units	Net Potential Dwellings
Apartment Residential	4,903	11,551	6,648
Downtown Commercial	743	3,563	2,820
Frequent Transit Development	26	1,200	1,174
High Density Apartment Residential	2,114	2,241	127
Highway Commercial	293	293	0
Neighbourhood Commercial	297	2,994	2,697
Residential	9,623	16,587	6,964
Small Lot Residential	2,271	2,968	697
Townhouse Residential	4,101.0	4,869	768
Grand Total	25,326	47,054	21,728

To illustrate the need for cautious interpretation of the land capacity findings, many of the single-family residential parcels may allow for one to two additional units (e.g., secondary suite and coach house), but these infill units are dependent on a homeowner's capacity or desire to add units to their existing single family property. This type of infill housing can often take decades to yield significant numbers of new units. Changes to policy (e.g., allowing four units on a single family property in appropriate locations) may spur further infill density on single-family properties. However, it may also increase the cost of land on those sites and inadvertently spur speculation or reduce any affordability gains. Ensuring that the sites selected for this type of density are in close proximity to transit and services, as well as providing various tenure options (e.g., both strata and rental) will ensure effective implementation of this type of strategy. Despite some land speculation, communities that have implemented this type of approach have also seen overall unit costs go down, even where land prices have increased due to density.

There are also properties that have capacity for much higher numbers of new units. It is worth strategically considering how these properties--that can accommodate higher densities and are located within proximity to transit areas--might effectively support growth and affordability goals over the short to medium-term (e.g., properties that can accommodate 50+ units over what currently exists). These types of parcels have the potential, if clear and supportive policy is in place, to contribute to meeting a range of the housing needs identified in this report.

7.0 SUMMARY AND NEXT STEPS

7.1 SUMMARY OF NEED

7.1.1 Anticipated Dwelling by Tenure and Affordability

The Port Coquitlam Housing Needs Report draws on available statistical information, population and dwelling projections, and stakeholder and community feedback to identify immediate and anticipated housing needs from 2021 to 2031. This section summarizes the key findings from this report. This information will be used by the City to inform future OCP updates and housing policies, and can also be used by local community organizations and developers to understand housing need in the community.

Figure 49: Anticipated Dwellings 2021-2031

	Units to Own***	Units to Rent	Total
Immediate Housing Need (As of 2021)*	-	1,887*	1,887
Anticipated Housing Need (2021 to 2031)**	3,740	1,760	5,500

***Immediate housing need is based on the estimated number of individuals experiencing hidden and visible homelessness (97), and the number of renter households in core housing need as of 2021 (1,790). Not all households in core housing need require a new unit. Many could be supported through rental subsidies.*

***Based on Scenario 2 projections which estimate that the proportion of owner and renter households will continue to change based on recent trends.*

****Immediate need is not calculated for owning households. While homeownership is a significant source of housing and an important way of achieving stability for many households, homeownership is subject to significant market pressures making it difficult to capture "need" in the same way as rental units.*

Figure 50: Tenure Shifts

Income Groups	Under $35,000	$35,000 to $59,999	$60,000 to $84,999	$85,000 to $114,999	$115,000 and over	Total Households*
Affordable monthly shelter costs (30% gross income)	<$875	$875-1,500	$1,500-2,125	$2,125-2,875	$2,875+	-
Scenario 2: Shift in Tenure	625	445	320	195	210	1,795
2021-2026	305	215	155	95	105	875
2026-2031	320	230	165	100	110	925

7.1.2 Rental

Port Coquitlam is experiencing significant pressures in the rental market, with a 0.7% vacancy rate in 2020 and rapid increase in median rents over the past ten years. As of 2016, purpose-built rental only served 11% of Port Coquitlam renter households. Most renter households live in secondary suites or rented condominiums, townhomes, or single-family homes. Secondary market rental is a crucial source of housing; however, it can be less secure over the long-term than purpose-built rental, as the owner may wish to sell or occupy at any time. More rental housing is needed across a range of affordability levels and sizes to accommodate households with low incomes and a range of household types and sizes. Port Coquitlam needs an estimated 1,887 affordable rental units or rental subsidies to address immediate housing need, as well as an additional 1,760 rental units over the next ten years across a range of affordability levels to meet population growth demands.

While the renter population grows, the existing stock of purpose-built rental may be vulnerable to redevelopment or loss for a number of reasons, such as ageing stock, strata conversion, and redevelopment to higher density forms. Because of the level of affordability offered by older rental housing, there is a risk of losing affordability in the community and pushing renters out of the community. Although rental demolitions have not been happening on a large scale in Port Coquitlam to date, developing policies in advance of redevelopment pressures increasing would allow the City to be prepared. Policy considerations could include adopting strata conversion policy, a reinvestment incentive program, a rental replacement policy, or careful use of residential rental tenure zoning.

7.1.3 Non-Market Rental

Market rental is increasingly unaffordable for low income households and the number of households applying for housing through BC Housing's Housing Registry is at historic highs, reflecting the growing need for more affordable options. While those with the very lowest incomes (e.g., on Income Assistance and Persons with Disabilities) have often been the focus of non-market housing, the incomes of working households are also not keeping up with housing costs and pushing many to look for non-market housing options. For example, 34% of renter households are in core housing need, meaning they are facing housing issues and cannot afford to find appropriate housing in the private rental market. Based on income distribution in the community, it is estimated that 1,070 non-market units are needed over the next ten years, 59% of anticipated rental need.

Finding solutions to the challenge of affordability requires the involvement of the non-profit housing sector. This includes partnering with non-profit housing providers and offering incentives for developments that offer more affordable housing options, including for those with extremely low incomes and housing with mental health supports. It also means advocating to provincial and federal governments for funding for non-market affordable housing development.

7.1.4 Homeownership

Homeownership continues to be an important aspiration for many households and has historically been a key driver in creating stability and generating wealth for families. With the cost of homeownership at historic highs and continuing to increase, many households in Port Coquitlam and across Metro Vancouver are feeling that homeownership is out of reach for them. It is estimated that 3,740 units to own are needed over the next ten years, across a range of affordability levels. The City can facilitate more affordable options by regulating size, density, and location of new developments, as well as exploring and piloting potentially more affordable homeownership options, such as through BC Housing's Affordable Home Ownership Program (AHOP) or rent-to-own.

7.1.5 People Experiencing Homelessness

In the Tri-Cities area, an estimated 386 are experiencing hidden and visible homelessness, including 86 individuals counted as part of the 2020 Point-in-Time Homeless Count. As of 2021, there are 23 applicants on the BC Housing Registry waiting for supportive housing units in Port Coquitlam, reflecting the need for more supportive housing in the community. Additional supportive services in the community are also needed to help people find and maintain housing, or access other types of supports required to help people move out of homelessness.

Homelessness response in the Tri-Cities is a collaboration between the Cities of Port Coquitlam, Coquitlam, and Port Moody. This collaboration should continue to track and respond to local needs. More options for independent and supportive housing are needed to address homelessness, a gap that exists throughout Metro Vancouver.

7.1.6 Families with Children

Port Coquitlam has a high proportion of families with children. Families needing larger units are facing affordability pressures in the homeownership market, and there are very few purpose-built units with three or more-bedroom units. Secondary rental units, which make up most of rental housing is Port Coquitlam, are more likely to be small secondary suites and condominiums. Families with very low incomes, especially those are supported by a single parent, face significant barriers in the housing market and may need additional supports through non-market housing options. 35% of all renter households with children and 47% of lone-parent families who rent are in core housing need.

7.1.7 Seniors

The community is aging with the population of adults between the ages of 65 and 84 growing faster than other age groups, followed by adults ages 45 to 64. Many seniors aspire to age in place, close to their families and their communities. For some, this includes in-home care supports which may be delivered through other agencies. For others looking to downsize or move into units that provide assisted living or other supports for seniors, it requires having those options in the community. Seniors on fixed income who rent face significant risks if they lose their housing. Many have been in their home for years and would be unable to pay market rents in the community. 53% of renter households led by a senior 65 or over are in core housing need. More downsizing options and supportive housing in the community would provide greater options for seniors.

7.1.8 People with Intellectual or Physical Disabilities

People with disabilities often face significant barriers finding appropriate housing, especially those who rent. 40% of households with at least one person with a disability are in core housing need, significantly higher than the general population. Many older units were not designed to accommodate wheelchairs and older buildings may not have elevators. Local governments can require a certain portion of units be built to adaptable housing standards and incentivize fully accessible units to increase housing choice for people with physical disabilities.

For people with intellectual disabilities or who require supports for mental health challenges, housing options with supports that are integrated in the community are needed. Local government can support this through the incentives they offer and being supportive of this type of housing as it goes through the approvals process. Partnerships with organizations that serve those with intellectual or physical disabilities are an important way to address these needs.

7.1.9 Indigenous Households

47% of renter households who identified as Indigenous were in core housing need. Individuals may be experiencing trauma, discrimination, extremely low incomes, and other barriers that prevent them from finding appropriate housing. Supporting the needs of Indigenous residents who are struggling with housing requires working to understand their needs and working with Indigenous partners to respond in ways that are adequate and offer cultural supports where needed.

7.1.10 Recent Immigrant Households

While the proportion of recent immigrants in Port Coquitlam may be lower than other communities, many of these households may struggle to find and maintain stable housing in their first few years in Canada. 49% of renter households who are recent immigrants were in core housing need. These families may require non-market housing options, housing subsidies, and/or cultural supports.

7.1.11 Individuals Living Alone

29% of households in Port Coquitlam are one-person households. Non-census families (predominantly individuals living alone) have far lower households incomes than other household types. In 2016, the median household income for non-census families was $45,108, much lower than the overall median household income of $84,096. Individual renters with low incomes face significantly higher rates of housing challenges and risks than other households and higher income earners. 28% of all one-person households were in core housing need in 2016. This number jumps when focused on renters: 47% of one-person households who rent were in core housing need. An aging population and demographic changes are leading more people to live alone. Without the support of an additional income, these households may face significant challenges as housing costs continue to increase.

7.2 TAKING ACTION ON HOUSING

Through this process, City staff and stakeholders were engaged in conversations to identify ideas for taking action on housing. This section summarizes the ways that the City can act to improve housing outcomes in the community. It is organized along the housing continuum, recognizing that adequate supports at all levels are required to offer housing choice to Port Coquitlam residents and address housing challenges. Local government can play a number of roles in supporting housing affordability and choice:

- Facilitating development through planning initiatives
- Regulating through zoning and bylaws
- Offering incentives for needed forms of housing and affordability levels
- Creating partnerships with other levels of government and the housing sector

The figure below outlines the types of measures the City of Port Coquitlam can take to address the needs identified in this report.

Figure 51: Considerations for Action on Housing Needs

Governmental Role: *Facilitate , Regulate, Incentive, Partner*

Homelessness

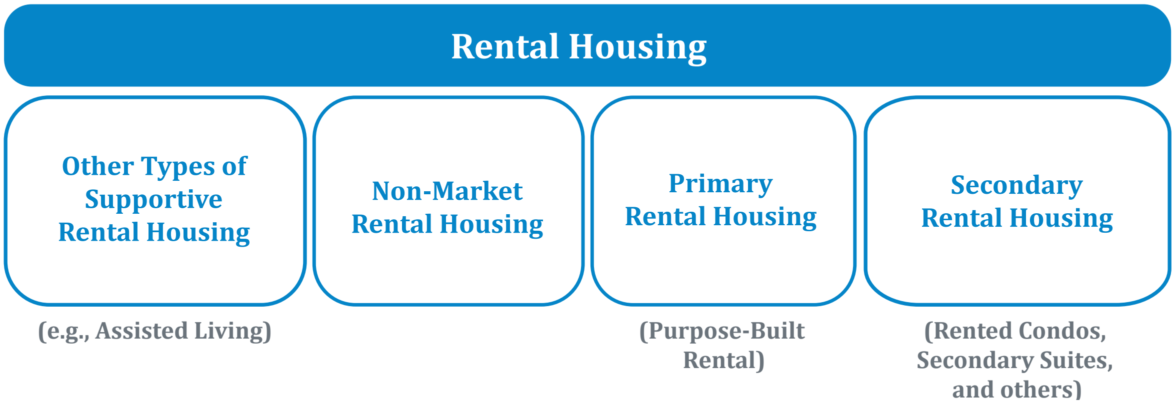
Continuum

1. Explore opportunities for an additional shelter location, possibly at the Tri-Cities level, to meet unmet need. Finding the right location can be challenging, and careful consideration of how to mitigate real or perceived neighbourhood impacts would be needed.

Supportive and Special Needs Housing

Continuum

1. Review zoning regulations for how assisted living facilities are treated and consider allowing this use in single family homes. The Zoning Bylaw currently allows for community care facilities in homes, but not assisted living facilities. These latter facilities are regulated and inspected by the province and permitting them in single residential homes could help address some of the unmet need for assisted living options



Governmental Role: ***Facilitate , Regulate, Incentive, Partner***

Non-Market Rental Housing

Continuum

1. Review zoning regulations and incentivize development of large sites identified through the land capacity analysis.

2. Work in partnership with large institutional landowners who may look to redevelop in the future (ex. Church sites or local school district).

3. Increase family-oriented housing: consider revisiting the family-oriented dwelling minimum requirement, and review whether an increase in two and three+ bedroom units would be achievable, to help meet the need.

4. Review application processing times for efficiencies (i.e., incentivize rental/affordable housing with faster application review).

Rental Housing

Other Types of Supportive Rental Housing	Non-Market Rental Housing	Primary Rental Housing	Secondary Rental Housing
(e.g., Assisted Living)		(Purpose-Built Rental)	(Rented Condos, Secondary Suites, and others)

Governmental Role: *Facilitate, Regulate, Incentivize (selectively)*

Market Rental Housing

Continuum

1. Develop a rental incentives program: reducing minimum parking requirements for rental housing, at least in transit-oriented locations, presents a major opportunity, especially as regional studies have shown that renters have lower car ownership rates than owners. In the context of a community where density allowances are not often maximized, and parking often drives the ultimate density of development, reviewing parking requirements could provide a real incentive.
2. Strengthening the policy that looks for a mix of tenures in the Frequent Transit Development land use designation, to require a particular percent of secured rental tenure in these areas. Rental tenure zoning could then be used through the redevelopment and rezoning process.
3. Increase family-oriented housing: Consider revisiting the family-oriented dwelling minimum requirement, and review whether an increase in two and three+ bedroom units would be achievable, to help meet the need.
4. Review and update density bonusing and inclusionary zoning policies.
5. Explore opportunities for pre-zoning parcels for higher density.
6. Review application processing times for efficiencies (i.e., incentivize rental/affordable housing with faster application review).
7. Consider mandating secondary suites (specifically two-bedroom suites) in all new single-family dwellings.
8. Consider incentivizing secondary rental by waiving utility fees if secondary suite is rented.
9. Consider inclusion of and incentivizing lock-off suites in townhouses.
10. Consider allowing secondary suites in duplexes.

Homeownership

Co-operative Housing

Condos Townhomes

Single-detached Dwellings

(and other types of ownership)

Governmental Role: ***Facilitate , Regulate***

Ownership

Continuum

1. Increase family-oriented housing:

   1.1 Consider revisiting the family-oriented dwelling minimum requirement and reviewing whether an increase in two- and three or more- bedroom units would be achievable to help meet the need.

   1.2. Consider expanding areas designated for townhouse (currently only approximately 5% of the land base).

   1.3 Explore permitting tri- and quadplexes in appropriate locations.

   1.4 Explore allowing for rowhouses in more areas, including outside of the Apartment land use designation, such as in an infill form in the Small Lot Residential land use designation or on shallow Townhouse-designated lands

2. Review and update density bonusing and inclusionary zoning policies.

3. Explore opportunities for pre-zoning parcels for higher density. Review application processing times for efficiencies (i.e., incentivize rental/affordable housing with faster application review).

4. Update Subdivision Servicing and DCC bylaws.

5. Incentivize development to private owners with land capacity, including working with owners to develop new Comprehensive Development (CD) zones. CD zones are "one of a kind" zones, typically large sites with multiple uses. The development of a CD zone is an opportunity to consider different types of housing options that may not fit within a regular zone.

6. Review small residential lot zoning for further efficiencies (i.e., allowing lots smaller in size).

7. Consider fee simple rowhouse design in single family dwelling areas.

7.3 MOVING FORWARD

The Port Coquitlam Housing Needs Report provides the City, stakeholders, and community members with an understanding of housing needs now and over the next ten years that can be used to support decision-making, investment, and advocacy to other levels of government. As required, it will be updated every five years to ensure the community has access to timely and relevant housing information.

Addressing the needs of a growing population and affordability pressures requires the work of numerous stakeholders, including the City, provincial and federal governments, private developments, non-profit housing providers, service agencies, and others. It also requires ongoing community engagement to share the findings of this report, as well as local initiatives to help create more housing opportunities. This report can serve as a baseline to track the various initiatives in the community and progress on housing.

GLOSSARY

Activity Limitation: "Activity limitations refer to difficulties that people have in carrying out daily activities such as hearing, seeing, communicating, or walking. Difficulties could arise from physical or mental conditions or health problems."

https://www03.cmhc-schl.gc.ca/hmip-pimh/en#TableMapChart/59/2/British%20Columbia – Core Housing Need, Activity Limitations

Accessible Housing: Generally understood to be a dwelling unit designed to provide access to a person with disabilities, e.g., a wheelchair user.

Adaptable Housing: "Adaptable housing is designed and built so that accessibility features can be added more easily and inexpensively after construction. It will benefit anyone whose mobility is limited due to age, disability or illness, making it easier for them to function more independently in their own home."BC Building Code, Section 3.8.5 Adaptable Dwelling Units sets out the requirements for the interior layout and design of an adaptable dwelling unit.

http://www.housing.gov.bc.ca/building/reg/accessible/index.htm

Adequate Housing Standard: "[Housing] not requiring any major repairs."

https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm

Affordable Housing Standard: "[Housing with] shelter costs equal to less than 30% of total before-tax household income."

https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm

Apartment in a building that has fewer than five storeys: A dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five storeys.

https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm

Apartment or flat in a duplex: One of two dwellings located one above the other. If duplexes are attached to triplexes or other duplexes or to other non-residential structure (e.g., a store), assign this definition to each apartment or flat in the duplexes.

https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm

Census Family: Census families include couples with and without children, and a single parent with children living in the same dwelling. Census families are restricted to these family units and cannot include other members inside or outside the family (including a grandparent, a sibling, etc.). Grandchildren living with grandparents (and without a parent) would also count as a census family.

https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/fam004-eng.cfm

Core Housing Need: “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).” Some additional restrictions apply.

https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm

Homelessness: “Homelessness is the situation of an individual or family who does not have a permanent address or residence; the living situation of an individual or family who does not have stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it.

It is often the result of what are known as systemic or societal barriers, including a lack of affordable and appropriate housing, the individual/household’s financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination.”

https://www.canada.ca/en/employment-social-development/programs/homelessness/directives.html#h2.2

Hidden Homelessness: “Refers specifically to people who live“ temporarily with others but without guarantee of continued residency or immediate prospects for accessing permanent housing.” Often known as "couch surfing," this describes people who are staying with relatives, friends, neighbours or strangers because they have no other option. They generally are not paying rent and it is not a sustainable long-term living arrangement but they do not have the ability to secure their own permanent housing immediately or in the near future. This population is considered to be "hidden" because they usually do not access homeless supports and services even though they are improperly or inadequately housed. Because they do not access services, they do not show up on standard statistics regarding homelessness.”

https://www.homelesshub.ca/about-homelessness/population-specific/hidden-homelessness

Household Income: The sum of incomes for all household members.

Household Type: “The differentiation of households on the basis of whether they are census family households or non-census family households.”

https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage012-eng.cfm

Income: For the purposes of this report, unless otherwise indicated, income refers to “total income” which is before-tax and includes specific income sources. These specific income sources typically include employment income, income from dividends, interest, GICs, and mutual funds, income from pensions, other regular cash income, and government sources (EI, OAS, CPP, etc.). These income sources typically do not include capital gains, gifts, and inter-household transfers, etc.https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop123-eng.cfm

Mobile Home: A single dwelling designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation such as blocks, posts or a prepared pad and may be covered by a skirt.

A mobile home must meet the following two conditions:

- It is designed and constructed to be transported on its base frame (or chassis) in one piece.
- The dwelling can be moved on short notice. This dwelling can be easily relocated to a new location, because of the nature of its construction, by disconnecting it from services, attaching it to a standard wheel assembly and moving it without resorting to a significant renovations and reconstructions.

https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm

National Occupancy Standard: The Canadian National Occupancy Standard (CNOS) assesses the bedroom requirements of a household based on the following criteria:

- There should be no more than 2 persons per bedroom;
- Children less than 5 years of age of different sexes may reasonably share a bedroom;
- Children 5 years of age or older of opposite sex should have separate bedrooms;
- Children less than 18 years of age and of the same sex may reasonably share a bedroom; and
- Single household members 18 years or older should have a separate bedroom, as should parents or couples.

Non-Census-Family Households: Households which do not include a census family. "Non-Census-family households are either one person living alone or a group of two or more persons who live together but do not constitute a Census family."

https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=DEC&Id=251053

Non-Market Housing / Non-Profit Housing: "Rental housing that is owned and operated by community-based, non-profit societies or local governments and regional districts. The mandate is to provide safe, secure, affordable accommodation to households with low to moderate incomes. Most non-profit housing societies receive some form of financial assistance from government to enable them to offer affordable rents."

Based on definition of non-profit housing:

https://www2.gov.bc.ca/gov/content/housing-tenancy/affordable-and-social-housing/housing-glossary

Other Family or Other Census Family: When comparing households one way to distinguish between households is by "household family types." These types will include couples with children, couples without children, lone-parent families, and non-family households; they will also include "other families" which refer to households which include at least one family and additional persons. For example, "other family" could refer to a family living with one or more persons who are related to one or more of the members of the family, or a family living with one or more additional persons who are unrelated to the family members.

Participation Rate: The participation rate is the proportion of all individuals aged 15 and over who are in the labour force.

https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop108-eng.cfm

Primary rental market, also referred to a purpose-built-rental, is generally defined by CMHC as rental units in privately-initiated apartment structures containing at least three rental units.

https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/RmsMethodology

Secondary rental market describes rental units that were not originally purpose-built for the rental market, including private homes that are rented (single family, townhomes, and condominiums), as well as secondary suites and carriage homes.

https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/SrmsMethodology#footnote1

Seniors: Individuals aged 65 and over.

Shelter Cost: Total monthly shelter expenses paid by households that own or rent their dwelling. "Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water, and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services."

https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage033-eng.cfm

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

https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/dwelling-logements017-eng.cfm

Suitable Housing Standard: "[Housing that] has enough bedrooms for the size and composition of resident households."

https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm

Supportive housing: A type of housing that provides on-site supports and services to residents who cannot live independently.

https://www.bchousing.org/glossary

Transitional Housing: "A type of housing for residents for between 30 days and three years. It aims to transition individuals to long-term, permanent housing."

https://www.bchousing.org/glossary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