



INTERIM HOUSING NEEDS REPORT

THE DISTRICT OF STEWART

November 20, 2024

URBAN
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1.0 INTRODUCTION

The District of Stewart is located in northwestern British Columbia, within the Regional District of Kitimat-Stikine (RDKS), near the Alaskan border. It is positioned at the head of the Portland Canal, a 114-kilometer inlet that leads to the Pacific Ocean. Stewart is accessible by a single road, Highway 37A, which connects to Meziadin Junction, 62 kilometers to the west. Highway 37A passes through Stewart and extends into Hyder, Alaska, beyond which there are no additional road connections. Stewart is situated 311 kilometers from Terrace and 328 kilometers from Smithers, both of which are more populous centers.

In November 2023, the provincial government adopted new legislation which seeks to streamline the delivery of new housing and implement proactive planning tools to reduce barriers to housing development. As of June 2024, the Province has updated legislative requirements for Housing Needs Reports. This includes requiring all local governments to complete an Interim Housing Needs Report by January 1, 2025. This will enable the District of Stewart to incorporate updated housing targets in its Official Community Plan and Zoning Bylaw updates by December 31st, 2025, as per provincial requirements. All local governments must then complete 'regular' Housing Needs Reports in 2028 and every 5 years thereafter. This report is an Interim Housing Needs Report (HNR) for the District of Stewart and includes the all required components.

As an Interim Housing Needs Report (HNR), this document is required to include three elements:

- An update to projected housing needs for 5 and 20-year horizons.
- A statement on housing planning near public transportation hubs or routes.
- A summary of all work completed to implement recommendations from the previous housing needs assessment.

This report has been developed primarily referencing census data for the District of Stewart and the RDKS. Housing needs calculations were completed using the BC Housing Needs Report (HNR) Calculator and follows the "HNR Method"¹ as required by the provincial government.² Methodology for calculating housing needs is explained in more detail in Section 4.1.

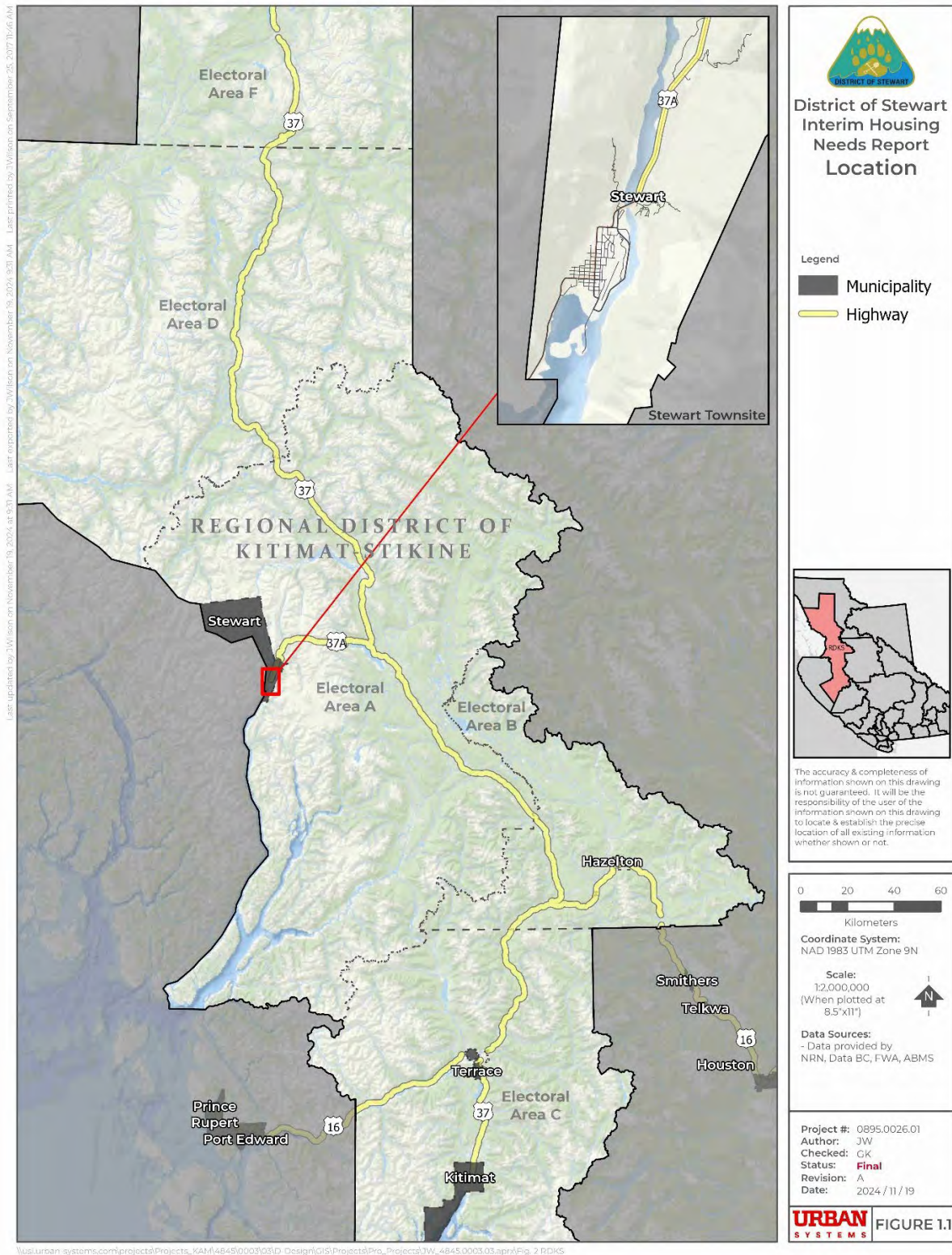
Figure 1.1 shows the boundaries and location of the District of Stewart, in the context of the international border, highways, and nearby communities.

¹ Guide to Requirements for Housing Needs Reports (June 2024). https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/summary_of_legislative_and_regulatory_requirements_for_housing_needs_reports.pdf

² British Columbia, 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>



Figure 1.1: Location of the District of Stewart





1.1 REPORT OUTLINE

The District of Stewart HNR includes the following sections:

Section 1.0: Introduction, planning and policy context, progress on housing, and a statement on transportation and housing.

Section 2.0: Demographic profile including historical population, age demographics, median age, and projected population.

Section 3.0: Housing profile of Stewart including housing type, age, and tenure.

Section 4.0: Housing needs components and calculations.

1.2 PLANNING & POLICY CONTEXT

The District of Stewart has undertaken several planning processes in recent years include information about housing needs. The 2020 Housing Needs Assessment (HNA), the 2014 Official Community Plan (OCP), and the 2011 Stewart Age Friendly Assessment Community Plan examined housing needs in the community, including housing supply, types of housing, and housing affordability.

2020 Housing Needs Assessment

The District of Stewart completed a Housing Needs Assessment (HNA) in November 2020. This report utilized data obtained from the 2006, 2011, and 2016 census, BC Stats, Canada Mortgage and Housing Corporation (CMHC), BC Housing, BC Assessment, AirDNA, and the District of Stewart.

Key areas of local need identified in the November 2020 HNA helped frame the development of this report including:

- Affordable Housing: Rising housing values contribute to increasingly unaffordable living conditions.
- Rental Housing: There is a need for additional rental housing options within the community.
- Housing for People with Disabilities: The community has a need for supportive and accessible housing for people with disabilities.
- Housing for Seniors: There is a need for specialized housing that accommodates aging in place.
- Housing for Families: The lack of full-time employment opportunities and access to essential services negatively impacts families' ability to afford housing and maintain their residence in the community.
- Homelessness: There is an immediate need for emergency and crisis housing, second-stage housing, and supportive living facilities.

2014 Official Community Plan

The District of Stewart developed an Official Community Plan (OCP) in 2014. Drawing on community engagement, the OCP outlines the community's goals and policies related to a wide range of community development topics, including housing. Stewart is committed to prioritizing housing that reflects the values of the community and meets the needs of community members.

Through community engagement, the OCP identified housing objectives including:

- Encourage the development of affordable housing, housing for seniors, and a variety of housing types.



- Encourage housing accessibility.
- Encourage higher density housing, including multi-family units in and around the downtown area.
- Encourage the retrofit and renovation of existing homes, when feasible, to improve the housing stock.
- Encourage the construction of new homes on vacant services residential lots in existing blocks.

There is currently an update of the OCP being undertaken which will be completed in 2025.

2011 Stewart Age-friendly Assessment & Community Plan

In 2010, the District of Stewart undertook an Age Friendly Assessment to evaluate the community's suitability for senior residents. The assessment offered recommendations to enhance seniors' comfort and quality of life. It identified the need for the following:

- Housing and home support services.
- More accessible transportation options.
- Accessible walkways and building entrances.

1.3 HOUSING PROGRESS SINCE PREVIOUS REPORT

Due to limited capacity within the district and the recent HNA only being four years old, there has been limited progress made since the 2020 HNA. While there have been a few single detached homes built since then, no higher density housing has been built.

The District of Stewart is currently undertaking a Complete Communities project to understand how Stewart can transform into a more complete and connected community. This includes analyzing the community through a housing, transportation, infrastructure, and daily needs lens to see where gaps exist and progress can be made. Through this project, community members have been engaged on their vision for Stewart and types of housing they see the most urgent need for.

With the findings of the Complete Communities project and Interim HNR, the 2025 OCP and Zoning Bylaw Update will help the District of Stewart to better align its housing needs and related considerations such as accessibility with its bylaws.

1.4 TRANSPORTATION STATEMENT

In alignment with provincial legislation, the District of Stewart commits to working towards an accessible and complete community by developing housing that is integrated in the transportation network.

There is currently no public transit through BC Transit or any other operator. However, the need for public transit has been identified in a number of planning processes including the 2014 OCP, the 2020 HNA, and the 2011 Age-friendly Assessment & Community Plan.

Community engagement undertaken for the 2011 Age-friendly Assessment & Community Plan highlighted the increasing concern of the lack of transportation options. The need for public transportation is compounded by Stewart's aging population and rural location, with people often having to drive long-distances for services such as banks, available only in neighboring communities. This is especially concerning because, as the 2020 HNA highlighted, winter transportation within and to and from Stewart can be precarious, particularly in the winter. Having transportation services was listed as a top community priority in the 2011 Age-friendly Assessment and recommendations for action included



developing a transportation strategy, possibly in partnership with service providers like BC Transit, Northern Health, and others.

An action item from the 2014 OCP is to support the development of transportation options to provide affordable connections to Terrace and Smithers, such as a Northern Health bus, private long distance buses, and a rideshare board.

In addition to public transportation, the District of Stewart is keen to develop more active transportation options for residents. The district is currently in the final stages of developing a Trail Network Plan, which has mapped out the existing trail network throughout the townsite and identified areas for improvement and trail expansion. The proposed trail network will be considered in planning for residential in certain areas of the townsite and increasing density.



2.0 CURRENT DEMOGRAPHIC PROFILE

This section reviews the current population profile in Stewart, including population and age demographics as well as population projections.

2.1 POPULATION

According to the 2021 census, the total population of Stewart is 517. Since 2016, the population of Stewart has increased by 116 residents, a population growth of 28.9% between 2016 and 2021. In contrast, the Regional District of Kitimat-Stikine (RDKS) has experienced minimal growth during the same period of only 1.1%. Stewart's growth rate exceeded the provincial urban and rural growth rates between 2016 and 2021, potentially due to the opening of the Brucejack Mine in 2017.⁶

Between 2011 and 2016, Stewart's population decreased by 93 residents, a population change of -18.8%, which was offset by the 28.9% growth between 2016 and 2021. This highlights how Stewart is highly susceptible to abrupt changes in population due a largely resource-based economy. Stewart's economy has gone through many boom-and-bust cycles, where periods of rapid economic growth are followed by sudden downturns.

As discussed in Section 2.4, Stewart is anticipating another economic boom, driven by new mining projects in the region. Therefore, population in Stewart could increase in the future at higher rates than currently.

Table 2.1 shows the population change between 2016 and 2021 for Stewart and the RDKS.

Table 2.1: Population Changes (2016 – 2021)

JURISDICTION	2016	2021	PERCENT CHANGE
District of Stewart	401	517	+28.9%
Regional District of Kitimat-Stikine	37,367	37,790	+1.1%

2.2 AGE DEMOGRAPHICS

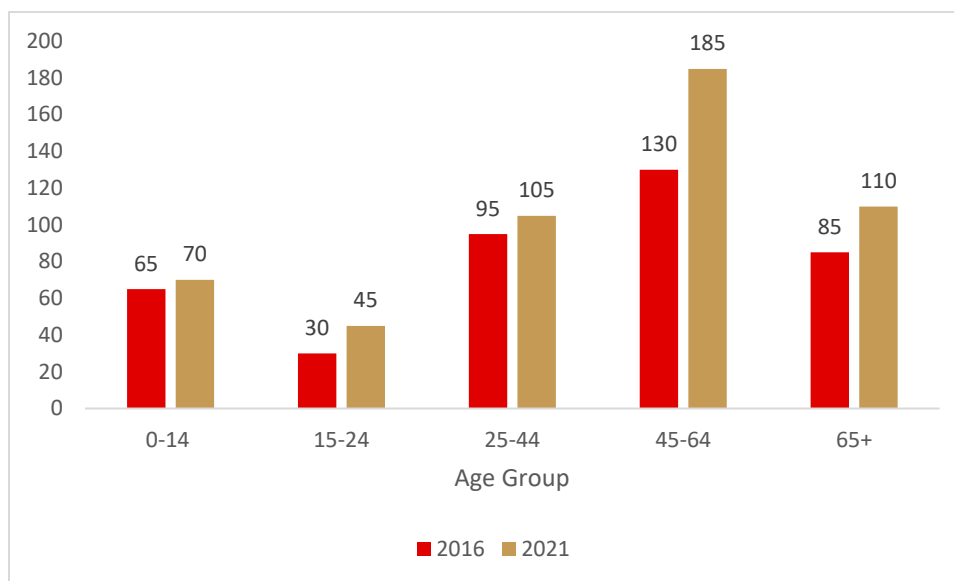
The significant population growth in Stewart between 2016 and 2021 led to relatively evenly distributed growth across the age groups. Both the 45-64 and 65+ age groups increased between 2016 and 2021 indicating an aging community. The proportion of the 0-14 age group decreased slightly even while the number in the group increased. The age group which increased in size the most was that of 45-64 year olds. Although the size of the group aged 65+ increased by over 20 people, the proportion of the group as a part of the total population remained the same (21%).

Figure 2.1 shows the age category breakdown for Stewart between 2016 and 2021.

⁶ Castanet, B.C.'s historic Premier mine pours first gold after years-long hiatus, <https://www.castanet.net/news/BC/486518/B-C-s-historic-Premier-mine-pours-first-gold-after-years-long-hiatus#:~:text=An%20historic%20gold%20mine%20that%20has%20operated%20off,full%20commercial%20production%20by%20the%20end%20of%20July.>



Figure 2.1: Total Population by Age Group (2016 - 2021)



2.3 MEDIAN AGE

Median age can be an indicator of an aging population. According to the 2021 census data the median age in Stewart is 49.2, which is higher than the median age in the RDKS and the province. The median age increased by 1.4 years between 2016 and 2021. Comparatively, median ages in the RDKS stayed the same and in BC median age decreased slightly.

Table 2.2 summarizes changes in median age in Stewart, the RDKS, and the province from 2016 to 2021.

Table 2.2: Median Age in Stewart & RDKS (2016 - 2021)

JURISDICTION	2016	2021
District of Stewart	47.8	49.2
RDKS	40.8	40.8
Total BC	43.0	42.8

2.4 PROJECTED POPULATION

Population projections were performed by BC Stats for a 20-year period, 2021 to 2041, which aligns with housing needs projections in Section 4.0. It is important to note that the BC Stats projections were based on a 2021 population estimate of 544, which is different than the census population of 517.

The projected population in Stewart shows a general population decline over the next 20-year period. The estimated population in 2041 is 488, a decrease of 56 people from the BC Stats estimate for 2021, which is a 10% reduction. BC Stats often revises projections based on new information and so the projections may change in the future. Also important to note is that the population of the regional district is expected to climb by 12% over the same period. This will affect the housing needs projections, as an average of local and regional growth is used to estimate Anticipated Household Growth (see Section 4.5).



While population projections based on recent community trends show population decline through 2041, there are currently several mining projects in various stages of approval and development in the region that have the potential to impact Stewart's population, depending on whether or not the mine provides on-site housing and how many workers settle locally. Two projects that may significantly impact Stewart include:

Premier Mine⁷: Located approximately 25 km northwest of Stewart, the Premier mine resumed operations in April 2024 after a two-decade hiatus. An estimated 250 workers were employed during the construction phase and once fully operational it will employ 200 to 250 people, not including contractors.

Red Mountain Underground Gold Project: Located approximately 15 km northeast of Stewart, the construction phase of the project is estimated to require approximately 330 workers. While the workers required during construction would likely be housed in a work camp, it has been previously indicated to the district that once operational, workers will be encouraged to relocate to Stewart. According to the BC Economic Atlas⁸ this project is in the consultation/approvals stage.

BC Stats population projections do not take into account the potential for these mining projects to boost population. Rather, BC Stats projections are based off extrapolating trends from census data, including forecasting births, deaths, and migration by age. They have also started to incorporate building permit data, if available.⁹ Therefore, these population projections should be viewed as one possible scenario.

Figure 2.2 shows the projected population decline in Stewart between 2021 and 2041.

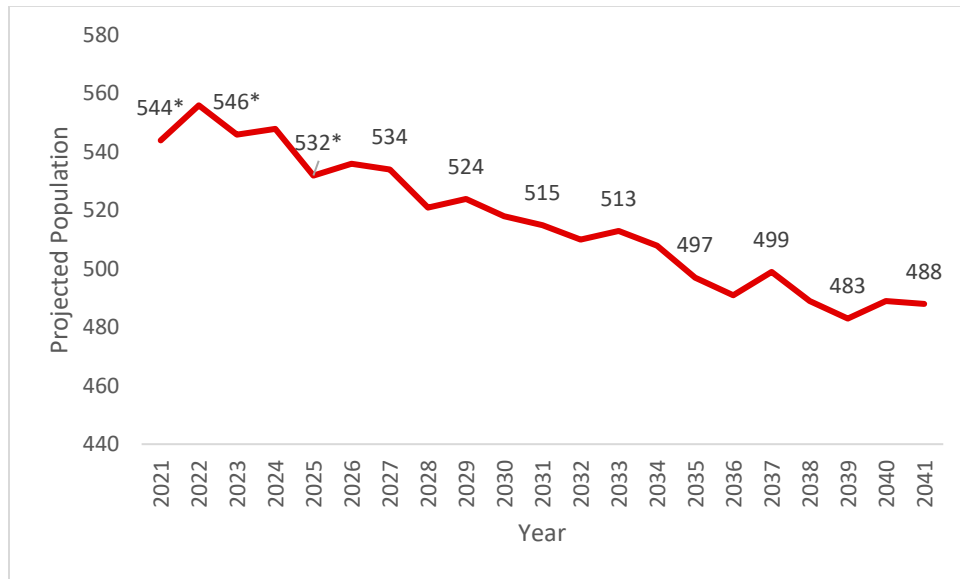
⁷ Bennett (May 2024), B.C.'s historic Premier mine pours first gold after years-long hiatus.
<https://www.biv.com/news/resources-agriculture/bcs-historic-premier-mine-pours-first-gold-after-years-long-hiatus-8718149>

⁸ BC Economic Atlas, Red Mountain Underground Gold Project.
<https://maps.gov.bc.ca/ess/hm/bcea/?runWorkflow=MPISearch>

⁹ BC Stats (2022), B.C. Population Estimated and Projections: Methodological Highlights.
https://www2.gov.bc.ca/assets/gov/data/statistics/people-population-community/population/bc_population_estimates_and_projections_methodological_highlights.pdf



Figure 2.2: Projected Population in Stewart (2021 – 2041)

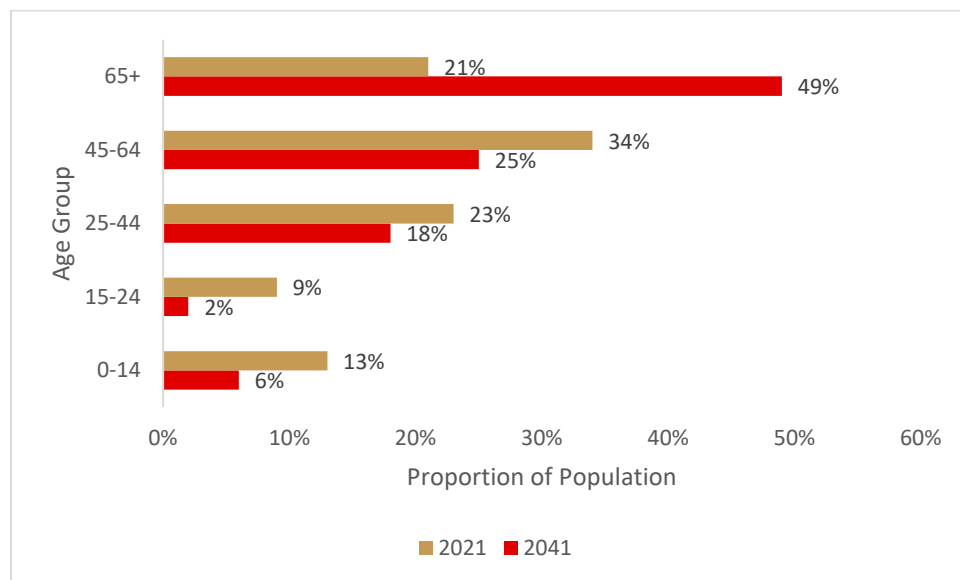


*2021-2024 estimates

BC Stats' projected age demographic breakdown shows a rapidly aging population. By 2041, it is predicted that seniors will comprise 49% of the population, more than doubling the proportion of this age group in 2021, whereas younger age groups will make up a smaller proportion. The youth age groups, 0-14 and 15-24, are projected to make up only 8% of the population. The larger proportion of seniors suggests there is a need to plan for housing for different abilities, such as accessible housing and potentially independent and supported living residences.

Figure 2.3 shows the BC Stats estimated 2021 and projected 2041 age demographic distribution.

Figure 2.3: Projected Age Demographic Breakdown (2041)





3.0 HOUSING PROFILE

The following section describes the current housing profile in Stewart, including housing type and age as well as housing tenure.

Data quality notes: The relatively low number of dwellings and households in Stewart means that data is rounded to either the nearest five or 10 to protect respondents' privacy. Poor data quality is also associated with the National Household Survey of 2011 due to voluntary responses versus the compulsory census of other years.

3.1 HOUSING TYPE & AGE

The current housing stock in Stewart is comprised of 337 private dwellings, with 256 of those dwellings occupied by usual residents, according to the 2021 census.¹⁰ The largest proportion of houses (92%) are single-detached houses.¹¹

The census also indicates that 10 dwellings were constructed between 2016 and 2021. This number is likely rounded, and although it cannot be verified exactly, based on information available in the 2023 draft Official Community Plan, six permits had been issued in the past five years, and all for new single detached homes.

The largest proportion of homes (61%) were constructed between 1961 and 1980.¹² There are 30 homes that are in need of major repairs as of the 2021 census, which makes sense based on the proportion of homes built between 65 and 45 years ago.

Figure 3.1 shows the 2021 distribution of dwellings by construction period.

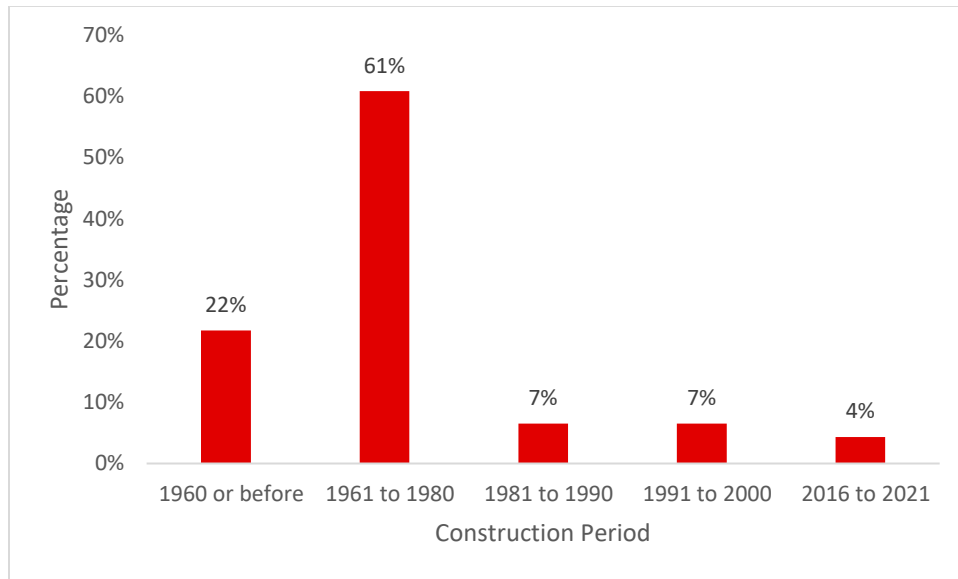
¹⁰ Due to the census rounding categories separately and data suppression of categories with values under 10, percentages discussed in this section are based on the total sum of the category components (i.e. housing types and dwelling construction periods), not the reported occupied private dwellings.

¹¹ This proportion is based on 255 private occupied dwellings.

¹² This proportion is based on 230 private occupied dwellings.



Figure 3.1: Dwellings by Construction Period (2021)

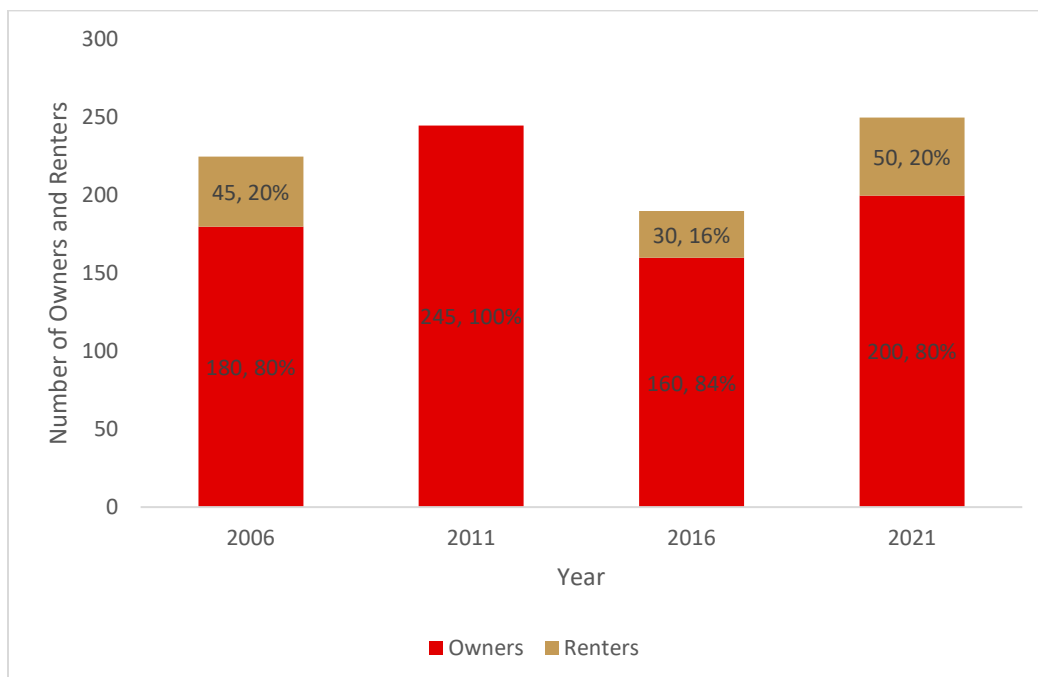


3.2 HOUSING TENURE

The vast majority of houses in Stewart are owned by their occupants. The percentage of homeowners compared to renters has fluctuated from 2006 to 2021. In both 2006 and 2021 owners comprised 80% of tenure type, although the number of owners and renters increased during this period. While there were no renters identified in 2011, this is likely due to non-responses from the voluntary 2011 National Household Survey.

Figure 3.2 compares the breakdown of owners and renters across census years from 2006 to 2021.

Figure 3.2: Owners and Renters (2006 - 2021)





4.0 HOUSING NEEDS

Stewart's housing needs are summarized in this section. Housing needs were calculated using the provincial government's standardized methodology, which is described in Section 4.1. Calculation components comprise extreme core housing need, homelessness, suppressed household formation, anticipated household growth, rental vacancy rate, and demand buffer. These are detailed in subsequent sections, followed by a summary of all existing and projected housing needs.

4.1 METHODOLOGY

The provincial government introduced a standardized methodology for calculating housing needs that local governments and regional governments are required to use. The purpose of standardizing calculations is to ensure that all municipalities provide housing need estimates which can be compared across local government jurisdictions.

The HNR Method¹³ is used to estimate the total number of housing units required to address the current and anticipated housing needs over 5 and 20- year timeframes. Housing Needs Reports Calculations are completed using the BC HNR Calculator¹⁴, a standardized online calculator that can be used by communities across BC to determine their housing needs. Data is collected from publicly available data sources that can be applied to communities at various scales.

There are six components (Components A through F) of housing need that are required in the interim and regular HNR:

- A. The number of housing units needed for households in extreme core housing need.
- B. The number of housing units needed for individuals experiencing homelessness.
- C. The number of housing units needed for suppressed households.
- D. The number of housing units needed for anticipated household growth.
- E. The number of housing units required to increase the rental vacancy rate to 3%.
- F. The number of housing units that reflects additional local housing demand (the "demand buffer").

Further detail about each component is provided in Sections 4.2 through 4.7 and in the Technical Guidelines for Housing Needs Reports.¹⁵

4.2 EXTREME CORE HOUSING NEEDS

Extreme core housing need (ECHN), as defined by Statistics Canada, refers to private households below thresholds for housing adequacy, affordability, or suitability. Households are considered to be in extreme

¹³ Guide to Requirements for Housing Needs Reports (June 2024). https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/summary_of_legislative_and_regulatory_requirements_for_housing_needs_reports.pdf

¹⁴ BC HNR Calculator. <https://hart.ubc.ca/bc-hnr-calculator/>

¹⁵ Guidelines for Housing Needs Reports – HNR Method Technical Guidance (June 2024). https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/hnr_method_technical_guidelines.pdf



core housing need if they spend 50% or more of their total pre-tax income to pay the median rent or mortgage costs for adequate housing in their community.

The number of housing units needed to address ECHN was determined by examining the rate of households in extreme core housing need over the four most recent census years: 2006, 2011, 2016, and 2021. Both owner households and renter households were considered.

Across all census years, there were no households in Stewart in extreme core housing need. Therefore, zero housing units are needed to address extreme core housing need.

4.3 HOMELESSNESS

Homelessness represents the number of housing units needed for individuals experiencing homelessness. The calculation for the number of units for people experiencing homelessness (PEH) is based on homelessness rates in the local regional district. This component calculates the number of housing units needed to house all local PEH over a 5-year and 20-year period. Addressing homelessness is important in housing needs calculations as people experiencing homelessness (PEH) are a vulnerable demographic that is not typically captured well in data sources. Stewart lacks social support for PEH and those at risk of becoming homeless. Possibly due to this, there are few PEH in Stewart.

The 2020 HNA report highlights a high risk of homelessness in Stewart due to seasonal and unstable employment. Additionally, Stewart Community Connections reported that 191 individuals were served from May to June 2020, showing significant need and vulnerability in the community.

While there has been no recent Point-in-Time Count (PiT) for Homelessness in Stewart, there were counts done in 2023 in Terrace and Kitimat, both located within the RDKS.¹⁶ Terrace and Kitimat are 310 km and 370 km south of Stewart, respectively. The 2023 PiT count identified 156 PEH in Terrace and 55 in Kitimat.

The number of units needed to address homelessness over 20 years is calculated using the Province's Integrated Data Project (IDP), which provides data on PEH as a complement to the PiT counts. To be included in IDP counts, individuals must have received income assistance (i.e., BC Employment Assistance) and had no fixed address for three consecutive months or have stayed in a BC Housing-affiliated shelter for at least one night, or both. Due to this, the actual number of people experiencing homelessness could be greater than what is reflected in the calculations. For example, people who are staying with friends or family may not be reflected in the PEH numbers.

The PEH for Stewart is based on a proportion of the total number of PEH estimated for RDKS. The population of Stewart as a percentage of the total regional district population is used to estimate the proportion of PEH.

Approximately 1.3% of the RDKS's population resides in Stewart. As of 2021, there were 256 people experiencing homelessness in the RDKS, with most likely residing in Terrace and Kitimat. It is estimated that 1.3%, or 3.47 PEH, are located in Stewart. Based on this estimate, 3.47 new units are needed over the next 20 years to address the needs of people experiencing homelessness.

¹⁶ Homelessness Services Association of BC, 2023 Report on Homeless Counts in BC.
<https://www.bchousing.org/sites/default/files/media/documents/2023-BC-Homeless-Counts.pdf>



Table 4.1 shows the 20-year housing needs to address PEH based on the regional and local populations and the regional homelessness rate.

Table 4.1: Units to Meet Needs of PEH

RDKS POPULATION	STEWART POPULATION	% OF RDKS	REGIONAL PEH	PROPORTIONAL LOCAL PEH
37,270	505	1.35%	256	3.47
Total New Units to Homelessness Needs- 20 years				3.47

4.4 SUPPRESSED HOUSEHOLD FORMATION

Suppressed household formation refers to the number of people who would like to have their own home but cannot because there are no homes in the community that are affordable and/or suitable for them. Suppressed household formation is estimated using 2006 household headship rates by age group. The year 2006 is utilized as the baseline because it precedes the economic downturn of 2008, subsequent market restructuring, and the market growth (along with decreasing vacancy rates) that commenced in 2014.

Household headship rates for 2006 are compared to 2021 census data to estimate how many additional households may have formed under more favourable housing conditions. This component is used to calculate the number of units needed to address suppressed household formation over a 20-year period.

Examples of suppressed households include young adults who cannot afford to move out of their parents’ homes or elderly people who move in with their adult children because they cannot access suitable and affordable homes that meet their needs. It should be noted that due to the small population of Stewart, minor changes in the number of owners or renters, perhaps due to reasons unassociated with the housing market, could easily influence the data. For example, if older residents pass away and leave their homes to younger relatives, the proportion of younger household maintainers could increase significantly.

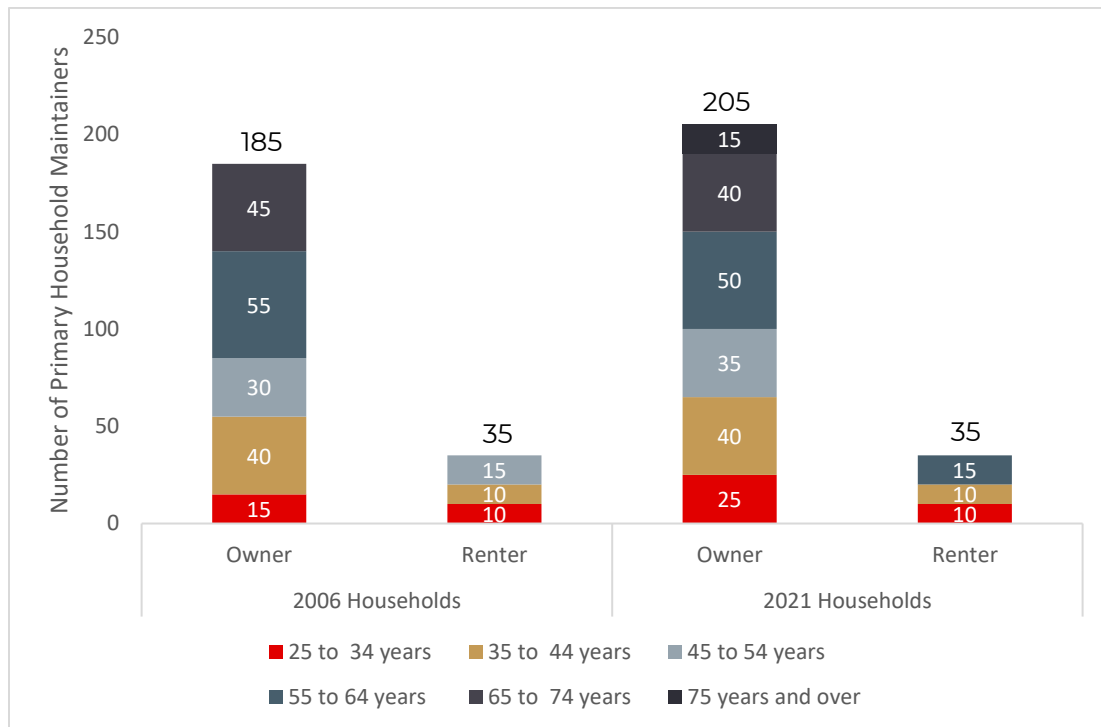
Between 2006 and 2021, the number of owners increased by 20, or 10.8%, while the number of renters remained the same at 35. In both 2006 and 2021, the largest proportion of household maintainers were in the 55-64 age group. In 2006, they made up 30% of owners and 25% of all household maintainers. By 2021 the proportion of 55-64 year old household maintainers had decreased slightly although the number had increased.

From 2006 to 2021, owners aged 25 to 34 increased by 10 or 68.7% growth, while renters stayed at 10. Data suppression of any number under 10 by Statistics Canada may have also impacted the number of household maintainers visible for each rental age category.

Figure 4.1 summarizes the number of primary household maintainers by age cohort and tenure for 2006 and 2021.



Figure 4.1: Households by Age of Primary Household Maintainer (2006 and 2021)



With the pressure on the housing market due to the recession and stabilization after 2008, the age of household maintainers, particularly in the owner category, was expected to increase. In general, it became more difficult for people of all ages, but particularly younger cohorts, to establish independent households. The numbers show that this pattern was not visible in Stewart as noticeably as it may have been in other jurisdictions and in fact the number of owners in the 25 to 34 cohort increased. There were no owners or renters in the 15-24 age category in 2006 or 2021.

In 2006, about 65% of individuals aged 55-64 were homeowners. By 2021, this figure had decreased by approximately 12%, while the proportion of renters in this age group had increased. The proportion of owners as household maintainers aged 65-74 increased between 2006 and 2021, while the actual number of owners decreased. Of the 20 residents aged 75+, 15 owned, representing a headship rate of 75%.

Table 4.2 shows the 2006 and 2021 headship rates.



Table 4.2: 2006 and 2021 Headship Rates

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2006 HEADSHIP RATE		2021 HEADSHIP RATES	
	Owner	Renter	Owner	Renter
15 to 24 years	0.0%	0.0%	0.0%	0.0%
25 to 34 years	37.5%	25.0%	45.4%	18.2%
35 to 44 years	44.4%	11.1%	53.3%	13.3%
45 to 54 years	42.9%	21.4%	50.0%	0.0%
55 to 64 years	64.7%	0.0%	43.5%	13.0%
65 to 74 years	64.3%	0.0%	72.7%	0.0%
75 years and over	n/a	n/a	75.0%	0.0%

Suppressed households are the gap between the actual households that formed in 2021 and potential households that could have formed if headship rates resembled those of 2006, before market forces made it more difficult for people to become household maintainers in their own homes. The gap is determined by comparing the 2021 census households to estimated potential households for each cohort and tenure using 2006 headship rates.

In 2021, there are 10 suppressed renter households among maintainers aged 45-54, indicating that this many rented units were not able to form due to the housing market conditions. For maintainers aged 55-64 there is a notable shift; while there are 15 more renters compared to 2006, there are also 24.41 fewer owners. This change leads to a net need of 9.41 new units to address suppressed households within this age group.

In total, 19.41 new units are needed to address suppressed housing needs over the next 20 years, highlighting the latent demand for more housing in the community.

Table 4.3 shows the 2021 potential households matched against the 2021 households to calculate the suppressed households.

Table 4.3: 2021 Suppressed Household Needs

AGE CATEGORIES- HOUSEHOLD MAINTAINERS	2021 POTENTIAL HOUSEHOLDS		2021 HOUSEHOLDS		2021 SUPPRESSED HOUSEHOLDS		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	0	0	0	0	0	0	0
25 to 34 years	20.62	13.75	25	10	-4.38	3.75	0
35 to 44 years	33.33	8.33	40	10	-6.67	-1.67	0
45 to 54 years	30	15	35	0	-5	15	10
55 to 64 years	74.41	0	50	15	24.41	-15	9.41
65 to 74 years	35.36	0	40	0	-4.64	0	0
75 years and over	0	0	15	0	-15	0	0
Total New Units to Meet Suppressed Housing Need - 20 years							19.41



4.5 ANTICIPATED HOUSEHOLD GROWTH

Anticipated household growth (AHG) quantifies the additional housing units required to accommodate an increasing population over twenty years. To calculate this growth, data is drawn from BC Stats household projections and two 20-year growth scenarios are developed:

- The Local Household Growth scenario uses household growth projections for the applicable municipality to determine the number of housing units needed.
- The Regionally Based Household Growth scenario takes the applicable municipalities’ or electoral areas’ number of households from the most recent census report and applies the projected 20-year regional household growth rate (%), to determine the number of housing units needed.

The average of the two scenarios is taken as the new units required for AHG. Trends in household size and projected household size also impact the projected number of households over 20 years. As the size of households decreases, the number of homes needed for the same population size will increase.

In regards to local growth, the number of households in Stewart from the 2021 census is compared to the BC Stats projection for 2041. This comparison reveals that Stewart will need 25 new housing units to meet local growth demands.

The regionally based household growth methodology indicates an anticipated 20-year growth of 19.1%. The regional growth is applied to the 2021 household count in Stewart, indicating that an additional 46.87 new units will be necessary over the next 20 years.

To arrive at the AHG, the average of the results from both the local and regional growth scenarios is calculated. This analysis concludes that Stewart will require 35.94 new units to adequately address AHG over the next two decades.

Table 4.4 shows the projected household growth based on the local growth and regionally based growth scenarios and the new units needed to address household growth in the next 20 years.

Table 4.4: Projected Household Growth

GROWTH SCENARIOS	REGIONAL GROWTH RATE	HOUSEHOLDS		NEW UNITS
		2021	2041	
Local Household Growth	n/a	245	270	25
Regionally Based Household Growth	19.13%	245	291.87	46.87
Scenario Average				35.94
Total New Units to Meet Household Growth Needs - 20 years				35.94

4.6 RENTAL VACANCY RATE

To maintain a healthy rental housing market, a Rental Vacancy Rate Adjustment (RVRA) adds surplus rental units when current rates fall below the ideal 3%. Typically, vacancy rates between 3% and 5% indicate a healthy and well-functioning rental housing market. The RVRA calculation uses Primary Rental Market Vacancy Rate data from CMHC for each applicable municipality, if available. Stewart does not



have its own Primary Rental Market Vacancy Rate, so the provincial Primary Rental Market Vacancy Rate, 1.4%, is used for calculating the number of units needed to meet a 3% vacancy rate.

The provincial vacancy rate of 1.4% is used to estimate rental vacancy in Stewart, which means the occupancy rate is 98.6%. The number of rental households is divided by both the target and local occupancy rates. This provides an estimate of the total number of rental units needed, including both occupied and vacant units, to meet the target vacancy rate of 3%.

To determine the total new units required to achieve a healthy rental vacancy rate of 3% over the next 20 years, the estimated number of local units is subtracted from the target estimated units. The result indicates that Stewart will need approximately 0.84 new unit, to maintain a healthy vacancy rate over the next 20 years.

Table 4.5 shows the rental units needed to achieve a 3% vacancy rate.

Table 4.5: Rental Units Required to Achieve Target Vacancy Rate

	VACANCY RATE	OCCUPIED RATE	RENTER HOUSEHOLDS	ESTIMATED NUMBER OF UNITS
Target Vacancy Rate	3.0%	97.0%	50	51.55
Local Vacancy Rate	1.4%	98.6%	50	50.71
Total New Units to Achieve 3% Vacancy Rate - 20 years				0.84

4.7 DEMAND BUFFER

“Demand buffer” is a calculated number of housing units needed to address additional demand for housing within a given community, beyond the minimum units required to adequately house current and anticipated residents. The demand buffer is designed to better account for the number of units required to meet “healthy” market demand in different communities. Accounting for additional local demand helps to address the needs of households which require or prefer housing with certain characteristics (e.g., housing location, unit size, transportation options, or amenities), thereby reducing pressure in the housing system.

BC Stats projections estimate a demand factor of 0.28 in Stewart based on additional local demand, housing density, and housing prices. Based on the demand factor, Stewart may experience additional local demand that could multiply local housing needs. Based on the previously calculated housing needs from Components A, B, C, and E (Anticipated Household Growth is not included), the number of housing units needed to address the demand buffer is 6.54 units.

Table 4.6 shows the new units needed to address the demand buffer over the next 20 years.



Table 4.6: Units Needed to Address Local Demand Factor

COMPONENT	RESULT
A. Extreme Core Housing Need	0
B. Persons Experiencing Homelessness	3.47
C. Suppressed Household Formation	19.41
E. Rental Vacancy Rate Adjustment	0.84
Subtotal	23.72
Demand Factor	0.28
Total New Units to Address Demand Buffer - 20 years	6.54

4.8 SUMMARY

The total number of new units needed over the next 20 years is the sum of the housing needs for each component, rounded to the nearest whole number. There will be 34 new housing units needed in five years, and a total of 66 new units needed to meet the 20-year needs in Stewart.

Table 4.7 summarizes the 5-year and 20-year housing needs in Stewart.

Table 4.7: 5-Year and 20-Year Housing Needs

COMPONENT	5 YEAR NEED	20 YEAR NEED
A. Extreme Core Housing Need	0	0
B. Persons Experiencing Homelessness	1.73	3.47
C. Suppressed Household Formation	4.85	19.41
D. Anticipated Growth	25.67	35.94
E. Rental Vacancy Rate Adjustment	0.21	0.84
F. Additional Local Demand	1.64	6.54
Total New Units – 5 years	34	n/a
Total New Units – 20 years	n/a	66



5.0 RECOMMENDATIONS

Based on the housing needs calculated in Section 4.0, the following recommendations are made:

- In alignment with provincial legislation, Stewart must incorporate the projected housing needs into the Official Community Plan and Zoning Bylaw updates of 2025.
- The District of Stewart should consider developing or encouraging the development of accessible seniors' housing.
- Stewart should consider permitting higher density housing in central residential zones to allow apartments, secondary suites, and carriage homes that would be suitable for young adults and single people. This may work to address housing needs due to suppressed households.
- Opportunities to incentivize higher density residential construction should be explored.
- Stewart should continue to support affordable housing, especially affordable rental units.
- Stewart should continue to look for opportunities to bring public transportation to Stewart.



APPENDIX A:
GUIDELINES FOR HOUSING NEEDS
REPORT
HNR METHOD TECHNICAL GUIDANCE



Calculating 20-year housing need

The following tables calculate 20-year and 5-year housing need according to provincial guidelines. Each table follows these guidelines exactly with the intention that the tables can be directly included in the required interim housing needs report (or included as an addendum to an existing housing needs report).

HART has produced this calculator to support communities in British Columbia satisfy a provincial requirement for interim housing needs reports. Methodologies for housing needs reports can vary widely, and while HART supports the standardization of methodologies for the purpose of provincial or national reporting, we did not have a role in developing the methodology, nor do we unequivocally endorse it. You can learn more about the HART methodology and what it can tell you about your community on our [Housing Needs Assessment Tool page](#).

- *A note on terminology: we use the term RDA, where the province uses the term Electoral Area. For all intents and purposes, these are interchangeable in the calculator.*
- *A note on rounding: [per provincial guidelines](#), the figures in Components A-F are not rounded and are shown to two decimal places. Total housing need is rounded in Table 13 to the nearest whole number, per guidelines.*

Component A: Extreme core housing need calculation

The following tables calculate the new homes required to meet existing Extreme Core Housing Need (ECHN) according to provincial guidelines.

Table 1a

The following table shows total owner and renter households in the four previous census years (Step 1).

EXPORT

Stewart DM (CSD, BC)				
Total Households	2006	2011	2016	2021
Owners	180	245	160	200
Renters	45	0	30	50

Table 1b

The following table shows the total number and proportion of owners with a mortgage and renter households in ECHN in the four previous census years, to arrive at an average ECHN rate (Step 2).

Please note that data for owners with a mortgage is only available for 2021.

EXPORT

Stewart DM (CSD, BC)									
Extreme Core Housing Need	2006		2011		2016		2021		Average ECHN Rate
	#	% of total	#	% of total	#	% of total	#	% of total	
Owners with a mortgage		n/a		n/a		n/a	0	0.00%	0.00%
Renters	0	0.00%	0	n/a	0	0.00%	0	0.00%	0.00%

Table 2

The following table shows the estimated total of owners with a mortgage and renter households in ECHN in 2021 (Steps 3 and 4).

EXPORT

Stewart DM (CSD, BC)			
Total Households	2021 Households	Average ECHN Rate	Households in ECHN
Owners		n/a	n/a
Owners with a mortgage	200	0.00%	0.00
Renters	50	0.00%	0.00
Total New Units to Meet ECHN - 20 years			0.00

Component B: Housing units and homelessness

The following table calculates the number of new homes required to meet the needs of the existing population of people experiencing homelessness (PEH), according to provincial guidelines.

Table 3

The following table shows the estimated number of homes required to meet the need of existing PEH households as a proportion of the regional need (Steps 1-3).

EXPORT

Stewart DM (CSD, BC)				
Regional Population	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
37,270	505	1.35%	256	3.47
Total New Units to Homelessness Needs - 20 years				3.47

Component C: Housing units and suppressed household formation

The following tables calculate the number of new homes required to meet the demand from households unable to form due to a constrained housing environment, since 2006, according to provincial guidelines.

Table 4a

The following table shows the number of owner and renter households in 2006 by age of the primary household maintainer (Step 1).

EXPORT

Stewart DM (CSD, BC)		
Age - Primary Household Maintainer 2006 Categories	2006 Households	
	Owner	Renter
Under 25 years	0	0
25 to 34 years	15	10
35 to 44 years	40	10
45 to 54 years	30	15
55 to 64 years	55	0
65 to 74 years	45	0
75 years and over	0	0

Table 4b

The following table shows the number of owner and renter households in 2021 by age of the primary household maintainer (Step 1, cont'd).

EXPORT

Stewart DM (CSD, BC)		
Age - Primary Household Maintainer 2021 Categories	2021 Households	
	Owner	Renter
15 to 24 years	0	0
25 to 34 years	25	10
35 to 44 years	40	10
45 to 54 years	35	0
55 to 64 years	50	15
65 to 74 years	40	0
75 to 84 years	15	0
85 years and over	0	0

Table 5

The following table shows the population by age category in 2006 and 2021 (Step 2).

EXPORT

Stewart DM (CSD, BC)					
		2006		2021	
Age Categories – Household Maintainers	Age Categories – Population	All Categories	Summed Categories	All Categories	Summed Categories
15 to 24 years	15 to 19 years	20	30	35	35
	20 to 24 years	10		0	
25 to 34 years	25 to 29 years	0	40	20	55
	30 to 34 years	40		35	
35 to 44 years	35 to 39 years	60	90	30	75
	40 to 44 years	30		45	
45 to 54 years	45 to 49 years	40	70	30	70
	50 to 54 years	30		40	
55 to 64 years	55 to 59 years	65	85	75	115
	60 to 64 years	20		40	
65 to 74 years	65 to 69 years	45	70	25	55
	70 to 74 years	25		30	
75 years and over	75 to 79 years	0	0	10	20
	80 to 84 years	0		10	
	85 years and over	0		0	

Table 6

The following table shows the 2006 headship rate of each age category for both renters and owners (Step 3).

EXPORT

Stewart DM (CSD, BC)					
Age Categories – Household Maintainers	2006 Households		2006 Population	2006 Headship Rate	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	0	0	30	0.00%	0.00%
25 to 34 years	15	10	40	37.50%	25.00%
35 to 44 years	40	10	90	44.44%	11.11%
45 to 54 years	30	15	70	42.86%	21.43%
55 to 64 years	55	0	85	64.71%	0.00%
65 to 74 years	45	0	70	64.29%	0.00%
75 years and over	0	0	0	n/a	n/a

Table 7

The following table shows the potential 2021 headship rate of each age category for both renters and owners if the headship rate from 2006 remained constant (Step 4).

EXPORT

Stewart DM (CSD, BC)					
Age Categories – Household Maintainers	2006 Headship Rate		2021 Population	2021 Potential Households	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	0.00%	0.00%	35	0.00	0.00
25 to 34 years	37.50%	25.00%	55	20.62	13.75
35 to 44 years	44.44%	11.11%	75	33.33	8.33
45 to 54 years	42.86%	21.43%	70	30.00	15.00
55 to 64 years	64.71%	0.00%	115	74.41	0.00
65 to 74 years	64.29%	0.00%	55	35.36	0.00
75 years and over	n/a	n/a	20	0.00	0.00

Table 8

The following table calculates the number of suppressed households by subtracting actual households in 2021 from potential households in 2021 by age category, according to provincial guidelines (Steps 5 and 6).

EXPORT

Stewart DM (CSD, BC)							
Age Categories – Household Maintainers	2021 Potential Households		2021 Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	0.00	0.00	0	0	0.00	0.00	0.00
25 to 34 years	20.62	13.75	25	10	-4.38	3.75	0.00
35 to 44 years	33.33	8.33	40	10	-6.67	-1.67	0.00
45 to 54 years	30.00	15.00	35	0	-5.00	15.00	10.00
55 to 64 years	74.41	0.00	50	15	24.41	-15.00	9.41
65 to 74 years	35.36	0.00	40	0	-4.64	0.00	0.00
75 years and over	0.00	0.00	15	0	-15.00	0.00	0.00
Total New Units to Meet Suppressed Housing Need - 20 years							19.41

Component D: Housing units and anticipated household growth

The following tables calculates the number of new homes required to accommodate an increasing population over 20 years according to provincial guidelines.

Table 9

The following table shows the 20-year population projection and growth rate for your regional district (Step 1).

EXPORT

Stewart DM (CSD, BC)			
Regional District Projections	2021	2041	Regional Growth Rate
Households	15,305	18,233	19.13%

Table 10

The following table shows the calculated number of new homes needed in the next 20 years according to the provincial guidelines, calculated with the average of the municipal and regional growth projections (Steps 2-5).

EXPORT

Stewart DM (CSD, BC)				
Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Local Household Growth	n/a	245	270.00	25.00
Regionally Based Household Growth	19.13%	245	291.87	46.87
Scenario Average				35.94
Total New Units to Meet Household Growth Needs - 20 years				35.94

Component E: Housing units and rental vacancy rate

The following table calculates the number of new homes required to restore local vacancy rates to 3% according to provincial guidelines. Please note that in jurisdictions without vacancy rate data, the calculator will default to the provincial vacancy rate, following provincial guidance.

Table 11

The following table shows the difference between the existing total number of rental homes and the total number of rental homes required for a 3% vacancy rate (Steps 1-4).

EXPORT

Stewart DM (CSD, BC)				
	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	3.00%	97.00%	50	51.55
Local Vacancy Rate	1.40%	98.60%		50.71
Total New Units to Achieve 3% Vacancy Rate - 20 years				0.84

Component F: Housing units and demand (the “demand buffer”)

The demand factor is a multiplier used to calculate additional local housing demand (or "demand buffer"), determined by the province.

Table 12

The following table calculates additional demand for new housing by applying your demand factor to the total of the other relevant components, according to provincial guidelines (Steps 1 and 2).

EXPORT

Stewart DM (CSD, BC)	
Component	Result
A. Extreme Core Housing Need	0.00
B. Persons Experiencing Homelessness	3.47
C. Suppressed Household Formation	19.41
E. Rental Vacancy Rate Adjustment	0.84
Total	23.72
Demand Factor	0.28
Total New Units to Address Demand Buffer - 20 years	6.54

Total 5-year and 20-year housing need

Table 13

The following table sums Components A-F and rounds the totals to the nearest whole number to determine the total number of new homes needed in the next 20 years, according to provincial guidelines. It also displays 5-year housing need estimates using the multipliers provided in the provincial guidelines and BC Stats household projections from 2021 to 2026.

EXPORT

Stewart DM (CSD, BC)		
Component	5 Year Need	20 Year Need
A. Extreme Core Housing Need	0.00	0.00
B. Persons Experiencing Homelessness	1.73	3.47
C. Suppressed Household Formation	4.85	19.41
D. Anticipated Growth	25.67	35.94
E. Rental Vacancy Rate Adjustment	0.21	0.84
F. Additional Local Demand	1.64	6.54
Total New Units - 5 years	34	
Total New Units - 20 years		66

The HNA Calculator was created by the Housing Assessment Resource Tools (HART) project in collaboration with Licker Geospatial Consulting.



Housing Assessment
Resource Tools
(HART)



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Consulting