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FORWARD

CitySpaces Consulting was the author of this report. We are very appreciative of the participation, support and advice from the Village of Fraser Lake and stakeholders who contributed or offered insights and observations on the housing issues and opportunities facing seniors living in Fraser Lake and surrounding rural areas. We thank them:

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- Sarrah Storey, Autumn Services Centre
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- Tweedsmuir House, Burns Lake
- Fiona Lamprecht, Riverside Place, Vanderhoof
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EXECUTIVE SUMMARY



Above: Fraser Lake
Photo credit: CitySpaces

The Village of Fraser Lake has observed an increased number of senior residents in the municipality and surrounding rural and remote areas. Although the Village has one, 23-unit dedicated independent seniors housing facility ('Silver Birch Lodge'), it is concerned that it will not be able to keep up with the growing demand of the aging population.

The Village has made several steps to address the future housing needs of seniors, including acquiring crown land adjacent to the existing seniors housing facility. Their next step was initiating this study to determine the overall need and demand for seniors housing in order to support and build a case for a future facility expansion.

This study examined housing indicator data as well as engaging with several community stakeholders to identify the key housing concerns and issues, and evidence to support a seniors housing expansion in Fraser Lake. Overall, the data clearly demonstrates a demand for seniors housing in Fraser Lake to accommodate aging residents in the community as well as seniors living in rural and remote areas surrounding Fraser Lake. However, given the slow real estate market and low demand for purchasing homes in Fraser Lake, it is a significant challenge for seniors to sell their homes and downsize into a dedicated seniors facility.

The aspirations of the community envision an expanded Silver Birch Lodge that can accommodate seniors for the 'next level of care'; specifically, assisted living, that can support seniors with daily living including grocery shopping, light housekeeping, and self-care. The community strongly identified this housing gap in their community, acknowledging the closest equal facilities are located in neighbouring communities of Vanderhoof, Burns Lake, and Prince George. Private market rental in Fraser Lake is also inadequate to meet the needs of seniors given the lack of accessibility features and poor conditions of some rental buildings.

Other community members hope for an even higher level of care to tend to seniors with mental health issues and other illnesses, including Alzheimer's

disease. However, given the limited social services and healthcare infrastructure in Fraser Lake, a residential care facility would not be supported.

Assisted living does not require as highly trained healthcare practitioners as residential care facilities; however, it does require trained workers to provide quality care and support to seniors. This is also limited, as Provincial regulations are increasingly being tightened to protect seniors from mistreatment and elder abuse. Assisting seniors with their medication must be administered by a Licensed Practical Nurse (LPN), for example.

Although challenges exist, there is an opportunity to support the Village's aspirations of a potential expansion. It is recommended in this report that an expansion be modest, between 10 to 15 units, initially dedicated to seniors who can live independently but designed to be flexible/adaptable for converting into assisted living once trained workers/programs are established. The preliminary proposed development program is summarized below. Further details on the program can be found on pages 32/33 of this report.

Table 1: Silver Birch Lodge - Potential Development Program

Potential Development Program Summary	4 2 4
One-Bedroom Independent Living Units (with Flexible/Adaptable Design for Potential Future Conversion into Assisted Living Units)	8 units
Two-Bedroom Independent Living Units	5 units
Heavy Care/Residential Care Units	0 units
Respite Unit (non-medical services only)	1 unit
Visitor Unit / Flexible Respite Unit	1 unit
Total Potential Expansion Size:	15 units

The implementation approach is critical for success of this project. Given the challenge of seniors trying to sell their homes in Fraser Lake, especially for seniors living in rural areas, this project should be implemented incrementally. We recommend a phased approach, utilizing modular construction, starting with two to four units. Absorption of these units and wait lists should be monitored, incrementally adding modular units as demand warrants.

Other key recommendations to move this project forward include implementing a community capacity-building program to train local residents for employment as assisted living workers. Other recommendations include minor amendments to the Zoning Bylaw to reference the Community Care Facility Act (2002), as well as encourage adaptable/accessible housing through policy (Official Community Plan), and regulations (Zoning Bylaw).

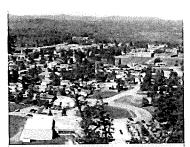
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INTRODUCTION



Above: The Village of Fraser Lake Photo credit: Gill Kopy via PictureBC



Above: Streets of Fraser Lake Photo credit: CitySpaces

PURPOSE OF THIS STUDY

UNDERSTANDING THE HOUSING NEEDS OF SENIORS IN FRASER LAKE

In the fall of 2014, the Village of Fraser Lake engaged CitySpaces Consulting to prepare a Housing Needs Assessment for the community, focusing on the housing needs of seniors.

Specifically, the Village aims to understand the need and demand for seniors housing to help determine the viability of potentially expanding the only dedicated seniors housing facility in the community: Silver Birch Lodge - a 23-unit independent rental building for seniors. The Village has recently acquired crown land adjacent to the property in anticipation of a potential future expansion project.

RESEARCH METHODOLOGY

Determining the need and demand for seniors housing is framed by BC Housing's *Housing Need and Demand Study Template*, which focuses on obtaining both quantitative and qualitative sources of information to offer a comprehensive insight into local housing needs.

The quantitative data highlighted in this report has been obtained from a variety of sources, where available. Research sources include the 2011 Census of Canada, the 2011 National Housing Survey, BC Housing, the BC Non-Profit Housing Association (BCNPHA), and the Northern BC Real Estate Board.

The qualitative information was obtained from a collection of insights, observations, and perspectives of community stakeholders. A series of one-on-one interviews were conducted in-person and over the telephone, documenting key concerns related to seniors, health and housing in Fraser Lake and surrounding rural communities.

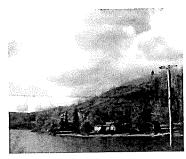
CONNECTIVITY WITH RURAL + REMOTE HOUSEHOLDS

A key emphasis of this report is the connectivity between the Village-proper and the rural and remote areas surrounding Fraser Lake. Seniors who live in rural and remote areas are part of the greater Fraser Lake community, and do their shopping, mailing, learning, socializing, and connecting in Fraser Lake. Also important is drawing on information from neighbouring communities to understand their capacity to house their aging population and capacity to accommodate seniors from Fraser Lake and elsewhere.

For these reasons, this study focuses on Fraser Lake and comparable communities, where data and information is available, for Fort Fraser, Francois Lake, Burns Lake, Houston, Telkwa, Smithers, Vanderhoof, Fort St. James, Granisle, Electoral Area D of the Bulkley-Nechako Regional District, as well as the First Nations communities of Nadleh Whut'en and Stellat'en.

The areas most challenging to quantify geographically are those households living in rural and remote areas. For example, households living on Francois Lake are dispersed kilometres across the lakeshore, and not in one isolated cluster. It is important to keep these living characteristics in-mind while underscoring the importance of the analysis found in this report.

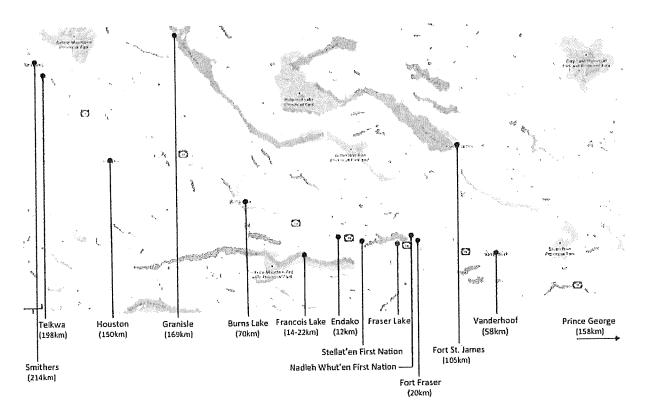
Figure 1: Map of Fraser Lake and Surrounding Communities





Above: Rural housing at the mouth of Stellako River and Francois Lake on Francois Lake Road (~14km from the Village of Fraser Lake)

Photo credit: CitySpaces





Above: "Art Comfortable At Home" in Endako, BC ~12km from Fraser Lake Photo credit: Carol Browne via Flickr

THE SENIORS HOUSING CONTINUUM

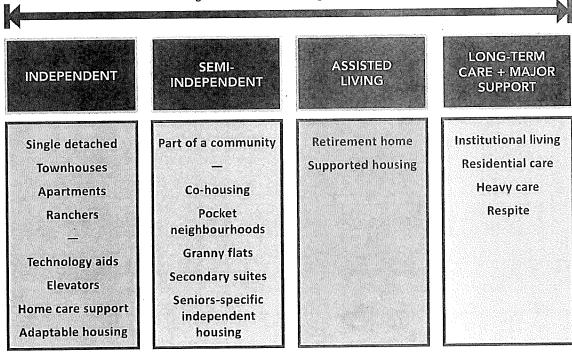
The "Housing Continuum" is a visual concept that illustrates a spectrum of housing forms. Typically, comprehensive housing studies refer to continuums that speak to market and non-market housing, ranging from emergency shelters to rent-geared to income (RGI), market rental and homeownership.

For this study, we refer to the seniors housing continuum, as illustrated in the figure below. The seniors housing continuum ranges from independent living on the far left, towards long-term care on the right. Home supports and healthcare are increasingly required as you move to the right of the continuum.

Independent seniors housing is a home that a senior can live safely and comfortably on their own without any major supports. This can be either in , the private market rental or homeownership markets. Homes typically found in this category are single-detached dwellings, townhomes, and apartments. Housing for independent living can be ground-oriented such as bungalows or rancher-style homes, or in multi-unit/multi-level buildings with elevators.

Seniors are living independently longer now more than ever as a result of improved programs and technologies, such as elevators (which are increasingly cheaper to build), technology aids, and home care support including meals-on-wheels programs and better-at-home programs. Increasingly, homes are retrofitted for accessibility, including new construction with adaptable housing standards to accommodate changes in a persons' mobility (i.e. wide doorways, reinforced walls for stair lifts, etc.).

Figure 2: Seniors Housing Continuum



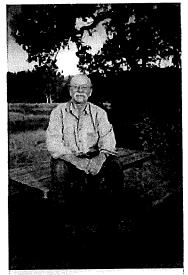
Semi-independent living are homes where seniors can mostly care for themselves, but in an environment where help and support are in close reach. An example includes a senior living in a secondary suite of their adult child's home. It can also include an independent rental building that is dedicated to seniors, where the senior lives on their own in a self-contained unit without supports, but may have access to a building caretaker for questions and assistance (i.e. building maintenance). Semi-independent seniors accommodation is often characterized by a communal living format, where there is some share of responsibility in managing the home, as well as opportunity to connect and socialize. This includes models such as co-housing and pocket neighbourhoods.

Assisted living represent what most retirement homes are in BC. The supports can vary depending on the different assisted living arrangements, but mostly focus on meeting the daily needs of seniors, such as meal preparation, housekeeping and laundry. Some offer personal and healthcare services such as bathing, grooming, dressing and taking medication. The provincial government issues licenses and monitors assisted, supportive, and personal care homes to ensure quality and safety of senior tenants.

Lastly, long-term care homes are designed for seniors who can no longer live independently and who require 24-hour nursing care and supervision. These homes are ones that typically house and support seniors living with Alzheimer's disease and other forms of dementia.

Many seniors prefer to stay in their homes for as long as they can, and often have informal systems in place to support them, including neighbours, families, and friends. Further, there is a movement across Canada to support aging-in-place principles, finding ways for seniors to stay living in their home and their community through age-friendly planning. This requires ensuring that affordable and suitable housing is available to seniors in communities in which they live.

This study investigates the need and demand for seniors housing in Fraser Lake, taking into account the several quantitative and qualitative sources (where available), and referencing components of the seniors housing continuum where appropriate.



Above: Senior

Photo credit: CitySpaces



Above: Red Roof Housing Puzzle as seen at Silver Birch Lodge, Fraser Lake

Photo credit: CitySpaces

SENIORS HOUSING: NEED + DEMAND IN FRASER LAKE

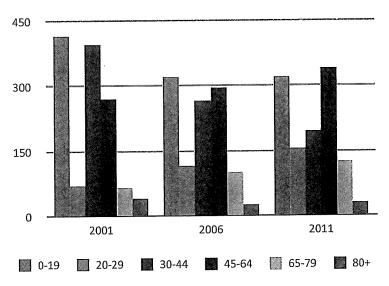
In 2011, the total population of the Village of Fraser Lake was 1,167 residents. The surrounding area (Electoral Area D) has 1,734 residents living in rural and remote areas who commute to Fraser Lake for school, work, shopping and errands

AN AGING POPULATION

SENIORS LIVING IN FRASER LAKE

The Village of Fraser Lake has maintained a small, stable population level since 2001, and since the last census. The notable change in demographics is the shifting proportion of age groups. In 2001, the most prominent households in Fraser Lake were families: couples in their 30s to early 40s with children under the age of 19. A decade later, children have graduated, and the 30 to 40 year olds are now the pre-senior group aged 45 to 64. These "baby boomers", so to speak, will be the seniors in the next decade or two.

Figure 3: Population in Fraser Lake, by Age Group



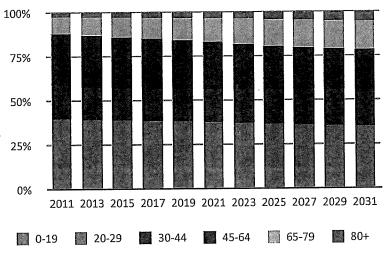
Source: Statistics Canada, National Household Survey, 2011

Also changing is the growth rate of senior households in Fraser Lake. In 2001, there were 105 seniors over the age of 65. In 2011, there were 155. In the Village, the proportion of seniors as a population is growing while younger age groups (0-19 and 30 to 44) are shrinking.

SENIORS ON THE OUTSKIRTS

The growing number of seniors in Fraser Lake is reflective of demographic trends and projections for the Bulkley Valley. Seniors have grown from 10.4% to 12.3% of the total population in the region. BC Statistics estimates that senior households will grow even more to comprise 21.8% of the population by the year 2031.

Figure 4: Population Projections by Age Groups for the Regional District of Bulkley-Nechako



Source: BC Stats, 2011

Electoral Area 'D' (Fraser Lake) is the most relevant area within the regional district related to this study. Area D is the geographic region in which households, including seniors, live outside the municipal boundary of the Village of Fraser Lake and other incorporated communities. This includes places such as Francois Lake, Endako, and the north-shore of Fraser Lake. They live on 'the outskirts' but commute to Fraser Lake to do their shopping, errands, and access services.

The following graph demonstrates the aging population in the rural and remote areas surrounding Fraser Lake. Seniors over the age of 65 has nearly doubled since the 2001 census, from 155 to 245.



Above: Housing in Fraser Lake Photo credit: CitySpaces

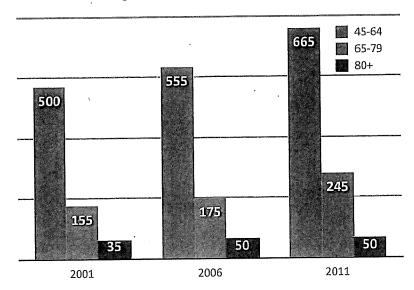


Above: Home on Francois Lake Photo credit: CitySpaces

Why does this matter?

Residents of different ages tend to have different housing needs. For example, two-storey homes may be suitable for families with young children, but less so for empty nesters and singles who want smaller accommodation. With the gradual aging of the population, seniors are challenged between staying in their current home, adapting it to better meet their needs, or moving to another form of housing or different community to find a suitable home.

Figure 5: Seniors in Electoral Area D



Source: Statistics Canada, Census, 2001, 2006, 2011

These seniors are living in rural areas with no fire protection service, and with limited ambulance service (depending on the weather and road conditions). Their rural location makes it challenging for emergency response services to access them in a reasonable amount of time. For seniors living on the north shore of Fraser Lake (outside the municipality), an ambulance may take 30 minutes one-way to reach them during normal weather conditions, with an approximate travel time to the nearest hospital estimated at 1.15 hours (Vanderhoof or Burns Lake).

Key informants living on Francois Lake provided additional insight into the challenges experienced by seniors living on the outskirts. Francois Lake is a 'naturally occurring retirement community', where long-time residents have stayed and aged together. Some seniors are challenged to maintain their homes on the rural areas of Francois Lake. There have been attempts to hire young people to help with yard work and home maintenance; however, it has been difficult to connect seniors in-need with volunteers willing to help in remote areas; usually, because the homes are 'too far' to help.

Key informants also indicated that there are many seniors living on Francois Lake that should move into a home with onsite supports. They emphasized the many elderly women caring for their ill husbands. Senior women, as caregivers, can experience a large workload, stress, and emotional challenges, especially in rural areas where there is no access to supports or services, and no respite (the closest respite bed is in Vanderhoof, but residents have travelled as far as Prince George to access an *available* respite bed). There are other single senior women who relocated to Fraser Lake with their husbands decades ago in search of employment, who now find themselves living on their own.

ELDERS ON RESERVE

There are two First Nations reserves near the Village of Fraser Lake:

- · The Nadleh Whut'en First Nation to the northeast; and,
- The Stellat'en First Nation to the west.

The Nadleh Whut'en has a housing program and a dedicated housing coordinator who administers the community's social housing and band ownership/rental programs. They collect rent, manage rental units, and prepare submissions to housing subsidy programs for low-income households.

The Nadleh Whut'en First Nation have approximately 250 members living onreserve. Altogether, there are 33 elders over the age of 65 living on-reserve, and another 14 elders between the ages of 60 and 64. Although there are elders on-reserve, Nadleh Whut'en has a very young demographic and is not experiencing a rapidly aging population like Fraser Lake.

The housing challenges in Nadleh Whut'en are one of a different concern compared to Fraser Lake and other communities in the region. They are observing an interest and demand from their members to return to the reserve, mostly young people and young families. However, there is limited housing options for them. Rental housing is fully occupied, and there is very low turnover of tenants.

Elders living on-reserve are traditionally cared for by their adult children. There is a health centre on-reserve that can attend basic medical needs, and doctors/healthcare practitioners visit the reserve on a community rotation basis through a program managed by the Carrier Sekani Tribal Council. Community members care for their elders as long as they can, ideally until the end of their lives. However, in cases where elders require more support and access to healthcare, elders move outside the community, as far as Vanderhoof or Prince George. Key informants suggest that there is a need for additional home care on-reserve, which could be a potential partnership between the Village, the Nadleh Whut'en and the Stellat'en Band.

BABY BOOMERS

With the exception of First Nations communities, the demographic characteristics in Fraser Lake and surrounding rural areas is reflective of a trend that has been observed widely in the United States and somewhat in Canada, where many communities are seeing a large proportion of their seniors aging in place. This trend has been referred to as "Naturally Occurring Retirement Communities" (NORCs). In the United States, a community can seek a designation of NORC and obtain various levels of government funding to support seniors, due to the concentration of seniors. Although no such programs exist in BC or Canada, it should be noted that Fraser Lake is not alone in the challenge of planning for an aging population in rural and remote communities across North America.



Above: Sophie Thomas - Traditional Medicine Woman of the neighbouring Saik'uz First Nation south of Vanderhoof

Photo credit: Geraldine Flurer via Flickr



Above: Rural and remote housing in Electoral Area D, Regional District of Bulkley-Nechako

Photo credit: CitySpaces

SENIOR MIGRANTS

A small number of people move to Fraser Lake every year. According to the most recent Census, 150 residents had moved to Fraser Lake within the past 5 years (~15% of total population), averaging approximately 30 new residents per year. Given that 88% of households in Fraser Lake are couples (with and without children), it can be assumed that 88% of the 30 new residents are couples. This means that, on an annual average, there can be a demand of up to 17 dwelling units per year, for rental and ownership housing. This is a relatively low demand for units, resulting in a small number of potential home buyers in the Fraser Lake real estate market.

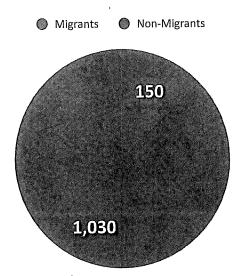


Figure 6: Population Mobility in Fraser Lake

Source: Statistics Canada, Census 2011

The mobility status of seniors in the region (residents aged 65 and over) is not highly active, with 5% of the senior population moving away from the Regional District of the Bulkley Nechako (RDBN) in the past five years. The other 95% have not moved outside of the RDBN. Seventy-five (75) seniors over the age of 65 moved to a different address but stayed within the RDBN in the past five years.

Homeowners are likely challenged to sell their homes given the small migration of new residents to Fraser Lake - and not all new residents are looking to purchase a home, and some may rent. It is likely more challenging to sell an older home in need of major repair, and to sell homes located in rural areas outside of the municipal boundary.

AN AGING WORKFORCE

MINING + MILLS

Fraser Lake is one of BC's "instant towns", incorporated in 1966 with mining as the primary industry and the opening of Endako Mines (owned by Thompson Creek Metals Company Inc.). The other major employer in the community that also supported the Village's early development is West Fraser Timber Corporation with their local operation of the Fraser Lake Sawmill. The mill and the mine have experienced economic highs and lows in the past, but have always anchored the community with long-term employment and livable wages.

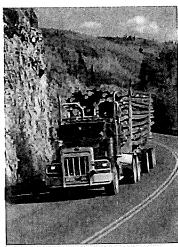
At the early stages of this study, the mill and the mine were experiencing stable operations. Endako Mine had recently completed an expansion to meet ore-processing capacity of 55,000 tons per day. West Fraser had recently closed its' mill in neighbouring Houston in late 2013, but continues to operate the Fraser Lake Sawmill and plans to develop a bio-energy plant to increase profitability.

However, the economy can change very quickly in small communities. Near the end of this study, Endako Mine announced the suspension of mine operations, resulting in 32 terminated employees, and approximately 300 laid-off workers, representing approximately 50% of the entire workforce in Fraser Lake. It is unknown when the laid-off workers will return to work.

The full extent of implications of the mine operations suspension is knowown, but could result in unintended consequences in the community. This could include implications to the socio-economic conditions of the community, including housing, with potential issues related to affordability, out-migration/vacancy, market saturation, among other issues. It can also lead to challenges for seniors trying to sell their home, both competing with other residents trying to sell their homes, competitive pricing, as well as a lack of buyers. It is also possible that seniors leave the community to follow their adult children who find work elsewhere. These challenges are speculation at this point, as the implications of the economic changes are not known and have not been thoroughly investigated as part of this study.

Beyond the mill and the mine, key informants indicated that the potential Liquid Natural Gas (LNG) investment in Northwest BC may offer some spin-off economic benefits to Fraser Lake during the peak construction period, primarily from truckers who may stop in Fraser Lake en route, who are expected to spend money at restaurants and other local shops and services. No other major spin-offs are anticipated for the community.

"The Mine Built the Town" - Quote from local resident, 2014



Above: Logs being transported on Highway 16 between Fraser Lake and Burns Lake

Photo credit: Ministry of Transportation via Flickr

RETIREMENT

There are other changes occurring in the local economy with respect to long-time workers: they're retiring. In fact, the labour participation rate has decreased in the Village by 7.7% since 1996 (not including recent job losses). Inevitably, this participation rate will dramatically shift upon the release of the next census data given the economic changes in the community.

100% — Total — Men — Women 80% — Women 60% — 2001 2006 2011

Figure 7: Labour Force Participation Rate in Fraser Lake, Over Time

Source: Statistics Canada, Census 1996, 2001, 2006, 2011

Key informants noted that there are shifting age demographics at West Fraser Mills in Fraser Lake. The mill had numerous workers recently retire, and anticipate more retirees in the near future. The primary challenge with the retirement transition is losing depth of experience at the mill. West Fraser Mills are hiring an unprecedented number of apprentices to train and shadow experienced workers before they retire. The combination of retirees and new, young apprentices are shifting their mill to an overall younger workforce.

Another challenge experienced by West Fraser Mills is a high turnover rate of apprentices, coupled with challenges recruiting and retaining young workers. Key informants indicated that generations of the past were one-income households, with easier ability to recruit a male worker without requiring another job in the community for their partner. Today's young generation has a different household composition, typically with two-income earners, and increasingly with more education. The mill has observed young workers relocating to other communities where both partners in a household can find jobs in their field, such as Prince George and Fort St. John.

, data.			

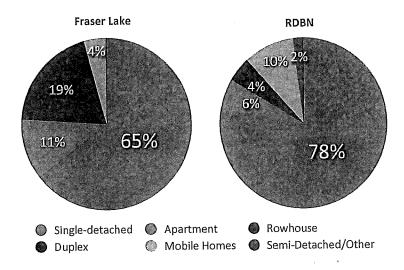
HOUSING IN THE REGION

As many locals would say, "The Mine Built the Town..." referring to the fact that most three-bedroom bungalows built in the Village were originally built by the mine for their workers. The majority of these homes were eventually purchased by the worker-occupant, many of whom have since retired but still live in their bungalow today. There are other forms of housing in Fraser Lake as well, some built by local industry, others driven by the private market. This section summarizes the housing stock as it exists today, including supply, tenure, prices, and conditions.

MARKET HOUSING + CONDITION OF RENTAL SUPPLY

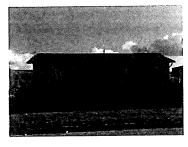
Based on the 2011 census, single-detached homes are the predominant form of housing in Fraser Lake (65%) and in the Regional District of Bulkley-Nechako (78%). Other ground-oriented units, such as rowhouses, are common. Overall, there are 310 single-detached units; 90 rowhome units; 55 apartment units; 20 mobile homes; and, 5 duplexes (Note: although Statistics Canada reports 5 duplexes, there are no known duplexes in the municipality). The housing mix in Fraser Lake is unusually diverse for a community of its size, especially compared to other small and rural communities in BC.

Figure 8: Housing Types in Fraser Lake + RDBN



Source: Statistics Canada, Census 2011

The majority of the Fraser Lake housing stock was built between 1961 and 1980, the same time that the mine and the mill were increasing their operations, capacity, and hiring more workers. This is the time when numerous young families moved to Fraser Lake to start their job and a family.





Above: Typical housing stock in Fraser

Photo credit: CitySpaces

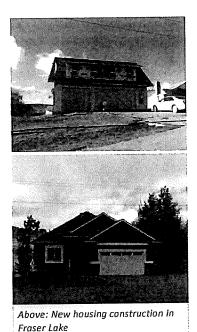
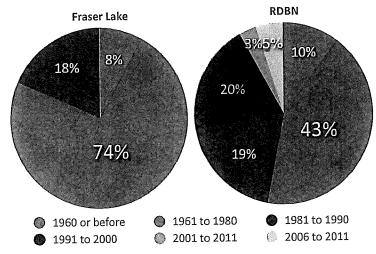


Photo credit: CitySpaces

According to the data, only 18% of the housing stock was built after 1981. The data also indicates that there has not been any homes built since 1990. However, building permit data obtained from the Regional District revealed that 18 homes were built since 1990. Generally, the majority of the housing stock in Fraser Lake is between 30 to 60 years old.

Figure 9: Age of Housing Stock



Source: Statistics Canada, Census 2011

Key informants suggested that newer homes have not been designed with 'seniors in-mind'. They are not built with accessibility/adaptability features, and have all bedrooms located upstairs. The homes may be suitable for families today, but as households age, they may not be appropriate homes for seniors or someone with mobility issues or a disability.

Just over a quarter (28%) of the population in Fraser Lake are renters, which is reflective of the typical rental housing forms of apartments and rowhomes that represent 30% of the local housing stock.

Renters
Owners
73%
28%
20%

Fraser Lake

RDBN

Figure 10: Housing Tenure

Source: Statistics Canada, Census 2011



Data for rental costs and vacancy rates are typically obtained through the Canada Mortgage and Housing Corporation (CMHC). However, data does not exist at the level of geography for the Village of Fraser Lake. As such, telephone calls were made to rental building property managers in order to identify the current rent ranges and unit availability.

As of October, 2014, the average cost of a one-bedroom unit in Fraser Lake ranged between \$500 to \$575 per month. For a two-bedroom unit, the cost ranged from \$675 to \$700 per month. At the time of this study, there were two unoccupied one-bedroom units, but only one available, and two available two-bedroom units.

Table 2: "Snapshot" Cost to Rent in Fraser Lake's Private Market

Black Apartments					
Unit	Cost	Vacancy			
One-bedroom unit	\$575 / month	2 empty units, 1 available unit			
Two-bedroom unit	\$675 / month	2 available units			
	Brown Apartr	nents			
Unit	Cost	Vacancy			
One-bedroom unit, unfurnished	\$500/month	n/a			
One-bedroom unit, furnished	\$550/month	n/a			
Two-bedroom unit, furnished	\$700/month	n/a			

Source: Key Informant Interviews, October 2014

According to the property managers, the "black" and "brown" apartments are never fully occupied, with usually one or two units available of each unit size at any given time of the year. It was also noted that several tenants are transient workers who live in the units on a short-term basis, typically around 3 months, before returning to their permanent residency in a different community. It is further anticipated that a number of these transient worker tenants will be leaving for the winter and returning in the spring, and could stay for an extended period of up to 3 years. (Note: this observation could significantly change given the recent economic changes in the community).

With respect to affordability, key informants indicate that rents are affordable in Fraser Lake, and that there is no pressure on the rental supply.

Property managers of the "black" and "brown" apartments have rented to senior tenants, and noted the challenge accommodating seniors, especially



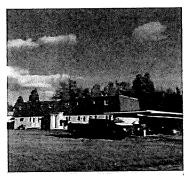
Above: Fraser Lake "Brown Apartments" Photo credit: CitySpaces



Above: Fraser Lake "Black Apartments" Photo credit: CitySpaces

Housing Conditions: Why is this important?

Poor housing conditions can include issues such as mold, inadequate insulation, no heating, faulty wiring and plumbing, and poorly secured locks. Substandard housing can have serious negative effects on tenants, most notably affecting health. Poor conditions such as dampness, cold weather/poor insulation can all lead to physical illnesses. For children, seniors, and persons with compromised immune systems, living in poor housing conditions can be unsafe.



Above: Rowhome units in Fraser Lake
Photo credit: CitySpaces

because the apartments are walk-ups with no elevators. The "black" apartments currently have a couple of seniors living in the building, but acknowledges the challenge for them to use stairs. They do not have ground-oriented units either, only basement units that also require stairs.

Other rental units in Fraser Lake are owned by Endako Mine: blocks of townhomes. Key informants suggested that Endako Mine rents them to temporary workers who come from other communities. Community observations indicated that these units are not fully occupied. It is unclear what will happen to the Endako townhomes now that mine operations are suspended. West Fraser Sawmill does not own any rental buildings.

There may be a few in-law suites/secondary suites in single-detached homes in Fraser Lake (and real estate listings indicate there are some homes with partial suites/suite potential); however, key informants suggested that this housing form may not be widely supported given the availability and affordability of the existing rental supply.

The number of homes (both rented and owned) in Fraser Lake in need of major repair is 12.9%, which is near the regional average of 13.4%. Housing conditions are far worse in neighbouring Fort St. James (18.5%), and neighbouring First Nations Communities (35.7% for Stellat'en First Nation and 71.4% for the Nadleh Whut'en First Nation). The provincial average is 7.2%.

Table 3: Condition of Housing

Community	Housing in Need of Major Repair
Fraser Lake	12.9%
Vanderhoof	10.0%
Fort St. James	18.5%
Burns Lake	10.4%
Houston	11.5%
Smithers	4.8%
Regional District of Bulkley Nechako	13.4%
Nadleh Whut'en First Nation	71.4%
Stellako / Stellat'en First Nation	35.7%
Nak'azdli First Nation	n/a
Saik'uz First Nation	50.0%
Burns Lake First Nation	50.0%

Source: Statistics Canada, Census 2011 and Aboriginal Affairs + Northern Development Canada - First Nations Profiles Interactive Map 2011 Although "average" for the region, a community with nearly 13% of its' housing stock in need of major repair is concerning, especially considering major repairs include characteristics such as defective plumbing and electric wiring. The high rate of homes in need of major repairs in Fraser Lake and area is well above the provincial average (7.2%) and above comparable communities in BC. The Village may want to consider researching and preparing a Standards of Maintenance Bylaw to address some of the challenges related to rental housing conditions in the community.

RURAL PROPERTIES + REAL ESTATE

A 'snapshot' of real estate listings were scanned as part of this housing needs assessment to provide insight into the median sale prices in Fraser Lake and surrounding communities.

At the time of this study, there were 22 listings for the Village of Fraser Lake. The median price for all homes was \$179,200. The prices ranged widely depending on year built and location, with lakefront properties being the most expensive. For example, a 3-bedroom waterfront home built in 2008 was listed for \$398,900. Another 3-bedroom home in town without a waterfront view built in 1977 was listed for \$169,000. Four homes were listed on the north shore of Fraser Lake (Stella Road, Galla Bay Road, Oona Road), ranging from an unfinished waterfront cabin for \$169,900 to two bedroom homes worth \$185,000; \$239,000; and \$499,00 respectively.

The Francois Lake area had nearly as many listings as Fraser Lake, within 18 listings in total. The median sale price for a home on Francois Lake was \$299,450. The most expensive home on the lake was 6-bedrooms listed for \$895,000. Most homes are two or three bedrooms, ranging from \$300,000 to \$500,000.

Fort Fraser had three listings at the time of this study, 2 and 3-bedroom homes built in the early 1980s listed for \$225,00 and \$239,900 respectively, and a newer 4-bedroom home built in 2002, listed for \$989,999.

Thirteen other properties were listed for sale in the rural areas surrounding Fraser Lake, with a median listing price of \$220,000.

The average number of days on the market mostly ranged between 99 to 121 days. However, this is difficult to measure given that homeowners often take their listing off the market if no interest is shown, and re-list at other times of the year. Key informants confirm that many homeowners have tried to sell their homes for years without success, especially in rural and remote areas. One home on Colleymount Road (on Francois Lake) has been listed for 457 days.

"A whole bunch of us have put our houses on the market, but nobody is buying. We all realize that it's time to move-in and be closer to healthcare, but we can't sell our houses."

 Comment from a rural senior living on the north shore of Fraser Lake



Above: Home for sale in Fraser Lake Photo credit: MLS®, 2014



Above: Home for sale in Fraser Lake Photo credit: MLS®, 2014



Above: Home for sale in Fraser Lake Photo credit: MLS®, 2014



Above: Home for sale on the north side of Fraser Lake

Photo credit: MLS®, 2014



Above: Home for sale on Francois Lake Road

Photo credit: MLS®, 2014



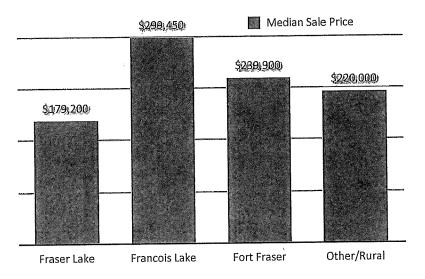
Above: Home for sale on Colleymount Road (Francois Lake) Photo credit: MLS®, 2014



Above: Home for sale on the south side of Francois Lake

Photo credit: MLS®, 2014

Figure 11: Median Sale Prices in Fraser Lake and Surrounding Communities



Source: MLS® Listings, October - November, 2014

Key informants indicated that homes located within the Village proper can be sold easier compared to homes located in rural areas, given the connection to municipal services and proximity to amenities can be attractive to most buyers. Key informants also indicated that sales are up this year, likely a result of the Houston sawmill closure. Some of these workers relocated to Fraser Lake and bought homes (but many transferred mill workers still rent in Fraser Lake and commute to their primary residence in Houston). Buying homes in Fraser Lake was made easier when West Fraser Mills offered financial assistance to workers to pay for their unoccupied property in Houston until they could sell it and move to Fraser Lake permanently.

It is unusual for the Fraser Lake community to experience a spontaneous interest in the housing market, so when the mill closed in Houston and workers were transferred to Fraser Lake, several homes went on the market. Residents viewed this interest as a rare opportunity to "cash-out" on their properties. However, key informants suggest that many sellers overpriced their homes during this time, and did not sell. As a result, they lowered their house prices. Some homes were bought, but not all listings were sold.

Key informants indicated that households living in rural and remote areas have experienced difficulty trying to sell their rural properties. Key informants have suggested that seniors living in the Red Roof District and other areas along Francois Lake cannot find buyers for their lakefront/recreational property. Often, these homes are old and showing their age, and some are up to "cabin standards". According to key informants, the condition, high insurance cost, building code challenges, and no fire protection make these homes

unattractive to buyers. This is especially challenging for seniors living in rural areas, who recognize the time is now to relocate closer to care and services, but cannot find seniors accommodation in Fraser Lake, and selling their home seems to be a nearly impossible task.

 What if the seniors who intend to move into Silver Birch Lodge are unable to sell their homes?

SENIORS HOUSING SUPPLY

The seniors housing supply refers to the dedicated housing units for seniors. In Fraser Lake, there is one dedicated seniors housing building for seniors: Silver Birch Lodge, which was originally built over two phases. Phase 2 recently underwent a change with its' subsidy, changing the status from dedicated seniors housing to rental assistance, applying the subsidy to the tenant rather than the unit. It is expected that Phase 2 will change in 2016.

Outside of Fraser Lake, the majority of dedicated seniors housing can be found in three urban centres: Smithers, Vanderhoof, and Burns Lake. Two thirds of seniors housing are for frail seniors, and the other third is dedicated to low-income seniors.

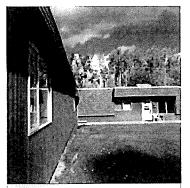
Table 4: Seniors Housing Supply in Fraser Lake and Surrounding Communities, and Changes Between 2011 and 2014

1.00	Frail S	Frail Seniors		ncome	Rent A	Rent Assisted	
	2011	2014	2011	2014	2011	2014	
Fraser Lake			23*	15*	1	8*	
Fort Fraser	-	l	-	<u> </u>	-		
Francois Lake	-	-	-	-	-	1	
Vanderhoof	32	32	-		21	15	
Fort St. James	2	2	12	12	4	4	
Houston	6	6	16	16	4	4	
Burns Lake	42	42	14	14	9	8	
Smithers	64	64	17	17	19	15	
Granisle	186	-	-	-	-	-	
TOTAL	146	146	90	74	58	55	
Net Gain/Loss:		0	-:	16	+	-3	

Source: BC Housing, 2011, 2014

*8 units for low-income seniors were converted into rental supplements in 2014

Despite underscoring the aging population in the Bulkley Valley, there has been no net gain of dedicated seniors housing in the Bulkley Valley in recent years. There has not been an increase in rent supplements for seniors, either, which may be due to the limited number of rental units available for rental assistance programs.



Above: Silver Birch Lodge, Independent Seniors Home, Fraser Lake

Photo credit: CitySpaces

There are few recipients of the SAFER rent supplement program in rural and remote areas because the SAFER program can only be applied to rental units, and there are limited or no rental options for seniors outside of urban centres. A senior is not eligible for the SAFER program if they own a home.

Although a high proportion of affordable housing units and rent supplements are found in the three urban centres of the Bulkley Valley, they are not necessarily disproportionate. They coincide with larger populations which, typically, coincides with a higher total number of people in need of housing.

In addition of housing for seniors, there are other social housing projects in the Bulkley Valley that provide affordable housing options to different groups of residents in-need. These include shelters and housing for the homeless and people at-risk of homelessness, housing for persons with disabilities and special needs, transitional housing for women and children fleeing domestic violence, and independent social housing for low-income families. The table below illustrates the number of these units by category and respective community.

Table 5: Non-Market Housing Supply in Fraser Lake and Surrounding Communities

	Emergency Shelters + Housing for the Homeless				Supported Indep		Independent Social Housing		Rent Assistance in the Private Market		
	Home- less Housed	Home- less Shelters	Homeless Rent Supp- lements	Frail Seniors	Special Needs	Women/ Children Fleeing Violence	Low- Income Families	Low- Income Seniors	Rent Assisted Families	Rent Assisted Seniors	TOTAL
Fraser Lake	0	0	0	0	0	0	3	15*	2	, 8*	28
Fort Fraser	0	0	0	0	0	0	3	0	0	' 0	3
Francois Lake	0	0	0	0	0	0	0	0	0	1	1
Vanderhoof	4	0	5	32	4	11	57	0	3	15	131
Fort St. James	0	0	0	2	0	6	10	12	1	4	35
Houston	0.	0	0	6	0	0	4	16	1	. 4	31
Burns Lake	0	0	0	42	6	6	50	14	2	8	128
Telkwa	0	0	0	0	0	0	5	8	2	0	15
Smithers	6	9	0	64	9	10	42	17	9	15	181
TOTAL	10	9	5	146	19	33	174	82	20	55	553

Source: BC Housing, 2014

^{*8} units for low-income seniors were converted into rental supplements in 2014

·

In Fraser Lake, there are three dedicated units for low-income families. There are no other dedicated non-market housing in the community. The nearest homeless shelter is located in Smithers (nine beds, 214km away). Prince George is closer to Fraser Lake residents in need of shelter (158km). There are more options for women and children fleeing domestic violence, with 11 units in Vanderhoof (58km), 6 units in Burns Lake (70km), and 6 units in Fort St. James (105km).

Fraser Lake residents in need of emergency housing are vulnerable with respect to limited access to social services and shelters. There has not been any reported situations in which this directly affect seniors, but the vulnerability exists. Further exacerbating the issue is the limited transportation options to commute between communities, given there is no public transit, community bus, or taxi's in Fraser Lake. Notedly, seniors who may find themselves in need of emergency shelter would be challenged to access a shelter if needed.

RELOCATING SENIORS

The limited seniors housing in Fraser Lake has proved challenging and, in some cases, has created dangerous situations for seniors. Key informants have indicated that seniors living on their own in single-detached homes or cabin-like accommodation are in immediate need of housing with supports. The consequences of not moving can result in unsafe and unhealthy living conditions for seniors, and may also lead to isolation and increased physical and mental health issues if not addressed.

The reason that many seniors are not moving is because their options to obtain suitable housing is limited, and located as far as Vanderhoof, Burns Lake, or Prince George. Key informants have indicated that relocating seniors is not a desirable option because moving is, in some key informant opinions, synonymous with separating families, often prohibiting family/friend visits, especially given the long stretches of highways known of adverse weather conditions. Key informants also indicated that seniors deteriorate physically and mentally when separated from family, friends and community and have suggested that it is better for seniors to stay close to their adult children and grandchildren.

 For seniors who have adult children living in other communities like Vanderhoof and Prince George, moving is more likely to be supported.

Key informants have suggested that relocating seniors places pressure on the facilities and social infrastructure of neighbouring communities, which has been examined under the wait list sub-section of this report.



The Crux:

The lack of seniors-specific housing choices in the Fraser Lake area has created an ultimatum for seniors to either remain living at home even if they can no longer adequately care for themselves, or relocate to another community. Relocating often instills fear and uncertainty, resulting in many seniors to remain where they are even if it compromises their health and their safety.

Affordability: Why is this important?

It is important to know how much seniors can afford to pay towards rent. This can inform various levels of government on the need, if any, for rent supplements to help offset the costs to make rent more affordable to seniors. It also helps inform potential new seniors housing development in the region to determine the affordable rent ranges to charge senior tenants.

SENIORS HOUSING AFFORDABILITY ANALYSIS

Affordability is the relationship between household gross median income (before tax), and the estimated income available for renting a place to live. Using CMHC's standards, housing is considered unaffordable if a household spends 30% or more of its gross income on shelter costs, which includes rent and any payments for electricity, water, and other municipal services.

Median income levels for seniors in the Fraser Lake postal area have been used for this affordability analysis. The table below illustrates median income levels for senior couples, and the amount they can afford at 30% of their gross income.

Table 6: Rental Affordability for Couple Seniors

	Median Annual Income	Median Monthly Income	Available for Rent/Month (30% of Income)
Burns Lake	\$48,975	\$4,081.25	\$1,224
Fort Fraser	\$46,890	\$3,907.50	\$1,172
Fort St. James	\$51,380	\$4,281.67	\$1,285
Francois Lake	\$55,240	\$4,603.33	\$1,381
Fraser Lake	\$52,720	\$4,393.33	\$1,318
Granisle	\$57,590	\$4,799.17	\$1,440
Houston	\$53,833	\$4,486.04	\$1,346
Smithers	\$63,681	\$5,306.79	\$1,592
Telkwa	\$55,600	\$4,633.33	\$1,390
Vanderhoof	\$48,674	\$4,056.17	\$1,217
RDBN	\$54,220	\$4,518.33	\$1,356
ВС	\$59,990	\$4,999.17	\$1,500

Source: Statistics Canada, Taxfiler Reported Custom Tabulation Family Tables, 2012

Given the rental options in Fraser Lake range from \$500 to \$575 per month for a one-bedroom unit and \$675 to \$700 per month for a two-bedroom unit, senior couples earning the median income or more should be able to afford renting in Fraser Lake. However, the key challenge in Fraser Lake is finding suitable and accessible housing that meets the needs of seniors.

Single seniors living on their own earn approximately half as much income as couple seniors. In Fraser Lake, the median income of a single senior can afford approximately \$555 per month on rent. This is near the average cost of a one bedroom unit in the black and brown apartments, which are rented out at \$500 and \$575 per month, respectively.

Table 7: Rental Affordability for Single Seniors

	Median Annual Income	Median Monthly Income	Available for Rent/Month (30% of Income)
Burns Lake	\$22,603	\$1,883.58	\$565
Fort Fraser	\$20,590	\$1,715.83	\$515
Fort St. James	\$22,000	\$1,833.33	\$550
Francois Lake		data not availal	ole
Fraser Lake	\$22,190	\$1,849.17	\$555
Granisle	\$24,600	\$2,050.00	\$615
Houston	\$22,820	\$1,901.67	\$571
Smithers	\$25,073	\$2,089.44	\$627
Telkwa	\$25,767	\$2,147.22	\$644
Vanderhoof	\$26,155	\$2,179.55	\$654
RDBN	\$23,100	\$1,925.00	\$578
ВС	\$24,740	\$2,061.67	\$619

Source: Statistics Canada, Taxfiler Reported Custom Tabulation Family Tables, 2012

RENT SUPPLEMENTS

Rent supplements are rental housing subsidies provided by BC Housing through two different programs: Rental Assistance Program (RAP) and the Shelter Aid for Elderly Renters (SAFER). The RAP program is a housing subsidy provided to eligible low-income working families with cash assistance to help with monthly rent payments in the private market. The SAFER program is a housing subsidy for seniors with low-to-moderate incomes to help make private market rents affordable. The table below provides a summary of these programs in Fraser Lake and surrounding communities.

Table 8: Rent Supplements in Fraser Lake and Surrounding Communities

	Rental Assistance Program (RAP)	Shelter Aid for Elderly Renters (SAFER)
Fraser Lake	2	*8
Fort Fraser		-
Francois Lake	-	1
Vanderhoof	3	15
Fort St. James	1	4

"Silver is never empty. Seniors can't get in so they end up looking somewhere else, in Vanderhoof or Burns Lake, sometimes Prince George."

- Key Informant, 2014

		Rental Assistance Program (RAP)	Shelter Aid for Elderly Renters (SAFER)
Houston		1	4
Burns Lake		2	
Telkwa		2	-
Smithers		9	15
Granisle	200	4	-
	TOTAL	20	55

Source: BC Housing, 2014

There are 8 seniors benefiting from the SAFER program in Fraser Lake, all of whom live at the seniors dedicated housing building of 'Silver Birch Lodge'. Observations demonstrates that the region, as a whole, has a higher proportion of seniors benefitting from rental assistance programs compared to families. The majority of senior recipients are found in Fraser Lake, followed by Vanderhoof and Smithers who have 15 recipients each, and Burns Lake which has 8 recipients. There are other recipients scattered throughout the Bulkley Valley, with one recipient living on Francois Lake.

A likely reason why there are few SAFER recipients in rural and remote areas is because there are limited or no rental options for seniors outside of urban centres, and the SAFER program can only be applied to rental units. A senior is not eligible for the SAFER program if they own a home.

WAIT LISTS

BC Housing's *Housing Registry* wait list contains low numbers for all categories of population groups in the Bulkley Valley region. For Fraser Lake, there are two applicants on the wait list, one for seniors housing, and one for family housing. The region as a whole has only three applicants on the wait list for seniors housing: one in Fraser Lake, one in Telkwa, and one in Granisle.

Table 9: Housing Registry Wait List at BC Housing for Fraser Lake and Surrounding Communities

	Seniors	Persons with Disabilities	Wheelchair Accessible	Families	Singles
Fraser Lake	1	-	-	1	-
Fort Fraser				÷	•
Francois Lake	-	-	-	-	-
Vanderhoof				6	

^{*}The 8 SAFER recipients in Fraser Lake are a result of converted subsidized units to rent assisted supplements in 2014

	Seniors	Persons with Disabilities	Wheelchair Accessible	Families	Singles
Fort St. James		-		2	
Houston	-	7	2	1	-
Burns Lake	-	_		8	
Telkwa	1	<u>.</u>			-
Smithers	-	-	-	-	•
Granisle	1	-	2	-	
TOTAL	3	0	2	18	0

Seniors drive as far as
Francois Lake to Prince
George in order to access
respite services. This is a 3
to 3.5 hour drive along
Highway 16 and Francois
Lake Road, or longer
during adverse weather
conditions.

Source: BC Housing, 2014

In addition to BC Housing's wait list, several non-profit housing societies maintain their own private wait lists. The dedicated independent seniors housing in Fraser Lake has six applicants on the wait list, with an average waiting period of two to three years. The society suggests that as many as three of those applicants are not ready to leave their homes, but are on the wait list in advance to secure a unit in the future. Others wait in their homes too long, and instead of going on the wait list for Silver Birch Lodge, they move directly into an assisted living facility or residential care facility in a neighbouring community.

Table 10: Dedicated Seniors Housing Wait Lists in Fraser Lake and Surrounding Communities

Community	Facility	Level of Care	# of Units	Wait List	Wait Time
Fraser Lake	Silver Birch Lodge	Independent Living	23	6	2-3 years
Vanderhoof	Riverside Place	Blended (1/2 assisted living, 1/2 independent)	32	n/a	3 years
Vanderhoof	Stuart Nechako Manor	Residential Care (+ 1 Respite Unit and adult day centre)	52	n/a	1 year
Burns Lake	Tweedsmuir House	Assisted Living	17	4	n/a
Burns Lake	Heritage Manor	Blended (12 supportive housing units, the rest are independent)	n/a	n/a	n/a

Source: Key Informant Interviews, 2014

Wait lists are challenging to monitor as they frequently change. Some facilities have a list of names and intake residents as units become available, which



Above: Stuart Nechako Manor, Vanderhoof Photo credit: Google Earth



Above: Tweedsmuir House, Burns

Photo credit: Northern Health

works well for the independent living facilities. The supportive housing and assisted living facilities generally intake residents as referred to by Northern Health, and prioritized based on the level of need/health conditions. Sometimes, if the facility receives a call from a concerned family member/friend about a senior in need of housing, a Northern Health case manager visits the senior and assesses their need for assisted living and provides a housing/care recommendation based on their evaluation.

Key informants noted that the Stuart Nechako Manor in Vanderhoof, a 52 unit residential care facility managed by Northern Health, is almost always occupied. It has a wait list of approximately one year, but varies depending on the need of the senior.

Stuart Nechako Manor accepts referrals from Vanderhoof and the region including Fraser Lake, Francois Lake, Fort Fraser, Fort St. James, and sometimes Prince George. There have also been occasions when a referral is processed to transfer a senior from the lower mainland to the facility in Vanderhoof because the closest family members live in Vanderhoof.

Riverside Place in Vanderhoof provides a blended program of 32 units of half independent seniors housing and half assisted living. Key informants noted that the facility accepts senior tenants from outside of Vanderhoof, as far as Prince George, Fort Fraser, and Fraser Lake. Out of 32 units, they estimate that approximately 12 senior tenants are from the Fraser Lake/Fort Fraser/Francois Lake area. Their wait list is measured by time (not number) and, at the time of this study, the waiting time to move into a unit is approximately 3 years (but varies case by case).

Key informants from Fraser Lake and surrounding rural areas have suggested that the wait list are not entirely reflective of the need. Key informant interviews indicated that there are seniors living on their own who are not on a wait list but should move into a place with care, but are afraid, and reluctant to relocate to another community. When health declines and seniors are no longer able to care for themselves, they either move or take the chance of living on their own in unsafe and unhealthy conditions.

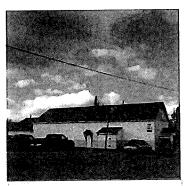
COMMUNITY PROGRAMS

In addition to housing, there are other approaches to help seniors age-in-place through community-based programs. Fraser Lake has a few programs that help seniors, including the following:

- Legion Meals-on-Wheels Program: The legion offers meals on wheels for seniors at dinner time. The program offers nutritious food to seniors who otherwise may not be able to make such meals for themselves. It is the only food program in the community (there is no food bank), and is not subsidized. The costs are paid by the user/senior.
- Regional Dinner Events: The Regional District of Bulkley-Nechako (RDBN)
 provides seniors with meals twice per year. In 2013, 135 seniors were
 turned away due to limited available meals.
- Autumn Services: Autumn Services is a community-based non-profit
 organization in Fraser Lake that was initially established to provide
 services and programs for seniors. The centrally located organization has a
 drop-in centre that welcomes everyone. It is paid for by small grants and
 managed by volunteers, with an operating budget of \$20,000. It is a onestop-shop of information for seniors, organizing social activities, group
 talks, and providing essential information to seniors related to health,
 social services, and other programs.
 - Although Autumn Services was intended for seniors, other
 residents utilize the centre. Residents come to the centre to
 receive help with accessing and interpreting information related
 to social services. Rather than being primarily focused on seniors,
 Autumn Services has evolved into a place that responds/adapts
 to the needs identified by the community.
 - The Centre has quickly become the gathering place for seniors and other residents in Fraser Lake, and hopes to be able to offer more services, programs, and social activities for seniors and other members of the community.
- Village Snow-Plow Program: The Village provides free snow removal for senior households over the age of 65. This service allows seniors to age in their homes without the burden of shoveling snow, which can be a major health risk to seniors (chance of fall/heart failure). In 2013, the Village cleared 80 driveways under this program. The service is not available for seniors living outside the municipal boundary.
- Better At-Home Program: There is a Better At-Home Program that operates in Vanderhoof which has volunteers who, on occasion, visit Fraser Lake to help seniors with grocery shopping and light housekeeping. Key informants indicate that the program delivery in Fraser Lake is variable, making it inadequate to seniors who may need the service more regularly. Also, it is only offered to seniors living in the Village proper, and not for seniors living in rural areas such as Francois Lake. Key informants suggest that there is a need for a program delivered consistently to seniors in Fraser Lake and area.
 - At the end of this study, United Way announced a Better At-Home Rural and Remote Pilot Project for Fraser Lake, which was one of five communities selected from 30 rural community candidates. The program will provide non-medical support to



Above: Autumn Services Centre Photo credit: CitySpaces



Above: Legion Hall in Fraser Lake Photo credit: CitySpaces

seniors to help them age-in-place in their home and in their community.

• Age-Friendly Planning: Fraser Lake does not have any public transportation, community bus, or taxi. Understanding the challenges of seniors living on their own, there is a major need to help move seniors around the community to do errands, grocery shop, and attend appointments - especially for the winter season. In response to this need, the Village applied for an age-friendly grant to fund the purchasing of a community bus. Unfortunately, they were not successful in their grant application as announced in early December, 2014. The Village is working to potentially secure alternative funding for the community bus, possibly from their Community Forest project revenues.

The limited social services and programs in Fraser Lake demonstrate that accessing services related to social well-being, health, and food is very challenging for local seniors. There are additional services that are also limited in Fraser Lake, such as healthcare infrastructure, which is noted later in this report.

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SILVER BIRCH LODGE



Above: Silver Birch Lodge
Photo credit: CitySpaces

"The bottom line: seniors need more care, and the care is not an option for them in Fraser Lake..."

- Key Informant Interview, 2014

A POTENTIAL SITE FOR EXPANDED SENIORS HOUSING IN FRASER LAKE

SITE HISTORY

The Silver Birch Lodge is located on Langley Avenue in the Village of Fraser Lake, outside of the town centre but within walking distance to the medical clinic, grocery store, and other shops. It is primarily surrounded by mature trees, with the Community Health Centre located adjacent to the site. It is separated from the town centre by the highway, although recent improvements has included a new crosswalk and traffic light to improve safety and community connectivity.

Silver Birch Lodge was built with funding from CMHC and BC Housing, and was once the first of its kind to be built in rural British Columbia. There are currently 23 units at Silver Birch Lodge, dedicated to seniors and/or persons with disabilities (all are occupied by tenants who are over the age of 65). These units were developed over two phases, the first fifteen units built in 1982, and the remainder built in 1986. Rents at Silver Birch lodge is \$520/month which includes all utilities and internet, but does not pay for phone lines.

Silver Birch Lodge has been a subsidized facility since it was built as per the terms outlined in its operating agreement. However, the operating agreement of the second phase (1982 - eight units) has expired. Since the subsidy has ended, the society has assisted tenants to successfully transfer over to the SAFER rent supplement program (a 4 month transition). When the operating agreement of the first building expires (2016), it is planned that those tenants to transfer those tenants to the SAFER program as well.

When the operating agreement of the first building expires, Silver Birch Lodge will be one of the first seniors housing buildings in rural BC to have its operating agreement expire. The transition post-expiry will establish a precedence of how to transition, and an example to other seniors housing projects in rural areas of the province.

There are two part-time workers at Silver Birch Lodge. They do not live onsite, but are available on-call for emergency situations. The society had a summer student at one time to help around the building (i.e. painting) but there is no longer funding to support this position. The building manager does the majority of handy work, and draws on specialists when required (i.e. electrical, plumbing, etc.). There are 5 board members, including new members since some members have retired.

CURRENT CONDITION

All units at Silver Birch Lodge are 1-bedroom and are approximately 530 square feet in size. The majority of tenants are all single seniors, with the exception of three couples. The one-bedroom units can comfortably accommodate singles, but are a tight space for couples, especially when trying to fit two single beds in a single bedroom. Even though the facility was built to accommodate persons with disabilities, there are some space challenges for those with mobility aids (wheelchairs, scooters, etc.). Key informants indicate that the doorways are not wide enough, and 530 square feet is 'inadequate' to accommodate persons with disabilities. The existing building only has 1 unit that can fit a wheelchair.

Silver Birch Lodge has a games/lounge room, a hair salon room to host barbers/hair dressers, a covered outdoor picnic area, a communal kitchen and large living room, and outdoor garden boxes. All units are ground-oriented, with an interior door that accesses the main building and common rooms, as well as an exterior door that accesses the outside grass area, close to the gardens.

LAND USE

The site is designated as Medium Density Residential under the Official Community Plan (OCP), and zoned R2 - Medium Density Residential. Under these designations and regulations, the housing form of multiple family units are permitted, in which Silver Birch Lodge is subject to.

The OCP (Bylaw No. 682) has one policy related to housing for seniors and two relevant policies with respect to healthcare:

 Section 4 - Residential Development - Policy 4.3.20: Encourage the development of housing for senior citizens and people with special needs. Such housing would be considered in the central area in close proximity to shopping and services. Silver Birch Lodge was one of the first seniors housing projects built in rural BC, and will be one of the first to have its' operating agreement expire. It is an example to other seniors housing projects in the Province on the challenges and opportunities to transition post-expiry.





Above: Interior unit at Silver Birch Lodge

Photo credit: CitySpaces

Community Care Facility:

means a facility for the care of more than eight (8) persons or residential care of up to 6 persons with up to four live-in caregivers, as per the licensing requirements under the Community Care and Assisted Living Act, 2002.

- Section 9 Public and Institutional Areas Objective 9.2.4: Encourage the maintenance or enhancement of the level of service provided at the Fraser Lake Diagnostic and Treatment Centre.
- Section 9 Public and Institutional Areas Objective 9.2.5: Investigate the development of an intermediate health care facility in Fraser Lake.

The Zoning Bylaw No. 683 permits and regulates housing development with respect to form and function. While a Zoning Bylaw cannot zone for people of specific groups, it can identify uses specific to assisted living and community care. For instance, many zoning bylaws (in both small and large municipalities) have a permitted use of "Community Care Facility", which is the typical use for seniors supportive housing.

 The Village of Fraser Lake may want to consider a minor amendment to the Zoning Bylaw to include a definition of Community Care Facility, permitting this use within residential and/or public and institutional zones.

SPACE NEEDS + EXPANSION OPPORTUNITY

Space needs have been informed by the data research, analysis, and key informant interviews to inform the potential expansion of Silver Birch Lodge. The key messages from these interviews on space needs and expansion opportunities are summarized below.

RETAIN CENTRAL LOCATION

- Age-Friendly: The Village is a compact and well-planned community, with abundant sidewalks in good condition within a grid system that offers excellent connectivity for pedestrians, cyclists and drivers. The Village also rests in a valley bottom and is relatively flat, ideal for senior pedestrians or residents using mobility aids such as wheelchairs and electric scooters. The age-friendly characteristics of Fraser Lake is adequate to support seniors aging in place.
- Quiet + Good Location: The current site of the Silver Birch Lodge is within close proximity to the Village Centre, and located on the same street as the medical centre. It is also situated in a private setting, surrounded by trees that buffer traffic noise from the highway. It is located on the end of a no-thru road, which limits local traffic noise and pollution. The major crosswalk across the highway to the shopping centre has been recently marked with a pedestrian traffic light, safe for pedestrian seniors. The facility is located on a quiet road, but in walking distance to the post office, grocery store, and medical clinic.
- Land Acquisition: Given the good location of the existing Silver Birch Lodge, the Village has been supportive of expanding the facility in the same area. As such, crown land located adjacent/rear of the site was purchased for future expansion.

POTENTIAL CONFIGURATION

 Flexible: Key informants suggested that an expanded Silver Lodge Facility should be a flexible building that can adapt to the changing needs of the seniors.

- Accessible: The design of a potential future expansion building should be accessible, including accessible units that can adequately fit wheelchairs, and wide-enough doorways and hallways to fit wheelchairs and scooters.
- Visitable: New units of the potential future expansion need to be large enough and designed in a way that provides adequate room and space for visitors. CMHC has visitable standards for social housing which could be referenced during the potential future design stage.
- Designed as a Home: Best practices of today's buildings are to design
 housing that feels like home. It is recommended that the expansion
 building be designed with home in-mind.
- 10 to 15 Adaptable Senior Housing Units: Given the 6 person wait list at Silver Birch Lodge, plus additional wait lists in neighbouring communities as well as anticipated growth of the senior population, and also given the challenges related to finding suitable supportive housing in nearby communities, it is recommended that a future expansion at the Silver Birch Lodge in Fraser Lake for seniors be supported. Given the wait list numbers and the challenges related to seniors trying to sell their homes (especially in rural areas), and the wait list noted above, the size should be modest, between 10 to 15 units. These units should be initially dedicated to seniors able to live independently, but designed in a way that could be adapted/converted into assisted living once necessary services are established. It is also recommended that two-bedroom units be considered as part of any future design to accommodate senior couples.
- Heavy Care/Residential Care Units: Although there are elderly/frail seniors in need of 24-hour care in Fraser Lake, given the limited social and healthcare infrastructure in Fraser Lake, heavy care/residential care units are not recommended.
- Respite Units: There was a strong request to incorporate respite units as
 part of the potential expansion project. Given the demand for respite in
 the area, and low availability of respite beds located in far distant
 communities, it is recommended that one respite unit be designed as part
 of the potential expansion project. This will allow for respite services to
 provide relief for caregivers in a location that loved ones (elders or
 disabled), can remain in the area without long highway drives.
 - Note: respite requires onsite/trained support staff.
 - Note: given the limited healthcare infrastructure at Fraser Lake, and the recommendation not to support heavy care/residential care units, the respite will not be equipped to care for seniors with Alzheimer's and dementia. It may be possible for rotating trained healthcare practitioners to utilize the respite bed for someone with Alzheimer's but this requires further discussion with Northern Health.
- Flexible Visitor Unit: Several single seniors in Silver Birch Lodge have
 visitors from out of town on occasion, and are challenged to
 accommodate them overnight visiting in their unit made for a single
 person. It is recommended that 1 visitor unit be incorporated into the
 building design. This unit can be shared by the tenants, and also be a
 flexible room if required, such as being made available for respite if the
 other dedicated respite unit is unavailable/occupied.

Seniors' housing was often designed with a high number of bachelor units, based on the assumption that seniors were singles. These units may be unsuitable today, as survival rates for males means more seniors are couples. Also, small units may not provide adequate room to accommodate storage, walkers, scooters and electric wheelchairs.



Above: Laundry room and book sharing space inside Silver Birch Lodge

Photo credit: CitySpaces

Table 11: Silver Birch Lodge - Potential Development Summary

Potential Development Program Summary	
One-Bedroom Independent Living Units (with Flexible/Adaptable Design for Potential Future Conversion into Assisted Living Units)	8 units
Two-Bedroom Independent Living Units	5 units
Heavy Care/Residential Care Units	0 units
Respite Unit (non-medical services only)	1 unit
Visitor Unit / Flexible Respite Unit	1 unit
Total Potential Expansion Size:	15 units

- Phased, Modular Form: Key to implementation of this project is phasing units incrementally. This can be achieved through modular housing construction (Note: Key informants would be supportive of wood frame construction, modular housing units, or alternative construction forms/techniques). It is recommended that the site be cleared/serviced and ready/have the capacity to support 15 units, but only start with introducing two to four units. The absorption of the units and wait lists should be monitored, and new units can be added as demand warrants. It is possible that the project could see 2 units added per year, phasing the project over 5 to 7 years.
 - It is important that this project be phased in this manner, as opposed to being built all at once, because seniors may be challenged to sell their homes and relocate to this building. If they cannot move, then the society may risk not occupying the units fully, leading to cost overruns and financial challenges. It is important for Silver Birch Lodge to maintain financial sustainability.

A HOME WITH CARE

- Onsite Support Staff: There are a number of seniors in Fraser Lake who's
 adult children no longer live in the area, and who may not have close
 family or friends nearby to check on them or help out when needed. Key
 informants identified that seniors living independently would benefit by
 having some level of onsite supports on occasion, ranging from light
 house keeping, helping with grocery shopping, and for someone to check
 on them from time to time. This supports the assisted living concept as
 recommended. Note: assistance with medication requires a Licensed
 Practical Nurse (LPN).
- Mental Health + Other Illnesses: There are opportunities to design the
 potential expansion building that caters to the specific needs of seniors
 with mental health issues, as part of the assisted living design. Other
 illnesses such as Alzheimer's disease and dementia cannot be

accommodated without the critical 24-hour onsite care with licensed healthcare practitioners.

- Dining room: The existing facility has a small common kitchen and large lounge area, but not a room where groups can cook and eat meals together. Considering incorporating a dining room can be an option when designing the future Silver Birch Lodge expansion. Note: A dining room can be delivered through modular construction. However, given the site of the expansion, and the location of the existing kitchen (phase 1), it may be undesirable to locate these spaces separately. More consideration would be required in a detailed design phase.
- Best Fit Housing Check-Up: There are some seniors living in Silver Birch Lodge who have been identified by key informants as 'deteriorating' beyond independent living, and who should move into housing with more supports. Incorporating best practice to 'check-in' with tenants on a regular basis, perhaps once or twice a year, to ensure that the housing is still meeting their needs would be beneficial. Connecting tenants with a Northern Health case manager to evaluate the level of care is recommended.

SENIOR-FRIENDLY AMENITIES

- Garden Boxes: Key informants indicated that the existing garden boxes on the property are a good existing feature and provide many benefits to senior tenants, including healthy food, relaxation, and a pleasant hobby. It is recommended that this feature be retained as part of any future potential expansion.
- Outdoor Furniture: The walking path to the grocery store and shopping
 centre can be a long walk for seniors, especially seniors with some
 mobility issues and those who do not have access to a vehicle. Key
 informants suggest providing benches along the path route for seniors to
 take a rest when needed.
- Provision of Pets: Senior tenants are not allowed to have pets at Silver Birch Lodge. Pets can be a challenge to manage, especially for seniors with varying abilities to care for pets. However, pets can offer many benefits to seniors, including health, happiness, and companionship. There may be an opportunity to partner with community volunteers who own pets to bring them in to visit seniors, go for walks, etc. This kind of program could improve the quality of life for some senior tenants.

CRITICAL CHALLENGE: LIMITED HEALTHCARE + SOCIAL INFRASTRUCTURE

Critical to any seniors housing project is the social infrastructure required to meet the needs of the population intended for a proposed project. For 'the next level of care' for seniors housing, the recommended blend of assisted living and independent living moves "up" the seniors housing continuum towards increasing supports and healthcare required. Supports and healthcare can require programs, trained staff, and facilities such as doctors, nurses, and hospital, which are limited in Fraser Lake. Specific challenges include:



Above: Fraser Lake Community Health Centre and Ambulance Hall Photo credit: CitySpaces

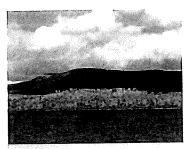


Above: Fraser Lake Community Health Centre Photo credit: CitySpaces



Above: Silver Birch Lodge on the right, with the Fraser Lake Community
Health Centre in the foreground

Photo credit: CitySpaces



Above: Rural setting of Fraser Lake Photo credit: CitySpaces



Above: Access to healthcare practitioners is an essential component to caring for communities of all ages

Photo credit: CitySpaces

- Limited Healthcare Service: The Village of Fraser Lake has a medical clinic (Fraser Lake Community Health Centre) that is open Monday to Friday from 8:30 am to 5:00pm. The two larger centres on either side of Fraser Lake has hospitals: St. John Hospital in Vanderhoof, and the newly built Lakes District Hospital in Burns Lake (expected completion summer 2015).
- Emergency Response Time: Key informants noted that the paramedic response time is very good in Fraser Lake. The key challenge is travel time from Fraser Lake to the nearest emergency, which is usually Vanderhoof but sometimes Burns Lake. The travel time could take upwards of 1.0 to 1.5 hours, which is critically long to care for patients in an emergency situation. In addition, there are no full-time permanent positions available and the on-call paramedics only earn \$2 per hour while on-call. Given the limited compensation and incentives, the Village is challenged to retain paramedics.
- Doctors: Northern Health reported that Fraser Lake has an equivalent of 3 full-time (FTE) doctors plus 1 full-time nurse practitioner, and 1 locum (regular rotating practitioner). Key informants from Northern Health indicated that there are currently no plans to increase the number of full-time doctors in Fraser Lake. There is a part-time vacancy for a Family Practitioner.
 - Community key informants have indicated that seniors in Fraser Lake and surrounding communities of Francois Lake, Fort Fraser and other rural areas experience difficulty when trying to book a doctors appointment when they need one. The nearest specialists are located in Prince George or Vancouver (depending on specialists). Generally, there are not enough doctors to support heavy care, and not enough health practitioners or trained workers to support specific assisted living tasks.
- Rotating Health Services: Northern Health offers a variety of services to Fraser Lake through a community rotation of doctors and other healthcare workers. This includes mental health and addictions services and home care support. The rotating visits limits access to services, which can be challenging to seniors.
- Competition to Recruit Doctors: The Village is challenged to recruit new doctors, and is competing with other northern and rural communities who are also experiencing doctor shortages. The Northern Medical Program at the University of Northern British Columbia (UNBC) is training doctors in rural medicine with practicums in the north, but the program is still young and has not yet reached a point of having significant number of doctors ready to practice. Further, larger communities in the north have more community amenities to offer doctors and their families, making it challenging for Fraser Lake to compete.
- Limited Access to Social Services + No Public Transportation: Social services is limited in Fraser Lake. Residents have to drive to Vanderhoof to access services such as Service Canada, and not everyone has a vehicle (especially seniors). There is also no public transportation connecting these communities other than the Greyhound Bus (or Northern Health bus for medical appointments). Key informants have indicated that the rotating visits of social workers is challenging for seniors to access information when they critically need it.

- Transportation is a critical issue in Fraser Lake. Seniors can become isolated, especially in rural areas, without access to transportation. Fraser Lake needs a community bus for seniors and other residents with mobility challenges, which is especially important in the winter season.
- Communications: There are community resource guides that are available online, in the medical clinic, and at Autumn Services Centre. However, from the consultant's experience, there were several wrong phone numbers and incorrect contact persons listed in these resource guides confirming some of the challenges experienced by seniors themselves in not being able to access information. These community resource guides can be a valuable tool, and should be updated.
- No Adult Learning/Post-Secondary Education: Autumn: The College of New Caledonia (CNC) had a campus in Fraser Lake, and was the only educational centre in the community outside of the elementary and high school. CNC has since closed, and the building remains vacant. The closure meant a loss of adult learning programs (including adult literacy programs). This is important as training community members will be a critical component to making the proposed assisted living units feasible, and without a training centre, residents/potential trainees will have to commute to other centres for the training, which could be costly.
- Food Security: The quantity and quality of groceries in Fraser Lake can be limited. Access to healthy and affordable food is limited in Fraser Lake. The community often runs out of eggs, and produce is expensive. Wal-Mart offers free deliveries of dry goods, which could be a program opportunity for delivering groceries to seniors, who are challenged to shop themselves.
- Mental Health: Issues related to mental health is not immune to large, urban centres. It's an issue that can affect anyone in any point of their lives, be they rural or urban. Mental health issues have seen increased awareness in Fraser Lake. A mental health group has been organized through the medical clinic for the past 10 years. In addition, another community group has been formed and organized through the Autumn Services Centre. Mental health programs are important, especially considering people with mental health issues tend to experience greater difficulty in securing and maintaining housing.
 - Seniors can be affected by issues related to mental health. Key
 informants indicate that remoteness and isolation can lead to
 depression amongst seniors, especially during the winter months
 where seniors can be susceptible to Seasonal Affective Disorder
 (S.A.D).
 - Key informants have indicated that there are families in Fraser Lake who have children with mental health issues, including schizophrenia, who are in need of assistance, and would benefit by having a respite unit available closer to their home. There are non-seniors in the community with mental health challenges, including children with Fetal Alcohol Spectrum Disorder (FASD), as well as adults living with FASD. Depression was identified as an issue in Fraser Lake, with recent suicides affecting the community.



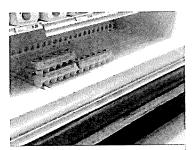
Some seniors just need "a little more support" to help them live independently.

-Key Informant Interview, 2014



Above: Senior grocery shopping in Fraser Lake

Photo credit: CitySpaces



Above: The last of the eggs, inside the grocery store in Fraser Lake

Photo credit: CitySpaces



Above: Inside the grocery store in Fraser Lake

Photo credit: CitySpaces

ALTERNATIVE OPTIONS

HOME ADAPTATIONS FOR INDEPENDENCE

The Home Adaptations for Independent (also known as "HAFI") is a program that offers financial assistance to seniors for home modifications to improve accessibility and promote safe and independent living. The program is offered for low-income persons (of any age, including seniors) with a permanent disability or diminished ability, and who are living in a home they own. Renters are also eligible, but would need the landlord to apply on their behalf. The Village and community-based organizations can advocate for and connect eligible seniors to this program if it is the right fit for their situation.

BETTER AT-HOME PROGRAM

Several key informants indicated that Fraser Lake does not require a 24-hour care facility (residential care), but rather assisted living to help seniors age-in-place. Better At-Home programs can offer a variety of services to help seniors live independently in their own home. These services can include:

- Friendly visiting;
- · Information and referral;
- · Transportation to appointments;
- Light yard work;
- · Simple home repairs;
- · Grocery shopping;
- · Light housekeeping; and,
- Non-medical health support;

The Better At-Home Program is typically funded by the Province and usually delivered by non-profit organizations. At this time, there are limited Better At Home services delivered to seniors living in Fraser Lake by a non-profit operating out of Prince George (United Way). Key informants indicated that these services are not readily accessible given the distance and schedule, and do not serve seniors living in rural areas outside of the municipal boundary.

There may be an opportunity to match program funding with an existing non-profit society, such as Autumn Services, which can include funding towards staff dollars, programs, services, and training to offer Better At-Home services.

At the end of this study, United Way announced a Better At-Home Rural and Remote Pilot Project for Fraser Lake, which was one of five communities selected from 30 rural community candidates. The program will provide non-medical support to seniors to help them age-in-place in their home and in their community.

COMMUNITY CAPACITY-BUILDING

The Village of Fraser Lake could benefit from improving the community's capacity to deliver services and programs to their aging neighbours through a combination of education and training, and volunteer-led programming.

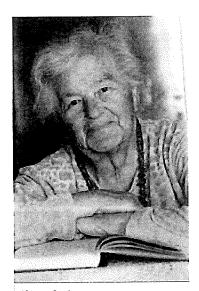
- Build Capacity of Existing Community-Based Organizations: Create stronger links with community social programs and services. A logical start would be to enhance the capacity (including funding) to existing community-based organizations, such as the Autumn Services Centre. Finding ways for the municipality to waive fees, if possible, is also a standard that is practiced widely across the Province in order to support community services, and could help increase the capacity of Autumn Services to deliver programs for seniors.
- Pursue Funding for Community Bus: Continue efforts of pursuing Age-Friendly funding, or other sources, to support the initiative of purchasing and operating a community bus.
- Training to Care for Seniors: Link the community members with training
 and employment programs to be licensed and certified to help seniors age
 in their community. This could be an initiative lead by the Economic
 Development Officer, Northern Development Initiatives Trust, or other
 body.
- Strengthen Relationship with UNBC Northern Medical Program:
 Continue strengthening relationships with the UNBC Northern Medical
 Program, with actively marketing the Village as a community to complete
 practicum training, and to potentially start a practice. It is recommended
 that Fraser Lake focus on attracting healthcare practitioners that support
 assisted living operations, such as LPNs.
- NDIT Funding: Apply to NDIT for Economic Development funding (at this time, grant funding is up to \$50,000). The funding could be used towards training, bringing trainers into Fraser Lake and host workshops and training sessions for members of the community, possibly offering certificates. Ideally, this can lead to educating community members, providing them with new qualifications that may lend to employment opportunities with organizations such as Northern Health or private businesses.
- Collaboration with First Nations: There can also be collaboration with the local First Nations (Nadleh Whut'en and the Stellat'en First Nation). Their elders living on reserve experience similar challenges with respect to access to healthcare, and some have to relocate to other communities including Vanderhoof and Prince George to receive a specific health services. There is an opportunity to train members on-reserve with skills, in partnership with the Village, and with NDIT or other broad organization.
 - This form of economic development is on the spectrum of implementation (rather than a study), offering skills training, educational development, and community/social benefit, that could be supported by NDIT (although not guaranteed).
 - The next funding deadline for NDIT is January 31st, 2015.
- This approach align's with the Provinces Seniors Action Plan through expanding non-medical home support to help seniors stay at home longer.



Above: Northern Health Sciences Centre at UNBC trains aspiring doctors as part of the Northern Medical Program

Photo credit: UNBC

CONCLUDING COMMENTS



Above: Senior

Photo credit: CitySpaces

A DEMONSTRATED NEED

The characteristics of the seniors population in Fraser Lake and the surrounding rural and remote area provide a strong case for expanding the Silver Birch Lodge facility. This is supported by several key indicators:

- There was an in-migration of residents to Fraser Lake decades ago who
 are starting to retire in large numbers, many of whom are still are
 choosing to stay and age in the community.
- Private market rental housing in Fraser Lake is inadequate to accommodate seniors. They are inaccessible, not in adequate living condition, and should not be considered suitable for accommodating seniors in Fraser Lake. Generally, seniors in Fraser Lake and surrounding rural and remote areas have limited housing options to downsize from their larger homes.
- There is a small, modest wait list at Silver Birch Lodge for independent seniors housing, and equal wait lists at facilities in neighbouring communities for both independent living as well as assisted living and residential care. Combined, the wait lists indicate a demand for an increase in the number of seniors housing units to accommodate the aging population in Fraser Lake and surrounding rural and remote areas.
- Beyond Silver Birch Lodge, there is no other seniors housing units in Fraser Lake, and no units or local programs to assist seniors in their daily living. The closest assisted living facilities are located in Vanderhoof and Burns Lake, who accept seniors from Fraser Lake. However, most seniors in Fraser Lake remain living in their homes close to friends, family and community rather than relocate, which may undermine their well-being.

This study concludes that there is a need for seniors housing of up to 10 to 15 blended units of independent and assisted living, including 1 respite unit. Given the uncertain issues identified in this report, the approach to unit provisions should be an incremental phased one. The units **should be phased through modular construction**, starting with 2 to 4 units. This will enable absorption rates/wait lists to be monitored and expansion matched to unit take-up and turnover.

CHALLENGES AHEAD

The need and demand for seniors housing is evident; however, key challenges related to the limited social services and healthcare infrastructure could undermine the aspirations to successfully implement assisted living units in Fraser Lake. Specifically:

- Healthcare facilities in Fraser Lake is limited to a medical clinic that operates 5 days a week during the day hours. An equivalent of 3 FTE doctors, 1 nurse practitioner, and 1 locum serve the community. Without additional healthcare practitioners, assisted living services would be limited in Fraser Lake to non-medical services.
- Rotating healthcare, home and community care, social services, and better at-home programs are available at regular intervals when workers visit Fraser Lake. These services are, in the opinion of residents, inadequate in its' service delivery given the schedule and access constraints, and not available for emergency situations. Aging seniors rely on these forms of services, and limited access to these services reduces the quality of care offered.
- Public transportation in Fraser Lake does not exist. Northern Health operates a bus that travels between communities to take residents to appointments/specialists that are unavailable in their community. The times are limited, and creates long travel days for seniors. The Greyhound Bus also connects communities. Otherwise, there is no public transportation, community bus, or taxi's in Fraser Lake. This makes aging-in-place challenging for seniors in terms of doing errands in the community, especially during the winter season.
- Building capacity within the community to care for aging neighbours should be prioritized. However, the recent closure of the College of New Caledonia (CNC) limits the opportunities for community-based training. Training could be facilitated in other communities, such as Vanderhoof and Prince George, but travel time and related costs would be expected.
- Although not mentioned earlier in the report, provincial and federal
 funding for social housing projects is much more limited today compared
 to past decades. The Silver Birch Lodge would have to leverage their
 assets/paid mortgage and refinance in order to pay for the capital dollars
 required to build an expanded facility. Operational dollars with respect to
 potential onsite staffing would also need to be considered, and debated
 amongst other options such as engaging with private assisted living
 businesses paid for by the tenants.

The challenges identified in this study can be overcome through partnerships with funding bodies, government agencies, and community champions, starting with the next steps as outlined on the following page.

 In addition to the healthcare and social service infrastructure projects, a key challenge to this project is the issues related to seniors trying to sell their properties in a slow real estate market, especially properties in rural and remote areas.



NEXT STEPS

Given the research, analysis, key informant interviews, and concluding recommendations on a preliminary development program, the next steps to move the project forward include the following:

- Consider initiating a site and servicing concept plan for the next phase of the potential expansion of the Silver Birch Lodge Facility. This stage should build off the findings from this report, including the needs analysis, site opportunities/social housing criteria, and preliminary development program. This site and servicing plan should include a proforma analysis that identifies the capital cost of modular construction, a phased approach to development, and the long-term operational costs required.
- 2. Identify potential funding programs that would fund training programs for people to be qualified to provide assisted living care. Should funding programs be identified, refer to this study as part of the application process. Should funding be successful, a call for applicants to apply to the training program should be supported. Ideally, residents from Fraser Lake and surrounding rural and remote areas should be encouraged to apply.
- 3. Work with external agencies on identifying potential solutions to assist rural senior homeowners relocate closer to urban centres where appropriate. This may include exploring concepts such as maintenance programs for homeowners (i.e. Residential Rehabilitation Assistance Program) to make rural homes more attractive to homebuyers. Other opportunities could include investigating Rent-to-Own programs that could match suitable properties with households in-need (i.e. low-income families). Rent-to-Own programs are typically privately-run businesses.
- 4. Work with the Nadleh Whut'en and Stellat'en First Nations on potential partnership opportunities related to seniors housing and healthcare programs.
- 5. Continue investigating funding opportunities to purchase a community bus, which would help seniors age-in-place as well as support transporting persons in the community with mobility issues.
- Work with responsible bodies of community resource guides in Fraser Lake, Burns Lake, and Vanderhoof on ensuring community resource guides are updated with the correct contact information for services and programs.
- Conduct a minor amendment to the Zoning Bylaw to include a definition on Community Care Facility with reference to the Community Care Facility Act (2002).
- 8. Conduct a minor amendment to the Official Community Plan (OCP) with policy related to accessibility and adaptability, specifically targeting new residential construction and major renovations. Research would likely be required.
- 9. Conduct a minor amendment to the Zoning Bylaw with regulations related to accessibility and adaptability. Research would likely be required.
- 10. Consider researching and preparing a Standards of Maintenance Bylaw to address challenges related to quality and condition of rental buildings.



• 1

APPENDIX A: TERMS + DEFINITIONS

Accessible Housing: means dwellings that include features, amenities or products to better meet the needs of people with disabilities and thereby maximizing the number of people who can readily use them.

Adaptable Housing: means housing that meets the minimal accessibility requirements and incorporates features that make it easy for people to "remain at home" as their mobility declines with age, or if they experience limitations due to illness or injury.

Adequate Housing: means housing that does not require major repairs.

 Major Repairs needed: This category includes dwellings needing major repairs such as dwellings with defective plumbing or electrical wiring and dwellings needing structural repairs to walls, floors or ceilings.

Affordable Housing: means housing that costs no greater than 30% of gross household income. Housing costs for renters include rent and utilities, and for homeowners include mortgage payments, property taxes, strata fees (if any) and utilities.

Aging-in-Place: means the ability to live in one's own home and community safely, independently, and comfortably, regardless of age, income, or ability level.

Assisted Living: means housing with supported services that is regulated under BC's Community Care and Assisted Living Act. Assisted living units are self-contained apartments for seniors or people with disabilities who need support services to continue living independently, but do not need 24-hour facility care. They may be operated by a non-profit society or by a private, forprofit business.

Ground-Oriented Housing: means residential units that have individual and direct access to the ground, whether detached or attached, including single-detached dwellings, duplexes, and townhouses, as well as principal and secondary units in single-detached dwellings.

Housing Continuum: is a concept, often depicted graphically, to assist with research, planning and program development. There are two main categories – non-market and market. Non-market housing includes shelters, transitional housing and social housing; market housing rental and homeownership housing. Typically, individuals and families receiving rent supplements live in market rental housing.

Market Rental Housing: means purpose-built rental housing as well as housing supplied through the secondary rental market (e.g., basement suites or rented condo apartments). The private rental market provides the majority of rental housing affordable to households with low- and low-to-moderate incomes.

Median Income: means the halfway point of a population's income, meaning half the population are making more than the median income, and half the population are making below the median income.

Modular Housing: means a type of construction where a house is manufactured in one or more sections in a factory for installation on a permanent foundation onsite.

Naturally Occurring Retirement Communities (NORCs): are communities in which a large percentage of the population is 65 or older, but they were neither designated nor intended to be retirement communities. There are several ways in which a NORC is created, such as seniors who have lived in the community for decades and are aging in place.

Non-Market Housing: means affordable housing that is owned or subsidized by government, a non-profit housing society, or a housing co-operative, whereby rent or mortgage payments are not solely market driven.

Pocket Neighbourhoods: are clustered housing comprising of small single-detached homes, typically no larger than 1,000 square feet. They are usually designed around a courtyard or common garden/greenspace, allowing for increased level of interaction amongst neighbours.

Respite: means services that can give family/friend caregivers temporary relief from the emotional and physical demands of caring for a family member or friend. Respite services may be provided at home through home support services, in community through adult day services, or on a short-term basis in a residential care facility or other community care setting.

Seniors Housing Continuum: is an illustrative concept that outlines two main categories – non-market and market housing - specifically for seniors population.

Seniors Independent Living: means a home dedicated to seniors who need little or no assistance with daily living, and who do not require medical care or nursing staff.

Shelter Aid for Elderly Renters (SAFER): is a program operated by BC Housing, which helps make rents affordable for BC seniors with low to moderate incomes by providing monthly cash payments to subsidize rents for eligible BC residents who are age 60 or over, and who pay rent for their homes.

Suitable Housing: refers to whether a private household is living in suitable accommodations according to the National Occupancy Standard (NOS); that is, whether the dwelling has enough bedrooms for the size and composition of the household.



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