

Burns Lake and Area 55+ Housing Needs Assessment

Prepared by:



November 2017

Contents

1.0 ABOUT THIS REPORT	1
1.1 PURPOSE, SCOPE AND OBJECTIVES	1
1.2 THE PLANNING CONTEXT	1
1.3 CURRENT AND FUTURE HOUSING DEMAND	1
1.4 SUBSIDIZED AND NON-MARKET HOUSING CHOICES.....	2
1.5 ACCOMODATING THE NEEDS OF SENIORS AND ELDERS.....	2
1.6 BUILDING THE SOCIAL FABRIC AND SOCIAL ENVIRONMENT.....	2
1.7 MOVING FORWARD.....	2
2.0 SENIORS AND NEAR SENIORS IN BURNS LAKE AND THE LAKES DISTRICT	4
2.1 POPULATION GROWTH	5
2.2 TOTAL POPULATION 55 AND OLDER (2011 & 2016).....	5
2.3 PREVALENCE OF SENIORS AND NEAR SENIORS.....	5
2.4 THE INCREASE IN NEAR SENIORS BETWEEN THE AGES OF 55 AND 64.....	6
2.5 THE INCREASE IN SENIORS 65 OR OLDER	6
2.6 THE INCREASE IN SENIORS 80 AND OLDER.....	6
2.7 SENIORS MOVING TO BURNS LAKE AND THE LAKES DISTRICT	7
2.8 PREVIOUS HOME OF SENIORS WHO MOVED	7
2.9 INDIVIDUALS WITH HEALTH AND ACTIVITY LIMITATIONS (ALL AGES)	8
2.10 SENIORS AND NEAR SENIORS WITH HEALTH AND ACTIVITY LIMITATIONS.....	8
2.11 PREVALENCE OF HEALTH AND ACTIVITY LIMITATIONS AMONG SENIORS	8
2.12 TYPES OF DISABILITIES AND HEALTH AND ACTIVITY LIMITATIONS	9
2.13 HOUSEHOLDS IN BURNS LAKE AND THE LAKES DISTRICT	10
2.14 SENIOR AND NEAR SENIOR HOUSEHOLDS	10
2.15 DISTRIBUTION OF SENIOR AND NEAR SENIOR HOUSEHOLDS.....	10
2.16 FAMILY AND HOUSEHOLD COMPOSITION (ALL HOUSEHOLDS).....	11
2.17 SENIOR AND NEAR SENIOR HOUSEHOLDS IN CENSUS FAMILIES	11
2.18 DISTRIBUTION OF SENIORS AND NEAR SENIORS IN CENSUS FAMILY HOUSEHOLDS.....	11
2.19 HOUSEHOLDS NOT PART OF A CENSUS FAMILY.....	12
2.20 SENIORS AND NEAR SENIORS IN NON-CENSUS FAMILY ARRANGEMENTS	12
2.21 TYPES OF NON-CENSUS FAMILY ARRANGEMENTS.....	13
2.22 HOUSING AND TENURE ARRANGEMENTS.....	13
2.23 WHERE RENTERS LIVE.....	13
2.24 THE INVENTORY OF NON-MARKET HOUSING CHOICES	14
2.25 RENTAL HOUSING CHOICES AMONG SENIORS AND NEAR SENIORS.....	14
2.26 AVERAGE MONTHLY HOUSING COSTS (RENTERS)	14
2.27 SENIORS AND NEAR SENIORS WHO OWN.....	15
2.28 AVERAGE AND MEDIAN DWELLING VALUE (2010).....	15
2.29 AVERAGE MONTHLY HOUSING COSTS (OWNERS)	15
2.30 MEDIAN HOUSEHOLD INCOMES (2011 AND 2016).....	16
2.31 AVERAGE INCOME OF SENIOR AND NEAR SENIORS HOUSEHOLDS	16
2.32 AFFORDABLE RENT LEVELS FOR SENIOR AND NEAR SENIOR HOUSEHOLDS.....	17
2.33 AVERAGE ANNUAL INCOME SENIORS AND NEAR SENIORS (SINGLES AND COUPLES).....	17
2.34 AFFORDABLE RENT LEVELS SENIORS AND NEAR SENIORS (SINGLES AND COUPLES).....	17
2.35 SUPPORTIVE SENIORS' HOUSING	18
3.0 BURNS LAKE AND AREA 55+ HOUSING NEEDS ASSESSMENT SURVEY	19
3.1 GEOGRAPHIC LOCATION OF RESPONDENTS	20
3.2 GENDER	21
3.3 AGE	22
3.4 LENGTH OF TIME LIVING IN BURNS LAKE AND THE LAKES DISTRICT.....	23
3.5 TENURE (OWNERSHIP OR RENTAL)	24
3.6 SATISFACTION WITH THEIR CURRENT HOUSING SITUATION	25
3.7 REASONS FOR DISSATISFACTION WITH THEIR CURRENT HOUSING SITUATION	26
3.8 HOUSING AND SUPPORT NEEDS.....	27
3.9 COMMUNITY SERVICES AND AMENITIES.....	28
3.10 FAMILY AND HOUSEHOLD ARRANGEMENTS	29
3.11 PLANS TO REMAIN LIVING IN THEIR CURRENT HOUSING	30

3.12	REASONS FOR MOVING.....	31
3.13	PREFERRED HOUSING ARRANGEMENTS	32
3.14	PREFERRED TYPE OF HOUSING	33
3.15	SIZE OF HOUSING	34
3.16	HOUSING TENURE	35
3.17	FAMILY, FRIENDS AND SUPPORT NETWORKS	36
3.18	PLANS TO REMAIN LIVING IN BURNS LAKE AND THE LAKES DISTRICT	37
3.19	GETTING AROUND THE COMMUNITY	38
3.20	CURRENT HEALTH STATUS	39
3.21	ACCESSIBILITY AND USE OF MOBILITY AIDS	40
3.22	DIFFICULTY CLIMBING STAIRS	41
3.23	ANNUAL HOUSEHOLD INCOME OF RESPONDENTS.....	42
3.24	MONTHLY PAYMENTS	43
3.25	ELIGIBILITY FOR HOUSING ASSISTANCE.....	44
3.26	AFFORDABLE RENT LEVEL.....	45
4.0	FEEDBACK FROM COMMUNITY LEADERS AND STAKEHOLDERS	46
4.1	FEEDBACK FROM COMMUNITY LEADERS AND STAKEHOLDERS	47
4.2	MANY SENIORS ARE IN A PRECARIOUS HOUSING SITUATION	47
4.3	THE CURRENT CONTINUUM OF HOUSING CHOICES FOR SENIORS	47
4.4	THERE IS A STRONG COMMITMENT TO COMMUNITY AND A HISTORY OF COLLABORATION AND INNOVATION	48
4.5	THERE ARE SOME GAPS IN SERVICES THAT WILL NEED TO BE ADDRESSED	48
4.6	DEMENTIA CARE IS A CHALLENGE	48
4.7	DRIVING AND DISTANCE CAN BE AN ISSUE IN RURAL AREAS.....	49
4.8	THE ROLE OF COMMUNITY.....	49
4.9	CULTURALLY APPROPRIATE HOUSING FOR FIRST NATIONS ELDERS	49
4.10	FINAL THOUGHTS AND REFLECTIONS.....	50
5.0	OPPORTUNITIES FOR ACTION	54
5.1	SETTING THE VISION FOR BURNS LAKE	55
5.2	SENIORS - RELATED HOUSING POLICIES AND OBJECTIVES	55
6.0	TECHNICAL APPENDICES	64
A:	Maps.....	64
B:	HAFI Guidelines	64
C:	Housing Income Limits/Affordability Guidelines.....	64
D:	Potential Sites.....	64
E:	Backgrounders for Previous Seniors Housing Developments in Burns Lake	64

1.0 ABOUT THIS REPORT

1.1 PURPOSE, SCOPE AND OBJECTIVES

The social and demographic profile of the Village of Burns Lake and the Lakes District (Electoral Areas B and E) is continuing to change. Based on population projections for the region, the number of seniors and near seniors 55 or older living in Burns Lake and Electoral Areas B and E is expected to grow, with some projections estimating that the number of seniors and near seniors will double by 2036.

The community is aware that there is not enough housing to meet the existing and future needs of this growing demographic and has undertaken some preliminary work to address these challenges. This has included a *Housing Needs Assessment Survey* which was completed earlier this year. As well, Burns Lake has identified a number of policy statements in their most recent Official Community Plan which sets out potential strategies and actions to address the needs of seniors and elders living in the community.

This report provides an overview of some of the preliminary feedback received through the *Housing Needs Assessment Survey* as well as the insights gained through a series of interviews and meetings with key community leaders and stakeholders. This report also includes information from the 2011 and 2016 Census as well as other sources in order to develop a more complete picture of the full range of housing needs and choices available to seniors and near seniors living in the area as well as to identify potential opportunities for action for Burns Lake Council to consider as part of their future planning around the needs of seniors in the community.

1.2 THE PLANNING CONTEXT

Under the *Local Government Act*, local governments are required to include specific policies and provisions around the housing needs in their community. This includes policies related to the approximate location, amount and density of residential development required to meet anticipated future housing demand. Local governments are also required to include specific policies and objectives related to affordable housing, rental housing and special needs housing in the community. As part of the Official Community Plan (OCP) recently adopted by the Village of Burns Lake (Bylaw No 970, 2017) there were a number of specific housing-related policies and objectives that were identified including policies and strategies related to the current mix of housing as well as specific policies and strategies related to the needs of seniors and elders in the community.

1.3 CURRENT AND FUTURE HOUSING DEMAND

The background information as set out in Burn Lake's Official Community Plan notes that there were 765 dwellings in the community in 2011. Of these, approximately 497 (65%) were single detached homes, 50 (7%) were semi-detached or duplex units and 170 (22%) were row house or apartment units. This housing does not include the housing on-reserve that belongs to the First Nations communities living near Burns Lake and the surrounding area. Once the housing on reserve is taken into consideration, it is estimated that the inventory of dwellings increases to approximately 960 units¹. Burn Lake's OCP also estimates the need for an additional 84 to 100 new housing units by 2025. This includes 55 to 65 single-detached homes (65%), 6 to 7 detached or duplex units (7%), and 18 to 22 (22%) row house or apartment units. It also estimates the need for 5 to 6 additional moveable dwellings.

1.4 HOUSING ON RESERVE

Through the consultation process it was clear that both the Lake Babine Nation and the Burns Lake Band are also experiencing significant housing challenges especially in responding to the needs of an aging population. There was some discussion about the differences in terms of Indigenous and non-Indigenous communities and the importance of family and the support networks that are in place in Indigenous communities. At the same time it was recognize that changing health and other needs may mean that elders have to leave their

¹ The 2016 Census shows that there were approximately 515 (75%) single detached homes, 25 (4%) were semi-detached or duplex units and 140 (21%) were row house or apartment units for a total of 680 units not including the First Nations housing on-reserve.

community and the family and support networks that are important to them and that as much as possible the goal is to have the range of choices available in the community to allow seniors and elders to remain in their community and in their homes.

1.5 SUBSIDIZED AND NON-MARKET HOUSING CHOICES

Information from BC Housing's *Housing Listings* along with information from the Northern Health Authority shows that there are 95 units of non-market housing in Burns Lake. This includes 14 units of independent seniors' housing (Carroll Cottage), 25 units of supportive seniors housing (Heritage Manor) and 17 units of assisted living (Tweedsmuir House). It also includes 39 units of family housing (McKenna Place).

1.6 ACCOMODATING THE NEEDS OF SENIORS AND ELDERS

Burns Lake's Official Community Plan recognizes that there are notable social and economic benefits associated with retaining and attracting seniors to Burns Lake. As well, it recognizes that the community has an obligation to the seniors who are living in the community including the need to make the effort necessary to allow them to remain in the community that they helped to build. To respond to the specific needs of seniors and near seniors in Burns Lake, the *Official Community Plan* acknowledges that the Village of Burns Lake will take intentional actions to create an environment that allows seniors to thrive. This would include measures to:

1. Ensure that community facilities, outdoor recreation areas and public buildings are accessible and safe.
2. Facilitate the development of a diverse housing stock that meets the needs of seniors including measures to encourage the development of appropriate housing in accessible areas.
3. Develop recreational opportunities that offer exercise and social opportunities that are appropriate for seniors.

1.7 BUILDING THE SOCIAL FABRIC AND SOCIAL ENVIRONMENT

Burns Lake's Official Community Plan also recognizes that there are important social development needs in the community and that the social environment encompasses a number of different elements that:

- Characterize the 'social fabric' of the community;
- Provide for essential social needs as well as a sense of safety and security among residents; and,
- Advance and support a commitment to community unity.

The Plan further notes that all of these elements contribute to creating and supporting a livable community - one which strives toward completeness, quality of life and sustainability. To meet the on-going social development needs in the community, Burns Lake has identified a number of specific objectives including measures to:

1. Promote opportunities for increased services for youth and seniors;
2. Support the efforts of recreational groups and organizations, recognizing that a healthy lifestyle is important for a healthy community;
3. Promote opportunities for multi-cultural unity and thereby increased awareness and tolerance in the community; and,
4. Identify community social needs and supports as a means of coordinating to meet these needs.

1.8 MOVING FORWARD

This report sets out a series of opportunities for action for the community to consider in responding to the specific housing and support needs of seniors and near seniors living in Burns Lake and the surrounding area. The recommendations set out in this report are based on an analysis of key social and demographic data as well

as the feedback received through the *Housing Needs Assessment Survey* and community/stakeholder interviews completed earlier this year. In setting out the recommendations for consideration, this report focuses on opportunities to build on existing partnerships with a desire to leverage resources in ways that provide for an expanded range of housing and support for seniors and near seniors living in Burns Lake and the surrounding area.

2.0 SENIORS AND NEAR SENIORS IN BURNS LAKE AND THE LAKES DISTRICT

This section looks at the general social, demographic and economic profile of seniors and near seniors living in Burns Lake and the Lakes District including Electoral Area B (Burns Lake Rural) and Electoral Area E (Francois Lake and Ootsa Lake Rural). Key measures and indicators set out in this section include information on:

- The total number of seniors and near seniors living in Burns Lake and the Lakes District;
- Growth in the number of seniors and near seniors living in the area including growth in the number of older seniors (80+);
- The number of individuals living in Burns Lake and the Lakes District with health and activity limitations;
- Family and household arrangements of seniors and near seniors living in Burns Lake and the Lakes District including the number of seniors living alone;
- The general housing and tenure arrangements across seniors and near seniors living in Burns Lake and the Lakes District including the continuum of housing choices available to seniors;
- Average monthly housing costs for owners and renters living in Burns Lake and the Lakes District as well as general measures of affordability including some of the specific challenges faced by low income seniors;
- Average household incomes across seniors and near seniors living in Burns Lake and the Lakes District.

This information set out in this section will be used to inform the development of the “opportunities for action” section of this report.

2.1 POPULATION GROWTH

There were 37,896 individuals living in the Bulkley-Nechako region in 2016. This includes 5,310 individuals living in Burns Lake and the Lakes District. Table 2.1 shows that for the most part the population in the region remained relatively unchanged between 2011 and 2016. There was a small decrease in the population in Burns Lake and Electoral Area B (Burns Lake Rural) and a small increase in the population in Electoral Area E (Francois Lake and Ootsa Lake Rural).

TABLE 2.1: TOTAL POPULATION IN BURNS LAKE AND THE LAKES DISTRICT (2011 AND 2016)

	2016	2011	2006	Change 2011-2016
Bulkley-Nechako	37,896	39,208	38,243	-1,312
Burns Lake	1,779	2,029	2,107	-250
Electoral Area B	1,938	2,102	2,154	-164
Electoral Area E	1,593	1,507	1,771	86
Burns Lake and the Lakes District	5,310	5,638	6,032	-328

Source: Statistics Canada. 2011 and 2016 Census

2.2 TOTAL POPULATION 55 AND OLDER (2011 & 2016)

There were 1,795 individuals, 55 or older living in Burns Lake and the Lakes District in 2016. As shown in Table 2.2, this includes 485 individuals living in Burns Lake, 680 individuals living in Electoral Area B (Burns Lake Rural) and 630 individuals living in Electoral Area E (Francois Lake and Ootsa Lake Rural). Table 2.2 also shows that the total number of individuals 55 or older living in Burns Lake and the Lakes District increased by approximately 240 individuals (15%) between 2011 and 2016 with Electoral Area B (Burns Lake Rural) growing at the fastest rate (23%).

TABLE 2.2: INCREASE IN THE NUMBER OF SENIORS AND NEAR SENIORS (2011 AND 2016)

	2011	2016	Change	% Change
Bulkley-Nechako Regional District	10,140	11,665	1,525	15%
Burns Lake	460	485	25	5%
Electoral Area B	555	680	125	23%
Electoral Area E	540	630	90	17%
Burns Lake and the Lakes District	1,555	1,795	240	15%

Source: Statistics Canada. 2011 and 2016 Census

2.3 PREVALENCE OF SENIORS AND NEAR SENIORS

Table 2.3 shows that seniors and near seniors 55 and older account for approximately 31% of the total population in the Bulkley-Nechako region in 2016 and approximately 34% of the total population in Burns Lake and the Lakes District. Seniors and near seniors also accounted for approximately 27% of the total population in Burns Lake, 35% of the total population in Electoral Area B (Burns Lake Rural) and 40% of the total population in Electoral Area E (Francois Lake and Ootsa Lake Rural).

TABLE 2.3: TOTAL NUMBER OF SENIORS AND NEAR SENIORS

	Total Population	Number of Seniors and Near Seniors	Prevalence of Seniors and Near Seniors
Bulkley-Nechako Regional District	37,896	11,665	30.8%
Burns Lake	1,779	485	27.3%
Electoral Area B	1,938	680	35.1%
Electoral Area E	1,593	630	39.5%
Burns Lake and the Lakes District	5,310	1,795	33.8%

Source: Statistics Canada. 2016 Census

2.4 THE INCREASE IN NEAR SENIORS BETWEEN THE AGES OF 55 AND 64

The 2016 Census showed that there were 885 individuals between the ages of 55 and 64 living in Burns Lake and the Lakes District in 2016. This is up from 770 individuals in 2011. As shown in Table 2.4, this includes 220 individuals in Burns Lake, 355 individuals in Electoral Area B (Burns Lake Rural) and 310 individuals in Electoral Area E (Francois Lake and Ootsa Lake Rural). Table 2.4 also shows that the number of individuals between the ages of 55 and 64 living in Burns Lake and the Lakes District increased by 15% (115 individuals) between 2011 and 2016 with Electoral Area B (Burns Lake Rural) growing at the fastest rate (20%).

TABLE 2.4: NEAR SENIORS (55-64)

	2011	2016	Change	% of Change
Bulkley-Nechako Regional District	5,315	6,025	710	13%
Burns Lake	190	220	30	16%
Electoral Area B	295	355	60	20%
Electoral Area E	285	310	25	9%
Burns Lake and the Lakes District	770	885	115	15%

Source: Statistics Canada 2011 and 2016 Census

2.5 THE INCREASE IN SENIORS 65 OR OLDER

There were 910 seniors 65 and older living in Burns Lake and the Lakes District in 2016. This is up from 785 individuals in 2011. As shown in Table 2.5, of the 910 seniors 65 and older living in Burns Lake and the Lakes District, 265 were living in Burns Lake, 320 were living in Electoral Area B (Burns Lake Rural) and 325 were living in Electoral Area E (Francois Lake and Ootsa Lake Rural). Table 2.5 also shows that the number of seniors 65 and older living in Burns Lake and the Lakes District increased by 16% (125 individuals) between 2011 and 2016 with Electoral Area E (Francois Lake and Ootsa Lake Rural) growing at the fastest rate (27%). Table 2.5 also shows that the number of seniors 65 and older living in Burns Lake did not increase between 2011 and 2016.

TABLE 2.5: SENIORS 65 AND OLDER

	2011	2016	Change	% of Change
Bulkley-Nechako Regional District	4,825	5,635	810	17%
Burns Lake	270	265	--	--
Electoral Area B	260	320	60	23%
Electoral Area E	255	325	70	27%
Burns Lake and the Lakes District	785	910	125	16%

Source: Statistics Canada 2011 and 2016 Census

2.6 THE INCREASE IN SENIORS 80 AND OLDER

There were 200 seniors 80 and older living in Burns Lake and the Lakes District in 2016. This is up from 170 seniors 80 and older in 2011. As shown in Table 2.6, of the 200 seniors 80 and older, 115 were living in Burns Lake, 40 were living in Electoral Area B (Burns Lake Rural) and 45 were living in Electoral Area E (Francois Lake and Ootsa Lake Rural). Table 2.6 also shows that the number of seniors 80 and older living in Burns Lake and the Lakes District increased by 18% (30 individuals) between 2011 and 2016 with Burns Lake reporting the fastest growth in this age cohort (21%).

TABLE 2.6: SENIORS 80 AND OLDER

	2011	2016	Change	%
Bulkley-Nechako Regional District	1,010	1,160	150	15%
Burns Lake	95	115	20	21%
Electoral Area B	30	40	10	33%
Electoral Area E	45	45	0	0%
Burns Lake and the Lakes District	170	200	30	18%

Source: Statistics Canada 2011 and 2016 Census

2.7 SENIORS MOVING TO BURNS LAKE AND THE LAKES DISTRICT

In addition to the natural aging of the population, the 2011 Census showed that there were a small number of seniors who had moved to Burns Lake and the Lakes District between 2006 and 2011. This included 45 seniors (60%) who indicated that they had moved to Burns Lake between 2006 and 2011, 20 seniors (27%) who indicated that they had moved to Electoral Area E (Francois Lake and Ootsa Lake Rural) between 2006 and 2011 and 10 seniors (13%) who indicated that they had moved to Electoral Area B (Burns Lake Rural) between 2006 and 2011.

TABLE 2.7: SENIORS MOVING TO BURNS LAKE AND THE LAKES DISTRICT

	Movers	%	Senior Movers	%
Bulkley-Nechako Regional District	12,030	--	820	--
Burns Lake	845	53.7%	45	60.0%
Electoral Area B	430	27.3%	10	13.3%
Electoral Area E	300	19.0%	20	26.7%
Burns Lake and the Lakes District	1,575	100.0%	75	100.0%

Source: Statistics Canada 2011 Census

2.8 PREVIOUS HOME OF SENIORS WHO MOVED

Table 2.8 shows that of the 75 seniors who moved to Burns Lake and the Lakes District between 2006 and 2011, the majority (53%) moved from elsewhere in the Province while a significant proportion (47%) also moved from within the Bulkley-Nechako region (non-migrants). Of the seniors who moved from elsewhere in the Province, the majority settled in Electoral Area E (Francois Lake and Ootsa Lake Rural) while a small number also settled in Burns Lake and Electoral Area B (Burns Lake Rural). At the same time, all of the seniors who moved from elsewhere within the Bulkley-Nechako region settled in Burns Lake.

TABLE 2.8 WHERE SENIORS MOVED FROM

	Movers		Non-Migrants ²		Intra-Provincial Migrants ³		Outside of the Province	
	All	65+	All	65+	All	65+	All	65+
Bulkley-Nechako Regional District	12,030	830	6,315	440	4,390	380	1,320	45
Burns Lake	845	45	565	35	245	10	30	-
Electoral Area B	430	10	260	-	125	10	40	-
Electoral Area E	300	20	75	-	135	20	95	-
Burns Lake & Lakes District	1,575	75	900	35	505	40	165	-

Source: Statistics Canada 2011 Census

² Non-migrants are individuals who moved from elsewhere within the Bulkley-Nechako Regional District.

³ Intra-provincial migrants are individuals who moved from elsewhere in the Province.

2.9 INDIVIDUALS WITH HEALTH AND ACTIVITY LIMITATIONS (ALL AGES)

At the time of the 2011 Census, approximately 1 in 5 British Columbians reported that they had a health and activity limitation⁴. As shown in Table 2.9, this was also the case for 1,295 individuals in Burns Lake and the Lakes District including 495 individuals in Burns Lake, 505 individuals in Electoral Area B (Burns Lake Rural) and 295 individuals in Electoral Area E (Francois Lake and Ootsa Lake Rural). As shown in Table 2.9 this represents approximately 24% of all individuals in Burns Lake, 24% of all individuals in Electoral Area B (Burns Lake Rural) and 20% of all individuals in Electoral Area E (Francois Lake and Ootsa Lake Rural).

TABLE 2.9 INDIVIDUALS WITH HEALTH AND ACTIVITY LIMITATIONS (ALL AGES)

	Total Population 2011	With Health and Activity Limitations	%
Bulkley-Nechako Regional District	39,208	7,935	20.2%
Burns Lake	2,029	495	24.4%
Electoral Area B	2,102	505	24.0%
Electoral Area E	1,507	295	19.6%
Burns Lake and the Lakes District	5,638	1,295	23.0%

Source: Statistics Canada 2011

2.10 SENIORS AND NEAR SENIORS WITH HEALTH AND ACTIVITY LIMITATIONS

As the population ages, the incidence of health and activity limitations is likely to increase. Table 2.10 shows the number of seniors and near seniors living in Burns Lake and the Lakes District who reported health and activity limitations. As shown in Table 2.10, of the 1,295 individuals in Burns Lake and the Lakes District who reported a health and activity limitation in 2011, 755 (58%) were seniors or near seniors including 220 individuals living in Burns Lake, 315 individuals living in Electoral Area B (Burns Lake Rural) and 220 individuals living Electoral Area E (Francois Lake and Ootsa Lake Rural). The findings in Table 2.10 also show that Electoral Area B (Burns Lake Rural) reported a significantly higher incidence of health and activity limitations among seniors and near seniors when compared to the other areas.

TABLE 2.10 SENIORS AND NEAR SENIORS WITH HEALTH AND ACTIVITY LIMITATIONS

	All Individuals with HALS	%	Seniors and Near Seniors with HALS	%
Bulkley-Nechako Regional District	7,935	--	2,710	--
Burns Lake	495	38.2%	220	29.1%
Electoral Area B	505	39.0%	315	41.7%
Electoral Area E	295	22.8%	220	29.1%
Burns Lake and the Lakes District	1,295	100.00%	755	100.0%

Source: Statistics Canada 2011

2.11 PREVALENCE OF HEALTH AND ACTIVITY LIMITATIONS AMONG SENIORS

Table 2.11 provides additional information about the proportion of seniors and near seniors living in Burns Lake and the Lakes District who reported health and activity limitations. As shown in Table 2.11 approximately 41% of all individuals between the ages of 55 and 64 living in Burns Lake and the Lakes District reported that they had a health and activity limitation. Table 2.11 also shows that near seniors living in Burns Lake were more likely to report a higher incidence of health and activity limitations when compared to the other areas. In particular, the findings in Table 2.11 show that 55% of all near seniors 55 to 64 living in Burns Lake reported that they have a health and activity limitation compared to 36% of all near seniors 55 to 64 in Electoral Area B (Burns Lake Rural) and 37% of all near seniors 55 to 64 in Electoral Area E, (Francois Lake and Ootsa Lake Rural).

⁴ The 2011 Census included a series of questions which asked respondents if they had difficulties in carrying out daily activities and whether the amount or kinds of activities that could be done were reduced due to physical or mental conditions or health problems. Respondents were asked to indicate yes (sometimes), yes (often) or no. They were also asked to indicate if they experienced a reduction in activities at home, at work or at school, or in other areas.

As shown in Table 2.11, of the 190 individuals living in Burns Lake who were between the ages of 55 and 64, 105 (55%) reported that they had a health and activity limitation. This was also the case for 105 of the 295 (36%) individuals between the ages of 55 and 64 living in Electoral Area B (Burns Lake Rural) and 105 of the 285 (37%) individuals between the ages of 55 and 64 living in Electoral Area E (Francois Lake and Ootsa Lake Rural).

Table 2.11 also shows that of the 785 individuals 65 and older living in Burns Lake and the Lakes District in 2011, 440 (56%) reported that they had a health and activity limitation with seniors 65 and older living in Electoral Area B (Burns Lake Rural) reporting the highest incidence of health and activity limitations (81%). As shown in Table 2.11, of the 270 individuals living in Burns Lake who were 65 and older, 115 (43%) reported a health and activity limitation. This was also the case for 115 of the 255 (45%) individuals 65 and older living in Electoral Area E (Francois Lake and Ootsa Lake Rural).

TABLE 2.11: PROPORTION OF SENIORS AND NEAR SENIORS WITH HEALTH AND ACTIVITY LIMITATIONS

	Total 55-64	55-64 with HALS	%	Total 65+	65+ with HALS	%
Bulkley-Nechako Regional District	5,315	1,750	33%	4,825	2,710	56%
Burns Lake	190	105	55%	270	115	43%
Electoral Area B	295	105	36%	260	210	81%
Electoral Area E	285	105	37%	255	115	45%
Burns Lake and the Lakes District	770	315	41%	785	440	56%

Source: Statistics Canada 2011

2.12 TYPES OF DISABILITIES AND HEALTH AND ACTIVITY LIMITATIONS

Table 2.12 shows the typical types of disabilities and health and activity limitations individuals are likely to experience based on the rate of incidence reported in the *2012 Canadian Survey on Disability*. Based on the findings in the *2012 Canadian Survey on Disability (CSD)*⁵ approximately 13.7% of Canadians aged 15 and older experience some type of disability. Assuming that there is a similar rate of incidence in terms of the types of disabilities and health and activity limitations as reported in the *2012 Canadian Survey on Disabilities*, Table 2.12 shows the general types of disabilities that are likely to be experienced by individuals living in Burns Lake and the Lakes District.

TABLE 2.12: TYPES OF DISABILITIES AND HEALTH AND ACTIVITY LIMITATIONS

Disability Condition	Rate of Incidence	Burns Lake	Electoral Area B	Electoral Area E	Total Burns Lake and Lakes District
Population 15 and Older		1,436	1,605	1,280	4,321
Total disability	13.7	196	220	175	592
Pain-related	9.7	139	156	124	419
Flexibility	7.6	109	122	97	328
Mobility	7.2	103	116	92	311
Mental health-related	3.9	56	63	50	169
Dexterity	3.5	50	56	45	151
Hearing	3.2	46	51	41	138
Seeing	2.8	40	45	36	121
Memory	2.3	33	37	29	99
Learning	2.3	33	37	29	99
Developmental	0.6	9	10	8	26

Source: Calculated based on the rate of incidence reported in the *2012 Canadian Survey on Disability (CSD)* published by Statistics Canada and the population 15 or older for Burns Lake, Electoral Area B (Burns Lake Rural) and Electoral Area E (Francois Lake and Ootsa Lake Rural)

⁵ The *Canadian Survey on Disabilities* asked respondents to indicate if they have difficulty walking distances on a flat surfaces as well as difficulty walking up/down a flight of stairs and whose daily activities are limited because of these difficulties.

2.13 HOUSEHOLDS IN BURNS LAKE AND THE LAKES DISTRICT

At the time of the 2016 Census, there were 15,101 households living in the Bulkley-Nechako region. This includes 2,081 households in Burns Lake and the Lakes District. As shown in Table 2.13, the total number of households in Burns Lake and the Lakes District has remained relatively unchanged between 2011 and 2016 with Burns Lake reporting a small decrease in the total number of households between 2011 and 2016 and Electoral Area B (Burns Lake Rural) and Electoral Area E (Francois Lake and Ootsa Lake Rural) reporting a small increase.

TABLE 2.13: NUMBER OF HOUSEHOLDS IN BURNS LAKE AND THE LAKES DISTRICT (2011 AND 2016)

	2011	2016	Change
Bulkley-Nechako Regional District	15,185	15,101	-84
Burns Lake	770	684	-91
Electoral Area B	775	776	1
Electoral Area E	600	621	16
Burns Lake and the Lakes District	2,145	2,081	-74

Source: Statistics Canada, Census 2011 and 2016

2.14 SENIOR AND NEAR SENIOR HOUSEHOLDS

Table 2.14 shows that of the 15,185 households⁶ in the Bulkley-Nechako region in 2011, 6,235 (41%) were led by a senior or near senior. Within Burns Lake and the Lakes District, there were 2,145 households of which approximately 950 (44%) were led by a senior or near senior. This included 290 households (38%) in Burns Lake, 330 households (43%) in Electoral Area B (Burns Lake Rural) and 330 households (55%) in Electoral Area E (Francois Lake and Ootsa Lake Rural).

TABLE 2.14: SENIOR AND NEAR SENIOR HOUSEHOLDS

	Total Households	Senior or Near Senior Households	%
Bulkley-Nechako Regional District	15,185	6,235	41.0%
Burns Lake	770	290	37.7%
Electoral Area B	775	330	42.6%
Electoral Area E	600	330	55.0%
Burns Lake and the Lakes District	2,145	950	44.3%

Source: Statistics Canada 2011 Census

2.15 DISTRIBUTION OF SENIOR AND NEAR SENIOR HOUSEHOLDS

Table 2.15 provides additional information in terms of the breakdown between near senior households (households where the primary household maintainer is between the ages of 55 and 64) and senior-led households (households where the primary maintainer is 65 and older). As shown in Table 2.15, approximately 475 households in Burns Lake and the Lakes District were led by someone between the ages of 55 and 64 while 475 households were led by someone 65 and older.

TABLE 2.15: PROPORTION OF NEAR SENIOR HOUSEHOLDS 55-64 AND SENIOR-LED HOUSEHOLDS 65+

	Total	55-64	%	65+	%
Bulkley-Nechako Regional District	6,235	3,120	50.0%	3,115	50.0%
Burns Lake	290	135	46.6%	155	53.4%
Electoral Area B	330	170	51.5%	160	48.5%
Electoral Area E	330	170	51.5%	160	48.5%
Burns Lake and the Lakes District	950	475	50.0%	475	50.0%

Source: Statistics Canada 2011 Census

⁶ The 2011 Census data is used for this analysis as the 2016 household level data is not yet available at the senior and near senior level.

2.16 FAMILY AND HOUSEHOLD COMPOSITION (ALL HOUSEHOLDS)

Table 2.16 shows the family and household composition for all households in Burns Lake and the Lakes District. As shown in Table 2.16 of the 15,185 households in the Bulkley-Nechako region in 2011, 10,965 (72%) were census families⁷ while 4,215 were not part of a census family.⁸ In Burns Lake and the Lakes District, 1,610 households (75%) were in census families while 535 (25%) were not part of a census family. For Burns Lake, 505 households were in census families (66%) and 265 households (34%) were not part of a census family. In Electoral Area B (Burns Lake Rural), 635 households were in census families (82%) and 140 households (18%) were not part of a census family. Similarly, in Electoral Area E (Francois Lake and Ootsa Lake Rural) 470 households were in census families (78%) while 130 households (22%) were not part of a census family. For seniors this measure often helps to identify those who may have lost a partner and who are living on their own with single person households typically making up the largest proportion of individuals who are not part of a census family.

TABLE 2.16: CENSUS FAMILY AND NON-CENSUS FAMILY HOUSEHOLDS

	Total Households	Census Family Households	%	Non-Census Family Households	%
Bulkley-Nechako Regional District	15,185	10,965	72.2%	4,215	27.8%
Burns Lake	770	505	65.6%	265	34.4%
Electoral Area B	775	635	81.9%	140	18.1%
Electoral Area E	600	470	78.3%	130	21.7%
Burns Lake & Lakes District	2,145	1,610	75.1%	535	24.9%

Source: Statistics Canada 2011 and 2016 Census

2.17 SENIOR AND NEAR SENIOR HOUSEHOLDS IN CENSUS FAMILIES

Table 2.17 shows the number of senior and near senior households that were living in a census family. As shown in Table 2.17 of the 10,965 census family households in the Bulkley-Nechako region approximately 4,010 (37%) were led by a senior or near senior. Within Burns Lake and the Lakes District there were 1,610 census family households including 630 households (39%) led by a senior or near senior. Within Burns Lake, there were 145 senior and near senior households living in a census family as well as 260 households in Electoral Area B (Burns Lake Rural) and 225 households in Electoral Area E (Francois Lake and Ootsa Lake Rural).

TABLE 2.17: SENIORS AND NEAR SENIORS IN CENSUS FAMILIES

	Census Family Households	Seniors and Near Seniors in Census Families	%
Bulkley-Nechako Regional District	10,965	4,010	36.6%
Burns Lake	505	145	28.7%
Electoral Area B	635	260	40.9%
Electoral Area E	470	225	47.9%
Burns Lake & Lakes District	1,610	630	39.1%

Source: Statistics Canada 2011 and 2016 Census

2.18 DISTRIBUTION OF SENIORS AND NEAR SENIORS IN CENSUS FAMILY HOUSEHOLDS

Table 2.18 provides a further breakdown of the households living in census families including the number of households where the primary household maintainer was between the ages of 55 and 64 and those where the primary household maintainer was 65 and older. As shown in Table 2.18, of the 620 census family households living in Burns Lake and the Lakes District, 350 (56%) were led by someone between the ages of 55 and 64 while 280 (44%) were led by someone 65 and older.

⁷ Census family refers to a married couple (with or without children), a common-law couple (with or without children) or a lone parent family.

⁸ Non-census family household refers to either one person living alone in a private dwelling or to a group of two or more people who share a private dwelling, but who do not constitute a **census family**.

TABLE 2.18: DISTRIBUTION OF SENIORS AND NEAR SENIORS IN CENSUS FAMILIES

	Seniors and Near Seniors in Census Families	Census Family Households 55-64	%	Census Family Households 65 and older	%
Bulkley-Nechako Regional District	4,010	2,225	55.5%	1,785	44.5%
Burns Lake	145	90	62.1%	55	37.9%
Electoral Area B	260	130	50.0%	130	50.0%
Electoral Area E	225	130	57.8%	95	42.2%
Burns Lake & Lakes District	630	350	55.6%	280	44.4%

Source: Statistics Canada 2011 and 2016 Census

2.19 HOUSEHOLDS NOT PART OF A CENSUS FAMILY

Table 2.19 shows the number of seniors and near senior households that are not part of a census family. As shown in Table 2.19, of the 4,215 households in the Bulkley-Nechako region that were not part of a census family 2,220 (53%) were led by a senior or near senior. Within Burns Lake and the Lakes District there were 535 households that were not part of a census family including 225 households (42%) where the primary household maintainer was a senior or near senior. This included 110 households in Burns Lake, 50 households in Electoral Area B (Burns Lake Rural) and 65 households in Electoral Area E (Francois Lake and Ootsa Lake Rural).

TABLE 2.19: PROPORTION OF NON-CENSUS FAMILIES LED BY A SENIOR OR NEAR SENIOR

	Non-Census Family Arrangements	Seniors and Near Seniors in Non-Census Family Arrangements	%
Bulkley-Nechako Regional District	4,215	2,220	52.7%
Burns Lake	265	110	41.5%
Electoral Area B	140	50	35.7%
Electoral Area E	130	65	50.0%
Burns Lake & Lakes District	535	225	42.1%

Source: Statistics Canada 2011 and 2016 Census

2.20 SENIORS AND NEAR SENIORS IN NON-CENSUS FAMILY ARRANGEMENTS

Table 2.20 provides a further breakdown of the households that were not part of a census family including the number of households where the primary household maintainer was between the ages of 55 and 64 and those households where the primary household maintainer was 65 and older. As shown in Table 2.20, of the 225 households in Burns Lake and the Lakes District that were not part of a census family, 80 (36%) were led by someone between the ages of 55 and 64 while 145 (64%) were led by someone 65 and older.

TABLE 2.20: DISTRIBUTION OF SENIORS AND NEAR SENIORS IN NON-CENSUS FAMILIES

	Seniors and Near Seniors in Census Families	Non-Census Family Arrangements Near Seniors 55-64	%	Non-Census Family Arrangements 65 and older	%
Bulkley-Nechako Regional District	2,220	885	39.9%	1,335	60.1%
Burns Lake	110	25	22.7%	85	77.3%
Electoral Area B	50	30	60.0%	20	40.0%
Electoral Area E	65	25	38.5%	40	61.5%
Burns Lake & Lakes District	225	80	35.6%	145	64.4%

Source: Statistics Canada 2011 and 2016 Census

2.21 TYPES OF NON-CENSUS FAMILY ARRANGEMENTS

Table 2.21 provides additional information on the different types of non-census family arrangements. As shown in Table 2.21, of the 225 households in Burns Lake and the Lakes District led by a senior or near senior that were not part of a census family, the majority (84%) were likely to be single person households living on their own while 35 (16%) were likely to be unrelated individuals living together.

TABLE 2.21: TYPES OF NON-CENSUS FAMILY ARRANGEMENTS

	Seniors and Near Seniors in Non-Census Family Arrangements	One Person Households	%	Two or More Unrelated Persons Sharing	%
Bulkley-Nechako Regional District	2,220	2,080	93.7%	160	7.2%
Burns Lake	110	90	81.8%	20	18.2%
Electoral Area B	50	50	100.0%	--	--
Electoral Area E	65	50	76.9%	15	23.1%
Burns Lake & Lakes District	225	190	84.4%	35	15.6%

Source: Statistics Canada 2011

2.22 HOUSING AND TENURE ARRANGEMENTS

Table 2.22 shows the housing and tenure arrangements across households living in Burns Lake and the Lakes District. As shown in Table 2.22, of the 2,145 households living in Burns Lake and the Lakes District, 1,605 (75%) were owners while 540 (25%) were renters with the majority of renter households living in Burns Lake (68%). Likewise, the information in Table 2.22 shows that almost half of all of the households (48%) living in Burns Lake were renters.

TABLE 2.22: DISTRIBUTION OF OWNERS AND RENTERS IN BURNS LAKE AND THE LAKES DISTRICT

	Total Households	Owners	%	Renters	%
Bulkley-Nechako Regional District	15,185	11,610	76.5%	3,085	20.3%
Burns Lake	770	400	51.9%	370	48.1%
Electoral Area B	775	680	87.7%	95	12.3%
Electoral Area E	600	525	87.5%	75	12.5%
Burns Lake & Lakes District	2,145	1,605	74.8%	540	25.2%

Source: Statistics Canada 2011 Census

2.23 WHERE RENTERS LIVE

Table 2.23 shows that, of the renter households living in Burns Lake and the Lakes District 365 (67%) lived in rented single detached, semi-detached or duplex units while 145 (27%) lived in apartment units. Table 2.23 also shows the mix of different housing options for renter households living in Burns Lake while all of the renter households living in Electoral Area B (Burns Lake Rural) and Electoral Area E (Francois Lake and Ootsa Lake Rural) were living in rented single detached homes.

TABLE 2.23: MIX OF RENTAL HOUSING UNITS IN BURNS LAKE AND THE LAKES DISTRICT

	Total Renters	Single Detached	Semi-Detached	Duplex	Apt	Unknown
Bulkley-Nechako Regional District	3,085	1,290	505	80	855	355
Burns Lake	370	130	45	20	145	30
Electoral Area B	95	95	--	--	--	--
Electoral Area E	75	75	--	--	--	--
Burns Lake and the Lakes District	540	300	45	20	145	30

Source: Statistics Canada, 2011 Census

2.24 THE INVENTORY OF NON-MARKET HOUSING CHOICES

It is also worth noting that approximately 26% of the rental stock (95 units) in Burns Lake is in one of the four social housing or non-market housing developments including Carroll Cottage, Heritage Manor, Tweedsmuir House and McKenna Place with 56 units (58%) targeted to seniors and 39 units (42%) targeted to families.

TABLE 2.24: THE INVENTORY OF SUBSIDIZED UNITS IN BURNS LAKE AND THE LAKES DISTRICT

Name	Bachelor	1 Bedroom	2 Bedroom	3 Bedroom	Total
Carroll Cottage	12	2	-	-	14
Heritage Manor	18	7	-	-	25
Tweedsmuir House	-	16	1	-	17
McKenna Place	-	-	-	39	39
Total	30	25	1	-	95

Source: BC Housing, Housing Listings

2.25 RENTAL HOUSING CHOICES AMONG SENIORS AND NEAR SENIORS

Table 2.25 shows that of 540 renter households living in Burns Lake and the Lakes District, 95 (17%) were seniors or near senior households with all of these households living in Burns Lake. The information in Table 2.25 also suggests that seniors 65 and older make up the majority of senior and near senior renters (78%) in Burns Lake. The findings in Table 2.25 combined with the information on the inventory of non-market choices for seniors (Table 2.24) also suggests that almost 60% of the senior and near senior households living in Burns Lake live in one of the 56 non-market housing units available.

TABLE 2.25: THE MIX OF HOUSING CHOICES FOR SENIORS

	Seniors and Near Seniors Who Rent	Single Detached	Semi-Detached	Apartment
Bulkley-Nechako Regional District	515	120	190	195
Burns Lake	95 ⁹	25	-	70
Electoral Area B	-	-	-	-
Electoral Area E	-	-	-	-
Burns Lake and the Lakes District	95	25	-	70

Source: Statistics Canada, 2011 Census

2.26 AVERAGE MONTHLY HOUSING COSTS (RENTERS)

Table 2.26 includes information on the average monthly housing costs for renter households living in Burns Lake and the Lakes District. Table 2.26 also shows the annual income (affordability threshold) that a household would need to be able to carry the cost of this housing without spending more than 30% of their income on their housing costs¹⁰.

TABLE 2.26: MONTHLY HOUSING COSTS AND AFFORDABILITY THRESHOLD FOR RENTERS

	Monthly Housing Costs	Affordability Threshold
Bulkley-Nechako Regional District	\$659	\$26,360
Burns Lake	\$589	\$23,560
Electoral Area B	\$560	\$22,400
Electoral Area E	\$616	\$24,640

Source: Statistics Canada, 2011 Census

⁹ In looking at the general distribution of senior and near senior households living in Burns Lake and the Lakes District who rent, the findings from the 2011 Census suggests that seniors 65 or older make up the majority (80%) of renter households 55 and older. In particular it should be noted that the 2011 Census identified 75 seniors 65 and older who were renters compared to 20 near senior households 55 to 64 who were renters.

¹⁰ A shelter-cost-to-income ratio of 30% is considered to be a standard measure of affordability.

2.27 SENIORS AND NEAR SENIORS WHO OWN

Table 2.27 provides additional information on patterns of ownership including the number of seniors and near seniors living in Burns Lake and the Lakes District who own. As shown in Table 2.27, of the 1,605 households in Burns Lake and the Lakes District, half (50% or 805 households) are owned by someone who is 55 and older with Electoral Area E (Francois Lake and Ootsa Lake Rural) reporting the highest proportion of ownership by senior and near senior households (60%) followed by 48% in Electoral Area B (Burns Lake Rural) and 41% in Burns Lake.

TABLE 2.27: OWNERSHIP PROFILE OF SENIORS AND NEAR SENIORS

	Owners	% of all Households	Seniors and Near Seniors	% of All Owners
Bulkley-Nechako Regional District	11,610	76.5%	5,255	45.3%
Burns Lake	400	51.9%	165	41.3%
Electoral Area B	680	87.7%	325	47.8%
Electoral Area E	525	87.5%	315	60.0%
Burns Lake & Lakes District	1,605	74.8%	805	50.2%

Source: Statistics Canada 2011 Census

2.28 AVERAGE AND MEDIAN DWELLING VALUE (2010)

Table 2.28 includes information from the 2011 Census on the average and median dwelling values for the region. As shown in Table 2.28, the median dwelling value in Burns Lake was \$150,204 in 2011 while the average was \$168,094. At the same time, the median dwelling value in Electoral Area B (Burns Lake Rural) was \$179,981 in 2011 while the average value was \$199,579. Electoral Area E (Francois Lake and Ootsa Lake Rural) reported the highest dwelling values in 2011 with a median value of \$250,812 and an average value of \$263,871.

TABLE 2.28: AVERAGE AND MEDIAN DWELLING VALUE (2011 CENSUS)

	Median Value of Dwellings (\$)	Average Value of Dwellings (\$)
Bulkley-Nechako Regional District	\$200,418	\$229,729
Burns Lake	\$150,204	\$168,094
Electoral Area B	\$179,981	\$199,579
Electoral Area E	\$250,812	\$263,871

Source: Statistics Canada 2011 Census

2.29 AVERAGE MONTHLY HOUSING COSTS (OWNERS)

Table 2.29 shows the average monthly housing costs reported by owners living in Burns Lake and the Lakes District based on information from the 2011 Census. Table 2.29 also includes information on the monthly mortgage payments that a household would have to make to purchase a home in Burns Lake and the Lakes District based on the average dwelling values reported in the 2011 Census and assuming a 20% down payment, a 2.9% interest rate and a 25 year amortization period.

TABLE 2.29: AVERAGE MONTHLY HOUSING COSTS (OWNERS)

	Average Monthly Housing Costs Reported by Owners (2010 Census)	Monthly Mortgage Payments Based on Average Dwelling Value
Bulkley-Nechako Regional District	\$676	\$860
Burns Lake	\$884	\$629
Electoral Area B	\$704	\$747
Electoral Area E	\$375	\$988

Source: Calculated by SPARC BC based on the average dwelling values in the 2011 Census and using CMHC's Housing Affordability Calculator. Average monthly housing costs reported by owners was from the 2011 Census and reflects 2010 housing costs.

2.30 MEDIAN HOUSEHOLD INCOMES (2011 AND 2016)

In addition to the cost of housing, incomes represent the other part of the affordability calculation. Table 2.30 provides information on the median household incomes in Burns Lake and the Lakes District based on the most recent Census (2016). As shown in Table 2.30, the median household income in Burns Lake in 2016 was \$68,267 while the median household income in Electoral Area B (Burns Lake Rural) was \$81,152. Similarly, the median household income in Electoral Area E (Francois Lake and Ootsa Lake Rural) was \$66,091. These incomes suggest that in general there is a reasonable degree of affluence in the community. Table 2.30 also calculates the general purchasing power based on these incomes assuming a down payment of \$30,000, an interest rate of 2.9% and a 25 year amortization period.

TABLE 2.30 MEDIAN HOUSEHOLD INCOMES AND POTENTIAL PURCHASING POWER

	Median Household Income (2016)	Potential Purchase Price
Bulkley-Nechako Regional District	\$76,008	\$383,209
Burns Lake	\$68,267	\$339,118
Electoral Area B	\$81,152	\$387,534
Electoral Area E	\$66,091	\$326,746

Source: Median household incomes were from Statistics Canada, 2016 Census. The purchasing power calculation was derived by SPARC BC based on the reported incomes and assuming a \$30,000 down payment, a 2.9% interest rate and a 25 year amortization period.

2.31 AVERAGE INCOME OF SENIOR AND NEAR SENIORS HOUSEHOLDS

Table 2.31 provides information on the annual household income of seniors and near seniors in Burns Lake and the Lakes District for both owners and renters. As shown in Table 2.31, the annual income of near seniors (55-64) is considerably higher than the annual income of seniors 65 and older. Table 2.31 also shows that the annual income of owners is significantly higher than the annual income of renters. Across the seniors living in Burns Lake, the average annual income for owners was \$65,306 while the average annual for renters was \$29,055. Similarly, across near seniors 55 to 64 living in Burns Lake who own, the average annual income was \$70,851 while the average annual income for renters was \$45,800.

TABLE 2.31: AVERAGE ANNUAL INCOME SENIOR AND NEAR SENIOR HOUSEHOLDS (OWNERS AND RENTERS)

	Owners		Renters	
	Households 55-64	Households 65 and older	Households 55-64	Households 65 and older
Bulkley-Nechako Regional District	\$81,275	\$50,399	\$48,545	\$26,662
Burns Lake	\$70,851	\$65,306	\$45,800	\$29,055
Electoral Area B	\$98,625	\$46,583	-	-
Electoral Area E	\$69,640	\$56,936	-	-

Source: Statistics Canada 2011 Census

2.32 AFFORDABLE RENT LEVELS FOR SENIOR AND NEAR SENIOR HOUSEHOLDS

Using the standard that, to be affordable, households should not be spending more than 30% of their income on their housing costs, Table 2.32 shows the affordability thresholds for seniors and near seniors living in Burns Lake and the Lakes District.

TABLE 2.32: AFFORDABLE RENT LEVELS FOR SENIOR AND NEAR SENIOR HOUSEHOLDS

	Owners		Renters	
	Households 55-64	Households 65 and older	Households 55-64	Households 65 and older
Bulkley-Nechako Regional District	\$2,032	\$1,260	\$1,214	\$667
Burns Lake	\$1,771	\$1,633	\$1,145	\$ 726
Electoral Area B	\$2,466	\$1,165	-	-
Electoral Area E	\$1,741	\$1,423	-	-

Source: Calculated using a shelter-cost-to-income ratio of 30% and the average annual incomes reported in the 2011 Census

2.33 AVERAGE ANNUAL INCOME SENIORS AND NEAR SENIORS (SINGLES AND COUPLES)

A dependence on a single income can often make single seniors more vulnerable to affordability challenges. Using information from the 2011 Census, Table 2.33 shows the average annual income reported across senior and near seniors (singles and couples) in 2011. As shown in Table 2.33, the findings suggest that there is a significant degree of vulnerability across both single seniors and near seniors living in Burns Lake and Electoral Area B (Burns Lake Rural). Based on the information reported in Table 2.33, the average annual income for a single senior in Electoral Area B (Burns Lake Rural) was \$20,270. At this income level an affordable housing cost would be \$506 per month. Near seniors 55-64 living in Burns Lake also had a significant degree of vulnerability with an average annual income of \$30,845.

TABLE 2.33: AVERAGE ANNUAL INCOME SENIORS AND NEAR SENIORS (SINGLES AND COUPLES)

	Near Seniors (55-64)		Seniors 65 and Older	
	Singles	Couples	Singles	Couples
Bulkley-Nechako Regional District	\$41,977	\$90,586	\$27,063	\$60,316
Burns Lake	\$30,845	\$78,732	\$31,384	\$64,693
Electoral Area B	\$32,107	\$114,388	\$20,270	\$53,178
Electoral Area E	\$67,560	\$70,702	\$27,403	\$73,408

Source: Statistics Canada 2011 Census

2.34 AFFORDABLE RENT LEVELS SENIORS AND NEAR SENIORS (SINGLES AND COUPLES)

Table 2.35 provides additional information around the affordable rent levels for seniors and near seniors (single and couples) based on a shelter-cost-to-income ratio of 30% and the average annual incomes across seniors and near seniors reported in the 2011 Census.

TABLE 2.34 AFFORDABLE RENT LEVELS SENIORS AND NEAR SENIORS (SINGLES AND COUPLES)

	Near Seniors (55-64)		Seniors 65 and Older	
	Singles	Couples	Singles	Couples
Bulkley-Nechako Regional District	\$1,049	\$2,265	\$677	\$1,508
Burns Lake	\$771	\$1,968	\$785	\$1,617
Electoral Area B	\$803	\$2,860	\$507	\$1,329
Electoral Area E	\$1,689	\$1,768	\$ 685	\$1,835

Source: Calculated using a shelter-cost-to-income ratio of 30% and the average annual incomes reported in the 2011 Census

2.35 SUPPORTIVE SENIORS' HOUSING

With an aging population, the demand for supportive housing increases. Supportive housing includes housing, meals, 24/7 staffing and other services. In determining the monthly housing charge for supportive housing, the basic standard of 70% of a household's gross annual income has been used. Table 2.35 shows the average monthly housing charges for supportive housing using the average annual incomes reported across seniors and near senior households in the 2011 Census and based on the standard that the cost of housing and support should equal 70% of income.

TABLE 2.35 AFFORDABLE RENT LEVELS FOR SUPPORTED SENIORS' HOUSING

	Near Seniors (55-64)		Seniors 65 and Older	
	Singles	Couples	Singles	Couples
Bulkley-Nechako Regional District	\$2,449	\$5,284	\$1,579	\$3,518
Burns Lake	\$1,799	\$4,593	\$1,831	\$3,774
Electoral Area B	\$1,873	\$6,673	\$ 1,182	\$3,102
Electoral Area E	\$3,941	\$4,124	\$1,599	\$4,282

Source: Calculated using a shelter-cost-to-income ratio of 70% and the average annual incomes reported in the 2011 Census

3.0 BURNS LAKE AND AREA 55+ HOUSING NEEDS ASSESSMENT SURVEY

This section provides information on the feedback received through the *Burns Lake and Area 55+ Housing Needs Assessment Survey* which was initiated earlier this year. Through this survey, 174 responses were received with participants sharing their observations and insights related to:

- Their satisfaction with their current housing situation;
- Their future housing plans and preferences;
- Their specific housing and support needs;
- Their general health status;
- Their future housing requirements;
- Their general household income;
- Preferences in terms of expected housing cost and type.

The feedback received through the survey combined with the social, demographic and economic data in the previous section has helped to shape the recommendations around the potential opportunities for action in the final section of this report.

3.1 GEOGRAPHIC LOCATION OF RESPONDENTS

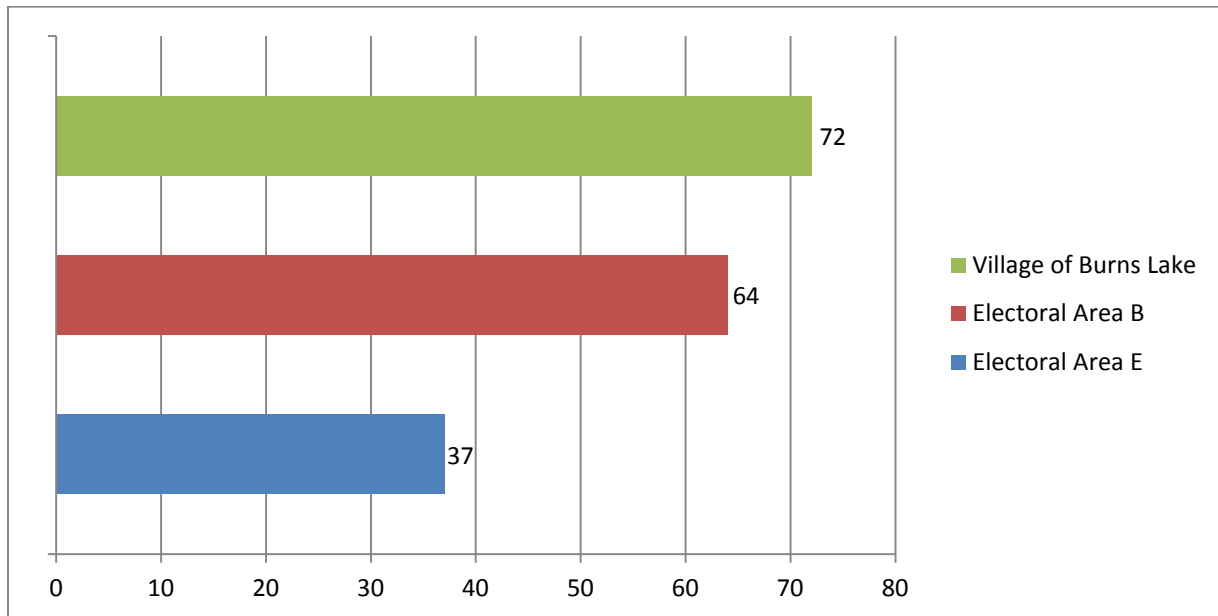
When asked to indicate where they live, of the 174 individuals who responded to the survey, 72 (41%) indicated they live in the Village of Burns Lake while 64 (37%) indicated that they live in Electoral Area B (Burns Lake Rural). There were an additional 37 respondents (21%) who indicated that they live in Electoral Area E (Francois Lake and Ootsa Lake Rural).

TABLE 3.1: GEOGRAPHIC LOCATION OF RESPONDENTS

	Frequency	Percent %
Burns Lake	72	41.4%
Electoral Area B (Burns Lake Rural)	64	36.8%
Electoral Area E (Francois/Ootsa Rural)	37	21.3%
Total	174	100.0%

Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

GRAPH 3.1: GEOGRAPHIC LOCATION OF RESPONDENTS



Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

3.2 GENDER

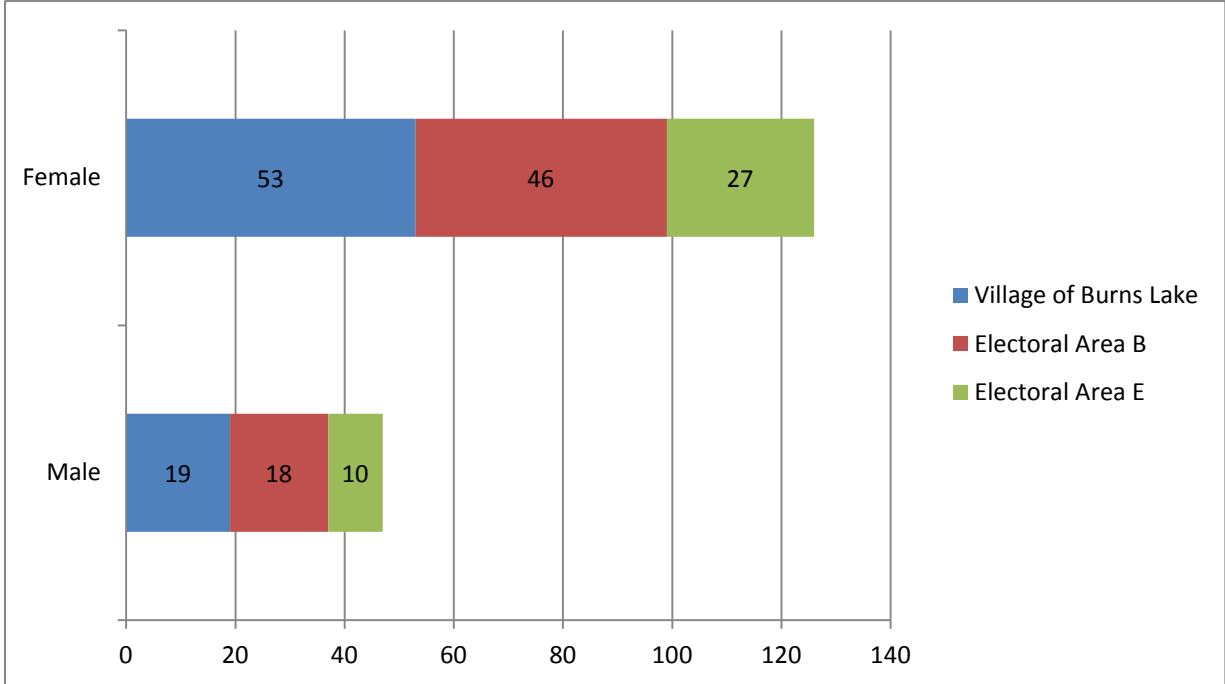
In terms of their overall gender profile, 126 respondents (72%) were female while 48 respondents (28%) were male.

TABLE 3.2: GENDER OF RESPONDENTS

	Total	Percent %
Female	126	72.4%
Male	48	27.6%
Total	174	100.0%

Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

GRAPH 3.2: GENDER OF RESPONDENTS



Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

3.3 AGE

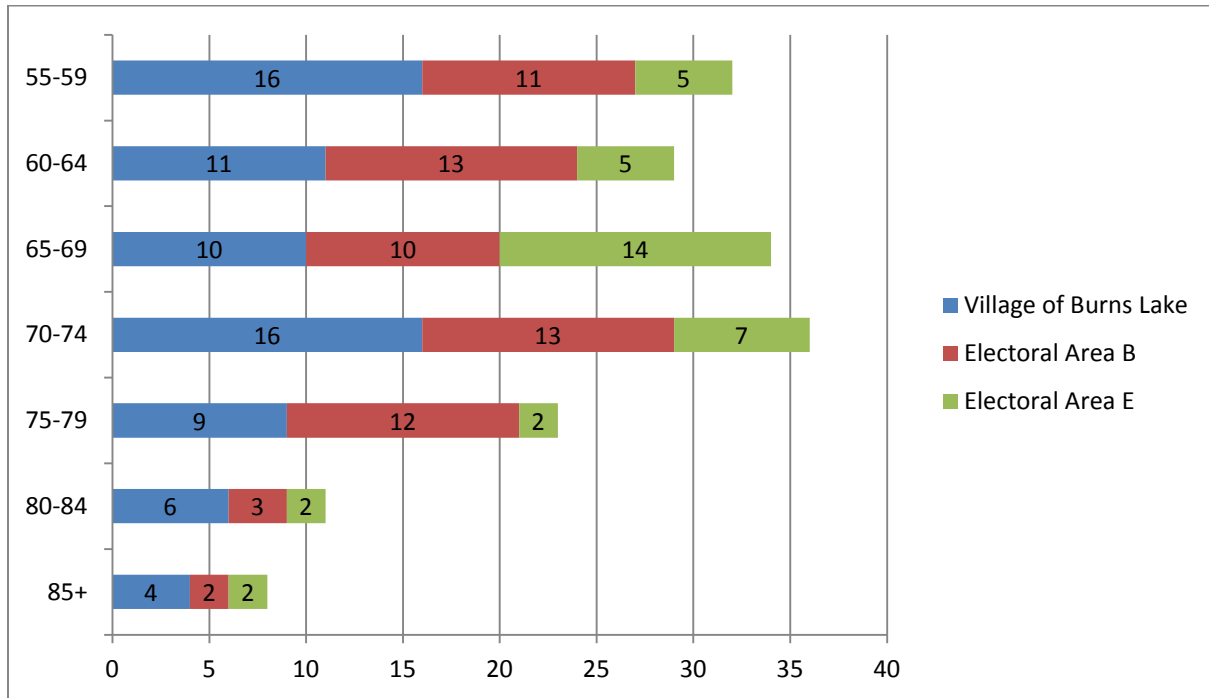
Respondents were asked to indicate their age. Of those who responded to the survey, 62 (36%) indicated that they were under the age of 65 while 34 respondents (20%) indicated that they were between the ages of 65 and 69. There were an additional 59 respondents (34%) who were in their seventies and 19 respondents (11%) who were 80 or older.

TABLE 3.3: AGE OF RESPONDENTS

	Frequency	Percent %
55 – 59	32	18.4%
60 – 64	30	17.2%
65 – 69	34	19.5%
70 – 74	36	20.7%
75 – 79	23	13.2%
80 – 84	11	6.3%
85 or older	8	4.6%
Total	174	100.0%

Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

GRAPH 3.3: AGE OF RESPONDENTS



Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

3.4 LENGTH OF TIME LIVING IN BURNS LAKE AND THE LAKES DISTRICT

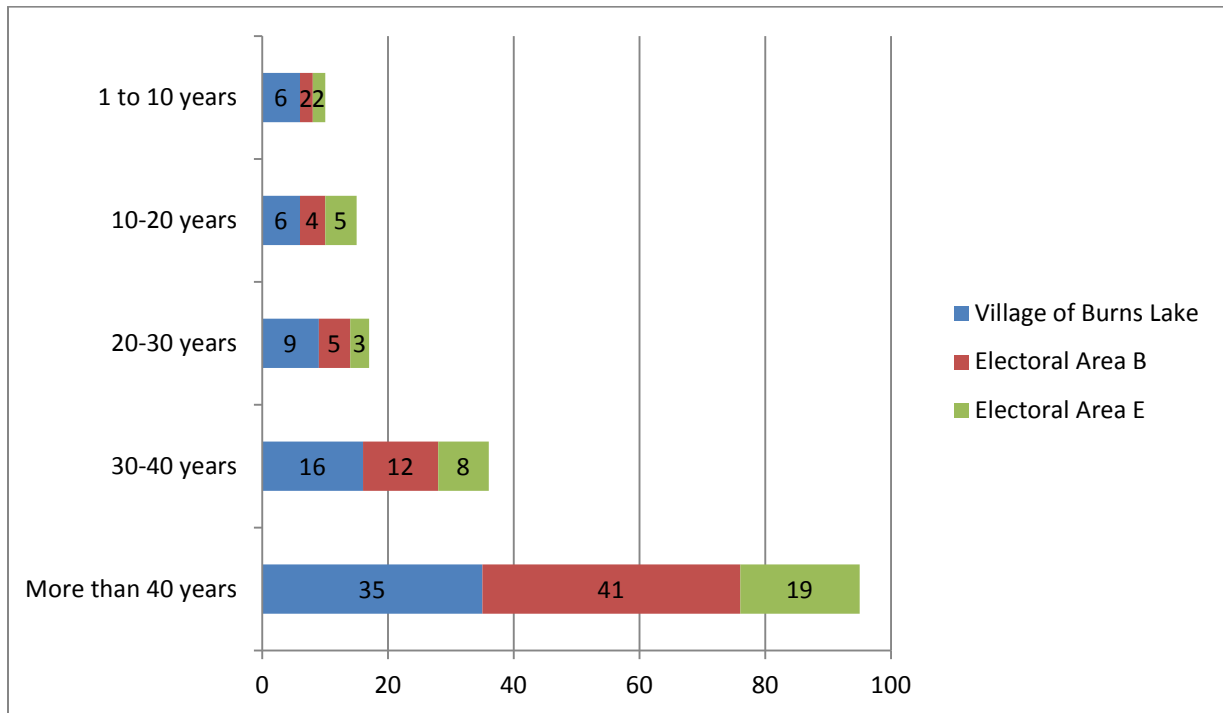
When asked to indicate how long they had lived in their community, the majority of respondents (55%) indicated that they had lived in their community for more than 40 years. There are an additional 21% of respondents who indicated that they had lived in their community for between 30 and 40 years. Approximately 23 respondents (19%) indicated that they had lived in their community for between 10 and 30 years while a small number of respondents (6%) indicated that they had been living in their community for less than ten (10) years.

TABLE 3.4: LENGTH OF TIME LIVING IN THE AREA

	Frequency	Percent %
1 - 10 years	10	5.7%
10 - 20 years	15	8.6%
20 – 30 years	18	10.3%
30 – 40 years	36	20.7%
More than 40 years	95	54.6%
Total	174	100.0%

Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

GRAPH 3.4: LENGTH OF TIME LIVING IN THE AREA



Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

3.5 TENURE (OWNERSHIP OR RENTAL)

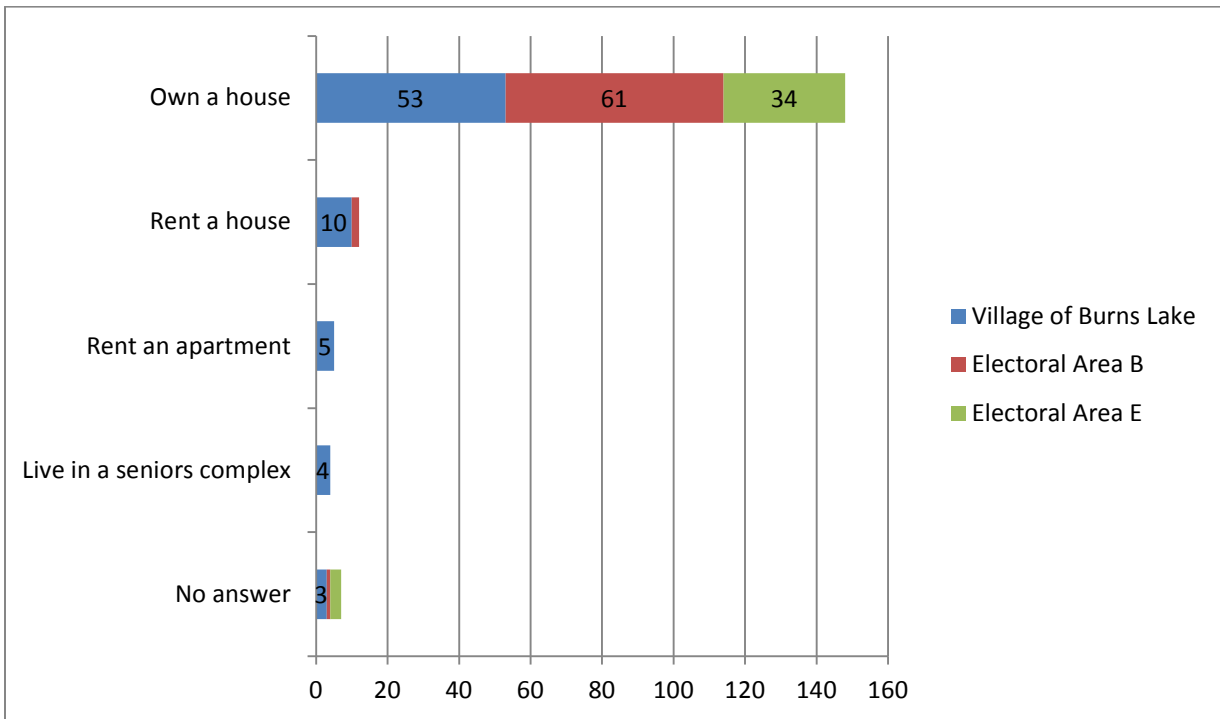
When asked about their current housing or living arrangements, the vast majority (86%) indicated that they own their home. There were an additional 12% of respondents who indicated that they rent. This includes individuals who may be renting a house, an apartment or living in a seniors' complex (2%). There were also a small number of respondents (2%) who did not answer this question.

TABLE 3.5: HOME OWNERSHIP RATES

	Frequency	Percent %
I own my home	149	85.6%
I rent a house	12	6.9%
I rent an apartment	5	2.9%
I rent in a seniors complex	4	2.3%
Total	174	100.0%

Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

GRAPH 3.5: HOME OWNERSHIP RATES



Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

3.6 SATISFACTION WITH THEIR CURRENT HOUSING SITUATION

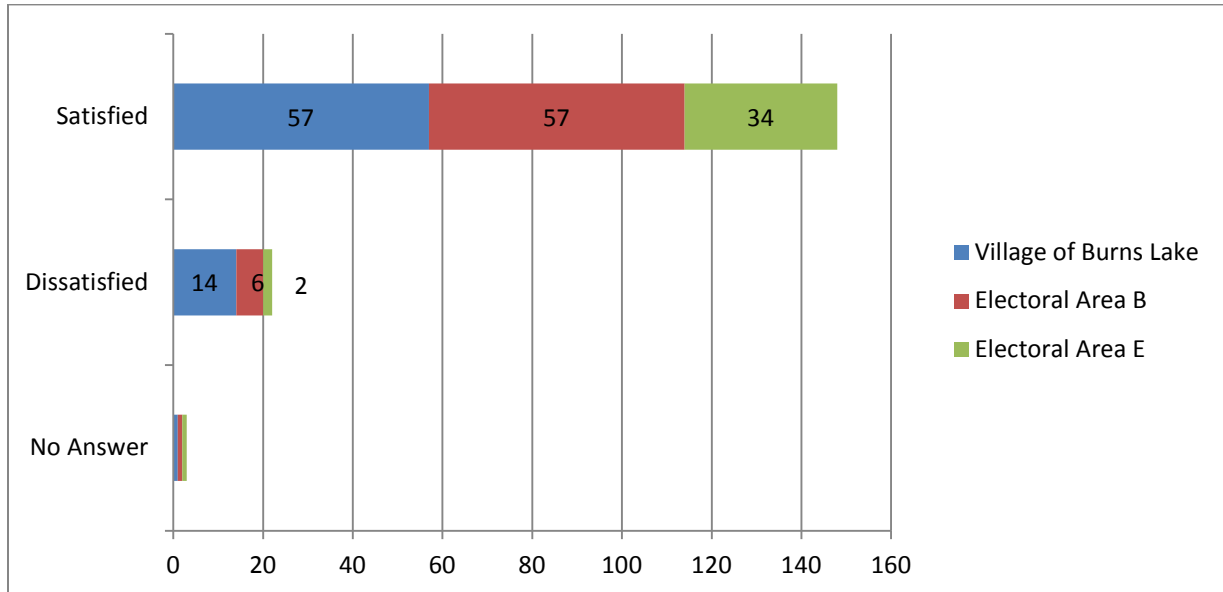
When asked to indicate whether they were satisfied with their current housing situation or living arrangement, the majority of respondents (86%) indicated that they were satisfied with their current housing arrangements. There were also a number of respondents (13%) who indicated that they were not satisfied. As well, a small number of respondents (2%) did not answer this question.

TABLE 3.6: SENSE OF SATISFACTION WITH CURRENT HOUSING SITUATION

	Frequency	Percent %
No	22	12.6%
Yes	149	85.6%
Total	174	100.0%

Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

GRAPH 3.6: SENSE OF SATISFACTION WITH CURRENT HOUSING SITUATION



Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

3.7 REASONS FOR DISSATISFACTION WITH THEIR CURRENT HOUSING SITUATION

When asked to provide information about their general dissatisfaction with their current housing situation, thirteen (13) respondents from Burns Lake, five (5) respondents from Electoral Area B and two (2) respondents from Electoral Area E provided additional information about the types of factors affecting their satisfaction with their current housing situation, with the following responses showing the feedback that was received:

Reasons People Were Not Satisfied (Burns Lake)

- It's a bit small for 2 people.
- It would be nice to have a separate entrance.
- There is no storage at my current place.
- My home is always flooding.
- The doorway should swing out.
- It has very limited storage.
- It is too expensive to keep up.
- The home and yard are larger than I need.
- I am responsible for snow removal, yard work, and maintaining a wood furnace to heat my home.
- I like it as long as I can maintain it.
- It is too big, and I would prefer smaller.
- I like my apartment but I would like to have a yard.
- I would like to have a slightly bigger place.
- I'd like a smaller house or townhouse.
- I am limited by aging, and I'm no longer able to do harder manual chores.
- My home is very old and needs lots of work.
- I can't afford the upkeep.
- I find it hard to find trades people to help maintain my home.
- The property owner/landlord does not don't take care of my apartment.
- There are a lot of stairs.

Reasons People Were Not Satisfied (Electoral Area B)

- It is difficult to maintain especially our water and sewage systems.
- We are responsible for maintenance and upkeep.
- We find it difficult to keep up with snowplowing in the winter.
- My house is too big.
- There is too much work.
- I am too old to keep up with the maintenance.
- I want to downsize.

Reasons People Were Not Satisfied (Electoral Area E)

- It is too far to go for shopping and to see the doctor.
- I love my place (of 30 years) but I must start thinking about moving closer to town and down-sizing.

3.8 HOUSING AND SUPPORT NEEDS

The survey also asked respondents to provide additional information about the different types of housing and supports that they need.

In responding to this question, respondents were asked to choose from the following list:

- Driving Assistance
- House Maintenance
- Yard Maintenance
- Cleaning and Housekeeping
- Health Support
- Meal Preparation
- Shopping Assistance

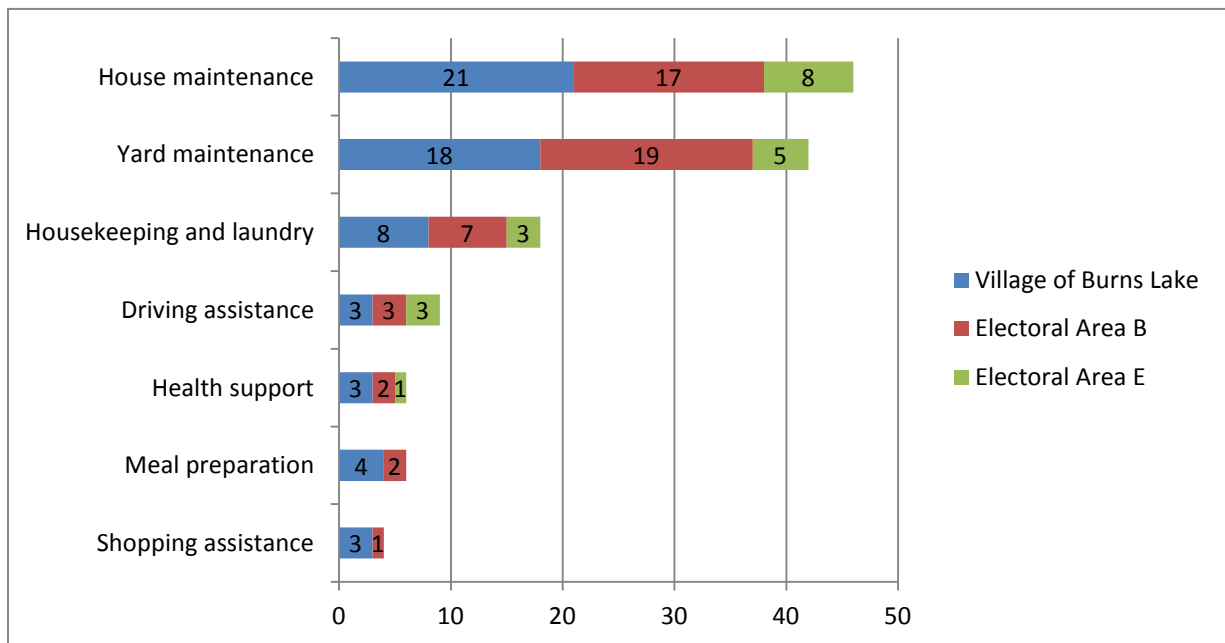
Table 3.8 provides a general overview of the responses received:

TABLE 3.8: SERVICE AND SUPPORT NEEDS

Type of Services	Number of people who reported a need for the service	% of people who reported a need for the service
House Maintenance	46	26.4%
Yard Maintenance	42	24.1%
Housekeeping	18	10.3%
Driving Assistance	9	5.2%
Health Support	6	3.4%
Meal Preparation	6	3.4%
Shopping Assistance	4	2.3%

Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

GRAPH 3.8: SERVICE AND SUPPORT NEEDS



Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

3.9 COMMUNITY SERVICES AND AMENITIES

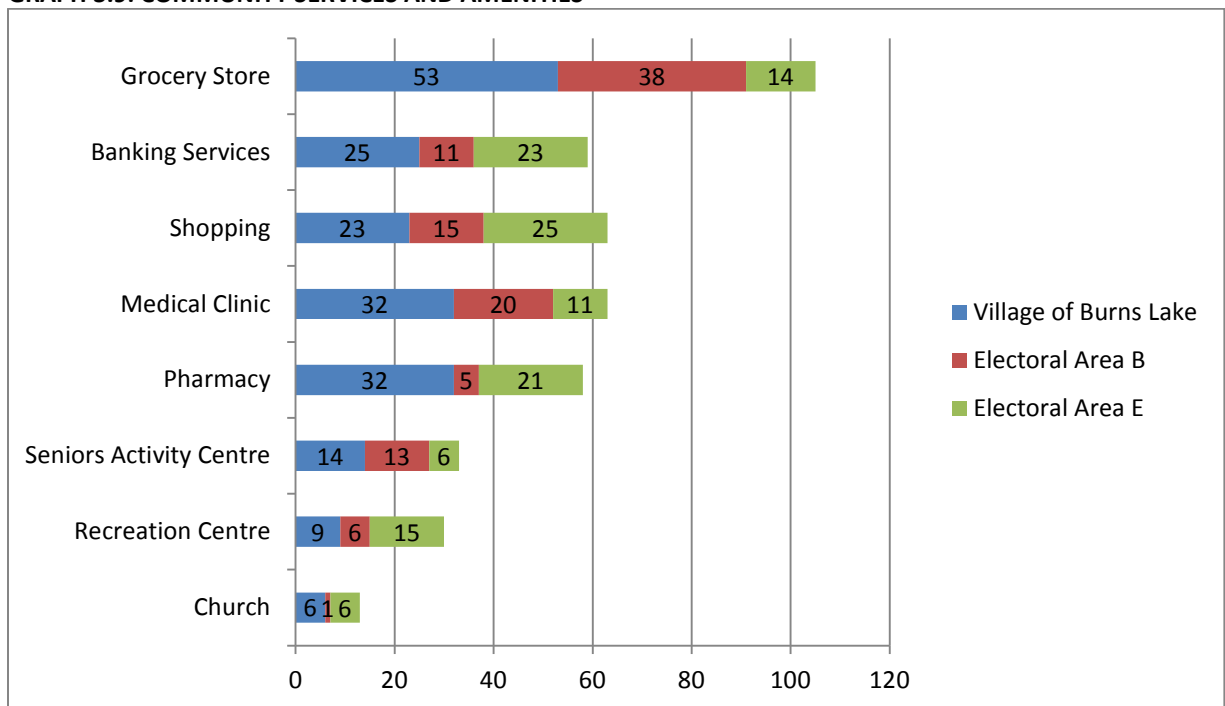
Respondents were also asked to identify their priorities in terms of the different types of services and community supports that they would like to see. Among those who responded to the survey, 105 (60.3%) identified a grocery store as their number one priority, followed by 63 respondents (36%) who identified a medical clinic and 63 respondents (36%) who identified a shopping centre. There were also 59 respondents (33.9%) who indicated that banking services were important and 58 respondents (33.3%) who indicated that a pharmacy was important. Approximately 43 respondents (24.7%) indicated that a seniors' activity centre was important, while 30 respondents (17.2%) indicated that they would like a recreation centre. Only a small number of respondents (7.5%) indicated that a church was important to them.

TABLE 3.9: COMMUNITY SERVICES AND AMENITIES

Types of Services	Number of people who reported a desire for the service	% of people who reported a desire for the service
Grocery Store	105	60.3%
Medical Clinic	63	36.2
Shopping Centre	63	36.2
Bank	59	33.9
Pharmacy	58	33.3
Seniors' Activity Centre	43	24.7
Recreation Centre	30	17.2
Church	13	7.5

Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

GRAPH 3.9: COMMUNITY SERVICES AND AMENITIES



Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

3.10 FAMILY AND HOUSEHOLD ARRANGEMENTS

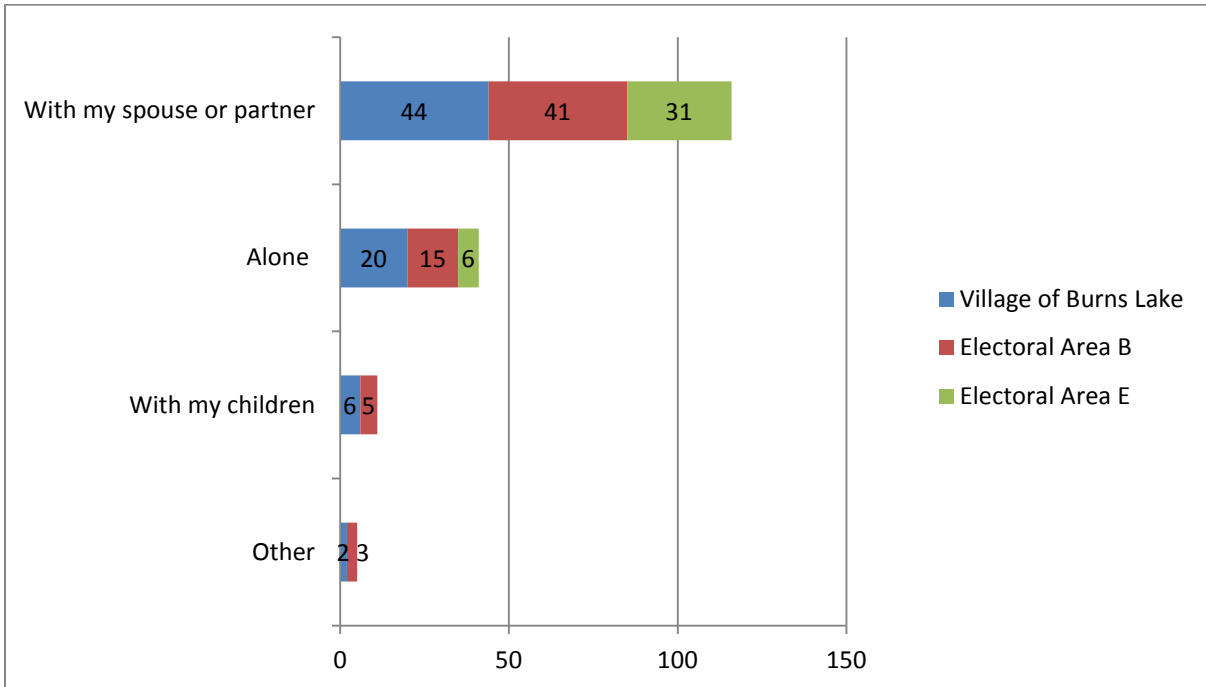
When asked about their current family and household arrangements, the majority of respondents indicated that they live with their spouse or partner. This was the case for approximately 67% of all respondents. Approximately 1 in 4 respondents (23.6%) indicated that they live alone while the remaining 7% of respondents indicated that they live with family including their children or grandchildren. A small number of respondents did not answer this question.

TABLE 3.10: FAMILY AND HOUSEHOLD ARRANGEMENTS

	Frequency	Percent %
Alone	41	23.6%
With my children and/or grandchildren	12	6.9%
With my spouse or partner	117	67.2%
Total	174	100.0%

Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

GRAPH 3.10: FAMILY AND HOUSEHOLD ARRANGEMENTS



Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

3.11 PLANS TO REMAIN LIVING IN THEIR CURRENT HOUSING

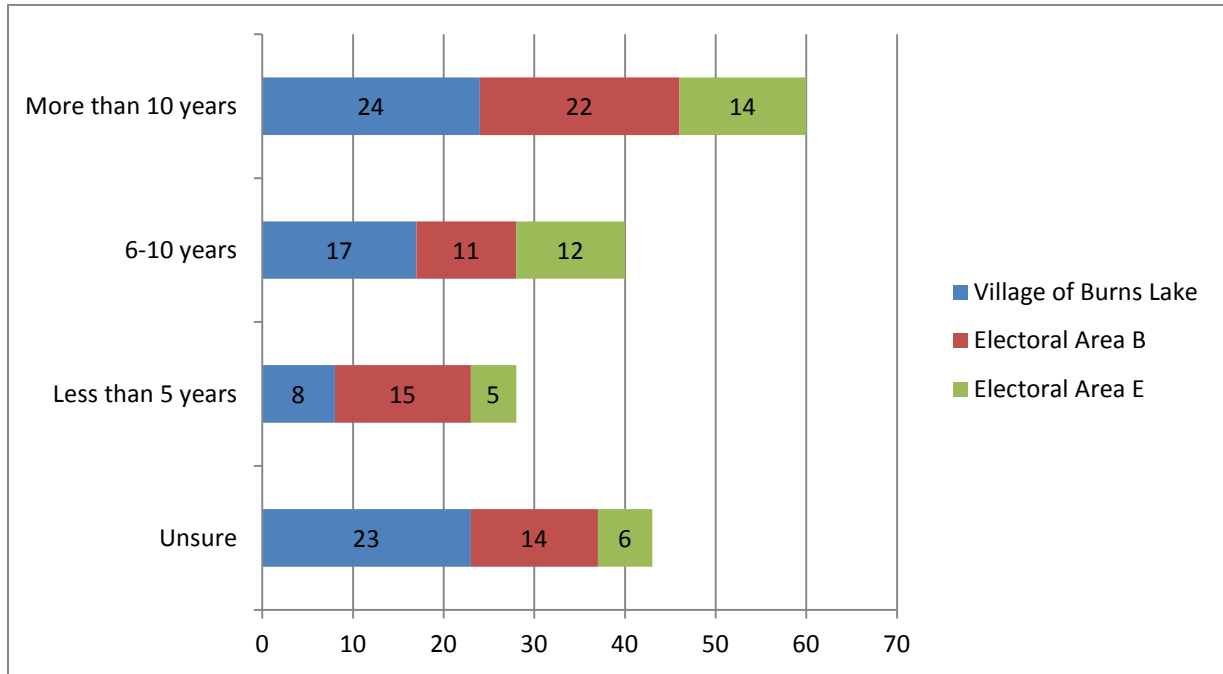
When asked to indicate how long they plan to stay in their home (assuming no serious health issues), 35% of respondents reported that they wish to remain in their current home for at least 10 years or more while an additional 20% of respondents indicated that they felt that they would like to stay in their housing for between 6 to 10 years. Approximately 28 respondents (16%) indicated that they expected to move in the next 5 years while 49 respondents (28%) indicated that they were uncertain as to how much longer they might remain in their current housing.

TABLE 3.11: PLANS TO REMAIN LIVING IN CURRENT HOUSING

	Frequency	Percent %
N/A	2	1.1%
6 to 10 years	34	19.5%
I don't know	49	28.2%
Less than 5 years	28	16.1%
More than 10 years	61	35.1%
Total	174	100.0%

Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

GRAPH 3.11: PLANS TO REMAIN LIVING IN CURRENT HOUSING



Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

3.12 REASONS FOR MOVING

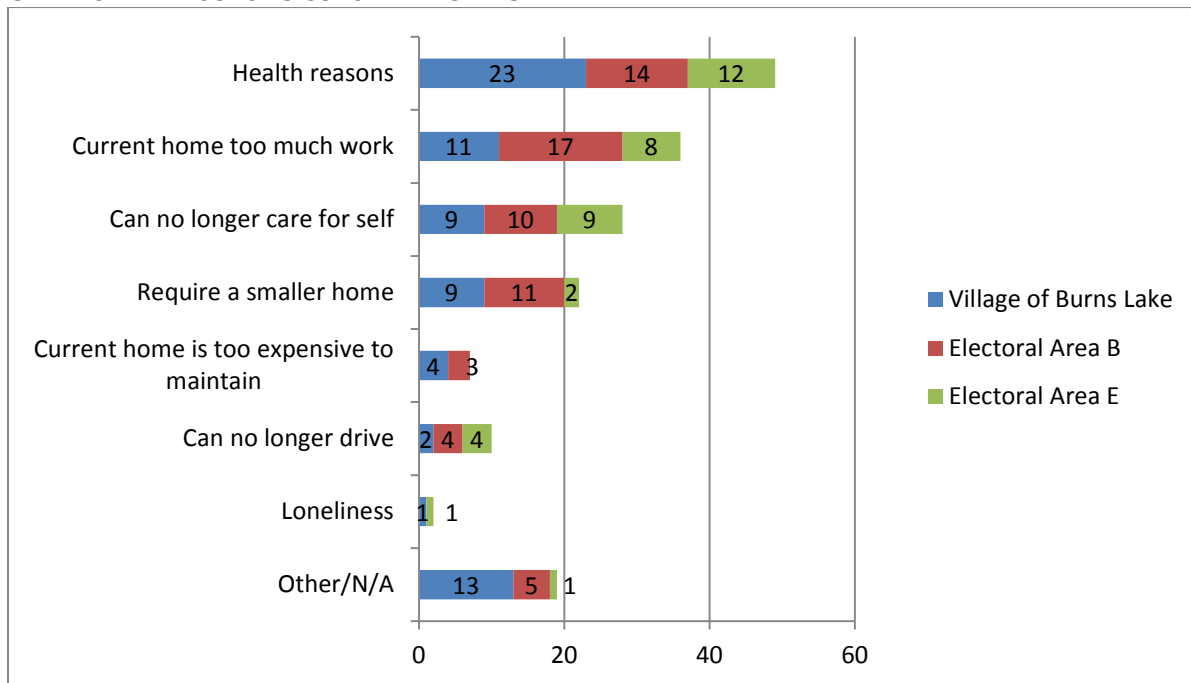
When asked to indicate the reasons why they would move, the largest number of respondents (28%) indicated that health-related concerns would most likely play a role in their decision to move while 36 respondents (21%) indicated that their current home is too much work to maintain and that this will most likely play a role in their decision to move. There were an additional 28 respondents (16%) who indicated that they would move once they could no longer care for themselves. Another 23 respondents (13%) indicated that they would like to downsize to a smaller home. There were also ten (10) respondents (5.7%) who indicated that transportation was an issue and that they were unable to drive and get around the community. As well, a small number of respondents indicated that they could no longer keep up with the expense of maintaining their home. Loneliness was also identified by a small number of respondents as a factor that would contribute to their decision to move. Approximately 1 in 10 respondents did not provide an answer or indicated that they did not intend to move.

TABLE 3.12: REASONS TO CONSIDER MOVING

	Frequency	Percent %
Health reasons	49	28.2%
Current home too much work	36	20.7%
Could no longer care for myself	28	16.1%
Require a smaller home	23	13.2%
N/A or do not intend to move	17	9.8%
Can't drive	10	5.7%
Current home too expensive to maintain	7	4%
Loneliness	2	1.1%
Total	174	100.0%

Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

GRAPH 3.12: REASONS TO CONSIDER MOVING



Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

3.13 PREFERRED HOUSING ARRANGEMENTS

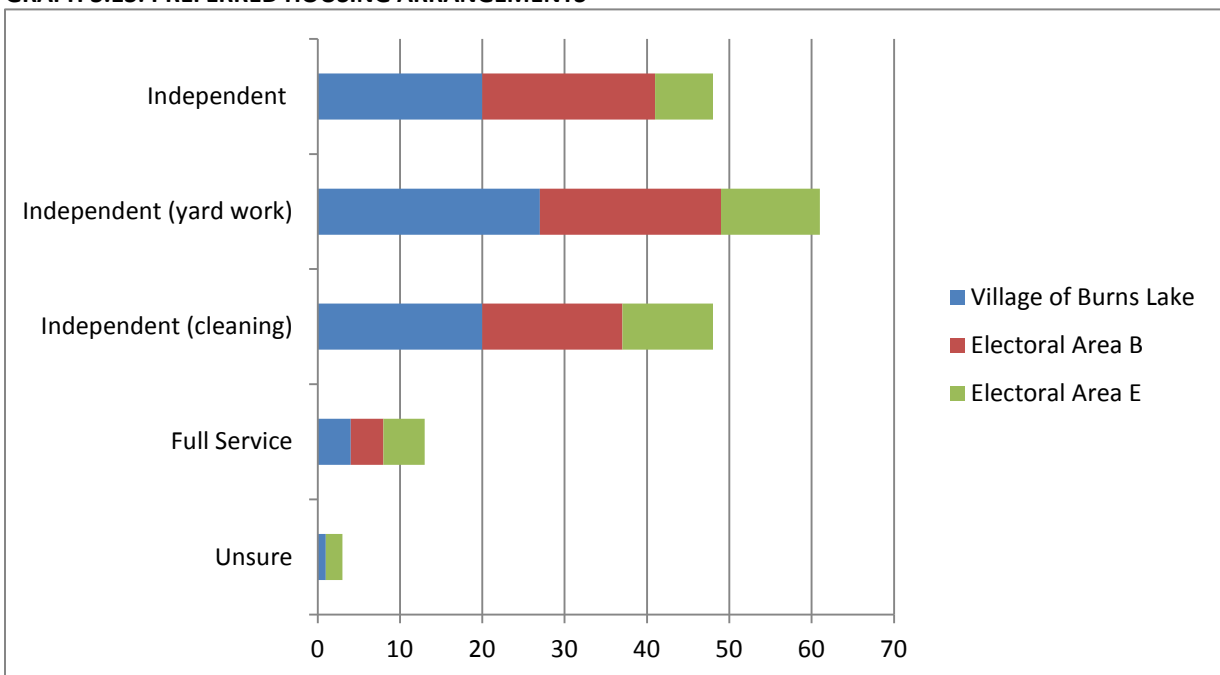
When asked to indicate their ideal form of accommodation, 61 respondents (35%) indicated a preference for living independently but without yard work while 48 respondents (28%) indicated that they would prefer to live completely independently. There were an additional 49 respondents (28%) who felt that their ideal model would include some additional services such as support with cleaning. As well, 14 respondents (8%) indicated that they would prefer fully assisted or supported living.

TABLE 3.13: PREFERRED HOUSING ARRANGEMENTS

	Frequency	Percent %
Completely Independent	48	27.6%
Full service care	14	8.0%
Independent without yard work	61	35.1%
Some services, such as cleaning	49	28.2%
Total	174	100.0%

Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

GRAPH 3.13: PREFERRED HOUSING ARRANGEMENTS



Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

3.14 PREFERRED TYPE OF HOUSING

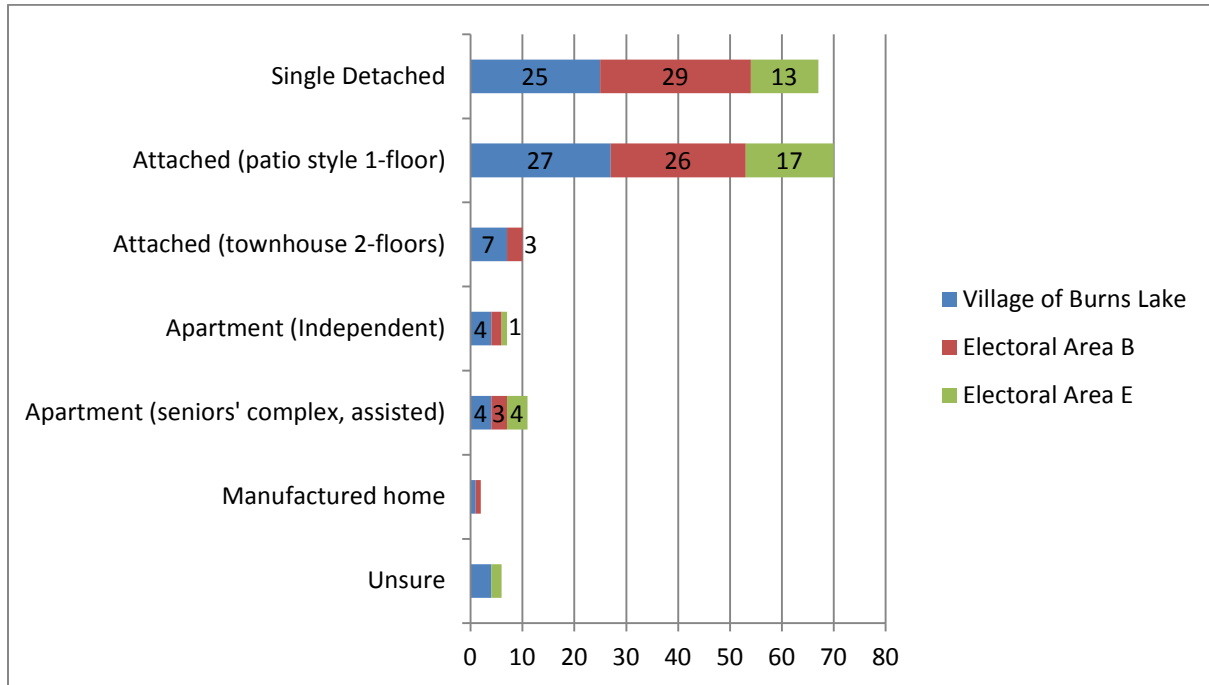
When asked to indicate their preferred housing type, 69 respondents (40%) indicated a preference for patio style housing while 68 respondents (39%) indicated that they would prefer a single detached home. There were also 11 respondents (6%) who indicated that they would be interested in an assisted living apartment. More than 10% of all respondents indicated that they would prefer to live in an apartment (assisted living or independent housing). A small number of respondents (6%) indicated that they would prefer a townhouse unit.

TABLE 3.14: PREFERRED HOUSING TYPE

	Frequency	Percent %
Single Detached Dwelling	68	39.1%
Patio Style (several homes attached, one floor)	69	39.7%
Townhouse (several homes attached, two floors)	10	5.7%
Apartment – independent	7	4.0%
Apartment – assisted living	12	6.3%
Mobile home	2	1.1%
Unsure	6	.6%

Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

GRAPH 3.14: PREFERRED HOUSING TYPE



Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

3.15 SIZE OF HOUSING

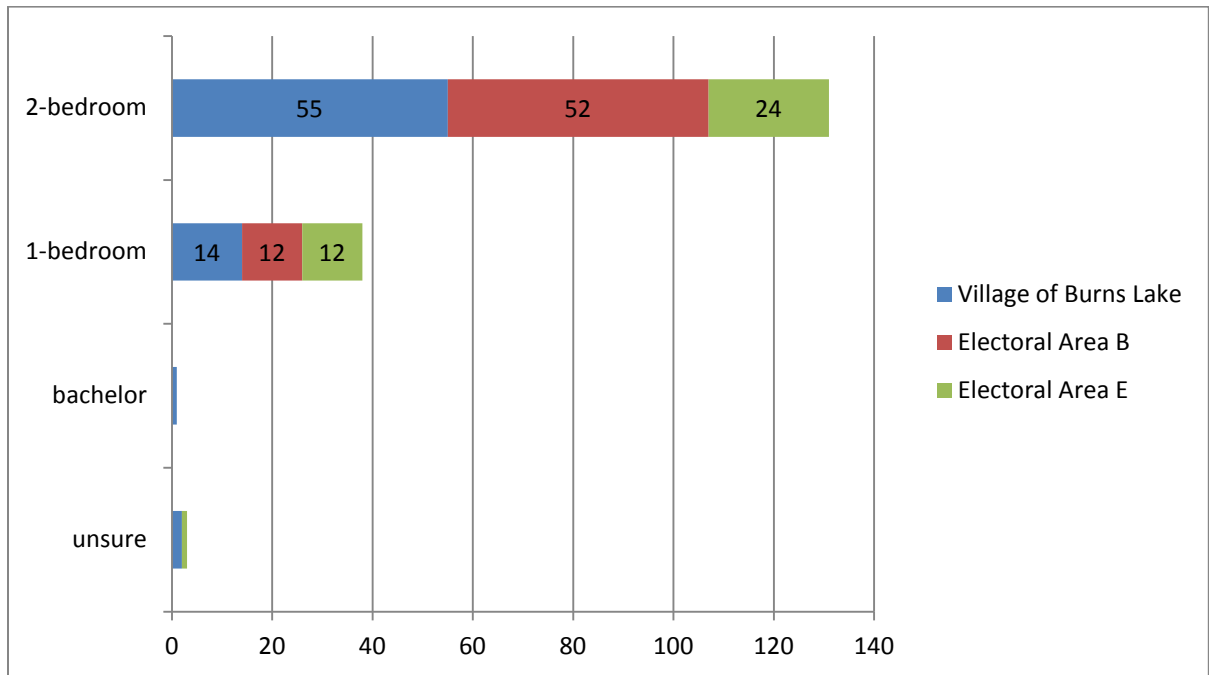
When asked to indicate how many bedrooms they would prefer, the majority of respondents (75%) expressed a preference for a two bedroom unit while 38 respondents (21.8%) indicated that they would prefer to have a one bedroom unit. Only one respondent indicated that they would choose a bachelor unit while 4 respondents (2.2%) indicated that they were unsure about the size of housing that they would prefer.

TABLE 3.15: PREFERRED ACCOMODATION – UNIT SIZE

	Frequency	Percent %
Bachelor	1	0.6%
1-bedroom	38	21.8%
2-bedroom	131	75.3%
Unsure	4	2.3%
Total	174	100.0%

Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

GRAPH 3.15: PREFERRED ACCOMODATION – UNIT SIZE



Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

3.16 HOUSING TENURE

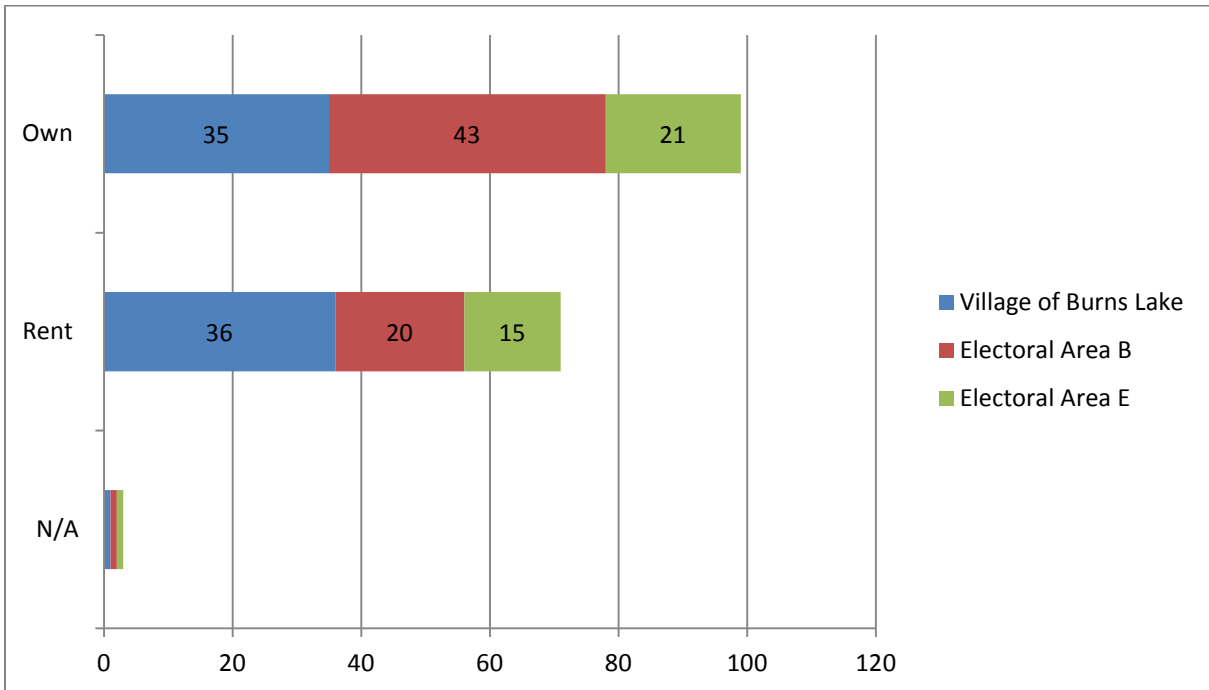
When asked to indicate the type of housing tenure (renting or owning) that they would prefer, the majority of respondents (98 individuals or 56%) expressed a preference for ownership while 41% of respondents indicated that they would prefer to rent. There were an additional 2% of respondents who did not answer this question.

TABLE 15: PREFERENCE REGARDING HOUSING TENURE

	Frequency	Percent %
N/A	4	2.3%
Own	98	56.3%
Rent	72	41.4%
Total	174	100.0%

Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

GRAPH 15: PREFERENCE REGARDING HOUSING TENURE



Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

3.17 FAMILY, FRIENDS AND SUPPORT NETWORKS

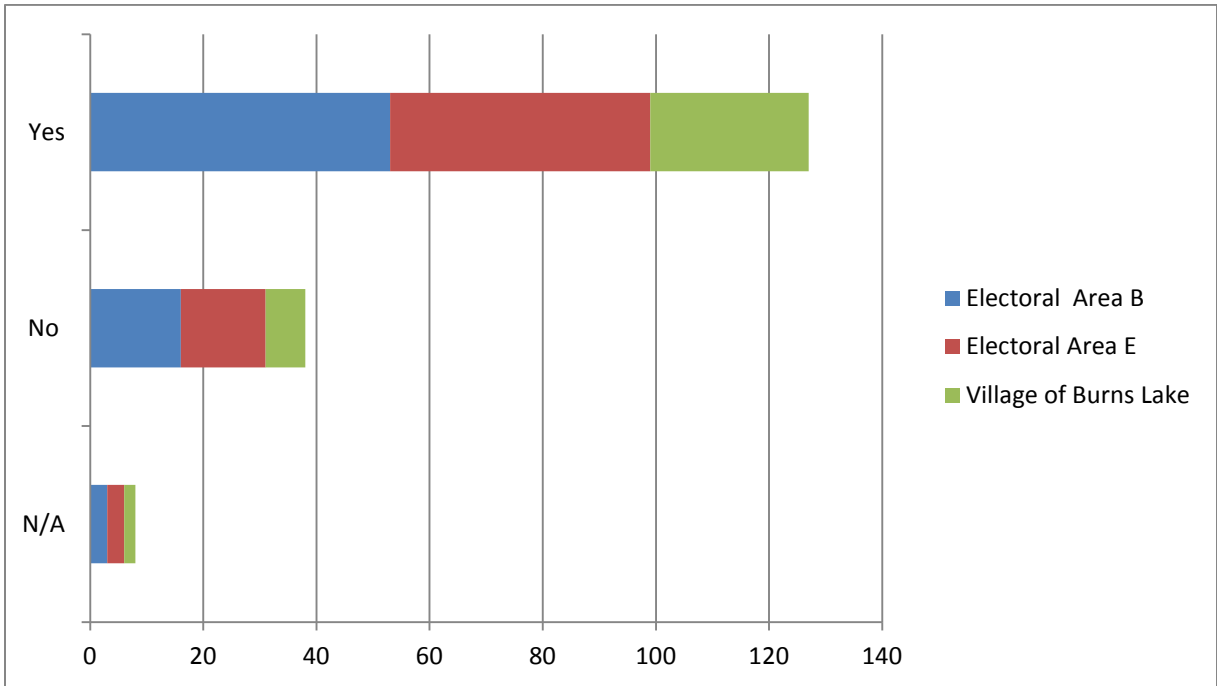
When asked to indicate whether they have relatives or friends nearby who they can call on for support, almost 3 in 4 respondents (74%) indicated that this was the case. However, there were also 39 respondents (22%) who indicated that their current support network was not strong. There were also a small number of respondents who did not answer this question.

TABLE 3.17: FAMILY OR FRIENDS NEARBY TO CALL ON FOR SUPPORT WHEN NEEDED

	Frequency	Percent %
N/A	7	4.0%
No	39	22.4%
Yes	128	73.6%
Total	174	100.0%

Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

GRAPH 3.17: FAMILY OR FRIENDS NEARBY TO CALL ON FOR SUPPORT WHEN NEEDED



Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

3.18 PLANS TO REMAIN LIVING IN BURNS LAKE AND THE LAKES DISTRICT

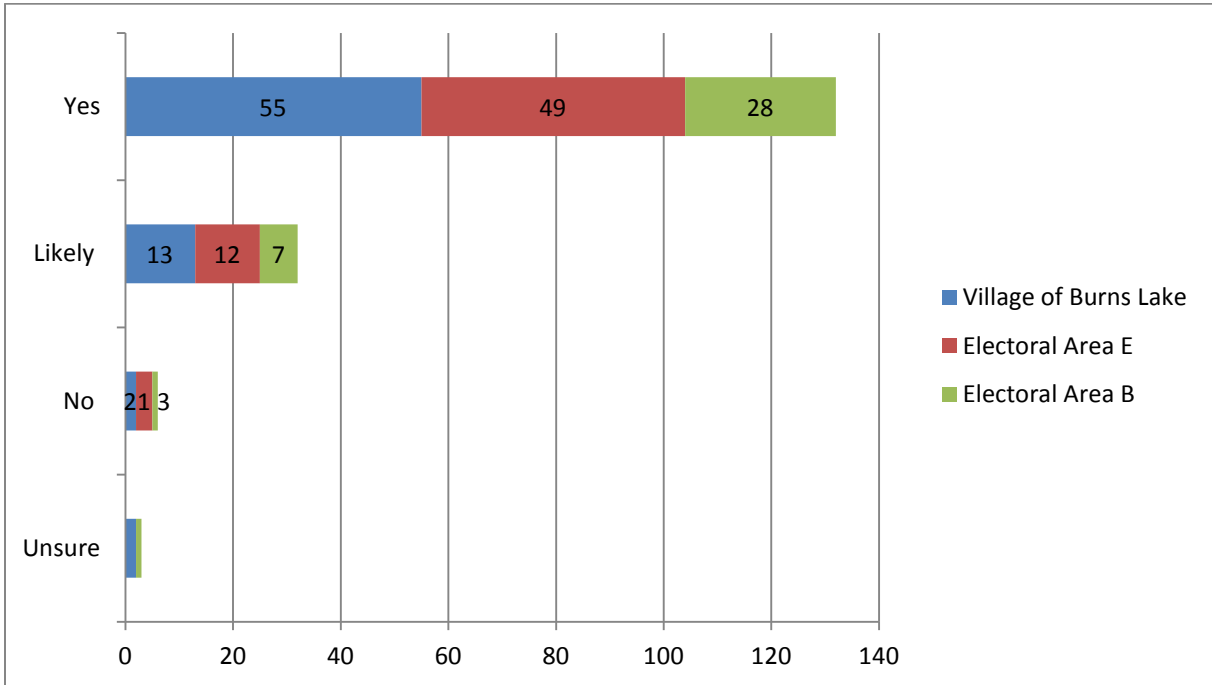
When asked to indicate whether they plan to remain living in Burns Lake or the Lakes District for the next 10 years, more than 3 in 4 respondents (76%) indicated this would be the case. At the same time, a small number of respondents (6 individuals or 3%) indicated that they did not expect to stay in Burns Lake or the Lakes District. There were also 32 respondents (18%) who indicated that they would likely remain living in Burns Lake and the Lakes District while a small number of respondents indicated that they were unsure and/or did not respond to this question.

TABLE 3.18: INTENTION TO STAY IN THE LAKES DISTRICT

	Frequency	Percent %
Maybe	32	18.4%
No	6	3.4%
Yes	133	76.4%
No Answer	3	1.7%
Total	174	100.0%

Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

GRAPH 3.18: INTENTION TO STAY IN THE LAKES DISTRICT



Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

3.19 GETTING AROUND THE COMMUNITY

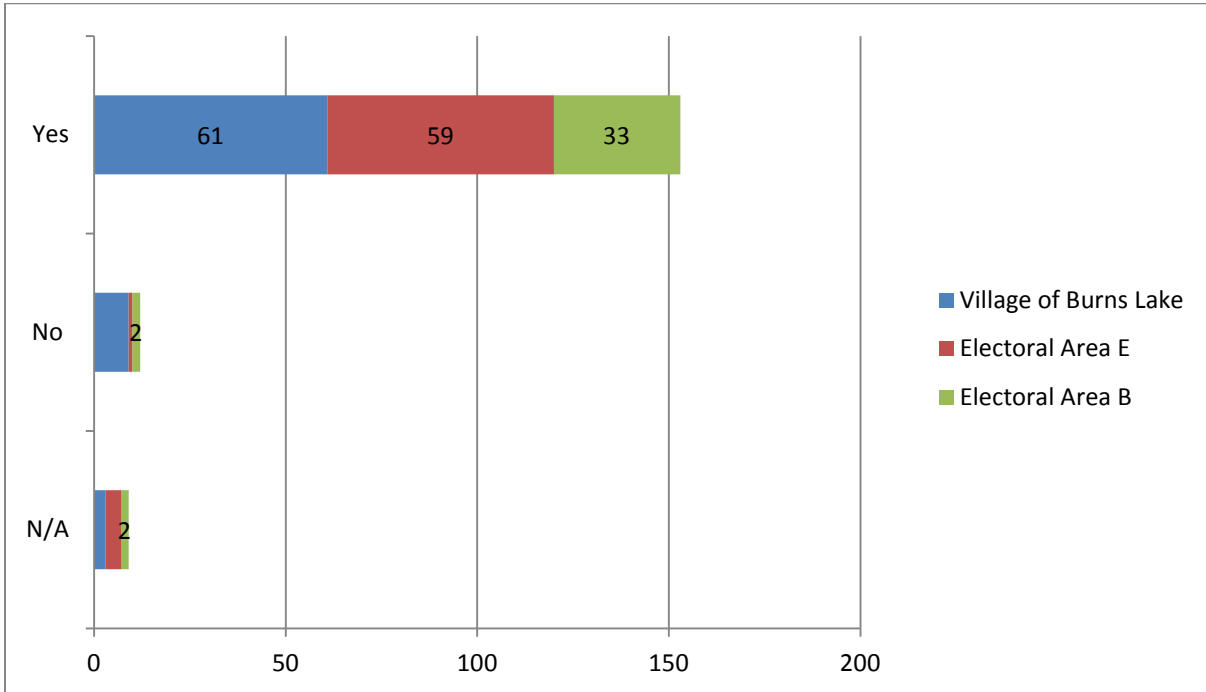
When asked to indicate whether they drive, 89% of respondents reported that they drive while 7% indicated they do not drive. An additional 4% of respondents did not answer this question.

TABLE 3.19: ABILITY TO DRIVE

	Frequency	Percent %
No	12	6.9%
Yes	155	89.1%
No Answer	7	4.0%
Total	174	100.0%

Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

GRAPH 3.19: ABILITY TO DRIVE



Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

3.20 CURRENT HEALTH STATUS

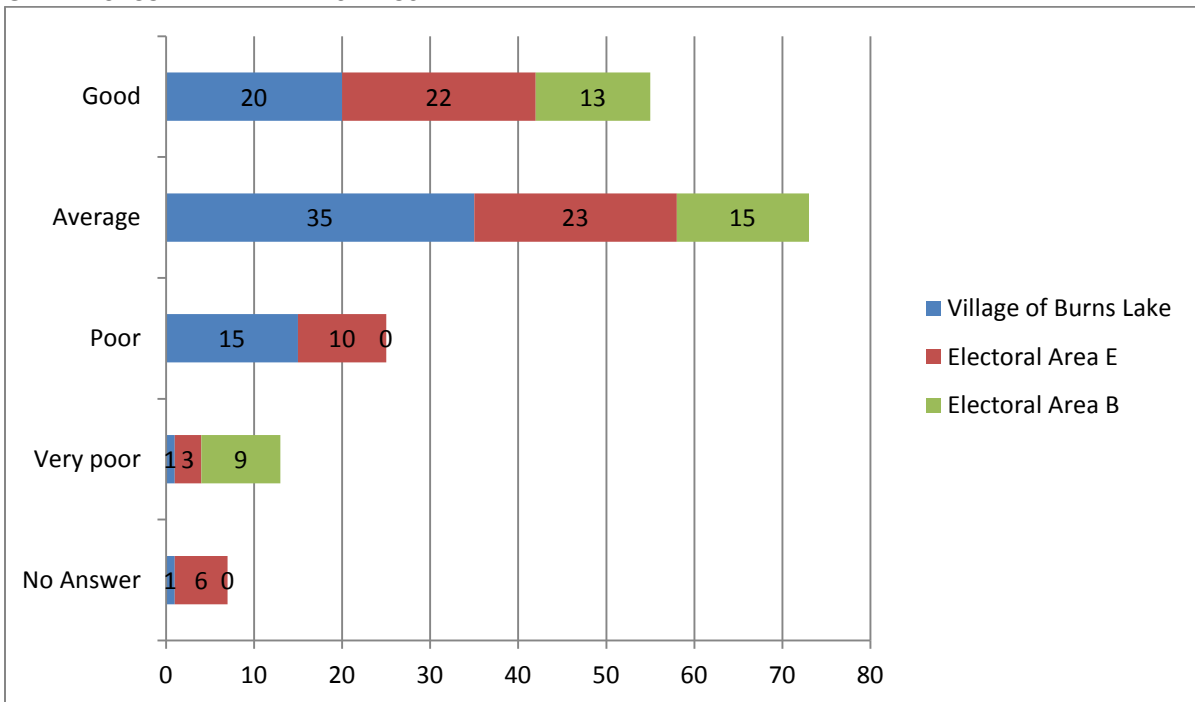
When asked to rate their current health, 78% of respondents reported that their health was average (45%) while 1 in 3 respondents (33%) reported that their health was good. Approximately 1 in 5 respondents reported that they were in poor health while 2% of respondents indicated that their health was very poor. There were also a small number of respondents (1%) who did not answer this question.

TABLE 3.20: CURRENT HEALTH STATUS

	Frequency	Percent %
Very poor	4	2.3%
Poor	34	19.5%
Average	78	44.8%
Good	56	32.2%
Total	172	98.9%

Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

GRAPH 19: CURRENT HEALTH STATUS



Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

3.21 ACCESIBILITY AND USE OF MOBILITY AIDS

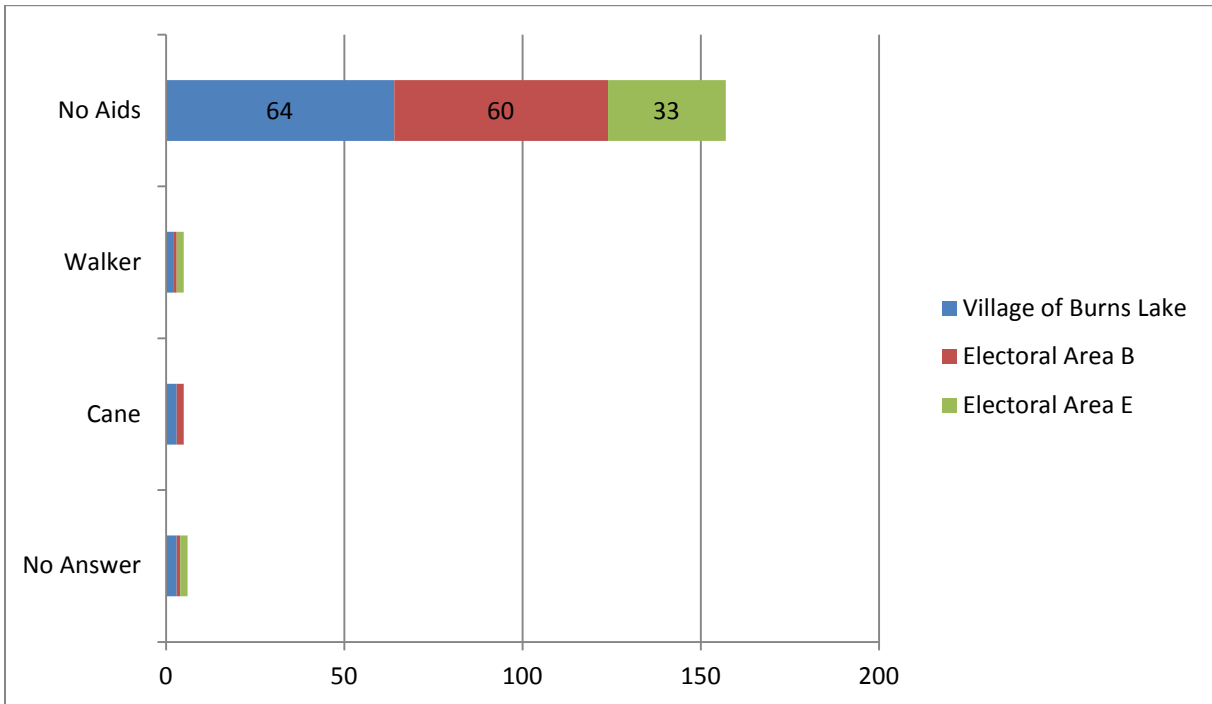
When asked to indicate whether they use any device to assist with their mobility, the large majority of respondents (91%) indicated that they do not use any mobility aids while 6% of respondents used either a cane (3%) or a walker (3%). An additional 3% of respondents did not answer this question.

TABLE 3.21: USE OF MOBILITY AIDS

	Frequency	Percent %
Cane	5	2.9%
Walker	5	2.9%
No Mobility Aid	159	91.4%
Total	174	100.0%

Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

GRAPH 3.21: USE OF MOBILITY AIDS



Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

3.22 DIFFICULTY CLIMBING STAIRS

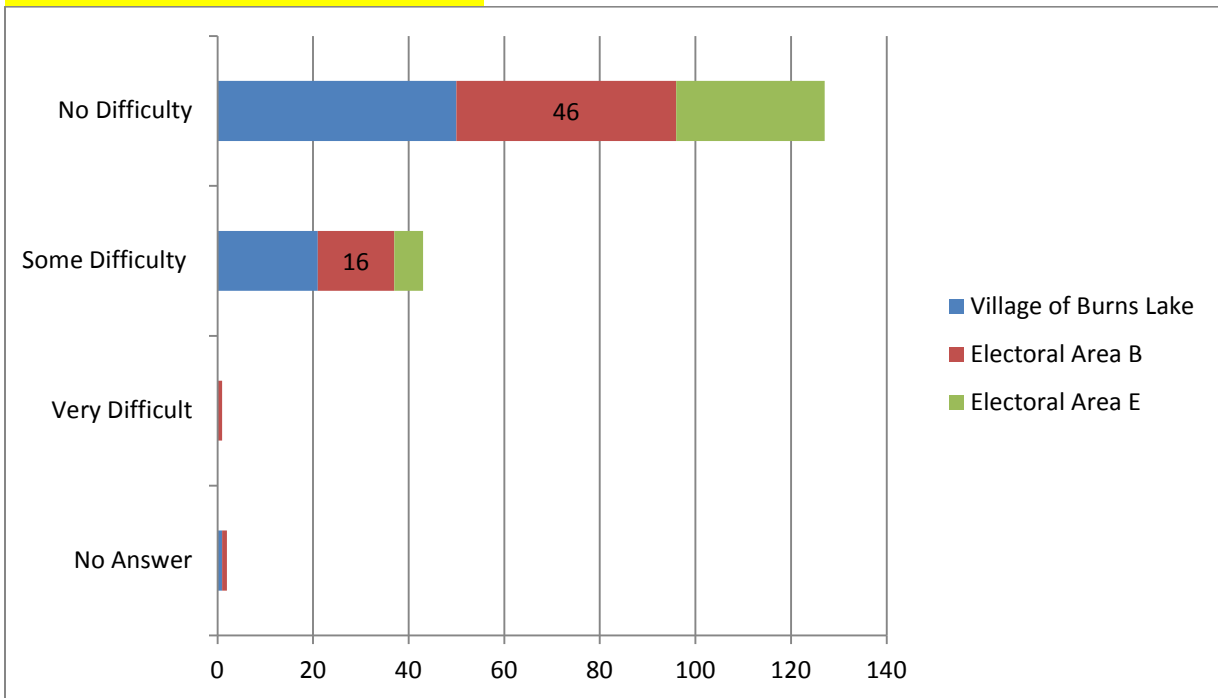
When asked whether stairs were difficult for them, 1 in 4 respondents (25%) indicated that stairs were difficult for them to climb while one respondent (1%) noted that climbing stairs was impossible. Almost 3 in 4 respondents (74%) indicated that stairs did not present any particular difficulty for them while 1% of respondents did not answer this question.

TABLE 3.22: DIFFICULTY CLIMBING STAIRS

	Frequency	Percent %
Impossible (Very Difficult)	1	.6%
No	128	73.6%
Yes	43	24.7%
No Answer	2	1.1%
Total	174	100.0%

Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

GRAPH 3.22: DIFFICULTY CLIMBING STAIRS



Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

3.23 ANNUAL HOUSEHOLD INCOME OF RESPONDENTS

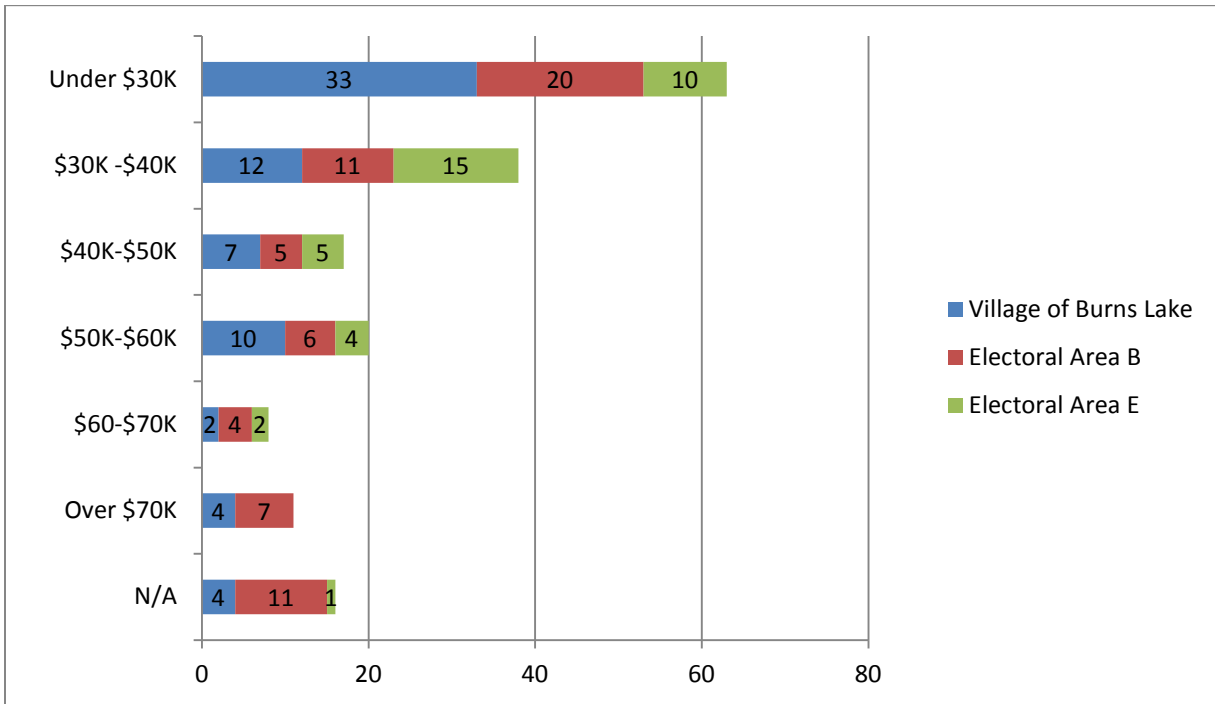
When asked to indicate their annual income, 22% of respondents reported that they have an annual income of \$50,000 or more including 6% of respondents who reported that they had an annual income of more than \$70,000. Ten percent of respondents had an income of between \$40,000 and \$50,000 while 22% of respondents had an annual income of between \$30,000 and \$40,000. Thirty-seven percent of respondents reported an income of less than \$30,000 while 9% of respondents did not answer this question.

TABLE 3.23: CURRENT ANNUAL INCOME

	Frequency	Percent %	Valid Percent %	Cumulative Percent %
Under \$30,000	65	37.4%	37.4%	100.0%
\$30,001 to \$40,000	38	21.8%	21.8%	30.5%
\$40,001 to \$50,000	17	9.8%	9.8%	40.2%
\$50,001 to \$60,000	20	11.5%	11.5%	51.7%
\$60,001 to \$70,000	8	4.6%	4.6%	56.3%
Over \$70,000	11	6.3%	6.3%	62.6%
Total	164	94.3%	100.0%	-

Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

GRAPH 3.23: CURRENT ANNUAL INCOME



Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

3.24 MONTHLY PAYMENTS

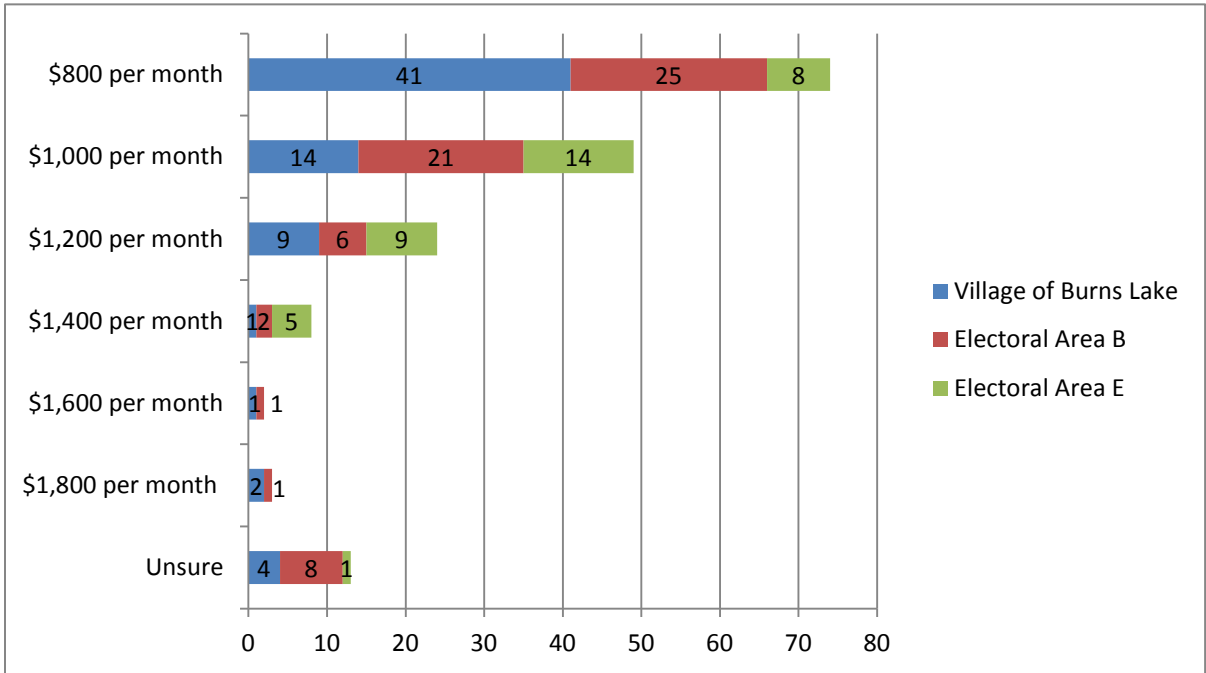
When asked to indicate how much they would expect to pay for a 2 bedroom independent living unit, 77% of respondents felt that the cost should be around \$1,000 per month or less. There were also 77 respondents (44%) who felt that the cost should be around \$800 per month. Twenty-three percent of respondents felt that they would expect to pay more than \$1,000 per month. There were a small number of respondents (3%) who indicated that they would expect to pay more than \$1,600 per month. There were also 10 respondents who did not answer this question.

TABLE 3.24: ESTIMATED MONTHLY PAYMENTS

	Frequency	Percent %
\$ 800	77	44.3%
\$1,000	49	28.2%
\$1,200	25	14.4%
\$1,400	8	4.6%
\$1,600	2	1.1%
\$ 1,800	3	1.7%
No Response	10	5.7%
Total	164	100%

Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

GRAPH 3.24: ESTIMATED MONTHLY PAYMENTS



Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

3.25 ELIGIBILITY FOR HOUSING ASSISTANCE

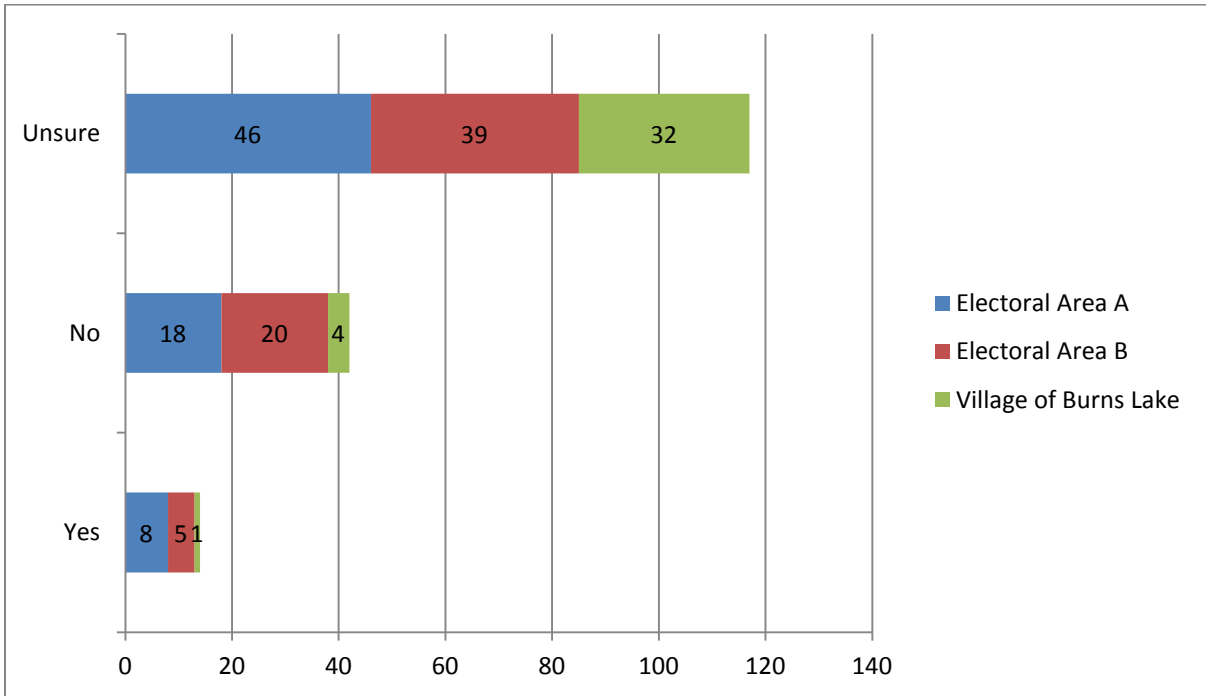
When asked to indicate whether they knew if they were eligible for a housing subsidy, almost 2 in 3 respondents (64%) indicated that they did not know if they were eligible for housing assistance. There were also 42 respondents (24%) who indicated that they knew that they would not be eligible. Approximately 14 respondents (8%) indicated that they knew that they would be eligible for housing assistance. However, this could include individuals who are already living in assisted living or some of the other subsidized seniors' housing that is already available in the community.

TABLE 3.25: ELIGIBILITY FOR ASSISTANCE

	Frequency	Percent %
Don't know if I am eligible	111	63.8%
Maybe	1	.6%
No	42	24.1%
Yes	14	8.0%
Total	174	100.0%

Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

GRAPH 3.25: ELIGIBILITY FOR ASSISTANCE



Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

3.26 AFFORDABLE RENT LEVEL

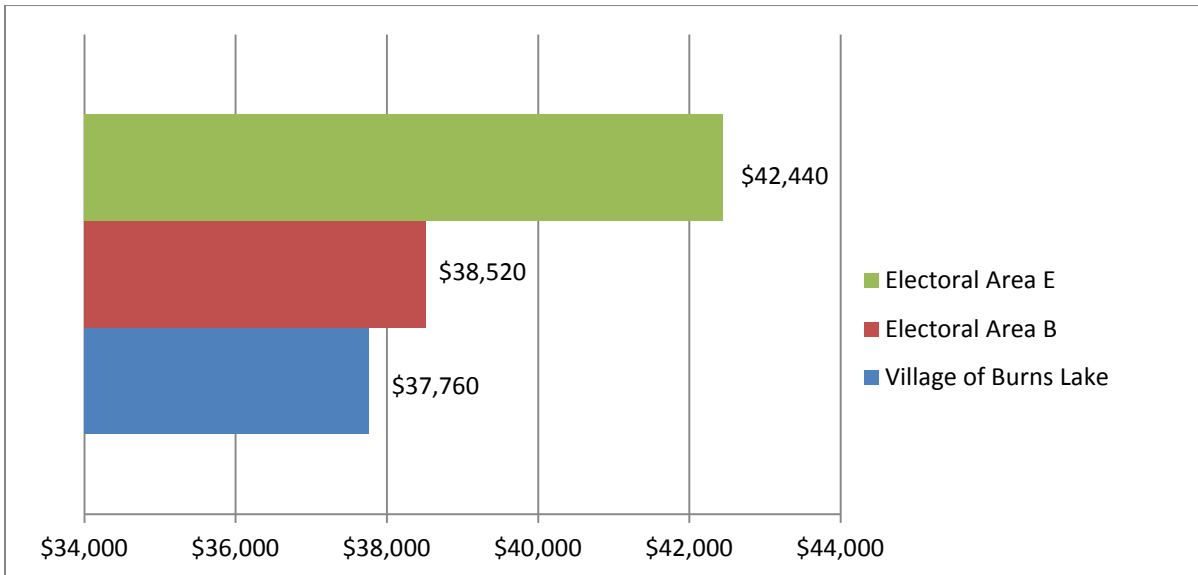
Table 3.26 shows the average annual income of survey respondents as well as an affordable rent level based on the standard that, to be affordable, housing should not cost more than 30% of a household's gross annual income. Graph 3.26A shows the weighted average annual income reported across survey respondents while Graph 3.36B shows the average monthly rent that would be considered to be affordable based on a shelter-cost-to-income ratio of 30%.

TABLE 3.26: AVERAGE ANNUAL INCOME OF SURVEY RESPONDENTS

	Annual Income	Affordable Rent Level
The Village of Burns Lake	\$37,760	\$944 per month
Electoral Area B (Burns Lake Rural)	\$38,250	\$963 per month
Electoral Area E (Francois/ Ootsa Lake Rural)	\$42,440	\$1,061 per month

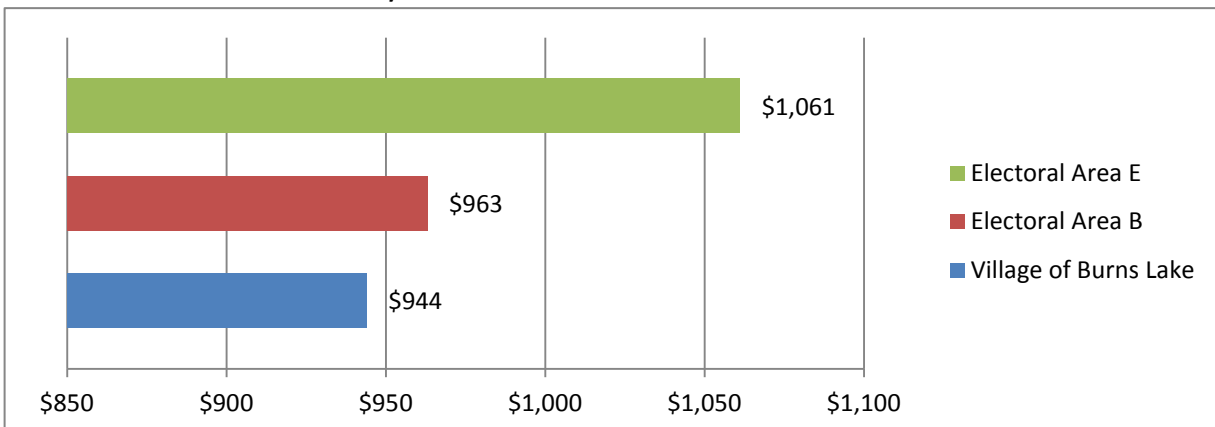
Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

GRAPH 3.26A: AVERAGE INCOME BY GEOGRAPHIC AREA



Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

GRAPH 3.26B: AFFORDABLE RENTS/HOUSING COSTS BASED ON AVERAGE REPORTED INCOMES



Source: Burns Lake and Area 55+ Housing Needs Assessment Survey

4.0 FEEDBACK FROM COMMUNITY LEADERS AND STAKEHOLDERS

This section provides information on the feedback received through the initial community consultation process which took place in May 2017. This includes interviews with key staff and representatives from:

- The Village of Burns Lake,
- Burns Lake and District Seniors Society,
- Burns Lake Seniors Housing Society,
- The Southside Seniors' Housing Association,
- Lake Babine Nation Housing,
- Burns Lake Band EDO,
- Northern Health and the Lakes District Hospital and Health Care Centre, and
- Southside Health and Wellness Centre.

The interviews focused on a number of different questions about some of the challenges and pressures that seniors face in finding suitable and appropriate housing in Burns Lake and the surrounding area.

4.1 FEEDBACK FROM COMMUNITY LEADERS AND STAKEHOLDERS

This section provides an overview of some of the key themes to emerge through the feedback received from community leaders and stakeholders including:

- Many seniors are in a precarious housing situation;
- The community has generally had some success in creating a mix of housing choices for seniors;
- There is a strong commitment to community and a history of collaboration and innovation;
- There are some gaps in services that will need to be addressed;
- There is the need for more services and supports for seniors with cognitive challenges;
- Driving and distance can be an issue in rural communities;
- The volunteer community plays a critical role in helping to respond to local needs; and
- There is the need for culturally appropriate service and supports for First Nations Elders.

4.2 MANY SENIORS ARE IN A PRECARIOUS HOUSING SITUATION

- There is the concern that many seniors living in the community and the surrounding areas are in a precarious housing situation.
- For some seniors, it can become a “crisis” where one slip, trip or fall can result in their housing situation becoming de-stabilized.
- The loss of a partner is also often a significant contributing factor – especially as the couple ages. For example, it might be the case that the couple is doing well but if one partner either passes away or moves into care, the other partner is often unable to continue on their own.
- The issues can be economic (i.e. the loss of a partner may mean a reduced household income) or they can be physical or social.
- Many seniors especially those living in the rural areas outside of Burns Lake can become more socially isolated.

4.3 THE CURRENT CONTINUUM OF HOUSING CHOICES FOR SENIORS

- The Village of Burns Lake and the Burns Lake Seniors Housing Association has had some success in providing some housing for seniors at different points along the housing continuum from independent seniors’ housing (Carroll Cottage) to supportive seniors’ housing (Heritage Manor), to assisted living (Tweedsmuir House).
- There is also The Pines which is the community’s long-term care facility which is operated by the Northern Health Authority. The Pines provides long-term care and nursing support for those who need it.
- The Southside Seniors’ Housing Association has also been active in working to respond to the specific needs of seniors living in their community. This has included planning work to support the development of a 6 to 9 unit seniors’ housing development.

4.4 THERE IS A STRONG COMMITMENT TO COMMUNITY AND A HISTORY OF COLLABORATION AND INNOVATION

- The community has shown a lot of innovation.
- The new hospital provides a much needed resource for the community.
- The Southside Health & Wellness Centre is also innovative, serving more than 350 individuals each month. The Wellness Centre also runs a community paramedic program that does home visits and that can check-in on seniors. This program can also help seniors with medication management and provides an important community connection for seniors to allow them to remain in their homes and in the community that they love.

4.5 THERE ARE SOME GAPS IN SERVICES THAT WILL NEED TO BE ADDRESSED

- People end up in the hospital in acute care when they have a health crisis and when the appropriate services and supports are not available in the community.
- There is a fear among some seniors that if they go into the hospital they will lose their connection with the community.
- There is also the perception that moving into *The Pines* (which is the community's fully supported long term care facility) that one will lose their connection and become isolated.
- It has happened that someone will move into *The Pines* because it was the only facility available at the time, however now their needs are not as urgent and therefore they lose their priority for the other housing in the community.
- If there were a broader range of services and supports available in the community, there might be a better fit in terms of responding to the full range and diversity of needs.

4.6 DEMENTIA CARE IS A CHALLENGE

- There are only a number of limited spaces available in the community for seniors who have both physical and cognitive challenges. This can result in a significant placement challenge.
- Many individuals end up staying in acute care until a suitable and appropriate space can be found. The challenge can be even more pronounced when it is an elderly couple and one of the partners has had a health crisis. Under the current arrangements, there is no place to house a couple especially when there are changes in the health status of one of the partners.
- For seniors living in Burns Lake, there are different levels of care including long-term care. In the case of long-term care, the complexity of the needs determines access to the housing with the demands around dementia frequently outweighing other disabilities.
- There is a strong evidence base that suggests that most seniors want to stay in their home and that it is frequently a crisis in their health that forces them to move.
- Housing for seniors should take into consideration specific design considerations – no stairs, wider doorways as well as appropriate supports.
- People don't want to leave the community – they frequently stay until they can no longer do so.
- There is the concern that some seniors are going into long-term care too early but it is the only option that is available at the time.

4.7 DRIVING AND DISTANCE CAN BE AN ISSUE IN RURAL AREAS

- Transportation can be a real issue – especially if you don't drive. In Burns Lake, there are no taxis and therefore there is a real reliance on friends and families to help you to get around. There is a bus that takes seniors around the community but the service can be uneven.
- In some cases it can be a 2 hour drive to access services. As well, in the case of home care, the driving distances can eat into the allocation of services.
- Under the *Better At Home* program, seniors get help with simple day-to-day tasks such as light yard work, minor home repairs, light housekeeping, grocery shopping, snow-shoveling as well as friendly visits with these types of programs typically being provided through a mix of volunteers and paid staff. Funding for the *Better at Home* program is provided by the Government of British Columbia and managed provincially by the United Way of the Lower Mainland.

4.8 THE ROLE OF COMMUNITY

- Many of the seniors' programs and services are delivered by volunteers many of whom have given a lot to their community for many years.
- The Burns Lake & District Seniors' Association has continued to play an important role in the community. Currently, the Association has 70 to 80 members who have been active in the community both in terms of the coordination of social activities as well as in terms of helping to provide the necessary services and supports.

4.9 CULTURALLY APPROPRIATE HOUSING FOR FIRST NATIONS ELDERS

- Through the community consultation process, leaders from the Burns Lake Band and the Lake Babine Nation Housing were consulted.
- In both cases there was discussion about the importance of the role of community and family. In First Nations communities, it is essential to ensure that the needs of the Elders living in the community are being met. It was also noted that because of the approach that is taken in the First Nations community, there is not the same sense of social isolation that other seniors may face.
- In most cases, the First Nations communities have looked at how to ensure that they are able to provide for the Elders in their community both in terms of adapting the existing housing stock to meet the needs of an aging population as well as in terms of ensuring that the appropriate services and supports are available. Through the conversations it was also noted that in some cases the Elders have had to leave their community to access the appropriate services or treatment. However, in many cases this has resulted in a sense of loss and isolation.
- Through the conversations, it also became clear that both the Burns Lake Band and the Lake Babine Nation are working to ensure that they are able to provide the Elders in their community with the housing and services that they need.

4.10 FINAL THOUGHTS AND REFLECTIONS

This section provides a summary of the open-ended feedback that was received to the Burns Lake and Area 55+ Housing Needs Assessment survey. The statements set out in this section include both practical suggestions around timing (i.e. when individuals feel that they are ready to move as well as aspirations in terms of the type of housing that they would like to see:

“As our population ages, there is an increasing need for housing that is near necessary services, since for them, traveling can become difficult or no longer an option. We are lucky for the amount of housing and help as it is, but there are currently more seniors than suitable accommodation, and we don’t want to be sent to another community!”

“Because of the severe landscape, it is important to avoid living in an area with lots of hills since this can make walking and even driving more difficult or even daunting. This can lead to social isolation and reduced physical activity, especially in seniors.”

“House maintenance requires a handyman to assist with repairs which are necessary to maintain a home. Currently we don’t need senior housing, but we’ll probably need it within the next 5-10 years.”

“Ideal housing additions to our community would be within walking distance of stores and the post office, and they must have a garden or greenhouse, and be eco-friendly and energy self-reliant.”

“I think a good location for seniors’ housing would be that vacant land beside Lakeview mall.”

“I would like my own washer and dryer in my apartment.”

“It would be nice to have a home near a level and maintained walking area. There is currently nowhere to walk in Burns Lake in the winter. The track is plowed but that doesn’t help with the icy winters we have been having. There are a lot of people who complain about this.”

“More independent, low-cost, assisted living housing is needed.”

“More seniors housing is needed, we are getting to be an aging community, and it seems that there aren’t enough places for living with moderate help.”

“It’s not needed right now, but I can see the need within the next five years.”

“We need more senior housing and programs for the care homes we already have, and we certainly need more doctors.”

“Small independent gated homes, without necessary yard work.”

“If you’re very poor it’s hard to get a place to live.”

“We have family members who live in assisted living accommodations. We would like to see a “step” available between assisted living and residential care. Planning our own future, it would be really nice to find housing on one level, with various services available if needed; short-term and long-term.”

“We need more permanent doctors and housing for seniors.”

“Burns Lake needs an expansion on the Pines, or we need another Pines complex.”

“I don’t require any services yet, but when I get older I’ll likely need some although I’m not sure what they’ll be yet.”

“Housing is not good for us in Burns Lake...Apartments are nasty and the good houses are much too large.”

“Housing near walking trails, bus service, and pet friendly. So far, Burns Lake is doing well.”

“I feel some condo type units would be a huge asset for seniors, either to purchase or rent.”

“I have not investigated this issue so my ideas of rent may be out of line.”

“My current income is taxable income.”

“I may be interested in townhouses... but they would have to be of good quality. I have no interest in any of the apartments in Burns Lake. Houses are an issue too, as the nicer ones are too big for two people. I read in the Smithers paper a year or so ago about someone who bought land and built about 6 or 7 one-level homes in a circle with a gazebo in the middle for eating and games, or a place to meet with the neighbours. They were then sold to people who met the criteria (which was anyone over 55 with no kids living at home). They would get together and form bylaws for all of the other home owners. It worked well. When some people were away, there were others who could look after their home. Also, some people had certain strengths in areas that others didn't, so they could kind of pool their resources for needs. Sounds like something I would like to see in Burns Lake. It would feel very comforting and safe to know all your neighbours.”

“I think we are facing a serious housing shortage, and not just for seniors. Affordable rentals would make a huge difference.”

“I would be like to be able to buy a home attached to others that is gated.”

“I would like to move into a smaller place but there is nowhere to go. I am told Carol Cottage is very hot in the summer and the rooms are so small that people can take hardly anything with them when they move. I have also heard from some who live there that the maintenance is very poor, the rooms are not sound-proof, and there are earwigs. There are also no meals offered. I like that location because it is level and I like to go for a little walk every day. I can't go to the Manor because I would not be able to get outside for a walk and I like fresh air. I have heard Tweedmuir place is nice but I likely could not afford it, and it's also on a hill.”

“I would like to see a community of small, two bedroom units with a door opening to the outside to a small backyard. The yard would have a gate which would open to a landscaped park. The units could be arranged in a circle with a covered courtyard in the middle. A door to each unit could open to the courtyard. The courtyard could have a water feature and maybe a resident-maintained small garden, and could be heated in winter for walking and exercise. There would be a central place that could be rented for family and community gatherings. A perfect location would be behind Overwaitea as it would assist the current retailers in the mall and perhaps attract others. Dogs, cats, and other small animals would be allowed.”

“I would like to see more housing projects being built in this area.”

“If I were to move when I get older, I would need to downsize. I would like to live on some flat ground close to the mall, where I can walk to a coffee shop, bakery, grocery store, drug store, and maybe even the gym until I get to old to use it.”

“I like the idea of a large complex starting with small two-bedroom units, one-level homes with carport and a small lawn. I guess they could be a duplex type if room were limited. Then close by in the same area a one building complex with two levels that go from semi-independent to total support. That allows you to keep your friends and spouse nearby, and within walking-distance as you age and need more care. Please don't put any more seniors' housing up on the hills. I know people in their late eighties that still want to go for a little walk outside, and will not move out of their homes because there is nowhere to go that has two bedrooms, a place to walk, and no hills they have to drive up in the winter.”

"We desperately need a home for seniors that fall somewhere between the homes we have and the Pines. Where seniors can have a safe place with more supervision than they get in the homes we have now."

"One thousand sq. feet is sufficient. Flat yard, not on top of a steep hill."

"It's really good to have Tweedsmuir House for those who need it, along with the other homes, if the waiting lists are long then more housing should be available."

"Very small area for a garden, but no grass to mow. Large window, high ceilings and no stairs. Wide doorways, kitchen, dining, and living room all in one open area. It would be ideal if the houses faced the lake. The houses would be low maintenance, and the community would be mixed and have a small-town feeling."

"Ranch Style housing- one floor- would be ideal for the situation of my husband and I. If the housing was shared (i.e. duplex or row house style) but also combined with an activity centre where people could meet for meals and social events, I think we would be very interested."

"We need another step in care housing between Tweedsmuir House and The Pines."

"We really appreciate the housing we have in Burns Lake, but as waiting lists get longer we will need more."

"I would like to have my own washer and dryer in suite."

"Yes we need more housing for sure!"

"Another complex similar to Tweedsmuir House offering different levels of care would be a great asset to this community. On the property behind the Lakeview Mall would be ideal or the properties at either end of the bridge crossing Burns Lake. A view, flat ground for walking or wheelchair access in summer and winter, and an area for a lawn and green space to enjoy. Close to the Mall. Full service, one bedroom, walking trails, good shopping centre, no stairs and transportation."

"A gated community would be nice, with small two-bedroom cottages."

"I would like to see a secure building exclusively for single seniors or disabled women with a lounge area for residents. Apartments should have good lighting, bath rails, and bath tubs. As we age we will become less independent, unable to drive, and unable to walk easily. This means that the housing needs to be on level ground and close to downtown stores and facilities. We will need good sidewalks and accessible curbs. Housing up on the hill near the hospital and clinic would be very isolating for a person with limited abilities."

"I would like to see a seniors' independent living complex on the south side."

"Pets have always been an important part of my life. I cannot imagine living without, at least, a cat in any place I live, so whether I rent or own, it must be pet friendly."

"Senior housing in the Burns Lake electoral district could also look toward a rural development concept. This would reflect more of the actual lifestyle of many whose lives here have been spent on acreages with animals. A facility near town or instance, with a common raised garden, shared dog or cat would require extra legal costs and rules but it would raise the quality of life for the residents. A creative thinker/planner could reach into the community, work with established groups, 4-H youth groups to incorporate those needed to equip this facility with more rural options. Making an alternate style facility to reflect the rural lifestyle, the lifestyle of the majority of BC, would be a ground breaker."

"To remain in Burns Lake we would need better internet services to be available. Not just for individual households, but a consistent internet service to keep businesses in town."

“Without a hospital, full-time physicians and more services (CT scan, Ultrasound) it isn’t possible to live in Burns Lake without having to travel long distances to receive adequate medical care.”

“Build townhouses or apartments closer to services, so that they can be accessible by wheelchair or scooter. Burns Lake doesn’t have much flat area to build and get around on. Many of the streets are too steep to use easily.”

“I would like to see services that would assist (not evaluate or assess) seniors to examine and process their housing requirements and options. There are many assumptions that getting into a facility is going to “take all your money”, “you have to be totally disabled”, “they lock you in” etc. Education of options may allow seniors to make better and timely decisions about when, how, and where to move in order to ensure that they are in appropriate, supported living situations.”

“I’d like to see some place, close to all the facilities that I’ve checked, especially with no stairs and a huge back yard where we could barbecue and have friends over that can visit or look after us.”

5.0 OPPORTUNITIES FOR ACTION

Building on the feedback received through the *Burns Lake and Area Housing Needs Assessment Survey* as well as the findings and observations arising from the analysis of the key social, demographic and economic information, this section outlines some potential strategies and actions for Burns Lake Council to consider in going forward.

In looking at the strategies and recommendations set out in this section, the focus is on opportunities to build on existing partnerships and initiatives with a desire to leverage resources in a way that provides for an expanded range of housing choices and support to better meet existing and emerging needs of seniors living in Burns Lake and the surrounding area.

5.1 SETTING THE VISION FOR BURNS LAKE

The Official Community Plan adopted by the Village of Burns Lake (Bylaw No 970, 2017) included a series of vision statements designed to guide the community's planning and decision-making. Of the twenty-four (24) vision statements identified, these five (5) statements are directly related to this initiative:

- *Create a sustainable community where all existing and future residents can live, work and play.*
- *Capitalize on opportunities to strengthen Burns Lake's role as a regional goods and service centre.*
- *Recognize the importance of a strong sense of community, the spirit and friendliness of the people and the small town character found in Burns Lake and retain these qualities as the community grows.*
- *Provide the facilities and amenities necessary for all residents of all ages to remain in the community.*
- *Support community groups that provide local amenities and services that are reliant on volunteers.*

5.2 SENIORS - RELATED HOUSING POLICIES AND OBJECTIVES

Burns Lake's Official Community Plan also included a number of specific policies and objectives related to meeting the needs of seniors. This included policies and directions designed to facilitate the development of a diverse housing stock that meets the needs of seniors including measures that encourage the development of appropriate housing in accessible areas. The Official Community Plan also included a number of specific objectives related to the social development needs of seniors including promoting opportunities for increased services for seniors and youth as well as strategies to identify community social needs and supports and a means of coordinating to meet these needs. The opportunities for action set out in this section are designed to build on these directions with a focus on identifying potential strategies and actions to better meet the existing and emerging needs of seniors living in Burns Lake and the surrounding area.

5.3 KEY FINDINGS

This section summarizes some of the key findings to emerge through the housing market analysis and needs assessment survey which was completed earlier this year. It also looks at some of the differences in terms of existing and emerging needs of seniors and near seniors from across the different areas – the Village of Burns Lake, Electoral Area B (Burns Lake Rural) and Electoral Area E (Francois Lake and Ootsa Lake Rural).

BURNS LAKE AND THE LAKES DISTRICT:

Across Burns Lake and the Lakes District, the following are some of the key findings and observations:

- Across the region, the total number of seniors and near seniors increased by 15% between 2011 and 2016. This represents an increase of 240 individuals including 125 seniors 65 and older and 115 near seniors between the ages of 55 and 64.
- There are approximately 950 senior and near senior households in Burns Lake and the Lakes District, with half of these households led by someone between the ages of 55 and 64 and half led by someone 65 and older.
- The majority of senior and near senior households living in Burns Lake and the Lakes District area were part of a census family (75%) while approximately 1 in 4 (25%) were not part of a census family. The available data also shows that single seniors account for almost 42% of all single person households in Burns Lake and the Lakes District.
- The majority of seniors and near seniors living in Burns Lake and the Lakes District own their own home (85%) while approximately 10% to 15% rent or live with family members. This translates into approximately 805 owners and approximately 95 renter households across the region.

- Of the 540 renter households across Burns Lake and the Lakes District, 370 renter households live in Burns Lake including 95 senior and near senior households. Based on these findings, seniors and near seniors represent 18% of all renter households in Burns Lake and the broader Lakes District. They also represent approximately 26% of all renter households in Burns Lake.
- There were approximately 75 seniors who moved to Burns Lake and the Lakes District between 2006 and 2011 with the majority (60%) of these settling in Burns Lake.
- Approximately 23% of all individuals living in Burns Lake and the Lakes District reported that they had a health and activity limitation. This translates into approximately 1,295 individuals. Province-wide approximately 1 in 5 individuals reported a health and activity limitation.
- There was also a high incidence of health and activity limitations reported across senior and near households in Burns Lake and the Lakes District in 2011 with approximately 41% of all near seniors living in Burns Lake and the Lakes District reporting that they had a health and activity limitation as well as 56% of all seniors 65 and older.

THE VILLAGE OF BURNS LAKE:

In looking at the general profile of senior and near senior households living in Burns Lake, the following are some of the key findings and observations:

- Approximately 495 (27%) of all seniors and near seniors in Burns Lake and the Lakes District live in Burns Lake with Burns Lake reporting a significantly higher proportion of seniors 80 and older.
- Of the 75 seniors who moved to Burns Lake and the Lakes District between 2006 and 2011, the majority (45 individuals or 60%) settled in Burns Lake.
- Across Burns Lake, 495 individuals reported that they had specific health and activity limitations including 220 (29%) who were seniors and near seniors. Burns Lake also reported a higher incidence of health and activity limitations among near seniors (55-64) with 105 near seniors 55 to 64 (55%) reporting a health and activity limitation.
- While the general distribution between senior and near senior households across Burns Lake and the Lakes District is relatively even, Burns Lake had a larger proportion of senior-led households when compared to other areas. Of the 770 households living in Burns Lake in 2011, 290 were led by a senior or near senior.
- Seniors and near seniors make up almost 29% of all census families in Burns Lake while they make up 42% of all non-census family households. This translates into approximately 145 senior and near senior-led census families and 110 seniors and near seniors who were not part of a census family.
- Burns Lake has a high number of renter households. Based on the findings set out in this report 48% of all households living in Burns Lake were renters with senior and near senior households accounting for 26% of this total.
- Of the 95 senior and near senior households living in Burns Lake who rent, 58% were likely to be living in one of the 56 non-market housing units for seniors in the community.
- The average monthly rent in Burns Lake was \$589 per month in 2011. To carry the cost of this housing a household would need an annual income of \$23,560. The available data shows that for a single senior living in Burns Lake and who rents, the average annual income was \$29,055 in 2011.
- The available data from 2011 also suggests that the average annual income across single seniors living in Burns Lake was \$31,384 while the average annual income for senior couples in the community was \$64,693.

ELECTORAL AREA B (BURNS LAKE RURAL)

In looking at the general profile of senior and near senior households, living in Electoral Area B (Burns Lake Rural), the following are some of the key findings and observations:

- Electoral Area B had the highest absolute number of seniors and near seniors. Across Electoral Area B, there were 680 seniors and near seniors living in the community.
- Electoral Area B reported the fastest rate of increase in the number of seniors and near seniors. Across Electoral Area B, the number of seniors and near seniors increased by 125 individuals (23%) between 2011 and 2016.
- Electoral Area B reported the highest incidence of seniors and near seniors with health and activity limitations. Across Electoral Area B (42%) of all seniors and near seniors reported a health and activity limitation with 81% of all seniors 65 and older living in Electoral Area B reporting this to be the case.
- Electoral Area B had the highest median household incomes based on the 2016 Census. Across Electoral Area B, the median household income in 2016 (2015 incomes) was \$81,152.
- While Electoral Area B had the highest median household incomes in 2016, this did not necessarily hold true for seniors 65 and older living in this area. Based on the 2011 Census, a single senior living in Electoral Area B had an annual income of \$20,270 while a senior couple living in Electoral Area B had an annual income of \$53,178.
- Single near seniors (55 to 64) in Electoral Area B were also extremely vulnerable with information from the 2011 Census suggesting that single near seniors (55 to 64) living in Electoral Area B have an annual income of \$32,107 while near senior couples (55 to 64) reported an annual income of \$114,388.

ELECTORAL AREA E (FRANCOIS LAKE AND OOTSA LAKE RURAL)

In looking at the general profile of senior and near senior households, living in Electoral Area E (Francois Lake and Ootsa Lake Rural), the following are some of the key findings and observations:

- Electoral Area E had the largest proportion of seniors and near seniors (40%) across Burns Lake and the Lakes District with seniors and near seniors accounting for almost 55% of all households living in Electoral Area E.
- Electoral Area E also reported the fastest increase in the number of senior households 65 and older between 2011 and 2016 with the number of senior-led households in Electoral Area E growing by 27%.
- Electoral Area E has been successful in attracting new seniors from elsewhere in the Province to settle in this area.
- Electoral E reported the highest average dwelling values (\$263,871) in 2011 and the lowest average monthly housing costs (\$345) suggesting that a large proportion of households in Electoral Area E are long term residents and have their mortgages paid off.

Key Measure or Indicator	Benchmark	Burns Lake	Electoral Area B	Electoral Area E
Population Growth	Population growth across the area has remained relatively unchanged	-	-	-
Number of seniors and near seniors	Electoral Area B reported the largest number of seniors and near seniors (680) followed by Electoral Area E (630) and Burns Lake (495)	-	●	●
Increase in the number of seniors and near seniors	Electoral Area B reported the largest increase in seniors and near seniors (125) followed by Electoral Area E (90) and Burns Lake (25)	-	●	●
Proportion of seniors and near seniors (population)	Electoral Area E had the largest proportion of seniors and near seniors (39.5%) followed by Electoral Area B (35.1%) and Burns Lake (27%)	-	●	●
Proportion of senior and near senior (households)	Electoral Area E had the largest proportion of seniors and near senior households (55%) followed by Electoral Area B (43%) and Burns Lake (38%)	-	●	●
Proportion of senior-led households	Burns Lake had the largest proportion of senior-led households 65 and older (53%) followed by Electoral Areas B and E which each reported a rate of 48.5%	●	-	-
Increase in the number of near seniors (55-64)	Electoral Area B reported that largest increase (20%) in near senior households from 295 to 355 individuals between 2011 and 2016	-	●	-
Increase in the number seniors 65 and older	Electoral Area E reported that largest increase (27%) in seniors 65 and older followed by Electoral Area B	-	●	●
Number of older seniors 80+	Burns Lake had almost double the number of older seniors 80+ (115 individuals) when compared to the other areas including an increase of 30 individuals between 2011 and 2016.	●	-	-
Seniors moving to region	There were 75 seniors who moved to Burns Lake and the Lakes District between 2006 and 2011 with 60% settling in Burns Lake and 27% settling in Electoral Area E	●	-	●
Individuals with health and activity limitations	There were 1,295 individuals who reported health and activity limitations with Electoral Area B reporting the highest incidence across seniors and near seniors (approximately 315 individuals)	-	●	-
Near seniors with health and activity limitations	Burns Lake reported the highest incidence (55%) of near seniors (55-64) with health and activity limitations (105 individuals)	●	-	-
Seniors 65 and older with health and activity limitations	Electoral Area B reported the highest incidence of seniors 65 and older with health and activity limitations (81%)	-	●	-
Number of census family households	Electoral Area B had the highest absolute number of seniors and near seniors who were part of a census family (260)	-	●	-
Number of households not part of a census family	Burns Lake had the largest proportion of individuals who were not part of a census family	●	-	-
Number of renter households	Burns Lake had the largest proportion of renter households including all of the senior and near senior households who rent	●	●	●
Average monthly housing costs (renters)	Burns Lake had the lowest average monthly housing costs for renters (\$589 per month) with rent at this level being affordable to households with an income of \$23,560	●	-	-
Average annual income (single seniors 65 and older)	Electoral Area B had the lowest annual incomes reported across single seniors (\$20,270) followed by Burns Lake (\$30,845)	●	●	-
Average annual income senior couples	Electoral Area B had the lowest annual incomes reported across senior couples (\$53,188) followed by Electoral Area E (\$70,702)	-	●	●

In looking at the key findings and observations from the previous section, this section looks more closely at some of the potential opportunities for action for Burns Lake Council to consider:

Opportunities for Action 1

Continue to show support for the Southside Seniors' Housing Association in their application for a seniors' housing development on the Southside.

The Southside Seniors' Housing Association has identified the need for affordable seniors' housing on the Southside and has been engaged in working with BC Housing in exploring potential opportunities for between 6 to 9 housing units. The housing need and demand analysis completed as part of this research supports the need for this housing. Burns Lake Council should continue to show support for this proposed housing. In looking at Electoral Area E, both the location of the health and wellness centre as well as the strength of the community paramedics program and the demographic data suggests that this is an ideal community for this housing (not to mention the stunning beauty of the location). At the same time, Council should also advocate for additional funding for other areas as well.

Opportunities for Action 2

Ensure that seniors in Burns Lake and the Lakes District are aware of the Home Adaptions for Independence (HAFI) program.

There is a high rate of ownership among senior households in Burns Lake and the Lakes District. As the population ages, their needs can change. In particular the available data suggests that there is a high prevalence (81%) of seniors with health and activity limitations living in Electoral Area B (Burns Lake Rural). These households might benefit from having access to the HAFI (Home Adaptions for Independence) program.

Under the HAFI program seniors and people with disabilities are eligible for up to \$20,000 in financial assistance to help them to make the necessary modifications to their home. This can include changes such as the installation of handrails in hallways or stairways, the installation of ramps for ease of access, as well as the installation of easy to reach work or storage areas in the kitchen. Levered handles on doors, walk-in showers with grab bars as well as the installation of bathtub grab bars and seats are also eligible expenses. To qualify for assistance, recipients must fall within certain income and asset limits. Appendix B provides additional information of the types of income limits and program guidelines that apply.

The HAFI program is also open to renters. In the case of rental housing, the landlord must apply on behalf of the tenant and rents must remain in an affordable range. Burns Lake Council might want to look at ways to engage local landlords around the HAFI program to see if there are potential opportunities to make accessibility improvements and enhancements to better meet the needs of seniors living in the community who rent.

Opportunities for Action 3

Ensure that seniors who rent are aware of the assistance that is available through BC Housing's Shelter Aid for Elderly Renters (SAFER) program.

Through the Shelter Aid for Elderly Renters (SAFER) program BC Housing makes assistance available to eligible senior and near senior households (60 and older). Under the SAFER programs eligible households receive monthly payments to help make their rents more affordable. This program is available to single seniors with an annual income of \$26,676 and senior couples with an annual income of \$29,076. As well, funding is available for rents up to a maximum ceiling of \$667 for singles and \$727 for couples. In reaching out to seniors in the community, Burns Lake Council might want to consider making the SAFER applications available through the Village Office. As well, Council might want to consider some outreach to seniors and landlords to make sure that they are aware of this program. It is also worth noting that seniors living in manufactured home parks can apply for assistances through the SAFER program to help to cover the cost of their pad rental.

Opportunities for Action 4

Explore programs and incentives to improve energy efficiency in the existing rental housing stock

In many northern communities, the cost of heating in winter can be prohibitive. For seniors living on a fixed income this can be a source of stress. Both BC Hydro and Fortis BC have programs that they make available to landlords as well as home owners to help improve the overall energy efficiency of the buildings. Some of these programs are made available for no to low-cost. Burns Lake Council might wish to explore these programs to see if they can help to reduce the energy or utility costs for seniors in the community.

Opportunities for Action 5

Explore opportunities to contribute to the development of a National Housing Strategy

The Federal government through CMHC has made the commitment to work with local governments and others to develop a national housing strategy. As part of this commitment, the 2017 Federal Budget included the following funding targets:

- \$3.2B in renewed Federal/Provincial and Territorial partnerships;
- \$5B in the national housing fund;
- \$300m in targeted support for northern housing;
- \$225M in Indigenous social housing funding;
- \$2.1B in funding under the Homelessness Partnering Strategy;
- \$202M in Federal lands for affordable housing; and,
- \$241M in housing research funding.

Burns Lake has a strong track record of innovation as well as a deep understanding of some of the challenges that Northern communities face in meeting the diverse range of needs of those who live in the community. Building on the insights gained through the study, the community might want to look at different ways to engage the Federal government in these types of conversations, as well explore the potential resources and funding programs that are available to meet local housing needs and challenges. As part of these conversations the community might want to look more closely at the types of programs and initiatives to be funded through the \$300m in targeted support for northern housing.

Opportunities for Action 6

Explore opportunities to work with other levels of government (Federal and Provincial) to increase the supply of rental housing in Burns Lake

Rental housing represents an important part of the continuum of housing choices across communities and plays an important role in meeting the existing and emerging housing needs of families and individuals with low to moderate incomes. While Burns Lake does not necessarily have the same types of challenges that other communities face (given the relative affordability of ownership) there are still a number of significant factors driving the need for the community to look at increasing the supply of rental housing that is available.

This would include the number of seniors living in the area (both within Burns Lake and the broader Lakes District) who wish to downsize and/or move closer to the community but who are unable to find suitable and appropriate housing choices as well as the high number of single seniors who are living on their own and who find it difficult to continue to maintain their property. As well, as the community continues to grow and change with the addition of the hospital, it is likely that there will continue to be demand for additional rental housing choices in the community.

To this end, Council may wish to look at whether there are any potential opportunities to take advantage of the Federal funding that is available to increase the supply of rental housing. In particular, as part of the 2016 Federal budget, the Federal government made a commitment to provide \$2.3 billion toward an

Affordable Housing Investment Fund, as well as \$2.5 billion toward an *Affordable Rental Housing Financing Initiative* and \$208 million toward an *Affordable Rental Housing Innovation Fund*. Budget 2017 also included a number of additional announcements and targeted strategies including:

- On-going investments in the ***Affordable Housing Initiative*** (AHI), including targeted funding for new affordable homes, renovating existing housing or improving housing affordability as well as supporting safe, independent living for seniors, people with disabilities and victims of family violence;
- ***Seed Funding*** for rental housing which includes contributions of up to \$50,000 and/or interest free loans of up to \$200,000 for developments that include 5 units or more of affordable housing;
- ***Federal Innovation Funding*** which includes \$200 million over 5 years to support innovative and unique ideas for increasing the supply of affordable rental housing stock; and,
- ***Rental Construction Financing*** that is available to municipalities, private sector developers and builders, social investment organizations and non-profit housing providers to support the construction of affordable rental housing across Canada. Under this program, CMHC is making \$2.5 billion available over 4 years in low cost loans to local government and housing providers with this funding to be used to facilitate and support the creation of new affordable rental housing units.

To access the Federal funding, CMHC has identified the following criteria:

- Rents must be at or below market rates: Based on the program guidelines below market rates are defined as “the total rental income must be 10% below the potential rental income that could be generated based on an appraisal”;
- The requirement that a percentage of units be set aside as affordable: Based on the program guidelines, CMHC has established the requirement that “20% of the units must have rents that are affordable to households at 30% of the median household income for the Census Metropolitan Area¹¹”; and,
- Duration of affordability: Based on the program guidelines, CMHC has established the requirement that “the housing must remain affordable for a minimum of 10 years”.

CMHC has also indicated that projects approved for funding must:

- Be financially viable and/or already have approvals under other government housing programs;
- Add to the supply of affordable housing;
- Include some form of capital grant, concessions and/or expedited planning approvals from municipal partners; and,
- Include provisions to preserve the affordability of the housing for at least 10 years.

It was noted that eligible project must meet CMHC’s minimum standards in terms of energy efficiency and accessibility. This means that eligible projects must:

- Achieve a minimum of a 15% decrease in energy use and greenhouse gas emissions; and,
- Include 10% of units that meet or exceed local accessibility requirements and/or the accessibility requirements as set out in the 2015 National Building Code.

In working to secure the funding, CMHC has also indicated that there are a number of specific strategies or

¹¹ Based on the most recent income data available (CANSIM Table 111-0009) and as reported by CMHC the median household income for the Metro Vancouver region was \$76,000. Therefore 30% of the median household income is equal to approximately \$23,000.

actions that can help to strengthen the individual applications and that these include:

- Partnerships with non-profit or for profit developers, urban Aboriginal groups, and municipalities;
- Government support in the form of grants, concession, waivers and expedited approvals; and,
- Land donation including land transferred at a nominal cost.

CMHC has also indicated that projects that go beyond the minimum requirements in terms of affordability will receive a higher score. This could include the number of units, the depth of the need as well as the length of time/duration that units are available. To help improve the project economics/cost profile of the housing, the community might want to look at the development of mixed tenure development (i.e. a mix of ownership and rental). The community might also want to look at the potential of creating a mix of rental units and life lease options. Appendix D includes a number of potential sites that could be considered with a general view among some that the community could support around 15 to 20 new units depending on the type of housing.

Opportunities for Action 7

Explore opportunities to secure funding through the *Better at Home* program

While access to appropriate health care is part of the equation, social support from family, friends, and others in the community also plays a critical role in contributing to individual health and well-being. Having caring relationships can play an essential role in helping seniors during stressful times and in navigating the complexities of aging. These relationships can also help to protect against social isolation, loneliness and some of the typical health challenges and pressures that seniors face as they age. Many of the seniors in Burns Lake have a strong sense of connection to their community and a desire to remain a part of their community for as long as possible. However, to do this many seniors need access to different types of services and supports in the community. To a large extent, the programs offered through the *Better at Home* program fit the types of services and supports that were identified as being important to the seniors and near seniors who responded to the *Burns Lake and Area Housing Needs Assessment Survey*. This includes assistance with maintenance, yard work and light housekeeping.

Since early 2012, the Province has continued to partner with the United Way to deliver the *Better at Home* program with this program now operating in 67 different sites throughout BC. Under this program, seniors receive help with simple day-to-day tasks that they are no longer able to do. In early 2015, the United Way initiated a “rural pilot project” to look more closely at extending the benefits of the *Better at Home* program in rural communities. Granisle was one of the pilot communities identified. As part of this pilot initiative, Granisle secured funding for a part-time coordinator position to help to play a role in linking seniors in the community to the services and supports available through the program. This included friendly visiting, light yard work, light housekeeping, minor home repairs and snow shoveling. Under the program structure, these services are available to eligible seniors for low to no cost depending on their needs and financial circumstances.

Most of those who participated in the rural pilot saw benefit in the program and the role that it plays in helping to build connections and strengthen the programs and services that are available in the community. While Electoral Area E has a strong community paramedics program as well as access to the Health and Wellness Centre, seniors living in Electoral Area B (Burns Lake Rural) are not as well served. Working with the Regional District as well as the Local Health Authority, Burns Lake Council might want to look into the resources that are available through the *Better at Home* program. In looking at this option, Burns Lake Council might want to consider continuing in a coordinating and linking role.

Opportunities for Action 8

Explore the level of interest in home sharing including the potential *Home Together* model being piloted in Lake Country

While changing health needs may make it necessary for some seniors to move to housing that includes a higher level of support, not all seniors will want to move. In fact, many seniors will put off the decision to move until they can no longer manage on their own. One alternative might be to look at whether there is an interest in developing a model that promotes home sharing similar to the *Home Together* program which was recently launched in the Central Okanagan (Lake Country). Under the *Home Together* program, the goal is to build connections between people who would otherwise be living on their own. As described on the Home Together website, “home sharing is about the people, not the house”. While in some ways the Home Together concept is still in the early stages of development, it has been meeting with some success both in terms of the number of seniors who are reaching out to offer their homes as a potential space as well as those who are looking for this type of housing in their community. Furthermore, as Burns Lake continues to look at the full continuum of choices that might be available, this is one possible idea that could be “tested” with the community.

Conclusions

The proposed opportunities for action set in this report recognize that there is a significant level of innovation and a strong community spirit within Burns Lake. It also recognizes that the types of issues and challenges set out in this report are not necessarily easy to solve and that while local governments have the best knowledge and understanding of the needs in the community, they do not necessarily have access to the resources and funding that is needed to address the issues that have been identified. As a result, the successful implementation of the strategies and actions set out in this report will continue to rely on the ability of the community to build the types of partnerships that are needed across all levels of government as well as with the private sector. As well, it requires the strong sense of innovation, commitment and caring that is evident in the community.

6.0 TECHNICAL APPENDICES

A: Maps

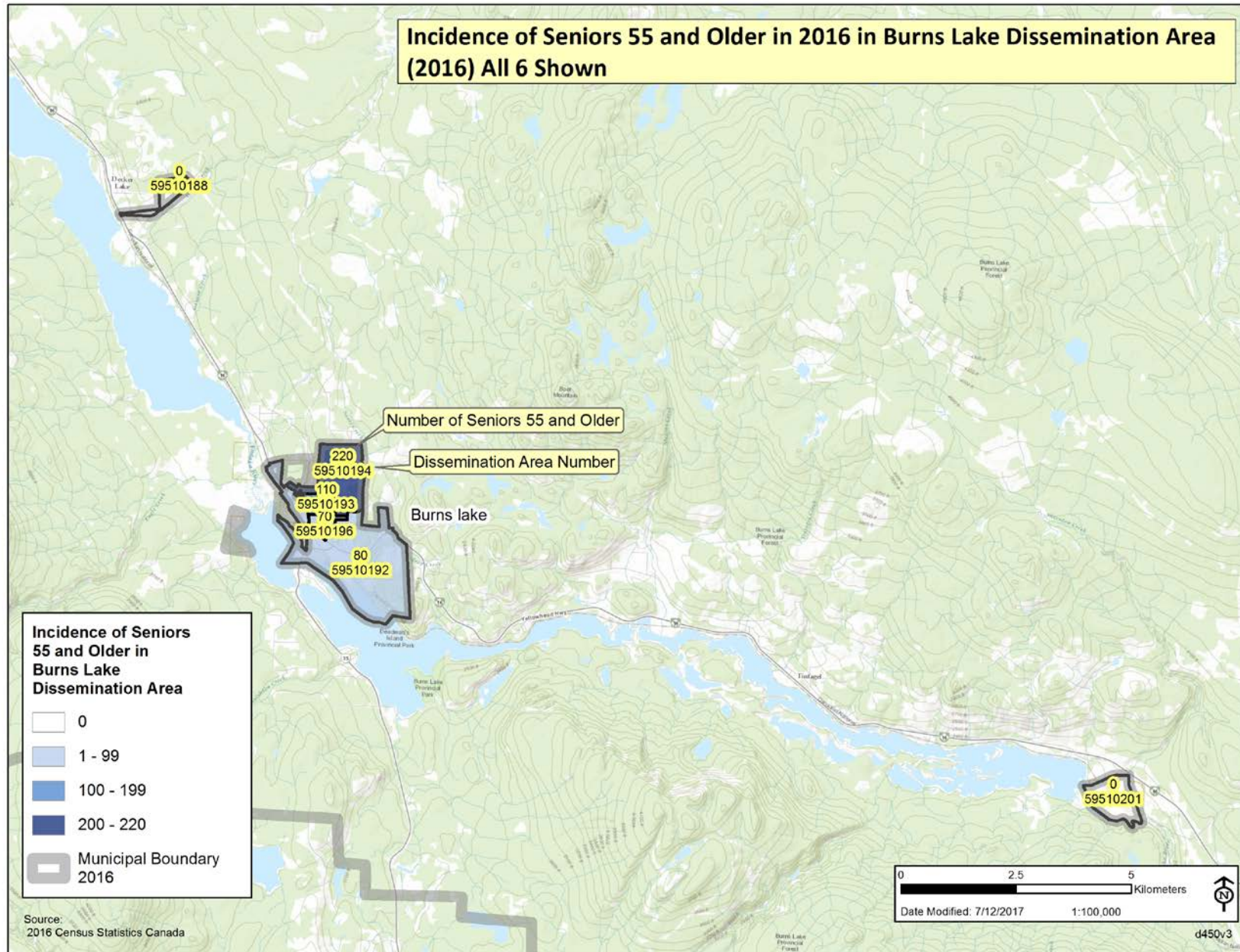
B: HAFI Guidelines

C: Housing Income Limits/Affordability Guidelines

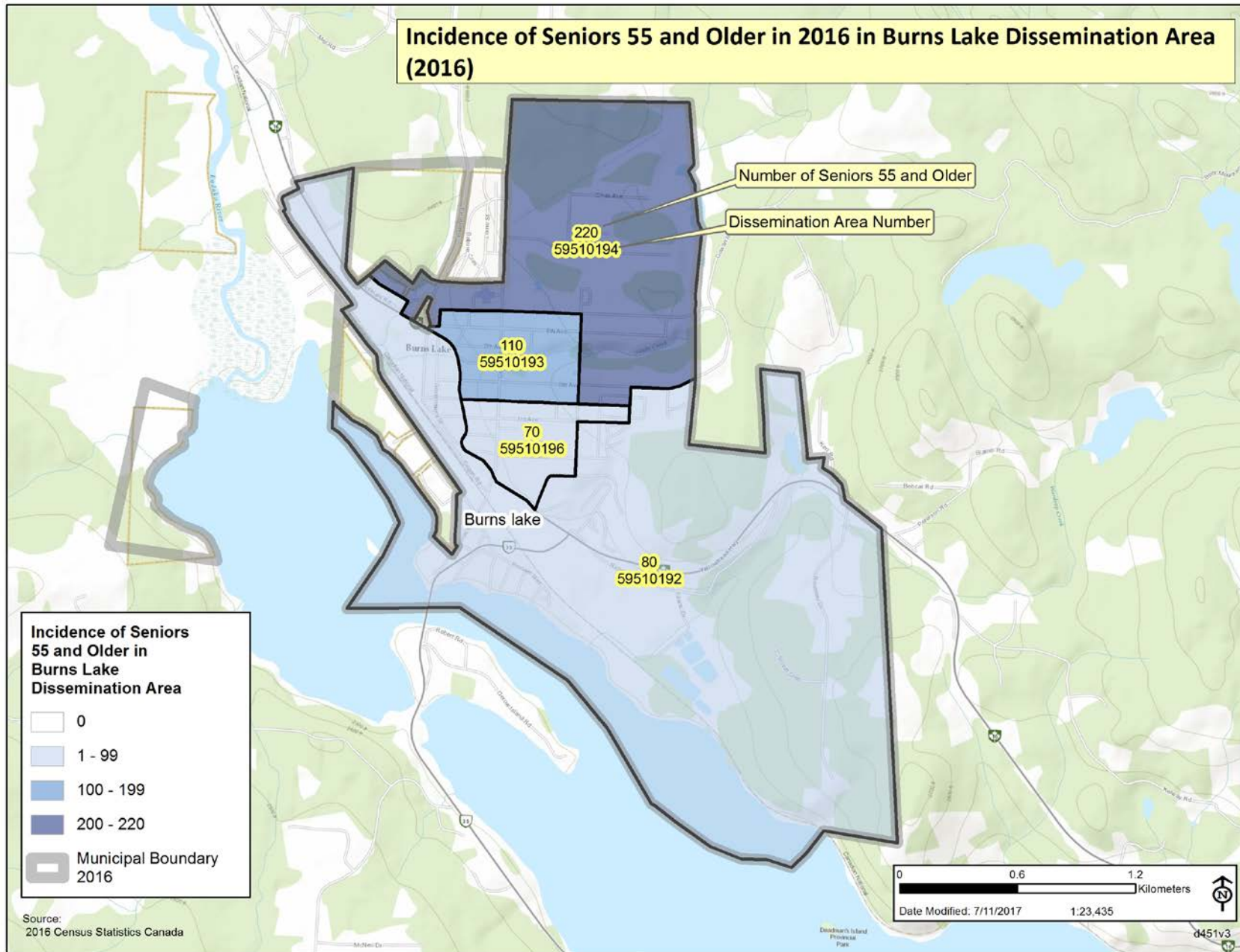
D: Potential Sites

**E: Backgrounders for Previous Seniors Housing
Developments in Burns Lake**

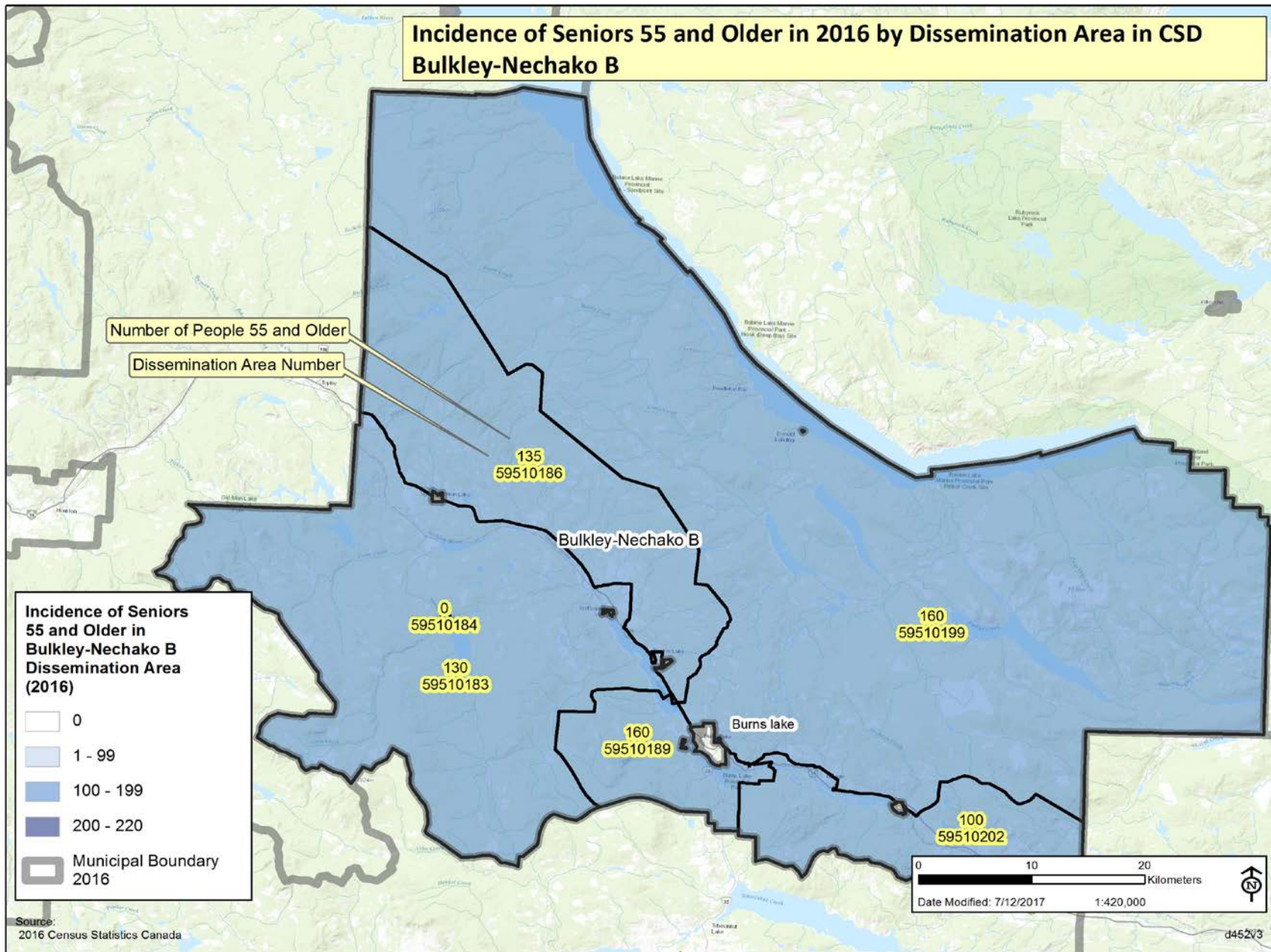
A1: INCIDENCE OF SENIORS 55 AND OLDER IN 2016 IN BURNS LAKE DISSEMINATION AREA (2016) ALL 6 SHOWN



A2: INCIDENCE OF SENIORS 55 AND OLDER IN 2016 IN BURNS LAKE DISSEMINATION AREA (2016)



A3: INCIDENCE OF SENIORS 55 AND OLDER IN 2016 IN DISSEMINATION AREA IN CSD BULKLEY-NECHAKO B



B1: BC HOUSING RENT AFFORDABILITY LIMITS

Under BC Housing's *Home Adaptations for Independence* (HAFI), landlords may be eligible for assistance if the rent levels that they charge are below the affordability limits set out under the program. Table 5.3 shows the 2017 *Affordability Limits* published by BC Housing. These limits are based on the median rents reported by CMHC based on their annual *Rental Market Survey*.

TABLE B1: BC Housing Rent Affordability Limits (June 2017)

	Bachelor or 1 Bedroom	2 Bedroom	3+ Bedroom
Abbotsford/Mission	750	900	1,000
Campbell River	675	800	900
Chilliwack	656	853	853
Courtney	675	825	850
Cranbrook	650	775	875
Dawson Creek	795	975	1,100
Duncan	650	825	950
Fort St John	775	995	1,150
Kamloops	797	925	1,000
Kelowna	825	1,021	1,200
Nanaimo	737	855	1,075
Nelson	720	750	1,250
Parksville	725	810	951
Penticton	735	870	1,000
Port Alberni	600	725	750
Powell River	675	725	763
Prince George	700	825	920
Prince Rupert	675	750	750
Quesnel	575	670	800
Salmon Arm	675	820	-
Squamish	850	919	-
Summerland	-	800	-
Terrace	750	950	1,000
Vancouver	1,086	1,300	1,356
Vernon	710	865	930
Victoria	880	1,149	1,450
Williams Lake	700	798	900

Source: BC Housing, *Affordability Limits* (June 2017)

B2: BC HOUSING 2017 HOME VALUE LIMITS FOR HOMEOWNER APPLICATIONS

To be eligible under HAFI, the most recent BC Assessment value must not exceed the Home Value Limits outlined below. Please note as part of the HAFI application process, a home owner must submit a copy of the most recent property Assessment Notice.

TABLE B2: BC HOUSING 2017 HOME VALUE LIMITS FOR HOMEOWNER APPLICATIONS

Assessment Area Code	Assessment Area	Home Value Limit (\$)
01	Capital	\$649,999
04	Central Vancouver Island	\$399,999
06	Courtenay	\$349,999
08	North Shore-Squamish Valley	\$1,324,999
09	Vancouver	\$1,449,999
10	North Fraser	\$949,999
11	Richmond-Delta	\$999,999
14	Surrey-White Rock	\$849,999
15	Fraser Valley	\$599,999
17	Penticton	\$349,999
19	Kelowna	\$524,499
20	Vernon	\$374,999
21	Nelson/Trail	\$299,999
22	East Kootenay	\$324,999
23	Kamloops	\$349,999
24	Cariboo	\$224,999
25	Northwest	\$274,999
26	Prince George	\$274,999
27	Peace River	\$274,999

Source: BC Assessment Data updated annually with the 2017-2018 Home Value Limit set for each area reflecting the standard at which 60% of the homes in each area are valued at less than the Limit.

B3: ASSESSMENT AREA

TABLE B3: ASSESSMENT AREA

Assessment Area Code	Assessment Area
26	Prince George, Mackenzie, Burns Lake, Fort St. James, Fraser Lake, Granisle, McBride, Valemount, Vanderhoof, Smithers Rural, Vanderhoof Rural, Prince George Rural

C1: HOUSING INCOME LIMITS FOR HOUSEHOLDS IN NORTHERN BC

The table below shows the most recent housing income limits for households living in Northern BC. The Housing Income Limits are used to determine the income that a household would need to be able to pay the average market rent for an appropriately sized unit in the private market with the average market rent being determined by CMHC's annual rental market survey. Previously, the housing income limits were known as the Core Need Income threshold with this measure being used to determine eligibility for social housing. In the case of Burns Lake, the non-market area income threshold would apply.

TABLE C1: HOUSING INCOME LIMITS FOR HOUSEHOLDS IN NORTHERN BC

Planning Area	Bachelor	1 Bedroom	2 Bedroom	3 Bedroom	4+ Bedroom
Northern BC					
Chetwynd	\$34,500	\$37,000	\$43,500	\$47,500	\$54,500
Dawson Creek	\$31,000	\$36,500	\$50,000	\$57,500	\$66,000
Fort St. John	\$33,000	\$39,000	\$49,000	\$61,500	\$66,000
Houston	\$22,000	\$23,500	\$28,000	\$33,500	\$38,500
Kitimat	\$35,000	\$37,500	\$47,000	\$51,500	\$59,000
Mackenzie	\$36,500	\$39,000	\$43,500	\$53,000	\$61,000
Prince George	\$25,500	\$31,000	\$37,000	\$41,500	\$48,000
Prince Rupert	\$25,000	\$31,500	\$38,500	\$40,500	\$47,000
Quesnel	\$21,000	\$28,000	\$31,500	\$35,500	\$41,000
Smithers	\$28,000	\$30,500	\$37,000	\$42,500	\$49,000
Terrace	\$27,000	\$34,500	\$42,500	\$48,000	\$55,500
Vanderhoof	\$27,000	\$29,500	\$33,500	\$40,500	\$47,000
Williams Lake	\$23,000	\$32,000	\$37,000	\$44,500	\$51,500
Non-Market	N/A	\$50,500	\$59,000	\$65,500	\$71,000

Source: BC Housing, Housing Income Limits (June 2017)

C2: AFFORDABILITY THRESHOLD AND AFFORDABILITY RENT LEVEL AT 30% OF THE AMI

Under CMHC's program guidelines, the Federal government's *Rental Housing Initiative*, sets the affordability threshold at 30% of the AMI median income for census families. Table C2 shows the affordability threshold and the affordable rent level based on the most recent median household income.

TABLE C2: AFFORDABILITY THRESHOLD AND AFFORDABLE RENT LEVEL AT 30% OF THE AMI

	Median Household Income (2016)	Affordability Threshold 30% AMI	Affordable Rent Level
Bulkley-Nechako Regional District	\$76,008	\$22,802	\$570
Burns Lake	\$68,267	\$20,480	\$512
Electoral Area B	\$81,152	\$24,345	\$609
Electoral Area E	\$66,091	\$19,827	\$496

Source: Statistics Canada, 2016 Census

C3: AFFORDABILITY THRESHOLD AND AFFORDABILITY RENT LEVEL AT 30% OF THE CENSUS FAMILY INCOME

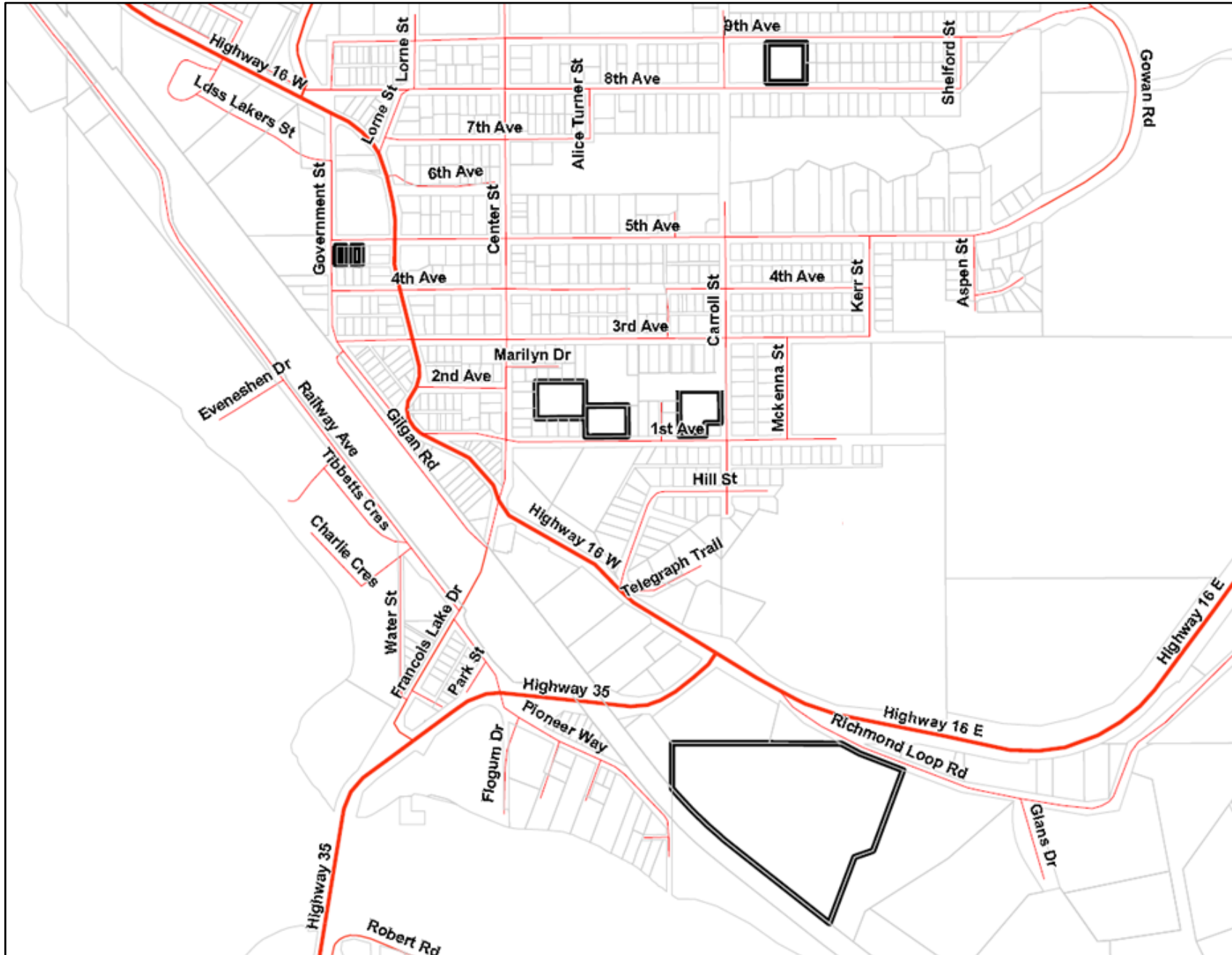
Table C3 shows the affordability threshold and the affordable rent level based on the most recent median household income based on the most recent census family income.

TABLE C3: AFFORDABILITY THRESHOLD AND AFFORDABLE RENT LEVEL AT 30% OF THE CENSUS FAMILY INCOME

	Median Household Income (2016)	Affordability Threshold 30% AMI	Affordable Rent Level
Bulkley-Nechako Regional District	\$90,536	\$27,161	\$679
Burns Lake	\$80,384	\$24,115	\$602
Electoral Area B	\$93,952	\$28,186	\$705
Electoral Area E	\$75,904	\$22,771	\$569

Source: Statistics Canada, 2016 Census

D: POTENTIAL SITES



E1: BACKGROUNDER



BACKGROUNDER

2006FOR0123-001163
Sept. 28, 2006

Canada Mortgage and Housing Corporation
Ministry of Forests and Range and Minister Responsible for Housing
Northern Health

TWEEDSMUIR HOUSE

Tweedsmuir House, 53-9th Avenue in Burns Lake, houses 16 one-bedroom and one two-bedroom subsidized assisted living suites. The assisted living development is next to the existing 25-unit seniors' building operated by the Lakes District Senior Citizens Housing Association. Tweedsmuir House, the first assisted living facility in Burns Lake, opened to residents in July 2006.

Tenants receive two meals a day, weekly housekeeping and linen services, 24-hour emergency response, personal care services and social and recreational opportunities.

The Lakes District Senior Citizens Housing Association was formed in 1962 to provide affordable housing for low-to-moderate-income seniors. The non-profit society manages two seniors' homes, 14-unit Carroll Cottage and 25-unit Heritage Manor. The 39 units have a 100 per cent occupancy rate.

The capital cost of this project is \$4 million, with funding from:

- An \$850,000 capital grant provided by the federal government, through Canada Mortgage and Housing Corporation;
- \$2.4 million over 35 years in housing subsidies from the Province, through BC Housing;
- \$169,000 annually from Northern Health for personal care services and to subsidize hospitality services to tenants;
- \$20,000 in work and material or waived fees from the municipality of Burns Lake; and
- \$126,000 in land and \$322,000 in sponsorship contributions from the Lakes District Senior Citizens Housing Association.

-30-

Media contact: Laura Kohli
Corporate Communications BC
Housing
604 439-8583
604 805-4960 (cell)

Mark Karjaluoto
Northern Health 250
565-2694

Christina Wensley
Communications
CMHC
604 737-4032

Roberta Adams
Lakes District Senior Citizens Housing
Association
250 692-3781

For more information on government services or to subscribe to the Province's news feeds using RSS, visit the Province's website at www.gov.bc.ca.

E2: FIRST ASSISTED LIVING UNITS IN BURNS LAKE OPEN



COMMUNIQUÉ

For Immediate Release
2006FOR0123-001163
Sept. 28, 2006

Canada Mortgage and Housing Corporation
Ministry of Forests and Range and Minister Responsible for
Housing
Northern Health

FIRST ASSISTED LIVING UNITS IN BURNS LAKE OPEN

BURNS LAKE – Federal, provincial and community funding partners gathered today to celebrate the opening of the Lakes District Senior Citizens Housing Association’s Tweedsmuir House, a \$4-million assisted living development that will provide 17 new homes for Burns Lake seniors. These are the first assisted living apartments for seniors in Burns Lake.

“Canada’s New Government is very proud to support this project, the first of its kind in Burns Lake,” said the Honourable Chuck Strahl, Minister of Agriculture and Minister Responsible for British Columbia, on behalf of the Honourable Diane Finley, Minister of Human Resources and Social Development. “This project will enable seniors to continue to live in their community, near their family and friends, and ensures that they enjoy the high quality of life that they deserve.”

Tweedsmuir House was developed under Independent Living BC, an innovative housing-for-health program that provides seniors with assisted living, a middle option between home support and residential care.

“Seniors should have the opportunity to access affordable housing in their own communities,” said Dennis MacKAY, MLA for Bulkley Valley-Stikine. “The Province, in partnership with the Government of Canada, Northern Health, and the Lakes District Senior Citizens Housing Association, is working to ensure this.”

Assisted living units are self-contained apartments where tenants receive personal care and hospitality services, such as meals, housekeeping and laundry services, recreational opportunities, assistance with medications, mobility and other care needs, as well as a 24-hour response system.

“As seniors age, they find it much more difficult to maintain their independence and still access quality care. Assisted living is a great middle option,” said Northern Health Board chair Jeff Burghardt.

Added Burns Lake Mayor Bernice Magee, “Tweedsmuir House will have a positive impact on the Burns Lake community by offering seniors the opportunity to age in the neighbourhood they call home, close to family and friends.”

“Tweedsmuir House will ensure that our residents have the health care and support services they require, regardless of their income level,” said Karen Dueck, president of the Lakes District Senior Citizens Housing Association.

-more-

The Government of Canada, through Canada Mortgage and Housing Corporation, will contribute more than \$130 million by 2010 towards affordable housing in this province. The provincial government, through BC Housing, will provide a minimum of \$34 million annually to subsidize the cost of units built under the Canada-BC Affordable Housing Agreement, as part of a larger strategy to provide a range of housing options for British Columbians in greatest need.

-30-

1 backgrounder(s) attached.

Media contact: Laura Kohli
Corporate Communications BC
Housing
604 439-8583
604 805-4960 (cell)

Christina Wensley
Communications
CMHC
604 737-4032

Mark Karjaluoto
Northern Health
250 565-2694

Roberta Adams
Lakes District Senior Citizens Housing
Association
250 692-3781

For more information on government services or to subscribe to the Province's news feeds using RSS, visit the Province's website at www.gov.bc.ca.



NEWS RELEASE

For Immediate Release
2010HSD0042-000466
April 27, 2010

Ministry of Housing and Social Development

\$1.5 MILLION FOR SENIORS' SUPPORTIVE HOUSING IN BURNS LAKE

BURNS LAKE – The Province provided a \$1.5-million grant to renovate 25 apartments for seniors at Heritage Manor in Burns Lake.

“In order to meet the housing needs of our aging population, the Province is looking at innovative ways to provide safe, affordable and supportive housing,” said John Rustad, MLA for Nechako Lakes. “Instead of moving seniors away from Heritage Manor, we have upgraded the building and provided on-site support services so they can continue living in their current homes.”

In addition to the \$1.5-million grant to renovate the 25 apartments, the Province will provide \$58,220 in annual operating funding for support services to 12 of the apartments, which includes 24-hour on-site staff, light housekeeping, meals, and social and recreational activities. The Village of Burns Lake provided a reduction of levies and reimbursement for building permit costs for the renovations at Heritage Manor.

“Burns Lake boasts a diverse population, including families who have lived here for generations,” said Village of Burns Lake Mayor Bernice Magee. “We want our seniors to have access to housing with the support services they need available on site, and they will now find this at Heritage Manor.”

Renovations included installing a new elevator, a fire-suppression system and fire alarm upgrades. In addition, accessibility features were installed in all 25 apartments including walk-in showers, bathroom grab bars, improved lighting in common areas, and other security and safety features. The existing common room was converted into a dining room and kitchen.

Heritage Manor, managed and operated by Lakes District Senior Citizen Housing Association (LDSCHA), is a two-storey wood frame building with 18 studio apartments and seven one-bedroom apartments, plus a dining room and kitchen. LDSCHA was formed in 1962 to provide affordable housing for low-to moderate-income seniors. The non-profit charitable society manages three seniors' homes, Tweedsmuir House, Carroll Cottage and Heritage Manor.

“The new renovations and support services have given an added quality of living and choice for our residents,” said Roberta Adams, administrator for Lakes District Senior Citizen Housing Association. “The tenants receiving the new services appear to be very pleased and we have received many compliments on the renovations. The elevator has allowed tenants to move between the floors of the building, and it is easier for tenants to socialize. The existing common room was very dark and gloomy before the renovations, but now it is a warm and welcoming area.”

-more-

The Province has exceeded its commitment in 2007 to upgrade or convert up to 750 subsidized housing units to supportive housing for seniors. In 2010-11, the Province will invest over \$562 million to provide affordable housing and fight homelessness – more than four times as much as in 2001.

Through Housing Matters BC, the Province is addressing a range of housing needs, from homelessness to affordable rental housing and homeownership. To find out more about affordable housing in B.C., visit www.bchousing.org.

Media Contact: Rhonda Nguyen
BC Housing 604 439-4740
604 374-8301

For more information on government services or to subscribe to the Province's new feeds using RSS, visit the Province's website at www.gov.bc.ca