



DISTRICT OF
Stewart
BRITISH COLUMBIA

DISTRICT OF STEWART Housing Needs Assessment



November 2020

District of Stewart Housing Profile

This profile summarizes the findings of the District of Stewart Housing Needs Report. The report fulfills the Housing Needs Reports requirements outlined in the Local Government Act, Part 14, Division 22. All data in this profile is from Statistics Canada unless otherwise indicated

Overview

The District of Stewart is a primarily residential community and is uniquely situated along the Canada / United States boarder in the northern edge of the province. As of the last census in 2016 the District has a population of 401. The community is surrounded by greenspace, with the closest neighbouring cities being Terrace, Hazelton, New Hazelton, and the Regional District of Kitimat-Stikine.

Population and Age

Between 2006 and 2016, Stewart's population declined by 21%, which was a much larger decline than the RDKS, which saw its overall population reduced by 1.7% over the same time period. In 2016, the median age in Stewart was 47.8, which was increased from 42.9 at the 2006 census. The District had a similar age distribution to that of the RDKS, with 16% of the population being between the ages of 0 and 14, and 21% of the population being over the age of 65.

Projections estimate that Stewart could continue to experience a declining population in the future, across most age groups. This change will be impacted by factors like availability of housing as well as employment and industry opportunities in the area.

Households

There were 185 households in 2016 with an average household size of 2.1 persons, which is smaller than the RDKS average of 2.5 persons per household. Twenty-four percent (24%) of households in Stewart were three or more person households, while 76% were one and two-person households. This larger proportion of smaller households is consistent with an aging population.



Income

The 2015 the median income in Stewart was \$59,045, which was \$12,489 lower than that of the RDKS median income. Income data for the District by household tenure (owner vs. renter) was not available, however typically in most communities the median income of renter households is much lower than that of owners.

Some household types had higher incomes than others. Couples with children had the highest household incomes in 2016, with a median household income of \$116,352. Due to small numbers in Stewart, the data regarding female and male lone parents, and other-census family types is suppressed, however these households, who largely rely on single incomes, typically report much lower incomes compared to other household types.

Current Housing Stock

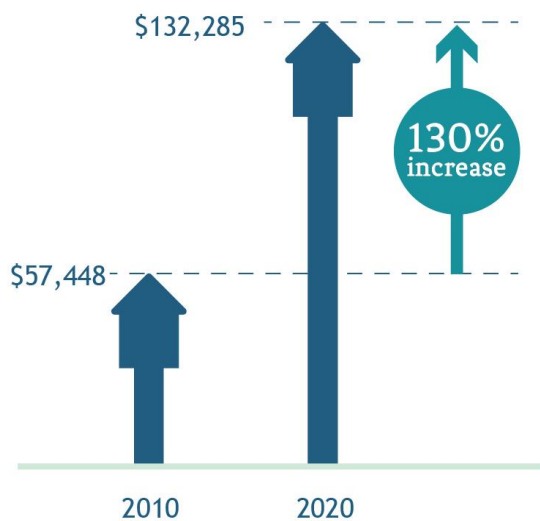
Housing stock in Stewart is relatively older and is mainly made up of single-detached dwellings. Recent building permits suggest that the single-family home is the dominant dwelling type for new housing in Stewart. In 2016, 74% of dwellings had three bedrooms or more.

Homeownership

(Statistics Canada and BC Assessment)

In 2016, 84% of households in Stewart owned their home. Over the past 10 years, average estimated dwellings values have increased by 130%, from \$57,448 to \$132,285.

AVERAGE ESTIMATED DWELLINGS VALUES



Although homeownership still appears to be affordable for most community members, we do know that at least 18% of households were identified as living in unaffordable housing in 2016, meaning these households were paying more than 30% of their before-tax income on housing costs alone.

Rental Affordability

Sixteen percent (16%) of households in Stewart rent their home. There are currently no purpose-built rental units in Stewart, indicating that all renter households in 2016 were likely served by the secondary rental market for which there is no data available on housing costs. Typically, the secondary rental market provides less secure tenure and prices are higher than what would be provided through a purpose-built rental market. Stakeholder engagement did identify both rental availability and affordability as major issues in the community.

Anticipated Housing Demand

If the District of Stewart continues changing in a similar manner as in the past, the community will see an additional loss of 10 households from between 2016 and 2025. This change will be impacted by factors like availability of housing as well as local economic opportunities and the possible introduction of new industry.

Key Areas of Local Need

Affordable Housing

Housing values in Stewart have seen a significant increase between 2006 and 2016, with owner estimated values nearly tripling. Owner households with couples with and without children and non-census families are spending less than 30% of their income on shelter costs. However, we do know that 18% of all households are identified living in unaffordable conditions according to Stats Can's housing indicator data.

Rental Housing

Stakeholders have identified a need for more rental housing options in the community. Due to the small size of Stewart, accurate rental information was unavailable. Based on stakeholder feedback, the rental market in Stewart is sparse and largely based on word of mouth. Stakeholders noted that local industry workers, such as miners, are able to afford higher rents than the locals, which results in higher rental prices.

Housing for People with Disabilities

Stakeholders noted that there is no supportive or accessible housing in Stewart for those with special needs. Maintenance and repairs can be challenging for people with limited mobility and other disabilities, and this challenge could increase in coming years as the population continues to age. As of 2019, there was only one reported non-market unit in Stewart.

Housing for Seniors

Stewart is experiencing an aging trend, with the median age growing from 42.9 in 2006 to 47.8 in 2016. Aging in place is a priority for many households and this can look different depending on the individual and their needs. The need for supportive housing was identified as a key area of need by local stakeholders, while developing accessible housing for seniors is a priority in the 2014 OCP.

Housing for Families

A large majority of housing in the community would be considered suitable for families, with 92% of dwellings being single-detached homes and 74% having three or more bedrooms. However, a lack of secure full-time employment as well as access to services may be impacting family's ability to not just afford housing in the community but also stay in community for the long-term.

Homelessness

Homelessness data is not available for the District of Stewart at this time, but stakeholders noted that there is a need for emergency and crisis housing, second stage housing, and supportive living facilities. Stakeholders also indicated that there is a high risk of homelessness for residents in Stewart, as employment is seasonal or precarious. Data made available by the Stewart Community Connections indicated that between May and June of 2020, 191 meals/individuals were served through the Food Services program, indicating a high level of need and vulnerability in the community.

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1. Introduction

Note that throughout this document, some technical terms are used when referring to statistical data. There is a glossary at the end of this document (Appendix A) with relevant definitions and links for further information.

1.1 Overview

The District of Stewart is a unique border town situated along the Canada / United States border with a population of 420 as of 2016. The community is surrounded by greenspace, with the closest neighbouring cities being Terrace, Hazelton, New Hazelton, and the Regional District of Kitimat-Stikine. Based on current projects, it is expected that the District will continue to see a decrease in population, with current projections estimating a population of 363 by 2025.



As of 2016, 87% of the District's households were single-detached homes with or without secondary suites, and the average household size was 2.2. Compared to neighbouring towns, Stewart is considered to be one of the more affordable communities. The median age has been increasing since 2006, from 40.4 in 2006 to 42.1 in 2016, and projected to be 48.6 by 2025.

In its 2014 Official Community Plan (OCP), the District prioritized housing objectives that would encourage the development of a variety of housing types, including affordable, accessible, and senior housing. Based on the OCP, Stewart wants to prioritize higher density housing and the construction of secondary suites. While the OCP focused on encouraging these new developments and home additions, it also states the importance of respecting and preserving the character of Stewart.

1.2 Purpose

By carrying out the Housing Needs Assessment, the District of Stewart aims to support effective housing policy and housing development with a baseline understanding of existing housing needs, and affordability and suitability challenges for residents. The Housing Needs Assessment has also been undertaken to comply with *Local Government Act* legislation and as such contains all expected components.

1.3 Housing Needs Report Requirements

Housing Needs Reports regulations require the collection of approximately 50 different data indicators about past and current population, households, income and economy, and housing stock, as well as projected population, households, and housing stock.¹ Most of this data is made available by the Government of BC through their data catalogue. While not all 50 data indicators are summarized in the body of the report, all required data that is currently available can be found in Appendix C at the end of this report. Some data indicators have not yet been made available and are noted as such (e.g., historical BC Assessment medians).

The body of this report summarizes most but not all of this data; for readability, the report focuses on highlights, links between indicators, and key findings from combing quantitative and qualitative data. Data from the provincial data catalogue is supplemented by additional data where available to provide a complete and more up-to-date picture of current and future housing needs in Stewart.

Data is collected from a number of sources, including:

Statistics Canada 2006, 2011, and 2016 Censuses and 2011 National Household Survey, via:

- Data available online through Census profiles and data tables
- Custom Housing Needs Report data provided by the Ministry of Municipal Affairs and Housing (MAH)

Canada Mortgage and Housing Corporation (CMHC)

BC Housing

- BC Assessment

BC Stats

AirDNA

District of Stewart

¹ https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/summaryhnrrequirements_apr17_2019.pdf

This document fulfills Housing Need Report requirements for Stewart, providing information on housing needs across the housing continuum, including an estimate of the number and size of housing units required to address existing demand and future growth over the next five years, the number of households in core housing need, and statements about key areas of local need. This report is intended to be used by the District and other stakeholders to inform the planning and development of housing, through local plans, policies, and the management of development. It is also a public document intended to support decision-making around housing and provide information to stakeholders to help improve local understanding of housing needs.

1.3.1 Data Limitations

There are limitations to the data used in this report. Significant limitations that may affect interpretation of the data presented in this report are described here.

Different Census Datasets

This report primarily uses the Custom Housing Needs Reports data that was prepared by Statistics Canada and the Ministry of Municipal Affairs and Housing. Custom data only includes the population living in private households (i.e., excluding the population living in collective dwellings such as health care facilities, seniors' residences, shelters, correctional facilities, etc.) and differ from much of the data that is publicly available online through the Statistics Canada Census Profiles.

In some cases, this report uses other data tabulations provided by Statistics Canada for variables that are not made available as custom data. Generally, graphs using this data includes the population in collective dwellings, unless otherwise noted.

Age of Data

The most recent national census was completed in 2016 and is now several years old. While it provides important demographic and housing information, it does not capture more recent trends, such as the COVID-19 pandemic. Where possible, more recent sources of data are used, and quantitative data is supplemented with stakeholder engagement which provides insight into emerging trends. The next national census is scheduled for 2021 and results will begin to become available in 2022.

2011 National Household Survey

The 2011 National Household Survey (NHS) was voluntary and had a much lower response rate than the mandatory long-form census. Because of this, data from the 2011 NHS is of a lower quality than census data. In particular, this adversely impacted income data, and any comparisons between Census income data and NHS income should be viewed with caution; overall income trends between 2006 and 2016 are therefore a more reliable indicator of future income direction than 5-year trends.

Projections

The projections contained in this report offer possible scenarios and should be used with caution. In reality, local conditions like population, immigration patterns, decisions on growth and density, and market forces impact the nature of the projections. Wherever possible, the projections should be informed by an understanding of the context within Stewart and the RDKS.

2. Community Profile

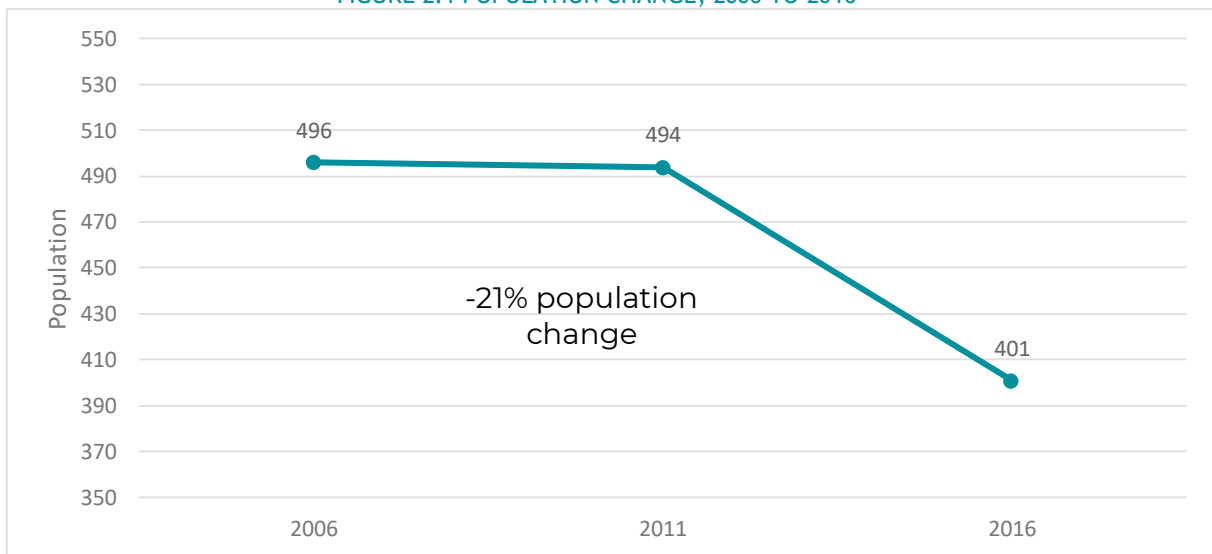
The demographic and economic context of a community shapes its housing needs. Age and stage of life, household type and size, income, and employment are factors that affect the types, sizes, and tenures of housing needed in a community. This section provides an overview of these factors, using custom data prepared for Housing Needs Reports, supplemented with other Statistics Canada data where appropriate.

2.1 Population

Between 2006 and 2016, the population of Stewart declined by 21%. From 496 to 401 residents. For comparison, the RDKS population declined by 1.7% over the same period. Stewarts population decline rate drastically accelerated over this time, from 0.4% between 2006 and 2011 to 18.8% between 2011 and 2016.

Figure 2.1 shows the population change in Stewart from 2006 to 2016.

FIGURE 2.1 POPULATION CHANGE, 2006 TO 2016



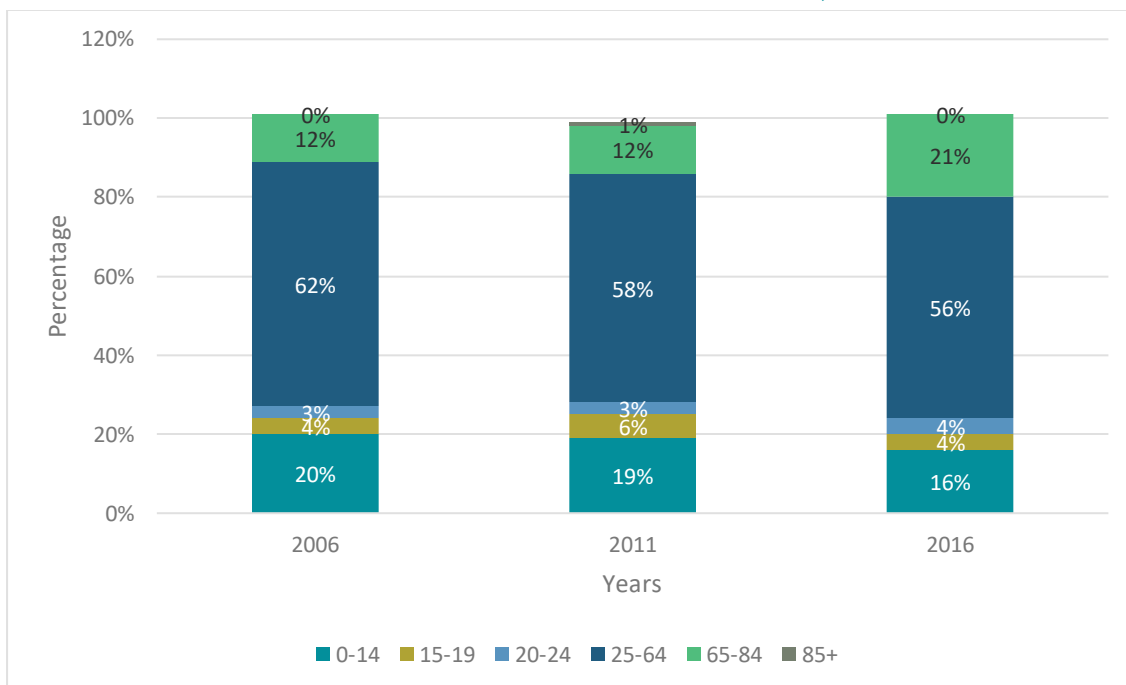
Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016

2.2 Age

From 2006 to 2016, the median age of Stewart rose from 42.9 to 47.8, indicating an aging trend. The aging trend in Stewart is consistent with aging trends across the province, particularly larger increases in median age seen in smaller and/or more rural communities. However, this is a higher than the median age in the RDKS, which was 40.4 in 2016.

During this 10-year period, the age distribution has seen some significant changes within specific age brackets. The proportion of residents between the ages of 15 to 19 increased from 2006 to 2011, from 4% to 6%. Then between 2011 to 2016, the proportion of residents aged 15 to 19 declined back to 4%. Between 2006 to 2016 the proportion of residents aged 65 to 84 increased, from 12% to 21% of the overall population (Figure 2.2).

FIGURE 2.2: STEWART POPULATION BY AGE AND YEAR, 2006 TO 2016

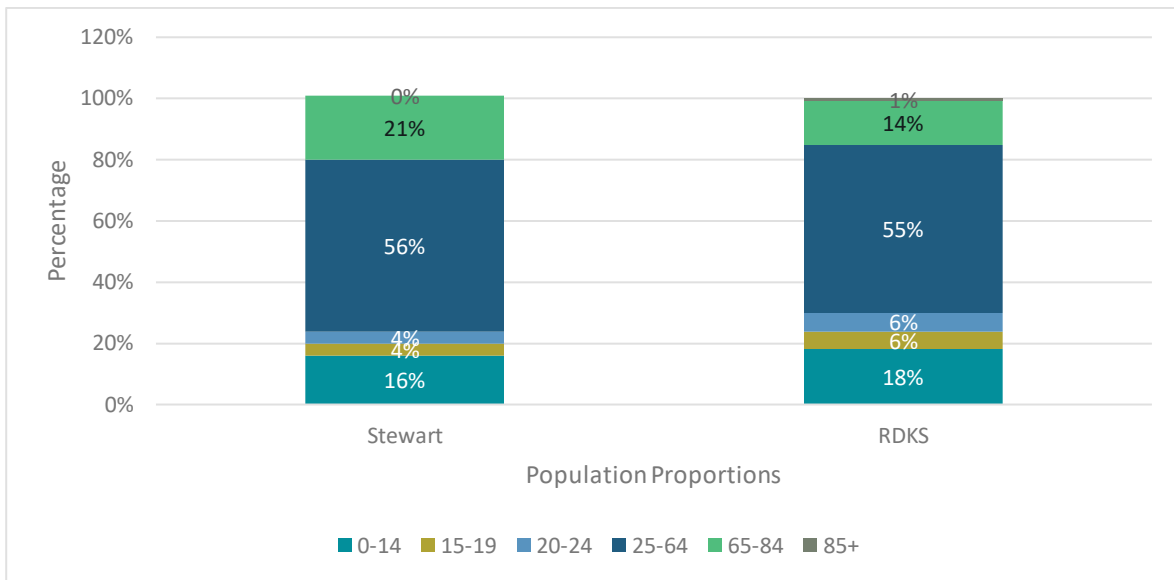


Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016

In 2016, Stewart and the RDKS shared similar age demographics. The largest proportion of the population for both communities was between 25 to 64 (working age) (Figure 2.3).

■

FIGURE 2.3: STEWART AND RDKS POPULATION PROPORTIONS, 2016

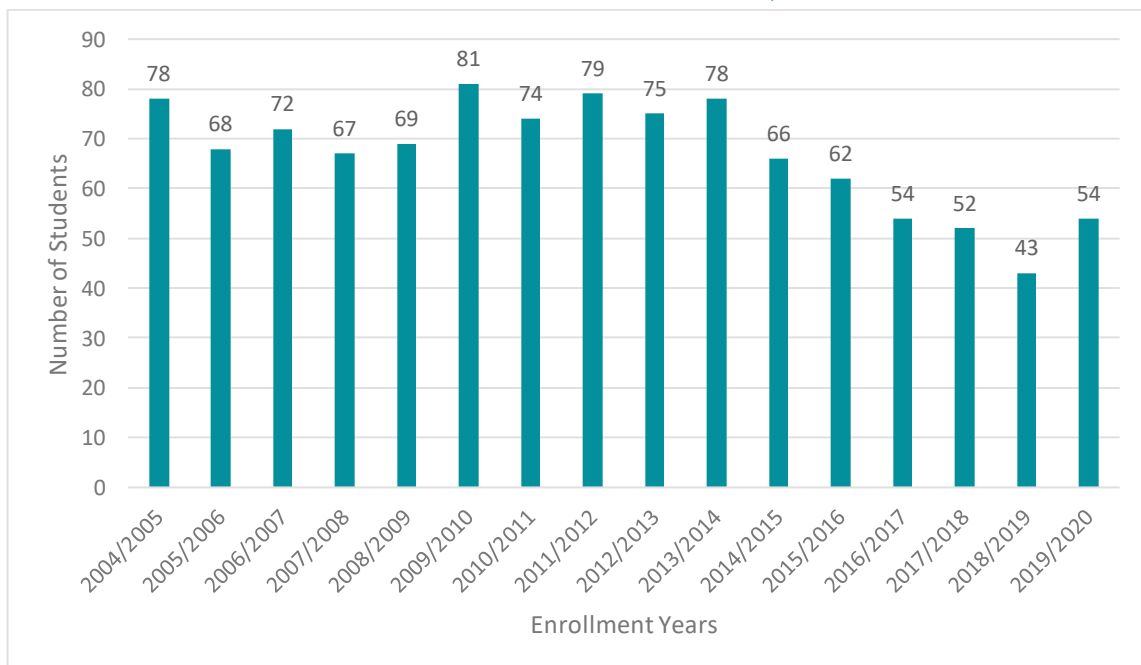


Source: Statistics Canada Census Program, Census Profiles 2016

2.3 School Enrollment

The District of Stewart has one school, Bear Valley. Over the past 15 years, the overall enrollment population at Bear Valley decreased by 31%, from 78 students in 2004 to 54 students in 2020. It is anticipated that there are a large number of children in the community who are receiving education through a homeschooling environment and therefore are not captured in school enrollment data.

FIGURE 2.4: STEWART SCHOOL ENROLLMENT DATA, 2004 TO 2020

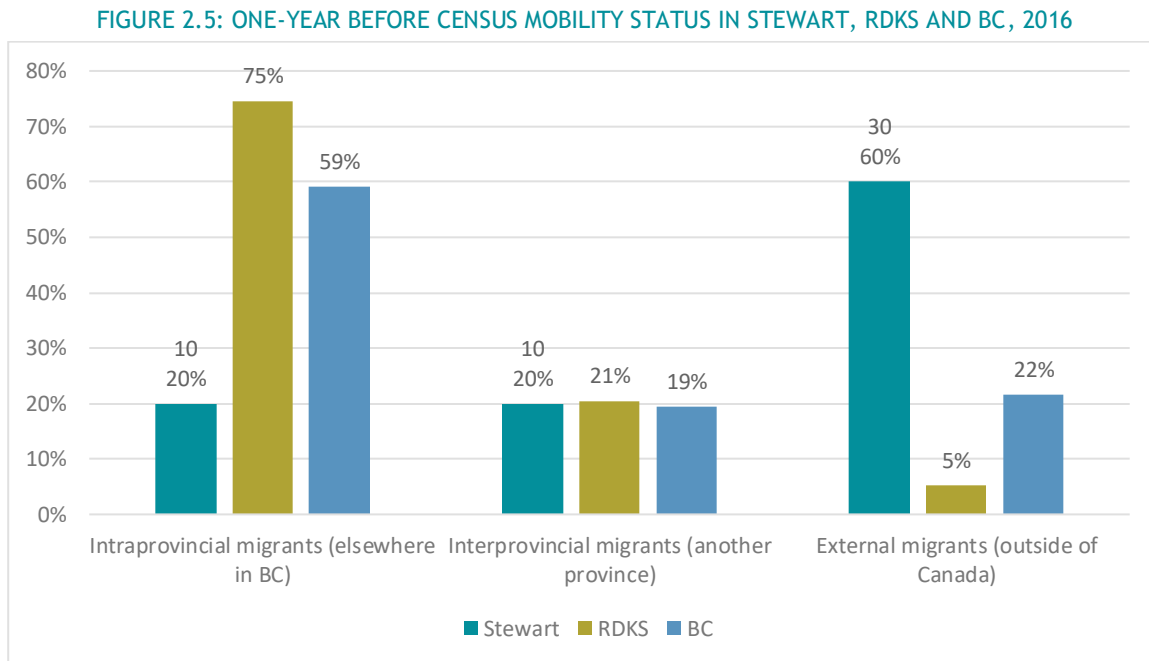


2.4 Mobility

In 2015 (one year before the 2016 census), 60% of movers to Stewart were external migrants (from outside Canada). Intraprovincial migrants (from within BC) accounted for 20% of movers, and another 20% were interprovincial migrants (from outside BC).

Compared to the RDKS, Stewart has a lower proportion of individuals who moved both intra- and interprovincially. Proportionately, Stewart attracts twelve times the amount of people from outside of Canada than the RDKS, and almost three times that of BC overall.

Figure 2.5 shows the number of movers within one year before the 2016 census.

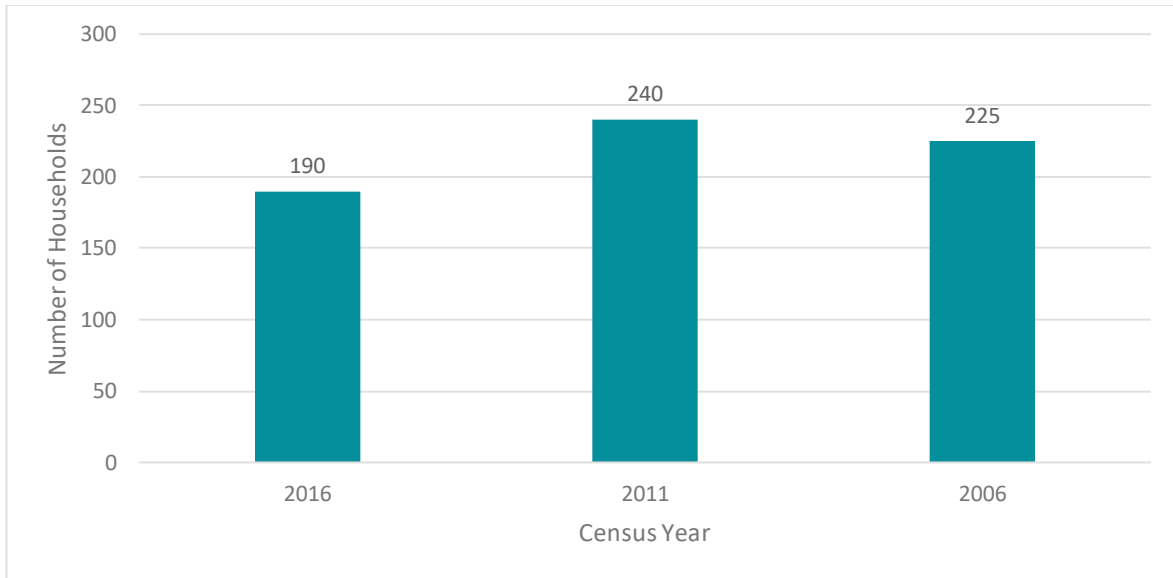


Source: Statistics Canada Census Program, Census Profiles 2016

2.5 Households

Between 2006 to 2016, the number of private households decreased from 225 to 185, an 18% decline.

FIGURE 2.6: TOTAL HOUSEHOLDS IN STEWART, 2016

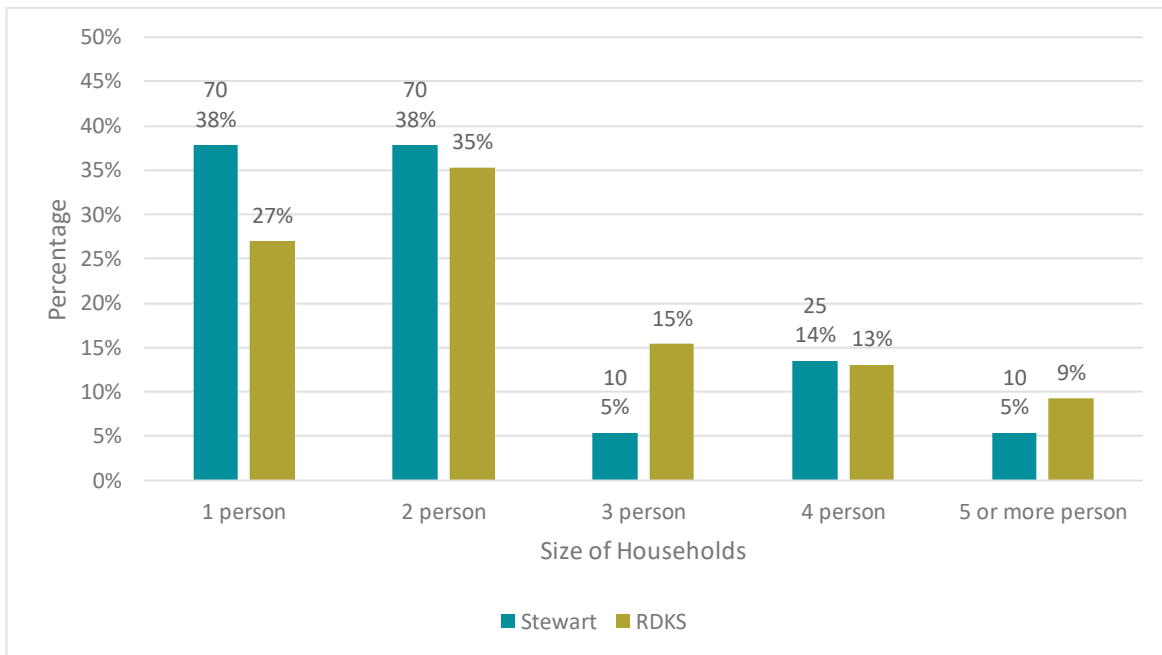


Source: Statistics Canada Census Program, Census Profiles 2016

Over this same time period, the average size of Stewart households decreased from 2.2 persons to 2.1. Comparably, the RDKS also declined from 2.6 to 2.5 in the same time period.

In 2016, the majority (75.7%, or 140 households) of Stewart households contained one or two people, compared to the RDKS where 62.3% of households were one or two person (**Figure 2.7**). This is consistent with an aging population where households size tends to decline as children leave family homes and older adults begin to live with a partner or on their own.

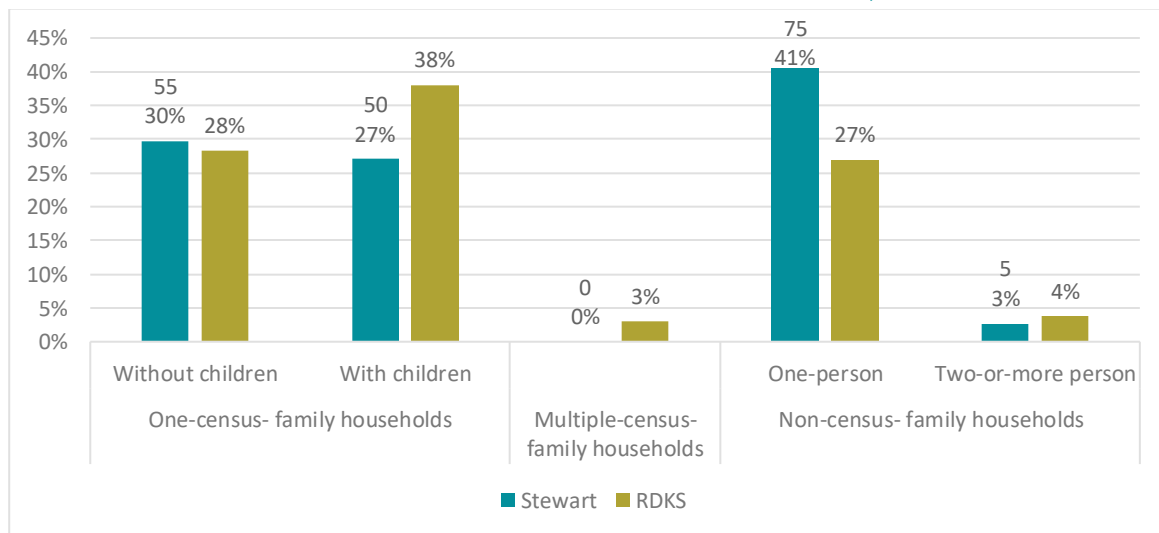
FIGURE 2.7: HOUSEHOLDS BY SIZE IN STEWART, 2016



Source: Statistics Canada Census Program, Census Profiles 2016

Stewart has a slightly high proportion of one-census-family households without children, 30%, compared to the RDKS which has a proportion of 28% without children (Figure 2.8). This also corresponds with the aging demographic in Stewart. Additionally, there was a higher proportion of non-census family households (who are mostly individuals living alone) compared to the region.

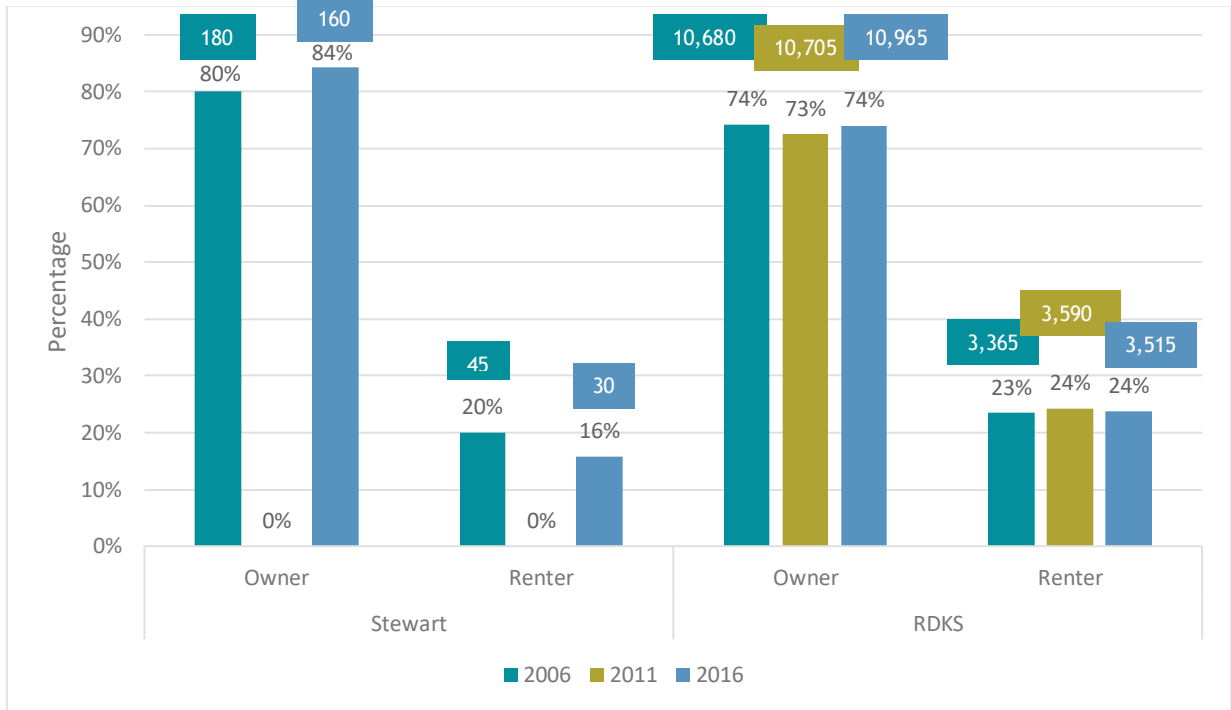
FIGURE 2.8: HOUSEHOLDS BY TYPE IN STEWART AND RDKS, 2016



Source: Statistics Canada Census Program, Census Profiles 2016

Figure 2.9 shows how homeownership rates have increased in Stewart from 2006 to 2016, compared to the RDKS which has remained consistent.

FIGURE 2.9: HOUSEHOLD BY TENURE OF OCCUPIED DWELLINGS, 2006 TO 2016²

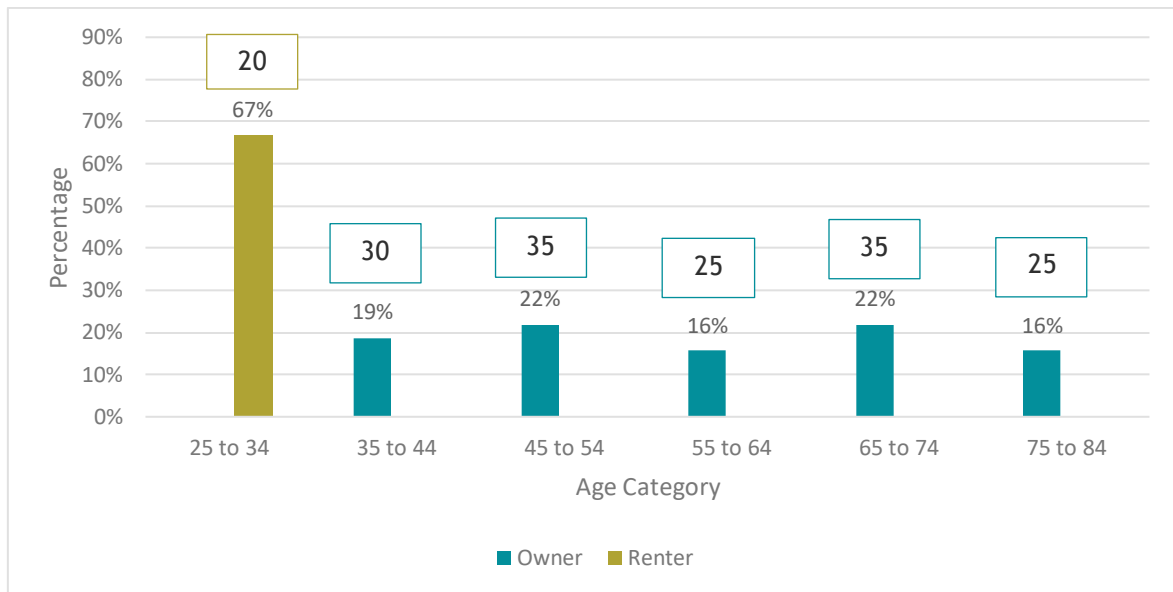


Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016, NHS Profile 2011

Figure 2.10 provides insight into the demographics of households in the District. It shows how tenure can change based on the age of primary household maintainers (the person leading a household). In 2016, individuals within the 45 to 54 and the 55 to 64 age categories were the highest percentage of homeowners. Data for renters was unavailable for those outside the age category of 25 to 34, and there was no data available for the 15 to 24 age category as well as the 85+ category. This is likely due to data suppression because of the lower number of renter households.

² 2011 data for the District of Stewart has been suppressed. Note that this data refers to dwellings that were occupied by their usual resident on the reference day of the 2016 Census count.

FIGURE 2.10: AGE OF PRIMARY HOUSEHOLD MAINTAINER BY TENURE, 2016



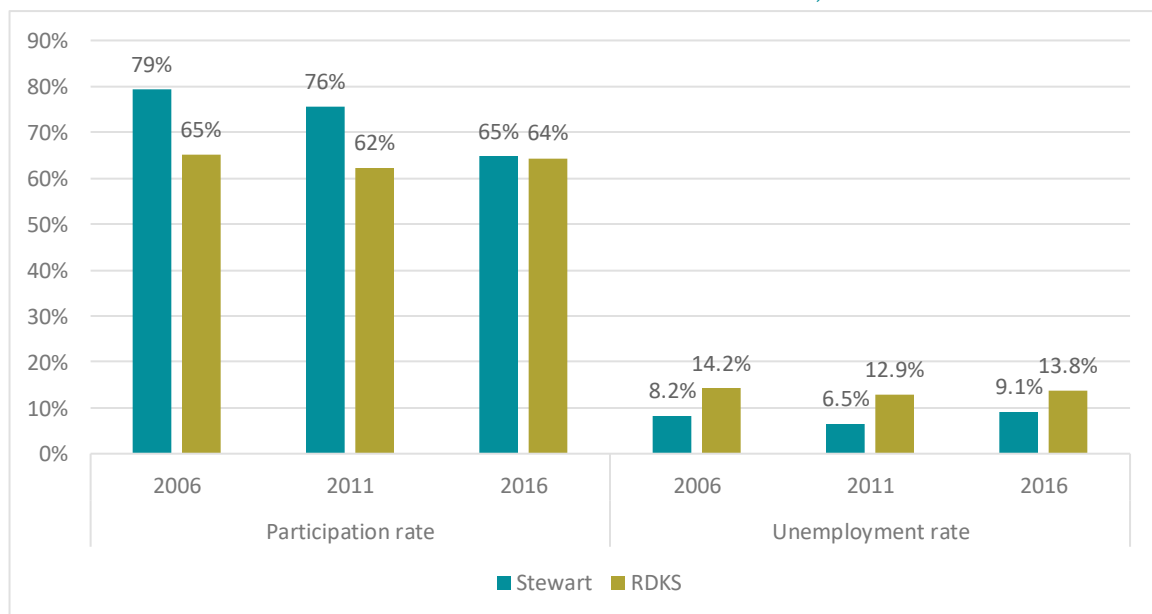
Source: Statistics Canada Census Program, Custom Data Organization for BC Municipal Affairs and Housing

2.6 Economy

In 2016, the top five industries of work for Stewart residents included construction (18%), accommodation and food services (16%), retail trade (14%), transportation (11%), and other services (except public administration) (9%).

Between 2006 and 2016, Stewart’s labour participation rate saw an 18% decrease and a 9.1% increase in unemployment (Figure 2.11)

FIGURE 2.11: PARTICIPATION AND UNEMPLOYMENT RATES, 2006 TO 2016



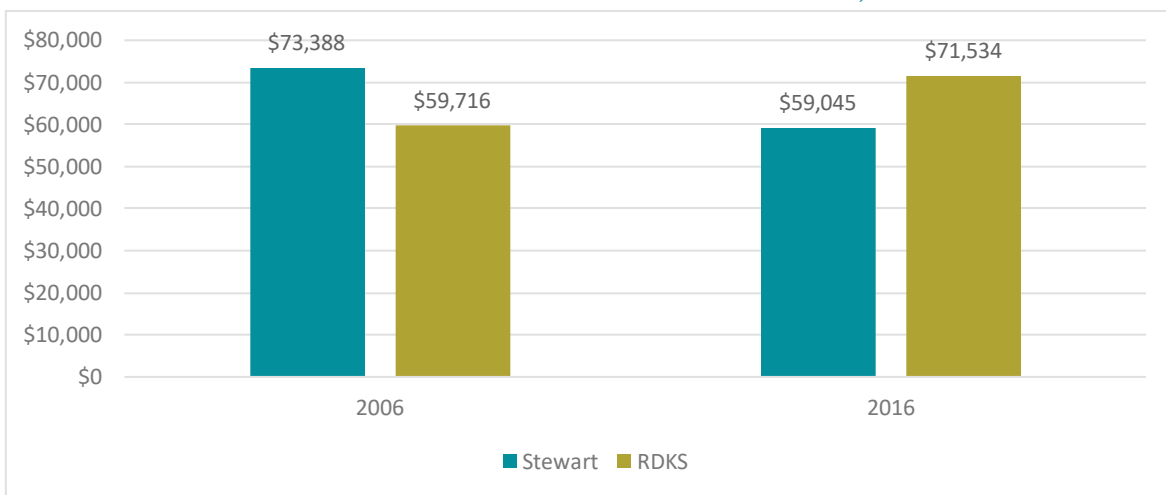
Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

2.7 Household Median Income

Note that the custom data set provided for the purposes of Housing Needs Reports is adjusted for 2015 constant dollars and may differ from the typical Census Profiles. The Census reports household income from the year before (e.g. the 2016 Census represents 2015 household incomes).

Between 2006 and 2016, Stewart’s median before-tax private household income decreased by 20%, compared to the 20% increase that was seen in the RDKS (**Figure 2.12**) In 2016, Stewart’s median income was \$59,045, which is \$12,489 lower than that of the RDKS median income of \$71,534.

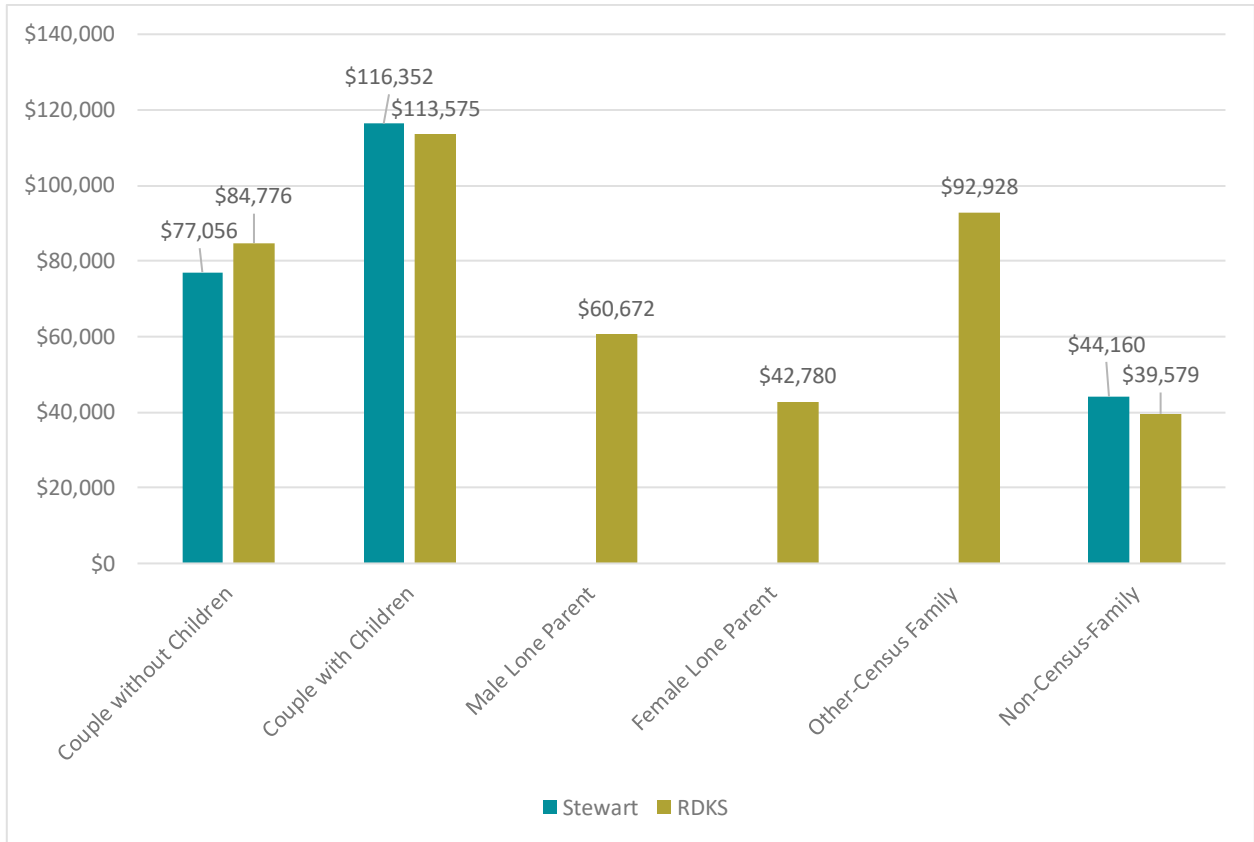
FIGURE 2.12: MEDIAN BEFORE-TAX PRIVATE HOUSEHOLD INCOME, 2006 TO 2016



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

Some household types have higher incomes than others. Couples with children had the highest household incomes in 2016, with a median household income of \$116,352. Due to small numbers in Stewart, the data regarding female and male lone parents, and other-census family types is suppressed (**Figure 2.13**).

FIGURE 2.13: MEDIAN TOTAL HOUSEHOLD INCOME IN STEWART BY HOUSEHOLD TYPE, 2016



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

Typically, the median renter household income is much lower than the median owner household income; however, due to the small size of Stewart, rental income data is suppressed, and we are unable to compare median incomes between household tenure types.

2.8 Chapter Summary

Stewart has experienced a decrease in population, with a decline of 21% between 2006 and 2016. As of 2016, the population in Stewart was 401.

Compared to the region, Stewart has an older population. The median age in Stewart was 47.8 in 2016, which was a significant increase from 2006 when the median age was 42.9.

Twenty-one percent (21%) of Stewarts population are aged 65 - 84 years old compared to RDKS which has 15% of residents aged 65 or older.

In 2015, Stewart attracted a smaller proportion of movers compared to the RDKS. Of those

- who did move the community, 60% were external migrants, while intraprovincial and interprovincial migrants accounted equally for the other 40%.

- Between 2006 and 2016, the number of private households decreased from 225 to 185, an 18% decline. More than 75% of Stewarts households have one or two people, which is significantly more than the RDKS (at 62.3%) and reflects an aging population.

From 2006 to 2016, the unemployment rate in Stewart increased to 9.1%, and the

- participation rate declined over this same period. This is consistent with a population that is decreasing and aging, where people may be leaving the community or retiring.

In 2016, the top five industries of work for Stewart residents included construction (18%),

- accommodation and food services (16%), retail trade (14%), transportation (11%), and other services (except public administration) (9%).

In 2016, Stewart's median income was \$59,045, which is \$12,489 lower than that of the

- RDKS median income of \$71,534.

Due to the small size of Stewart, rental income data is suppressed, and we are unable to compare median incomes between household tenure types.

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3. Housing Profile

This section provides an overview of community housing stock (dwelling type, size, and age), market and non-market housing trends (where available), and indicators of housing need. It integrates data from the following sources: 2006, 2011, and 2016 Statistics Canada data from the Census Profiles and data tables and custom data prepared for Housing Needs Reports; 2011 National Household Survey; CMHC Rental Market Survey; BC Assessment; BC Housing; Co-operative Housing Federation of BC; and AirDNA. It should also be noted that due to the small size of Stewart, rental data is suppressed, and we are unable to fully compare renter and owner housing conditions and trends.

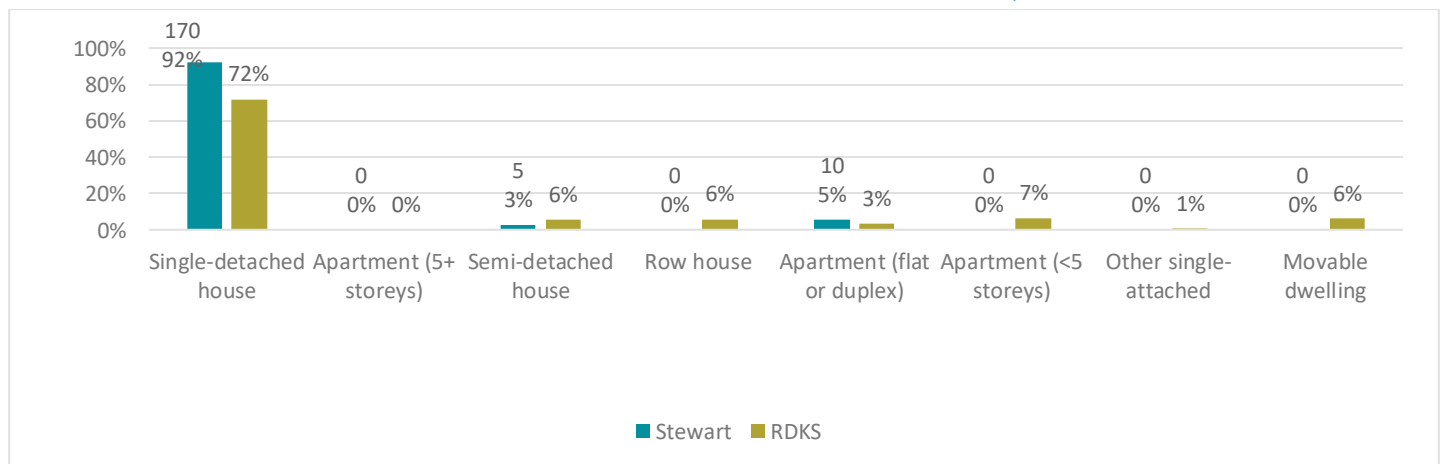
3.1 Overview of Housing Stock

Note that much of this data is only available for dwellings that were occupied by their usual resident on the reference day of the 2016 Census count. In communities that have higher proportions of dwellings not occupied by their usual resident the distribution of dwellings by structural type that are physically present in the community may differ slightly from Figure 3.1. In the District of Stewart, there are a total of 292 private dwellings, however, only 185 of these are occupied by usual residents. “Usual resident” refers to a private dwelling in which a person or a group of persons is permanently residing.

3.1.1 Housing Units

As of 2016, Stewart had 185 occupied dwellings, with 170 of those dwellings being single-detached houses. Compared to the RDKS, Stewart has a much higher percentage of single-detached houses (92% compared to 72%). However, in both, there are very few of any other type of dwelling unit (Figure 3.1). The District of Stewart is aware of one apartment building of less than five stories within the community, which is not captured in the data provided here.

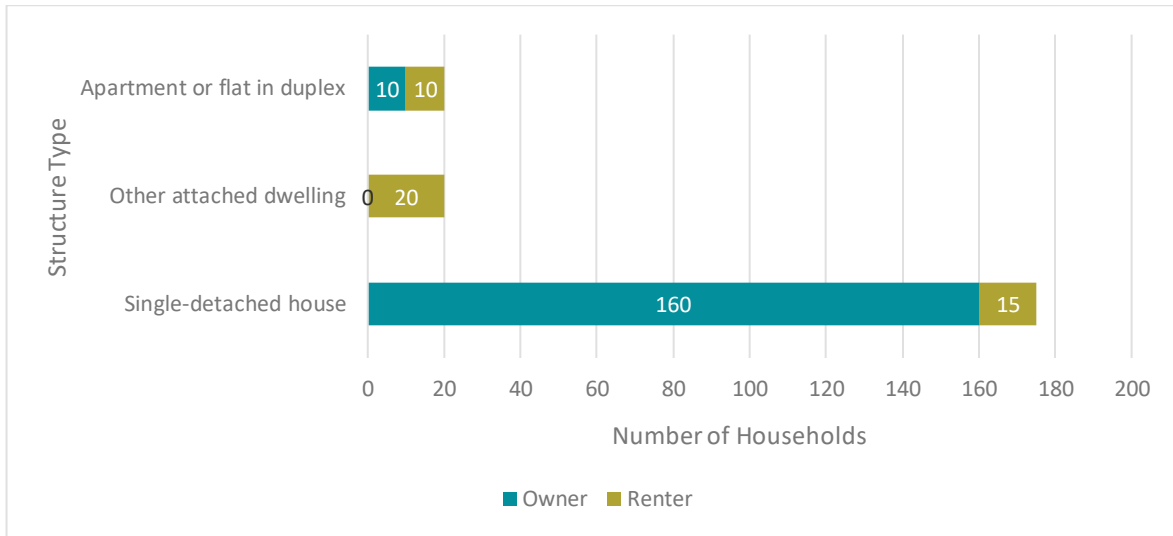
FIGURE 3.1: DWELLING BY STRUCTURE TYPE IN STEWART AND RDKS, 2016



Source: Statistics Canada Census Program, Census Profiles 2016

For both renters and owners, the most common structural housing type are single-detached homes (Figure 3.2).

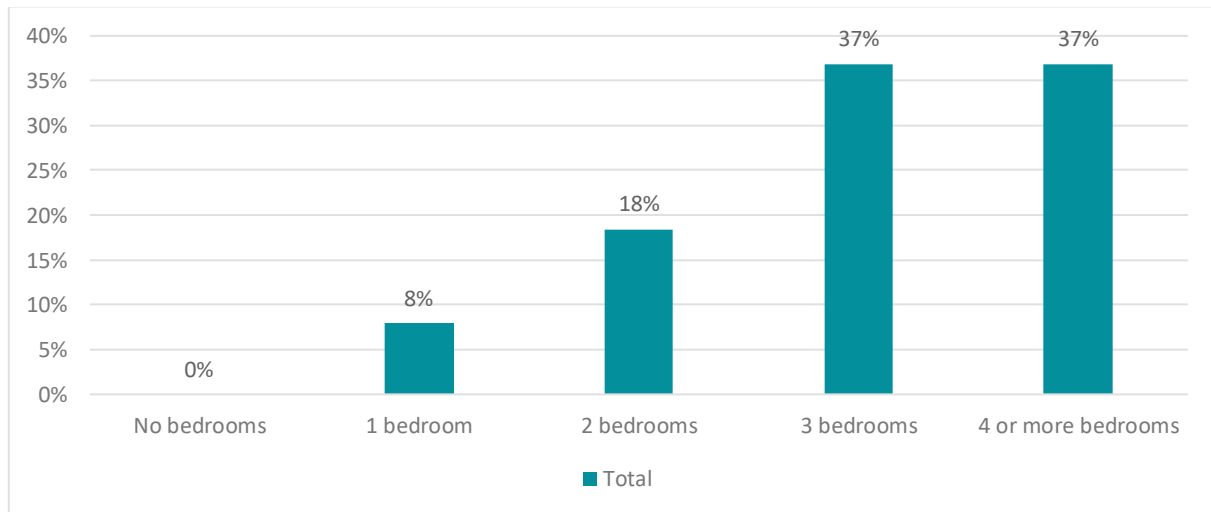
FIGURE 3.2: OCCUPIED DWELLINGS BY STRUCTURE TYPE AND TENURE IN STEWART, 2016



Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016227

In 2016, 37% of occupied dwellings in Stewart were three bedrooms and another 37% were four or more bedrooms. This is compared to only 24% of households being comprised of three or more individuals³, indicating that many households may be over-housed as defined by National Occupancy Standards. (Figure 3.3)

FIGURE 3.3: OCCUPIED DWELLING BY UNIT SIZE, 2016



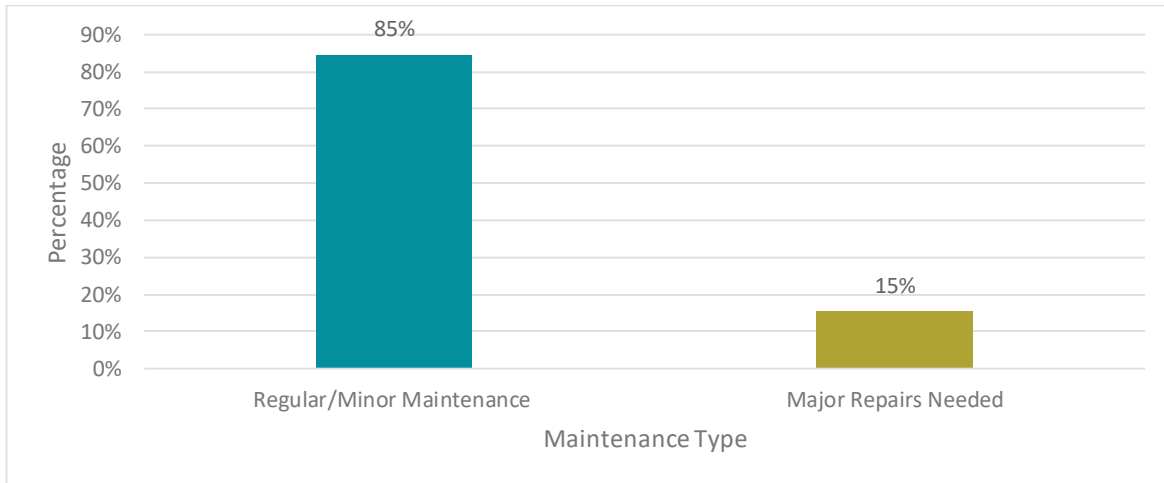
Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016220

³ Note that this data is only available for dwellings that were occupied by their usual resident on the reference day of the 2016 Census count. In communities that have higher proportions of dwellings not occupied by their usual resident the distribution of dwellings by number of bedrooms that are physically present in the community may differ slightly from Figure 3.3

3.1.2 Condition of Housing

In Stewart, 85% of homes need regular or minor repairs and maintenance, whereas 15% of homes need major repairs (Figure 3.4). Additionally, there have been approximately 37 buildings identified within the community as being “derelict” and an additional 29 identified as “abandoned” (see Appendix C).

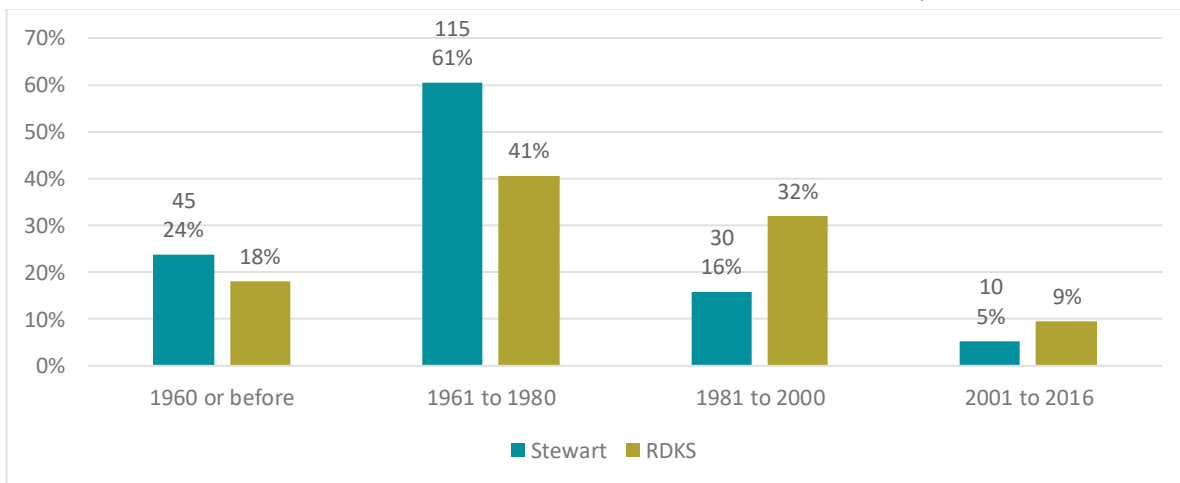
FIGURE 3.4: STEWART HOME MAINTENANCE NEEDS, 2016



Source: statistics Canada, Core Housing Need Data Tables

Compared to RDKS, dwellings in Stewart are older, with a higher proportion of homes built before 1980⁴. (Figure 3.5). Older stock is more likely to require significant upkeep or renovations, which may be difficult if the primary household maintainers are older. Up-keep of older stock may also contribute to affordability issues for community members.

FIGURE 3.5: OCCUPIED DWELLINGS BY PERIOD OF CONSTRUCTION, 2016



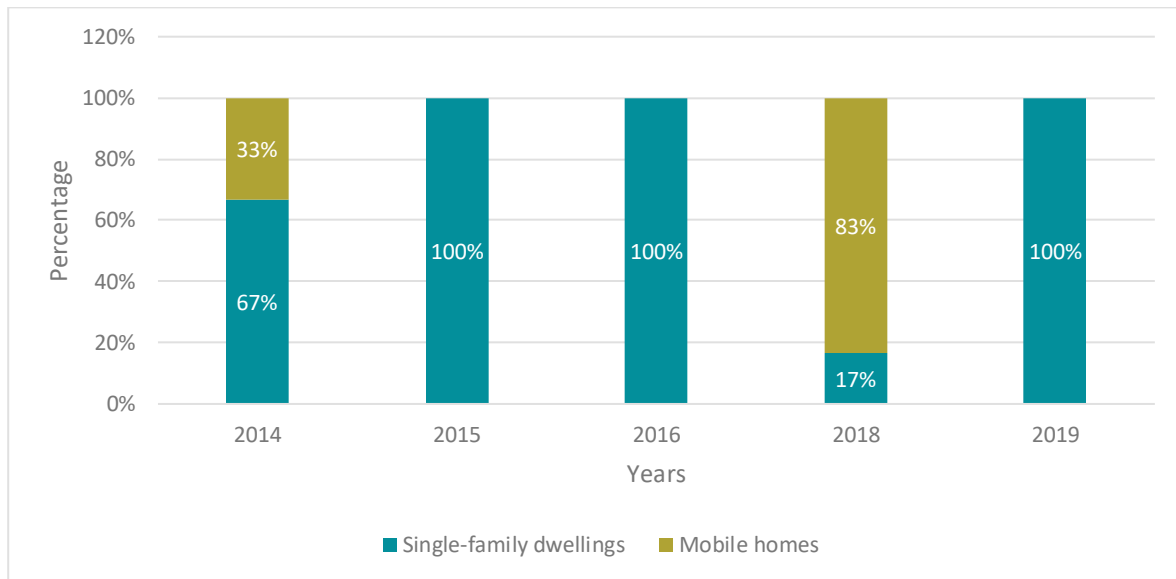
Source: Statistics Canada Census Program, Census Profiles 2016

⁴ Note that this data is only available for dwellings that were occupied by their usual resident on the reference day of the 2016 Census count. In communities that have higher proportions of dwellings not occupied by their usual resident the distribution of dwellings by period of construction that are physically present in the community may differ slightly from Figure 3.5

3.1.3 Recent Changes in Housing Stock

Over the past 5 years, building permit data shows that the majority of new housing has been single-family dwellings or mobile homes, with some years having only single-family dwelling permits issued. Between 2014 - 2019, there have been no new apartments constructed, and there were no building permits issued in 2017 or 2020.

FIGURE 3.6 BUILDING PERMITS ISSUED ANNUALLY BY DWELLING TYPE, 2014 TO 2020



Source: Building Permit Data, District of Stewart

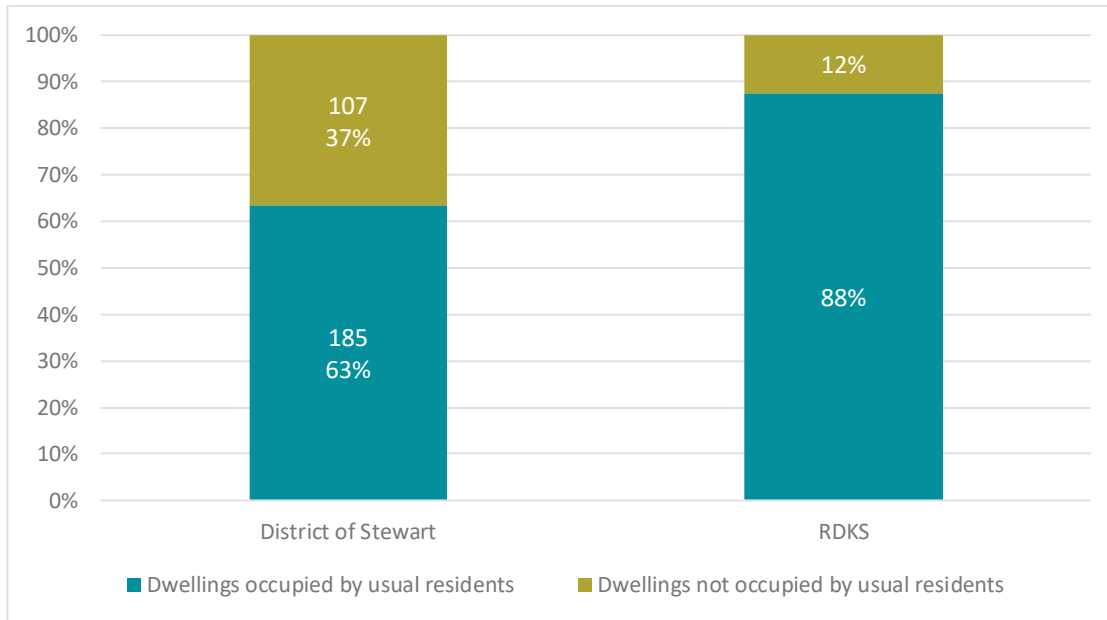
3.1.4 Households by Tenure and Structure Types

Further details related to households by structure type or tenure has not been included for the District of Stewart. Meaningful and accurate figures are not available due to the small sample size and lack of diversity in dwelling types.

3.1.5 Dwellings Occupied by Usual Resident

There is a total of 292 private dwellings in Stewart, with only 185 of those occupied by usual residents (referring to a private dwelling in which a person or group of persons is permanently residing). This means that 63% of dwellings are likely to be occupied full or near full-time while the 37% are either occupied for a short-term by contract workers or other visitors, or may be represented by the 29 abandoned and 37 derelict residential dwellings that have been identified in the District.

FIGURE 3.7 OCCUPIED PRIVATE DWELLINGS, 2016

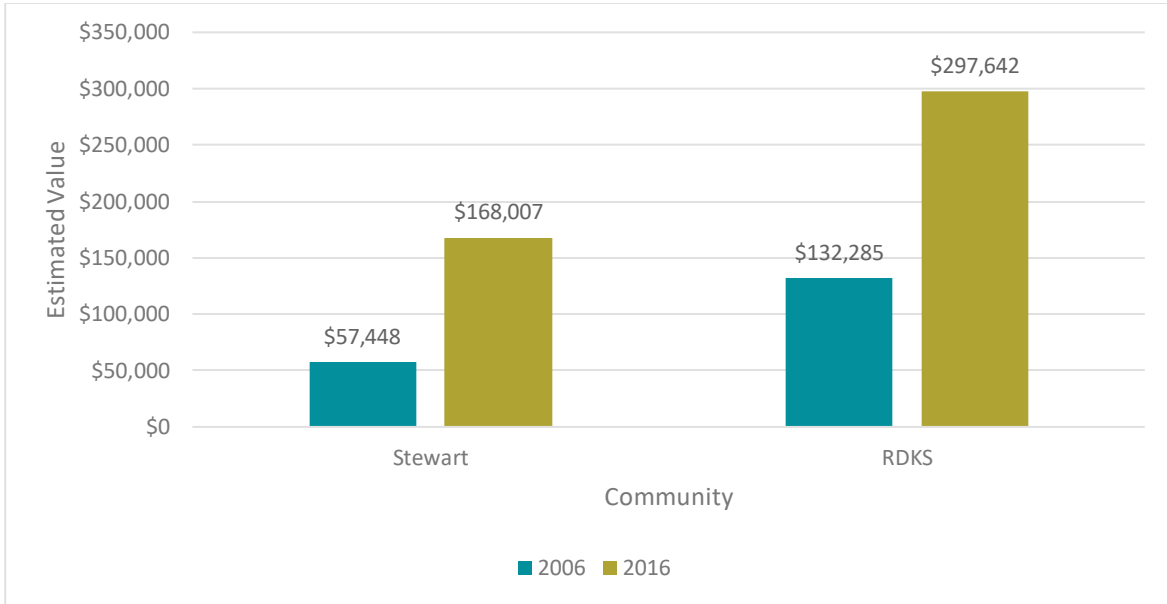


Source: Statistics Canada Census Program, Census Profiles 2016

3.2 Trends in Homeownership Market

The average owner estimated value of a dwelling in Stewart increased from \$57,448 in 2006 to \$168,007 in 2016, an increase of \$110,559. Compared to the RDKS, Stewart has seen a more significant increase in average owner estimated value of dwellings (Figure 3.8).

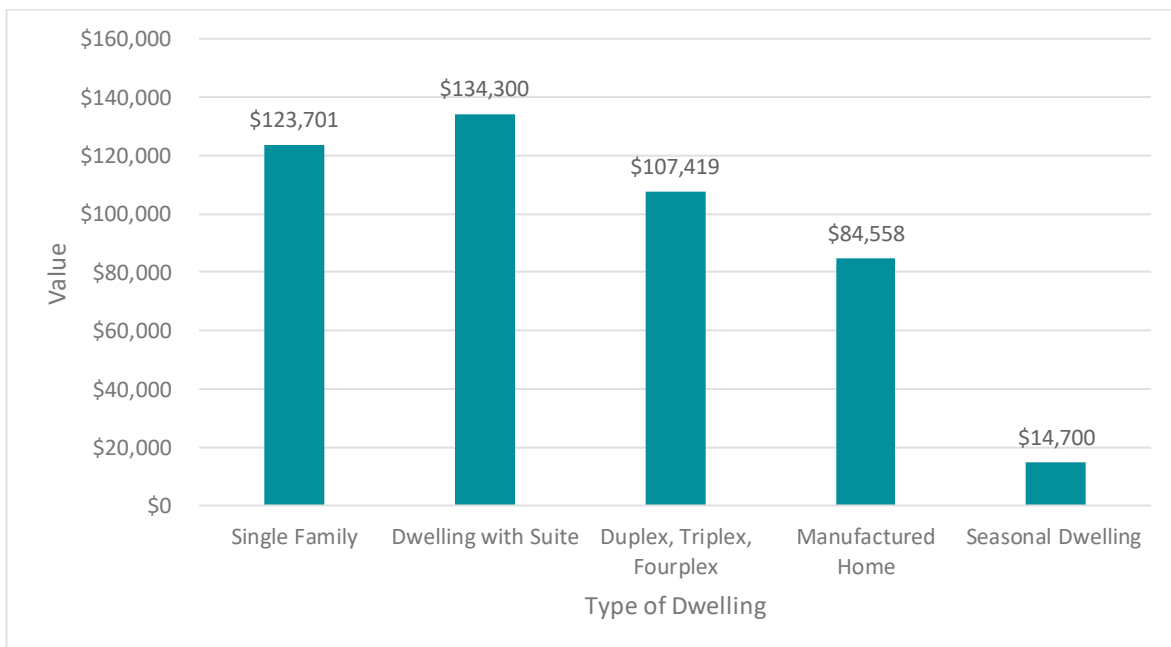
FIGURE 3.8: OWNER ESTIMATED VALUE OF DWELLINGS IN STEWART AND THE RDKS, 2006 TO 2016



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

Based on the average residential values by type, dwellings with suites are valued the highest, at \$134,300, followed by single family dwellings at \$123,701.

FIGURE 3.9: STEWART AVERAGE RESIDENTIAL VALUES BY DWELLING TYPE



Source: BC Assessment, 2002

3.2.1 Homeownership Affordability Gap Analysis

An affordability gaps analysis was prepared to assess the gaps between affordable shelter costs and households incomes for homeowners in Stewart. This provides insight into whether households are spending an unaffordable amount of monthly income on shelter costs. Affordability is defined as spending less than 30% of gross household income on shelter costs, consistent with Statistics Canada measures.

For ownership housing, shelter costs are primarily driven by housing prices via mortgage payments, but also include other monthly expenses like property tax, utilities, home insurance, municipal services charges, and/or strata fees (where applicable). The analysis shown in the table below is based on data from the 2016 census period. As we are not reporting on rental median incomes, note that in many communities owner household incomes are slightly higher than the median when compared to renter household incomes. We have not adjusted incomes to account for this in this analysis due to the small size of this community.

Table 3.1 suggests that homeownership is likely within reach for couples with and without children, as well as non-census families. Due to the small size of Stewart, we do not have enough data to complete analysis for lone parent and other census families. Generally, homeownership is out of reach for single-income households, such as lone parent families and non-census families. While Table 3.1 shows that there not an affordability gap for non-census families, we can see that they are much closer to the 30% marker than households with couples, both with and without children.

TABLE 3.1

Household Type	Median Household Income (2019)	Affordable Monthly Shelter Costs	Monthly Shelter Affordability Gap
			Single Family Home \$119,942
Couples without children	\$77,056	\$1,926	\$1,025
Couples with children	\$116,352	\$2,909	\$2,008
Lone parent families	\$0	\$0	N/A
Non-census families	\$44,160	\$1,104	\$203
Other census families	\$0	\$0	N/A

Source: Custom method based on data from the 2016 Census and BC Assessment Data.

3.3 Trends in Rental Market

3.3.1 Primary Rental

Primary rental market data is unavailable for Stewart.

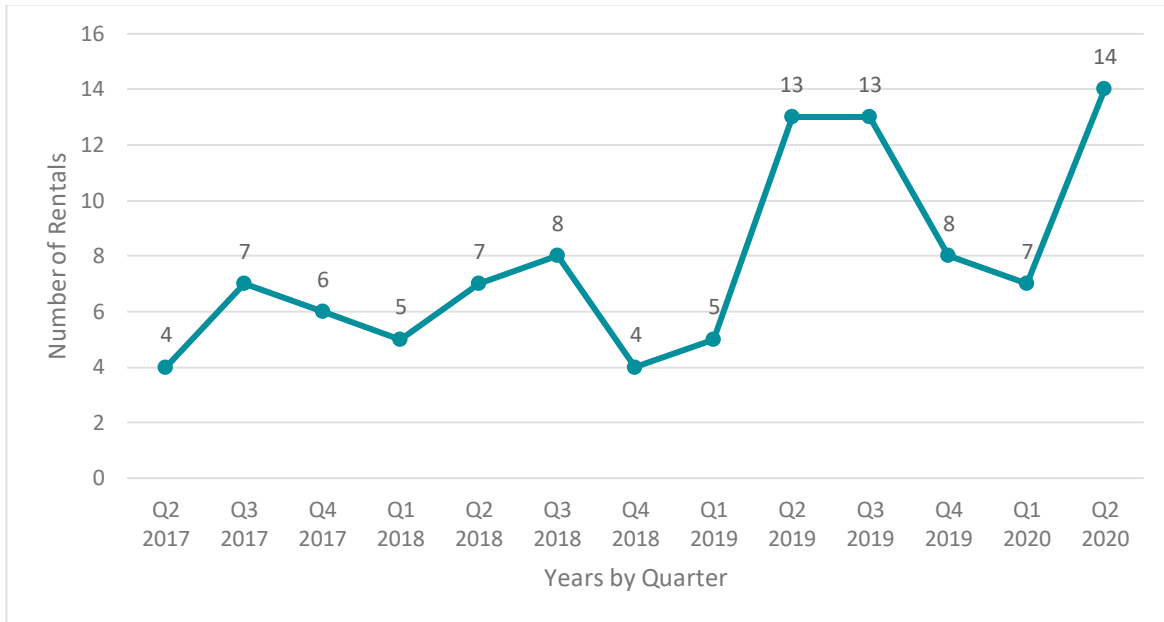
3.3.2 Secondary Rental Market Trends

CMHC rental market data is not currently available due to the small size of Stewart.

3.3.3 Short-Term Rental Market

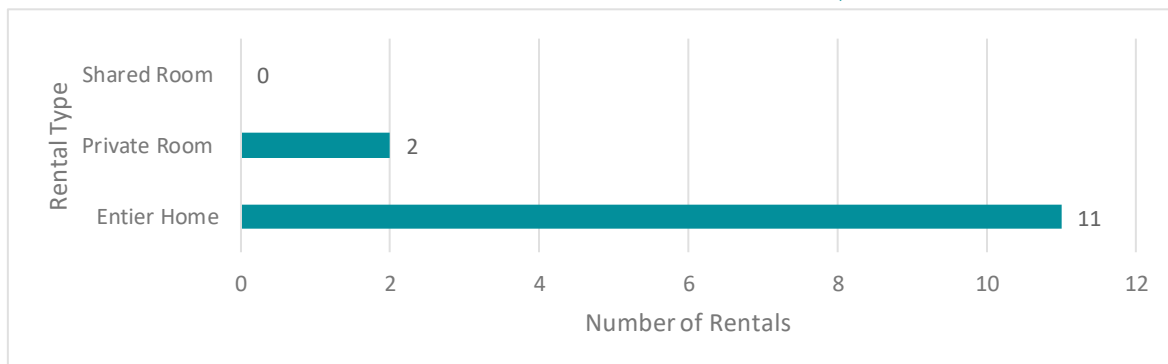
AirDNA, which tracks historical data related to AirBNB and VRBO listings, shows an upward trend in the number of short-term rental units in Stewart between 2017 and 2020 (Figure 3.10). On July 21st 2020 a scan of AirDNA data on short-term rentals was completed and it found 13 active rentals listed in Stewart. Eighty-five percent (85%) of the listings were entire homes and 15% were private rooms within a home (Figure 3.11).

FIGURE 3.10: SHORT TERM RENTAL TRENDS IN STEWART



Source: AirDNA, 2020

FIGURE 3.11: STEWART SHORT TERM RENTAL TYPES, 2020



Source: AirDNA, 2020

3.4 Non-Market Housing

Non-market housing includes any unit where BC Housing has a financial relationship. As of 2019, there was a total of one reported non-market unit in the Rent Assistance in Private Market category in Stewart.

There are currently no cooperative units reported or registered with the Co-operative Housing Federation located in Stewart.

3.5 Homelessness

Homelessness data is not available for the District of Stewart at this time. Instead, we have reviewed data provided by the Stewart Community Connections Society, which is a small local working group committed to community development and opportunity. In 2019, the Society developed a 3-year Community Action Plan through an extensive community consultation process. Housing was identified as a top priority within the plan. Additionally, in December of 2019, informed by their work in the local community, Community Connections identified the following need:

Stewart has no emergency, supportive or low-income housing units at all and no housing assessment or plan in place. Our emergency housing project may have helped the most housing vulnerable member of the community, but there are many who remain vulnerable and have no housing options. - Stewart Community Poverty Reduction Initiative, Status Report October - December 2019

Stakeholder engagement clearly identified a need for more supportive, affordable, and emergency shelter options in the community.

In general, it is also known that poverty is a challenge in the community. Between May and June of 2020, 191 meals/individuals were served by the Stewart Community Connections Food Services program, indicating a high level of need and vulnerability in the community.

3.6 Student Housing

There are no reported student housing units in Stewart at this time. The closest post-secondary institute to the District of Stewart is the University of Northern British Columbia. The UNBC Terrace campus is approximately 4 hours away from Stewart.

3.7 Housing Indicators

Statistics Canada collects data on housing indicators to show when households are not meeting three housing standards: adequacy, affordability, and suitability. These are defined as follows:

Adequate housing is reported by their residents as not requiring any major repairs.

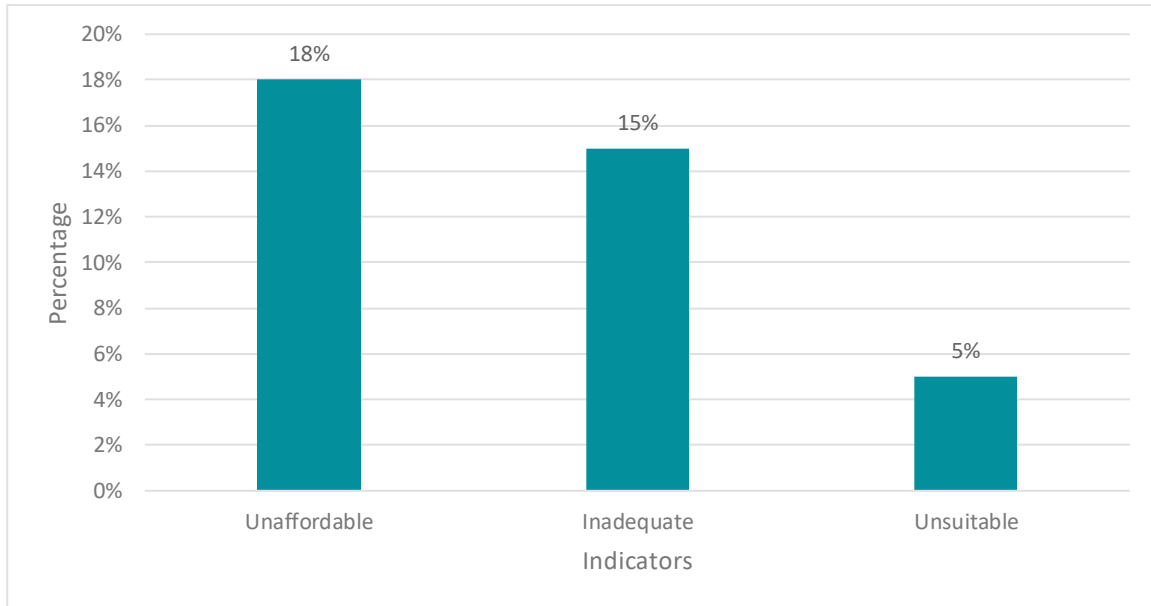
Affordable housing costs less than 30% of total before-tax household income.

Suitable housing has enough bedrooms for the size and make up of resident's households according to National Occupancy Standards (NOS) requirements.

In Stewart, affordability, inadequate, and unsuitable housing data is not available for the census years of 2006 and 2011. In 2016, it is reported 18% of housing is unaffordable, 15% of housing is inadequate, and 5% of housing is unsuitable (**Figure 3.12**).

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FIGURE 3.12: HOUSING INDICATORS IN STEWART, 2016



Source: Statistics Canada, Core Housing Need Data Table

3.8 Core Housing Needs

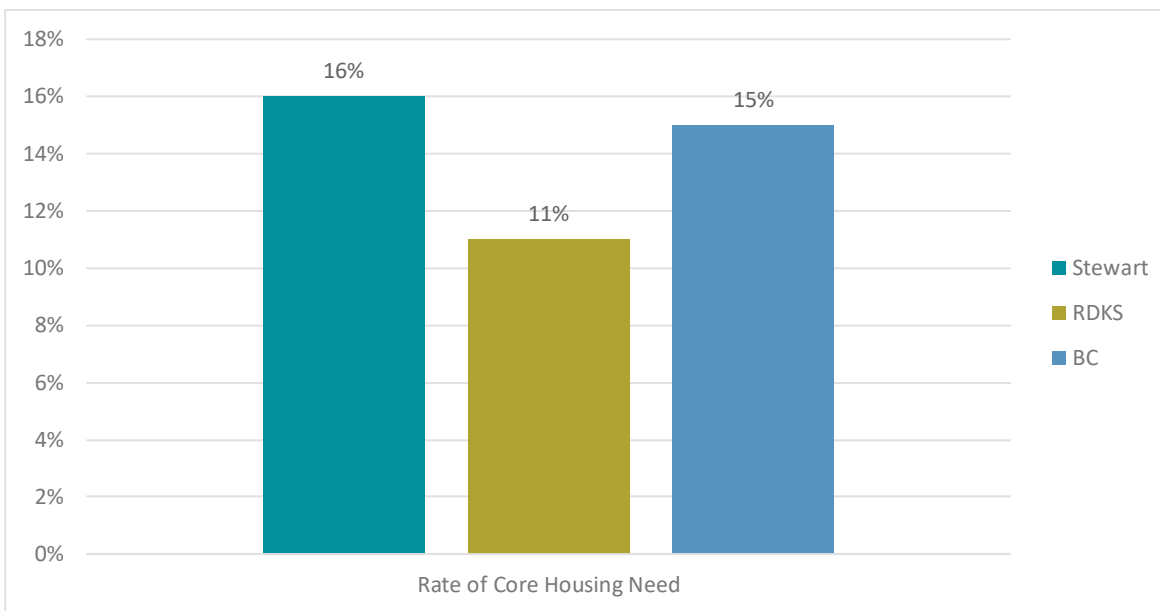
Core Housing Need is a two-stage indicator developed by CMHC, which builds on the housing indicators described in the previous section to help identify households with the greatest housing needs. A household in Core Housing Need is living in housing that does not meet one or more of the housing standards and would have to spend 30% or more of their total before-tax household income to pay the median rent for alternative local housing that does meet all three housing standards.

Those in Extreme Core Housing Need meet the definition of Core Housing Need and spend 50% or more of their income on housing.

At this time, Extreme Core Housing Needs data for Stewart is unavailable.

In 2016, 16% of households in Stewart were living in Core Housing Need. This is a slightly higher proportion of households than what is experienced in the RDKS (11%) and is very similar to the provincial rate of Core Housing Need (15%).

FIGURE 3.13: CORE HOUSING NEED, 2016



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

3.9 Chapter Summary

Housing Stock

As of 2016, there were 185 occupied dwellings in Stewart, with 170 of those dwellings being single-detached houses. Other structure types are much less prevalent in the community. Building permit data for Stewart shows that the only permits issued since 2014 have been for single-detached houses and mobile homes. This suggests that single-detached homes continue to be the preferred housing type in the District.

Stewart has a high rate of ownership. However, due to the small size of Stewart, rental data is suppressed, and we are unable to make accurate comparisons between renter and owner households.

Homeownership

Average owner estimated values of a dwelling in Stewart increased between 2006 and 2016 from \$57,448 to \$168,007. Compared to the RDKS, Stewart has seen a more significant

- increase in average owner estimated value of dwellings. In Stewart, dwellings that include suites are valued highest, followed by single-family dwellings.

Rental Market

- Due to the small size of Stewart, Primary and Secondary rental data is not available at this time. Short-term rentals have increased between 2017 and 2020. As of July 21, 2020, there were 13 active rentals. Of these listings, 85% were for entire homes and 15% were private rooms within a home.

Non-Market Housing

As of 2019, there was a total of one reported non-market unit in the Rent Assistance in Private Market category in Stewart.

There are currently no cooperative units in Stewart

Homelessness

Homelessness data is not available for the District of Stewart at this time.

The Stewart Community Connections Society works towards community development and

- opportunity. Their December 2019 report stated that there is currently no emergency, supportive or low-income housing units in Stewart although there is a need for these types of housing supports.

Student Housing

- There is currently no student housing in Stewart. The closest post-secondary institution is the UNBC Terrace campus, which is approximately 4 hours south of Stewart.

Housing Indicators and Core Housing Need

In Stewart, affordability, inadequate, and unsuitable housing data is only available for 2016. From this data, 18% of housing is unaffordable, 15% is inadequate, and 5% is unsuitable.

- Sixteen percent (16%) of households in Stewart live within Core Housing Need. This is very similar to the provincial rate.

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4. Population Projection

This section will summarize the projected growth in population and households over the next five to ten years. We also estimate the number of units of different sizes needed based on growth in households. While the projection methodology used yields households by household family type, tenure, and age of primary household maintainer, those results are not presented within this report. Due to Stewart's small size, the detailed information available is less appropriate for this use.

4.1 Methodology

The population projections presented in this report are based on BC Stats population projections developed for the RDKS and the municipalities therein. These population projections are based in larger part on historical fertility, mortality, and migration for the RDKS, adjusted where possible to take into account expected changes in the region.

The household projections presented within this report are the result of combining the population projections presented above with headship rates by age of primary household maintainer, household family type, and household tenure. These headship rates describe the proportion of individuals within a given age group who “head” a household of a given type (defined by a combination of maintainer age, household family type, and tenure).

The household projections are arrived at by combining the population projections and the headship rates in the following way: if population projections indicate there would be an additional 100 individuals between the ages of 45 and 54, and the headship rates in 2016 suggested that 20% of individuals aged between 45 and 54 led couple households without children, and owned their homes, then we would project there would be an additional 20 couple households without children where the occupants owned their home, and where the head of the home was between the ages of 45 and 54.

Simplistic projections of the number of units by bedroom required to house these households are based on an assumed distribution of bedroom-needs by household family type.

4.2 Limitations

The population projections presented here are limited by the fact that they are, by necessity, based on historical patterns of growth. Implicitly, these population projections assume that conditions will generally remain the same or will continue to change in the same manner. Of course, this may not be the case - it may be that economic factors will change the pattern of growth, that preferences will change substantially or even that the supply of housing will lead to changes in the factors that make up population change.

The household projections are limited inherently by their reliance on their major inputs: in so far as population projections are limited, so too are the household projections as they rely on these. Similarly, the household projections are limited by assumption of constant headship rates over time.

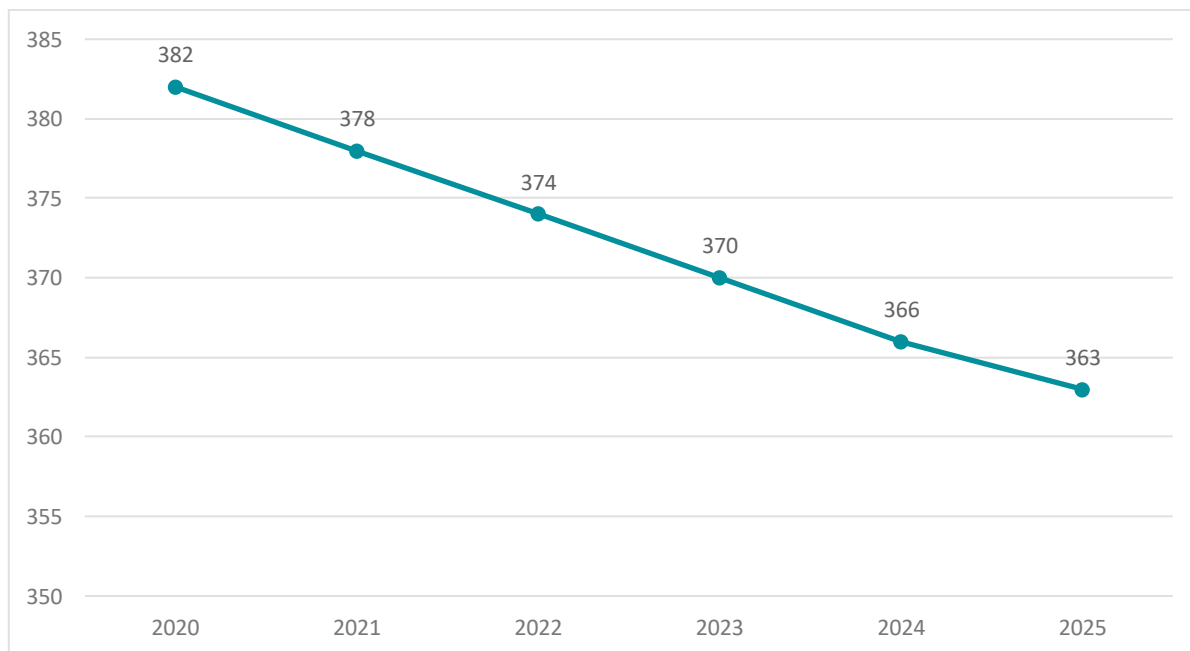
In general, the direction of the projections presents a conceptual limitation. While “population demand” (interest in moving to or staying in Stewart) certainly will impact the formation of households and the development of household and population growth. In summary, the actual provision of housing over time may invalidate the population and household projections presented within this report.

Due to Stewart's relatively small population, for the purpose of projections detailed household projections by household family type, tenure and age of primary maintainer are not presented in this report. The smaller community size leads to poorer data quality for the necessary inputs.

4.3 Population Growth

Between 2016 and 2019, it is projected that Stewart has seen the population decrease by 4%, and over the 2020 to 2025 period, the population of Stewart is projected to continue to steadily decrease. **Figure 4.1** shows a 5% decrease over this time period.

FIGURE 4.1: STEWART POPULATION PROJECTION



It is projected that Stewart’s population has decreased by 19 residents between 2016 and 2020, and that it will decrease by another 19 residents between 2020 and 2025 (**Table 4.1**).

TABLE 4.1: PROJECTED POPULATION AND CHANGE, 2016 TO 2025

	2016	2020	2025
Population	401	382	363
Change	N/A	-19	-19

There is currently a proposal for a new mine called the Red Mountain Underground Gold Project, which would be located in northwest British Columbia, about 15km northeast of Stewart. If this project comes to fruition, it would likely alter these population projects. With new industry being brought to the area, it is anticipated that the community would see a population increase.

4.4 Age Projections

From 2020 to 2025, decreases are projected in all age groups except the 65 to 84-year-old category, which is projected to increase by 3 individuals (Table 4.2).

Data was not available for the age group of 85 years and over.

TABLE 4.2: PROJECTED POPULATION CHANGE BY AGE, 2016 TO 2025

Age Group	2016 to 2020	2020 to 2025
0 to 14 years	-5	-5
15 to 19 years	-2	-2
20 to 24 years	-3	-2
25 to 64 years	-12	-13
65 to 84 years	3	3
85 years and over	N/A	N/A

The increase in the number of seniors is projected to drive up the median age in Stewart. In 2016 the median age in Stewart was 46.7 and is projected to increase to 48.6 by 2025. The average age in Stewart is also expected to increase from 43.4 in 2016 to 45.2 in 2025 (Table 4.3).

TABLE 4.3: MEDIAN AND AVERAGE AGE, 2016 TO 2025

	2016	2020	2025
Median Age	46.7	47.7	48.6
Average Age	43.4	44.4	45.2

4.5 Household Projections

Between 2016 and 2020, it is projected there will be a decrease of 5 households in Stewart, and an additional decrease of 5 households between 2020 and 2025 (Table 4.4).

TABLE 4.4: PROJECTED HOUSEHOLDS AND CHANGE, 2016 TO 2025

	2016	2020	2025
Households	201	196	191
Change	N/A	-5	-5

4.6 Projected Housing Units Needed

To estimate the number of housing units by number of bedrooms, it is necessary to make assumptions about the unit requirements of households based on the age of their primary maintainer. Table 4.5 shows the unit size needs assumed for primary maintainers of different ages. For example, most young primary maintainers (i.e., aged 15 to 24) are assumed to need small units, as they are most likely individuals living alone or couples without children. As primary maintainers age into the 25 to 64 age group, their housing needs likely change as they may have children. As primary maintainers age into senior age groups, they are more likely to need smaller unit sizes again as their children move away from home.

TABLE 4.5: ASSUMED UNIT NEEDS BY PRIMARY MAINTAINER AGE

Primary Maintainer Age	Unit Size Needed		
	Studio or 1-bedroom	2-bedroom	3+ bedroom
15 to 24	75%	25%	0%
25 to 64	50%	25%	25%
65 to 84	70%	20%	10%
85	100%	0%	0%

The distribution in Table 4.5 is applied to the number of new households of different primary maintainer ages to estimate the number of units of each size needed. Table 4.6 shows that, as the population is projected to decline, there is no need for new units to accommodate new households.

TABLE 4.6: PROJECTED HOUSING UNITS NEEDED BY NUMBER OF BEDROOMS, 2016 - 2020 AND 2020 - 2025

	Studio or 1-bedroom	2-bedroom	3+ bedroom
2016 - 2020	-2	-2	-2
2020 - 2025	-1	-1	-1
Totals	-3	-3	-3

It is important to note that population growth is only one way of estimating housing unit needs. In reality, there may be need for units of different sizes to accommodate changing demographics of the community. As the population ages, there will be increased need for smaller units with lesser maintenance needs, as maintaining a large home can be challenging for aging residents as their mobility decreases and they transition to fixed incomes like pensions. Having more smaller units suited to industry workers could also be useful to help alleviate competition for available rental units; stakeholders reported that industry workers can often pay higher rent than locals, which results in locals being pushed out of the market.

1.1 Summary

- Over the 2016 to 2020 period, it is projected that the population in Stewart decreased by 19 residents. Between 2020 and 2025, it is projected that the population will decrease by another 19 residents, bringing the total population to 363. Similarly, the number of new households is projected to decrease by 5 between 2016 and 2020, and another 5 between 2020 and 2025.
- The median age in Stewart is projected to increase to 48.6 by 2025.
- As the population and number of new households is projected to decline, there are no new units projected to be needed to accommodate population growth. However, there may be existing need for smaller unit sizes in more diverse housing forms, which can meet the needs of seniors and industry workers. Stakeholders have also highlighted the need for more emergency, supportive, transition and second stage housing options, as well as a high demand for affordable rental options.

5. Community Engagement

Stakeholders from community serving organizations were engaged to provide insight into housing needs in the District of Stewart. Questions explored the housing needs and challenges in Stewart, as well as potential opportunities and strategies to resolve them.

Stakeholders were engaged through key informant interviews held in September and October 2020. Four interviews were completed with individuals from various community serving organizations. The interviewed individuals included:

Kim Reid, Community Poverty Reduction Initiative
Pat Grue, Food Bank
Deloris Kennedy, Community Connections Society
Jane Beaumont, Stewart Health Centre / Northern Health

The following sections summarize key themes identified through the interviews.

5.1 Housing Strengths

Community Culture and Volunteerism

All interviewees indicated that the community in Stewart is safe, connected and supportive. When someone is in need, the community will come together to help. Volunteerism is an engrained part of the community culture, but also comes from the fact that there are limited organized supports available. One interviewee also noted that Stewart is located in a beautiful part of the province, and its proximity to the Alaskan border adds an interesting dynamic to the community.

5.2 Housing Challenges

Being a “boom-or-bust town”, interviewees acknowledge that there are many challenges that come with this type of reliance on changing industry. Much of the employment in Stewart is seasonal or precarious in nature. With these employment conditions, it can be difficult for residents to secure a mortgage.

In terms of housing, there are many needs not being met. While there are multi-family dwellings in Stewart, many of them have been left empty and unkept, becoming unlivable and not able to part of the available housing stock. Seniors, families, renters, individuals with disabilities, and women and children all face housing challenges in Stewart. Interviewees noted that there is a very limited / barely existent rental market, and there is no emergency crisis housing or supported/assisted living facilities for seniors or those with special needs. Individuals who live alone and work full time are still not able to afford what is available in Stewart. According to interviewees, a factor that drives up the rental prices is the industry workers (i.e. miners) who can afford higher rents in the area.

Transportation around, in and out of Stewart is not reliable, especially in the winter. This is a significant challenge as many community services (such as banks) are not located in Stewart but are instead in neighbouring communities.

5.3 Housing Opportunities and Strategies

Three of our interviewees are working on initiatives for non-market housing in Stewart. These initiatives include emergency and crisis housing, aging in place solutions for seniors, and working with BC Housing.

With many properties in Stewart being left empty and uncared for, interviewees suggested the District should work on removing or cleaning up hazardous buildings to create more livable homes and improve the aesthetics of the community.

There are few services located in Stewart, so residents either need to go out of the District to procure services, or they need to make special requests for services to be brought in. Interviewees suggested creating a communal approach to bringing in services, (such as roofers, furnace repairs, and other home maintenance requirements) so that residents could share the costs of bringing in trades people from out of town, making home maintenance more efficient and affordable.

6. Summary of Key Areas of Local Need

This section includes most of the information that is required by provincial regulations, including the number of units needed by unit size, and statements of key areas of local need. The statements of key areas of local need are interpretations of the data and engagement feedback.

6.1 Units Needed by Size

As the population and number of new households is projected to decline, there are no new units projected to be needed to accommodate population growth for the next five years.

However, there may be existing need for smaller unit sizes in more diverse housing forms to meet the needs of seniors and industry workers. There is no existing seniors' housing in Stewart and as the population continues to age, there will be increased need for smaller units (i.e., studios or one-bedrooms), in forms that are suited to seniors' accessibility needs and do not require as much maintenance as single-detached homes.

Stakeholders reported that industry workers coming to the community for work are able to pay higher rents than many existing residents, which creates competition for existing rental units. Most industry workers could be suitably housed in smaller units (i.e., studios or one-bedrooms), which would alleviate competition for larger units that may be more suited to families.

There is no emergency, supportive, transitional, or second stage housing options in the community, all of which stakeholders have identified as areas of need.

6.2 Statements of Key Areas of Local Need

Affordable Housing

Housing values within Stewart have seen a dramatic increase between the 2006 and 2016 census periods, with owner estimated values nearly tripling. Single family detached homes continue to be the most prominent housing type, representing more than 90% of the dwellings in Stewart.

Based on the affordability gaps analysis, owner households with couples with children, couples without children, and non-census families are spending less than 30% of their income on shelter costs. However, with the limited rental data, we are not able to complete an analysis of renter households. Generally, owner household incomes are slightly higher than the median when compared to renter household incomes, which would impact the affordability gap analysis.

Rental Housing

Due to the small size of Stewart, accurate rental information was unavailable. Based on stakeholder feedback, the rental market in Stewart is sparse and largely based on word of mouth. While we do not have data on average rental prices, stakeholders noted that local industry workers, such as miners, are able to afford higher rents than the locals, which results in higher rental prices.

Special Needs Housing

It was heard through engagement that there is no supportive or accessible housing in Stewart for those with special needs. Maintenance and repairs can be challenging for people with limited mobility and other disabilities; as much of the region's housing is old, this challenge could increase in coming years.

Interviewees also suggested that while there is a strong sense of community, there is need for more housing-related programming and supportive housing to meet the needs of individuals with disabilities. As of 2019, there was only one reported non-market unit in the Rent Assistance in Private Market category in Stewart, and no cooperative units.

For individuals with disabilities who are unable to work, the provincial housing supplement of \$375 (for an individual) is extremely low and limits access to housing options.

Housing for Seniors

Stewart is experiencing an aging trend; the District's median age has increased from 42.9 in 2006 to 47.8 in 2016, and this trend is projected to continue. Based on interviewee feedback, there is no seniors specific housing, and much of the housing that exists is not accessible for those looking to age in place. Increasingly communities are looking at aging in place as an approach to addressing changing housing needs and an older demographic: having downsizing and supportive housing options available ensures seniors in the community are able to stay in the community for the long-term.

Developing accessible housing for seniors is a priority in the 2014 OCP, and interviewees also expressed this as a continued gap in the community.

Housing for Families

In Stewart, 92% of dwellings are single-detached homes and 74% have three or more bedrooms. For comparison, 27% of households are families with children, while 71% are households without children, with only one or two residents. This suggests some households may be living in dwellings with more bedrooms than they need according to National Occupancy Standard minimums. This corresponds with Stewart's age profile, where in 2016 we see that the proportion of residents over age 65 has grown from 12% to 21%, and the proportion of residents between the ages of 25 to 64 has decreased from 62% to 56%.

Interviewees noted that there is not a lot of variety in housing types. One interviewee said that they would like to see more high-density housing be developed, which aligns with the District's priorities from the 2014 OCP.

Having more variation in housing types and smaller units could offer aging households of one or two seniors, whose children have left home, to downsize into units that are more affordable,

accessible, and easier to maintain as they age. This could help 'free up' some of the existing larger units for families who may need three or more bedrooms to suitably house their children.

Shelters for Individuals Experiencing Homelessness and Housing for Individuals at risk of Homelessness

Homelessness data is not available for the District of Stewart at this time, but interviewees all noted that there is a need for emergency crisis housing or supported/assisted living facilities. Interviewees also said that there is a high risk of homelessness for residents in Stewart, as employment is seasonal or precarious.

The Stewart Community Connections Society has developed a 3-year Community Action Plan to help combat poverty in Stewart, and housing was identified as a top priority within the plan. In general, it is known that poverty is a challenge in the community. Between May and June of 2020, 191 meals/individuals were served by the Stewart Community Connections Food Services program, indicating a high level of need and vulnerability in the community.

APPENDIX A

Glossary



Glossary

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

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

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

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

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

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

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

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

Core Housing Need: “A household is said to be in 'core housing need' if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards).” Some additional restrictions apply.

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

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

Household Maintainer: A person in a household who is responsible for paying the rent, mortgage, taxes, utilities, etc. Where multiple people contribute, there can be more than one maintainer.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage008-eng.cfm>

Headship Rate: The proportion of individuals of a given age group who are primary household maintainers.

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

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

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

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop123-eng.cfm>

Labour Force: The labour force includes individuals aged 15 and over who are either employed, or actively looking for work. This means that the labour force is the sum of employed and unemployed individuals. Individuals not in the labour force would include those who are retired.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop056-eng.cfm>

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

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

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

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

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

Primary Household Maintainer: The first (or only) maintainer of a household listed on the census.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage020-eng.cfm>

Seniors: Individuals aged 65 and over.

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

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

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

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

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

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

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

<https://www.bchousing.org/glossary>

Supportive Housing for Seniors: This document defines assisted living and long term or residential care options as supportive housing for seniors.

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

<https://www.bchousing.org/glossary>

APPENDIX B

Provincial Summary Form



Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: _____

REGIONAL DISTRICT: _____

DATE OF REPORT COMPLETION: _____ (MONTH/YYYY)

PART 1: KEY INDICATORS & INFORMATION

Instructions: please complete the fields below with the most recent data, as available.

LOCATION	Neighbouring municipalities and electoral areas:
	Neighbouring First Nations:

POPULATION	Population:	Change since	:	%	
	<i>Projected</i> population in 5 years:	Projected change:	%		
	Number of households:	Change since	:	%	
	<i>Projected</i> number of households in 5 years:	Projected change:	%		
	Average household size:				
	<i>Projected</i> average household size in 5 years:				
	Median age (local):	Median age (RD):	Median age (BC):		
	Projected median age in 5 years:				
	Seniors 65+ (local):	%	Seniors 65+ (RD):	%	Seniors 65+ (BC):
	<i>Projected</i> seniors 65+ in 5 years:				%
	Owner households:	%	Renter households:	%	
	Renter households in subsidized housing:				%

	Median household income	Local	Regional District	BC
INCOME	All households	\$	\$	\$
	Renter households	\$	\$	\$
	Owner households	\$	\$	\$

ECONOMY	Participation rate: %	Unemployment rate: %
	Major local industries:	

HOUSING	Median assessed housing values: \$	Median housing sale price: \$
	Median monthly rent: \$	Rental vacancy rate: %
	Housing units - total:	Housing units – subsidized:
	Annual registered new homes - total:	Annual registered new homes - rental:
	Households below <i>affordability</i> standards (spending 30%+ of income on shelter):	%
	Households below <i>adequacy</i> standards (in dwellings requiring major repairs):	%
	Households below <i>suitability</i> standards (in overcrowded dwellings):	%

Briefly summarize the following:

1. Housing policies in local official community plans and regional growth strategies (if applicable):

2. Any community consultation undertaken during development of the housing needs report:

3. Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).

4. Any consultation undertaken with First Nations:

PART 2: KEY FINDINGS

Table 1: Estimated number of units needed, by type (# of bedrooms)

	Currently	Anticipated (5 years)
0 bedrooms (bachelor)		
1 bedroom		
2 bedrooms		
3+ bedrooms		
Total		

Comments:

Table 2: Households in Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>		100		100		100
Of which are in core housing need						
Of which are owner households						
Of which are renter households						

Comments:

Table 3: Households in *Extreme* Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>		100		100		100
Of which are in extreme core housing need						
Of which are owner households						
Of which are renter households						

Comments:

Briefly summarize current and anticipated needs for each of the following:

1. Affordable housing:

2. Rental housing:

3. Special needs housing:

4. Housing for seniors:

5. Housing for families:

6. Shelters for people experiencing homelessness and housing for people at risk of homelessness:

7. Any other population groups with specific housing needs identified in the report:

Were there any other key issues identified through the process of developing your housing needs report?

APPENDIX C

Provincially Required Data



Appendix C: Provincially Required Data

The Housing Needs Reports requirements list a large amount of data that needs to be collected. Most of it does not need to be included in the actual report. While the proposed Housing Needs Report template includes most of the required data, there are some pieces that we generally put in the appendix for the following reasons:

1. *It doesn't add to the understanding of housing needs. Some of the data that is required doesn't help us understanding housing needs. For example, we do include labour participation and unemployment rates in the report because these factor into understanding housing affordability trends. However, we don't include a detailed breakdown of workers by industry because this doesn't illuminate housing needs for workers.*
2. *To manage the length of the report. Housing Needs Reports can be very long. Reporting on too much data can make the report hard to read and less accessible to both local government staff and other stakeholders who may refer to it. Our approach has been to focus on the data that adds to the picture of housing needs and put anything that doesn't in the appendix.*

BC Assessment Data

Average Residential Category Residential Values by Type and Bedroom Type				
	Number of Bedrooms			
	1	2	3+	Total
Single Family	\$948,200	\$4,672,700	\$23,696,200	\$9,317,100
Dwelling with Suite	\$-	\$-	\$268,600	\$268,600
Duplex, Triplex, Fourplex, etc.	\$-	\$48,100	\$1,670,600	\$1,718,700
Row Housing	\$-	\$-	\$-	\$-
Apartment	\$-	\$-	\$-	\$-
Manufactured Home	\$-	\$2,886,300	\$1,510,700	\$4,397,000
Seasonal Dwelling	\$14,700	\$-	\$-	\$14,700
Other*	\$-	\$-	\$-	\$-
Total	\$962,900	\$7,607,100	\$27,146,100	\$35,716,100

**"Other" includes properties subject to section 19(8) of the Assessment Act.

Median Residential Category Residential Value by Type and Bedroom Type*, **			
	Number of Bedrooms		
	1	2	3+
Single Family	\$49,000	\$98,450	\$125,400
Dwelling with Suite	N/A	N/A	\$134,300
Duplex, Triplex, Fourplex, etc.	N/A	\$48,100	\$133,400
Row Housing	N/A	N/A	N/A
Apartment	N/A	N/A	N/A
Manufactured Home	N/A	\$70,050	\$118,000
Seasonal Dwelling	\$14,700	N/A	N/A
Other*	N/A	N/A	N/A

**"Other" includes properties subject to section 19(8) of the Assessment Act.

**Median value is taken from the set of properties of the given type with the highest folio count. Where the highest folio count is a tie, the average of the medians associated with the tied highest folio counts is taken

***Information for the median values of units has not been provided. Additionally, given the information available, no estimation approach was identified that would provide a reasonable estimate of the median value across entire types.

Average Residential Category Total Conveyance Price by Type and Bedroom Type *				
	Number of Bedrooms			
	1	2	3+	Total
Single Family	N/A	\$80,188	\$135,844	\$119,942
Dwelling with Suite	N/A	N/A	N/A	N/A
Duplex, Triplex, Fourplex, etc.	N/A	N/A	N/A	N/A
Row Housing	N/A	N/A	N/A	N/A
Apartment	N/A	N/A	N/A	N/A
Manufactured Home	N/A	\$95,000	\$241,104	\$143,701
Seasonal Dwelling	N/A	N/A	N/A	N/A
Other*	N/A	N/A	N/A	N/A
Total	N/A	\$87,594	\$153,387	\$127,070

**“Other” includes properties subject to section 19(8) of the Assessment Act.

**Note that this is the total sale/conveyance price, and cannot be divided in to "residential" and "non-residential"

Median Residential Category Total Conveyance Price by Type and Bedroom Type *, **, ***, ****			
	Number of Bedrooms		
	1	2	3+
Single Family	\$-	\$80,188	\$152,000
Dwelling with Suite	N/A	N/A	\$-
Duplex, Triplex, Fourplex, etc.	N/A	\$-	\$-
Row Housing	N/A	N/A	N/A
Apartment	N/A	N/A	N/A
Manufactured Home	N/A	\$95,000	\$241,104
Seasonal Dwelling	\$-	N/A	N/A
Other*	N/A	N/A	N/A

**“Other” includes properties subject to section 19(8) of the Assessment Act.

**Median value is taken from the set of properties of the given type with the highest folio count. Where the highest folio count is a tie, the average of the medians associated with the tied highest folio counts is taken

***Information for the median values of units has not been provided. Additionally, given the information available, no estimation approach was identified that would provide a reasonable estimate of the median value across entire types.

****Note that this is the total sale/conveyance price, and cannot be divided in to "residential" and "non-residential"

Census Data

3(1)(a)(x)	Mobility Status of Population in Private Households		
	2006	2011	2016
Total	495	490	415
Mover	35	85	60
Migrant	30	70	45
Non-migrant	0	0	15
Non-mover	465	410	350

3(1)(a)(ix)	Renter Private Households in Subsidized Housing (Subsidized Rental Housing Data Not Collected Until 2011)					
	2006		2011		2016	
	#	%	#	%	#	%
Renter households	45	100%	0	#DIV/0!	35	100%
Renter households in subsidized housing	#N/A	#N/A	0	#DIV/0!	0	0%

4(a), (b)	Average and Median Before-Tax Private Household Income		
	2006	2011	2016
Average	\$71,045	\$87,260	\$79,466
Median	\$73,388	\$95,414	\$59,045

4(c)	Before-Tax Private Household Income by Income Bracket					
	2006		2011		2016	
	#	%	#	%	#	%
Total	225	100%	245	100%	195	100%
\$0-\$4,999	15	7%	0	0%	10	5%
\$5,000-\$9,999	0	0%	0	0%	10	5%
\$10,000-\$14,999	0	0%	0	0%	0	0%
\$15,000-\$19,999	0	0%	0	0%	0	0%
\$20,000-\$24,999	0	0%	0	0%	10	5%
\$25,000-\$29,999	25	11%	0	0%	10	5%
\$30,000-\$34,999	10	4%	0	0%	25	13%
\$35,000-\$39,999	15	7%	0	0%	10	5%
\$40,000-\$44,999	10	4%	0	0%	10	5%
\$45,000-\$49,999	0	0%	0	0%	10	5%
\$50,000-\$59,999	15	7%	0	0%	15	8%
\$60,000-\$69,999	15	7%	0	0%	10	5%
\$70,000-\$79,999	20	9%	0	0%	0	0%
\$80,000-\$89,999	35	16%	0	0%	10	5%

\$90,000-\$99,999	25	11%	0	0%	20	10%
\$100,000-\$124,999	30	13%	55	22%	30	15%
\$125,000-\$149,999	0	0%	0	0%	0	0%
\$150,000-\$199,999	0	0%	0	0%	20	10%
\$200,000 and over	10	4%	0	0%	10	5%

4(f),(g)	Average and Median Before-Tax Private Household Income by Tenure		
	2006	2011	2016
Average	71045	87260	79466
Owner	77281	87260	77665
Renter	45518	0	0
Median	73388	95414	59045
Owner	80030	95414	58792
Renter	29034	0	0

5(a)	Workers in the Labour Force for Population in Private Households		
	2006	2011	2016
Workers in labour force	305	310	220

5(b)	Workers by NAICS Sector for Population in Private Households					
	2006		2011		2016	
	#	%	#	%	#	%
Total	300	100%	310	100%	220	100%
All Categories	305	102%	310	100%	220	100%
11 Agriculture, forestry, fishing and hunting	20	7%	0	0%	15	7%
21 Mining, quarrying, and oil and gas extraction	20	7%	45	15%	0	0%
22 Utilities	0	0%	0	0%	10	5%
23 Construction	40	13%	35	11%	40	18%
31-33 Manufacturing	0	0%	0	0%	0	0%
41 Wholesale trade	0	0%	0	0%	0	0%
44-45 Retail trade	0	0%	15	5%	30	14%
48-49 Transportation and warehousing	40	13%	50	16%	25	11%
51 Information and cultural industries	10	3%	0	0%	10	5%
52 Finance and insurance	0	0%	0	0%	0	0%
53 Real estate and rental and leasing	10	3%	0	0%	0	0%
54 Professional, scientific and technical services	0	0%	20	6%	0	0%
55 Management of companies and enterprises	0	0%	0	0%	0	0%
56 Administrative and support, waste management and remediation services	0	0%	0	0%	0	0%
61 Educational services	20	7%	50	16%	15	7%

62 Health care and social assistance	30	10%	0	0%	0	0%
71 Arts, entertainment and recreation	0	0%	0	0%	0	0%
72 Accommodation and food services	55	18%	0	0%	35	16%
81 Other services (except public administration)	15	5%	0	0%	20	9%
91 Public administration	30	10%	20	6%	15	7%
Not Applicable	0	0%	0	0%	0	0%

6(1)(e)	Subsidized Housing Units
	2016
Subsidized housing units	

7(d),(e),(f),(g)	Commute to Work for Population in Private Households	
	2016	
	#	%
Total	165	100%
Commute within CSD	145	88%
Commute to different CSD within CD	10	6%
Commute to different CD within BC	0	0%
Commute to different province	0	0%

Canadian Mortgage Housing Commission

	Bachelor	1-Bedroom	2-Bedroom	3+ Bedrooms	Total
2005	N/A	N/A	N/A	N/A	N/A
2006	N/A	N/A	N/A	N/A	N/A
2007	N/A	N/A	N/A	N/A	N/A
2008	N/A	N/A	N/A	N/A	N/A
2009	N/A	N/A	N/A	N/A	N/A
2010	N/A	N/A	N/A	N/A	N/A
2011	N/A	N/A	N/A	N/A	N/A
2012	N/A	N/A	N/A	N/A	N/A
2013	N/A	N/A	N/A	N/A	N/A
2014	N/A	N/A	N/A	N/A	N/A
2015	N/A	N/A	N/A	N/A	N/A
2016	N/A	N/A	N/A	N/A	N/A
2017	N/A	N/A	N/A	N/A	N/A
2018	N/A	N/A	N/A	N/A	N/A
2019	N/A	N/A	N/A	N/A	N/A

Source: CMHC Rental Market Survey

Local Government and BC Housing Status on New Construction

New Dwellings

Housing Type	2015	2016	2017	2018	2019	Build Total
Sum of SFD						
Sum of MH						
Sum of DPX						
Sum of APT						
Sum of TH						
Sum of MIX						
ANNUAL TOTAL						

Demolitions

Housing Type	2015	2016	Demo Total
Sum of SFD			
Sum of MH			
Sum of DPX			
Sum of APT			
Sum of TH			
Sum of MIX			
ANNUAL TOTAL			

Net New Dwellings

Housing Type	2015	2016	2017	2018	2019	Total
Sum of SFD						
Sum of MH						
Sum of DPX						
Sum of APT						
Sum of TH						
Sum of MIX						
ANNUAL TOTAL						

Registered new homes by unit type,

Registered New Homes by Unit Type, 2016-2018			
	2016	2017	2018
Total	N/A	N/A	N/A
Single-detached house	N/A	N/A	N/A
Multi-unit house	N/A	N/A	N/A
Purpose-built rental	N/A	N/A	N/A
Source: BC Housing			

APPENDIX D

Building Inventory



Appendix D: Building Inventory

Row Labels	Count of Comments
Abandoned	29
House - Abandoned	29
Commercial/Industrial	125
Commercial/Industrial	125
Crown Land	27
Undeveloped	27
Derelict Building	37
Unoccupied-derelict	37
Housing - 4-plex	2
4-Plex - Occupied	2
Housing - Duplex - Occupied	2
Du-Plex - Abandoned	1
Du-Plex - Occupied	1
Housing - Occupied	278
1 Unit - Occupied	1
Apartment Building - approx 20 units	1
House - Occupied	276
Inn - Short Term Rentals	12
Inn - Short Term Rentals	12
Institutional	2
School	1
School - Unoccupied	1
Legend	18
Du-Plex - Abandoned	1
Legend	8
(blank)	9
Municipal/Utility Building	6
Municipal/Utility Building	6
Non-Residential Lot	8
Non-Residential Lot	8
Recreational	11
Recreational	11
Religious	3
Church	3
Undeveloped	360
Undeveloped	360
Undeveloped Subdivision - 55 Lots	2
Undeveloped-Subdivision - ~40 potential lots	1
Undeveloped-subdivision (~50 potential lots?)	1
Undeveloped-Non Serviced	620
Undeveloped-Non Serviced	620
(blank)	1
(blank)	1
Grand Total	1543