

# PUBLIC HEARING

**Monday, November 4, 2024 at 6:00 PM**

## **Zoning Amendment Bylaw No. 9084, 2024** **Money Services Business**

*Watch the meeting online at [cnv.org/LiveStreaming](https://cnv.org/LiveStreaming) or in person at City Hall*

**Proposal:** To amend the Zoning Bylaw to provide a definition for Money Services Business and to include a general provision that does not permit a Money Services Business to locate in a ground floor unit of a commercial building.

**Provide written input:** All persons who believe their interest in property may be affected by the proposed bylaw will be afforded an opportunity to speak at the Public Hearing and/or by written or email submission. **All submissions must include your name and address** and should be addressed to the Corporate Officer at [input@cnv.org](mailto:input@cnv.org), or sent by mail or delivered to City Hall, **no later than noon on Monday, November 4, 2024**, to ensure their availability to Council prior to the Public Hearing. No further information or submissions can be considered by Council after the Public Hearing has concluded.

### **Speak at the meeting:**

**In person at City Hall:** On the day of the Public Hearing, a sign-up sheet will be available in the lobby, outside the Council Chamber, between 5:30-6:00pm. Enter City Hall from 13<sup>th</sup> Street after 5:30pm.

**By Webex or phone:** Pre-register online at [cnv.org/PublicHearings](https://cnv.org/PublicHearings), or by phoning 604-990-4234 to provide contact details. Login instructions will be forwarded to you. **All Webex/phone pre-registration must be submitted no later than noon on Monday, November 4, 2024.**

**Non-registered speakers:** Once all registered speakers have spoken, anyone who did not pre-register will also have an opportunity to provide input.

**Access Documents:** online at [cnv.org/PublicHearings](https://cnv.org/PublicHearings) anytime from Wednesday, October 23 to Monday, November 4, 2024.

**Questions?** Sean Galloway, Director, Planning & Development, [planning@cnv.org](mailto:planning@cnv.org) / 604-982-9675

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**141 WEST 14TH STREET / NORTH VANCOUVER / BC / V7M 1H9**  
**T 604 985 7761 / F 604 985 9417 / CNV.ORG**

**MINUTES OF THE REGULAR MEETING OF COUNCIL HELD IN THE COUNCIL CHAMBER AND ELECTRONICALLY (HYBRID) FROM CITY HALL, 141 WEST 14<sup>TH</sup> STREET, NORTH VANCOUVER, BC, ON MONDAY, OCTOBER 21, 2024**

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**REPORT**

11. Zoning Bylaw Amendment – Money Services Business – File: 13-6630-01-0001/2024

Report: Director, Planning and Development, October 2, 2024

Moved by Councillor Bell, seconded by Councillor Shahriari

THAT the wording of proposed “Zoning Bylaw, 1995, No. 6700, Amendment Bylaw, 2024, No. 9084” (Money Services Business) be altered by deleting the following text in section 3.B.:

“Money Services Business must not be located in a ground floor unit of any building that is directly accessed by a sidewalk. The uses defined under this category may locate on the second floor and above, or in an adjoining unit to the ground floor unit (must not be the primary business on the ground floor) that is accessed by a sidewalk and below the ground floor.”;

and replacing it with the following text:

“A Money Services Business must not be located on the ground floor of a building.”

**CARRIED**

Mayor Buchanan, Councillor Girard and Councillor McIlroy are recorded as voting in opposition to the motion.

Moved by Mayor Buchanan, seconded by Councillor Girard

PURSUANT to the report of the Director, Planning and Development, dated October 2, 2024, entitled “Zoning Bylaw Amendment – Money Services Business”:

THAT “Zoning Bylaw, 1995, No. 6700, Amendment Bylaw, 2024, No. 9084” (Money Services Business), to introduce a definition for Money Services Business and regulate the location of such businesses, be considered for First and Second readings and referred to a Public Hearing;

AND THAT notification of the Public Hearing be published in accordance with the *Local Government Act*.

**CARRIED UNANIMOUSLY**

R2024-10-21/11

Mayor Buchanan declared a recess at 8:27 pm and reconvened the meeting at 8:30 pm.

**BYLAW – FIRST AND SECOND READINGS**

12. “Zoning Bylaw, 1995, No. 6700, Amendment Bylaw, 2024, No. 9084” (Money Services Business)




Moved by Councillor Bell, seconded by Councillor Valente

THAT “Zoning Bylaw, 1995, No. 6700, Amendment Bylaw, 2024, No. 9084” (Money Services Business) be given first and second readings.

**CARRIED UNANIMOUSLY**

R2024-10-21/12



 Department Manager	 Director	 CAO
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The Corporation of **THE CITY OF NORTH VANCOUVER**  
**PLANNING & DEVELOPMENT DEPARTMENT**

**REPORT**

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To: Mayor Linda Buchanan and Members of Council

From: Sean Galloway, Director, Planning and Development

Subject: ZONING BYLAW AMENDMENT – MONEY SERVICES BUSINESS

Date: October 2, 2024 File No: 13-6630-01-0001/2024

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*The following is a suggested recommendation only. Refer to Council Minutes for adopted resolution.*

## RECOMMENDATION

PURSUANT to the report of the Director, Planning and Development, dated October 2, 2024, entitled “Zoning Bylaw Amendment – Money Services Business”:

THAT a Zoning Bylaw amendment, to introduce a definition for Money Services Business and regulate the location of such businesses, be considered and no Public Hearing be held, in accordance with the *Local Government Act*;

AND THAT notification of First Reading of “Zoning Bylaw, 1995, No. 6700, Amendment Bylaw, 2024, No. 9084” be circulated in accordance with the *Local Government Act*.

## ATTACHMENTS

1. “Zoning Bylaw, 1995, No. 6700, Amendment Bylaw, 2024, No. 9084” (CityDocs [2580974](#))

## BACKGROUND

The City of North Vancouver has consistently promoted the importance of Lonsdale Avenue and its surrounding commercial areas as the centre of both the City and the North Shore. Beyond this, policy measures, including the Official Community Plan and Zoning Bylaw, direct development to ensure a diversity of land use and built form types. The importance of these policies and their intent are discussed below.

As Lonsdale Avenue and the surrounding commercial areas have developed there has been a concentration of business types that are not generally consistent with creating a vibrant walkable urban main street. These types of businesses tend to function as more office oriented than retail/pedestrian oriented and the former does not generate the same level of street activity as the latter.

Given the City’s desire to maintain a strong pedestrian oriented street with uses that generate activity, Council directed staff through the following Notice of Motion to review and recommend a path forward to prevent an over-concentration of business types, such as Money Services Business, within the Lonsdale Corridor and throughout the City’s commercial areas.

The Notice of Motion adopted by Council provides:

WHEREAS the number of currency exchanges in the City of North Vancouver has noticeably increased over the past few years, particularly in the Central Lonsdale area of the City;

WHEREAS financial services, such as currency exchanges, that are located at the street level do not add sufficiently to the vibrancy, balance and diversity of the street level experience as envisioned by the City of North Vancouver Strategic Plan, which calls for “A Vibrant City” with the objective to “activate public spaces – parks, streets, plazas, outdoor areas – for residents to gather together, interact and engage in activities”;

WHEREAS the City of North Vancouver plans include projects such as Lonsdale Great Street, with the aim of reimagining, revitalizing and repurposing Central Lonsdale Avenue as a ‘great street’ to support commercial activity, enhance esthetics, walkability, vibrancy and history;

AND WHEREAS the City of North Vancouver restricts the number of licences for cannabis and liquor stores across the City and does not prescribe the use of financial services in Retail Service Group 1A;

THEREFORE BE IT RESOLVED that staff prepare a recommendation to Council that would limit the number and/or location of currency exchanges operating in the City.

## **PROPOSED ZONING BY-LAW AMENDMENT**

The proposed Zoning Bylaw change is for two text amendments that would:

1. Add a definition for Money Services Business; and,
2. Include a general provision across all zones within the City of North Vancouver (CNV) that the uses defined in the aforementioned new definition be directed away from ground floor units that are adjacent to the sidewalk.

The new definition for Money Services Business to be added:

**Money Services Business:** Money Services Business: means the use of Premises for providing one or more of the following services:

1. currency exchange;
2. issuing or redeeming money orders, traveller's cheques or other similar negotiable instruments except for cheques payable to a named person or entity;
3. remitting funds or transmitting funds by any means or through any person, entity or electronic funds transfer network; or
4. dealing in virtual currencies.

but excludes Canada Post offices or outlets, and banks and financial institutions, as those terms are defined in the Canada Bank Act, S.C. 1991, c. 46.

The new general provision to be added:

Money Services Business are not to be located in a ground floor unit of any building that is directly accessed by a sidewalk. The uses defined under this category may locate on the 2<sup>nd</sup> floor and above, in an adjoining unit to the ground floor unit (cannot be the primary business on the ground floor) that is accessed by a sidewalk and below the ground floor.

To give further context to the aforementioned general provision, a sidewalk is defined under the Street and Traffic Bylaw as: "Sidewalk" means that portion of the street other than a roadway that is improved for the use of pedestrians.

**POLICY CONTEXT**

<b>Metro 2050 – Regional Growth Strategy</b>	
<p>Goal 1  <u>Regional City Centre:</u> Accommodates significant levels of sub-regional residential and employment growth.</p> <p><u>Types of Uses:</u> Sub-region serving uses (hospital, postsecondary).                      Office uses. Sub-regional scale employment, services, business and commercial activities. Major institutional, community, cultural and entertainment uses. High and medium density forms of housing (in General Urban only), including affordable housing choices.                      Existing frequent transit services.                      Provision of transit priority measures and other transit-supportive road infrastructure and operations. Minimum density of 60-350 Jobs + People/hectare.</p>	<p>The proposed amendments support the preservation of employment space for larger scale (or Sub-regional) opportunities. As major activity generating uses are intended to be directed to the Regional City Centres, the proposed changes ensure the opportunity for consolidation and enhancement of space to better allow for more major uses.</p>

<b>Official Community Plan</b>	
<p>Policy 1.1.4            Support the role of the Lonsdale Regional City Centre as the urban core of the City, in part, by locating high trip-generating uses such as high density residential and commercial uses there.</p>	<p>By ensuring zoning provisions support more activity generating uses at the ground floor this will re-enforce the policy to direct those uses away from the ground plane within the Lonsdale Corridor and associated commercial areas.</p>
<p>Policy 1.1.5            Provide space for commercial uses in mixed-use developments to support employment and economic development.</p>	<p>The amendments ensure that there is not an over-concentration of a singular use along the Lonsdale Corridor.</p>
<p>Policy 1.3.8            Ensure that developments along commercial streets contribute to the active and pedestrian-friendly character of the area</p>	<p>By ensuring these provisions are in the Zoning By-law it directs less activity oriented uses to the second floor of buildings and ensure the character of the Lonsdale Corridor remains intact.</p>
<p>Policy 1.3.10            Encourage active, healthy lifestyles and the opportunity for more social connections through planning and active design principles that encourage physical activity and contribute to enhanced walkability and active streets, sidewalks and public spaces.</p>	<p>Similar to Policy 1.3.8, the provisions will assist in promoting active streets that in turn supports more walkable and healthy public spaces and shopping streets.</p>
<p>Policy 7.1.2            Seek a strong balance of employment to resident labour force as generating more jobs close to home makes for shorter average commutes.</p>	<p>The amendments will continue to support more active uses along the Corridor and associated precincts along with opportunities to diversify job opportunities for a variety of ages.</p>
<b>CNV Economic Strategy</b>	
<p>Direction #1            Enhance economic space: Optimize Employment Lands and Innovate Economic Space.</p>	<p>The proposal promotes the preservation of space for innovative economic opportunities to exist at the ground plane; along with ensuring more diverse uses can exist in the corridor at various levels of multi-story buildings.</p>
<p>Direction #2            Create world-class, multifunctional public Places: Activate the Public Realm to Facilitate Economic Growth.</p>	<p>As with the policies of the OCP, the provisions of the proposal look to ensure more active uses are located on the ground floor to activate the public realm.</p>
<p>Direction #4            Build a future-focused, resilient local Economy: Enable Responsive and Targeted Economic Programming.</p>	<p>The proposal provides direction to prevent the over-concentration of one particular use and promotes opportunities/space for future-oriented employment opportunities to easily locate along the corridor.</p>

<b>CNV Community Well-Being Strategy</b>	
<p><b>Direction #4</b>            Create an inclusive city, where we celebrate diversity, and we commit to advancing equity and accessibility for all.</p>	<p>This direction seeks to ensure spaces and places are designed to be inclusive and are diverse. Though the provisions proposed do remove business opportunities along the ground floor they are not fully prohibited, which supports individuals to engage with there community.</p>
<p><b>Direction #5</b>            Poverty Reduction and Inclusive Economy: Create a people-centered local economy and work together to break the cycle of poverty.</p>	<p>Consistent with Direction #4 of this Strategy, the proposal does not fully prohibit this use, but does reduce its available opportunities.</p>

Within the OCP a variety of land use designations will be impacted, but all will contain non-residential permissions within the designation. These include:

1. Mixed Use Levels 1,2 and 3
2. Mixed Use Levels 4A and 4B
3. Harbourside Waterfront
4. School and Institutional
5. Commercial
6. Mixed Employment
7. Industrial
8. Parks and Open Space

However, the designations mostly impacted will be Nos. 1, 2, 3, 5 and 6. The proposed amendment would be directing the use to the floors above and/or below the ground floor of a building within the designation that permits commercial uses. Where a building is residential only in these designations, this use would not be permitted within a residential unit.

**PLANNING ANALYSIS**

The Lonsdale Great Street Project will prepare a long-term vision and strategy to coordinate, the overall look and feel of the street, how programming and maintenance operations will occur and the future urban form and land use. Particular to this amendment, the coordination of future land use will help to inform the appropriate retail, office and entertainment mix to ensure that Central Lonsdale and Lonsdale Avenue is a vibrant destination.

The current amendment allows all current Money Services Businesses with a business licence to continue operating as legal non-conforming and will only allow new businesses to open in the prescribed areas of buildings as described in the general provision of this amendment.

Council’s Community Well-Being Strategy looks to support inclusivity and an inclusive economy; the amendment as proposed does not fully prohibit the Money Services

Business use, but would reduce their future availability in ground floor locations. In not fully prohibiting the use(s), there is still the opportunity to build an inclusive economy and enable a variety of money service options that may support diaspora communities within the City who require access to support families both in North Vancouver and abroad.

Use:

In general terms, the uses as defined above that form part of the Zoning Bylaw Amendment, are not consistent with the aforementioned policy framework when the uses are permitted on the ground floor. Both the Regional and City based policies seek to activate and support pedestrian activity, which creates a more walkable environment. Like many financial oriented uses, those defined as Money Services Business are not strong activators of the public realm. In providing activation along the City's commercial corridors, it promotes a stronger opportunity for world-class, multifunctional public spaces, enhanced economic space (diversification of uses) and builds a foundation for a more future-focused and resilient local economy. As the money services businesses are still generally needed within the community and provide a variety of supports for community members, the proposed amendments do not seek to fully prohibit the use within CNV. However, the General Provisions of the Zoning Bylaw will seek to move the businesses, in this use category, off the ground floor or on the ground floor, but not directly accessed from the sidewalk. In doing this, the uses will no longer impact the ground floor activation requirements of the policy framework.

Beyond the proposed amendment, the other potential tool that the City could use to control the location of money service businesses would be to implement the Retail Service Group 1A (RSG 1A) category across all commercial and mixed use zones. The RSG 1A category was implemented in an effort to prevent the further proliferation of financial service uses along the Lonsdale Corridor, such as banks, credit unions and investment companies. To date, this category has only been applied to a small number of Comprehensive Development Zones (CD) in Upper and Lower Lonsdale. If RSG 1A is implemented across all commercial and mixed use zones it would be a full prohibition on not only money service businesses, but all financial service businesses. If any future business consistent with financial service uses would want to locate in the City it would require a Zoning By-law Amendment and the creation of a CD Zone on every subject property. Given this, the use of the RSG 1A is not recommended.

Intensity:

As with all planning activities, a successful place is created when there is a balance of intensity of the use and urban form. For the purposes of the proposed amendment, given that the urban form is largely intact and the focus is on defining the use there will be no discussion on the intensity of urban form.

A place like the Lonsdale Corridor (Upper and Lower Lonsdale), needs to have a strong balance in the intensity of commercial uses. There is the potential for an over-intensification of a use(s), which may have a long-term negative impact from an economic, walkability and civic image perspective of a place. Over the past few years there has been an increase in money service businesses and related uses along the Lonsdale Corridor. As the number of businesses in this category increase, it is



warranted to assess their overall impact on the Corridor and potential for over-intensification, ultimately affecting the City's ability to deliver on the policy framework for its commercial corridors.

As such, the proposed Zoning B-law Amendment seeks to limit the impact for potential over-intensification of this use on the ground floor. This will support the City's policy framework for economically strong and pedestrian activated commercial areas. However, the use still has the opportunity to exist within designated commercial areas of CNV, by way of the proposed general provision. The zoning provision allows these uses on other floors of buildings or on the ground floor not directly accessed from the sidewalk.

Form:

As urban form is generally not impacted by the proposed Zoning Bylaw Amendment there is no effect on the City's policy framework relative to this area.

**FINANCIAL IMPLICATIONS**

There are no anticipated financial impacts to the City.

**INTER-DEPARTMENTAL IMPLICATIONS**

Coordination with the City's Business Services Team in the zoning review of Business Licence applications will be necessary.

**CONCLUSION**

The proposed amendment responds to Council's notice of motion and seeks to implement the City's policy framework, which aims to preserve the Lonsdale Corridor and surrounding precincts as walkable, active and vibrant pedestrian areas. The proposal does not fully prohibit the use throughout the City and therefore directs Money Service Businesses, like many other less active businesses, away from the ground floor. The amendment represents good planning and finds the appropriate balance to ensure a strong and vibrant Lonsdale Regional City Centre.

RESPECTFULLY SUBMITTED:

  
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Sean Galloway, RPP, MCIP  
Director, Planning and Development

# THE CORPORATION OF THE CITY OF NORTH VANCOUVER

## BYLAW NO. 9084

### A Bylaw to amend “Zoning Bylaw, 1995, No. 6700”

The Council of The Corporation of the City of North Vancouver, in open meeting assembled, enacts as follows:

1. This Bylaw shall be known and cited for all purposes as “**Zoning Bylaw, 1995, No. 6700, Amendment Bylaw, 2024, No. 9084**” (**Money Services Business**).
2. Division I: Administration of Document “A” of “Zoning Bylaw, 1995, No. 6700” is hereby amended as follows:

- A. In Part 2: Interpretation, by adding the definition for “Money Services Business” as follows:

“**Money Services Business**” means the use of Premises for providing one or more of the following services:

- (1) currency exchange;
- (2) issuing or redeeming money orders, traveller’s cheques or other similar negotiable instruments except for cheques payable to a named person or entity;
- (3) remitting funds or transmitting funds by any means or through any person, entity or electronic funds transfer network; or
- (4) dealing in virtual currencies;

but excludes Canada Post offices or outlets, and banks and financial institutions, as those terms are defined in the *Canada Bank Act*, S.C. 1991, c. 46.

3. Division II: General Zoning Standards of Document “A” of “Zoning Bylaw, 1995, No. 6700” is hereby amended as follows:
  - A. In Part 4: General Regulations, Section 405, replace “Unassigned” with “Money Services Business Location in Commercial Areas”;

B. In Part 4: General Regulations, Section 405, by adding the following:

A Money Services Business must not be located on the ground floor of a building.

READ a first time on the 21<sup>st</sup> day of October, 2024.

READ a second time on the 21<sup>st</sup> day of October, 2024.

READ a third time on the <> day of <>, 2024.

ADOPTED on the <> day of <>, 2024.

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MAYOR

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ACTING CORPORATE OFFICER