

## 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

Ladysmith T (CSD, BC)				
Total Households	2006	2011	2016	2021
Owners	2,575	2,710	2,990	3,170
Renters	605	700	720	760

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

Ladysmith T (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	40	1.26%	1.26%
Renters	75	12.40%	45	6.43%	50	6.94%	55	7.24%	8.25%

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

Ladysmith T (CSD, BC)			
Total Households	2021 Households	Average ECHN Rate	Households in ECHN
Owners		n/a	n/a
Owners with a mortgage	3,170	1.26%	40.00
Renters	760	8.25%	62.71
<b>Total New Units to Meet ECHN - 20 years</b>			<b>102.71</b>

## 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

Ladysmith T (CSD, BC)				
Regional Population	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
87,330	8,800	10.08%	535	53.91
<b>Total New Units to Homelessness Needs - 20 years</b>				<b>53.91</b>

## 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

Ladysmith T (CSD, BC)		
Age – Primary Household Maintainer 2006 Categories	2006 Households	
	Owner	Renter
Under 25 years	10	50
25 to 34 years	200	70
35 to 44 years	480	120
45 to 54 years	530	90
55 to 64 years	525	110
65 to 74 years	400	60
75 years and over	425	105

**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

Ladysmith T (CSD, BC)		
Age – Primary Household Maintainer 2021 Categories	2021 Households	
	Owner	Renter
15 to 24 years	15	15
25 to 34 years	160	110
35 to 44 years	420	145
45 to 54 years	450	120
55 to 64 years	700	115
65 to 74 years	885	115
75 to 84 years	400	90
85 years and over	140	45

**Table 5**

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

EXPORT

Ladysmith T (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	485	780	380	670
	20 to 24 years	295		290	
25 to 34 years	25 to 29 years	310	635	385	770
	30 to 34 years	325		385	
35 to 44 years	35 to 39 years	460	1,005	505	1,035
	40 to 44 years	545		530	
45 to 54 years	45 to 49 years	600	1,185	460	1,020
	50 to 54 years	585		560	
55 to 64 years	55 to 59 years	620	1,115	690	1,475
	60 to 64 years	495		785	
65 to 74 years	65 to 69 years	410	745	800	1,585
	70 to 74 years	335		785	
75 years and over	75 to 79 years	350	700	480	1,035
	80 to 84 years	200		310	
	85 years and over	150		245	

**Table 6**

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

EXPORT

Ladysmith T (CSD, BC)					
Age Categories – Household Maintainers	2006 Households		2006 Population	2006 Headship Rate	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	10	50	780	1.28%	6.41%
25 to 34 years	200	70	635	31.50%	11.02%
35 to 44 years	480	120	1,005	47.76%	11.94%
45 to 54 years	530	90	1,185	44.73%	7.59%
55 to 64 years	525	110	1,115	47.09%	9.87%
65 to 74 years	400	60	745	53.69%	8.05%
75 years and over	425	105	700	60.71%	15.00%

**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

Ladysmith T (CSD, BC)					
Age Categories – Household Maintainers	2006 Headship Rate		2021 Population	2021 Potential Households	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	1.28%	6.41%	670	8.59	42.95
25 to 34 years	31.50%	11.02%	770	242.52	84.88
35 to 44 years	47.76%	11.94%	1,035	494.33	123.58
45 to 54 years	44.73%	7.59%	1,020	456.20	77.47
55 to 64 years	47.09%	9.87%	1,475	694.51	145.52
65 to 74 years	53.69%	8.05%	1,585	851.01	127.65
75 years and over	60.71%	15.00%	1,035	628.39	155.25

**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

Ladysmith T (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	8.59	42.95	15	15	-6.41	27.95	21.54
25 to 34 years	242.52	84.88	160	110	82.52	-25.12	57.40
35 to 44 years	494.33	123.58	420	145	74.33	-21.42	52.91
45 to 54 years	456.20	77.47	450	120	6.20	-42.53	0.00
55 to 64 years	694.51	145.52	700	115	-5.49	30.52	25.02
65 to 74 years	851.01	127.65	885	115	-33.99	12.65	0.00
75 years and over	628.39	155.25	540	135	88.39	20.25	108.64
<b>Total New Units to Meet Suppressed Housing Need - 20 years</b>							<b>265.52</b>

### 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

Ladysmith T (CSD, BC)			
Regional District Projections	2021	2041	Regional Growth Rate
Households	37,290	51,160	37.19%

**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

Ladysmith T (CSD, BC)				
Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Local Household Growth	n/a	3,925	5,427.00	1,502.00
Regionally Based Household Growth	37.19%	3,925	5,384.90	1,459.90
Scenario Average				1,480.95
<b>Total New Units to Meet Household Growth Needs - 20 years</b>				<b>1,480.95</b>

### 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

Ladysmith T (CSD, BC)				
	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	3.00%	97.00%	760	783.51
Local Vacancy Rate	1.40%	98.60%		770.79
<b>Total New Units to Achieve 3% Vacancy Rate - 20 years</b>				<b>12.71</b>

## 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

Ladysmith T (CSD, BC)	
Component	Result
A. Extreme Core Housing Need	102.71
B. Persons Experiencing Homelessness	53.91
C. Suppressed Household Formation	265.52
E. Rental Vacancy Rate Adjustment	12.71
<b>Total</b>	<b>434.85</b>
Demand Factor	1.29
<b>Total New Units to Address Demand Buffer - 20 years</b>	<b>560.00</b>

## 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

Ladysmith T (CSD, BC)		
Component	5 Year Need	20 Year Need
A. Extreme Core Housing Need	25.68	102.71
B. Persons Experiencing Homelessness	26.95	53.91
C. Suppressed Household Formation	66.38	265.52
D. Anticipated Growth	466.67	1,480.95
E. Rental Vacancy Rate Adjustment	3.18	12.71
F. Additional Local Demand	140.00	560.00
<b>Total New Units - 5 years</b>	<b>729</b>	
<b>Total New Units - 20 years</b>		<b>2,476</b>

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



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