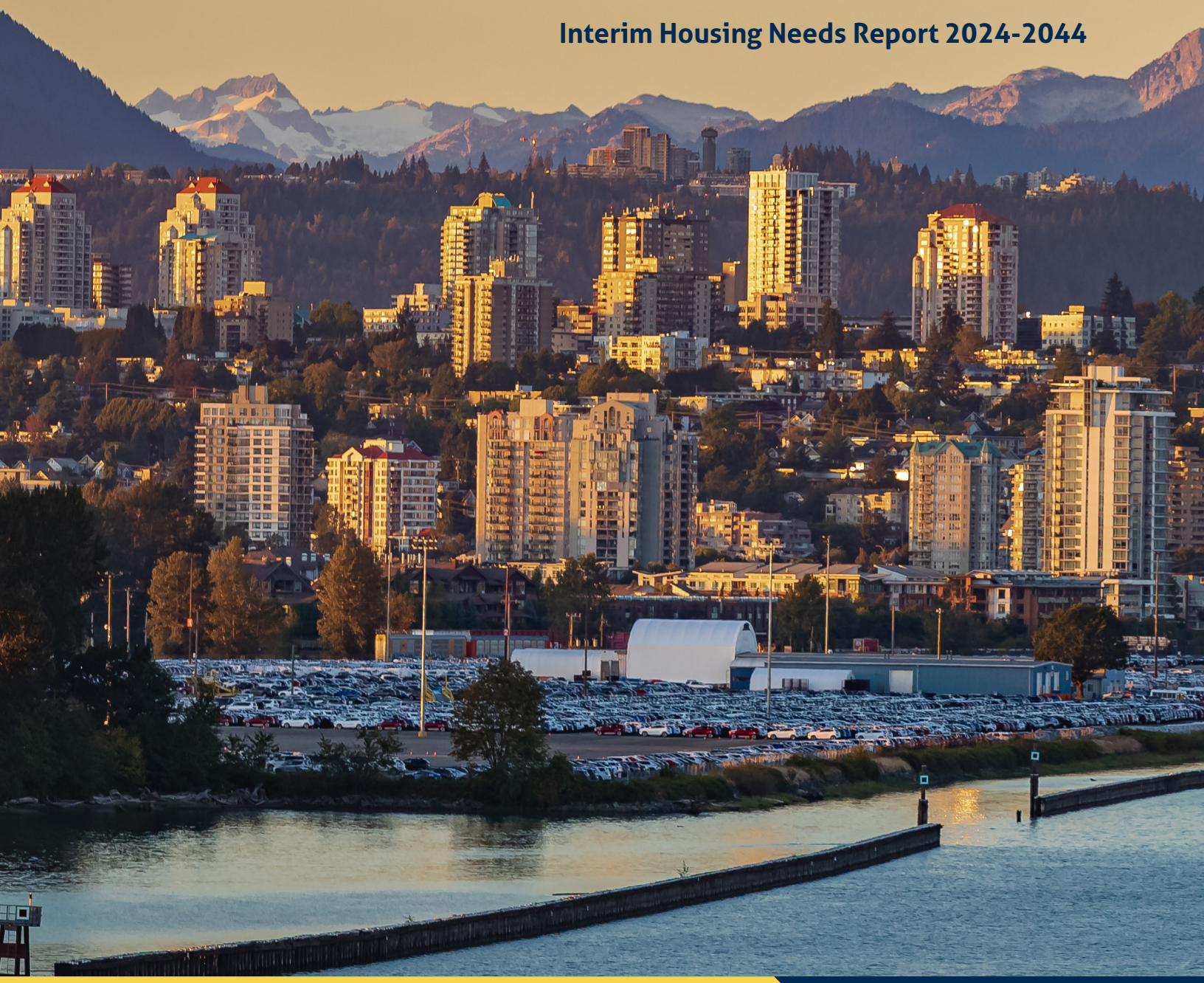
City of New Westminster

Understanding Housing and Homelessness in New Westminster

Interim Housing Needs Report 2024-2044



NEW WESTMINSTER

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Acknowledgments

We recognize and respect that New Westminster is on the unceded and unsurrendered land of the Halkomelem speaking peoples. We acknowledge that colonialism has made invisible their histories and connections to the land. As a City, we are learning and building relationships with the people whose lands we are on.



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Executive Summary

Why a Housing Needs Report?

The City of New Westminster (the City) wishes to ensure residents' housing expectations are met with a focus on evidence-based approaches. This report, ***Understanding Housing and Homelessness in New Westminster: Interim Housing Needs Report 2024-2044***, is a step towards better understanding New Westminster's unique housing context.

Housing Needs Reports identify existing and projected gaps in housing supply by collecting and analyzing data about local demographics, the economy, housing stock, and future growth and by listening to the perspectives of residents, businesses and housing-related interest groups. These reports are intended to strengthen understanding of current and future housing needs and ensure that local policies, plans, and development decisions are based on recent evidence. The housing need and demand figures in this report are projections and estimates, not targets, reflecting current realities and possible futures.

Why an Interim Update?

In 2023, the Province of BC announced changes to the Local Government Act via Bill 44. These changes are intended to speed up the process of building more homes across the province, in part by requiring updated Housing Needs Reports (HNRs), Official Community Plans (OCPs), and zoning regulations to plan for 20-year housing needs.




WATER
MAIN
CROSSING

With these changes, local governments must complete Interim Housing Needs Reports by January 1, 2025.[1] Interim Housing Needs Reports are required to include:

- 5- and 20-year housing need calculations (total number of units needed) using a standard methodology known as the "HNR Method", which will be used by local governments to update their OCPs and zoning bylaws to accommodate the number of units identified;
- A statement about the need for housing in close proximity to transportation infrastructure that supports walking, bicycling, public transit, or other alternative forms of transportation; and,
- A description of housing actions and changes implemented by local governments to reduce housing needs since the last Housing Needs Report.

While not required, the Province encourages local governments to take the housing needs analysis a step further, as it could lead to more informed decision-making and better planning outcomes for their communities[2]. As such, the City of New Westminster has taken this opportunity to prepare a broader update of its Housing Needs Report. The City is next required to update its Housing Needs Report in 2028 and every five years thereafter.

The 2024 Interim Housing Needs Report builds on the analysis and research conducted by Margaret Eberle of Eberle Planning and Research for the City's 2021 Housing Needs Report. This report followed the process and timeline described below in **Figure 1**. It has also been prepared using the best available data and methods. This report will be received by Council and posted on the City's website.

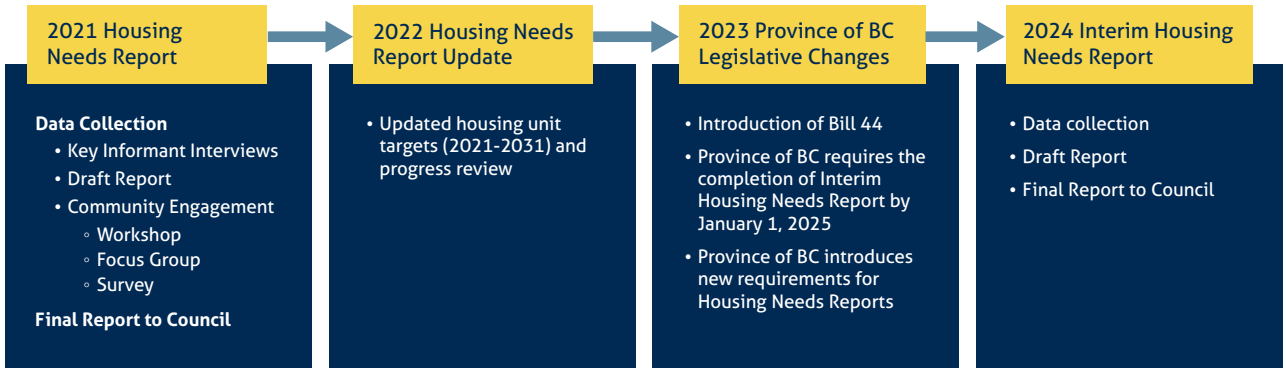


Figure 1. Housing Needs Report Process and Timeline, 2021-2024

1 Province of BC. (2024). Housing Needs Reports. https://www2.gov.bc.ca/gov/content/housing-tenancy/local-governments-and-housing/policy-and-planning-tools-for-housing/housing-needs-reports

2 Province of BC. (2024). HNR Technical Guidance. https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/hnr_method_technical_guidelines.pdf

What are the key characteristics of New Westminster's population?

New Westminster's population has grown more rapidly than that of Metro Vancouver's since 2011.

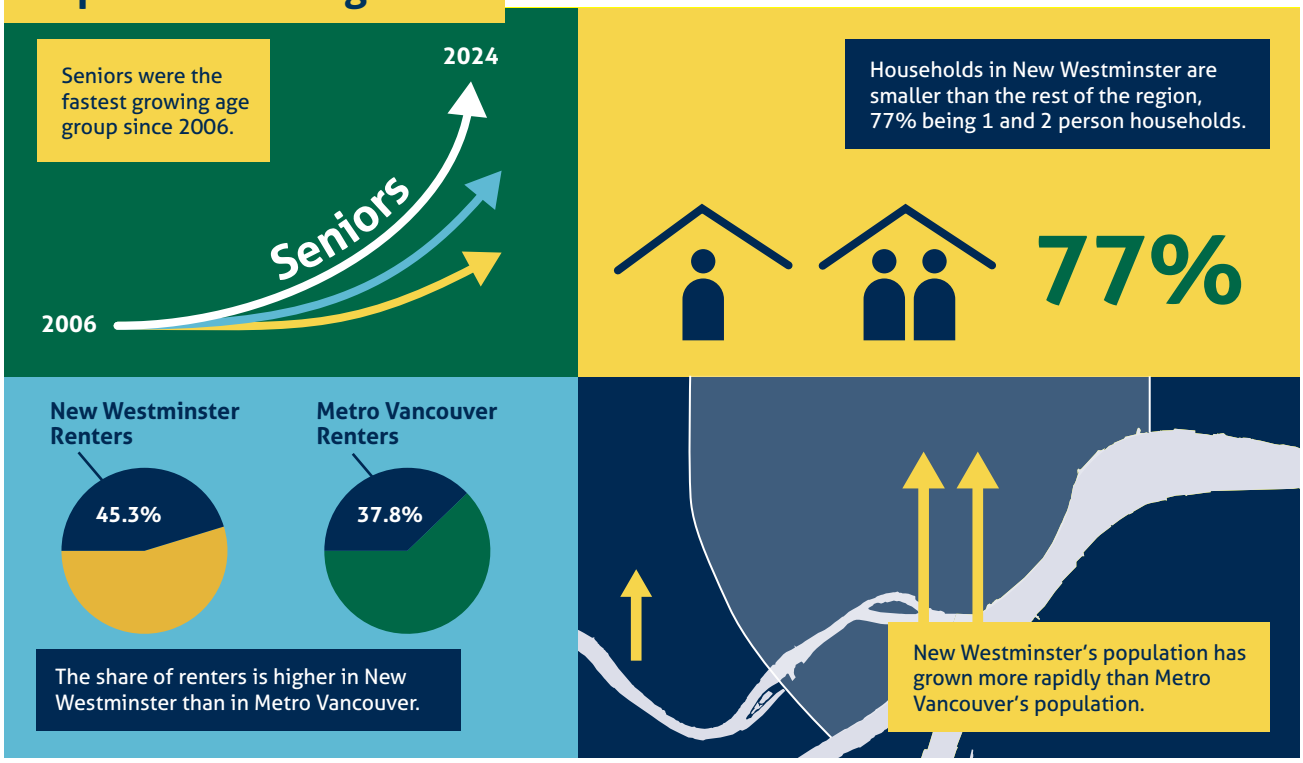
Seniors aged 65 to 84 years were the fastest growing age group in the city since 2006.

Households are smaller in New Westminster than the rest of the region, with many (77% of households) one and two person households.

The share of renters is higher in New Westminster (45.3%) than in Metro Vancouver (37.8%), with 9.3% of renters having received a housing subsidy in 2021.

In 2020, the median before tax household income was 8.8% lower in New Westminster ($82,000) than elsewhere in Metro Vancouver ($90,000). Renter median before tax household incomes ($62,400) in New Westminster was almost half that of homeowners ($105,000), with renters earning approximately 40% less than owners per year.

Population at-a-glance



What does New Westminster's housing stock look like?

More than two thirds (69.5%) of dwellings are in apartment buildings. The majority of dwellings in New Westminster are comprised of 1- and 2- bedroom units (74%).

New Westminster is ranked last out of the 22 Metro Vancouver municipalities for ground-oriented and three bedroom or more dwelling units in the total housing stock. This is due to limited land availability for townhouse and other lower density forms of development compared to other Metro Vancouver municipalities.

There are few short-term rental units operating in the city.

Purpose-built rental housing is the largest component of the private rental supply in the city (56%) and which has grown significantly since 2017.

As of 2023, the city's rental vacancy rate sits at 0.8%. This rate is below the healthy rental vacancy rate of 3% every year since 2011.

No renovictions have occurred in the city since 2018, that the City is aware of, which is likely as a result of Bylaw changes implemented by the City and subsequent Residential Tenancy Act changes made by the Province.

A majority of New Westminster's non-market housing stock is found in older buildings, where there is the risk of redevelopment. A majority (75.2%) of New Westminster's current supply of non-market housing was built during the 1970s and 1980s.

Sale prices for all owned housing types remain near all-time highs. The average sales for a single detached house in 2023 was $1,578,000.

Between 2013 and 2023, median rents rose by $683 (81%), with the largest increases in 2019 and 2023.

Unoccupied units comprised a smaller share of the housing stock in New Westminster in 2021 than in Metro Vancouver.

Housing stock at-a-glance

69.5%
of dwellings are in apartment buildings.

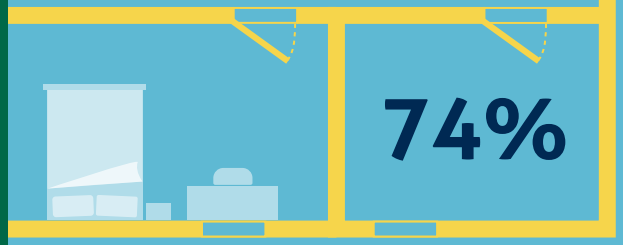
Median rents rose 81% between 2013 and 2023.



The average sales price for a single detached house in 2023 was



The majority of dwellings in New Westminster comprises of 1- and 2-bedroom units.





No renovictions have occurred in the city since 2018.

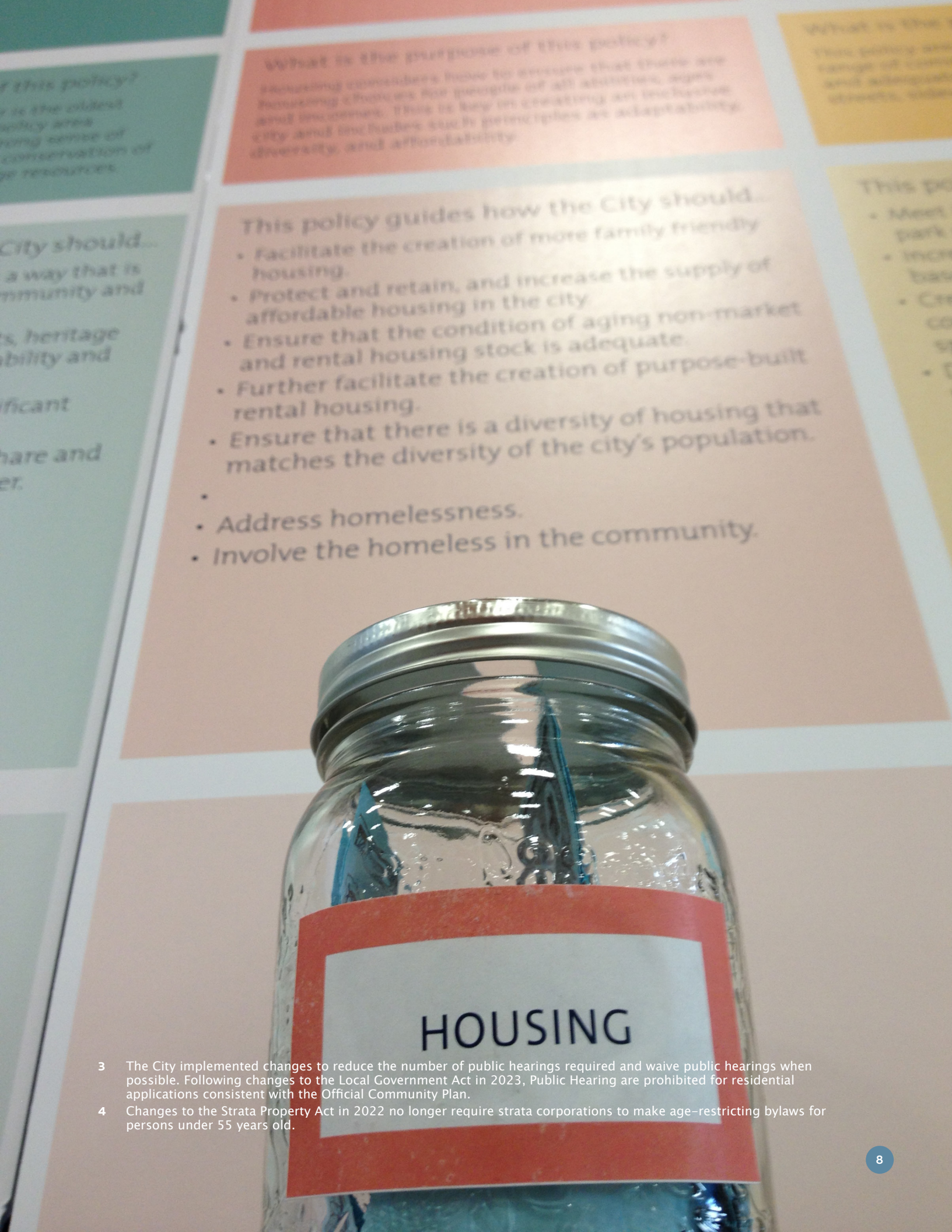


What We Heard: Key Themes

Community engagement in 2021 provided perspectives not fully captured by statistical information. Engagement for the Housing Needs Report consisted of three workshops, an online survey, and engagement through the Be Heard New West webpage.

This report is informed by housing needs heard from the community captured for the 2021 Housing Needs Report, combined with housing needs identified through various other initiatives; no new consultation was specifically conducted for the 2024 Interim Housing Needs Report. Key identified themes included:

- Concern for people who are experiencing homelessness amid fears that the pandemic and the drug toxicity crisis have worsened the situation.
- Persons on fixed incomes (such as pensions, Income Assistance and Persons with Disabilities) have very low incomes and face unique issues in accessing suitable, affordable housing.
- A lack of housing choice for moderate-income households, particularly families, wishing to buy entry-level housing other than apartments.
- Low-income renters cannot find suitable, secure rental housing they can afford, especially single people. There is discrimination and stigmatization based on social conditions such as poverty, immigration status, disability, race, and family size, particularly for newcomers.
- A divisive development approval process involving public hearings for emergency shelter and supportive and affordable housing pits vulnerable households against existing homeowners[3].
- It is difficult to access non-market housing due to insufficient supply.
- There is a need to accommodate the future growth and aging in place needs of older adults and seniors.
- Rental and strata restrictions limit pets and children in some rental/condo complexes.
- Rental and strata restrictions limit pets and children in some rental/condo complexes[4].
- There is concern about high home prices caused by speculation.
- Residents fear for their ability to afford to stay in New Westminster in the future.
- There are few vacant sites for more housing to meet growing needs.



3 The City implemented changes to reduce the number of public hearings required and waive public hearings when possible. Following changes to the Local Government Act in 2023, Public Hearing are prohibited for residential applications consistent with the Official Community Plan.

4 Changes to the Strata Property Act in 2022 no longer require strata corporations to make age-restricting bylaws for persons under 55 years old.

Projected Housing Needs and Demand

To understand housing needs, the City of New Westminster used the **Provincial HNR Method** to calculate the number of new housing units the City will need to accommodate in the Official Community Plan, as mandated by the Province of BC. This methodology uses a standardized approach across the Province.

To provide a detailed, contextual understanding of the projected housing need and demand calculated through the Provincial HNR Method, additional analysis was conducted. **'The New Westminster HNR Method' was applied to understand the how the Provincial HNR Method numbers translate to housing types that need to be built**. This will inform better decision-making and planning outcomes for New Westminster.

Provincial HNR Method: Total Projected Housing Need

As identified by the Provincial HNR Method, the City of New Westminster will need approximately **27,523 additional units by 2044** to meet its housing needs. Of this, **8,137 units are needed by 2029**. The City is required to review its OCP and Zoning Bylaw before December 31, 2025, to ensure there is enough capacity to meet the 20-year housing needs projections. **Table 1** shows how the 5- and 20 year projected housing needs for New Westminster are calculated by adding together six components:

Table 1. PROVINCIAL HNR METHOD: PROJECTED HOUSING NEEDS FOR NEW WESTMINSTER, 2024-2044

	5 Year Housing Needs (2024-2029)	20 Year Housing Needs (2024-2044)
A: Supply of Units to Reduce Extreme Core Housing Need Accommodates households paying more than 50% of income on housing.	642	2,569
B: Supply of Units to Reduce Homelessness Permanent housing for those experiencing homelessness.	171	341
C: Supply of Units to Address Suppressed Household Formation Accommodates households unable to form since 2006 due to a constrained housing environment.	429	1,718
D: Supply of Units to Meet Household Growth Accommodates an increasing population.	6,251	20,321
E: Supply of Units Needed to Meet at least a 3% Vacancy Rate Housing units needed to create a healthy, well-functioning rental housing market.	85	341
F: Supply of Units Needed to Meet Local Demand Accommodates additional housing demand, beyond minimum units needed to adequately house current and anticipated residents.	558	2,233
Total Units Needed	**8,137**	**27,523**

Source: UBC Housing Assessment Resource Tools (HART), 2024

New Westminster HNR Method: Projected Housing Need by Housing Type

Using additional City-collected data and analysis, the projected housing needs identified above can be broken down into the number of units needed for each housing type found under New Westminster's Housing Spectrum. **Table 2** provides such breakdown:

Table 2. NEW WESTMINSTER HNR METHOD: PROJECTED HOUSING NEEDS IN NEW WESTMINSTER, UNIT BREAKDOWN BY HOUSING TYPE, 2024-2029

	5 Year Housing Needs (2024-2029)
Shelter beds (24/7 with services, excluding extreme weather and non-permanent beds)	58
Supportive/transitional housing units	352
Affordable rental housing units (below- and non-market)	2,311
Market rental housing units	3,280
Market ownership housing units	1,647
Breakdown of Housing Need by Tenure	**7,613**
Additional units required to meet a healthy market demand[5] (No tenure assigned)	558
Total 5 Year Housing Needs (2024-2029) Including additional vacancy adjustment for shelter beds and supportive/transitional housing units	**8,137**

Source: Author calculations

5 No tenure is assigned to Component F as it relates to housing demand, rather than housing need, which is largely driven by the market and cannot be broken down by tenure.

Key Findings

Bringing together community engagement themes, housing demand indicators, and projected housing needs, findings are summarized for eleven sub-populations, based on the best available data3. It is acknowledged that many households might identify or belong to multiple, overlapping sub-populations.

These findings demonstrate that housing need and demand exist along New Westminster's Housing Spectrum, with a particular need for additional shelter beds, supportive/transitional housing units, and affordable rental units.

1. Shelters for Persons Experiencing Homelessness

Projected 5-Year Need for Shelter Beds: 58 units

Number of People Experiencing Homelessness in the Point-in-Time Homeless Count (2023): 203 Individuals

Homelessness Estimates from BC's Ministry of Social Development and Poverty Reduction (2023): 341 Individuals

Despite recognizing the importance of and need for shelters, the number of shelter units/beds in New Westminster has not kept pace with the growing population of people experiencing homelessness. While 50 emergency shelter spaces were added in 2021, these spaces are not permanent, not 24/7, and do not provide comprehensive housing focused case management. Community engagement revealed deep concern for people who are experiencing homelessness in New Westminster.

From the 2023 Point-in-Time (PiT) Homeless Count, 203 people in New Westminster were counted as sheltered or unsheltered – an increase of 80 people since 2020. 'Sheltered' refers to those who are able to find a space to sleep for the evening (e.g. a nightly shelter) while 'unsheltered' refers to those who cannot (e.g. they are sleeping outside at night). Of those who participated in the count, 146 were sheltered, an increase of 78% since 2021.The additional 57 participants (28%) were unsheltered. However, it should be noted that 63 people, or 43% of those sheltered, were counted at the city's nightly shelter. This indicates that the unsheltered daytime population was 120, as opposed to 57.

PiT counts are likely underestimating the true extent of homelessness as they do not count all people who are couch surfing or staying temporarily with family members or friends. Homelessness estimates from BC's Ministry of Social Development and Poverty Reduction (MSDPR) suggest the actual number may be closer to 341 individuals in New Westminster.

In the next five years, it is estimated that 58 additional shelter beds/ units are needed in New Westminster to help provide housing for people experiencing homelessness. To meet current and anticipated needs, these beds/ units need to be permanent, 24/7 units with supports provided, and exclude extreme weather beds.

2. Supportive Housing

Projected 5-Year Need for Supportive/ Transitional Housing Units: 352 units

Supportive housing is deeply affordable and provides on-site supports and services, such as daily meals, life and employment skills building, and referrals to other services in the community, to residents who cannot live independently. This form of housing helps serve the need created by the interconnected crises of drug toxicity, homelessness, and mental health.

Key interest group interviews highlighted a pressing need for more supportive and transitional housing for vulnerable populations – particularly for those who are homeless or at-risk of homelessness.

As of 2024, there are 492 supportive and transitional housing units in New Westminster. Of these units, only 194 (or 39%) house people who were homeless or unsheltered. As of March 2024, there are 89 New Westminster residents registered on BC Housing's waitlist for supportive housing. Data from Metro Vancouver shows that there is a lower share of supportive/transitional housing within the non- or below-market rate housing units in New Westminster (14.9%) compared to that of the greater region (20.4%). These statistics indicate that there is a current and growing need for supportive housing units in the city.

There is also a housing gap for individuals who have stabilized and no longer need intensive support, but cannot transition straight to market housing. This speaks to the lack of housing options to allow for movement along the Housing Spectrum.

In the next five years, it is estimated New Westminster will need 352 supportive housing units, which would mean increasing its supportive housing stock by 71%. These units are required in addition to shelter beds/ units.

3. Below and Non-Market Rental Housing

Projected 5-Year Need for Affordable Rental Housing Units: 2,311 units

Below and non-market housing serve as essential housing options for very low income (below $35,000 per year) households, low and moderate income households, and especially for those relying on income or disability assistance. The need for these housing types continues to grow. Census data revealed that the city had 5,625 very low income households as of 2020, which made up 15.6% of all households in New Westminster. Data from BC Housing and Metro Vancouver shows that the number of households in New Westminster waiting for social housing increased from 564 to 952 households from 2018 to 2024.

In addition, Metro Vancouver has noted that approximately 700 of the city's existing non-market units (all types) will have their operating agreements with BC Housing expire between 2024 and 2029. With only 268 new below or non-market units under construction at the end of 2023 and an average of 11 below or non-market units per year under construction between 2021 to 2019, there is a critical and growing lack of below and non-market housing in New Westminster.

In the next five years, it is estimated New Westminster will need at least 2,311 affordable rental housing units (28.4% of total projected housing units needed) to meet 5-year housing need. Meeting this need poses significant challenges as achieving these requires senior government funding which is limited and oversubscribed. To facilitate movement along the Housing Spectrum, a proportion of these units must be at or below shelter rates to enable households to successfully transition out of supportive/ transitional housing.

4. Housing for Single Persons

Single Person Households Facing Affordability Issues: 6,510 households

Single Persons on the BC Housing Waitlist (2024): 127 persons

Single person households in New Westminster face significant housing challenges due to their limited purchasing power with a single income. These households often find it difficult to secure private rental and non-market housing. Their incomes are typically half those of larger households, yet they face similar rental costs. Single persons also represent the largest segment of the homeless population and are ineligible for most provincial rent supplement programs.

Single person households living alone or with roommates made up 66% of New Westminster Rent Bank (NWRB) grant or loan recipients between April 2023 and March 2024. They constitute the largest group with housing affordability challenges, with 6,510 such households (41.7% of all households facing affordability issues) paying more than 30% of their income on shelter costs. This is followed by single parent households, who also experience significant affordability challenges, representing 745 (or 33.1%) of all households in New Westminster.

Currently, there are 127 single persons on the BC Housing waitlist for independent, non-market housing in New Westminster. Since it takes years for a unit to become available, many people do not put their names on the waitlist, which underscores the need for targeted housing solutions for this demographic.

5. Seniors Housing

Increase in Seniors Population 65 Years or Older (2006 to 2021): 59.5% increase

Seniors on the BC Housing Waitlist (2024): 309 seniors

Seniors are the fastest growing segment of New Westminster's population, having increased by 59.5% between 2006 and 2021. Seniors also represent a significant portion of existing non-market housing occupants (659 units or 52%), and are the second largest group on BC Housing's waitlist for non-market housing in New Westminster, with 309 seniors waiting for housing. In 2021, 23.5% of households with at least one senior (2,175 households) were in core housing need.

Aging-in-place with adequate supports is important to the well-being of all seniors, regardless of income. While most seniors prefer to age in place with nearby amenities, the projected increase in residents aged 85 and over indicates a growing need for long-term care and other supportive housing options. Community engagement participants identified the need for both seniors housing with support services and in-home support to help maintain independence.

The lack of age-based household projections makes it difficult to quantify future housing needs and demand for seniors accurately. Addressing these needs will require a focus on providing housing options and support services to allow seniors to live independently and safely as they age.

6. Indigenous Housing

Percentage of New Westminster's Population that is/identifies as Indigenous (2021): 3.1%

Indigenous Renter Households in Core Housing Need (2021): 32.5%

Indigenous Respondents to the Point-in-Time Homeless Count (2023): 27% of respondents

Reconciliation is a key priority as the City learns and builds relationships with the people whose lands New Westminster is situated on. In 2021, there were 2,425 Indigenous residents, making up 3.1% of the city's population. Indigenous households have the highest incidence of low-income status (16.5% of low-income groups). Indigenous people also disproportionately experience core housing need and homelessness. Of the Indigenous renter households in the city, 365 (32.2%) were in core housing need and 27% of respondents in the 2023 Point-in-Time Homeless Count identified as Indigenous. Further, of the Count participants, 43% reported that they were unsheltered and 12% reported that they were sheltered, which indicates a high proportion of Indigenous unhoused people do not use shelter services.

Data on current or future Indigenous housing need is limited, as BC Housing waitlists do not track this information. Key interest group interviews highlighted the lack of Indigenous-specific housing built in the region over the past 30 years, but also indicated some progress. As Indigenous residents often face stigma and discrimination in accessing housing, Indigenous-specific housing provides secure, inclusive housing option that allow residents to celebrate and embrace their values and cultures.

Statistics Canada projects that the Indigenous population in Metro Vancouver will grow at a quicker rate than the overall population, underscoring the need for a collaborative effort to develop and implement Indigenous-specific housing initiatives to support this growing community.

7. Black, Indigenous, and People of Colour (BIPOC) Households

Data specific to BIPOC households is often buried within broader Census categories, limiting the ability to identify other culturally-specific housing needs. Consultation with community members suggested concerns about discrimination and stigmatization of racialized and immigrant populations, alongside housing adequacy and security issues. The lack of detailed data makes it difficult to establish a baseline for the housing needs of BIPOC households. This impedes the ability to quantify and estimate the needs of these households accurately.

According to Census data, the Visible Minority population grew by 34.3% in New Westminster between 2016 and 2021, while the Non-Visible Minority population shrank by 2.8%. Therefore, if growth patterns continue unchanged, the city will see increasing housing needs will for BIPOC households moving forward.

The University of British Columbia's Housing Assessment Resource Tools (UBC HART), which captures categories not included in Census data, shows that refugee claimant-led households experience the highest rate of core housing need, at 35% in New Westminster. While not all refugee claimants are BIPOC, many are racialized individuals. Additionally, UBC HART data indicates that 19% of those in core housing need in 2021 were visible minorities.

8. Housing for Persons with Disabilities

Households With At Least One Member With Activity Limitations In Core Housing Need (2021):
4,255 households

Persons with disabilities, whether physical or otherwise, face significant barriers in the housing market due to low-incomes and/ or the need for wheelchair-accessible units.

In 2021, approximately 4,255 households (11.8% of all households) in New Westminster had at least one member with activity limitations in core housing need, and 2,985 of these households were renters. These households may also overlap with senior or single person households, indicating a growing need for accessible and affordable housing options.

As of 2024, the BC Housing waitlist for New Westminster included 128 applications for non-market housing from persons with disabilities, with an additional 29 applicants specifically needing wheelchair-accessible units.

Addressing these needs requires a targeted approach to increase the availability of accessible housing units and allow persons with disabilities to have equitable access to housing that meets their specific requirements.

9. Market Rental Housing

Projected 5-Year Need for Market Rental Housing Units: 3,280 units

Despite City policies encouraging growth in the supply of market rental housing, rental vacancy rates in New Westminster remain low at 0.8%, with only a modest increase of 0.2% since 2022. A healthy vacancy rate is considered to be between 3.0 and 5.0%. In New Westminster, the vacancy rate for 2-bedroom units showed the most significant rise, increasing from 0.7% in 2022 to 1.4% in 2023.

Median rents have consistently risen for all types of rental housing. Between 2012 and 2023, overall median rents increased by $683 (or 81%) with the most substantial rise observed in 3 or more bedroom units, which saw an increase of $1,263 (or 97%). According to key interviews and data, rents for vacant units are 17% higher than for occupied units, making it challenging for tenants to move within the city's rental market.

In the next five years, New Westminster estimates it will need 3,280 new market rental units (40% of the total 8,137 new unit needed).

10. Family Friendly Housing

Single Parent Households in Core Housing Need (2021): 795 households

Low-Income Families on BC Housing Waitlist (2024): 359 households

Households with children face significant challenges in finding available, affordable, and suitable housing across the Housing Spectrum. The private rental market has few large units suitable for big families, with a vacancy rate of just 0.8% for units with three or more bedrooms. Low-income families, particularly single parent households earning one income, struggle to find affordable and suitable housing. In 2021, 795 single parent households were in core housing need, representing almost a third (20.6%) of all single parent households. Additionally, single parent households represent the second largest demographic paying over 30% of their income on shelter costs (33.1% of households facing affordability issues). On the BC Housing waitlist for non-market housing, low-income families are the second largest group, comprising 359 out of 952 applicants (37.7%).

Families also face worsening homeownership affordability, with the benchmark single detached house selling for over $1.5 million and apartment for over $651,600 in 2024. To purchase an apartment with a 10% down payment, a minimum income of $168,754 is required, while buying a single detached home with a 20% down payment necessitates an income of at least $329,233 per year. The median household income in New Westminster in 2020 was $82,000, which indicates that more than 50% of households could not afford to buy an apartment at the benchmark price.

Consultation with community members in 2021 revealed a desire for more townhouses and duplexes, which are considered to be relatively more attainable than single detached houses.

11. Housing Near Transportation Infrastructure

There is a need for affordable and accessible housing options near transportation infrastructure that supports walking, bicycling, public transit, and other alternative forms of transportation. Proximity to frequent transit and active transportation infrastructure is particularly critical for low-income households. This access can alleviate affordability challenges by providing better opportunities to access jobs, education, and essential services.

There is a need for well-located, higher-density housing around the city's five SkyTrain stations, ensuring that residents can efficiently and sustainably navigate the city and the greater Metro Vancouver region.

1.0 Introduction

Metro Vancouver is facing a longstanding housing crisis, which is affecting many households in different ways. The City of New Westminster (City) is committed to improving housing affordability and diversity for its residents and those wishing to make New Westminster their home. This report, ***Understanding Housing and Homelessness in New Westminster: Interim Housing Needs Report 2024-2044***, is a step towards better understanding the city's unique, local housing needs and housing demand.





1.1 Purpose

Housing Needs Reports are intended to strengthen understanding of current and future housing needs, as well as to ensure that local policies, plans, and development decisions are based on recent data and evidence. These reports identify existing and projected gaps in housing supply by collecting and analyzing quantitative and qualitative information about local demographics, economics, housing stock, and other factors. They can also be used by non-profits and other housing organizations to support applications for provincial or federal funding to develop new supportive and non-market rental housing. Having a housing needs report is a critical input that supports the development of a comprehensive housing strategy or action plan to deal with pressing housing issues.

The housing need and demand figures in this report are based on the best available data and 2021 community engagement input. They are estimates and should not be viewed as targets, rather as a reflection of current realities and possible futures.

In 2023, the Province of British Columbia (BC) implemented new legislative updates and regulatory changes to address housing shortages and to streamline the process of building more homes. These updates and changes include for local governments to complete Interim Housing Needs Reports by January 1, 2025 that contain the following required content:

- 5- and 20-year housing need calculations (total number of units needed) for the following six components, using a provincial standard methodology known as the "HNR Method":
    - Households in extreme core housing need;
    - Individuals experiencing homelessness;
    - Suppressed households;
    - Anticipated household growth;
    - To increase the rental vacancy rate to 3%; and,
    - That reflects additional local housing demand.
- The number and percentage of households in core housing need and extreme core housing need;
- Statements about the following seven key areas of local need:
    - Affordable housing;
    - Rental housing;
    - Special needs housing;
    - Housing for seniors;
    - Housing for families;

  - » Shelters for individuals experiencing homelessness and housing for individuals at risk of homelessness; and,
  - » Housing in close proximity to transportation infrastructure that supports walking, bicycling, public transit, and alternative forms of transportation.
- A description of housing actions and changes taken by local governments, since receiving the most recent housing needs report, to reduce housing needs.

Affordable Housing: Housing is considered affordable when 30% or less of household before-tax income goes towards paying for housing costs. Non-market housing and below-market housing are two forms of affordable housing for very-low and low-income households in New Westminster.

This 2024 Interim Housing Needs Report responds to all Provincial requirement for local governments. The report also uses the Provincial HNR Method to calculate the projected housing needs for New Westminster, which will guide the development of forthcoming updates to the City's Official Community Plan (OCP).

Following the development of Interim Housing Needs Reports, local governments in BC must complete regular updated reports in 2028 and every five years thereafter. These changes aim to support municipalities in effectively planning and accommodating for increased housing supply and diversity, which will in turn support provincial housing priorities.

1.2 Context

New Westminster is a medium-sized, compact urban municipality in the Metro Vancouver region, and the second densest municipality in Canada. It is also the oldest incorporated municipality in British Columbia. The downtown is dominated by high rise towers and is surrounded by neighbourhoods characterized by a mix of low- and mid-rise apartment buildings, as well as several single detached areas. Like all Metro Vancouver municipalities, New Westminster is facing a range of housing issues including homelessness, lack of affordability, limited housing choice, and insecurity of tenure. The City's Official Community Plan (OCP), last updated in 2017, prioritizes housing affordability and diversity. Since then, the City has implemented a wide range of policies and projects aimed at improving the housing situation in recent years.

Changes to the Local Government Act (LGA) introduced new provincial legislation aimed at expediting development processes to help communities address local housing needs. This legislation mandates the creation of Interim Housing Needs Reports by January 1, 2025, and updates to Official Community Plans (OCPs) and Zoning Bylaws by December 31, 2025. This Interim Housing Needs Report will help guide the City's 2025 OCP update, ensuring that statements, maps, and land use designations accommodate the required number of housing units over the next 20 years.

1.3 Method

This report uses the best data available at the time of writing, including updated data where available, and incorporating new estimates for housing need. This report was prepared using the following process:

- Collaborating with City staff, the City's consultant incorporated the 2021 Housing Needs Report and 2021-2022 Housing Needs Update report, and completed analysis using the most recent data available, to develop Section 2 and 3 of this report and Appendix C.
- The City's consultant prepared a draft Housing Needs Report that meets all new Provincial requirements for Interim Housing Needs Reports.
- The City's consultant prepared draft projections to break down the City's 5-year housing need into the number of units needed for each housing type found under New Westminster's Housing Spectrum. A workshop was held with City staff to review these projections and refine them to fit the local context.
- The City provided several rounds of review and edits from these reviews were incorporated by the City's consultant.

This final report incorporates the engagement results from the 2021 Housing Needs Report and will be received by Council and posted on the City's website.

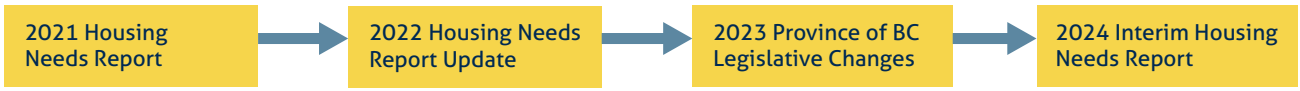


Figure 2. Housing Needs Report Process and Timeline, 2021-2024

1.3.1 Housing Need Methodology

The Province developed a standardized methodology (HNR Method) that outlines how the City of New Westminster and other local governments must calculate their total housing need. These six components combined provide a long-term assessment of the City of New Westminster's 20-year housing need. The Provincial method also includes requirements for how a portion of that 20-year housing need becomes the City's 5-year housing need.

The City of New Westminster has developed a methodology (New Westminster HNR Method) to break down its 5-year housing need into the number of units needed for each housing type found under New Westminster's Housing Spectrum. This analysis helps staff monitor how new housing stock is meeting the needs of the community. The housing types under New Westminster's Housing Spectrum include:

- Shelter beds
- Supportive/transitional housing units
- Affordable rental housing units (below- and non-market)
- Market rental housing units
- Market ownership housing units

1.4 Report Structure

The Province requires Housing Needs Reports to have certain elements: some of these elements are included in the main body of the report, and others in an Appendix. Supplemental information is included where appropriate. This report is structured in six parts:

1. **Introduction:** Describes the context for a housing needs report, the study purpose, method, report organization, and City housing policies and initiatives.
2. **Community Profile Highlights:** Provides key demographic, household, and economic data, including population and household projections. The full Community Profile is in Appendix C: New Westminster Community Profile.
3. **Housing Profile:** Provides an overview of housing supply, market conditions, and housing indicators.
4. **Community Engagement Key Themes:** Summarizes the key themes from community engagement activities.
5. **Housing Need and Demand:** Provides estimates of housing needs and demand for the period 2021 to 2031.
6. **Key Findings:** Summarizes the key findings of the housing needs report.
7. **Summary of Actions & Changes to Reduce Housing Need:** Describes implemented and forthcoming actions and changes taken by the City, since the 2021 HNR and 2022 Homelessness Action Strategy, to reduce housing needs.

Appendices contain additional required and relevant information.

Appendix A – Housing Policies and Initiatives

Appendix B – Engagement Summary Report: 2021 Housing Needs Report

Appendix C – New Westminster Community Profile

Appendix D – New Westminster Methodology for Estimating Housing Needs

Appendix E – Glossary of Terms

1.5 The City's Role in Housing

Municipalities play a leading role in facilitating an adequate supply of housing for current and future residents through their land use planning and development approvals responsibilities. Other levels of government possess the legislative tools and financial resources to address large and costly public policy questions like housing affordability, homelessness, security of tenure, and speculation. Federal or provincial governments are responsible for interest rates and monetary policy, immigration policy, taxation, tenant legislation, income distribution and others. Municipalities can work with provincial and federal partners to achieve local housing goals, particularly when it comes to meeting the housing needs of very low- and low-income households.

The City has been acting within its jurisdiction and financial capacity for many years to address housing affordability and homelessness, creating and implementing a range of policies and initiatives beginning in the 1970s. These are depicted graphically in **Figure 3** and can be found in **Appendix A: Housing Policies and Initiatives.**

Figure 3 shows the series of City housing policies and initiatives created and implemented since 2000, which have been organized according to what areas of the City's Housing Spectrum they are anticipated to influence. The City's **Secured Market Rental Policy (2017)**, which aims to stimulate the private sector to build new secured market rental housing, and the renovictions provisions of the **Business Bylaw (2019)**, are two key City initiatives with respect to expanding and preserving purpose-built rental housing supply and protecting tenants. The City has been and continues to be active in addressing homelessness and the affordability crisis, as demonstrated through the **Small Sites for Affordable Housing Program (2016)**, the **Homelessness Action Strategy (2022)** and the **Crises Response Pilot Project (2023)**. New Westminster was one of the first municipalities in the province to require a minimum percentage of three-bedroom units in new multi-unit developments with its **Family Friendly Housing Policy (2016)**, which was updated in 2024.

City of New Westminster Housing Initiatives (2000-Present)

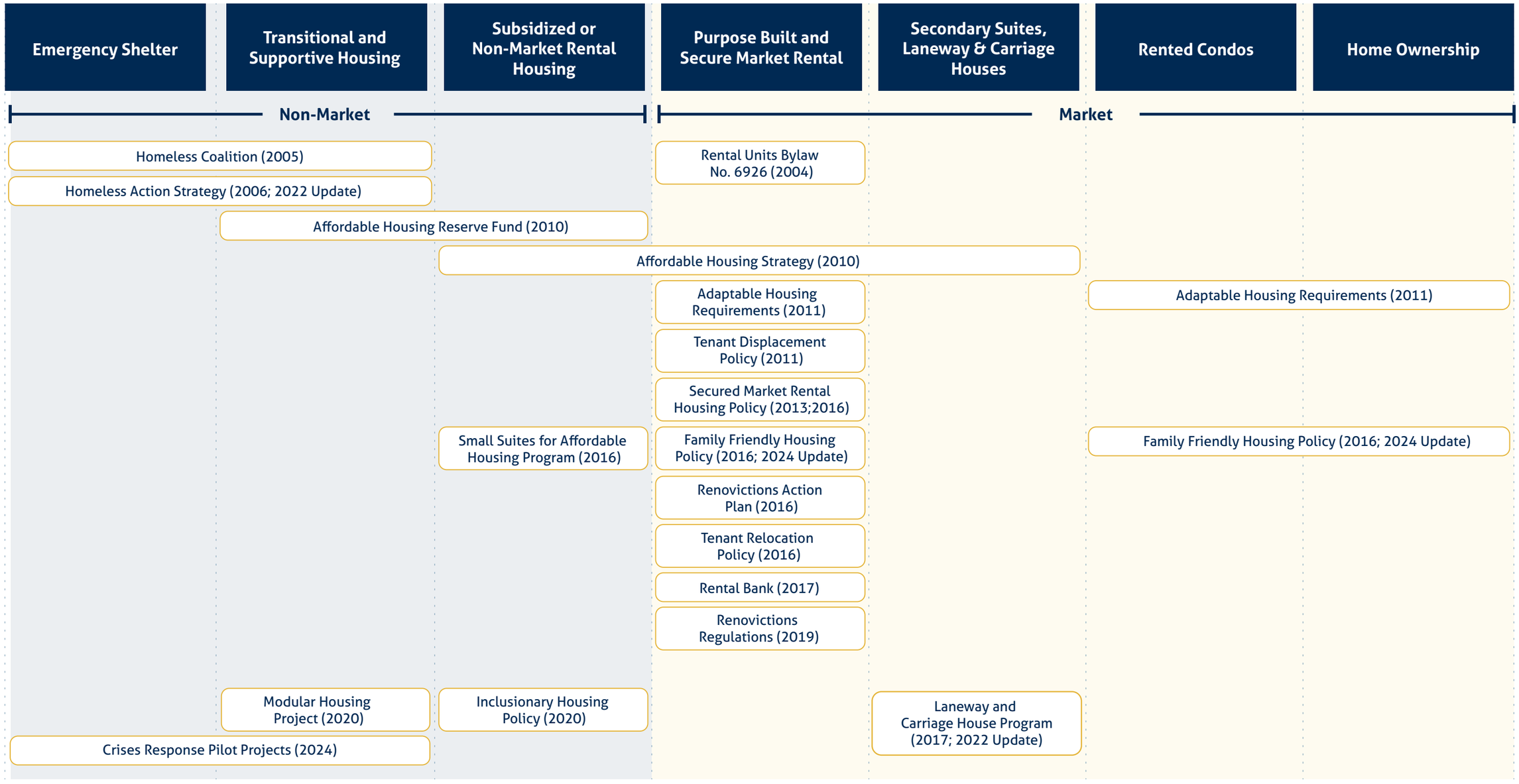


Figure 3. HOUSING INITIATIVES (2000-PRESENT)

2.0 Community Profile Highlights

Each municipality has its own distinct demographic characteristics, which are important determinants of housing needs and demand. This section examines key demographic, household, and economic indicators for New Westminster, including population growth, age, household characteristics, and labour force statistics. The following highlights are from **Appendix C**: **Community Profile.**



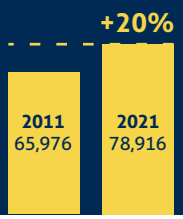


New Westminster Community Profile: 2011-2021

Population Growth

The population of New Westminster has grown more rapidly than the Metro Vancouver regional population.

New Westminster's population increased by nearly 20%.



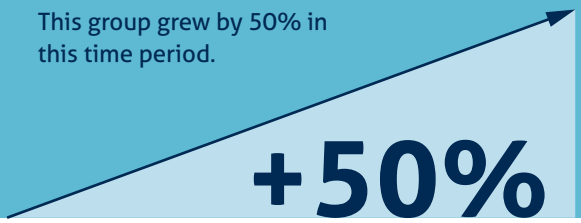
Greater Vancouver Metro region's population increased only by 14%.



Age

People aged 65 to 84 years old were the fastest growing age group.

This group grew by 50% in this time period.



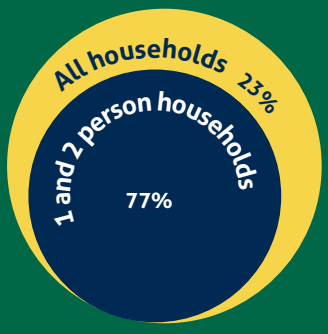
1 in 7 residents fell in this age range in 2021, compared to 1 in 9 residents in 2011.



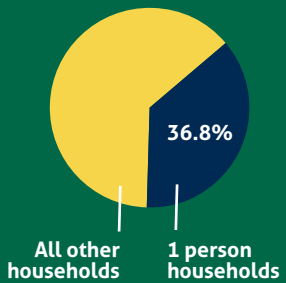
Household Size and Composition

New Westminster has smaller households than the rest of the region.

A large portion of households are 1 and 2 person households.



1 person households make up the greatest share of households by type.



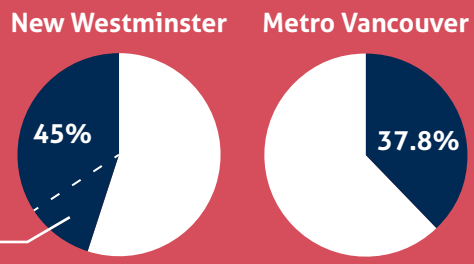
Households with children decreased by 31.5% between 2016 and 2021.



New Westminster Community Profile: 2011-2021

Renters in New Westminster

The share of renters is higher in New Westminster than in Metro Vancouver.

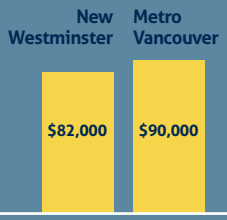


9.3% of renters received a housing subsidy in 2021.

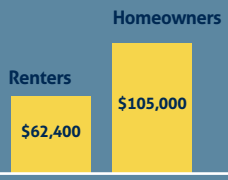
Household Income and Employment

In 2020

Median before tax household income was 8.8% lower in New Westminster.

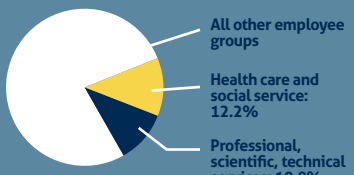


Renter household income is almost half that of homeowners, earning $19,600 less than owners per year.



Roughly 1 in 4 renters earned less than $35,000.

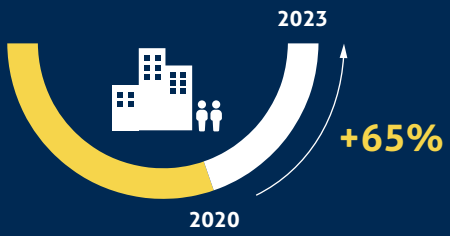




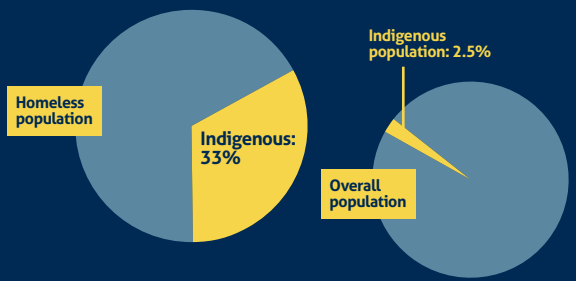
Health care and social service workers are the largest empoyee group, followed by workers in the professional, scientific, and technical service sectors.

Vulnerable Populations

There was a 65% increase in homelessness between 2020 and 2023.



The Indigenous population was over-represented in the 2023 Point-in-Time Homeless Count.





3.0
Housing Profile

The Housing Profile provides an overview of key housing information for New Westminster, including the housing supply, housing market conditions and housing indicators. Where relevant, Metro Vancouver and BC are used as benchmarks for comparison.



3.1 Housing Supply

Figure 4 depicts the distribution of housing by housing type in New Westminster. These housing types are identified in the City's Housing Spectrum and represents the various elements of the housing supply, reflecting the interdependent and fluid nature of housing needs throughout a person's life. The Housing Spectrum acknowledges that residents might move across different housing types and tenures throughout their lives, and that home ownership is not necessarily the ultimate goal for everyone. This approach promotes equity and inclusion by recognizing the diverse socioeconomic and demographic needs of residents and the need for a variety of housing options.

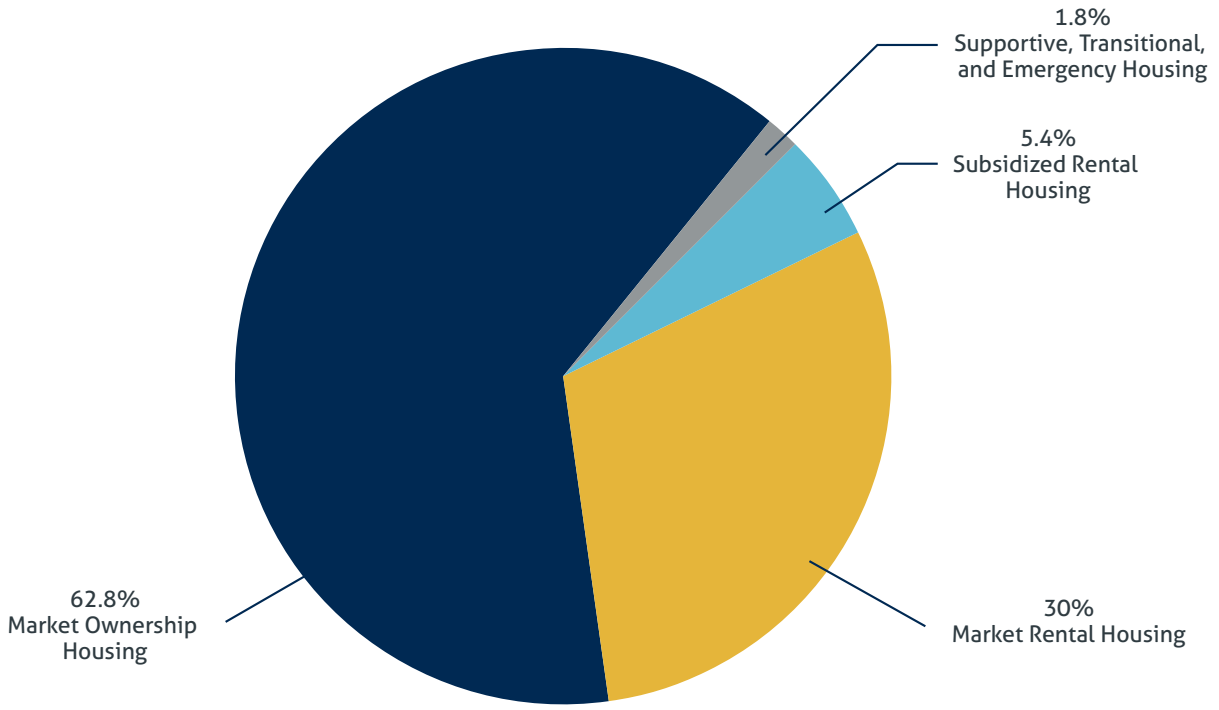


Figure 4. DISTRIBUTION OF HOUSING IN NEW WESTMINSTER BY HOUSING TYPE
Source: Market Ownership Housing – Statistics Canada, Census of Population, 2021; Market Rental Housing – CMHC Rental Market Survey, 2023; Non or Below Market Rate Housing - City of New Westminster Internal Inventory, 2024

Table 3. DISTRIBUTION OF HOUSING IN NEW WESTMINSTER BY HOUSING TYPE

	Housing Type	% of Housing Type in New Westminster (Estimates)
Market Rate Housing	Market Ownership Housing[3]	62.8%
	Market Rental Housing	30.0%
Non or Below Market Rate Housing	Supportive, Transitional, and Emergency Housing	1.8%
	Subsidized Rental Housing	5.4%

Source: Market Ownership Housing – Internal Estimate; Market Rental Housing – CMHC Rental Market Survey, 2023; Non or Below Market Rate Housing - City of New Westminster Internal Inventory, 2024

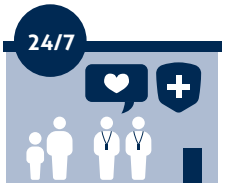
Market rate housing is comprised of market ownership and market rental housing, which make up 93% of the City's housing stock. Market rental housing makes up approximately 30% of all housing in New Westminster and consists of purpose-built rental housing, rented condos and secondary suites. Purpose-built rental housing makes up approximately 56% of market rental housing in the City, providing the most secure tenure for renters. The secondary rental market (consisting of secondary suites and rented condos) is less secure, as owners can remove the units from the rental market if they wish to reside there for other reasons. As is in most cities, market ownership housing is the largest component of New Westminster's housing stock. In the city, this type of housing accounts for approximately 62.8% of the housing supply in 2023.

Non- or below market rate housing consists of emergency shelter, transitional and supportive housing for people who are experiencing or at risk of homelessness, subsidized or social housing, and below-market housing. **Only 7% of New Westminster's housing stock is non- or below-market rate housing** – of which 2% is supportive, transitional, and emergency housing, while the remaining 5% is made up of subsidized or deep subsidized rental housing without supports.

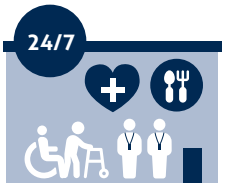
3 This estimate is based on data from the 2021 Census and development data from the City. This is likely an overestimate of market ownership housing, as it assumes that all housing built for this market are not currently being used in the secondary rental market.



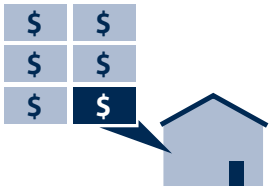
EMERGENCY SHELTER are temporary but immediate places to stay for persons who are homeless or at-risk of homelessness.



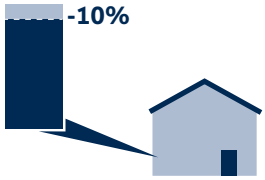
TRANSITIONAL HOUSING is a type of housing for residents to stay temporarily (between 30 days and three years), with supports as needed. It aims to transition individuals into permanent housing.



SUPPORTIVE HOUSING is a type of housing that provides on-site supports and services to residents that cannot live independently. This type of housing can also be located in private rental units with support services brought in as needed.



NON-MARKET HOUSING is a type of affordable housing that is subsidized by government, where rent or mortgage payments are not determined by the market but by ability to pay, and eligibility criteria determine who is accommodated. Most non-profit and cooperative housing is a form of non-market housing.



BELOW-MARKET HOUSING is a type of housing with rents 10% below the currently reported Canadian Mortgage and Housing Corporation (CMHC) rental market median rent, all years, for New Westminster.



PURPOSE-BUILT RENTAL HOUSING, also referred to as **SECURED MARKET RENTAL HOUSING**, is multi-unit housing constructed for the purpose of long-term rental tenure and is not subdivided into co-op, strata condominium, or fractional ownership arrangements.



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

3.1.1 Occupied and Unoccupied Units

Table 4 shows that New Westminster's housing supply consisted of 37,737 housing units in 2021. Of these units, 36,099 were occupied dwellings and 1,638 were unoccupied dwellings. Unoccupied units represented 4.3% of the housing stock. Units may be unoccupied because they are second homes, under renovation, in the short-term rental market, or are in the process transferring ownership.

Table 4. NUMBER AND SHARE OF OCCUPIED AND UNOCCUPIED DWELLINGS, 2021

Geography	Total private dwellings in 2021	Private dwellings occupied by usual residents	Vacant homes estimate	Vacant homes estimate (%)
New Westminster	37,737	36,099	1,638	4.3%
Metro Vancouver	1,104,532	1,043,319	61,213	5.5%

Source: Statistics Canada, Census of Population, 2021

3.1.2 Housing Structure Types

As shown in **Figure 5**, apartments dominate the housing supply in New Westminster. **Over two thirds (69.5%) of the 36,099 occupied housing units in the city are apartments in low- and high-rise apartment buildings.** Single detached houses are the second most common form of housing, making up 13.8% of the city's housing stock. Rowhouses/townhouses accounted for only 5.7% of the total stock.

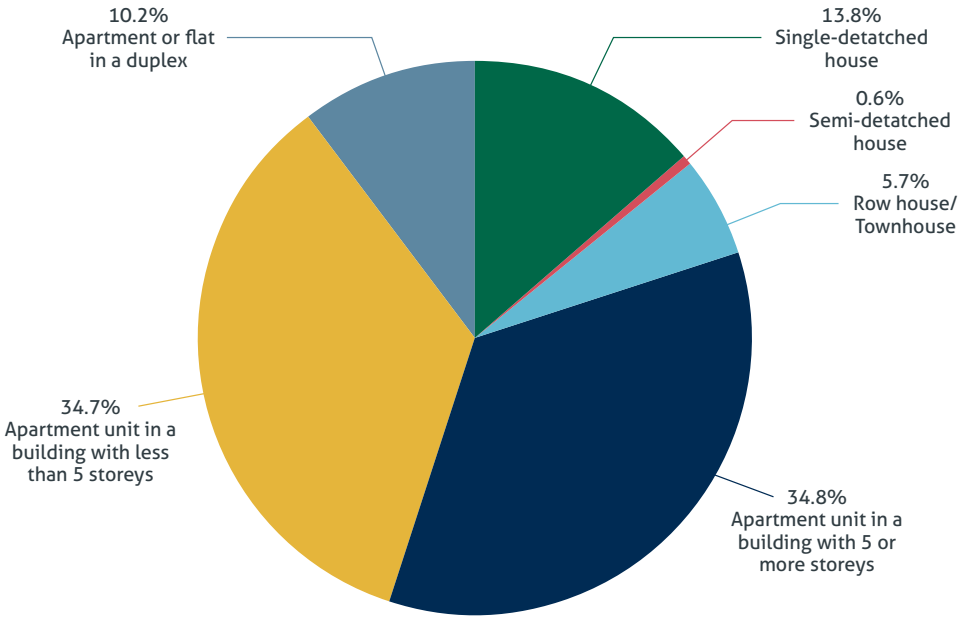


Figure 5. HOUSING STOCK BY STRUCTURE TYPE, 2021
Source: Statistics Canada, Census of Population, 2021

Between 2016 and 2021, the largest relative increases in units were seen in rowhouses/townhouses (29.6%), followed by apartment units in buildings with five or more stories (19.4%) and semi-detached houses (16.2%). At the same time, a decrease was seen in single detached houses (-0.1%) and other single attached houses (-20%). During the same period, the largest absolute increase in the number of units were seen in apartments with five or more stories (+2,040 units) and apartment units with less than five stories (+666 units). **Table 5** shows the dwelling units by structure type in New Westminster during the past three census periods.

Table 5. NUMBER AND PERCENTAGE OF DWELLING UNITS BY STRUCTURE TYPE, 2011-2021

Dwelling Unit by Structure Type	2011		2016		2021		% change 2016-2021	# change 2016-2021
Single detached house	5,585	18.3%	5,000	15.3%	4,995	13.8%	-0.1%	-5
Semi-detached house	115	0.4%	185	0.6%	215	0.6%	16.2%	30
Apartment or flat in a duplex (i.e. house with a suite)	2,870	9.4%	3,470	10.6%	3,665	10.2%	5.6%	195
Row house/ Townhouse	1,265	4.1%	1,590	4.9%	2,060	5.7%	29.6%	470
Apartment unit (in a building with less than 5 stories)	11,360	37.1%	11,910	36.4%	12,565	34.7%	5.5%	655
Apartment unit (in a building with 5 or more stories)	9,315	30.5%	10,485	32.1%	12,525	34.8%	19.5%	2,040
Other single attached house	45	0.1%	50	0.2%	40	0.1%	-20.0%	-10
Movable dwelling	25	0.1%	25	0.1%	25	0.1%	0.0%	0
Total	**30,590**	**100%**	**32,705**	**100%**	**36,095**	**100%**	**10.4%**	**3,390**

Source: Statistics Canada, Census of Population, 2011, 2016, 2021. Statistics Canada

A significant proportion of New Westminster's housing stock (63%) is family friendly (two or three bedroom plus units.) However, compared to the other municipalities in the Metro Vancouver region, it should be noted that New Westminster is ranked last for having the lowest supply of ground-oriented and three or more bedroom units. **Table 6** shows dwelling units by number of bedrooms in New Westminster during the most recent three Census periods.

Table 6. NUMBER AND PERCENTAGE OF DWELLING UNITS BY NUMBER OF BEDROOMS, 2011-2021[4]

Dwelling Units by Number of Bedrooms	2011		2016		2021		% change 2016 to 2021
Studio	1,205	3.9%	690	2.1%	960	2.7%	39.1%
1 bedroom	10,410	34.0%	10,765	32.9%	12,280	34.0%	14.1%
2 bedrooms	10,785	35.3%	12,560	38.4%	13,415	37.1%	6.8%
3 bedrooms	4,390	14.4%	4,485	13.7%	4,970	14.0%	10.8%
4+ bedrooms	3,800	12.4%	4,200	12.8%	4,470	12.0%	6.4%
Total	**30,590**	**100%**	**32,705**	**100%**	**36,095**	**100%**	**10.4%**

Source: Statistics Canada, Census of Population, 2016, 2021. Statistics Canada, 2011 National Household Survey

4 There are limitations with the 2011 National Household Survey, which makes comparison with 2021 Census data difficult. For this reason, trends from 2011 to 2021 were not discussed.

3.1.3 Period of Construction

As an older municipality, New Westminster's housing supply is aging. According to the 2021 Census, 41% of total dwelling units in New Westminster were built prior to 1981, while another 41% were built between 1981 and 2010. Only 18% of total dwelling units were constructed between 2011 and 2021. **Table 7** shows information on dwelling units in New Westminster by period of construction.

Table 7. NUMBER AND PERCENTAGE OF DWELLING UNITS BY PERIOD OF CONSTRUCTION, NEW WESTMINSTER (2021)

Period of Construction	2021	
1960 or before	6,715	18.6%
1961 to 1980	8,100	22.4%
1981 to 1990	4,395	12.2%
1991 to 2000	5,325	14.8%
2001 to 2010	5,065	14.0%
2011 to 2016	2,410	6.7%
2017 to 2021	4,090	11.3%
Total	**36,095**	**100%**

Source: Statistics Canada, Census of Population, 2021

3.1.4 Short-Term Rental Units

In 2024, the Province introduced new short-term rental regulations that limit short-term rentals to a host's principal residence. Before this change came into force, New Westminster already regulated short-term rentals through the City's Zoning Bylaw for Bed and Breakfasts, which allows only rooms within the renters' own dwelling to be used as short-term rental, that breakfast is provided, and a business license required.

Host compliance data shows a small number of units are involved as short-term rentals in New Westminster. The number of listings reached an all time high of 290 listings in April 2024, since the data started being tracked in May 2021. Most current data from October 2024, showed 193 listings in the city. Airbnb data from August 2024, which shows similar levels of listings, shows that a majority of these listing are for stays under two nights (62%). This is followed by stays between three to six nights (20%), stays between seven and 29 nights (6%), and stays for more than 30 nights (13%).

3.1.5 Rental Housing

The private rental market consists of the primary and secondary rental market, of which more data and information is available for the former. **Figure 6** shows the number of purpose-built market rental units in the primary rental market in New Westminster over time. This includes both purpose-built rental

apartments and rowhouses/townhouses. **In 2023, there were 9,956 units in the primary rental market. Between 2013 and 2023, the number of purpose-built rental units has steadily increased since hitting a 20-year low in 2013.** The purpose-built rental market saw the largest increase in the last ten years from 2017 to 2019, which is likely attributed to the City's adoption of the ***Secured Market Rental Housing Policy (2017)***, alongside various Canada Mortgage Housing Corporation (CMHC) programs that supported financial viability of rental housing projects.[5],[6]

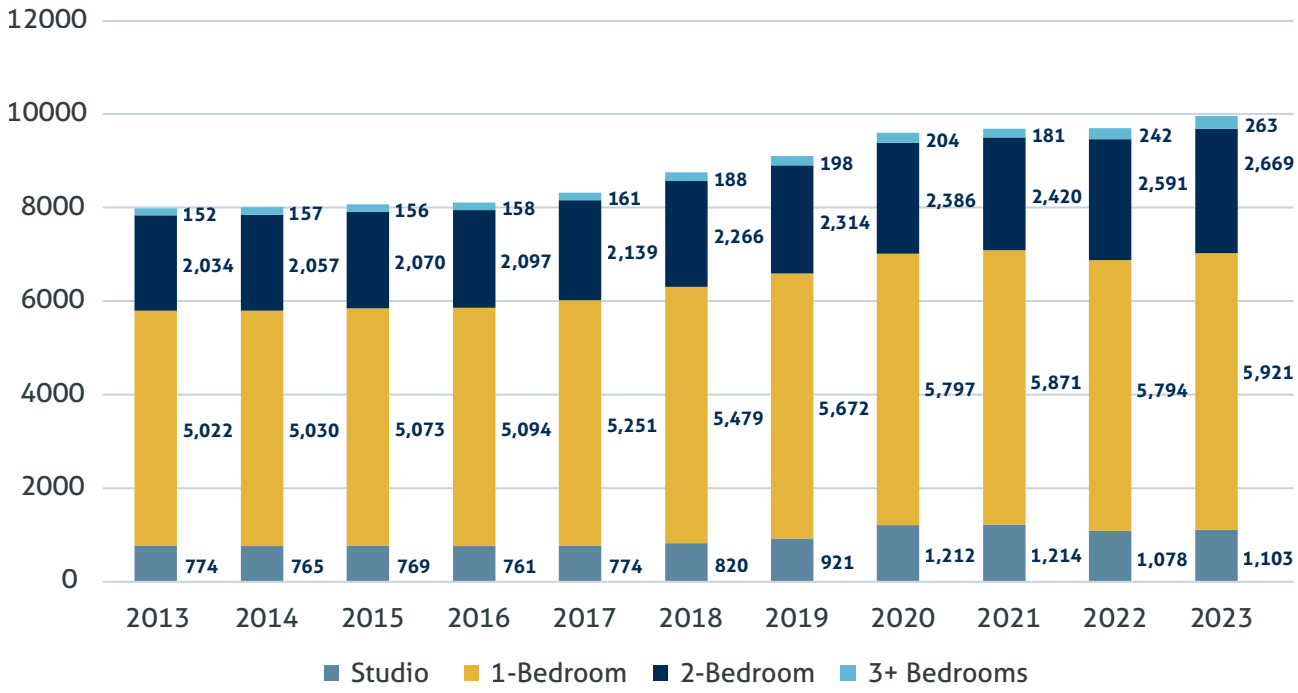


Figure 6. TOTAL NUMBER OF DWELLING UNITS IN THE PRIMARY RENTAL MARKET BY UNIT SIZE, 2013-2023
Source: Canadian Mortgage and Housing Corporation, 2024

5 Royal Bank of Canada's Rachel Battaglia notes that a combination of national, provincial, and local government policies, combined with strong demand and declining homeownership are driving the recent upswing in rental housing starts across Canada, and in particular in the Vancouver CMA. https://thoughtleadership.rbc.com/proof-point-rental-housing-construction-is-finally-picking-up-in-canada-but-will-it-be-enough/

6 CMHC's Apartment Construction Loan Program (formerly the Rental Construction Financing Initiative) is an example of a fund that provides low-interest, long-amortization periods. Recent analysis undertaken by Metro Vancouver shows that a combination of senior government financing and local government incentives are key to incentivizing new rental housing starts. https://metrovancouver.org/services/regional-planning/Documents/local-government-sustaining-expanding-supply-purpose-built-rental-housing.pdf

Secondary suites and private condominium rentals form the secondary rental market. Data for these housing types is difficult to obtain at the municipal level. **Figure 7**[7] shows that as of 2024, New Westminster had 3,153 secondary suites, an estimate obtained by analysing utility billing. The City also estimates that there are 4,632 rented condominium units as of 2023 not captured in the primary rental market data.

The primary rental market provides most (56%) rental units and secondary rental units (through secondary suites and rented condominiums), which comprise approximately 44% of all rental housing in New Westminster.

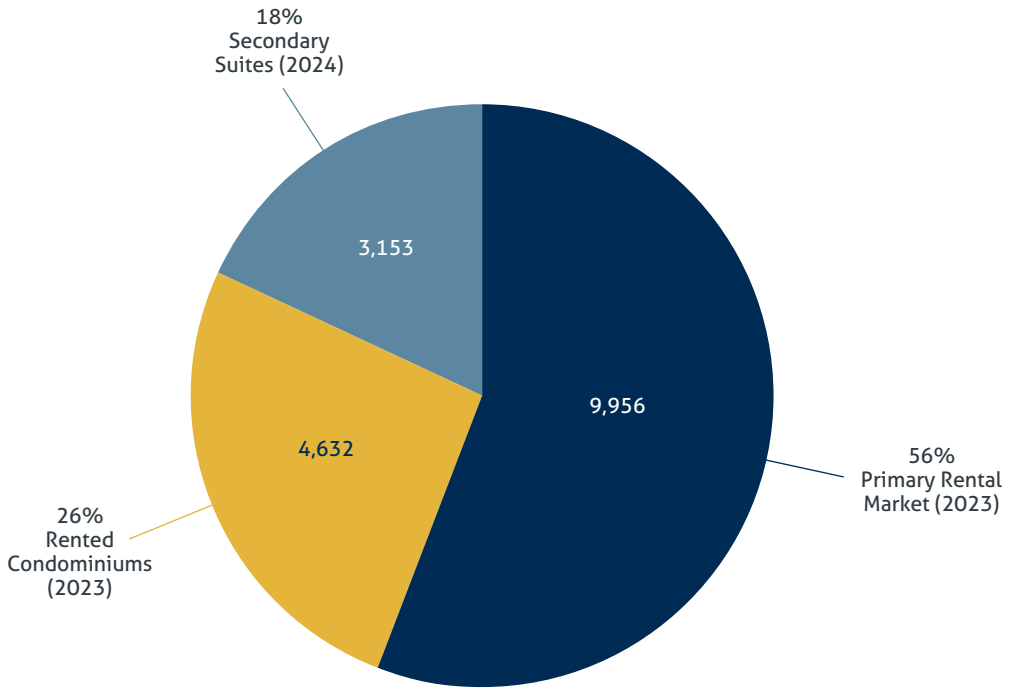


Figure 7. ESTIMATED COMPOSITION OF MARKET RENTAL HOUSING SUPPLY IN NEW WESTMINSTER
Source: CMHC Rental Market Survey, 2023; City of New Westminster, 2024

7 This figure excludes single detached and semi-detached houses that are rented out. It should be noted that data for these housing types are available for Census 2021 and Metro Vancouver Housing Data Book, which indicate that there were 605 rented single detached houses and 105 rented semi-detached houses in New Westminster.

3.1.6 Vacancy Rates

Low rental vacancy rates are one of New Westminster's and Metro Vancouver's key housing concerns. **Table 8** breaks down the rental vacancy rates in New Westminster between 2013 and 2023 by housing unit type (i.e., number of bedrooms) in the primary rental market (i.e., purpose-built rental apartments and townhomes). **In 2023, the total vacancy rate in New Westminster was at 0.8%, a decrease by half from the 1.6% vacancy rate in 2020.** According to the Provincial HNR methodology, a balanced rental market has a vacancy rate between 3% and 4%, while a rental market with a vacancy rate below 3% has a shortage of rental housing units. **New Westminster's rental vacancy rate has been well below a balanced rate for over ten years, with 2010 being the most recent year it was over 3%.** This indicates that the city has experienced a long-term shortage of rental housing units, which appears to align with trends occurring at the regional level[8].

Table 8. VACANCY RATE BY NUMBER OF BEDROOMS IN PRIMARY RENTAL MARKET, NEW WESTMINSTER, 2013-2023

Number of Bedrooms	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Studio	1.3%	1.8%	1.4%	0.4%	1.0%	2.8%	0.1%	1.3%	1.3%	0.7%	0.9%
1 bedroom	2.4%	1.4%	0.8%	0.5%	1.0%	1.6%	1.2%	1.4%	1.0%	0.6%	0.6%
2 bedrooms	2.3%	1.4%	0.8%	0.1%	0.8%	1.1%	1.6%	2.1%	0.9%	0.7%	1.4%
3+ bedrooms	1.3%	0.0%	0.0%	0.0%	n/a	1.2%	0.5%	1.1%	1.2%	0.5%	0.8%
Total	**2.2%**	**1.4%**	**0.9%**	**0.4%**	**1.1%**	**1.6%**	**1.2%**	**1.6%**	**1.0%**	**0.6%**	**0.8%**

Source: CMHC Rental Market Survey, 2013-2023

3.1.7 Renovictions

Between 2016 and 2018, 333 households living in 15 rental buildings were affected by renovictions. It should be noted that the data for this period in time is an estimate, which is based on building permits, eviction letters, as well as other sources. Since no official data source for tracking renovictions exists locally or provincially, this may be an underestimate of the true number of renovictions.

Since new City regulations were implemented under the ***Business Regulations and Licensing (Rental Units) Amendment Bylaw No. 8130 (2019)*** and Provincial residential tenancy changes came into affect in 2021, there have been no known renovictions in New Westminster.

8 Canada Mortgage and Housing Corporation (CMHC). Housing Market Information Portal. https://www03.cmhc-schl.gc.ca/hmip-pimh/#TableMapChart/2410/3/Vancouver+CMA

3.1.8 Buildings at Risk of Development

Much of New Westminster's purpose-built market rental housing is aging. Given development pressures, older buildings may be at risk of redevelopment. Given recent Provincial legislations, intended to increase housing supply and improve affordability, it is difficult to determine the exact number and percentage of buildings at risk of redevelopment. The City has and continues to implement policies and actions intended to prevent renovictions, protect tenants, and providing various types of supports. Key policy highlights include:

- **Tenant Relocation Policy (2015)** allows the City to exercise negotiation rights on rezoning and other development applications where relevant to ensure that tenants impacted by redevelopment and/ or demolition are notified, compensated, and provided assistance in finding new housing. A key component of this policy includes the requirement for applicants to create and implement a Tenant Assistance Plan, which must include written commitments on timely notice and communication to tenants, provision of compensation, documentation of rental rates, vacancy rates, and number of on-site units, and developing a strategy to assist tenants in finding appropriate housing. As of September 2024, this policy is currently in the process of being updated to respond to current context.
- **Interim Development Review Framework (2023)** guides the evaluation of development applications in light of recent Provincial legislative changes and updates to development and land use policy. Known as IDRF, this framework is also intended to help reduce land speculation that may result from the legislation, where such speculation could potentially further exasperate the housing crisis.

3.1.9 Non-Market Housing

Non-market housing is affordable housing that is usually owned by government, a non-profit, or housing cooperative. They are often financially supported by senior levels of government (through capital investments, financing, or operating subsidies) and some portion of the housing is usually provided at below-market rents or prices. Most of New Westminster's current supply of non-market housing was built during the 1970s and 1980s, before the federal non-profit and cooperative housing programs stopped funding new housing in 1992 and 1993.

Many of these non-market buildings, particularly seniors' independent living residences, are in need of major repair, including to building envelopes and mechanical systems, primarily due to deferred maintenance in order to maintain affordable rents. To prolong the life of these buildings, there will need to be grants and low-income loans, as well as assistance with property management services.

It should be noted that there are discrepancies between the reported non-market housing totals for BC Housing and the City. For instance, BC Housing only monitors non-market housing with which they have ongoing funding relationships. Absolute totals from the City are used to determine housing need, as they are expected to provide a more fulsome account of the non-market housing stock, including BC Housing units and others. BC Housing totals are also included as they provide more granular detail on the type and share of non-market housing.

Table 9 shows the number and composition of non-market housing in New Westminster in 2024. Social housing made up the greatest proportion of non-market housing, representing 56.9% of all units. Supportive housing comprised 21.0%, co-operative housing 18.0%, and shelter beds and units for those experiencing homelessness equaled 4.4% of all units. Non-market housing units represented in **Table 9** do not include any housing for which households may receive government subsidies to offset the costs of market rentals.

The 492 supportive and transitional housing units and beds serve equity-seeking groups with additional needs such as those for families (e.g., women and children) fleeing violence, individuals requiring mental health supports, individuals requiring substance use supports, individuals transitioning out of the justice system, individuals with disabilities, and for families requiring additional supports.

Table 9. NUMBER OF NON-MARKET DWELLING UNITS (SUBSIDIZED OR SOCIAL), NEW WESTMINSTER, 2024

	# of Housing Units
Total non-market housing units	**2,344**
Co-operative housing	415
Social housing	1,333
Supportive and transitional housing	492
Transitional	104
Supportive (general)	127
Supportive (substance use and addiction)	162
Supportive (mental health)	88
Supportive (disability)	11
Units and beds for persons experiencing homelessness	104

Source: City of New Westminster Internal Inventory, 2024

Table 10 summarizes the number of dwelling units and proportion of non-market units that were identified by BC Housing in New Westminster compared to Metro Vancouver in 2023. It shows that 1,257 (or 3.5%) of New Westminster's housing units were BC Housing non-market units compared to 46,512 (or 4.2%) in Metro Vancouver. These are units for which BC Housing has an ongoing funding relationship, but not including those units for which operating agreements[9] have expired. The greatest share of non-market housing is dedicated to social or subsidized housing without supports (58.9%). The second greatest share of non-market housing is dedicated to emergency shelter and housing for those experiencing homelessness (26.2%). The proportion of non-market housing for both New Westminster and the region is similar, except for supportive and transitional housing where the region's share is greater (by 5.5%). Transitional and supportive housing makes up 14.9% of non-market units in New Westminster and 20.4% of units in Metro Vancouver.

Table 10. NUMBER OF DWELLING UNITS THAT ARE NON-MARKET (SUBSIDIZED BY BC HOUSING) UNITS, NEW WESTMINSTER AND METRO VANCOUVER, 2023

	New Westminster		Metro Vancouver	
Total housing units	**36,095**	**100%**	**1,104,532**	**100%**
Total non-market housing	**1,257**	**100%**	**46,512**	**100%**
Emergency shelter and housing for the homeless subtotal	**329**	**26.2%**	**12,125**	**26.0%**
Homeless housed	189	15.0%	8,831	19.0%
Rent supplements	87	7.0%	1,853	4.0%
Shelter beds	54	4.2%	1,441	3.1%
Transitional and supportive housing subtotal	**194**	**14.9%**	**9,478**	**20.4%**
Supportive seniors housing	60	4.8%	5,706	12.3%
Special needs housing	108	8.6%	3,355	7.2%
Families fleeing violence	19	1.5%	417	0.9%
Independent social housing subtotal	741	58.9%	24,909	53.6%
Low-income families	142	11.3%	11,934	25.7%
Independent seniors	599	47.7%	12,975	27.9%

Source: Metro Vancouver Housing Data Book, 2023

9 Operating agreements are contracts between a funder and non-profit housing operator that set out the amount, duration, and conditions of the subsidy provided by the provincial and/or federal governments. Their expiry, often tied to a 35- year mortgage amortization period, means when the mortgage expires, non-profit housing providers are responsible for the project's ongoing financial viability.

In addition to those living in subsidized housing units, there were 96 families receiving subsidies through BC Housing's Rental Assistance Program (RAP), and 492 seniors receiving the Shelter Aid for Elderly Renters (SAFER) subsidy in New Westminster in 2023. These programs provide eligible low-income, working families and seniors with low- to moderate-incomes with financial assistance to afford monthly rent in the private rental market. BC Housing also provides rent supplements for people experiencing or at risk of homelessness. In 2023, there were 87 individuals receiving this type of subsidy to access housing in the private rental market in New Westminster.

Table 11 shows the number of cooperative housing units available in New Westminster. As of July 2024, there are eight co-operative housing developments in the city, containing a total of 415 units. Most of these units are larger, family sized units of two- and three bedrooms.

Table 11. NUMBER OF CO-OPERATIVE HOUSING UNITS BY NUMBER OF BEDROOMS, 2024

Number of Bedrooms	Total # of Units
Studio	0
1 bedroom	77
2 bedrooms	198
3+ bedrooms	140
Total	**415**

Source: City of New Westminster Internal Inventory, 2024

Table 12 shows the number of independent social housing available in New Westminster. As of July 2024, there are 20 independent social housing developments in New Westminster containing a total of 1,333 units. Most of these units are smaller units (i.e. studio and one bedroom units)

Table 12. NUMBER OF INDEPENDENT SOCIAL HOUSING UNITS BY NUMBER OF BEDROOMS, 2024

Number of Bedrooms	Total # of Units
Studio	405
1 bedroom	501
2 bedrooms	182
3+ bedrooms	125
Unknown number of bedrooms	120
Total	**1,333**

Source: City of New Westminster Internal Inventory, 2024

As of February 2024, there were 1,360 social and co-op housing units in complexes with operating agreements with BC Housing across Metro Vancouver that will expire between 2024 and 2029. This means that these units will no longer receive government subsidies.[10] How these complexes will continue to provide below-market rents post-expiry is a concern.

Table 13 shows the number of supportive/transitional housing units by clientele in New Westminster. Most supportive housing units in the city are for adult men and women or for men only (324 out of 477 units). Of the 477 supportive/transitional housing units (including 89 transitional units), 127 are general supportive units, 162 are addiction recovery units, 88 are mental health units, and 11 are community living units. This figure is much higher than the 194 unit number provided by BC Housing, which indicates that many supportive units operate outside of BC Housing agreements.

Table 13. SUPPORTIVE HOUSING, BY DEMOGRAPHIC, 2024

Supportive Housing Demographics (age, gender, etc.)	Total # of Beds/Units
Men and women (children not allowed)	166
Men and women (children allowed)	0
Men only (children not allowed)	158
Youth (men only)	25
Women only (children not allowed)	96
Women only (children allowed)	37
Youth (women only – children allowed)	6
Youth (women only)	4
Total	**477**

Source: City of New Westminster Internal Inventory, 2024

10 Metro Vancouver Data Book, 2023

3.1.10 Changes in Housing Stock

Housing completions are a measure of changes in the housing stock to meet population growth and/or changing household preferences. **Figure 8**[11] and **Figure 9** show housing completions by structure type over time in New Westminster. **Since 2011, the number of housing completions increased almost annually – reaching a peak of 1,491 units completed in 2019. In 2023, almost half of new housing has been in the form of apartments (46%).** There has also been a small but steady supply of new semi-detached and rowhouse/ townhouse units.

Average annual completions from 2013 to 2033 amounted to 611 units per year of which 76% were apartment units.

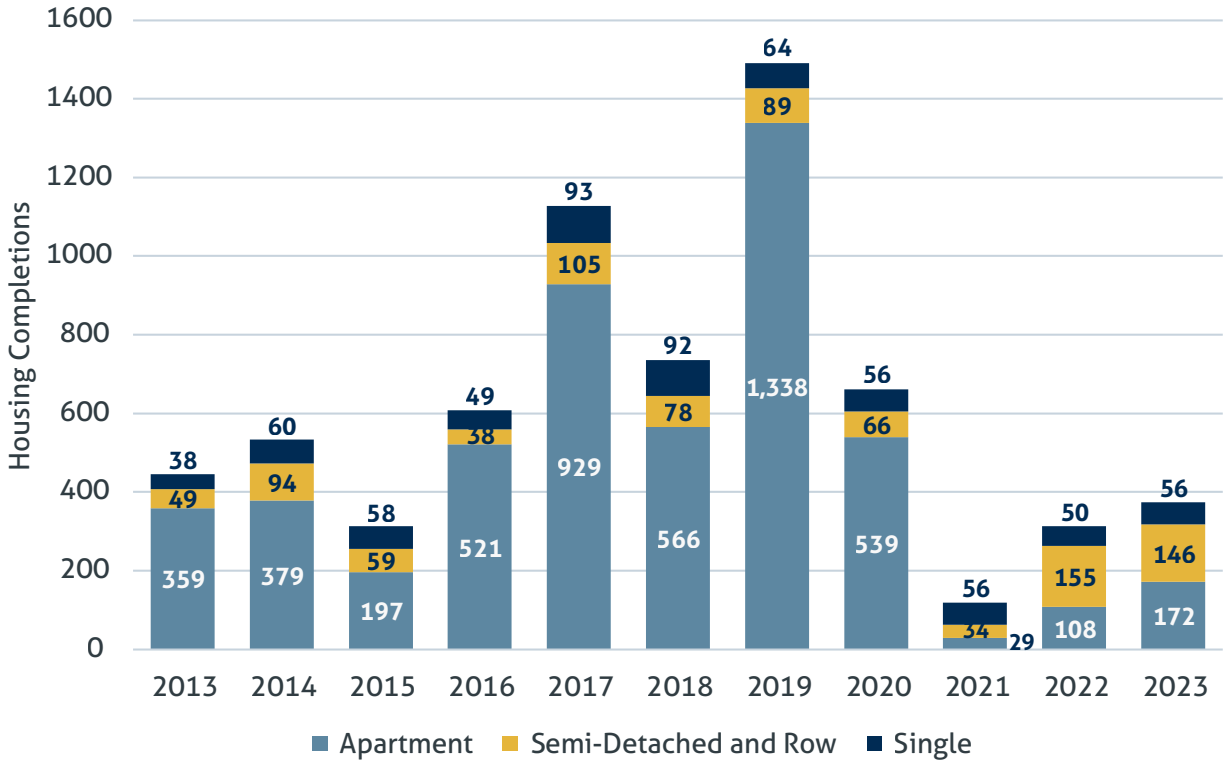


Figure 8. CHANGES IN HOUSING STOCK, NEW WESTMINSTER, 2013-2023
Source: Canadian Mortgage and Housing Corporation, 2024

11 CMHC defines a completion 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 where up to 10% of the proposed work remains to be done. This is slightly different from CNW's occupancy granted definition. The difference in these definitions means that CMHC counts units later than New Westminster, which results in slightly different annual numbers.

Figure 9 shows the number of rental housing completions from 2013 to 2023. **Historically, most completions in New Westminster have been for ownership housing, with a spike of rental housing completions between 2016 and 2019.** Since 2019, total completions have decreased significantly. From 1,491 unit completions in 2019 to only 374 in 2023, this translates to a decrease of almost 300%. **Rental completions have followed a similar downward trajectory, having decreased from 802 unit completions in 2019 to 51 in 2023.**

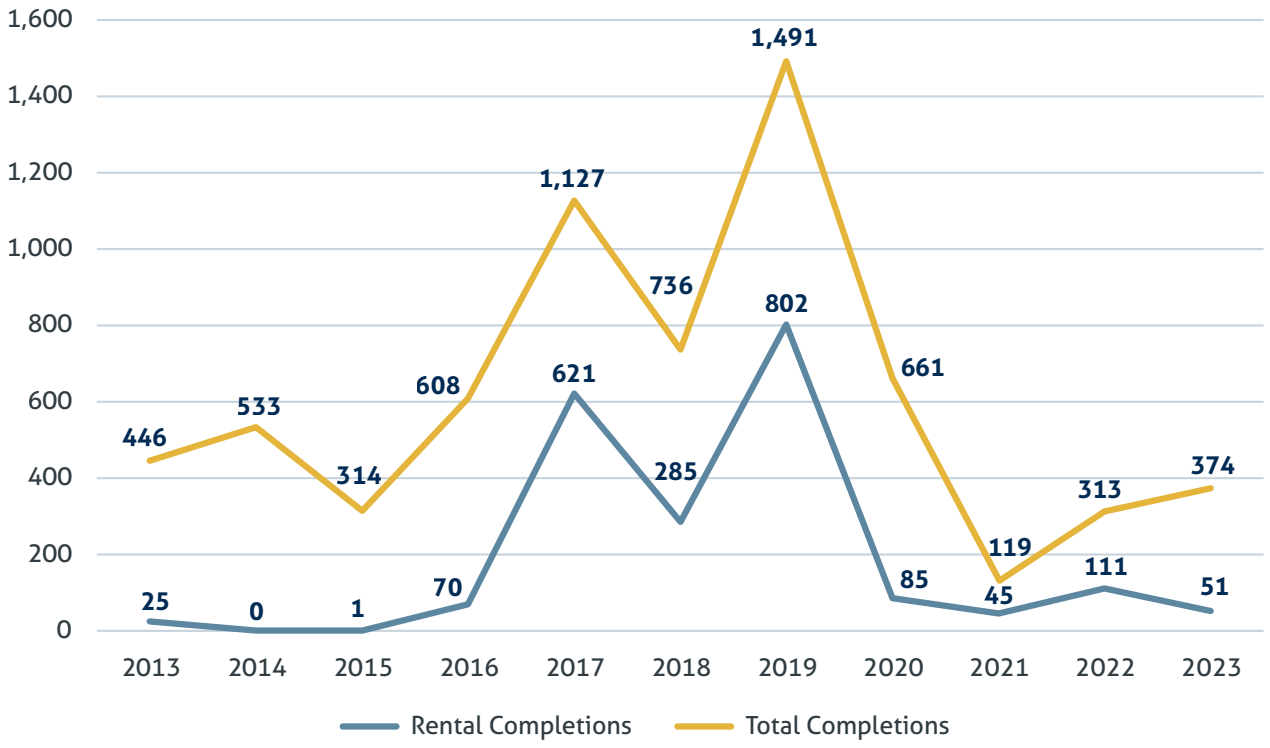


Figure 9. NUMBER OF HOUSING COMPLETIONS BY TENURE, NEW WESTMINSTER, 2013-2023
Source: Canadian Mortgage and Housing Corporation, 2024

As buildings age, renewal and redevelopment can result in demolitions. Demolitions affect net additions to the housing stock. **Table 14** shows the number of housing demolitions by structure type from 2013 to 2023. For most years during this period, there have been few housing demolitions and most of these were single detached house. City policies also disincentivize the demolition of purpose-built market rental apartment.

Table 14. HOUSING DEMOLITIONS BY STRUCTURE TYPE, NEW WESTMINSTER, 2013-2023

Housing Demolitions	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Single Detached	45	41	62	57	53	60	40	36	40	39	22
Semi-Detached	1	0	1	0	1	0	0	0	2	4	7
Rowhouse/ Townhouse	0	0	0	0	0	0	0	0	0	0	6
Apartment	0	29	5	0	0	0	12	2	23	0	0
Total	**46**	**70**	**68**	**57**	**54**	**60**	**52**	**34**	**77**	**35**	**35**

Source: Canada Mortgage and Housing Corporation, 2013 – 2023; Metro Vancouver Housing Data Book, 2023



3.2 Housing Market Conditions

3.2.1 Housing Values

Table 15 and **Table 16** show average assessed values for residential property, by structure type and by number of bedrooms in New Westminster in 2023. Not surprisingly, **assessed values are highest for single detached homes with a suite ($1,659,226), followed by single detached homes, and duplexes, triplexes, and quadraplexes. Much lower values, less than half that of single detached, are shown for apartments ($619,048).** Rowhouses/townhouses, which had an average value of $684,091 in 2019, now have an average value of $910,801 in 2023. Median assessed values were the highest for three-plus bedroom dwellings ($1,447,207) and lowest for one-bedroom dwellings ($504,925).

Table 15. AVERAGE ASSESSED HOUSING VALUES BY STRUCTURE TYPE, NEW WESTMINSTER (2023)

Structure Type	# of Dwellings	Average Value
Single detached house	4,257	$1,538,893
Single detached with suite	3,037	$1,659,226
Duplex, triplex, quadraplex, etc.	157	$1,356,443
Rowhouses/townhouses	1,867	$910,801
Apartment	14,531	$619,048
Other[12]	93	$1,593,452
Total	**23,942**	**$945,622**

Source: BC Assessment, 2023

Table 16. AVERAGE ASSESSED HOUSING VALUES BY STRUCTURE TYPE, NEW WESTMINSTER (2023)

Number of Bedrooms	# of Dwellings	Median Value
Studio	N/A	N/A
1 bedroom	5,059	$504,925
2 bedrooms	9,990	$722,287
3+ bedrooms	8,893	$1,447,207
Total	**23,942**	**$945,622**

Source: BC Assessment, 2023

12 "Other" refers to properties subject to section 19(8) of the Assessment Act.

3.2.2 Sales Prices

High housing prices in the region are causing significant concern. The Real Estate Board of Greater Vancouver tracks home sales in Metro Vancouver through the MLSLink Housing Price Index® which measures benchmark or typical home prices. The MLSLink® Housing Price Index (HPI), established in 1995, is modelled on the Consumer Price Index. Instead of measuring goods and services, the HPI measures the change in the price of housing features. Thus, the HPI measures typical, pure price change (inflation or deflation). The HPI benchmarks represent the price of a typical property within each market. The HPI takes into consideration what averages and medians do not – items such as lot size, age, and number of bedrooms, for example. Each month's sales determine the current prices paid for bedrooms, bathrooms, fireplaces, etc. and apply those new values to the 'typical' house model.

Figure 10 and **Table 17** show the HPI by structure type in New Westminster from 2014 to 2024. During that time, benchmark prices increased by 128% for single detached homes, 132% for row homes and by 137% for apartments or condominiums. **Although single detached homes saw the slowest percentage growth during the 2014 to 2024 period, the absolute growth in the price of single detached houses ($884,800) was larger than for row houses ($540,300) and apartment/ condominiums ($376,900). This has resulted in a larger gap for households hoping to move from apartment/ condominiums to row houses and for households hoping to move from row houses to single detached houses.** Benchmark prices for single detached houses have remained above $1,000,000 since 2016. After one year of decline between 2018 and 2019, prices for all structure types rose again in 2020. Detached homes had a much higher benchmark price in 2020 ($1,578,000) than row houses ($949,200) and apartment/condominium units ($651,600).

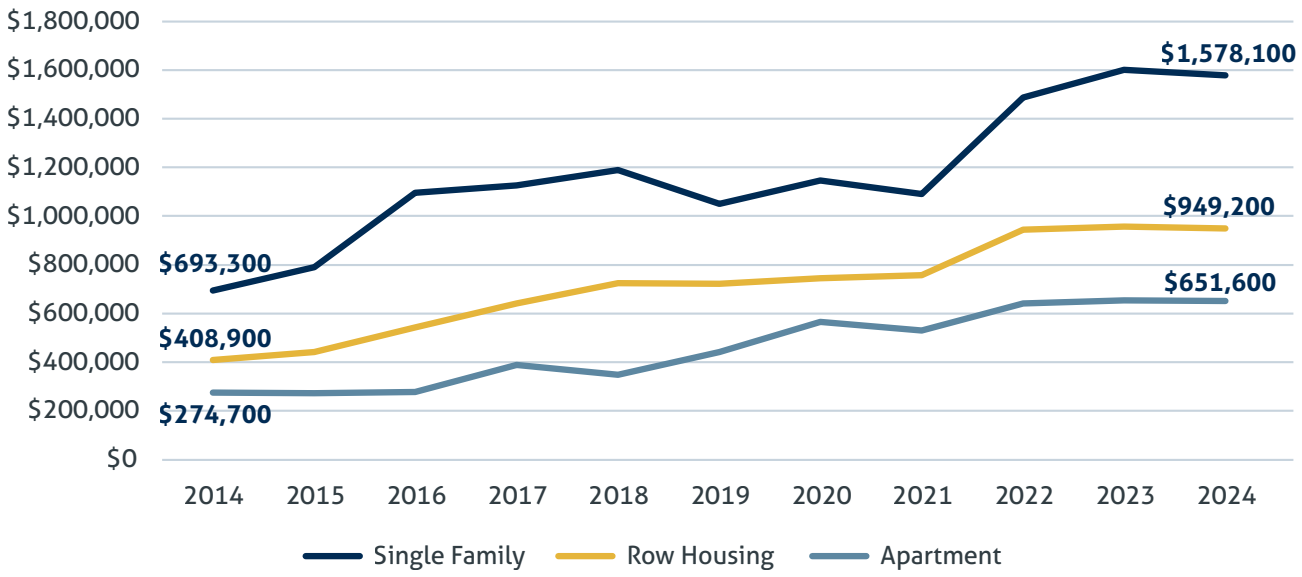


Figure 10. BENCHMARK PRICE HPI BY STRUCTURE TYPE, NEW WESTMINSTER, 2014 TO 2024
Source: Greater Vancouver Realtors (For July of each year)

Table 17. BENCHMARK PRICE (HPI) BY STRUCTURE TYPE, NEW WESTMINSTER (2015 TO 2024)[13]

Structure Type	Benchmark Price					
Single Detached	2014	2015	2016	2017	2018	2019
	$693,300	$789,300	$1,095,600	$1,125,200	$1,189,400	$1,051,100
	2020	2021	2022	2023	2024	
	$1,147,300	$1,089,600	$1,487,200	$1,599,400	$1,578,100	
Row Housing	2014	2015	2016	2017	2018	2019
	$408,900	$441,900	$543,000	$640,600	$723,500	$721,500
	2020	2021	2022	2023	2024	
	$745,400	$758,400	$945,300	$957,300	$949,200	
Apartment	2014	2015	2016	2017	2018	2019
	$274,700	$272,100	$277,800	$388,000	$347,200	$440,900
	2020	2021	2022	2023	2024	
	$564,600	$530,700	$641,500	$654,600	$651,600	

Source: Greater Vancouver Realtors (For July of each year)

13 Please note that the benchmark prices by structure type shown in this table has not been adjusted for inflation.

3.2.3 Rental Prices

In 2023, the median monthly rent for primary rental market units in New Westminster was $1,525, which is lower compared to that of Metro Vancouver at $1,715. These units include both occupied and vacant units. **Figure 11**[14] shows the median monthly rents for the primary rental market in New Westminster, which includes purpose-built rental apartments and townhouses. Canada Mortgage and Housing Corporation (CMHC) does not collect rental price data for the secondary rental market.

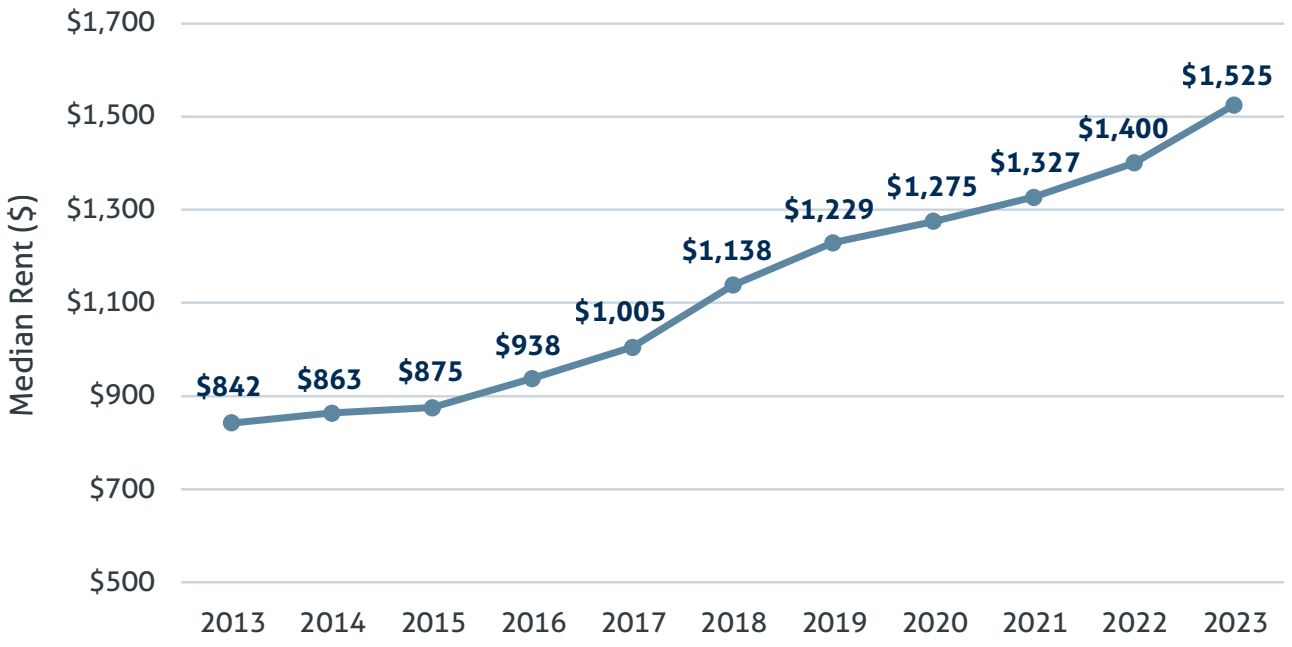


Figure 11. PRIMARY RENTAL MARKET MEDIAN MONTHLY RENT, NEW WESTMINSTER (2013 TO 2023)
Source: CMHC Rental Market Survey (For October of each year)

14 Please note that the primary rental market median monthly rent shown in this figure has not been adjusted for inflation.

As shown in **Table 18** median rents have been steadily rising for all types of rental housing units in New Westminster since 2013. **The largest increase in median rents from 2013 to 2023 was for three or more bedroom units, which rose by $1,213 or 93%.**

Table 18. PRIMARY RENTAL MARKET MEDIAN MONTHLY RENT BY NUMBER OF BEDROOMS, NEW WESTMINSTER (2013-2023)[15]

Number of Bedrooms	2013	2023	Change	Percent change 2013-2023
Studio	$680	$1,300	$620	91.0%
1 bedroom	$815	$1,475	$660	81.0%
2 bedrooms	$1,063	$1,887	$824	78.0%
3+ bedrooms	$1,300	$2,513	$1,213	93.0%
Median Rent	**$842**	**$1,525**	**$662**	**81.0%**

Source: CMHC Rental Market Survey (For October of each year)

Households looking for a rental unit in today's market are challenged to find an affordable rental in New Westminster. As shown in **Table 19**, **prospective tenants face higher rents for vacant units than long-term sitting tenants in occupied units, with the average asking rent for vacant units ($1,925) in New Westminster being 19% higher than the average rent paid for occupied units ($1,619) in October 2023.** According to CMHC, the gap in rent levels between vacant and occupied units has been widening steadily since 2015.

Table 19. AVERAGE RENT OF OCCUPIED AND VACANT APARTMENT/ TOWNHOUSE UNITS, OCTOBER 2023

	1-Bedroom		2-Bedroom		All units		
	Vacant	Occupied	Vacant	Occupied	Vacant	Occupied	% difference
New Westminster	$1,673	$1,496	$2,048	$1,906	$1,925	$1,619	19.0%
Metro Vancouver	$1,903	$1,695	$2,615	$2,182	$2,159	$1,825	18.0%

Source: CMHC Rental Market Survey, 2023

15 Please note that the primary rental market median monthly rent by number of bedrooms shown in this table has not been adjusted for inflation.

3.3 Indicators of Housing Need

3.3.1 Income Required to Rent or Buy a Home in New Westminster

Are residents able to afford to rent or buy a home in New Westminster and if so, what income is required? **Table 21** and **Figure 12** show the incomes residents need to rent or buy a home in New Westminster (spending less than 30% of gross household income). **Table 20 shows that new market rental units cost approximately $646 more per month than older, occupied units, which are not available to rent** ($748 more in the case of two-bedroom units). It also shows the household income required to rent three different types of rental units in New Westminster: currently occupied units, vacant units, and newly constructed market rental units. For a one-bedroom unit, required household income ranges from $64,640 for an occupied unit, to $71,720 for a vacant unit, and $89,160 for a new market rental suite built since 2000. The median income of a renter household in 2020 in New Westminster was $62,400. This suggests that even an occupied one-bedroom rental unit would be out of reach for a median income renter household.

Table 20. INCOME REQUIRED TO AFFORD A MARKET RENTAL UNIT IN NEW WESTMINSTER, 2023[16]

	1 Bedroom	2 Bedroom	All units
Occupied unit average rent (2023)	$1,496	$1,905	$1,619
Vacant unit average rent (2023)	$1,673	$2,048	$1,925
New secure market unit average rent (2023)	$2,109	$2,653	$2,265
Required annual income for occupied unit	$64,640	$81,800	$69,960
Required annual income for vacant unit	$71,720	$87,520	$82,200
Required annual income for new market unit	$89,160	$111,720	$95,800

Source: Author Calculations; CMHC Rental Market Survey, 2023; Statistics Canada, Census Profile, 2021

16 This analysis includes the estimated cost of utilities.

Figure 12 shows a gap between median renter incomes and average rents (also referred to as the renter affordability gap) of approximately $10,000 per year for a vacant 1-bedroom unit.

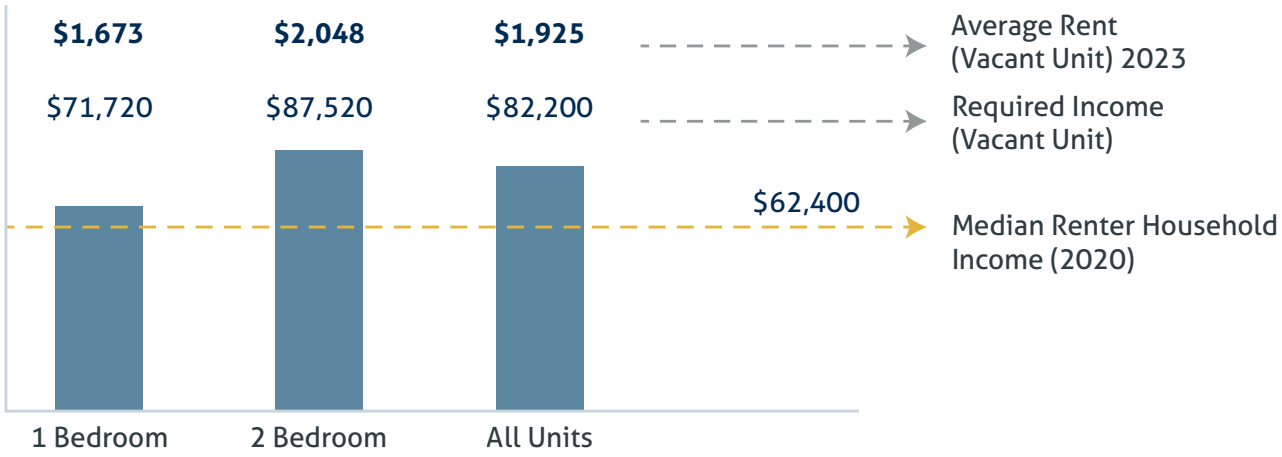


Figure 12. RENTER AFFORDABILITY GAP
Source: Author Calculations; CMHC Rental Market Survey, 2023. Statistics Canada; Census Profile, 2021.

Table 21 shows that the minimum annual household income needed to buy a home in New Westminster at the July 2023 benchmark price without exceeding 30% of their household income. In July 2023, the benchmark price was $168,754 for an apartment condominium, $232,770 for a duplex, triplex, or rowhouse/ townhouse, and $329,233 for a single detached home. **The median household income in New Westminster in 2020 was $82,000, which indicates that households with median incomes or less would likely not be able to afford to buy an apartment, row/townhouse, or single detached home in the city.**

Table 21. INCOME REQUIRED TO BUY A HOME IN NEW WESTMINSTER, JULY 2023[17]

	Apartment	Row/Townhouse	Single Detached
Benchmark sales price 2023	$651,600	$949,200	$1,578,100
Minimum down payment	$40,160	$69,920	$315,620
Mortgage amount	$611,440	$879,280	$1,262,480
Monthly mortgage payment	$3,633	$5,207	$7,404
Required income to buy	**$168,754**	**$232,770**	**$329,233**

Source: Author Calculations (minimum down payment, 25- year amortization, 5 yr. fixed mortgage rate at 4.74%); Benchmark Sales Price - Greater Vancouver Realtors

17 This analysis includes additional cost assumptions for property taxes, municipal and utility fee rates, and condo fees.

Figure 13 shows a gap between median household income and median sales price (also referred to as home ownership affordability gap) of $150,700 per year between the median household income in 2020 and the median sales price of a duplex, triplex or townhouse in New Westminster in 2023.

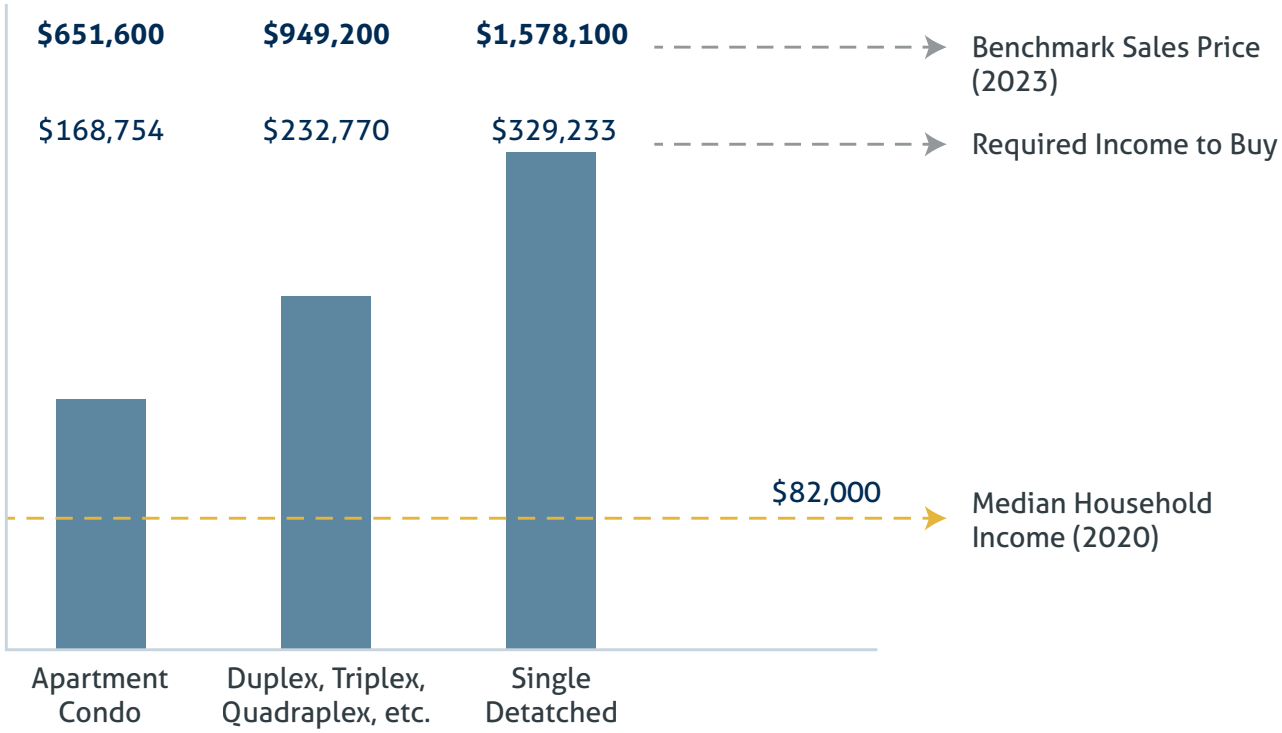


Figure 13. HOME OWNERSHIP AFFORDABILITY GAP
Source: Author Calculations (minimum down payment, 25- year amortization, 5 yr. fixed mortgage rate at 4.74%); Benchmark Sales Price - Greater Vancouver Realtors

3.3.2 Housing Affordability

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

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

High housing costs, combined with relatively low household incomes, means that many New Westminster households are paying more than 30% of their income for shelter.

Table 22 shows the number and percentage of households in New Westminster spending 30% or more of their income on shelter costs for the three most recent Census periods. **In 2021, the proportion of owner households spending more than 30% of their income on shelter costs in New Westminster (19.8%) was comparable to that in the Metro Vancouver region (19.0%) but higher than the proportion province-wide (19.3%).**

In New Westminster, Metro Vancouver, and BC, significantly more renter households spent more than 30% of their income on shelter costs than owner households. **In New Westminster, 31.9% of renter households fell below the affordability standard in 2021, which is similar to the proportion of Metro Vancouver renter households (31.7%).** The percentage of owner, renter, and total households in New Westminster below the affordability threshold was similar in 2016 and 2021. However, the number of total households below the affordability thresholds increased by 920 households between 2016 and 2021 in New Westminster.

Table 22. HOUSEHOLDS SPENDING MORE THAN 30% OF THEIR INCOME ON SHELTER BY TENURE, NEW WESTMINSTER, 2011, 2016 & 2021[18]

Affordability	2011		2016		2021	
Total Private households	30,590	100%	32,700	100%	36,095	100%
Below the affordability standard	8,365	27.3%	8,605	26.3%	9,525	26.4%
Owner households	17,210	100%	18,330	100%	19,740	100%
Below the affordability standard	3,925	22.8%	3,905	21.3%	4,310	21.8%
Renter households	13,375	100%	14,365	100%	16,360	100%
Below the affordability standard	4,445	33.2%	4,700	32.7%	5,220	31.9%

Source: City of New Westminster; Statistics Canada, Data Table 98-10-0255-01, Census of Population, 2016, 2021; Statistics Canada, 2011 National Household Survey.

18 There are limitations with the 2011 National Household Survey, which makes comparison with 2021 Census data difficult. For this reason, trends from 2011 to 2021 were not discussed.

Table 23 shows the household types paying 30% or more on shelter in New Westminster in 2021. This includes households paying 100% or more of their income for shelter.[19] **The household type with the largest number of households facing affordability challenges in 2021 were single or roommate households (6,510 households), followed by couple families with children (1,365 households). The household type with the highest rate of housing affordability challenges were single or roommate households (41.7%), followed by lone parent families (33.1%).**

Table 23. HOUSEHOLDS SPENDING 30% OR MORE, BY HOUSEHOLD TYPE, NEW WESTMINSTER, 2021

Family Type	# of households	# households spending 30% or more	% of households spending 30% or more
Couple families without children	8,795	1,640	18.6%
Couple families with children	7,340	1,365	18.6%
Single parent families	2,250	745	33.1%
Other families	2,100	375	17.9%
Single or roommate households	15,610	6,510	41.7%
Total households	**36,095**	**10,635**	**29.5%**

Source: Statistics Canada, Data Table 98-10-0255-01, Census of Population, 2021

19 This situation affects mostly renter households and could occur with temporary income loss, requiring a household to draw on savings, for example.

3.3.3 Housing Adequacy

Some households live in poor-quality or inadequate housing. Adequacy refers to housing that does not require any major repairs, according to its residents. **Table 24 shows that in 2021, a relatively small number (2,455 or 6.8%) of the total private households in New Westminster reported living in inadequate housing (in need of major repairs).** Tenure wise, the percentage of renter households experiencing adequacy challenges (6.9%) is relatively the same as that of owner households (6.8%). Between 2016 and 2021, overall housing conditions appear to have marginally improved. While total private households increased by 10.4% between 2016 and 2021, total private households requiring major repairs decreased by only one percentage point during the same period.

Table 24. HOUSEHOLDS REQUIRING MAJOR REPAIR BY TENURE, NEW WESTMINSTER, 2011, 2016 & 2021[20]

Adequacy (major repairs needed)	2011		2016		2021	
Total - private households	30,585	100%	32,710	100%	36,100	100%
Below the adequacy standard	2,590	8.5%	2,560	7.8%	2,455	6.8%
Owner households	17,210	100%	18,335	100%	19,740	100%
Below the adequacy standard	1,470	8.5%	1,350	7.4%	1,335	6.8%
Renter households	13,375	100%	14,365	100%	16,360	100%
Below the adequacy standard	1,125	8.4%	1,210	8.4%	1,125	6.9%

Source: City of New Westminster; Statistics Canada, Data Table 98-10-0259-01 Census of Population, 2016, 2021. Statistics Canada, 2011 National Household Survey.

20 There are limitations with the 2011 National Household Survey, which makes comparison with 2021 Census data difficult. For this reason, trends from 2011 to 2021 were not discussed.

3.3.4 Housing Suitability

Households may live in unsuitable housing (overcrowded conditions) as a result of high rental and ownership costs. CMHC measures whether housing has enough bedrooms for the size and make-up of the resident households, according to National Occupancy Standard (NOS). As shown in **Table 25**, the proportion of households living in overcrowded conditions was significantly higher among renter households than owner households in New Westminster. In 2021, 2,465 households had suitability challenges, representing 7% of all households. **Both the percentage and number of renter households with suitability challenges (1,530 or 10% of all renter households) was higher than for owner households (935 or 5% of all owner households).** Between 2016 and 2021, overall housing suitability appears to have improved slightly. While total private households increased by 12.3% between 2016 and 2021, total private households living in overcrowded conditions decreased by 0.2% in the same time period.

Table 25. HOUSEHOLDS LIVING IN OVERCROWDED CONDITIONS BY TENURE, NEW WESTMINSTER, 2011, 2016 & 2021[21]

Suitability (Overcrowding)	2011		2016		2021	
Total - private households	28,365	100%	31,055	100%	34,875	100%
Below the suitability standard	2,985	11.0%	2,470	8.0%	2,465	7.0%
Owner households	16,470	58.0%	17,800	57.0%	19,290	55.0%
Below the suitability standard	1,155	7.0%	910	5.0%	935	5.0%
Renter households	11,895	42.0%	13,250	43.0%	15,585	45.0%
Below the suitability standard	1,835	15.0%	1,560	12.0%	1,530	10.0%

Source: City of New Westminster; Statistics Canada, Data Table 98-10-0259-01 Census of Population, 2016, 2021. Statistics Canada, 2011 National Household Survey.

21 There are limitations with the 2011 National Household Survey, which makes comparison with 2021 Census data difficult. For this reason, trends from 2011 to 2021 were not discussed.

3.3.5 Core Housing Need

Core housing need is a more conservative measure of housing need than the above measure. A household in core housing need refers to a household living in housing that falls below at least one of the adequacy, affordability or suitability standards and the household would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing.

Table 26 shows core housing need for New Westminster for 2011, 2016 and 2021. **In 2021, 6,980 (or 20%) households were identified to be in core housing need, most of whom were renters (67.8%).** When compared to household growth between 2016 and 2021, which accounted to 12.3% in total, core housing need shows only experienced a growth of 8.8% during the same period. This is historically low when compared to household growth (9.5% increase) and previous increases in core housing (7.3% increase) between 2011 and 2016. According to the University of British Columbia's Housing Assessment Resource Tools (HART) project research, core housing need expressed in the 2021 census was temporarily reduced due to the impact of the temporary Canada Emergency Response Benefit (CERB) supports which provided temporary financial relief to households during the Covid-19 pandemic.[22]

Renters continue to make up a majority (67.8%) of all households in core housing need, while the absolute number in need has increased from 4,435 to 4,730 renter households in 2021. Between 2016 and 2021, the share of owners in core housing need as a share of those tested for core housing need grew by 270 households from 30.9% to 32.2%.

Table 26. NUMBER AND PERCENTAGE OF HOUSEHOLDS IN CORE HOUSING NEED, BY TENURE (# AND %), 2011, 2016 & 2021[23]

Core Housing Need	2011		2016		2021	
Households tested for core housing need	28,365	100%	31,050	100%	34,875	100%
Households in core housing need	5,980	21.1%	6,415	20.7%	6,980	20.0%
Of which are renter households	4,200	70.2%	4,435	69.1%	4,730	67.8%
Of which are owner households	1,780	29.8%	1,980	30.9%	2,250	32.2%

Source: City of New Westminster; Statistics Canada, Data Table 98-10-0259-01 Census of Population, 2016, 2021. Statistics Canada, 2011 National Household Survey.

Extreme core housing need is used to estimate households at risk of homelessness for economic reasons. It has the same meaning as core housing need, except that the household has shelter costs for housing that exceed 50% of total before-tax household income. **Table 27** shows the extreme core housing need in New Westminster in 2011, 2016, and 2021, which reveals that the share of households in extreme core need

22 UBC Housing Assessment Resource Tools (HART). (2024). Housing Needs Assessment Tool. https://hart.ubc.ca/housing-needs-assessment-tool-3/

23 There are limitations with the 2011 National Household Survey, which makes comparison with 2021 Census data difficult. For this reason, trends from 2011 to 2021 were not discussed.

remained relatively stable between 2011 and 2016, and decreased by 1.1% between 2016 and 2021. **In 2021, 2,685 New Westminster households were in extreme core housing need. Most households tested for extreme core housing need are renters (57%), although the share of owners experiencing extreme core housing need has increased since 2011, from 31.6% in 2011 to 43.0% in 2021.**

Table 27. EXTREME CORE HOUSING NEED, OVERALL AND BY TENURE, NEW WESTMINSTER, 2011, 2016 & 2021[24]

Extreme Core Housing Need	2011		2016		2021	
All households	28,365	100%	31,050	100%	34,875	100%
Households in extreme core housing need	2,405	8.5%	2,735	8.8%	2,685	7.7%
Of which are renter households	1,645	68.4%	1,770	64.7%	1,530	57.0%
Of which are owner households	760	31.6%	960	35.1%	1,155	43.0%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing, Census Profiles 2011, 2016, 2021 (note: 2011 data is from the National Household Survey)

The previous two tables highlighted the share of renter and owner households in core housing need and extreme core housing need based on those tested for core housing need. In both instances, renters are disproportionately impacted compared to owners. **Table 28** highlights the proportion of those in core housing and extreme core housing need. Data reveals that 28.9% of all renters are in core housing need and 9.4% of all renter households are in extreme core housing need. Of all owner households, 11.4% are in core housing need and 5.9% are in extreme core housing need. **As a share of total households, over a quarter of renter households in New Westminster experience core housing need.**

Table 28. PROPORTION OF THOSE IN CORE HOUSING NEED (CHN) AND EXTREME CORE HOUSING NEED (ECHN) BY TOTAL HOUSEHOLDS, NEW WESTMINSTER, 2021

Tenure	Total households	Total Households tested for CHN	Households in CHN	% in CHN	Households in ECHN	% in ECHN
Total	36,100	34,875	6,980	19.3%	2,685	7.4%
Renters	16,355	15,585	4,730	28.9%	1,530	9.4%
Owners	19,740	19,290	2,250	11.4%	1,155	5.9%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing, Census Profiles 2021

24 There are limitations with the 2011 National Household Survey, which makes comparison with 2021 Census data difficult. For this reason, trends from 2011 to 2021 were not discussed.

Table 29 shows how New Westminster households in core need compare to all households in terms of income, shelter-to-income-ratio (STIR) and monthly shelter costs. STIR refers to the proportion of a household's median income which is spent on shelter costs. Analysis shows that households in core need are much worse off than all households, having approximately 43% of the household income before taxes than that of all households, and paying 41.6% of their income before taxes on shelter costs.[25]

Table 29. CORE HOUSING NEED STATISTICS, NEW WESTMINSTER, 2021

Incomes, shelter costs, and Shelter to Income Ratios (STIRs)	All households			Core Need households		
	Total	Owners	Renters	Total	Owners	Renters
Median household income before taxes ($)	$85,000	$107,000	$65,000	$36,800	$39,200	$36,400
Median monthly shelter costs ($)	$1,450	$1,700	$1,330	$1,280	$1,370	$1,250
Median STIR before taxes (%)	21.4%	19.0%	24.2%	41.6%	44.8%	40.4%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing, Census Profiles 2021

3.3.6 Core Housing Need by Household Type

Table 30 presents the household types with the highest incidence of core housing need in 2021. **Seniors (ages 65+) living alone in New Westminster had the highest incidence of core housing need (37.0%), followed by female lone-parent households (32.5%) and non-permanent resident households (27.6%). Households with a senior household maintainer and Indigenous households have the next highest incidence of core housing need (25.9% and 24.7% respectively).** Households with at least one person with activity limitations are the largest by number, with 4,255 households in core housing need, most of whom are renters (2,985). **Renters fared worse than homeowners in all cases, with five out of nine categories of renter households ranging between 45% and 57% in core need. Indigenous households, compared to non-Indigenous households, disproportionately experience core housing need.** Indigenous residents make up 3.1% of New Westminster's population and 4.6% of households tested for core housing were Indigenous households.

25 Core housing need consists primarily of households with affordability problems, at least half of whom pay almost 50% of their income for shelter costs. These households do not necessarily represent need for a social housing unit, as they have housing, but they are cost burdened. A rent supplement would be one way of alleviating their housing cost burden.

Table 30. HOUSEHOLD TYPE BY INCIDENCE OF CORE HOUSING NEED, NEW WESTMINSTER, 2021

Household type with highest incidence of core housing need 2021	All households			Households in core housing need			Percent households in core housing need		
	Total	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters
Senior (65+) female living alone	2,500	1,415	1,085	945	325	625	37.0%	22.3%	56.8%
Senior (65+) male living alone	1,365	625	740	520	160	360	37.0%	24.4%	47.7%
Female lone-parent household	2,015	1,275	1,245	675	195	580	32.5%	18.8%	46.6%
Non-permanent resident	1,210	55	1,155	435	15	420	27.6%	15.8%	28.4%
Primary household maintainer 65 years and over	7,845	5,230	2,615	2,065	815	1,245	25.9%	15.3%	46.8%
Indigenous households	1,615	505	1,110	405	45	365	24.7%	9.0%	32.2%
Household has at least one senior (65+)	9,110	6,260	2,850	2,175	885	1,290	23.5%	13.9%	44.6%
Household has at least one person with activity limitations	19,525	10,490	9,035	4,255	1,270	2,985	21.3%	11.9%	32.0%
Household has at least one child less than 18 years old	7,135	4,690	2,445	1,160	405	760	15.9%	8.5%	29.8%

Source: CMHC Housing Market Information Portal, 2024

In addition to the data provided by CMHC on core housing need, the University of British Columbia's HART project has made available a tool which breaks down core housing need by income and priority population (i.e., equity-seeking groups who are at high risk of experiencing housing need).

Figure 14 shows that in addition to the household types referenced above experiencing high incidence of core housing need, several other population groups are experiencing high rates of housing need. **In New Westminster, the highest rates of core housing need are being experienced by refugee claimant-led households (35%) and black-led households (33%). Core housing need is also being experienced by women-led households (23%), new migrant-led households (22%), and transgender-led households (20%), and visible minority-led households (19%). Also, 32% of households led by individuals under 25 years old are also experiencing core housing need.** Typically, in terms of core housing need, those under 25 years old are not considered as a group of concern as their situation is seen as temporary, and expected to improve as they age and gain work experience and education in increase their income.

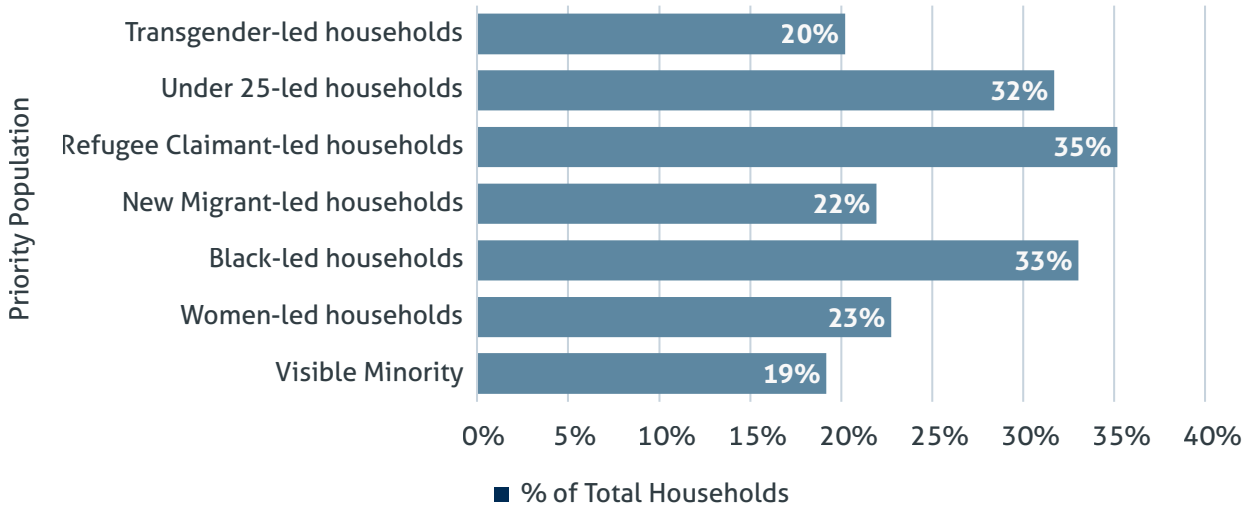


Figure 14. SHARE OF PRIORITY POPULATION HOUSEHOLDS EXPERIENCING CORE HOUSING NEED
Source: UBC Housing Assessment Resource Tools (HART), 2024

Data presented in **Table 30** shows the share of total households in each priority population experiencing core housing need, as well as the distribution of households experiencing core housing need across income groups. Income groups are considered using the Area Median Household Income (AMHI) which was $82,000 in 2020. **Table 31 highlights that many of the priority population groups in core housing need, including households led by those under 25 years old in core housing need, do not necessarily have low incomes. In fact, almost half (or 46%) of households led by those under 25 years in core housing need earned moderate incomes ($41,000 - $65,600).** Also, 20% of black-led households and 19% of refugee claimant-led households in core housing need earned a median income of between $65,600 and $98,400 in 2020. No priority population households in core housing need earned an income higher than $98,400.

Table 31. CORE HOUSING NEED BY INCOME GROUP AND PRIORITY POPULATION, NEW WESTMINSTER, 2021

Priority Population Households	% of Households in Core Housing Need	Very Low Income (20% or under of AMHI)	Low Income (21% to 50% of AMHI)	Moderate Income (51% to 80% of AMHI)	Median Income (81% to 120% of AMHI)	High Income (121% and more of AMHI)
		<= $16,400	$16,400 - $41,000	$41,000 - $65,600	$65,600 - $98,400	>=$98,400
Physical Activity Limitation	17.3%	4.1%	50.2%	37.2%	8.5%	0.0%
Cognitive, Mental, or Addictions Activity Limitation	17.5%	1.4%	53.1%	37.8%	7.7%	0.0%
Indigenous	25.0%	0.0%	51.3%	44.9%	3.8%	0.0%
Visible Minority	19.2%	2.9%	47.9%	39.8%	9.4%	0.0%
Women-led households	22.8%	3.9%	60.5%	30.3%	5.2%	0.0%
Black-led households	33.0%	0.0%	50.7%	29.3%	20.0%	0.0%
New Migrant-led households	21.9%	0.0%	39.5%	48.1%	12.3%	0.0%
Refugee Claimant-led households	35.2%	0.0%	46.9%	34.5%	18.6%	0.0%
Single Mother-led households	32.8%	2.3%	36.2%	48.5%	13.1%	0.0%
Under 25-led households	31.7%	0.0%	54.0%	46.0%	0.0%	0.0%
Over 65-led households	26.3%	3.2%	74.8%	19.2%	2.9%	0.0%
Over 85-led households	27.7%	0.0%	81.3%	18.8%	0.0%	0.0%
Transgender led households	20.2%	0.0%	47.4%	52.6%	0.0%	0.0%
Total Households	20.0%	-	-	-	-	-
% of Households in Core Housing Need	-	**81.3%**	**68.8%**	**33.9%**	**5.3%**	**0.0%**

Source: UBC Housing Assessment Resource Tools (HART), 2024

3.3.7 Homelessness

Homelessness can occur as a result of many circumstances including low- or no-income, high rental costs and low rental vacancy rates, personal health issues, and other societal and personal issues. Homelessness continues to be a growing issue in New Westminster and throughout Metro Vancouver. Point-in-Time (PiT) Homeless Counts, which have been conducted every three years since 2005, provide a 24-hour snapshot of the minimum counts of people experiencing homelessness in Metro Vancouver. The most recent PiT count was conducted on March 7, 2023.

Table 32 shows the PiT estimates for homelessness in Metro Vancouver and New Westminster, highlighting both sheltered and unsheltered individuals. **Figure 15** shows the number of persons experiencing homelessness in New Westminster over time from 2005 to 2023. **In March 2023, the total number of people experiencing homelessness counted in New Westminster was 203 persons, a 65% increase from the 2020 count of 123 persons. This increase is consistent with trends across the region which has seen the largest increase between consecutive counts since it began.** In addition, sheltered homelessness grew from 82 persons in 2021 to 146 persons in 2023, a 78% increase. Unsheltered homelessness grew by 16 persons or 39% in 2023. Regarding the sheltered number, it is misleading, as 63 people were counted in the nightly shelter, which means that they are unsheltered during the day. As such, the daytime unsheltered population is at least 120. Since 2005, homelessness counts have increased 109%.[26]

Table 32. PIT HOMELESS ESTIMATE COMPARISON, METRO VANCOUVER AND NEW WESTMINSTER, 2021

	PiT Count (2023)	
	Metro Vancouver	New Westminster
Total persons experiencing homelessness	4,821	203
Total sheltered	3,360	146
Total unsheltered	1,461	57

Source: 2023 Homeless Count for Greater Vancouver

26 It should be noted that the sheltered homeless population are not necessarily sheltered all of the time. Some shelters are not 24/7 shelters. This means that although they may be sheltered at night, the sheltered homeless population are often on the streets during the day.

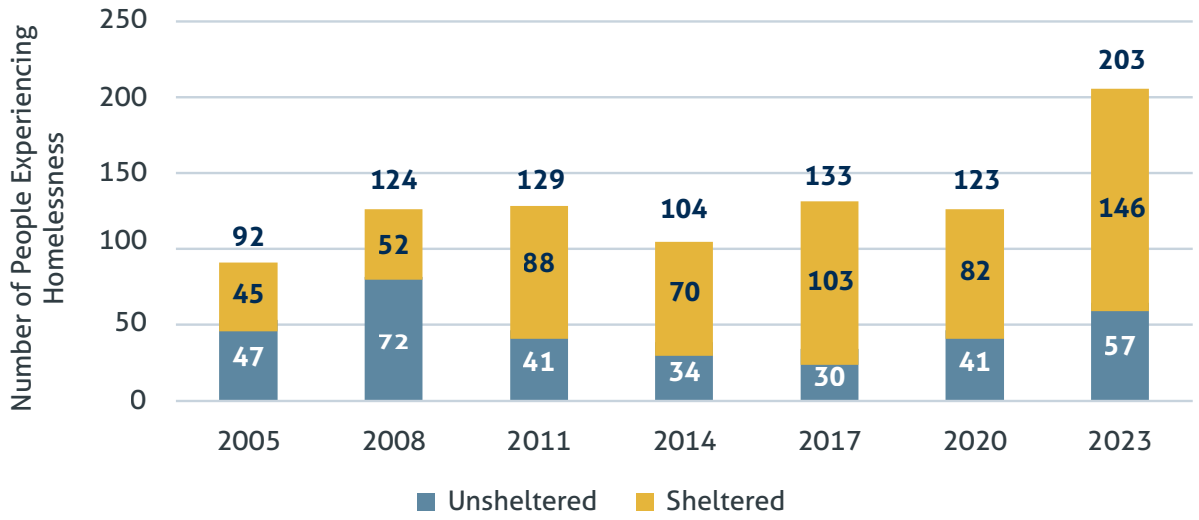


Figure 15. INDIVIDUALS EXPERIENCING HOMELESSNESS, NEW WESTMINSTER, 2005-2023
Source: Metro Vancouver Homelessness Count, 2005-2023

PiT counts are known to underestimate the size of the homeless population, particularly the hidden homeless, who are only counted in locations volunteers visit on count day.[27]

The number of persons who are experiencing hidden homelessness in New Westminster is unknown but would likely increase the number counted as homeless significantly. Although PiT counts are considered undercounts, New Westminster's counts may reflect counts closer to reality due to its small geographic size, large number of volunteer enumerators deployed and co-operation of the City in identifying sheltering sites in 2023.

The City developed a Homelessness Action Strategy, which was approved by Council in 2022. This strategy contains 46 actions, many of which have now been implemented. Regarding implementation, it is joint endeavor between the City and the Homelessness Coalition Society, which represents over 20 organizations with a mandate to address homelessness in New Westminster. Of significance, the City allocates $32,800 annually to the Coalition to assist with implementation.

The City also recently developed a Crises Response Pilot project, which was endorsed by Council in 2023. This pilot project addresses the three related crises of homelessness, mental health and substance use, and includes a nine-member staff team, including outreach, and proposes a number of actions to address the crises, including a 30-bed 24/7 shelter, a 50-unit supportive housing development, 10+ complex care beds, a health connect and resource centre, and an inhalation overdose prevention site. The pilot project launched in September 2024.

27 It should be noted that demographic questions for the homeless count tend to have a poor response rate. For instance, whole 4,821 individuals were counted as experiencing homelessness in the Metro Vancouver region, almost half of these individuals (2,230) did not provide a response to the question on gender identity.

3.3.8 Housing Waitlists

There is insufficient non-market rental housing to meet the needs of low-income households in New Westminster and elsewhere. BC Housing manages a centralized registry of households that have applied for independent social housing (for those non-profit housing providers that have chosen to participate). The waitlist is considered an under-representation of housing need, as the large numbers and lengthy wait for housing tend to discourage people from applying. Further, non-market housing has historically been focused on serving certain demographic groups such as seniors and families. As such, the waitlist has generally been limited to these groups. In addition, if households on the waitlist fails to re-apply regularly (usually a six month interval), they can be removed from the waitlist[28].

Table 33 displays the social housing waitlist data for New Westminster. **Over the past six years, the number of households in New Westminster waiting for social housing increased by 68.8%, from 564 in 2018 to 952 households in 2024.** However, waitlisted households decreased slightly in 2020 compared to 2019, possibly due to difficulties applying during the pandemic. **Of all waitlisted households in 2024, family households represented the largest cohort at 37.7% (359 households), followed closely by seniors at 32.5% (309 households) and persons with disabilities at 13.4% (128 households).** From 2018 to 2024, the waitlist for family households also grew by the largest amount (163 households) followed by seniors (121 households).

Table 33. SOCIAL HOUSING WAITLIST BY HOUSEHOLD CHARACTERISTICS, NEW WESTMINSTER, 2018-2024

Household Type	2018	2019	2020	2021	2022	2023	2024	% Change 2018 to 2024	Change 2018 to 2024
Family households	196	215	200	227	243	300	359	83.3%	163
Single person households	54	47	43	60	56	101	127	135.2%	73
Seniors	188	207	210	240	239	278	309	64.4%	121
Persons with disabilities	101	105	91	114	100	117	128	26.7%	27
Wheelchair accessible unit	25	15	18	19	23	27	29	16.0%	4
Waitlist - All	**564**	**589**	**562**	**660**	**661**	**823**	**952**	**68.8%**	**388**

Source: BC Housing, June 2024; Metro Vancouver Housing Data Book, 2023
(Note: Rent supplements, transfers, and pending applications are not included in totals)

28 BC Housing. Subsidized Housing – Overview. 2024. https://www.bchousing.org/housing-assistance/rental-housing/subsidized-housing

Some individuals require affordable housing with support services to maintain their health and their tenancy. The BC Housing supportive housing waitlist keeps track of households requesting supportive housing who may meet the following eligibility requirements: low-income; homeless or at-risk of homelessness; may have mental health and/or mental and physical health needs; and require support services to help maintain a successful tenancy. As of March 31, 2024, there were 89 waitlisted applicants for supportive housing in New Westminster.

Demand for social housing is far outpacing the rate of household growth. As noted above, between 2018 and 2023, waitlists of social housing have grown by 68.8%, whereas household growth only increased 10.3% between 2016 and 2021, from 32,710 to 36,095 (see Number of Households in **Appendix C**). This pace of growth is indicative of an increased need for social housing, which likely can be explained by a combination of more existing households looking to find social housing to keep living in New Westminster or households wanting to move to New Westminster but cannot afford it.

3.3.9 Other Rental Indicators

Rent bank loans and grants are available to low-income renters in need of temporary emergency assistance to avoid eviction. Since 2021, and with increases in rents and other household costs, the rent bank program now offers not only loans, but also grants to those who would face financial hardship in repaying a loan. **A total of 26 loans (totaling $32,369.23 in value) and 57 grants (totaling $74,786.80 in value), were distributed by the New Westminster Rent Bank (NWRB) from April 2023 to March 2024**[29]. During this period, the distributed loans helped support 28 adults and 9 children, while the grants helped support 63 adults and 15 children to remain housed.

Similar to historical trends from previous years, most borrowers or grantees who looked for support from NWRB were one-person households (77%). For the first time since the Rent Bank was established in 2017, more grants were provided than loans. This is indicative of the financial challenges faced by low- to moderate income households due to inflation and the continued rise in market rent.

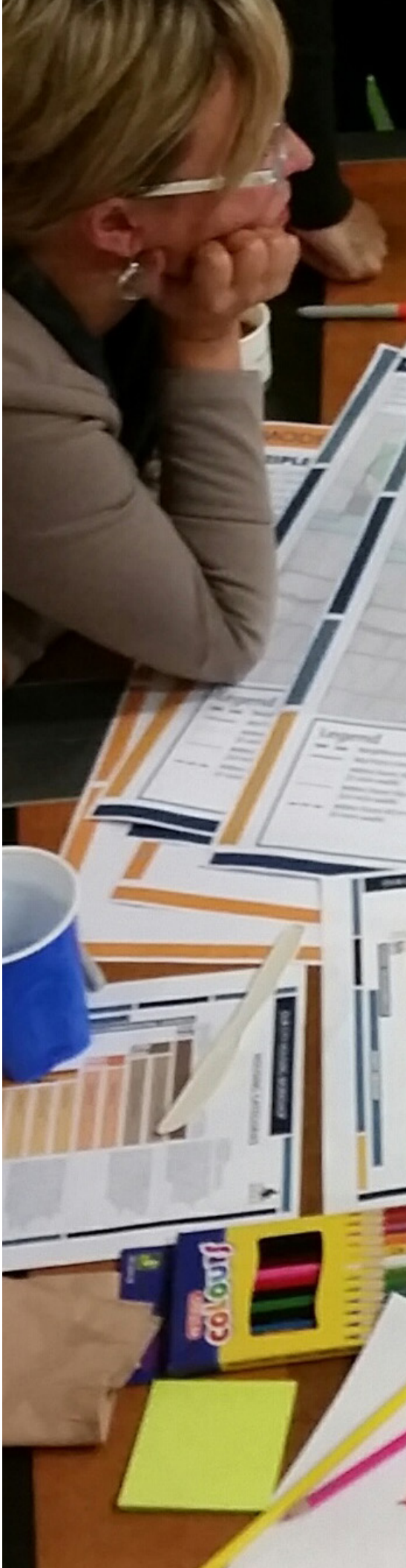
Between April 2023 and March 2024, most loan or grant recipients were single and living alone (54%) and single and living with roommate(s) (12%). Single parent families represented 11% of all recipients. Those aged 40 to 49 made up the largest age group (27%) to receive loans or grants. This is followed closely by recipients aged 30 to 39 (26%) and those aged 50 to 59 (22%). Of all recipients, 43% were employed and most applicants required rent bank support due to job loss (18%), reductions in work hours (15%) and other reasons (15%). Medical situations as a result of illness of the recipient or a family member was the next common reason (13%).

29 New Westminster Rent Bank. 2023-2024 Annual Report.

4.0 Community Engagement

Community engagement was a key component in developing the 2021 Housing Needs Report. **For this 2024 Interim Housing Needs Report, no new consultation was conducted.** The findings from the 2021 engagement have been used to complement updated data and analysis provided in this 2024 report and to inform the key statements of need. **There will be opportunities to re-engage the community as a part of the comprehensive Housing Needs Report in 2028.**

Engagement with key informants, interest groups, and the public provided important insights not captured by statistical information. Each engagement participant brought important perspectives to their own and others' housing situation. **Appendix B: 2021 Community Engagement Report** contains the full engagement report, which describes the engagement objectives, activities and what we heard key themes. The key themes identified through engagement are considered together with statistical information in this report.




CITY WIDE: Scenario Three
Current OCP Land Use Designations

Engagement for the 2021 housing needs report was conducted in two phases. Phase 1 took place alongside data collection and consisted of key informant interviews with community-based informants in the housing and social service sectors and members of relevant City and other committees. Phase 2 took place to seek broader public engagement on the draft report, as well as perspectives on housing needs and ideas. The community was engaged through a public workshop, survey, and a focus group with persons with lived and living experiences of housing vulnerability. They also interacted with staff on the City's Be Heard platform. Finally, a meeting was held with the City of New Westminster's Affordable Housing and Child Care Advisory Committee.

The following key themes were identified through Phases 1 and 2 of the engagement process.

Homelessness

There were high levels of concern about people experiencing homelessness in New Westminster. It was felt that people experiencing homelessness are becoming more entrenched, as services are more difficult to access. Some commented that the draft report focused on the situation in 2020; which may not reflect the situation today. Hidden homelessness was not included in the draft report, therefore the homeless figure provided was considered an underestimate. A significant gap was identified with regard to the supply of emergency shelter, supportive housing and non-market housing, which was contributing to unsheltered homelessness. In addition, there is a need for increased outreach capacity, including case management and a centre or hub to facilitate access to services for the unhoused and collaboration and coordination for service providers. There is a lack of suitable shelter space for couples, families, seniors, women, and safe house beds for youth.

Housing needs of persons on fixed incomes

There was a general concern that the housing need and issues of persons on fixed incomes (such as pensions, Income Assistance and Persons with Disabilities) need to be reflected in the housing needs report. Their incomes are much lower than top range of the very low-income cohort, and their housing options are very limited. The City must ensure that new housing is affordable for these households' incomes - at rent geared to income levels.

> "Landlords are reluctant to rent to people receiving income assistance because they have been stereotyped. This makes the already limited rental supply even scarcer. Since being put on a pension, I receive even less than when I was on PWD. I cannot afford even a reasonably priced rental. This is why more and more people are becoming homeless."
>
> – Survey Respondent

Affordable housing types and sizes suitable for families

Participants noted a lack of suitable housing choice for moderate income households wishing to purchase entry-level ownership units other than apartments. Current options such as single detached homes are unaffordable for middle income families. More housing choice that is suitable and affordable for families is needed in all neighbourhoods. Otherwise, families may leave New Westminster to find affordable housing elsewhere. Specific needs were identified for more affordable 3 and 4+ bedroom units. Co-housing was offered as a potential solution. The housing needs report should include targets for family sized, market housing units.

> "More co-op housing needs to be built. We need options for working people/families who, because they were born in the wrong generation or to underprivileged families, will never be able to own a home. Co-op housing provides much-needed secure housing to people who want to be contributing members of our communities."
>
> – Survey Respondent

Rental housing cost, availability, and security

Participants expressed that low-income renters cannot find suitable rental housing they can afford. This is due to rising rents in the purpose-built stock, long waitlists for non-market housing and ineligibility of single adults under age 65 for rent supplements or subsidized housing. Moving within New Westminster is difficult as landlords are allowed to raise the rent upon vacancy. Vacancy control, which ties rent to the unit not the tenant and means landlords cannot hike the rent when a renter moves out, was suggested as a way of addressing this. There was also concern that some of the least expensive rental housing is being demolished or renovated leading to fears of displacement, homelessness, and possible removal of children from the care of the family. This affects people in many vulnerable groups including seniors, Indigenous persons, single parent families, persons with disabilities, income assistance recipients, people with mobility issues, and large families.

> "I live in one of those three-storey apartment buildings. I can't afford the rent of an apartment on my own, so I'm rooming with someone else. Our building has mice, so all my food is kept in Rubbermaid food storage containers (flour, sugar, pasta, cereal, etc.) or a larger, all purpose storage bin (snack food, boxes of baking soda or cornstarch, pouches of Knorr Sidekicks, etc.)"
>
> – Survey Respondent

Discrimination and stigmatization

It was noted that the report needs to clearly address the issue of discrimination based on social conditions such as poverty, immigration status, disability, race, and family size. Landlords have no incentive to rent to young people or members of marginalized communities. There was concern that landlord credit checks are invasive and discriminatory. More race-based data is required to reflect the housing situation of Indigenous, Black, and Person of Colour (BIPOC) households.

Newcomer housing challenges

Participant noted challenges faced by newcomers including housing affordability, security of tenure, poor housing conditions (mice, cockroaches), and discrimination by landlords based on race and household size. Newcomers avoid speaking up about their concerns about poor housing conditions to landlords. Other options are needed to convey their concerns about housing safely to authorities. A committee of landlords and tenants was suggested as a place where tenants can bring concerns anonymously for resolution. Monitoring or spot checks on implementation would be needed.

Single person household needs

It was noted that one-bedroom units are relatively expensive compared to larger units. Some single person households want more housing options that allow sharing; others want not to have to share with others to live affordably. Landlords discriminate against renters with roommates. The restrictions on pets in many rentals affects singles, who may view pets as key emotional supports.

> "I shouldn't be forced to get a stranger as a roommate just to make ends meet. I want to feel comfortable and safe in my own home".
>
> – Survey Respondent

> "Eliminate pet restrictions in rentals. Landlords should not be able to dictate the composition of anyone's family. Pets can be critical mental health supports for people who lack family or community."
>
> – Survey Respondent

Flawed development approval process

Participants considered that the divisive and problematic development approval process featuring public hearings for affordable/social housing pits vulnerable households against existing homeowners. Council is

not hearing about land use at these hearings (the intended topic) but rather the occupants of the proposed housing. The non-market housing approval process takes too long as a result. Neighbourhood opposition must be addressed, and the process needs to be reformed to achieve more, new, affordable housing supply. Secondary suite and laneway house development approval could be made simpler.

Difficulty accessing non-market housing due to insufficient supply

Long waitlists were considered to prevent eligible applicants from accessing social housing when they need it. Co-op housing provides much-needed secure housing for people who want to be contributing members of the community, yet none has been built for years and it is difficult to access. More non-market rental housing is needed to address this gap, including housing for residents of supportive housing to "move-on" to upon leaving supportive housing. The challenges of adequate government funding for new non-market housing exacerbated by high construction and land costs, and a lack of City-owned sites, were noted. We can only increase supply one project at a time.

Seniors' housing and supports

Concerns ranged from lack of sufficient affordable rental housing to the upcoming growth in baby boomer seniors aging in place with inadequate social and service supports. Housing related service gaps included housing outreach services and supports for seniors aged 65 plus to help them stay independently housed i.e., light housekeeping and meal services, transportation, and proximity to health and other services. There were also concerns about the adequacy of long-term care options in New Westminster.

> "Challenge age restricted stratas for 19+ buildings. It boggles my mind that we are allowing age discrimination to exist in BC. Excluding children from housing is a terrible policy and I am amazed that this is allowed to happen in 2021."
>
> – Survey Respondent

Rental and strata restrictions and insurance

Participants explained that there are few pet-friendly housing options due to restrictions on pets in rental housing and elsewhere. This restriction in many rentals affects singles, for whom pets may offer emotional support. Age discrimination also excludes children from occupying some housing, and often these are the most affordable condos. Age restricted stratas should be challenged. There were also concerns with rising strata insurance deductibles and premiums affecting both homeowners and non-profits that own units in stratas.

Concern about housing needs of others

More survey respondents were concerned about others having difficulty finding or keeping suitable housing in New Westminster (82%) than had themselves experienced barriers in accessing housing (48%). They were most concerned about people who are experiencing or at risk of homelessness, people with very low incomes, young families, and people with low to moderate incomes, people with disabilities, renters, and seniors.

> "I come from a place of privilege with a single-family home and job security, but I worry about young adults and young families not being able to live here. We need to keep our City vibrant. Would also like to see more options for downsizing seniors (rowhomes, townhomes), so they can leave their (too large) home and move into something smaller, while remaining in their neighbourhood of choice (for us that would be Glenbrooke/Uptown). Thank you for the opportunity to be heard."
>
> – Survey Respondent

High home prices and speculation

Participants shared that the cost of purchasing a home in New Westminster is high and has outpaced wages and incomes. This may be linked to the limited supply of certain housing types, and/or more broadly to rising home prices among all housing types in the region and elsewhere. There was concern about vacant homes, money laundering and speculation contributing to high prices.

Fear about the future

There was concern about residents' future ability to find or keep suitable housing in New Westminster. There was also a concern that long-term residents and contributing members of the New Westminster community will have to leave due to high housing costs and/or low availability of suitable housing.

Lack of vacant sites for more housing

Additional density was considered the solution for more housing in New Westminster given the limited amount of undeveloped land. The challenge is to densify without displacing existing residents.


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5.0 Current and Future Housing Need

The City of New Westminster uses the **Provincial HNR Method** to calculate the number of new housing units the City will need to accommodate in the Official Community Plan, as mandated by the Province of BC. To provide a detailed, contextual understanding of the projected housing need and demand calculated through the Provincial HNR Method, **City-collected data and analysis** were also applied to inform better decision-making and planning outcomes for New Westminster.





5.1 Provincial HNR Method

The Provincial HNR Method is applied to six different components to calculate total housing need:

A **Supply of units to reduce extreme core housing need (those paying more than 50% of income for housing)**: To assist households paying more than 50% of their income on housing, 642 units are needed over the next 5 years and 2,569 units in 20 years. This component targets affordability for those under severe financial housing strain.

B **Supply of beds and units to reduce homelessness:** Addressing homelessness through permanent housing solutions requires 171 units in 5 years, and 341 units in 20 years, aiming to provide stability for unhoused individuals in the community.

C **Supply of units to address suppressed household formation:** Due to a constrained housing market, many households have been unable to form since 2026. This component requires 429 units in 5 years and 1,718 units in 20 years to address both short-term need due to affordability or availability constraints and long-term needs, mitigating future household formation suppression.

D **Supply of units needed to meet household growth over the next 5 and 20 years:** As the city's population grows, there is a need for additional units to accommodate this increase. Meeting household growth alone requires 6,251 units over the next 5 years, and 20,321 units in 20 years.

E **Supply of units needed to meet at least a 3% vacancy rate:** rental market, maintaining a 3% vacancy rate is essential. Achieving this requires 85 units in the 5-year span and 341 units in 20 years. This will support a stable rental market by improving rental availability, affordability, quality, and improving tenant mobility.

F **Supply of units needed to meet local demand:** This component addresses additional housing demand beyond the minimum units required to reduce homelessness, overcrowding and housing instability, and adds flexibility to meet unforeseen needs. 558 units are necessary within 5 years, and 2,233 units in 20 years.

These six components combined provide a long-term assessment of the City of New Westminster's 20-year housing need. The Provincial method also includes requirements for how a portion of that 20-year housing need becomes the City's 5-year housing need. The figures in this report are imported directly from the provincial calculator developed by UBC's HART project.[30] A detailed guide to the methodology underlying the calculations in this calculator can be found through the provincial website on HNRs.[31]

30 UBC Housing Assessment Resource Tools (HART). (2024). BC HNR Calculator. https://hart.ubc.ca/bc-hnr-calculator/

31 Ministry of Housing. (2024). Guidelines for Housing Needs Reports. https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/hnr_method_technical_guidelines.pdf

New Westminster is required to use this methodology to review its OCP and ensure there is enough capacity meet the 5 and 20-year housing needs projections.

Using the Provincial HNR Method, the City of New Westminster will require 8,137 additional units by 2029 to address current housing needs. To meet future housing needs, **the City will require an additional 27,523 additional units (inclusive of current need) by 2044.** See **Table 34** for a breakdown of projected housing needs over 5- and 20-years. New Westminster's projected 5- and 20-year housing needs have been calculated using UBC HART's BC HNR Calculator, which is compliant with the Provincial HNR Method

Table 34. PROVINCIAL HNR METHOD: PROJECTED HOUSING NEEDS IN THE CITY OF NEW WESTMINSTER, 2024-2044

	5-Year Housing Needs (2024-2029)	Total 20-Year Housing Needs (2024-2044)
A: Supply of Units to Reduce Extreme Core Housing Need Accommodates households paying more than 50% of income on housing.	642	2,569
B: Supply of Units to Reduce Homelessness Permanent housing for those experiencing homelessness.	171	341
C: Supply of Units to Address Suppressed Household Formation Accommodates households unable to form since 2006 due to a constrained housing environment.	429	1,718
D: Supply of Units to Meet Household Growth Accommodates an increasing population.	6,251	20,321
E: Supply of Units Needed to Meet at least a 3% Vacancy Rate Housing units needed to create a healthy, well-functioning rental housing market.	85	341
F: Supply of Units Needed to Meet Local Demand Accommodates additional housing demand, beyond minimum units needed to adequately house current and anticipated residents.	558	2,233
Total Units Needed	**8,137**	**27,523**

Source: UBC Housing Assessment Resource Tools (HART), 2024

5.2 New Westminster HNR Method

The City of New Westminster has developed a methodology (New Westminster HNR Method) to break down its 5-year housing need into the number of units needed for each housing type found under New Westminster's Housing Spectrum (see **Table 35** below). This analysis helps staff monitor how new housing stock is meeting the needs of the community. The housing types under New Westminster's Housing Spectrum include:

- Shelter beds/ units (24/7 with services, excluding extreme weather and non-permanent beds)
- Supportive/transitional housing units
- Affordable rental housing units (below- and non-market)
- Market rental housing units
- Market ownership housing units

This analysis uses several sources of data to determine the number of units needed for each category including chronicity and acuity data from previous PiT counts; regional household income, size, and tenure trends; and local average rental and sales price data. Further detail on the methodology behind this analysis is available in **Appendix D**: **Methodology and Additional Analysis of Provincial HNR Projected Needs into New Westminster's Context.**

Table 35. PROJECTED HOUSING NEEDS IN NEW WESTMINSTER, UNIT BREAKDOWN BY HOUSING TYPE, 2024-2029

	5 Year Housing Needs (2024-2029)
Shelter beds/ units (24/7 with services, excluding extreme weather and non-permanent beds)	58
Supportive/ transitional housing units	352
Affordable rental housing units (below- and non-market)	2,311
Market rental housing units	3,280
Market ownership housing units	1,647
Breakdown of Housing Need by Tenure	**7,613**
Additional units required to meet a healthy market demand (No tenure assigned)	558
Total 5 Year Housing Needs (2024-2029) Including additional vacancy adjustment for shelter beds and supportive/transitional housing units	**8,137**

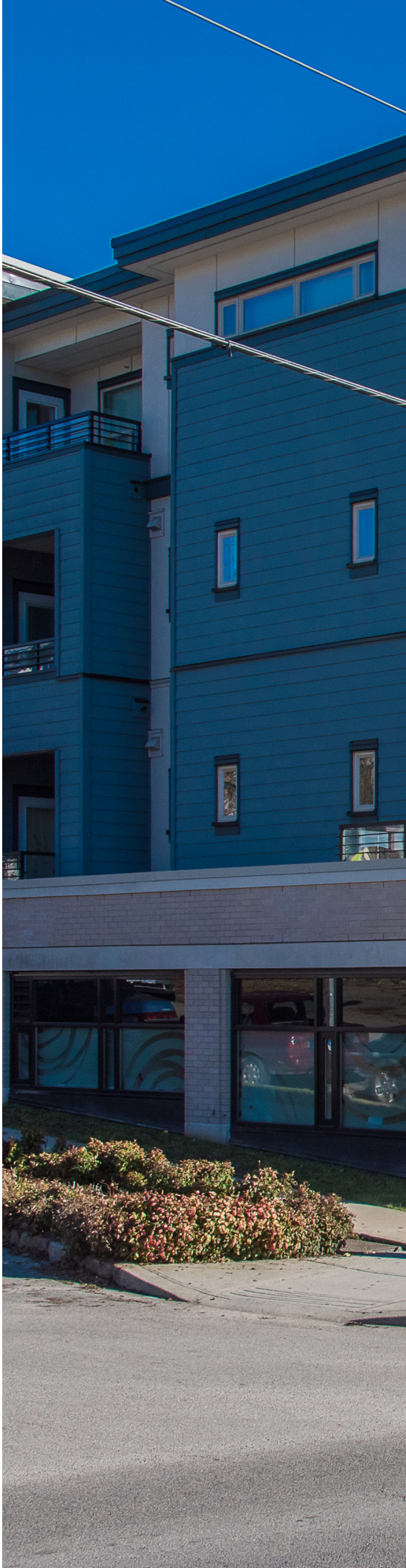
Source: Author calculations



6.0
Key Areas of Housing Need

Bringing together community engagement themes, housing demand indicators, and projected housing needs, findings are summarized for eleven sub-populations. It should be noted that the housing need and demand figures in this report represent the best available data and community input available at the time[32]. It is also acknowledged that many households might identify or belong to multiple, overlapping sub-populations.

These findings demonstrate that housing need and demand exist along New Westminster's Housing Spectrum, with a particular need for additional shelter beds, supportive/transitional housing units, and affordable rental units.



32 Data is not available for all populations or housing types, and in some cases, available data may understate housing need. In many instances, the only source of quantitative information is BC Housing waitlists which don't track all types of need and are considered an underestimate. Further work may be required to quantify sub-population level housing needs for example, there are no age specific estimates of future housing demand for seniors and BC Housing does not report on the number of Indigenous or BIPOC applicants for non-market housing. Note that figures below are not mutually exclusive and are not necessarily additive, e.g., seniors non-market housing needs are a subset of non-market housing needs.


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1. Shelters for Persons Experiencing Homelessness

Despite recognizing the importance of and need for shelters, the number of shelter units/beds in New Westminster has not kept pace with the growing population of people experiencing homelessness. While 50 emergency shelter spaces were added in 2021, these spaces are not permanent, not 24/7, and do not provide comprehensive housing focused case management. Community engagement revealed deep concern for people who are experiencing homelessness in New Westminster.

From the 2023 Point-in-Time (PiT) Homeless Count, 203 people in New Westminster were counted as sheltered or unsheltered – an increase of 80 people since 2020. 'Sheltered' refers to those who are able to find a space to sleep for the evening (e.g. a nightly shelter) while 'unsheltered' refers to those who cannot (e.g. they are sleeping outside at night). Of those who participated in the count, 146 were sheltered, an increase of 78% since 2021.The additional 57 participants (28%) were unsheltered. However, it should be noted that 63 people, or 43% of those sheltered, were counted at the city's nightly shelter. This indicates that the unsheltered daytime population was 120, as opposed to 57.

PiT counts are likely underestimating the true extent of homelessness as they do not count all people who are couch surfing or staying temporarily with family members or friends. Homelessness estimates from BC's Ministry of Social Development and Poverty Reduction (MSDPR) suggest the actual number may be closer to 341 individuals in New Westminster.

In the next five years, it is estimated that 58 additional shelter beds/ units are needed in New Westminster to help provide housing for people experiencing homelessness. To meet current and anticipated needs, these beds/ units need to be permanent, 24/7 units with supports provided, and exclude extreme weather beds.

2. Supportive Housing

Supportive housing is deeply affordable and provides on-site supports and services, such as daily meals, life and employment skills building, and referrals to other services in the community, to residents who cannot live independently. This form of housing helps serve the need created by the interconnected crises of drug toxicity, homelessness, and mental health.

Key interest group interviews highlighted a pressing need for more supportive and transitional housing for vulnerable populations – particularly for those who are homeless or at-risk of homelessness.

As of 2024, there are 492 supportive and transitional housing units in New Westminster. Of these units, only 194 (or 39%) house people who were homeless or unsheltered. As of March 2024, there are 89 New Westminster residents registered on BC Housing's waitlist for supportive housing. Data from Metro Vancouver shows that there is a lower share of supportive/transitional housing within the non- or below-market rate housing units in New Westminster (14.9%) compared to that of the greater region (20.4%). These statistics indicate that there is a current and growing need for supportive housing units in the city.

There is also a housing gap for individuals who have stabilized and no longer need intensive support, but cannot transition straight to market housing. This speaks to the lack of housing options to allow for movement along the Housing Spectrum.

In the next five years, it is estimated New Westminster will need 352 supportive housing units, which would mean increasing its supportive housing stock by 71%. These units are required in addition to shelter beds/ units.

3. Below and Non-Market Rental Housing

Below and non-market housing serve as essential housing options for very low income (below $35,000 per year) households, low and moderate income households, and especially for those relying on income or disability assistance. The need for these housing types continues to grow. Census data revealed that the city had 5,625 very low income households as of 2020, which made up 15.6% of all households in New Westminster. Data from BC Housing and Metro Vancouver shows that the number of households in New Westminster waiting for social housing increased from 564 to 952 households from 2018 to 2024.

In addition, Metro Vancouver has noted that approximately 700 of the city's existing non-market units (all types) will have their operating agreements with BC Housing expire between 2024 and 2029. With only 268 new below or non-market units under construction at the end of 2023 and an average of 11 below or non-market units per year under construction between 2021 to 2019, there is a critical and growing lack of below and non-market housing in New Westminster.

In the next five years, it is estimated New Westminster will need at least 2,311 affordable rental housing units (28.4% of total projected housing units needed) to meet 5-year housing need. Meeting this need poses significant challenges as achieving these requires senior government funding which is limited and oversubscribed. To facilitate movement along the Housing Spectrum, a proportion of these units must be at or below shelter rates to enable households to successfully transition out of supportive/ transitional housing.

4. Housing for Single Persons

Single person households in New Westminster face significant housing challenges due to their limited purchasing power with a single income. These households often find it difficult to secure private rental and non-market housing. Their incomes are typically half those of larger households, yet they face similar rental costs. Single persons also represent the largest segment of the homeless population and are ineligible for most provincial rent supplement programs.

Single person households living alone or with roommates made up 66% of New Westminster Rent Bank (NWRB) grant or loan recipients between April 2023 and March 2024. They constitute the largest group with housing affordability challenges, with 6,510 such households (41.7% of all households facing affordability issues) paying more than 30% of their income on shelter costs. This is followed by single parent households, who also experience significant affordability challenges, representing 745 (or 33.1%) of all households in New Westminster.

Currently, there are 127 single persons on the BC Housing waitlist for independent, non-market housing in New Westminster. Since it takes years for a unit to become available, many people do not put their names on the waitlist, which underscores the need for targeted housing solutions for this demographic.

5. Seniors Housing

Seniors are the fastest growing segment of New Westminster's population, having increased by 59.5% between 2006 and 2021.

Seniors represent a significant portion of existing non-market housing occupants (659 units or 52%), and are the second largest group on BC Housing's waitlist for non-market housing in New Westminster, with 309 seniors waiting for housing. In 2021, 23.5% of households with at least one senior (2,175 households) were in core housing need.

Aging-in-place with adequate supports is important to the well-being of all seniors, regardless of income. While most seniors prefer to age in place with nearby amenities, the projected increase in residents aged 85 and over indicates a growing need for long-term care and other supportive housing options. Community engagement participants identified the need for both seniors housing with support services and in-home support to help maintain independence.

The lack of age-based household projections makes it difficult to quantify future housing needs and demand for seniors accurately. Addressing these needs will require a focus on providing housing options and support services to allow seniors to live independently and safely as they age.

6. Indigenous Housing

Reconciliation is a key priority as the City learns and builds relationships with the people whose lands New Westminster is situated on. In 2021, there were 2,425 Indigenous residents, making up 3.1% of the city's population. Indigenous households have the highest incidence of low-income status (16.5% of low-income groups). Indigenous people also disproportionately experience core housing need and homelessness. Of the Indigenous renter households in the city, 365 (32.2%) were in core housing need and 27% of respondents in the 2023 Point-in-Time Homeless Count identified as Indigenous. Further, of the Count participants, 43% reported that they were unsheltered and 12% reported that they were sheltered, which indicates a high proportion of Indigenous unhoused people do not use shelter services.

Data on current or future Indigenous housing need is limited, as BC Housing waitlists do not track this information. Key interest group interviews highlighted the lack of Indigenous-specific housing built in the region over the past 30 years, but also indicated some progress. As Indigenous residents often face stigma and discrimination in accessing housing, Indigenous-specific housing provides secure, inclusive housing option that allow residents to celebrate and embrace their values and cultures.

Statistics Canada projects that the Indigenous population in Metro Vancouver will grow at a quicker rate than the overall population, underscoring the need for a collaborative effort to develop and implement Indigenous-specific housing initiatives to support this growing community.

7. Black, Indigenous, and People of Colour (BIPOC) Households

Data specific to BIPOC households is often buried within broader Census categories, limiting the ability to identify other culturally-specific housing needs. Consultation with community members suggested concerns about discrimination and stigmatization of racialized and immigrant populations, alongside housing adequacy and security issues. The lack of detailed data makes it difficult to establish a baseline for the housing needs of BIPOC households. This impedes the ability to quantify and estimate the needs of these households accurately.

According to Census data, the Visible Minority population grew by 34.3% in New Westminster between 2016 and 2021, while the Non-Visible Minority population shrank by 2.8%. Therefore, if growth patterns continue unchanged, the city will see increasing housing needs will for BIPOC households moving forward.

The University of British Columbia's Housing Assessment Resource Tools (UBC HART), which captures categories not included in Census data, shows that refugee claimant-led households experience the highest rate of core housing need, at 35% in New Westminster. While not all refugee claimants are BIPOC, many are racialized individuals. Additionally, UBC HART data indicates that 19% of those in core housing need in 2021 were visible minorities.

8. Housing for Persons with Disabilities

Persons with disabilities, whether physical or otherwise, face significant barriers in the housing market due to low-incomes and/ or the need for wheelchair-accessible units.

In 2021, approximately 4,255 households (11.8% of all households) in New Westminster had at least one member with activity limitations in core housing need, and 2,985 of these households were renters. These households may also overlap with senior or single person households, indicating a growing need for accessible and affordable housing options.

As of 2024, the BC Housing waitlist for New Westminster included 128 applications for non-market housing from persons with disabilities, with an additional 29 applicants specifically needing wheelchair-accessible units.

Addressing these needs requires a targeted approach to increase the availability of accessible housing units and allow persons with disabilities to have equitable access to housing that meets their specific requirements.

9. Market Rental Housing

Despite City policies encouraging growth in the supply of market rental housing, rental vacancy rates in New Westminster remain low at 0.8%, with only a modest increase of 0.2% since 2022. A healthy vacancy rate is considered to be between 3.0 and 5.0%. In New Westminster, the vacancy rate for 2-bedroom units showed the most significant rise, increasing from 0.7% in 2022 to 1.4% in 2023.

Median rents have consistently risen for all types of rental housing. Between 2012 and 2023, overall median rents increased by $683 (or 81%) with the most substantial rise observed in 3 or more bedroom units, which saw an increase of $1,263 (or 97%). According to key interviews and data, rents for vacant units are 17% higher than for occupied units, making it challenging for tenants to move within the city's rental market.

In the next five years, New Westminster estimates it will need 3,280 new market rental units (40% of the total 8,137 new unit needed).

10. Family Friendly Housing

Households with children face significant challenges in finding available, affordable, and suitable housing across the Housing Spectrum. The private rental market has few large units suitable for big families, with a vacancy rate of just 0.8% for units with three or more bedrooms. Low-income families, particularly single parent households earning one income, struggle to find affordable and suitable housing. In 2021, 795 single parent households were in core housing need, representing almost a third (20.6%) of all single parent households. Additionally, single parent households represent the second largest demographic paying over 30% of their income on shelter costs (33.1% of households facing affordability issues). On the BC Housing waitlist for non-market housing, low-income families are the second largest group, comprising 359 out of 952 applicants (37.7%).

Families also face worsening homeownership affordability, with the benchmark single detached house selling for over $1.5 million and apartment for over $651,600 in 2024. To purchase an apartment with a 10% down payment, a minimum income of $168,754 is required, while buying a single detached home with a 20% down payment necessitates an income of at least $329,233 per year. The median household income in New Westminster in 2020 was $82,000, which indicates that more than 50% of households could not afford to buy an apartment at the benchmark price.

Consultation with community members in 2021 revealed a desire for more townhouses and duplexes, which are considered to be relatively more attainable than single detached houses.

11. Housing Near Transportation Infrastructure

There is a need for affordable and accessible housing options near transportation infrastructure that supports walking, bicycling, public transit, and other alternative forms of transportation. Proximity to frequent transit and active transportation infrastructure is particularly critical for low-income households. This access can alleviate affordability challenges by providing better opportunities to access jobs, education, and essential services.

There is a need for well-located, higher-density housing around the city's five SkyTrain stations, ensuring that residents can efficiently and sustainably navigate the city and the greater Metro Vancouver region.


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SkyTrain
TRANS LINK

7.0
Actions Implemented and Underway to Help Reduce Housing Need





7.1 Actions Implemented to Help Reduce Housing Need

The following provides a description of actions taken by the City of New Westminster, since receiving the most recent Housing Needs Report in 2021, to reduce housing needs:

Action	Description	Completion Date
Family Friendly Housing Policy Update	City Council adopted this policy update to ensure that residential apartment buildings meet the needs of households with children. The City's updated policy mandates that multi-unit ownership projects include a minimum of 40% two- and three-bedroom units, with at least 15% of the total units containing three-bedrooms or more. Multi-unit rental projects must include a minimum of 30% two- and three-bedroom units, with at least 10% of the total units containing three-bedrooms or more. Additionally, the updated policy requires all new multi-unit development projects to comply with minimum unit size requirements for two- and three-bedroom units.	November 2024
Small Scale Multi Unit Housing	As part of the suite of legislative changes introduced by the Province in 2023, the City was required to amend the Zoning Bylaw to allow small-scale, multi-unit housing. There were roughly 160 duplex properties in New Westminster whose zoning was required to be changed to be in compliance the new legislation. Council adopted Bylaw changes to permits duplex properties to add rental secondary suites.	June 2024
Transit Oriented Area Designation	To align with Provincial mandates, areas around all five SkyTrain stations in New Westminster that are already designated for residential uses have been designated as Transit Oriented Development areas (TOAs). The intent of these changes is to encourage additional housing to be created in well-connected areas.	June 2024
New Unit Additions Policy Update	City Council adopted a Policy for the Review of New Unit Additions in Existing Rental Buildings. The intent of this policy is to guide the evaluation of development applications which propose to add new units to existing rental buildings. The policy's purpose is to provide staff and applicants with a framework to ensure retention and revitalization of existing rental units is balanced with the provisions of new ones.	February 2024
Housing Team	To help expedite the delivery of housing in New Westminster and align with housing needs and priorities set out by senior governments, a new housing team has been created under the City's Planning and Development division.	2024

Action	Description	Completion Date
Planning and Development Systems Team	To help expedite the delivery of housing in New Westminster and align with housing needs and priorities set out by senior governments, a new systems team has been created to oversee, improve, maintain, and innovate the many systems used in planning and development approvals work. By establishing this innovative team the organization aims to position the City of New Westminster as a leader in efficient and responsive development approvals processes.	2024
Implemented E-apply Phase 1	The digital permitting E-Apply portal, which includes simple stand-alone permit types such as plumbing, trees, and signs, is currently operational. Applicants can conveniently submit their applications online and track their progress through the portal. This implementation has already brought about notable improvements in the efficiency and transparency of the permitting process. The integration with existing systems, such as Tempest, GIS mapping, and payment processing platforms, has been established, enabling seamless data exchange and online payment capabilities.	2023
Crises Response Pilot Project	The Crises Response Pilot Project addresses the three related crises of homelessness, mental health and substance use, and includes a nine-member staff team, including outreach, and proposes a number of actions to address the crises, including a 30-bed 24/7 shelter, a 50-units supportive housing development, 10+ complex care beds, and an inhalation site.	October 2023
Homeless Action Strategy	The City's Homeless Action Strategy was updated with a new five-year vision and plan for addressing homelessness in the city to respond to current context. The updated Strategy is guided by a desired shared vision where all residents can locate affordable and secure housing; There is adequate income and opportunities for employment, including supports, to maintain one's housing; There are services and supports to assist the unsheltered and precariously housed.	July 2022
Crisis Response Bylaws	City-wide bylaw amendments were adopted to allow more rapid response on projects addressing an identified emergency or crisis such as the recent fires and heat waves, the overdose crisis, the regional homelessness crisis. The Official Community Plan and zoning bylaw amendments allow outright projects that meet all four of the following criteria: property owned by the City or other government agency; project funded by government; project operated by non-profit or public agency; project must address needs identified through a Provincial emergency declaration or crisis publicly recognized by multiple Metro Vancouver municipalities.	February 2022

Action	Description	Completion Date
Streamlined Laneway and Carriage House Program	Streamlined Guidelines for laneway and carriage houses have been implemented to bring focus to guidelines most important to achieving the intent of the program, and removing some of the detail that was resulting in longer review timelines. The intent of piloting these guidelines is to allow for rapid implementation of improvements to the program, and to allow revised guidelines to be tested and evaluated in advance of the Infill Housing Accelerator Program.	2022
Streamlined Secondary Suite Program	As the Secondary Suite program is quite mature, revisions were made to streamline the requirements for secondary suites and to align with Building Code updates.	January 2021
Eliminated Waiting Periods for Rezoning Applications	Coming out of the pandemic, the Planning Division faced significant shortages and vacancies. As a result, it was necessary to hold certain applications for a period of eight weeks prior to intake and assignment to staff. This waiting period has since been eliminated.	2021
Zoning Bylaw Revisions	Amendments we made to areas of the Zoning Bylaw where there were frequent requests for variances to reduce number of applications required.	2021-2024; Ongoing
Updated Subdivision and Development Control Bylaw	The City's Subdivision and Development Control Bylaw was revised to increase transparency for applicants regarding servicing requirements for new developments.	2023; Ongoing
Focused Use of Preliminary Application Review (PAR)	The Preliminary Application Review (PAR) was implemented to enable early identification of key issues and opportunities for an application. Although PARs are informative for some types of applications, the majority could proceed without this step in the process, which would result in a shorter timeline to final approval. Staff now generally encourage applicants to proceed directly to a full application unless: • The applicant requests a detailed interdepartmental review of their development proposal prior to advancing; or, • The applicant proposes to diverge from City policy and requires Council direction prior to making a formal application.	Ongoing
Improved Use of Digital Tools	All planning and building staff directly involved in development review have now been equipped with Bluebeam software which simplifies review and provides clearer communication to applicants.	Ongoing

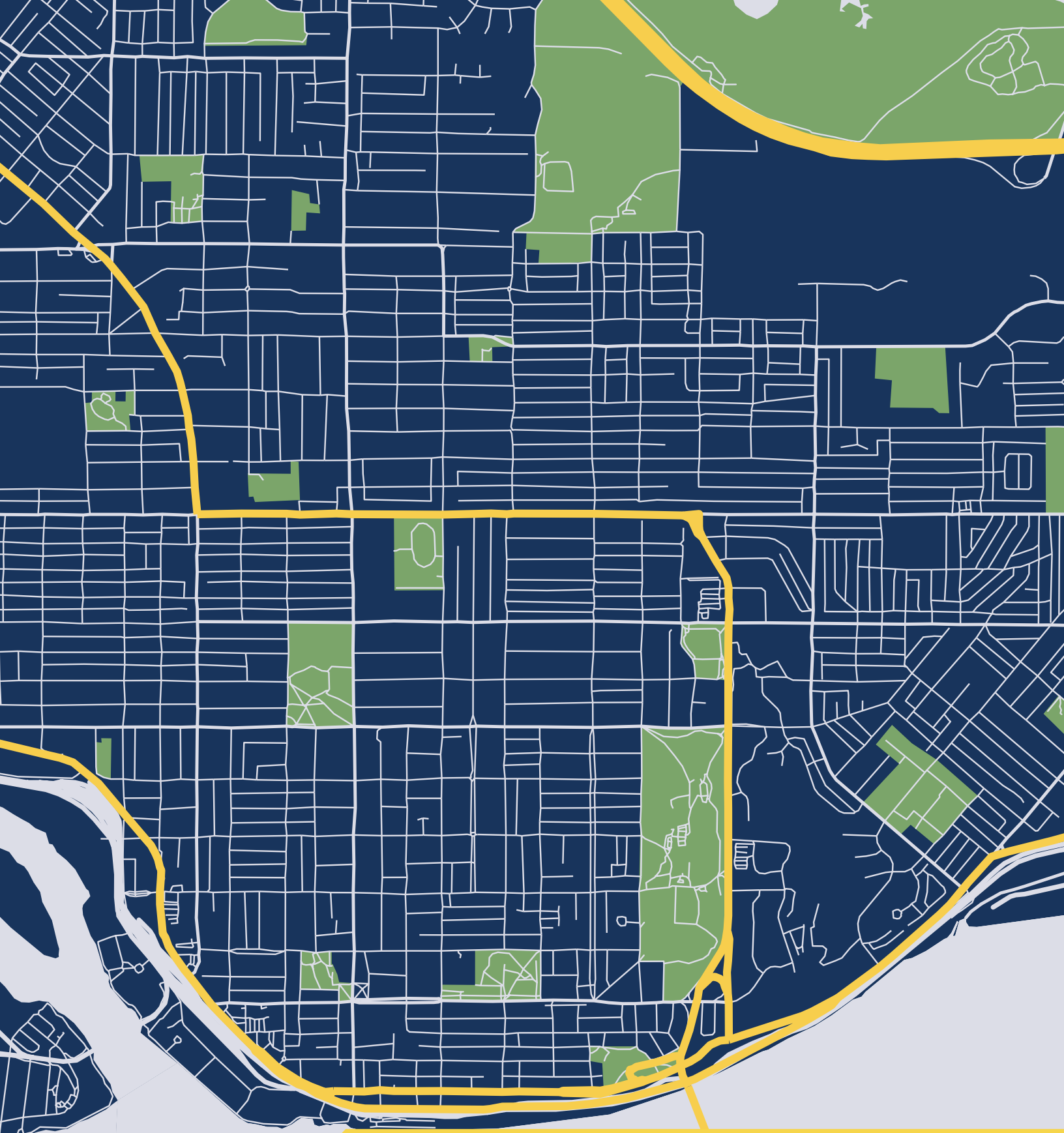
7.2 Actions Underway to Help Reduce Housing Need

The following provides a description of actions underway to help reduce housing needs:

Action	Description	Additional Notes
Affordable Housing Acceleration Initiative	The intent of this Initiative is to amend the city-wide Zoning Bylaw and Official Community Plan (OCP) to reduce some of the regulatory barriers for and facilitate the delivery of affordable (non-profit) rental housing projects. The Initiative's purpose is to pre-zone sites in New Westminster to permit all affordable (non-profit) rental housing projects of up to six storeys, as well as to allow these projects to forego the rezoning process if they meet certain eligibility criteria.	Launched June 2024
Homelessness Needs Assessment	The City will to update the Homelessness Needs Assessment. This work will be particularly important in determining if homelessness is improving, deteriorating or staying the same, while providing evidence as to the effectiveness of selected actions or interventions.	Ongoing
Inclusionary Housing Policy Update	The City is updating the inclusionary housing policy to better reflect current market and development conditions to enable the creation of affordable rental units.	Ongoing
Infill Housing Acceleration	The City is exploring pre-zone in order to permit up to six residential units in single detached dwelling zones in alignment new Provincial housing legislation.	Launched in May 2024
Official Community Plan Update	To align with Provincial amendments to the Local Government Act (LGA), the City of New Westminster will be updating its Official Community Plan (OCP) by December 31, 2025. The updated OCP will accommodate the projected five- and 20 year housing needs (calculated using the Provincial HNR method) identified in this report, as well as update the Regional Context Statement to align with Metro Vancouver Regional Growth Strategy.	Launched November 2024
Tenant Relocation Policy Update	In June 2024, City Council directed staff to update the City's Tenant Relocation Policy using the City of Burnaby's Tenant Assistance Policy as a model. City staff then provided a response to said motion, which included detailed analysis of the precedent Burnaby Policy, New Westminster's current context with regards to rental housing, existing rental protection policies and initiatives, impacts of new Provincial Housing Legislation and Transit Oriented Areas, and an interim approach to updating the City's existing Tenant Relocation Policy to address current conditions.	Launched September 2024

Action	Description	Additional Notes
Transition to Fixed-Rate Amenity System	The transition towards a fixed rate amenity system that involves a combination of Density Bonus, DCC and ACC is currently underway which will virtually eliminate amenity negotiations, and will align the City's practice with new provincial legislation.	Ongoing
Townhouse Acceleration	The City is exploring pre-zone lands to make it easier to construct new townhouse units. The process would explore the possibility of allowing larger units and the inclusion of lock of units. Consideration would be given to expanding the townhouse land use designation to more areas of the city.	Launched in May 2024





Appendix A

Housing Policies and Initiatives

Housing Policies and Initiatives

Aside from the list of actions taken by the City (outlined in Section 7 of this report), there have been various housing policies and initiatives to reduce housing needs that were completed prior to the most recent Housing Needs Report in 2021. These policies and initiatives are listed and summarized below:

Modular Housing Project (2020)

The City contributed to a new supportive housing project by acquiring and leasing a site for Mazarine Lodge, a modular supportive housing project in Queensborough. The development, which opened in summer 2020, includes 44 self-contained modular homes with supports for women who have experienced homelessness or are at risk of homelessness. The City will retain ownership of the land, and lease the site to BC Housing. BC Housing provided the modular housing units including the development costs and the operating funds. The Lodge is managed by the Elizabeth Fry Society of Greater Vancouver, an experienced non-profit operator with a long history in New Westminster.

Inclusionary Housing Policy (2019)

The Inclusionary Housing Policy stipulates that new multi-unit strata residential and mixed-use residential development seeking additional density contributes to the affordable rental housing supply. The policy sets the City's expectation for the delivery, ownership and management of affordable rental housing.

Renovictions Regulations (Business Regulations and Licensing Rental Units Bylaw, 2019)

The Business Regulations and Licensing Rental Units Bylaw was amended to include provisions to address renovictions. Renovictions occur when landlords evict tenants to perform renovations so they can increase rents beyond what is permitted by the Residential Tenancy Act. This was becoming more commonplace in New Westminster and elsewhere in the province, although renovictions have decreased sharply since the policy was implemented in New Westminster. The City introduced regulations to help protect tenants and to preserve the affordable rental housing stock. These regulations are intended to discourage landlords from evicting tenants for building renovations without arranging for each tenant to continue their tenancy at the same rent during and after the renovations.

Laneway and Carriage Housing Program (2017)

To facilitate ground-oriented rental homes, the City permits the development of laneway and carriage houses on many single detached dwelling properties out right in zoning. To streamline the approval of the required Development Permit, approval has been delegated to staff. As of December 31, 2023, 39 laneway and carriage houses had been completed.

New Westminster Rent Bank (2017)

To prevent evictions due to temporary financial setbacks, the City has provided funding to cover the administrative costs associated with operating a rent bank program. The New Westminster Rent Bank (NWRB) is a housing stabilization program geared towards low-income renters of New Westminster who are experiencing a temporary financial crisis. It is operated by the Lower Mainland Purpose Society. The NWRB can offer a low-fee, short-term loan to low-income individuals and families that live in the city of New Westminster and are at risk of eviction or essential utility disconnection due to a temporary shortage of funds. As of March 2024, the NWRB has provided 215 loans since its inception in June 2017. From April 2021 to March 2024, the NWRB provided 107 grants since the organization began providing grants in 2021.

Family Friendly Housing Policy (2016)

The City adopted this policy to ensure that private residential development meets the needs of families for larger suites with two or three bedrooms. The City's policy mandates that multi-family ownership projects include a minimum of 30% two- and three-bedroom units, and that at least 10% of the total project units be three-bedrooms or more. Multi-family rental projects must include a minimum of 25% two- and three-bedroom units, and that at least 5% of the total project units be three-bedrooms or more. Among multi-family projects approved in 2016 or later and as of February 2024, 1,505 family friendly units have been completed in New Westminster, including 783 two-bedroom units and 722 three- or more bedroom units.

Small Sites Affordable Housing Program (2016)

Through the Small Sites Affordable Housing Program, the City made small city-owned sites available to affordable housing providers for the development of secure below and non-market housing. To date, two small sites affordable housing projects, with 11 affordable or non-market units, have been developed.

Tenant Relocation Policy (2015)

The City's Tenant Relocation Policy applies in situations which involve the demolition of six or more purpose-built market rental housing units in a multi-unit residential building and where the City has negotiation rights such as in rezoning applications. It ensures that tenants impacted by redevelopment and demolition are adequately notified and compensated and provided with assistance in finding new housing. A key component is the requirement for preparation of a Tenant Assistance Plan. The Tenant Relocation Policy was implemented in 2016 and revised in 2018 to reflect changes in the minimum notice period in the Residential Tenancy Act.

Secured Market Rental Housing Policy (2013)

No new market rental housing was built in New Westminster for many years. To address this gap, the City adopted the Secured Market Rental Housing Policy in 2013. The strategies and actions in the policy are aimed at retaining, renewing, and enhancing the supply of secured rental housing, an important part of the housing system. Incentives such as additional density and reduced parking requirements are provided to developers in exchange for creating new rental housing that is secured by Housing Agreement for a certain length of time. The Secured Market Rental Housing Policy was revised in 2017 to remove the building permit fee reduction incentive. As of February 2024, 1,723 new secure market rental units in new buildings have been built in New Westminster, along with 66 secured market rental units added to existing buildings.

Adaptable Housing Policy (2011)

On June 28, 2011, Council adopted an amendment to the Zoning Bylaw for the provision of Adaptable Housing. The policy applies to all new developments with single storey dwelling units in multiple unit residential occupancy buildings. A minimum of 40% of all single storey dwelling units in multiple unit residential occupancy buildings must be constructed as Adaptable Dwelling Units in accordance with the British Columbia Building Code. As of February 2024, 1,751 adaptable dwelling units have been completed in New Westminster.

Affordable Housing Reserve Fund (2010)

In 2010, the City of New Westminster established an Affordable Housing Amenity Provision Reserve Fund. The reserve fund is used for capital expenditures related to the provision of affordable housing in New Westminster, including for purposes related to planning, acquisition, construction, creation, development, maintenance, preservation, and servicing of affordable housing. The fund may also be used for homelessness prevention and housing assistance programs.

Affordable Housing Strategy (2010)

In 2010, the City of New Westminster adopted an Affordable Housing Strategy, following upon an earlier 1998 strategy. The current Strategy enables the City to develop policies and tools to promote housing affordability to meet the full range of incomes and needs in the city. It focuses primarily on permanent housing, placing a greater emphasis on the City of New Westminster's role as a facilitator in the development of affordable housing through the private market. This strategy was introduced at a time when there was very little senior government funding of new affordable housing. The City has plans to update this Strategy.

Homelessness Action Strategy and Implementation Plan (2006)

Starting in 2005, the City undertook actions to address homelessness, including developing a Needs Assessment and Strategy, establishing a coalition, and partnering with BC Housing on the development of 28 emergency shelter beds and 84 transitional and supportive housing units. These actions and others made a significant difference. Between 2008 and 2014, the unsheltered homeless population decreased by 53%.

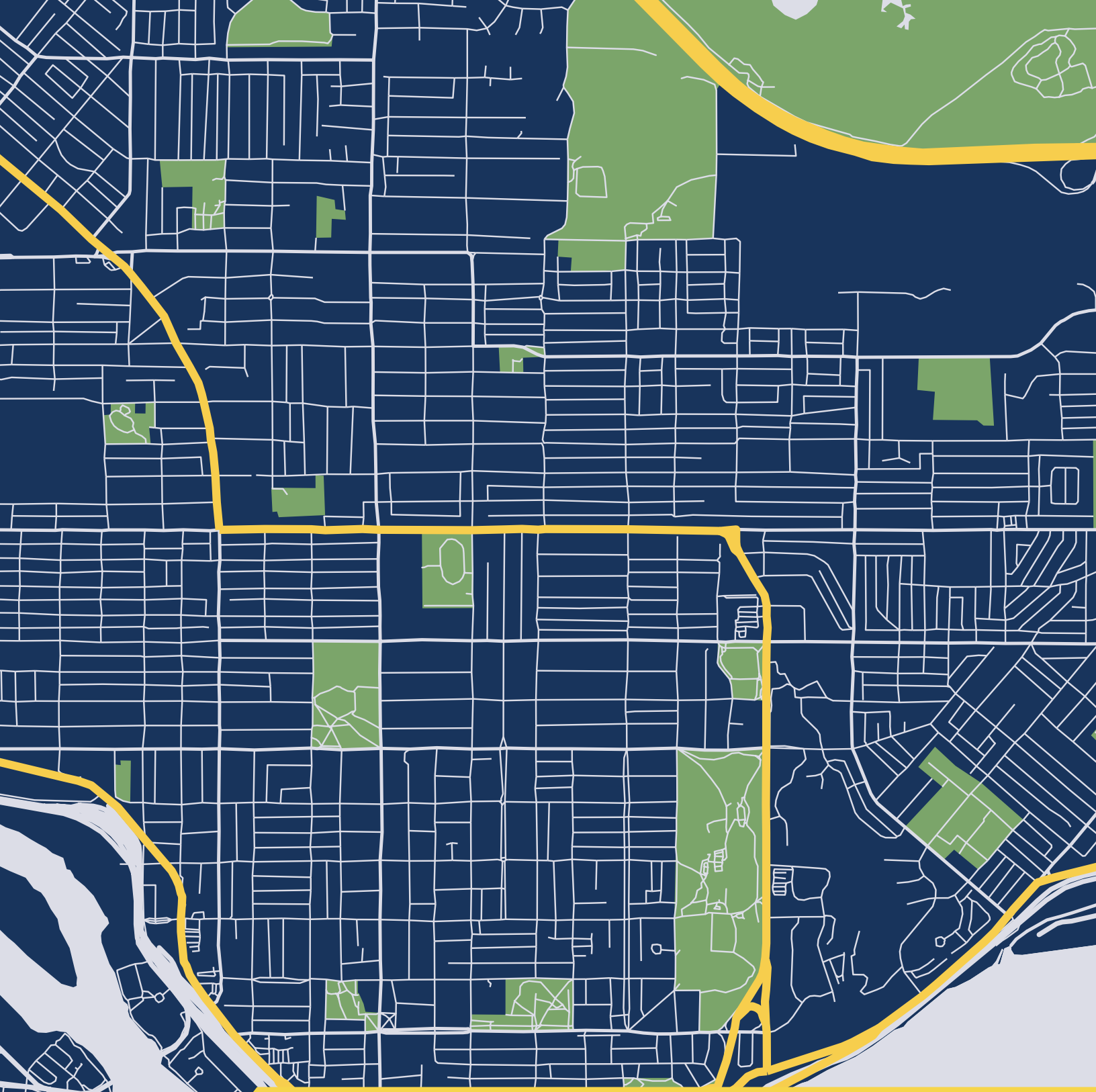
Secondary Suites (1998)

Secondary suites provide affordable, ground-oriented rental housing and contribute to the amount and diversity of housing available in the city, while preserving the character of residential neighbourhoods. Secondary suites must meet the regulations of the Zoning Bylaw, Secondary Suite Design Standards, and Building Code, but are permitted in most single detached houses in New Westminster.

Moratorium on Strata Conversions (1970s)

Due to the limited development of rental housing in recent years, purpose-built rental structures are comprised primarily of older rental housing. The city has experienced a loss of no more than 3% from redevelopment, thanks to a moratorium on strata conversion of older purpose-built rental buildings. The Strata Conversion Moratorium was established in the 1970s.





Appendix B

Engagement Summary Report:

2021 Housing Needs Report

HOUSING NEEDS REPORT SUMMARY OF ENGAGEMENT

1. INTRODUCTION

Engagement with key informants, stakeholders, and the public provides important qualitative insight not captured by statistical information. Each engagement participant brings important perspectives about their own and others' housing situation. In addition, data and statistics do not measure or are not available for all issues and concerns.

Community engagement for this housing needs report was conducted in two phases. Phase 1 took place alongside data collection from June to August 2020 and consisted of key informant interviews with representatives of the housing and social service sectors and members of relevant City and other committees. Phase 2 took place from April 19, 2021 to June 8, 2021, once the draft report was prepared and sought broad public engagement on the draft, as well as perspectives on housing needs and ideas by means of three workshops, an online survey, and interaction through the City's Be Heard platform.

This engagement report describes the engagement, objectives, activities, representativeness and what we heard key themes. The key themes identified through engagement are considered together with statistical information in this report.

The specific objectives of community engagement include:

- Informing the community and stakeholders about the draft housing needs report.
- Engaging as many community members and stakeholders as resources allow.
- Having participation from people of all ages, interests, communities, and lifestyles.
- Engaging with residents that do not traditionally participate in in-person engagement, including persons with lived and living experience of housing vulnerabilities.
- Obtaining public and stakeholder sentiment about housing needs and issues.
- Identifying community perspectives on City and other actions for addressing housing need and demand.

This report shares the following information:

- Engagement activities
- Participant demographics
- What we heard key themes
- Next steps

2. ENGAGEMENT ACTIVITIES

Engagement activities consisted of key informant interviews, three remote workshops, an online survey, and interaction through the Be Heard platform, as described below. In addition, notes from a Community Action Network meeting about the draft housing needs report were received and incorporated.

Key Informant Interviews

Key informant interviews provide insight into local housing needs from those with first-hand knowledge of New Westminster, its population and the housing and social service needs of their clientele. Thirteen interviews were completed with representatives of seven housing and social services organizations, and three City advisory committees. Interview questions focused on identifying gaps in housing and housing related services, as well as opportunities for improvement. Appendix X lists the organizations and committees with members who participated in the interviews.

Workshop with Community Action Network (CAN)

CAN graduates participated in a remote workshop on May 26, 2021. The goal was to include the voices of people with diverse lived and living perspectives of housing vulnerability. Community Action Network New Westminster is a partnership between the City of New Westminster and the BC Poverty Reduction Coalition. CAN NW is intended to increase the involvement of persons with lived and living experience in poverty and homelessness in civic planning, policy development and decision-making, thus making these processes more representative and responsive.

Discussion questions were provided to participants in advance. The workshop was two hours long and allowed time for a brief presentation on the draft HNR, a question and answer period, and a facilitated discussion of participants' perspectives on housing issues and ideas for addressing housing issues. Eight CAN members participated.

Public workshop

A 90-minute online workshop engaging with public and stakeholder audiences was held on May 4, 2021. It consisted of a brief overview presentation on the draft Housing Needs Report, followed by a question and answer period, then breakout groups to discuss housing issues and ideas for improvement, with a report back to the plenary. The workshop was facilitated by Jennifer Miller, Manager of Public Engagement, and participants were encouraged to use the chat feature, live questions and/or engage in a follow-up, linked survey. There were 16 participants.

Workshop with City's Advisory Committee on Affordable Housing and Childcare

An informal workshop took place on June 8, 2021 as part of the Committees' regular Committee meeting. It consisted of a brief overview presentation on the draft Housing Needs Report, followed by a question and answer period, then an opportunity for Committee members to provide comments on housing issues they are concerned about and ideas for improvement. There were 6 participants.

Be Heard platform

There were 269 participants who visited at least one of the Housing Needs Report pages on the Be Heard New West platform. Of these 269 participants, there were 169 who were more involved, including 109 visiting multiple project pages. Of these 169 more involved participants, 67 completed the survey. Participants posted ten ideas for solutions, and these have been incorporated in the key themes.

Survey

An online survey was posted on the Be Heard New West platform and referenced in the public workshop. The survey was open from April 19 to May 16, 2021 inclusive. The survey asked respondents about their experiences and views of housing issues, and their ideas about what the City and others could do to address them. There were 67 completed surveys.

Verbatim feedback from each engagement activity is provided in Attachment 2

3. PARTICIPANT DEMOGRAPHICS

Engagement participants are not necessarily representative of the New Westminster population, rather they represent the views and opinions of those who self-selected to participate. Efforts were made to include a range of voices, including those traditionally unlikely to participate, specifically persons with lived and living housing vulnerability experience, through the involvement of Community Action Network members.

The survey demographics summarized below (the only engagement initiative for which detailed demographics are available) suggest that the respondents were representative of the City's demographics in some respects, but not in others. In brief, survey respondents:

- Over-represented homeowners
- Over-represented single family home residents, and under-represented multi-family home residents
- Represented most neighbourhoods fairly relative to their proportion of the City's 2016 Census population, however, Downtown (overrepresented) and Queensborough (underrepresented) were the exceptions.
- 30-49 year olds were overrepresented while 18-29 year olds were underrepresented.
- 50-64 year olds and 65+ years old were fairly represented compared to the 2016 Census population.
- The IBPOC population was underrepresented.
- Immigrants were underrepresented.

The most common groups that responded to the survey were households with children (<18 years old), followed by immigrants, LGBTQ2S+, and households with seniors in the household. There were also 9 respondents with someone with a disability in their household, 6 IBPOC respondents, 3 Indigenous respondents, and 1 recent immigrant (moved to Canada within the past five years) respondent. We were unable to determine representativeness of these respondent groups with respect to the New Westminster population due to a lack of comparative data.

4. WHAT WE HEARD KEY THEMES

The following summarizes the key themes that we heard from all engagement activities. It also identifies areas participants felt the draft housing needs report could be improved.

- Homelessness. There are high levels of concern about people who are experiencing homelessness in New Westminster amid fears that the pandemic has worsened the situation. It is felt that people experiencing homelessness are becoming more entrenched, as services are harder to access. The draft report focuses on the situation in 2020 rather than the situation today. Hidden homelessness is not included in the draft report, therefore the homeless figure provided is an underestimate. There is a significant gap in the low barrier rental housing supply, and this is fueling increased homelessness. In addition to non-market housing, more housing with wrap-around supports such as case management, access to health etc. is needed for the most vulnerable, including the homeless. There is a lack of suitable shelter space for seniors and women.

- Housing needs of persons on fixed incomes. General concern that the housing needs and issues of persons on fixed incomes (such as pensions, Income Assistance and Persons with Disabilities) be reflected in the housing needs report. Their incomes are much lower than top range of the very low-income cohort ($35,000), and their housing options are very limited. The housing needs report could better reflect this. The City must ensure that new affordable housing is affordable for these households' incomes - at rent geared to income levels.

- Affordable housing types and sizes suitable for families. Participants noted a lack of suitable housing choice for moderate-income households wishing to buy entry-level ownership units other than apartments. Current options such as single detached homes are unaffordable for middle income families. Single detached areas don't allow suitable more affordable family housing forms such as duplexes. Townhouses don't work in single detached areas because they require land assembly. Instead, small houses are being demolished and rebuilt larger. More housing choice that is suitable and affordable for families is needed in all neighbourhoods. Otherwise, families may leave New Westminster to find affordable housing elsewhere. Specific needs are for more affordable 3 and 4+ bedroom units. Co-housing was offered as a potential solution. The housing needs report should include targets for family-sized, market housing units.

- Rental housing cost, availability, and security. Low-income renters cannot find suitable rental housing they can afford. This is due to rising rents in the purpose-built stock, long wait lists for non-market housing and ineligibility of single adults under age 65 for rent supplements or subsidized housing. Moving within New Westminster is difficult as landlords are allowed to raise the rent upon vacancy. Vacancy control, which ties rent to the unit not the tenant, and means landlords can't hike the rent when a renter moves out, was suggested as a way of addressing this. Concern also that some of the least expensive rental housing is being demolished or renovated leading to fears of displacement, homelessness, and possible removal of children from the care of the family. This affects people in many vulnerable groups including seniors, Indigenous persons, single parent families, persons with disabilities, income assistance recipients, people with mobility issues, and large families.

- Discrimination and stigmatization The report needs to clearly address the issue of discrimination based on social condition such as poverty, immigration status, disability, race, and family size. Landlords have no incentive to rent to young people or members of marginalized communities. Concern that landlord credit checks are invasive and discriminatory. More race-based data is required to reflect the housing situation of IBPOC households. The housing needs report must reflect the needs of visible minorities along with Indigenous households.

- Newcomers face significant housing challenges including housing affordability, security of tenure, poor housing conditions (mice, cockroaches), and discrimination by landlords based on race and household size. Newcomers avoid speaking up about their concerns about poor housing conditions to landlords for fear of retribution. Other options are needed to convey their concerns about housing safely to authorities. A committee of landlords and tenants was suggested as a place where tenants can bring concerns anonymously for resolution. Monitoring or spot checks on implementation would be needed.

- Single persons' housing needs are not being met. One-bedroom units are relatively expensive compared to larger units. Some singles want more housing options that allow sharing; others want not to have to share with others to live affordably. Landlords discriminate against renters with roommates. The restrictions on pets in many rentals affects singles, who may view pets as key emotional supports.

- Flawed development approval process A divisive and problematic development approval process featuring public hearings for affordable/social housing pits vulnerable households against existing homeowners. Council is not hearing about land use at these hearings (the intended topic) but rather the occupants of the proposed housing. The non-market housing approval process takes too long as a result. Neighbourhood opposition must be addressed, and the process needs to be reformed to achieve more, new, affordable housing supply. Secondary suite and laneway house development approval could be made simpler.

- Difficulty accessing non-market housing due to insufficient supply. Long waitlists prevent eligible applicants from accessing social housing when they need it. Co-op housing provides much-needed secure housing for people who want to be contributing members of the community, yet none has been built for years and it is difficult to access. More non-market rental housing is needed to address this gap, including housing for residents of supportive housing to "move-on" to upon leaving supportive housing. The challenges of adequate government funding for new non-market housing exacerbated by high construction and land costs, and a lack of City-owned sites, were noted. We can only increase supply one project at a time.

- Seniors' housing and supports. Concerns ranged from lack of sufficient affordable rental housing to the upcoming growth in baby boomer seniors aging in place with inadequate social and service supports. Housing related service gaps included housing outreach services and supports for seniors age 65 plus to help them stay independently housed i.e., light housekeeping and meal services, transportation, and proximity to health and other services. There were also concerns about the adequacy of long-term care options in New Westminster.

- Rental and strata restrictions and insurance There are few pet-friendly housing options due to restrictions on pets in rental housing and elsewhere. This restriction in many rentals affects singles, for whom pets may offer emotional support. Age discrimination also excludes children from occupying some housing, and often these are the most affordable condos. This should not be allowed in 2021. We should challenge age restricted stratas. There are also concerns with rising strata insurance deductibles and premiums affecting both homeowners and non-profits that own units in stratas.

- Concern about housing needs of others More survey respondents were concerned about others having difficulty finding or keeping suitable housing in New Westminster (82%) than had themselves experienced barriers in accessing housing (48%). They were most concerned about people who are homeless or at risk of homelessness, people with very low incomes below $35,000 per year, young families, people with low to moderate incomes between $35,000 and $84,999 per year, people with disabilities, renters, and seniors.

- High home prices and speculation. The cost of purchasing a home in New Westminster is high and has outpaced wages and incomes. This may be linked to the limited supply of certain housing

types, and/or more broadly to rising home prices among all housing types in the region and elsewhere. There is concern about vacant homes, money laundering and speculation contributing to high prices.

- Fear about the future Concern about residents' future ability to find or keep suitable housing in New Westminster. There is also a concern that long-term residents and contributing members of the New Westminster community will have to leave due to high housing costs and/or low availability of suitable housing. More pandemic related impacts are expected by some.

- Lack of vacant sites for more housing. Density is the solution for more housing in New Westminster given the limited amount of undeveloped land. The challenge is to densify without displacing existing residents.

NEXT STEPS

Engagement activities, demographics and key themes are summarized in this draft report. This engagement summary will be shared with the community via the Be Heard platform. A final housing needs report will be prepared incorporating the key themes of the engagement process, for presentation to Council in the summer of 2021.

Attachment 1

Organizations that Participated in Key Informant Interviews

Organization	Description
Seniors Services Society	Senior's housing and other services in the Lower Mainland
Affordable Housing Society	A non-profit housing organization with head office in New Westminster and serving the entire region
Community Living Society	CLS provides unique and flexible support services for people with developmental disabilities.
Umbrella Multicultural Health Coop	A cooperative community health centre delivering culturally appropriate health care to immigrants and newcomers in the Lower Mainland.
New Westminster Homelessness Coalition Society	A non-profit charity organization that works to address homelessness in New Westminster, BC.
Vancouver Native Housing Association	A non-profit housing organization providing housing for the Indigenous population in the Lower Mainland.
New Westminster Rent Bank	Provides low-cost, no interest loans to low to moderate income residents of New Westminster at risk of eviction or disconnection of essential utilities due to a temporary financial crisis.

City Committees	Number of responses
Affordable Housing and Childcare Advisory Committee	1
Multiculturalism Advisory Committee	4
Seniors Advisory Committee	1

Attachment 2

Verbatim Feedback

Verbatim feedback is provided for the following engagement initiatives.

- City of New Westminster Housing Needs Workshop May 4, 2021
- Workshop with Community Action Network May 26, 2021
- Community Action Network New Westminster Meeting April 28, 2021
- Affordable Housing and Child Care Advisory Committee Workshop June 8, 2021
- New Westminster Housing Needs Survey Results
- Ideas from Be Heard New West Platform

City of New Westminster Housing Needs Workshop May 4, 2021

Housing Issues Reported in Plenary and Breakout Groups

- Renters, and people with low incomes or in poverty are stigmatized
- Landlords discriminate against renters with roommates (not allowed in Residential Tenancy Act)
- Development approval process (for rental and affordable housing) pits vulnerable people with a right to housing against homeowners. This leads to divisiveness around development.
- Single family neighbourhoods appear to be protected from growth and change; it is illegal to develop alternatives to single detached homes there. Duplexes are not permitted.
- Lack of housing choice for families in single detached neighbourhoods; only single detached, laneway and townhouses are permitted. Townhouses are not workable, as they require lot assembly.
- Lack of rental security of tenure. Fear of demoviction and renoviction, and eviction for landlord use of property.
- How to ensure equitable densification without displacement?
- Limited long term care home spots in New Westminster for an aging population.
- Fear we are losing residents, particularly families, due to affordability concerns and lack of family friendly housing choices, but we do not know how many. How to measure?
- Singles on income assistance can't afford to rent anywhere in Lower Mainland, their incomes are much lower than the very low-income definition in the draft housing needs report.
- Small homes are being demolished and re-built bigger as there are few other viable development options in single-detached areas.
- There are few new housing cooperatives, and existing ones are old. We need new options for secure accommodation like coops.
- Supportive housing residents cannot move on to affordable housing once they are ready, as there are no affordable rental units available to move into
- The rental market encourages renters to stay put, even if they want to downsize, as moving exposes them to current higher market rents.
- High and rising housing costs make it difficult to move from rental to homeownership today. Wages have not kept pace with housing costs.
- Rising homelessness, and concern about a possible future tent city.

- Concern that the affordable housing that is being produced isn't affordable for the lowest income households.
- Singles want more affordable housing choices; some are ok to share with others, others do not want to have to share to live affordably.

Ideas and Solutions

- The development approval process needs to be reformed to protect the rights of those with housing need from predominant homeowner sentiment. Right to housing issues should not be subject to a public hearing where homeowners dominate.
- Must address neighbourhood opposition to development if we want to approve more affordable and suitable units.
- Open all residential land for more housing to address this dire housing situation.
- Need more affordable rental housing or rent geared to income housing (RGI)
- Speed up the development approvals process as we're in a dual crisis - affordable housing and pandemic.
- Need for more/other choices for low-income singles. More shared options, and more affordable options to live alone.
- Provide City support for co-housing for seniors and students.
- Tie rent increases to the unit not to the tenant, so that rents don't rise when a tenant moves.
- Allow more family suitable housing choice in single-detached neighbourhoods, specifically allow duplexes.
- Focus staff and Council attention on affordable housing options, which have been neglected for decades.
- Dedicate a higher proportion of new condominiums to affordable housing (that are affordable for very low-income households).

Notes from Workshop with Community Action Network May 26, 2021

Comments and questions on Draft Housing Needs Report

- The homeless count referenced in the report doesn't include people who are experiencing hidden homelessness, therefore it is an underestimate of homelessness.
- Where does the report address needs of persons on Income Assistance or Persons with Disabilities? They earn much less than $35,000 per year which is the top end of the very low-income category.
- Report comments on Indigenous people's housing needs, but what about other communities such as Asians and other minorities? Concerned about discrimination. Should include IBPOC housing needs in report.

Housing Issues

- It is hard to know where to go for housing assistance as there are so many government ministries.
- Rental stability is an issue for low income and marginalized residents in New West. I see many people being displaced by landlords selling homes, repurposing homes, and renovations. The biggest fear I have is becoming homeless as I once was. The availability of market housing is a challenge for everyone at all income levels.

- Concerns about 12th Street redevelopment and potential displacement of people who are on welfare and low income. There are fears of becoming homeless and having one's children taken away. Is there a plan for tenants who will fall through the cracks?
- With the renoviction ban, landlords can still play other cards to get tenants to move.
- When a parent loses housing, they lose their child. Getting the child back once lost to the Ministry is challenging and places a significant amount of stress on the family.
- A local rental building with many tenants on fixed income, e.g. people with disabilities, seniors, etc. has mice and cockroaches, and is in poor condition. People sell drugs because they need to the money to pay rent. This causes disruptions like fire alarms in the middle of the night. Residents are afraid to let City staff know that they are living in housing that isn't safe because they fear that they will lose their housing.
- High utility bills are common in low-income housing because they are usually older buildings without adequate insulation etc.
- Large families face discrimination. We don't mind living together with many people. In our culture, we don't turn anyone away. The landlord said too many people in the home will damage walls etc.
- Newcomers come to Canada with great hopes but also face many challenges. I was living in BC Housing accommodation and was asked to leave the house within three weeks with no explanation.
- Discrimination by landlords. You don't know if you've been discriminated against.
- Youth leaving foster care are a large component of the marginalized population facing housing issues and they receive inadequate support for youth leaving foster care. However, some participants felt that supports for youth leaving care have improved and are no longer an issue in BC.
- Landlords have no incentive to rent to young people or members of marginalized communities.
- Spending 30% on housing is considered affordable; however, many don't pay 30%, they pay more than that.
- The New Westminster Rent Bank is good, but if your rent isn't affordable, then the Rent Bank will not help. Only a few people accessed the Pitt Meadows Rent Bank. They did a poor job of advertising.

<u>Ideas/Solutions</u>

- When the City builds "low-income housing" please consider income assistance recipients as well (unlike Vancouver's definition of "low-income housing").
- Addressing housing affordability and insecurity may help with the opioid crises because if people have stable, affordable housing, they won't need to sell drugs to pay the rent. These issues are connected.
- Governments need to provide data on visible minorities, e.g. IBPOC. We need data to create change.
- Government must agree that housing is a human right.
- Suggest collaboration between people who create tenant laws and advocacy groups to address problems with residential tenancies.
- Engage with youth before they experience challenges with homelessness. Youth who are aging out of foster care need to be provided with support. London, Ontario is a good example of youth leaving care getting support to transition to live independently. It teaches youth how to manage money, how to find housing etc.

- The vetting process for rentals needs to change. Why do landlords ask for personal information/income before they decide to rent to someone?
- When people become homeless, a lot of factors are in play and much of it has to do with education, self-worth and budgeting. People who are homeless require a program where they are taught how to read and pay a bill, budget etc. You can give someone housing but if they don't have skills to maintain it, they can easily lose the home, resulting in a cycle. Education is key.
- Suggest a committee of tenants and landlords where folks can bring rental housing maintenance and other concerns anonymously for attention by outreach workers, City staff and others.
- We need an organization that does random spot checks on rental units, to ensure that anonymous requests for critical maintenance are acted upon.
- Encourage landlords to rent to low-income people
- Have more single detached houses and duplexes for rent, not just apartments.
- There are many vacant homes in the Lower Mainland. Need laws restricting home purchases to locals only.
- Report says housing need and demand will go up. Suggest renting out part of large houses to cover rent when kids move out. Perhaps we could build housing that is partitionable.

Community Action Network New Westminster Meeting April 28, 2021

- The report does not clearly address the issue of discrimination based on social conditions. Stigma attached to poverty affects new immigrants and people who are have difficulties in making ends meet. We need to speak up and address the loophole we see, using lived experience of new immigrants and how they are affected by housing policy. We can make some lasting changes.
- Example ordeal of racial discrimination when the landlord said "she could not rent to someone by the name of X".
- There is disability and welfare stigmatization, e.g. discrimination via credit checks, invasive questions, and racial profiling. Why do they need to know your credit history? It's a way of discriminating against poor people. It needs to stop.
- People with disabilities and seniors continue to face obstacles in finding affordable and dignified housing.

Affordable Housing and Child Care Advisory Committee Meeting June 8, 2021

<u>Questions</u>

- Are estimates for non-market housing need for couples and families included in the report?
- Are COVID impacts adequately covered in the report? Most of the data is for 2020. What about since then? With closure of Lookout's Emergency Response Centre there was a massive increase in needs among clientele, shelters are at capacity, and entrenchment has accelerated as has drug and alcohol abuse. The Business Improvement Association is finding is difficult to deal with street homelessness. Could there be an addendum to the report to cover the current situation?
- Challenge is to increase supply of non-market housing, but in New Westminster, there is little developable land remaining, therefore we must densify existing buildings.

Issues And Ideas

- Homelessness is a concern
- Young families, who can't afford to live here, and must move away.
- We need more housing coops, but they must have a reasonable income threshold for residents to access them.
- Glad that Council endorsed the Aboriginal Land Trust Society project, it will be a valuable addition.
- There is no space to build more housing, and schools are full, with no room for portables in some cases.
- Homeownership opportunities for young people. Friends are leaving because they can't afford to live here, and I don't know what the solution is.
- Street homelessness and a concern that the 2020 count was not representative of all people who are experiencing homelessness.
- Concern about households age 55+ who want to downsize out of current large rentals, but can't afford the rent for a smaller, but now more expensive, market rental unit. They might have to leave community they have lived in all their lives.
- It is too late to do anything, we should have been building for years, and there is little land for development.
- We need faster approvals for new non-market housing project proposals and mixed-income non-market housing models.
- Partnerships are needed, for example the Gasworks site needs to be cleaned up prior to development. The Province needs to step up.
- Concern about the community conflict around housing that is generated through the public hearing process. New Westminster Council has raised this issue with the Province. At public hearings, Council is not really hearing about land use, but rather occupants. This puts municipal politicians in a difficult situation. Council is required to be neutral at the public hearing.
- Pandemic impacts won't be over in a few months, it is now harder to get people the help they need, if at all. We need more homelessness prevention services.
- Higher vacancy rates in shelters, market and non-market rental housing are the solution to deal with the current problem, but we can only address this shortage one project at a time.
- Some positive points are that the City now has housing staff in the planning department, and the community wants more housing.

New Westminster Housing Needs Survey Results

Q1 Have you experienced barriers in finding or keeping housing in New Westminster?

67 respondents answered this question. Just under half of all respondents (32 respondents; 47.8% of respondents) had experienced barriers, while 24 respondents (35.8% of respondents) had no barriers.

Q2 What barriers have you experienced? Choose up to your top 3.

32 respondents answered this question: the respondents who had answered 'yes' to question 1. The most common barriers were (mentioned by 10 or more respondents):

- Cost of home purchase too high (16 respondents);
- Cost of rent is too high in available units (15 respondents); and,

- Limited supply of desired housing types and sizes (10 respondents).

Among the 7 respondents who answered 'other', a lack of pet friendly housing (4 respondents) was notable among respondents based on thematic analysis of open-ended responses.

Q3 Please specify what you mean by "limited supply of desired housing types and sizes"

10 respondents answered this question: respondents who had put "limited supply of desired housing types and sizes" as an answer to question 2. Among these 10 respondents, the most common answers were townhomes (7 respondents) and specifically, affordable townhomes (3 respondents). This is based on thematic analysis of open-ended responses, with some respondents mentioning multiple themes (e.g., townhomes in general and affordable townhomes).

Q4 Are you concerned that others are having difficulty finding or keeping suitable housing in New Westminster?

66 respondents answered this question. The vast majority of respondents (54 respondents, 81.8% of respondents) answered 'Yes, I'm concerned'.

Q5 Who are you most concerned about? Choose up to your top 3

54 respondents answered this question: the respondents who had answered "Yes, I'm concerned" to question 4. The most common groups mentioned (mentioned by 10 or more respondents) were:

- People who are homeless or at risk of homelessness (26 respondents);
- People with very low incomes below $35,000 per year (25 respondents);
- Young families (19 respondents);
- People with low to moderate incomes between $35,000 and $84,999 per year (16 respondents);
- People with disabilities (15 respondents);
- Renters (14 respondents); and,
- Seniors (11 respondents).

Relatively few respondents provided write-in answers for 'other': just 3 respondents.

Q6 What specific challenges do you worry about for them? Choose up to 3 main challenges.

54 respondents answered this question: the respondents who had also answered question 5. The most common challenges mentioned (mentioned by 10 or more respondents) were:

- Cost of rent is too high in available units (35 respondents);
- Cost of home purchase too high (24 respondents);
- Rentals are hard to find (17 respondents);
- Limited supply of desired housing types and sizes (13 respondents); and,
- Cannot get into social housing (12 respondents).

There were no write-in answers provided for 'other'.

Q7 Thinking about the future, do you have concerns about your ability to find or keep suitable housing in New Westminster?

67 respondents answered this question. Approximately two out of three respondents had concerns (44 respondents, 65.7% of respondents). 15 respondents had no concerns (22.4% of respondents).

Q8 What are those concerns? Choose up to your top 3.

44 respondents answered this question: the respondents who answered "Yes, I'm concerned" to question 7. The most common themes mentioned (mentioned by 10 or more respondents) were:

- Cost of home purchase too high (24 respondents);
- Limited supply of desired housing types and sizes (17 respondents);
- Cost of rent is too high in available units (14 respondents); and,
- Other (12 respondents).

Q9 Please specify what you mean by "limited supply of desired housing types and sizes"

17 respondents answered this question: the respondents who chose "limited supply of desired housing types and sizes" to question 8. There were a wide range of responses for the open-ended question 9 and the responses were grouped thematically. Many responses were counted in multiple themes because multiple themes were brought up in answers. The most common themes were:

- Affordable units (6 respondents);
- Townhomes (5 respondents);
- 3 bedroom units (5 respondents); and
- 4+ bedroom units (4 respondents).

Q10 Does this list reflect your experience of housing needs in New Westminster?
67 respondents answered this question. 38 respondents (56.7% of respondents) said 'yes, very much', while another 22 respondents (32.8% of respondents) said 'somewhat'. 6 respondents (9.0% of respondents) said 'no, not really'.

Q11 What is missing?
4 respondents answered this question out of the 6 respondents who had said 'no, not really' in response to question 10. There was no dominant theme among responses to this question.

Q12 Would you like to tell us something more about your housing situation?

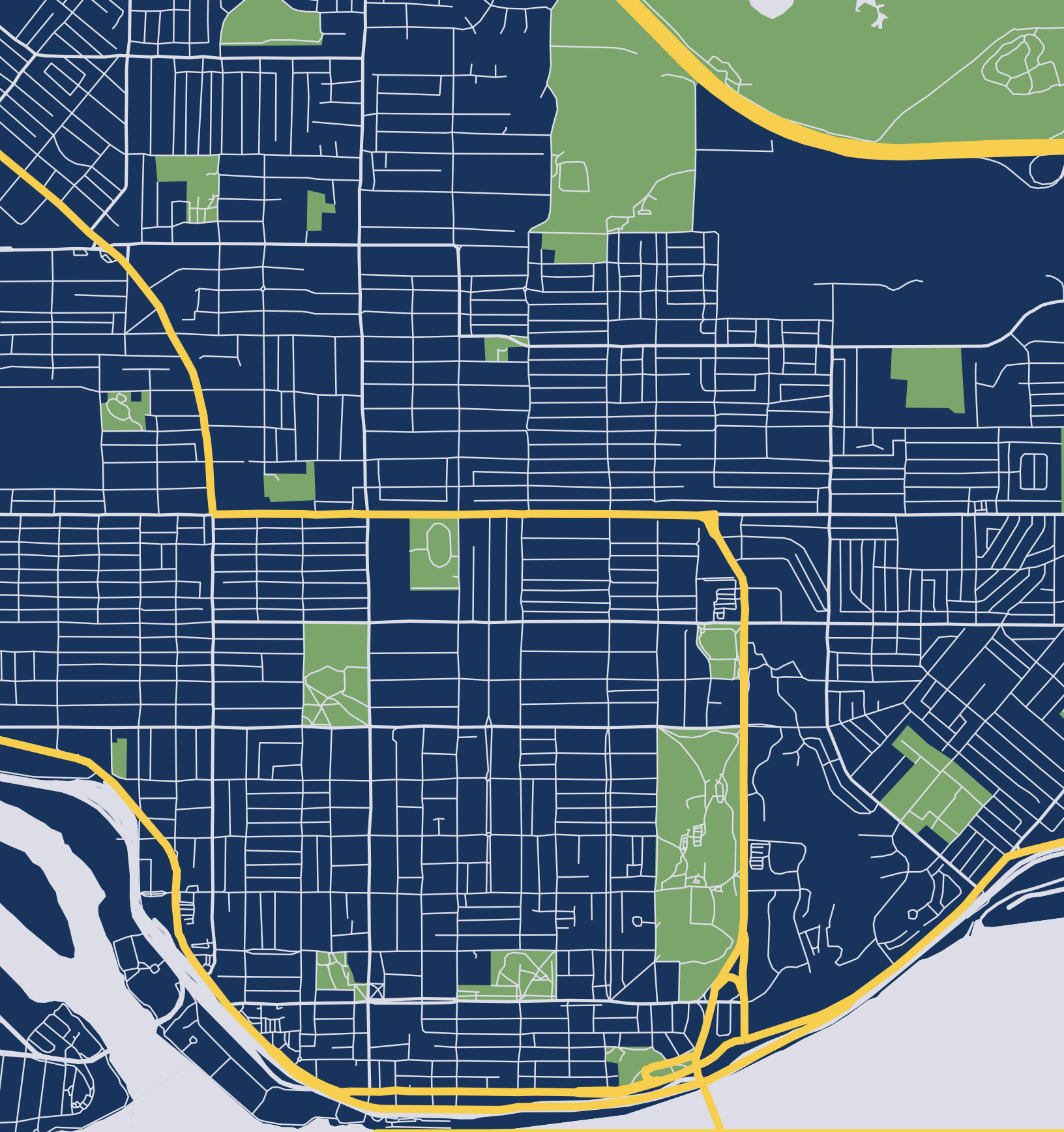
40 respondents answered this question. The open-ended responses were grouped thematically, some responses were in multiple themes. The most common themes mentioned were:

- Middle income families can't afford family housing (townhomes, houses) (7 respondents);
- Need more support for co-ops, more co-ops need to be built (5 respondents);
- Have to live with roommates to afford housing (5 respondents);
- Rents aren't affordable, need more rent/vacancy control (5 respondents); and,
- Will need to move outside of New Westminster to find family housing (5 respondents).

Ideas from BE Heard Platform

TItle	Description
Do not allow studio apartments to be built. They are used to launder money then rented out and nobody wants to live in one.	
Challenge age restricted stratas for 19+ buildings.	It boggles my mind that we are allowing age discrimination to exist in BC. Excluding children from housing is a terrible policy and I am amazed that this is allowed to happen in 2021.
Give people a reason to create suites in their homes and rent them out. The red tape and costs involved now is ridiculous.	Cut the red tape and think out of the box.
Be more flexible with secondary suites, particularly making it easy and straightforward to build a laneway home (even if there isn't a lane)	
Options for Single Tenants	A large gap that appears to be growing is housing for single individuals, particularly for those in moderate incomes. Most assistance programs targets families or modest income, leaving nowhere for these groups to progress too. Pet friendly options are not seen as a priority, but this overlooks that for individuals who live alone, working or retired, a pet may be their only source of companionship and emotional support.
More co-op housing needs to be built.	We need options for working people/families who, because they were born in the wrong generation or to underprivileged families, will never be able to own a home. Co-op housing provides much-needed secure housing to people who want to be contributing members of our communities.
Eliminate pet restrictions in rentals.	Landlords should not be able to dictate the composition of anyone’s family. Pets can be critical mental health supports for people who lack family or community.
Discourage speculation in local real estate.	Housing is a need, not a commodity. There’s no good reason that working professionals (teachers, small business owners, nurses, construction workers) should be denied a home so someone else can own more than they can live in.
Include housing targets for family-sized, family orientated market units	The housing report is great, both conceptually and the draft that I've read. I was surprised to not see any targets for missing middle housing specifically. There is a huge need for middle class market housing for families that is more affordable than single family homes. I think the report

	would be strengthened by having targets for this category of housing as well. Look at the entire spectrum. How many units of housing should the city have across ALL segments across the spectrum for a balanced community that supports each other.
Comment response to "Challenge age restricted stratas for 19+ buildings. "	Yes! It's insane that the only affordable condos with two or more bedrooms don't allow children. It seems that children are the only demographic of people where discriminatory policies are permitted. How is that legal?



Appendix C

Community Profile

Community Profile

Demographics

Population

According to the 2021 Census of Population, there were 78,916 people living in New Westminster. New Westminster represents 3% of the Metro Vancouver population, which was 2.6 million in 2021. **Between 2006 and 2021 (the four most recent census periods), New Westminster grew by 35%, adding 20,367 people, and representing 3.9% of the region's total population growth. Table 36** shows the population growth in New Westminster, Metro Vancouver, and British Columbia from 2006 to 2021. **New Westminster's growth rate exceeded that of both Metro Vancouver and BC. Between 2016 and 2021, the City's population grew by 11% (+7,920) from 70,996 in 2016 to 78,916 in 2021.**

Table 36. POPULATION GROWTH, NEW WESTMINSTER, METRO VANCOUVER (2006, 2011, 2016, 2021)

Community/ Area	Population Growth	2006	2011	2016	2021
New Westminster	35.0%	58,549	65,976	70,996	78,916
Metro Vancouver	25.0%	2,116,581	2,313,328	2,463,431	2,642,825
British Columbia	22.0%	4,113,487	4,400,057	4,648,055	5,000,879

Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016, 2021

Age Profile

Table 37 shows the median age of New Westminster's population, as reported in the four most recent census periods. New Westminster's median age (40.4) was comparable to that of the region (40.8) in 2021. **The median age for New Westminster decreased between 2016 and 2021, from 41.5 in 2016 to 40.4 in 2021.**

Table 37. MEDIAN AGE, NEW WESTMINSTER, METRO VANCOUVER (2006, 2011, 2016, 2021)

Community/ Area	2006	2011	2016	2021
New Westminster	40.6	41.2	41.5	40.4
Metro Vancouver	39.1	40.2	40.9	40.8

Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016, 2021

Every segment of the population in New Westminster increased between 2006 and 2021. The fastest growing segment of the population was people aged 65 to 84 years (59.5%), followed by people aged 25 to 44 years (41.0%), and 45 to 64 years (31.4%). Table 38 shows the population by age group in New Westminster during the last four Census periods (2006, 2011, 2016, and 2021).

Table 38. POPULATION BY AGE GROUP, NEW WESTMINSTER (2006, 2011, 2016, 2021)

Age Group	2006		2011		2016		2021		% Change (2006-2021)
0 to 14 years	8,390	14.3%	8,620	13.1%	8,830	12.4%	9,925	12.6%	18.3%
15 to 19 years	2,840	4.9%	3,180	4.8%	3,135	4.4%	3,000	3.8%	5.6%
20 to 24 years	3,590	6.1%	4,295	6.5%	4,590	6.5%	4,415	5.6%	23.0%
25 to 44 years	19,385	33.1%	21,020	31.9%	22,385	31.5%	27,335	34.6%	41.0%
45 to 64 years	16,395	28.0%	20,035	30.4%	21,240	29.9%	21,550	27.3%	31.4%
65 to 84 years	6,705	11.5%	7,410	11.2%	9,290	13.1%	11,140	14.1%	59.5%
85 years and over	1,250	2.1%	1,425	2.2%	1,525	2.1%	1,545	1.9%	23.6%
Total	**58,550**	**100%**	**65,975**	**100%**	**70,995**	**100%**	**78,915**	**100%**	**34.8%**

Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016, 2021

The age distribution of the population in New Westminster is similar to that of Metro Vancouver and the Province of BC. The proportion of children, youth, and young adults aged 24 years or under is smaller in New Westminster (22.0%) than in Metro Vancouver (25.9%) and BC (25.3%). The proportion of seniors aged 65 years and older in New Westminster (16.1%) was slightly lower than BC (17.4%) and Metro Vancouver (20.3%). A larger share of New Westminster's population is aged 25 to 44 years (34.6%) compared to Metro Vancouver (29.8%) or BC (27.4%). **Figure 16** compares the total population of New Westminster, Metro Vancouver, and BC by age group.

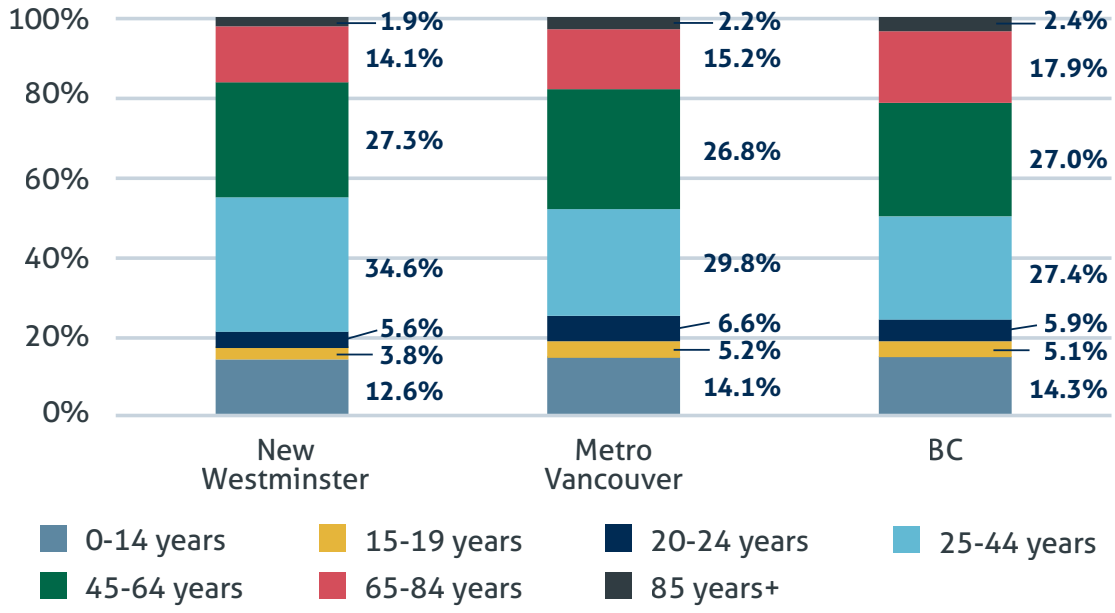


Figure 16. POPULATION BY AGE GROUP, NEW WESTMINSTER, METRO VANCOUVER, AND BC (2021)
Source: Statistics Canada Census Program, Census Profiles 2021

As indicated in **Figure 17**, changes in age group distribution **between 2016 and 2021 show a slight (1.5%) increase in the proportion of those aged 45-64 years, indicating a slowing of growth in this age group since 2016.** Age group distribution changes between 2016 and 2021 reflect an aging population, indicated by a 17.3% increase in those aged 65 years and over. **Additionally, these changes may reflect an influx of people in their prime working and family raising years, as indicated by a 22.1% increase in those aged 25 to 44 years.**

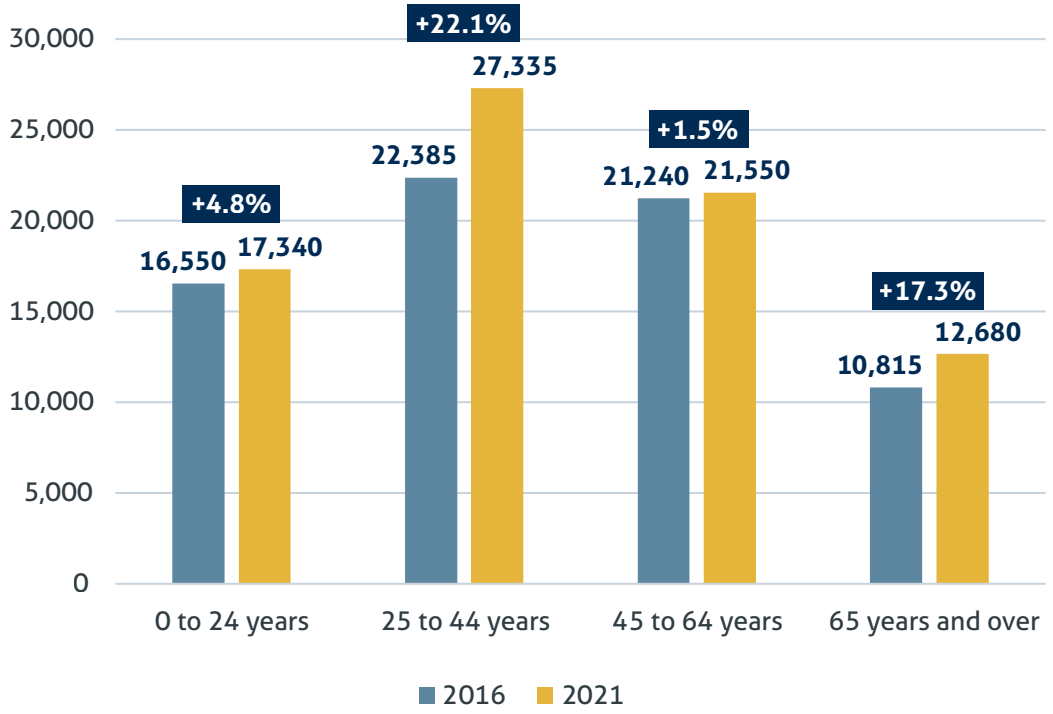


Figure 17. POPULATION CHANGE BY AGE GROUP, NEW WESTMINSTER, 2016, 2021
Source: Statistics Canada Census Program, Census Profiles 2016, 2021

Population Diversity

New Westminster has a diverse population, with residents from a wide variety of backgrounds, which includes Indigenous residents, visible minorities, and immigrants. **In 2021, there were 2,425 residents who identified as Indigenous in New Westminster, composing 3.1% of New Westminster residents. New Westminster also had a higher proportion of Indigenous Identity residents than Metro Vancouver (2.4%) but lower than BC (5.9%) in 2021.** Most of New Westminster's Indigenous residents were First Nations (1,275), followed by Métis (1,015).

In 2021, 37.5% of New Westminster residents were immigrants (three out of every eight people). This share of immigrants is up from 34.9% in 2016. New Westminster had a lower proportion of residents who were immigrants than Metro Vancouver (41.8%) but higher than BC (29.0%). In 2021, there were 5,050

recent immigrants (immigrated between 2016 and 2021) (6.5% of the population) who were residents of New Westminster.

In 2021, almost half of New Westminster residents (46.8%) were visible minorities, much higher than in 2016 (38.9%). New Westminster had a lower percentage of visible minorities than Metro Vancouver (54.5%) but higher than BC (34.3%). There were 36,550 people who were visible minorities in New Westminster, with the largest groups being Chinese (8,530), South Asian (8,105) and Filipino (6,775).

Low-income Households

Table 39 displays the prevalence of low-income (after tax) for the population in private households and for various population groups. The low-income measure (LIM) is a Statistics Canada measure commonly used for quantifying the number of low-income persons, adjusted for household size. The Market Basket Measure (MBM) is Canada's official poverty line, calculating the cost of a specific set of goods and services representing a modest, basic standard of living, and considers regional variations in costs for items such as food, clothing, shelter, transportation, and other essentials.

Presenting both the LIM and the MBM provides a fuller picture of poverty. The LIM shows relative poverty by comparing incomes, while the MBM assesses if people can afford essential goods and services, considering regional cost differences. It is noted that the special interest profile filters Indigenous identities through the 'ethnic or cultural origin' profile for LIM measures, providing a separate filter for MBM. Consequently, there is no specific option for 'Indigenous identity' as represented in census profiles for LIM. Instead, LIM combines identities including 'First Nations', 'Inuit', 'Metis', 'Cree', 'Ojibway', and 'Mi'kmaq'. Therefore, the totals and results for MBM and LIM differ substantially, making the LIM measure for 'Indigenous Identity' less reliable.

Table 39 shows that between 10.1% (LIM) and 10.3% (MBM) of people in New Westminster were considered to be of low income status in 2020. In comparison, Indigenous individuals had the highest incidence of low-income status (16.5% based on MBM) while recent immigrants represented the largest absolute number of low-income persons in 2020, inclusive of between 4,020 (LIM) and 4,310 (MBM) persons. The prevalence of low-income status in New Westminster was particularly low in 2020, likely due to the CERB (Canada Emergency Response Benefit) support provided by the federal government. **Table 40 shows that 23.7% of New Westminster residents were recipients of Covid-19 recovery benefits, and that share of recipients is even higher within certain groups. A total of 30.0% of Indigenous individuals, 28.2% of recent immigrants, and 26.3% of visible minorities were recipients of these benefits, reflecting the broad impact of federal income support during the pandemic.**

Table 39. LOW-INCOME MEASURES AFTER TAX FOR POPULATION IN PRIVATE HOUSEHOLDS, NEW WESTMINSTER, 2020

Special Group	Market Basket Measure Low-Income Status			Low-Income Measure Low-Income Status		
	Total population for MBM	Low-income persons	% Low-income	Total population for LIM	Low-income persons	% Low-income
Indigenous Identity	2,430	400	16.5%	2,260	190	8.4%
Visible Minority Population	36,550	4,310	11.8%	36,550	4,020	11.0%
Recent Immigrants 2016 to 2021	5,050	700	13.9%	5,050	630	12.5%
Population in Private Households	78,060	8,025	10.3%	78,060	7,900	10.1%

Source: Statistics Canada Census Program, Special Interest Profile, 2021

Table 40. COVID-19 EMERGENCY AND RECOVERY BENEFIT RECIPIENTS BY SPECIAL GROUP, 2020

Special Group	Total population in special group	Number of pandemic benefit recipients	% of pandemic benefit recipients
Indigenous Identity	2,430	730	30.0%
Visible Minority Population	36,545	9,630	26.3%
Recent Immigrants 2016 to 2021	5,050	1,425	28.2%
Total Population in Private Households	**78,055**	**18,465**	**23.7%**

Source: Statistics Canada Census Program, Special Interest Profile, 2021

Households

Number of Households

In 2021, the total number of households in New Westminster was 36,100. This is an increase in the total households from the previous three census periods. In 2016, there were 32,705 households in New Westminster, in 2011 there were 30,585, and in 2006 there were 27,045. This represents a 33.5% growth in the number of households between 2006 and 2021. Household growth is directly related to housing need and demand.

Household Size

The majority (71.0%) of New Westminster households in 2021 were one- and two- person households, as shown in **Table 41**. Households containing five or more persons accounted for 5.3% of all New Westminster households. **According to the 2021 Census, the average number of persons in a New Westminster household was 2.2, which was lower than the average household size in Metro Vancouver (2.5) and BC (2.4).**

Table 41. NUMBER AND PERCENTAGE OF HOUSEHOLDS BY HOUSEHOLD SIZE, NEW WESTMINSTER (2006, 2011, 2016, 2021)

Household Size	2006		2011		2016		2021	
1 person	10,705	39.6%	12,115	39.6%	12,530	38.3%	13,275	36.8%
2 persons	8,595	31.8%	9,860	32.2%	10,915	33.4%	12,340	34.2%
3 persons	3,555	13.1%	4,040	13.2%	4,390	13.4%	4,935	13.7%
4 persons	2,700	10.0%	2,850	9.3%	3,140	9.6%	3,620	10.0%
5 or more persons	1,505	5.6%	1,720	5.6%	1,735	5.3%	1,920	5.3%
Total	**27,045**	**100%**	**30,585**	**100%**	**32,710**	**100%**	**36,095**	**100%**

Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016, 2021

Household Tenure

Just over half (54.7%) of New Westminster households were owners in 2021. The proportion of those who own, while comparable to the previous three census periods (53.8% in 2006, 56.3% in 2011, and 56.1% in 2016), has decreased slightly since 2016 (56.1% in 2016 and 55.0% in 2021). **New Westminster's ownership rate was significantly lower than that of Metro Vancouver (62.1%) or the province (66.7%). Table 42** shows the tenure breakdown for New Westminster households for the past three Census periods. **The share of those in New Westminster who rent (45.3%) was higher in 2021 than in the region (37.8%).**

Table 42. NUMBER AND PERCENTAGE OF HOUSEHOLDS BY HOUSEHOLD TENURE, NEW WESTMINSTER (2006, 2011, 2016, 2021)

Tenure	2006		2011		2016		2021	
Owner households	14,555	53.8%	17,210	56.3%	18,335	56.1%	19,740	54.7%
Renter households	12,490	46.2%	13,375	43.7%	14,370	43.9%	16,360	45.3%
Total	**27,045**	**100%**	**30,585**	**100%**	**32,710**	**100%**	**36,095**	**100%**

Source: Statistics Canada Census Program, Census Profiles 2006, 2016, 2021 and Statistics Canada. 2011 National Household Survey

According to the Statistics Canada Census, 'subsidized housing' refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, and households receiving rent supplements and housing allowances.[33]

Of the 16,360 renter households in New Westminster in 2021, 1,521 (9.3%) self-reported that they were living in subsidized housing or receiving a subsidy. Table 43 shows information on the subsidy status for renter households in New Westminster during the past three Census periods. **Between 2016 and 2021, the share of renters receiving subsidized housing decreased by 2.4 percentage points, or 20.5%. This decrease between 2016 and 2021 should be treated with caution as it is less likely that overall need for subsidies is decreasing. Rather, pandemic subsidies offered during 2020 and 2021 may have temporarily alleviated the need for many households to rely on housing subsidies.**

33 As with most of the Census data (other than population, age, and sex data, where some data is available for collective dwellings), this data is only for private households, so it does not include people or households living in collective dwellings (such as shelters or treatment facilities) and is, as such, an undercount of households in subsidized housing.

Table 43. NUMBER AND PERCENTAGE OF HOUSEHOLDS BY HOUSEHOLD TENURE, NEW WESTMINSTER (2006, 2011, 2016, 2021)[34]

Subsidized Renter Households	2011		2016		2021		2021	
Renter household with subsidy	1,975	14.8%	1,675	11.7%	1,521	9.3%	19,740	54.7%
Renter households without subsidy	11,405	85.2%	12,695	88.3%	14,839	90.7%	16,360	45.3%
Total	**13,380**	**100%**	**14,370**	**100%**	**16,360**	**100%**	**36,095**	**100%**

Source: Statistics Canada Census Program, Census Profiles 2016, 2021. Statistics Canada 2011 National Household Survey.
Note: 2006 Census did not collect information on the presence of rental subsidies.

Household Type

Table 44 shows that most New Westminster households were one person households (36.8%), followed by couple family households without children (25.6%). The number of lone-parent households decreased by 135 households from 2016 to 2021.

Table 44. HOUSEHOLDS BY HOUSEHOLD TYPE (2016,2021)

Household Type	2016		2021	
	Number of households	Share of households	Number of households	Share of households
Total - Private households by household type	32,705	100%	36,100	100%
Couple With Children	6,960	21.3%	7,980	22.1%
Couple Without Children	8,160	25.0%	9,230	25.6%
Lone-Parent- Households	2,730	8.3%	2,595	7.2%
Multiple- Family	585	1.8%	685	1.9%
One-Person Households	12,540	38.3%	13,290	36.8%
Other Non-Family	1,735	5.3%	2,320	6.4%

Source: Statistics Canada Census Program, Custom Census Profiles 2016, 2021

34 There are limitations with the 2011 National Household Survey, which makes comparison with 2021 Census data difficult. For this reason, trends from 2011 to 2021 were not discussed.

Household Income

In 2020, the median before-tax income for all New Westminster households was $82,000, and the average household income was $100,700. These incomes were lower than incomes of households throughout the Metro Vancouver region in 2020 ($90,000 median income; $117,300 average income) **and BC** ($85,000 median income; $108,600 average income), as shown in **Figure 18**. **Table 45** shows the median household incomes for New Westminster, Metro Vancouver, and BC during the past four census periods. **New Westminster's median before-tax household income for all households was 8.8% below that of Metro Vancouver in 2021.** Smaller household size might be one factor affecting lower household income in New Westminster.

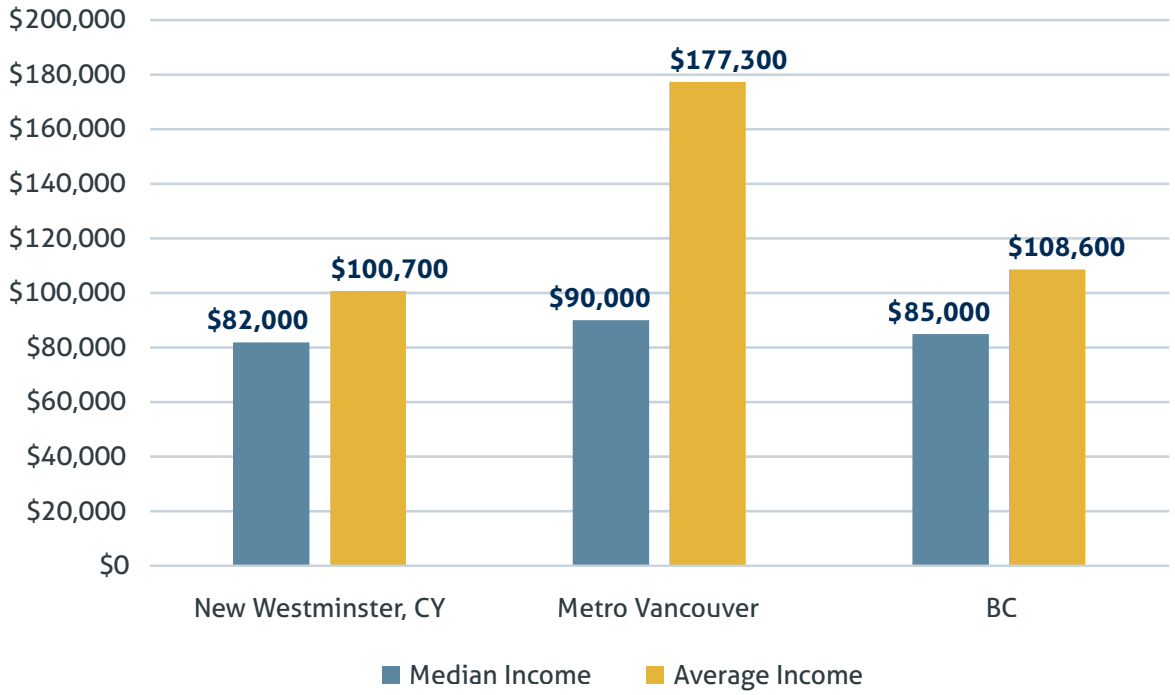


Figure 18. MEDIAN AND AVERAGE 2020 BEFORE-TAX HOUSEHOLD INCOMES, NEW WESTMINSTER, METRO VANCOUVER, BC (2020)

Source: Statistics Canada Census Program, Census Profile 2021

Table 45. MEDIAN BEFORE-TAX HOUSEHOLD INCOMES, NEW WESTMINSTER, METRO VANCOUVER, AND BC (2005, 2010, 2015, 2020)[35],[36]

Median Household Income	2005	2010	2015	2020
New Westminster	$57,694	$59,454	$64,847	$82,000
Metro Vancouver	$65,342	$68,830	$72,585	$90,000
BC	$62,372	$65,555	$69,979	$85,000

Source: Statistics Canada Census Program, Census Profiles 2006, 2016, 2021 and Statistics Canada. 2011 National Household Survey.

Figure 19[37,38] shows the change in income between 2005 and 2020. **Notably, median incomes increased by 26% between 2015 and 2020. Between 2015 and 2020, owner median incomes increased by 18% and renter incomes increased by 29%.**

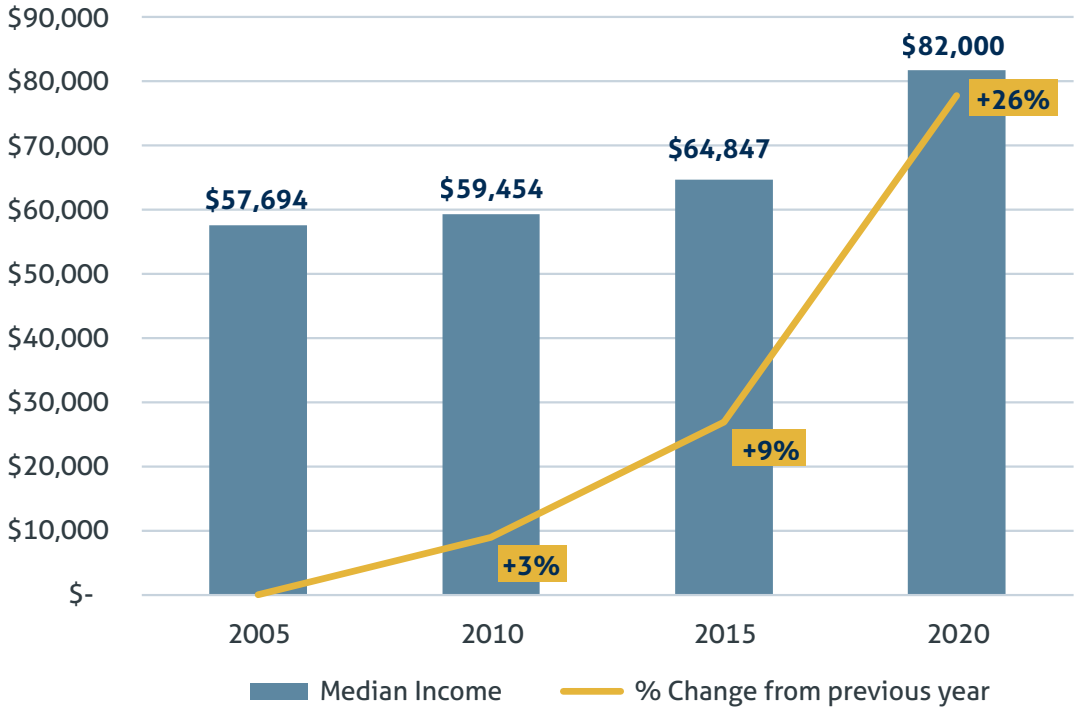


Figure 19. CHANGE IN MEDIAN (BEFORE TAX) HOUSEHOLD INCOME, NEW WESTMINSTER (2005, 2010, 2015, 2020)
Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016, 2021

35 There are limitations with the 2011 National Household Survey, which makes comparison with 2021 Census data difficult. For this reason, trends from 2011 to 2021 were not discussed.

36 Please note that the median before-tax household incomes presented in this table have not been adjusted for inflation.

37 There are limitations with the 2011 National Household Survey, which makes comparison with 2021 Census data difficult. For this reason, trends from 2011 to 2021 were not discussed.

38 Please note that the median before-tax household incomes shown in this figure have not been adjusted for inflation.

Renter incomes tend to be much lower than owner incomes. **In 2020, median incomes in New Westminster were $62,400 for renters and $105,000 for owners. Figure 20** shows that compared to the median income for all New Westminster households ($82,000), renter households had a significantly lower median before-tax income, making $19,600 less in income per year ($62,400). Comparatively, in Metro Vancouver, renter incomes were $67,000 and owner incomes were $108,000.

Conversely, owners had a higher median income when compared to the rest of New Westminster households. **With a median household income of $105,000, owner households made $23,000 more than the median income for all New Westminster households, and $42,600 more than the median income for renter households. In fact, the median income of owner households in New Westminster was 1.7 times higher than the median income of renter households.**

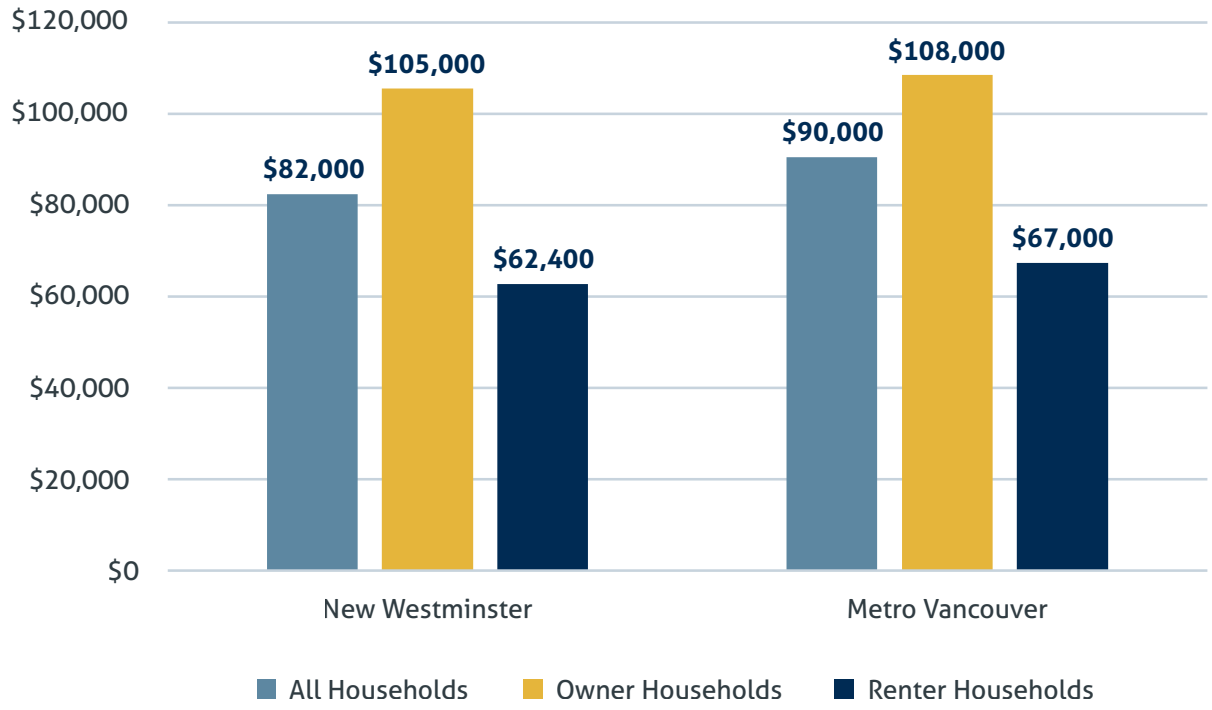


Figure 20. MEDIAN BEFORE-TAX HOUSEHOLD INCOME BY TENURE, NEW WESTMINSTER AND METRO VANCOUVER, 2020
Source: Statistics Canada Census Program, Census Profile, 2021

Between 2010 and 2020, the proportion of total households (renter and owner) who earn less than $60,000 per year decreased by 2,750 households (11.9 percentage points) (see **Table 46**). In 2020, 4.4% of New Westminster renter households earned less than $15,000, 23.0% earned less than $35,000 and 47.8% earned less than $60,000. These households often require non-market housing.

The decrease between 2015 and 2020 in the share of those in lower income categories may be linked to the CERB pandemic subsidy (Canada Emergency Response Benefit) which was introduced in March 2020 and may have temporarily alleviated the need for many households to rely on housing subsidies, particularly impacting those earning less than $20,000 a year.

Table 46. NUMBER AND PERCENTAGE OF HOUSEHOLDS WITH INCOMES LESS THAN $60,000, BY BEFORE-TAX INCOME BRACKET, NEW WESTMINSTER, 2010, 2015, 2020[39]

Households	2010		2015		2020	
Total households	**30,585**	**100%**	**32,710**	**100%**	**36,100**	**100%**
Earning less than $60,000	15,480	50.6%	15,115	42.6%	12,365	34.3%
Total owner households	**17,205**	**100%**	**18,340**	**100%**	**19,740**	**100%**
Earning less than $60,000	5,960	34.6%	5,770	31.5%	4,540	23.0%
Earning between $35,000 to $59,999	3,270	19.0%	3,795	25.1%	2,765	14.0%
Earning between $15,000 to $34,999	1,930	11.2%	3,715	24.6%	1,415	7.2%
Earning between $0 to $14,999	760	4.4%	580	3.8%	360	1.8%
Total renter households	**13,375**	**100%**	**14,370**	**100%**	**16,355**	**100%**
Earning less than $60,000	9,520	71.1%	9,350	65.1%	7,815	47.8%
Earning between $35,000 to $59,999	3,700	27.7%	3,795	26.4%	4,060	24.8%
Earning between $15,000 to $34,999	3,450	25.8%	3,715	25.9%	3,040	18.6%
Earning between $0 to $14,999	2,370	17.7%	1,840	12.8%	715	4.4%

Source: Statistics Canada Census Program, Census Profiles 2016, 2021; Custom Data Organization for BC Ministry of Municipal Affairs and Housing. Statistics Canada, 2011 National Household Survey data.

39 There are limitations with the 2011 National Household Survey, which makes comparison with 2021 Census data difficult. For this reason, trends from 2011 to 2021 were not discussed.

Economy and Employment

Labour Force

The local economy has a significant impact on housing need and demand. **In 2021, New Westminster's participation rate (69.8%) was higher than that of Metro Vancouver (65.7%) and the province (63.3%). New Westminster's unemployment rate (8.3%) was comparable to that of Metro Vancouver (8.6%) and the provincial rate (8.4%).**

Figure 21 compares 2016 to 2021 labour force participation and unemployment rates for New Westminster and Metro Vancouver. **While participation rates have remained relatively stable; unemployment rates increased from 6% in 2016, up to 8.6% in 2021.** The high unemployment rates in 2021 may have been largely attributed to the economic impact of the COVID-19 pandemic, which caused significant job losses and economic disruptions across various sectors.

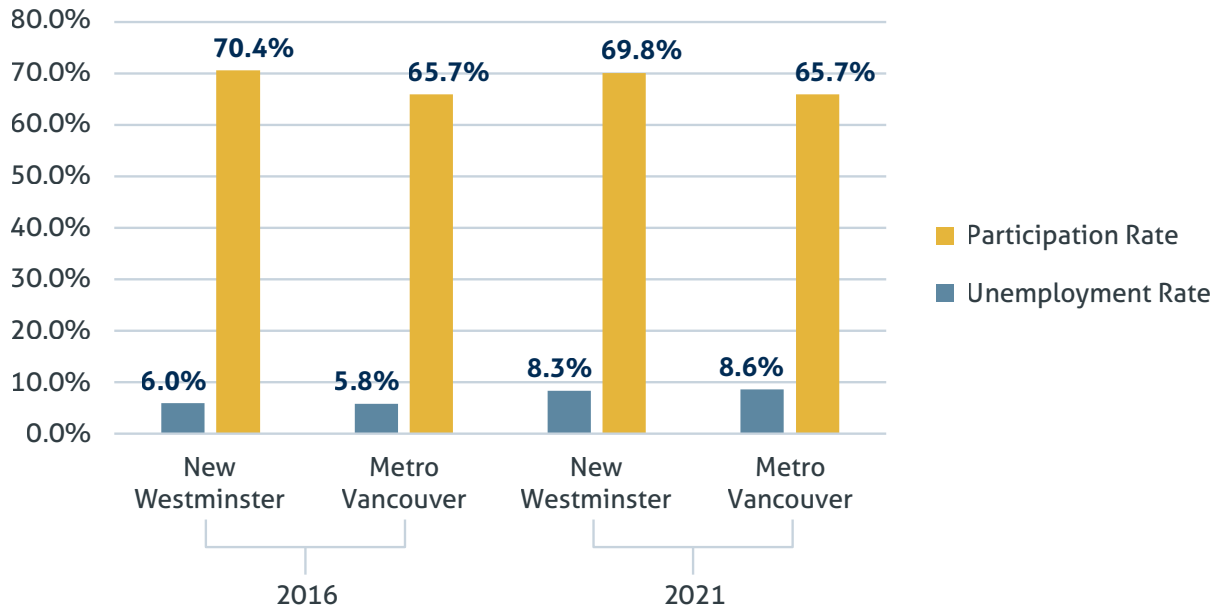


Figure 21. LABOUR FORCE PARTICIPATION AND UNEMPLOYMENT RATES, NEW WESTMINSTER, METRO VANCOUVER AND BC (2016, 2021)
Source: Statistics Canada Census Program, Census Profiles 2016, 2021

The number of workers in the labour force increased by 10.6% between 2016 and 2021 and 39% between 2006 and 2021, as shown in **Figure 22**[40]. This growth in the labour force is consistent with the 35.0% population growth experienced by New Westminster over the same period.

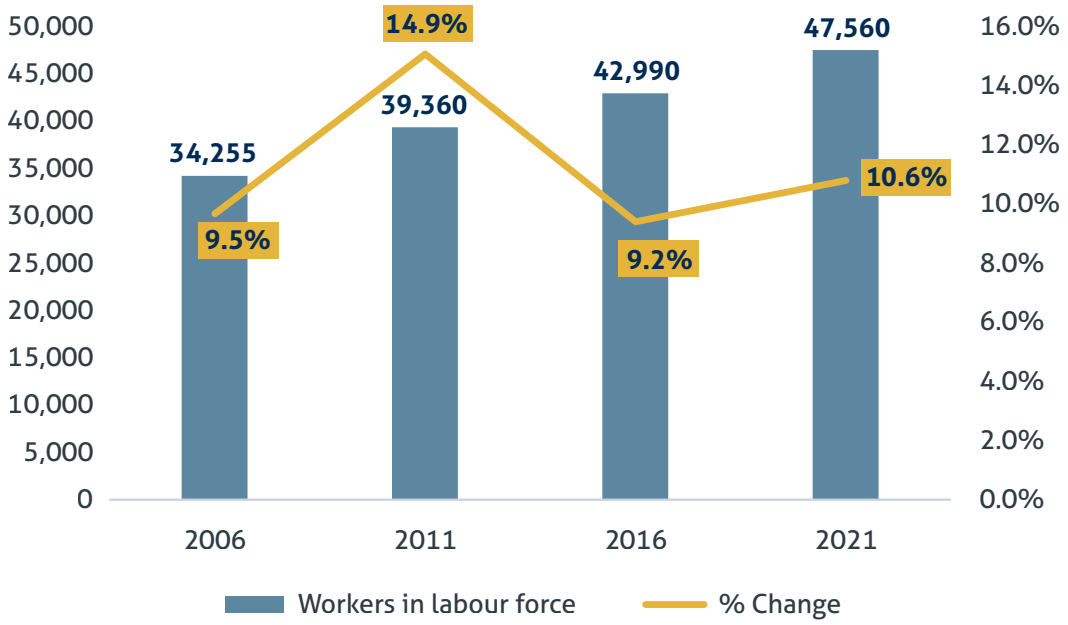


Figure 22. CHANGE IN LABOUR FORCE, NEW WESTMINSTER (2006, 2011, 2016, 2021)
Source: Statistics Canada Census Program, Census Profiles 2006, 2016, 2021, NHS Profile 2011

40 There are limitations with the 2011 National Household Survey, which makes comparison with 2021 Census data difficult. For this reason, trends from 2011 to 2021 were not discussed.

The largest proportion of workers residing in New Westminster in 2021 worked (regardless of whether their place of work was in New Westminster or not) **in the health care and social assistance services (12.2% of the workforce), professional, scientific, and technical services sectors (10.8% of the workforce), and in retail trade (10.1% of the workforce).** Large proportions of workers residing in New Westminster also worked in construction (8.0%), educational services (7.2%), transportation and warehousing (6.2%), manufacturing (6.1%), accommodation and food services (5.5%), and public administration (5.2%). **Figure 23** displays the share of workers by industry for the past two census periods for workers who lived in New Westminster. Between 2015 and 2021, industry growth was notable in professional, scientific, and technical services (which increased by 1.3 percentage points), health care and social assistance (which increased by 1 percentage point), and construction (which increased by 0.9 of a percentage point). Within this same period a decline was most evident in accommodation and food services (which decreased by 1.7 percentage points). This decline may be related to less demand within this sector during the COVID-19 pandemic.

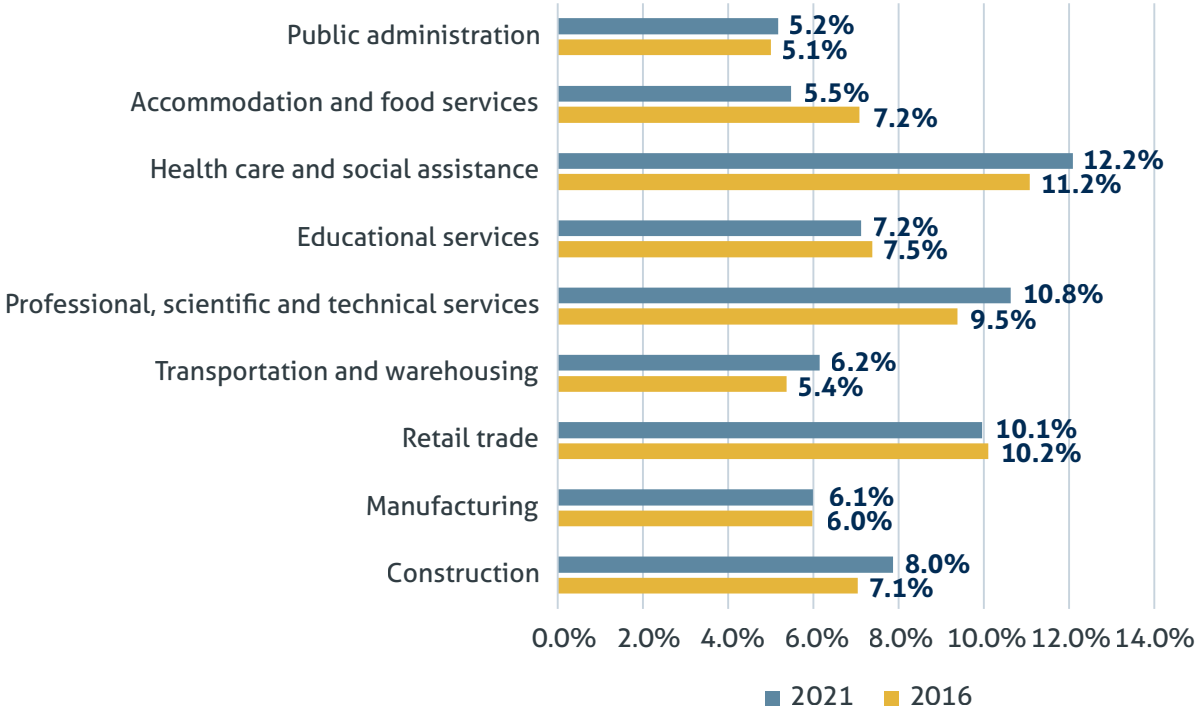


Figure 23. PROPORTION OF WORKERS BY NAICS SECTOR FOR WORKERS WHO LIVED IN NEW WESTMINSTER (2016, 2021)
Source: Statistics Canada Census Program, Census Profiles 2016, 2021

Commuting Destination

In Metro Vancouver, commuting destinations are also an important factor when considering a household's housing and transportation cost burden. **In total, 76.6% of New Westminster's residents commuted to a different part of the region for work, compared to 22.4% who both lived and worked within New Westminster. Figure 24**[41] shows that between 2006 and 2016, the proportion of those living in New Westminster but working elsewhere was relatively stable between 17.7% to 18.3%, until 2021, when the proportion of those working living and working within New Westminster increased by from 17.7% in 2016 to 22.4% in 2021.

Consistent with trends for the larger Metro Vancouver region, a decrease in those working from their usual place of work and an increase in those working from home is notable between the 2016 and 2021 census periods. New Westminster saw a 337% increase in the share of those working from home between 2016 (6.0%) and 2021 (26.3%). Similarly, the share of those in Metro Vancouver who worked from home also increased substantially (223%) from 8.2% in 2016, up to 26.5% in 2021.

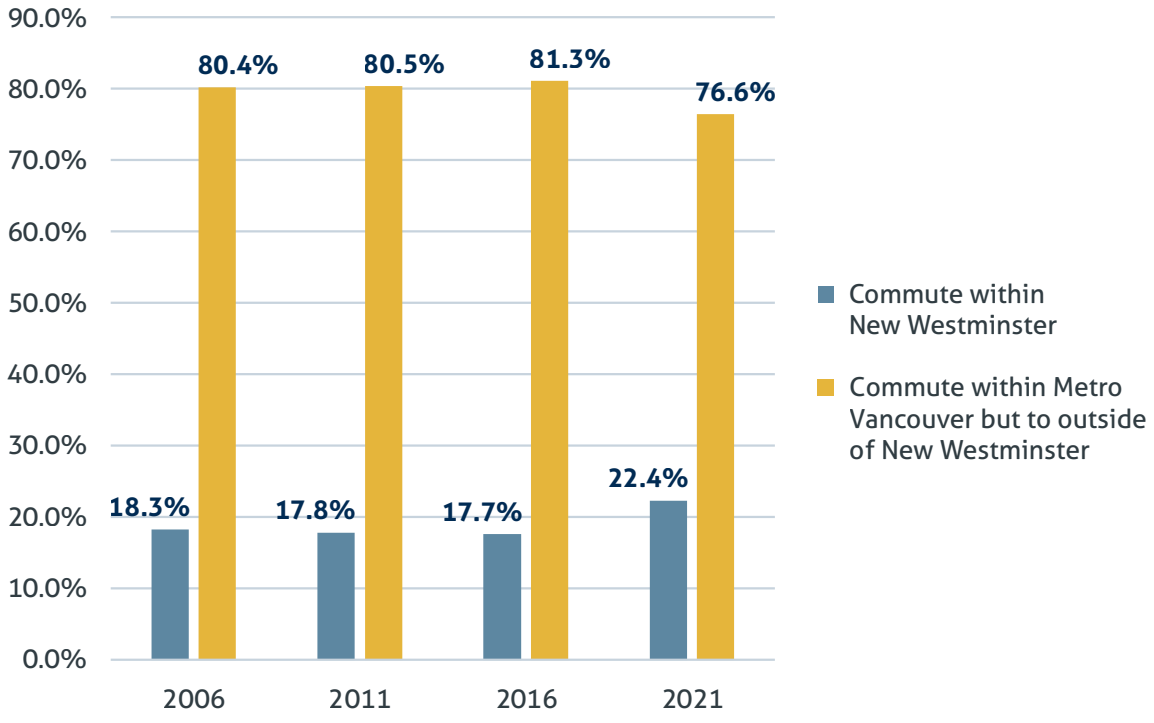


Figure 24. PERCENTAGE OF COMMUTING WORKERS BY COMMUTING DESTINATION, NEW WESTMINSTER (2006, 2011, 2016, 2021)
Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016, 2021

41 There are limitations with the 2011 National Household Survey, which makes comparison with 2021 Census data difficult. For this reason, trends from 2011 to 2021 were not discussed.

While this change may be attributed to fewer people in the workforce and work from home directives associated with the COVID-19 pandemic, it is possible that the shift in commuting destinations may not be merely an anomaly of 2021. Observational trends suggest that the practice of working from home, which gained significant traction in 2021, may continue into the future.

Mobility

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

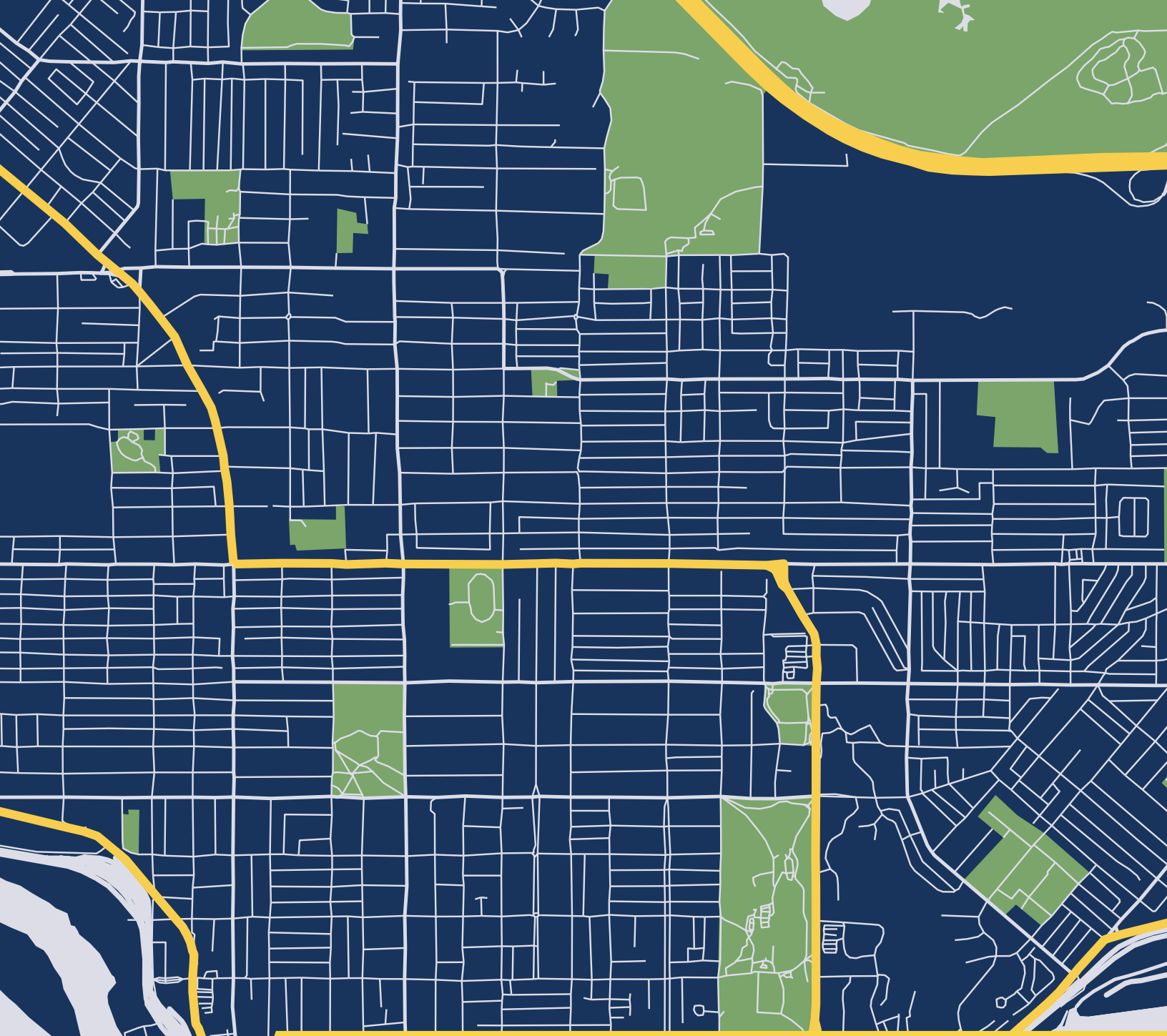
As shown in **Table 47**, 52.7% of New Westminster residents were non-movers according to the 2021 Census, meaning they had lived in the same residence five years ago. Movement from other parts of Canada and other countries is an important source of new residents to many parts of the Metro Vancouver region and has an impact on housing supply. According to the 2021 Census, 36.0% of New Westminster residents had moved from outside of New Westminster in the past five years, while 11.3% had moved from one residence within New Westminster to another. Since 2006, the number and proportion of non-movers has grown.

Table 47. MOBILITY STATUS AS COMPARED TO 5 YEARS AGO, NEW WESTMINSTER, (2006, 2011, 2016, 2021)[42]

Mobility Status	2006		2011		2016		2021	
Non-movers	26,040	47.4%	30,255	48.9%	34,890	52.3%	39,160	52.7%
Non-migrants	10,755	19.6%	11,350	18.4%	11,445	17.1%	8,430	11.3%
Migrants	18,130	33.0%	20,220	32.7%	20,435	30.6%	26,765	36.0%
Total	54,925	100%	61,825	100%	66,770	100%	74,355	100%

Source: Statistics Canada Census Program, Census Profiles 2006, 2016, 2021; National Household Survey, 2011

42 There are limitations with the 2011 National Household Survey, which makes comparison with 2021 Census data difficult. For this reason, trends from 2011 to 2021 were not discussed.



Appendix D

Methodology and Additional Analysis of Provincial HNR Projected Needs into New Westminster's Context

Provincial HNR Method

The Province developed a standardized methodology (HNR Method) that outlines how the City of New Westminster and other local governments must calculate their total housing need. The HNR Method estimates housing needs through six components:

- **Component A:** Supply of units to reduce extreme core housing need (those paying more than 50% of income for housing);
- **Component B:** Supply of units to reduce homelessness;
- **Component C:** Supply of units to address suppressed household formation;
- **Component D:** Supply of units needed to meet household growth over the next 5 or 20 years;
- **Component E:** Supply of units needed to meet at least a 3% vacancy rate; and,
- **Component F:** Supply of units needed to meet local demand.

These six components combined provide a long-term assessment of the City of New Westminster's 20-year housing need. The Provincial method also includes requirements for how a portion of that 20-year housing need becomes the City's 5-year housing need. The figures in this report are imported directly from the provincial calculator developed by UBC's HART project.[43] A detailed guide to the methodology underlying the calculations in this calculator can be found through the provincial website on HNRs.[44]

New Westminster HNR Method

The City of New Westminster has developed a methodology (New Westminster HNR Method) to break down its 5-year housing need into the number of units needed for each housing type found under New Westminster's Housing Spectrum. This analysis helps staff monitor how new housing stock is meeting the needs of the community. The housing types under New Westminster's Housing Spectrum include:

- Shelter beds
- Supportive/ transitional housing units
- Affordable rental housing units (below- and non-market)
- Market rental housing units
- Market ownership housing units

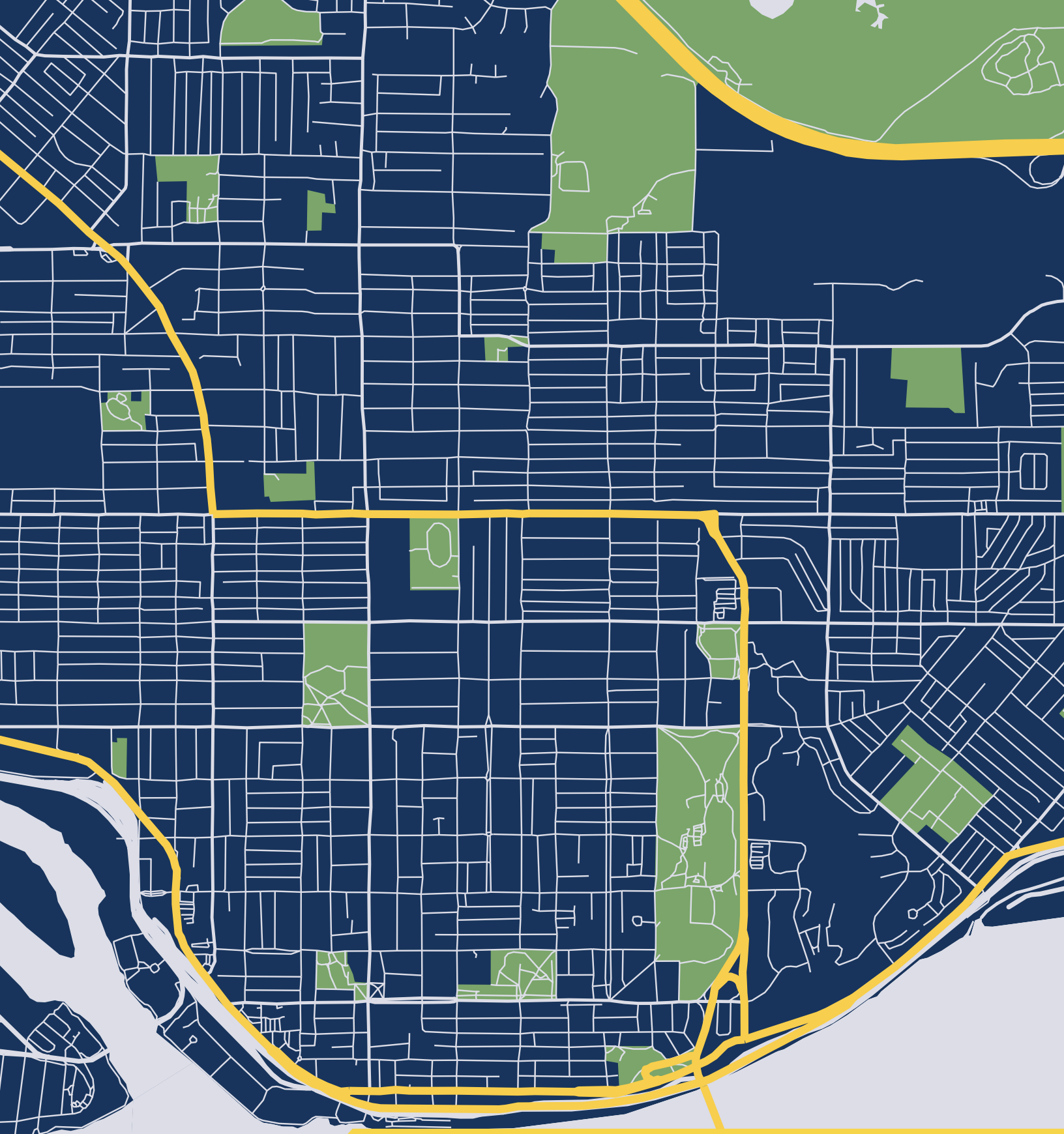
43 UBC Housing Assessment Resource Tools (HART). (2024). BC HNR Calculator. https://hart.ubc.ca/bc-hnr-calculator/

44 Ministry of Housing. (2024). Guidelines for Housing Needs Reports – HNR Method Technical Guidance. https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/hnr_method_technical_guidelines.pdf

Component B was broken down into shelter beds and supportive/transitional housing units based on chronicity and acuity data from previous PiT counts. Additional units were assigned on top of Component B to ensure these services would have the necessary vacancy to operate effectively.

Components A, C, D, and E were broken down into affordable rental housing units (below- and non-market), market rental housing units, market ownership housing units. The categorization by unit type was made based on both local and regional household income, size, and tenure trends. The estimate of household composition was compared with average rental and sales price data to determine how many households could afford to purchase or rent in the market.

Component F was not categorized as it is meant to reflect the additional required to meet local market demand. Market demand will be driven by the individual choices of buyers and renters.



Appendix E

Glossary of Terms

Glossary of Terms

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

AFFORDABLE HOUSING is considered affordable when 30% or less of household before-tax income goes towards paying for housing costs. Two common forms of affordable housing for low-income households in New Westminster are non-market housing and below-market rental housing.

ANTICIPATED HOUSEHOLD GROWTH (AHG) quantifies the additional households required to accommodate an increasing population over twenty years. This term was introduced by the Province of BC as part of legislative changes to the Housing Needs Report in 2024, and is applicable to Component D – Supply of Units Needed to Meet Household Growth over the Next 5 or 20 Years.

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

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

BELOW-MARKET HOUSING as defined in the City's Inclusionary Housing Policy, are rental units (private or non-profit) that are affordable for low to moderate income households (earning between $30,000 and $75,000 per year in 2020). Below-market rent is set at 10% below the currently reported Canada Mortgage and Housing Corporate (CMHC) rental market median rent, all years, for New Westminster.

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

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

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

CORE HOUSING NEED refers to a households living in housing that falls below at least one of the adequacy, affordability or suitability standards and the household 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.

CRISES RESPONSE USE means a use that addresses a need identified through a BC Public Health Emergency Declaration; or a BC State of Emergency Declaration; or a crisis affecting the Metro Vancouver region that is publicly recognized by multiple member municipalities, including the City of New Westminster. Uses may include, but not be limited to, cooling or heating centres, affordable housing, emergency shelters, and rapid testing or vaccination clinics.

DUPLEX means the use of site for a building consisting of two principal dwelling units.

DWELLING means a building, shelter or structure or portion thereof used or intended to be used primarily for housing.

DWELLING UNIT means one or more habitable rooms designed, occupied or intended for use, including occupancy, by one or more persons as an independent and separate residence in which a facility for cooking, sleeping facilities and a bathroom are provided for the exclusive use of such person or persons.

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

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

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

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

HOUSEHOLD INCOME GROUPINGS (Metro Vancouver Housing Databook 2023)

- very low income (less than 50% of median household income or $35,000);
- low income (between 50% and 80% of median household income or $35,000-$59,999);
- moderate income (between 80% and 120% of median household income $60,000 -$84,999);
- above moderate income (between 120% and 150% of median household income (85,000- $109,999); and,
- high income (more than 150% of median household income $110,000).

HOUSING means provision of accommodation for people for domestic purposes.

HOUSING DEMAND refers to the housing requirements of households with incomes sufficient to afford market rate housing, either rental or ownership.

HOUSING NEED refers to the housing requirements of households with insufficient income to afford market rate housing.

HOUSING NEEDS REPORT METHOD (HNR METHOD) refers to the provincially standardized methodology introduced by the Province of BC in 2024. Used by local governments to calculate the total number of housing units their communities will need over 5 and 20 years, this methodology consists of six components, which added together provide the total number of housing units needed. The six components include:

- Component A – Supply of units to reduce extreme core housing need (those paying more than 50% of income for housing);
- Component B – Supply of units to reduce homelessness;
- Component C – Supply of units to address suppressed household formation;
- Component D – Supply of units needed to meet household growth over the next 5 or 20 years;
- Component E – Supply of units needed to meet at least a 3% vacancy rate; and,
- Component F – Supply of units needed to meet local demand.

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

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

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

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

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

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

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

NAICS SECTOR means a sector established by the NAICS.

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

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

NON-MARKET HOUSING means affordable housing that is owned or subsidized by government, a non-profit society, or a housing cooperative; whereby rent or mortgage payments are not solely market driven and which have eligibility criteria for entry. Most non-profit and cooperative housing is a form of non-market housing. The City's Inclusionary Housing Policy for Multi-unit Strata Residential and Mixed-Use Residential Developments defines no n-market rental units as serving very low-income households, and that rent at the shelter component of income assistance or at a rate geared to income (to a maximum of $29,999 in 2020), as determined by the non-profit or BC Housing, to meet client needs.

OPERATING AGREEMENTS are contracts between a funder and non-profit housing operator that set out the amount, duration, and conditions of the subsidy provided by the provincial and/or federal governments. Their expiry, often tied to a 35- year mortgage amortization period, means when the mortgage expires, non-profit housing providers are responsible for the project's ongoing financial viability.

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

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

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

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

PURPOSE-BUILT RENTAL HOUSING refers to multi-family housing that is constructed for the purpose of long- term rental tenure and is not subdivided into co-op, strata condominium, or fractional ownership arrangements.

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

RENTER HOUSEHOLD refers to private households where no member of the household owns their dwelling. ROW HOUSE means one of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but not having any other dwellings either above or below. Townhouses attached to a high-rise building are also classified as row houses.

RESIDENTIAL USE means, for the purposes of Section 140-150, a use providing for the accommodation of home life of one or more persons, including activities customarily incidental to the accommodation and home life of a person.

ROWHOUSE/ ROW HOUSE means a house sitting upon its own fee-simple lot, consisting of one dwelling unit sharing a common wall to one or more dwelling units with each dwelling unit located on a lot abutting a street and a lane.

SECONDARY RENTAL MARKET means a market for rental housing units that were not purpose-built as rental housing but are often, in fact, rented. This includes rented condominiums and secondary suites.

SECURE RENTAL HOUSING is that portion of the rental stock that provides longer term rental housing where tenants can reside without worry that their tenancy may be terminated by new owners who purchase the units. Rents are determined by market demand, subject to the Residential Tenancy Act. Like purpose-built rental housing. Term used in the City's Secured Market Rental Policy.

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

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

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

STRUCTURE TYPE see 'Dwelling Structural Type'.

STUDIO means a dwelling unit, which does not contain a bedroom separated from other habitable rooms or spaces.

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

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

SUPPORTIVE HOUSING is a type of housing that provides on-site supports and services to residents that cannot live independently. Scattered site supportive housing is located in private rental units with support services brought in as needed.

SUPPRESSED HOUSEHOLD FORMATION (SHF) refers to households that were unable to form between 2006 and the present due to a constrained housing environment. Households make decisions on housing based on the choices available to them; For example, young people may have difficulty moving out of their parents' homes to form households of their own, while others may choose to merge households with roommates due to lack of available and affordable housing supply. This term was introduced by the Province of BC as part of legislative changes to the Housing Needs Report in 2024, is applicable to Component C – Supply of Units to Address Suppressed Household Formation.

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

TOWNHOUSE means a multiple dwelling building in which each dwelling unit has direct ground level access, or indirect ground level access by way of a staircase shared by not more than two dwelling units on the same storey, and each dwelling unit is attached to another dwelling unit.

TRANSITIONAL HOUSING is a type of housing for residents to stay temporarily (between 30 days and three years), with supports as needed. It aims to transition individuals into permanent housing.

TRANSIT ORIENTED DEVELOPMENT AREA (TOA) means an area of the City designated as a transit-oriented area by Transit Oriented Area Designation Bylaw No. 8460, 2024, pursuant to section 585.52 of the Local Government Act, generally including all land within 800 metres of a SkyTrain station.