CITY OF CHILLIWACK

Housing Needs of Aging Adults Study

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Draft

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Housing Needs of Aging Adults Study

Executive Summary

Chilliwack, like many Canadian communities, is experiencing an aging population. The population of adults 65 and over is growing faster than other age groups and there is a need to ensure that affordable and appropriate service and housing options are available across the housing and care continuum. To this end, the City undertook the Housing Needs of Aging Adults study to better understand housing needs and to provide direction to actors across sectors, including the City, non-profit housing providers, private developers, and health agencies. This study is part of ongoing efforts by the City to improve the availability, affordability, and accessibility of housing options for all residents. The Housing for Aging Adults Study examines the housing needs of people aged 65 and older in Chilliwack. In this document, the word senior is used to describe anyone who is 65 and older, though it is understood that the age at which someone may call themselves a senior may vary for many reasons.

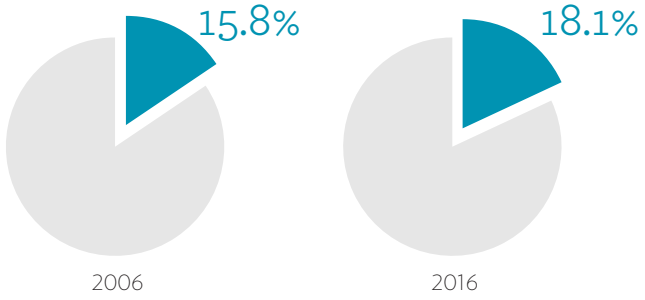
The study consisted of a combination of quantitative data collected from a range of sources – including Statistics Canada, CMHC and BC Housing – and qualitative information gathered through focus groups and interviews with key informants, community meetings, and a community survey. This research informed a future scenario analysis and a seniors housing asset and gap analysis. Finally, using this evidence as a foundation, recommendations were identified to support further action to support increased diversity and affordability of seniors housing options.

Profile of Older Adults[1]

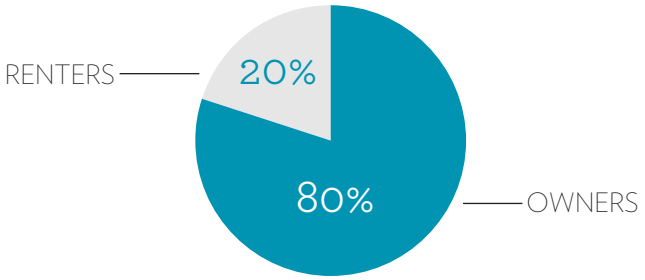
The number of Chilliwack adults 65 and older grew by 39% between 2006 and 2016. Seniors represented nearly one in five of all Chilliwack residents (18.1%) in 2016. The large majority of seniors live either alone, with roommates, or with a partner (87%), while a small proportion (~13%) remain with some other form of family (e.g. as a lone parent or couple with children). Fourteen percent of seniors in 2016 were working after the age of 65. Eighty percent of older adult households owned their home, while just 20% rented. About 20% of senior-led households were experiencing affordability issues (spending 30% or more of gross income on shelter), this is equivalent to over 1,200 senior-led households in Chilliwack.

Chilliwack's population is aging, with an increasing share of the population aged 65 and over. Seniors are the fastest growing age group.

Population 65+



Tenure of Senior-Led Households:



1,200

senior-led households (20%) were identified as facing housing unaffordability in 2016.

[1] Statistics Canada, Census, 2016.

Future Scenario

Chilliwack is projected to see substantial growth in its older adult population, particularly those aged 75 and older, by 2040. This growth will largely be in single-person households, or couples without children. While incomes are projected to grow for senior-led family households (couples without children and lone-parents), non-family households (i.e. seniors living alone or with a roommate) are projected to stagnate, meaning that an increasing number of senior-led non-family households will earn less than what is required to afford the Market Basket Measure (MBM) for Chilliwack.[2]

> Adults 75+ are projected to be the fastest growing age group in coming years.

Community Engagement

Through community engagement, focus groups with stakeholders and key informant interviews, information was collected about a range of issues relevant to older adults. These include:

- Input on facilities and activities for seniors
- Housing affordability and availability challenges
- A need for greater, affordable housing options
- Transportation challenges, particularly for those with limited mobility
- Vulnerable seniors and homelessness
- Communities of care
- New funding opportunities from provincial and federal governments
- Regulatory options for the City

Asset Summary

Overall, Chilliwack has a wide array of facilities, services and activities geared towards seniors. The City is working to support affordable housing development and has prioritized housing across the continuum through the Official Community Plan and Homelessness Action Plan. There are strong relationships and partners among the City and housing and service providers. Stakeholders in the service and housing sector are working both independently and collaboratively to address seniors housing needs. Recent progress across the housing continuum include the development of modular supportive housing, increases in funding opportunities from senior government for affordable rental and supportive housing, the development of independent living units at Elim Village at Garrison Crossing, an increase in the number of market affordable units, through the city's introduction of a small unit development cost charge rate, and an increase in the number adaptable apartment units as a result of zoning requirements for new apartment buildings.

> "Chilliwack is unique as far as the service providers, city and local people coming together and working collaboratively to find 'made in Chilliwack' solutions for our issues."

[2] The market basket measure is a low income measure "based on the cost of a specific basket of goods and services representing a modest, basic standard of living." For more information see the Glossary.

Gap Summary

In terms of the housing continuum overall, there are a number of existing and emerging gaps in seniors housing provision:

- Seniors are the fastest growing age group, but most existing housing stock was not built with seniors needs in mind (e.g. the space is not adaptable to changing mobility needs, not close to alternative transportation options, or too large of a space for the needs of most seniors)
- Some single storey non-market seniors housing is aging and may be in need of significant repair, or if redevelopment occurs, it will require a different built form to meet floodplain requirements
- Seniors aging in place in single family neighbourhoods outside of core areas may face transportation challenges
- Service providers report capacity and funding constraints
- Projections show that seniors living alone or with non-family members are expected to face increasing affordability issues as incomes are not keeping up with the cost of living
- Many seniors are not aware of the many services available to them
- Many individuals and families are unwilling or unable to plan for aging

There are also specific housing gaps within each component of the housing continuum:

- Homelessness is a growing challenge in Chilliwack and across BC
- There are waitlists for subsidized, supportive, and seniors-specific housing and individuals and families who need them may struggle to access them
- Lower and moderate income seniors are likely unable to access newer communities of care
- There is a need for communities of care options across income levels in the community
- Many seniors are unable to access in-home supports because they are unaware of options or unable to afford the support they need. In some cases, unsafe housing condition are a barrier to home health support
- Vulnerable seniors who are living alone and isolated may be slipping through the cracks and living in poor conditions
- The high cost of housing is making it challenging for senior renters to find and afford housing
- The SAFER subsidy has not kept up with the cost of renting
- Older market rental may be at risk of redevelopment which would impact the availability of older and less expensive market rental

Recommendations and Implementation

The table below summarizes the recommendations and timeline for implementation for addressing seniors housing needs.

Recommendations		Short Term (1-2 Years)	Medium Term (3-5 Years)	Long Term (5-10 Years)
#1	Advocate to the Federal Government for increased funding to the Home Adaptation for Seniors Initiative (HASI) program in BC	X		
#2	Promote Home Adaptation for Seniors Initiative (HASI) with Chilliwack Seniors	X	X	
#3	Promote principles of universal accessible design with development community, particularly for public amenity spaces		X	
#4	Consider introducing a policy for the replacement of purpose-built rentals that are lost to redevelopment		X	X
#5	Develop a policy to protect tenants who are displaced by development		X	
#6	Advocate to BC Housing to adjust the SAFER program and shift Chilliwack from Zone 3 to Zone 2, with higher rent and income thresholds	X		
#7	Explore potential to include residential care or campus of care in core area		X	
#8	Encourage independent living and assisted living housing options close to amenities	X	X	X
#9	Engage 55+ stratas to encourage allowing family members or live-in supports within strata bylaws		X	
#10	Advocate to senior government for increased funding to the Better at Home program	X		
#11	Work with community partners to raise awareness of Aging Well Program		X	
#12	Develop an affordable housing education package for developers	X		
#13	Work within planning department and with partners so that all new seniors-focused affordable housing is located close to transit and amenities	X	X	X
#14	Support non-profit partners and BC Housing in identifying under-utilized and appropriately placed parcels throughout the community	X	X	X

GLOSSARY

Definitions for the terms associated with the 2016 Census of Population can be found at https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/index-eng.cfm.

Adaptable Housing: "Adaptable housing is designed and built so that accessibility features can be added more easily and inexpensively after construction. It will benefit anyone whose mobility is limited due to age, disability or illness, making it easier for them to function more independently in their own home."

http://www.housing.gov.bc.ca/building/reg/accessible/index.htm

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

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

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

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

Assisted Living: "Assisted living services provide housing, hospitality services and personal care services for adults who can live independently and make decisions on their own behalf but require a supportive environment due to physical and functional health challenges."

https://www2.gov.bc.ca/gov/content/health/accessing-health-care/home-community-care/care-options-and-cost/assisted-living

Campus of Care: Residential care facilities that provide a range of housing, meals, support, and care options, including independent living, assisted living and residential care all in close proximity to one another.

https://www2.gov.bc.ca/gov/content/health/accessing-health-care/finding-assisted-living-or-residential-care/residential-care-facilities/considering-residential-care

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

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

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

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

Economic Family: A group living together in the same dwelling who are "related to each other by blood, marriage, common-law union, adoption, or a foster relationship." Economic families could include multigenerational families, siblings living together, etc.

https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/fam011-eng.cfm

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

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

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

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

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

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

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

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

Independent Living: "An Independent Living arrangement may involve a combination of housing and hospitality services for senior adults capable of taking care of daily tasks. Independent Living arrangements involve a lower need for supportive services for daily tasks than Assisted living."

https://www.bcsla.ca/senior-living-frequently-asked-questions/

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

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

Long-Term or Residential Care: "Long-term care services provide 24-hour professional supervision and care in a protective, supportive environment for people who have complex care needs and can no longer be cared for in their own homes or in an assisted living residence."

https://www2.gov.bc.ca/gov/content/health/accessing-health-care/home-community-care/care-options-and-cost/long-term-care-services

Market Basket Measure: The market basket measure is a low income measure "based on the cost of a specific basket of goods and services representing a modest, basic standard of living." The measure is presented as a threshold for a given region and economic family size, which represents a disposable income under which the economic family would be considered low income.

https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop165-eng.cfm

Non-Family Households: Households which do not include a census family.

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

persons who are related to one or more of the members of the family, or a family living with one or more additional persons who are unrelated to the family members.

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

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

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

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

Seniors: Individuals aged 65 and over.

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

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

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

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

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

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

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

1 INTRODUCTION

1.1 Overview

Chilliwack, like many Canadian communities, is experiencing an aging population. The population of adults 65 and over is growing faster than other age groups and there is a need to ensure that affordable and appropriate service and housing options are available across the housing and care continuum for adults 65 and over. To this end, the City undertook the Housing Needs of Aging Adults Study to better understand housing needs and to provide direction to the actors across sectors, including the City, non-profit housing providers, private developers, and health agencies. This study is part of ongoing efforts by the City to improve the availability, affordability, and accessibility of housing options for all residents.

The Housing for Aging Adults Study examines the housing needs of people aged 65 and older in Chilliwack. In this document, the word senior is used to describe anyone who is 65 and older, though it is understood that the age at which someone may call themselves a senior may vary for many reasons.

As with any age group, the housing needs of individuals 65 and over are incredibly diverse. The purpose of this study is to understand housing needs of seniors across the housing continuum, with a focus on identifying where options are missing and what can be done to improve housing options.

1.2 Role of the City of Chilliwack

There are many actors involved in providing housing and housing-related services to seniors. The City of Chilliwack plays the following key roles in the housing system:

- Regulating land use and development
- Facilitating appropriate development through the planning process, and incentivizing forms of development that are beneficial to the community (e.g. the introduction of lower development cost charges and reduced parking for smaller affordable apartments or the waiving of charges and fees for non-market affordable and supportive housing to leverage funding for senior levels of government)
- Integrating development with other key municipal functions (e.g. transportation and recreation)
- Conducting research on housing needs and options
- Educating the public about municipal processes and the role of the City
- Advocating for senior government support for housing
- Partnering with other levels of government, non-profits, and other stakeholders to support needed housing projects

Private and non-profit developers and housing operators play a vital role in building and operating new housing across the housing continuum. Health and social service providers operate support services for seniors that allow individuals to stay safe and healthy as they age. Seniors and other community members volunteer their time and talents to run local initiatives that support the quality of life of seniors, from social gatherings and celebrations to filling service gaps and alleviating social isolation. Individual seniors plan and make decisions for their needs.

In these ways, the housing options available to seniors are the culmination of many different actors and efforts. This study aims to accomplish two goals:

- To provide evidence to support City efforts to improve seniors housing options
- To equip other organizations with information on seniors housing needs in order to support new initiatives and funding applications

1.3 Recent Successes

The City has undertaken a number of initiatives to support older adults and an aging population within the community:

- 2008 Seniors Quality of Life Study based on the World Health Organization's model for Age Friendly Cities
- Zoning requirement for 50% of all new apartment and condominium units to be adaptable
- OCP Policy restricting the conversion of purpose-built rentals to strata
- Existing standards of maintenance bylaw, which is triggered by RCMP or fire department complaints
- Hosted information sessions regarding housing opportunities and funding sources
- Incentive programs for non-profit, non-market affordable housing (e.g. reduced parking requirements and other cost reduction measures), including fee waivers
- Prioritized and fast-tracked affordable housing projects
- Provided land or money-in-lieu of land for select affordable housing projects to leverage senior government funding (capital and operational) for subsidized housing projects
- Developed the 'Chilliwack Seniors Living Well Resource Guide'
- OCP language supporting a seniors' mobility strategy and a neighbourhood evaluation of 'senior friendliness' in neighbourhoods that have large seniors populations
- Snow Angels support program for residents unable to clear their snow
- Transit system comprised of a 12-bus transit fleet that is 100% accessible with low floors (no steps), wheelchair ramps, and a kneeling feature, as well as six HandyDART buses with lifts
- Improvements to City facilities in recent years to include automated front door openers; wheelchair ramps and elevators at City Hall; elevators in some facilities (museum, RCMP, Landing Sport Centre, Chilliwack Landing Leisure Centre); overhead lifts in the leisure centre pool change rooms to assist with transfers
- Great Blue Heron Nature Reserve grading to accessibility specs, the installation of a mobility-challenged portage washroom, and accessible portable washrooms at Vedder Rotary Trail
- Outdoor fitness gyms in parks and funding towards programming for seniors through Chilliwack & District Seniors Resources Centre and YMCA
- Support for rezoning to allow affordable seniors rental housing on a City-owned site downtown in partnership with Chilliwack Community Services (pending funding availability from BC Housing)

1.4 Study Process

This study was completed between January 2019 and January 2020. All the components of this study are summarized in this report as outlined in the tables below.

Research and Engagement

Section 2: Current Conditions	Desktop research on the community profile, housing supply across the continuum, and current affordability.
Section 3: Stakeholder and Community Engagement	Community survey, community meetings, focus groups, and interviews with key stakeholders.
Section 4: Future Scenario Analysis	Population and housing projections, future demand analysis, income and cost of living projections, and affordability analysis.
Section 5: Seniors Housing Asset and Gap Analysis	Summary of findings on seniors housing needs and demands from Sections 2 to 4.

Options and Recommendations

Section 6: Literature Review	Research on options to address seniors housing needs and demands.
Section 7: Recommendations	Recommendations for the City and other partners to address seniors housing needs and demands.

2 CHILLIWACK TODAY

The housing needs of adults ages 65 and over are diverse. This section of the report looks at the demographics of seniors and the housing context in Chilliwack today in order to better understand where gaps exist in meeting seniors housing needs. The research presented in this section serves as a foundation for understanding subsequent sections of this report and the recommendations.

2.1 Demographic Profile

2.1.1 Population and Age

The population of Chilliwack has grown by approximately one-third between 2001 and 2016, much faster than the rates in the Fraser Valley overall or at the provincial level (Table 1).

Table 1: Population and Population Change, 2001-2016

	2001	2006	2011	2016	Δ 2001 to 2016
Chilliwack	62,567	69,217	77,936	83,788	34%
Fraser Valley	237,550	257,031	277,593	295,934	25%
BC	3,907,738	4,113,487	4,400,057	4,648,055	19%

Sources: Statistics Canada, Census 2016, 2011, 2006, 2001

Seniors represent approximately 18% of Chilliwack's population, similar to the proportions seen in the Fraser Valley and across the province. In line with national trends, the population is aging across BC, including in Chilliwack and the Fraser Valley. The population of adults 65 and over in Chilliwack grew by 39% between 2006 and 2016, compared to 34% across all age groups. Seniors are also becoming a larger proportion of the population—18.1% of the population in 2016 vs. 15.8% in 2006.

2.1.2 Immigration, Languages, and Indigenous Identity[1]

Only a very small proportion of recent immigrants are seniors and an even smaller proportion of seniors are recent immigrants (less than 1%).

The large majority of Chilliwack seniors (96.2%) reported that English was the language (or one of the languages) most frequently spoken at home. No non-official language is spoken most frequently at home by more than 1% of the senior population.

A relatively small proportion of Chilliwack seniors identify as Indigenous (2.1%). Of the 300 seniors who did identify as Indigenous, the majority identified as Metis (160, 1.1% of the total population) and 130 identified as First Nations.

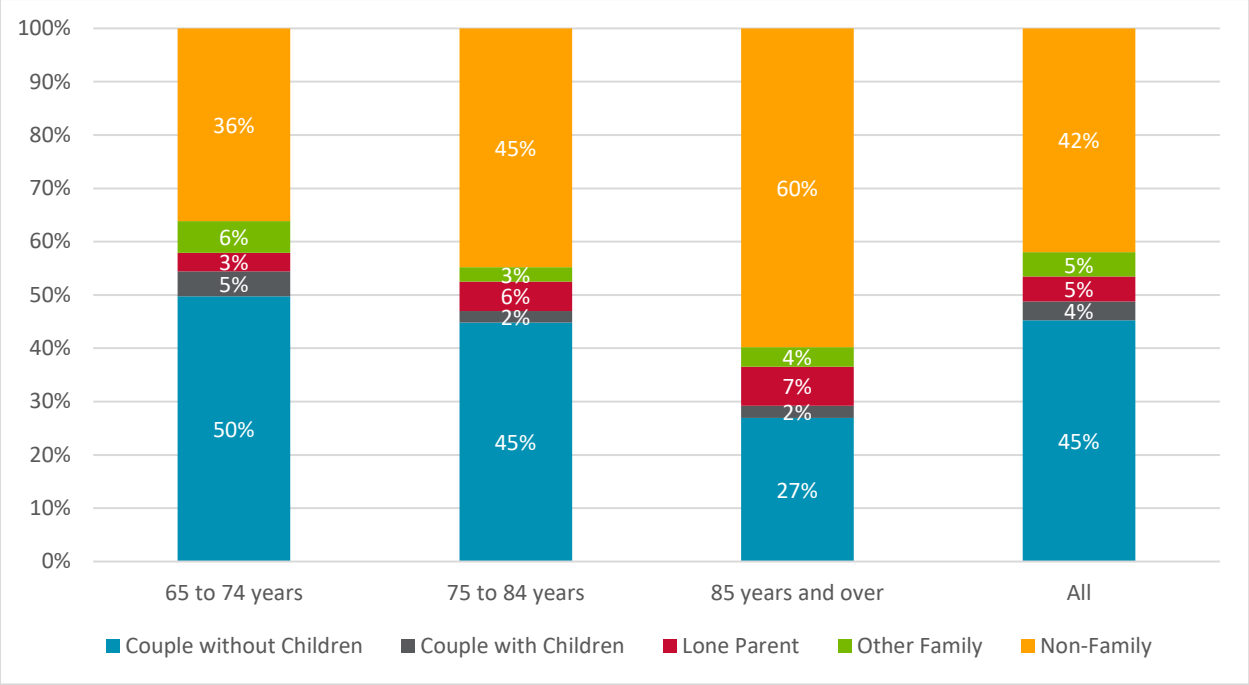
2.1.3 Households and Families

The make up of families and their housing needs change as individuals and couples get older. Adults 65 and over are predominantly living in couple households or in non-family households (living alone or with unrelated adults). As

[1] Sources: Statistics Canada, Census 2016, 2011, 2006

seniors age, they become increasingly likely to live alone or with unrelated adults because partners may have passed away or healthcare needs have changed and require institutional care.

Figure 1: Household Family Types as a Proportion of Seniors Age Sub-Groups, 2016

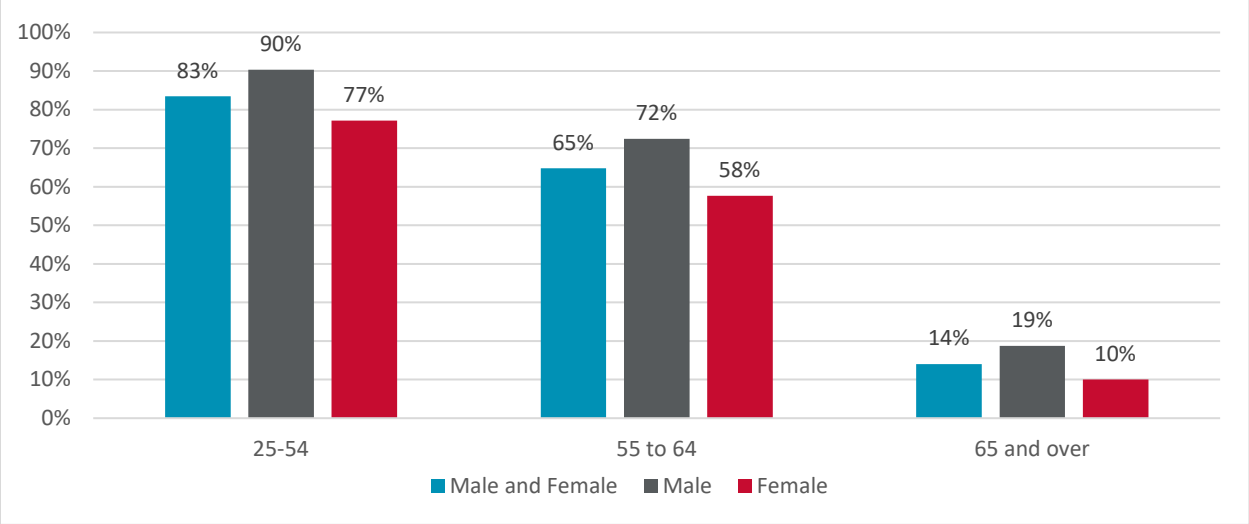


Sources: Statistics Canada, Census 2016

2.1.4 Income and Employment

Though most people seek to retire at 65 (if not sooner), approximately one-fifth of seniors between the ages of 65 to 74 are still in the labour force. The reasons for this may range from economic necessity to a continued desire to engage in their chosen profession. Men are more likely to continue working after the age of 65 than women.

Figure 2: Participation Rate by Age and Sex, 2016



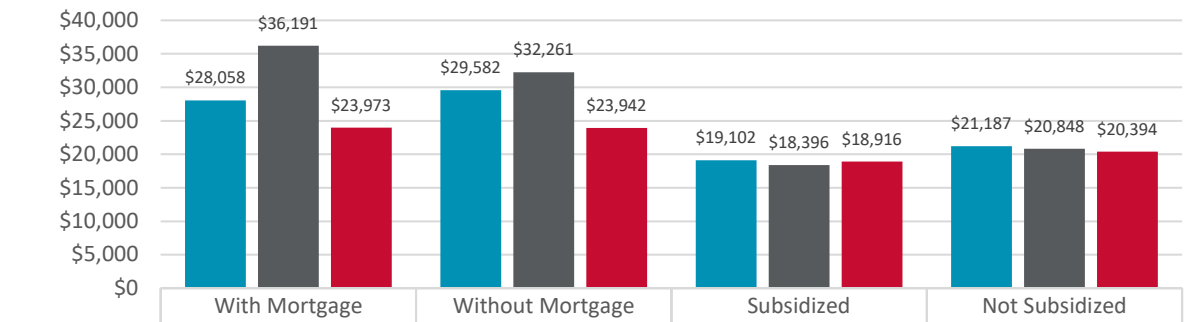
Sources: Statistics Canada, Census 2016

For those participating in the labour force, unemployment is relatively low for those age 65 to 74, but quite high (especially for women) for those aged 75 and over. Given the very small participation rate of this group, the number of older seniors who are unemployed remains quite small, despite the higher unemployment rate.

The median income of seniors' varies significantly by living situation (tenure) and by age (Figure 3). For seniors who own their home, the median income for younger seniors (65 to 69) with mortgages was substantially higher than for those without mortgages--$36,000 vs. $32,000. For those 86 and over, the presence of a mortgage did not make a difference to median incomes. These differences are likely because seniors without mortgages are able to retire or reduce their work hours sooner than seniors with mortgages, while seniors 85 and over may not be able to continue working even if they still have a mortgage.

Among renters, there were less pronounced differences between younger and older seniors. The median incomes for renters in non-subsidized housing are approximately $2,000 higher than those living in subsidized housing.

Figure 3: Chilliwack CA Select Seniors' Median Income by Tenure and Age, 2016



	Owner		Renter	
	With Mortgage	Without Mortgage	Subsidized	Not Subsidized
Total	$28,058	$29,582	$19,102	$21,187
65 to 69	$36,191	$32,261	$18,396	$20,848
85 and Over	$23,973	$23,942	$18,916	$20,394

Sources: Statistics Canada, Census 2016

Table 2 shows a few income sources that are typically received by seniors, and the average amounts received by recipients. While a comparatively low proportion (73%) of the senior population received private retirement income, this source had the largest average amount. This indicates that those with private retirement income are likely far better off than those relying on OAS, GIS, and CPP benefits.

Table 2: Selected Income Sources, 2016

Income Source[2]	Chilliwack			Fraser Valley		
	Recipients	Recipients as % of Seniors	Average Amount	Recipients	Recipients as % of Seniors	Average Amount
Private Retirement Income	11,070	73%	$19,175	34,870	65%	$18,324
OAS and GIS Benefits	13,275	87%	$7,587	45,995	86%	$7,934
CPP Benefits	17,730	117%	$7,442	60,960	114%	$7,088

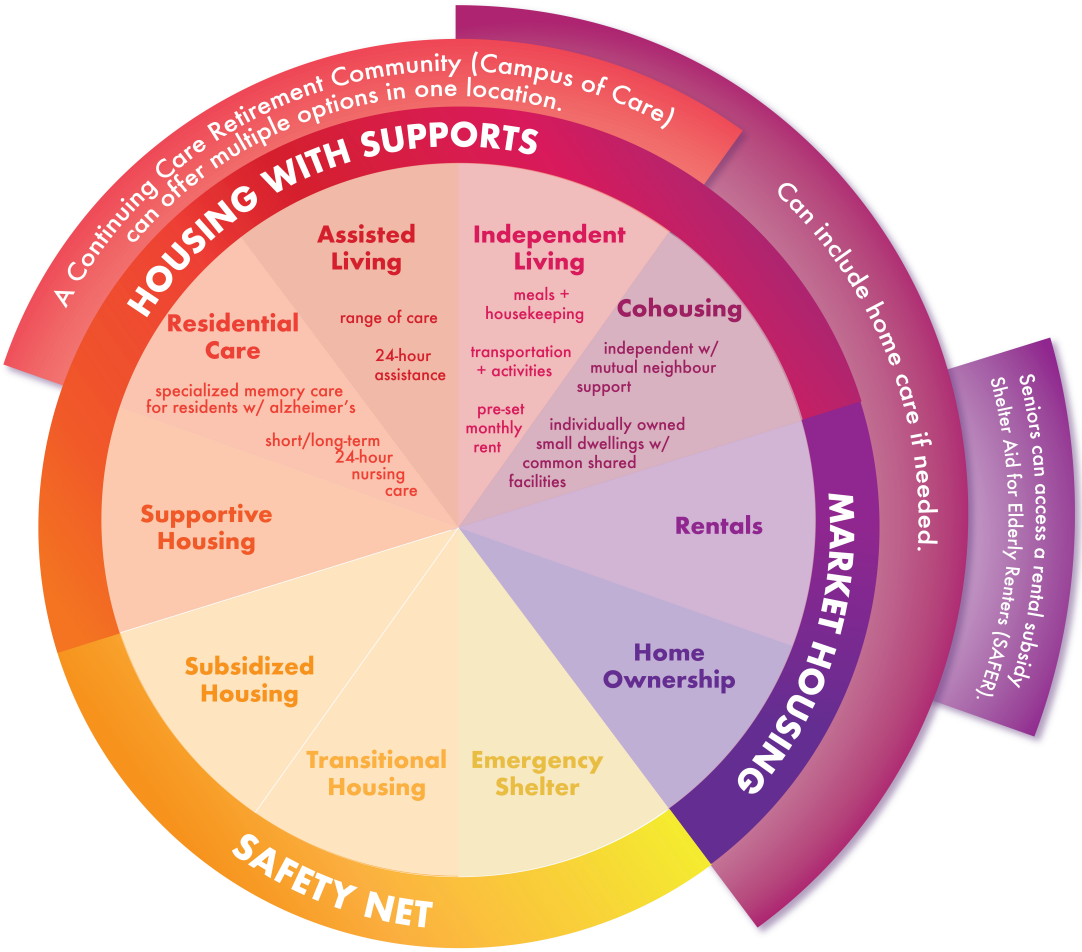
Sources: Statistics Canada, Census 2016

[2] The number of recipients for each income source identified was not limited to seniors—this is why 117% of the number of seniors can be receiving CPP benefits, indicating at least some non-seniors received this income type.

2.2 Housing Profile

2.2.1 Supply

The image below shows the housing continuum for seniors. While the housing continuum has historically been shown as a linear progression towards market ownership, the circular image below better accounts for the fluidity of housing options. Over the course of one's lifetime, an individual may access multiple forms of housing, depending on their financial means, physical health, family needs, and other circumstances. For example, a young person newly living on their own may rent a basement suite or small apartment but later move into cooperative housing or purchase their own home to start a family. Later still, they may downsize from a single family home to an apartment condominium when their children are grown and living on their own. If their health declines, they may move into assisted living or residential care, or move in with their children to be close to family. The categories are simplified and there may be overlap between categories or multiple types of housing within the same building; for example, it is increasingly common for new market developments to include subsidized or supportive housing units.



The table below outlines housing stock in Chilliwack across the housing continuum. The vast majority of seniors do not live in seniors-specific housing. The intent of this table is to provide an overview of the housing options available to seniors.

Table 3: Housing Stock in Chilliwack Across the Housing Continuum

	Seniors-Specific	General Population
Home Ownership		23,665 units*
Market Rental		7,915 units*
Market Rental with SAFER Subsidy	573 units**	
Affordable Rental / Subsidized Housing	295 units***	187 units***
Independent Living	133 units***	
Private Pay	92 units***	
Subsidized	41 units***	
Assisted Living	424 units***	15***
Private Pay	55 units***	
Subsidized	369 units***	
Residential / Long-Term Care	90 units***	15 units***
Supportive Housing		118 units***
Modular Housing with High Supports		92 units
Transitional Housing		120 units***
Emergency Shelters		170-181 beds: • 119 beds (19+) • 42 beds women only • 9 beds youth • 11 extreme weather beds youth

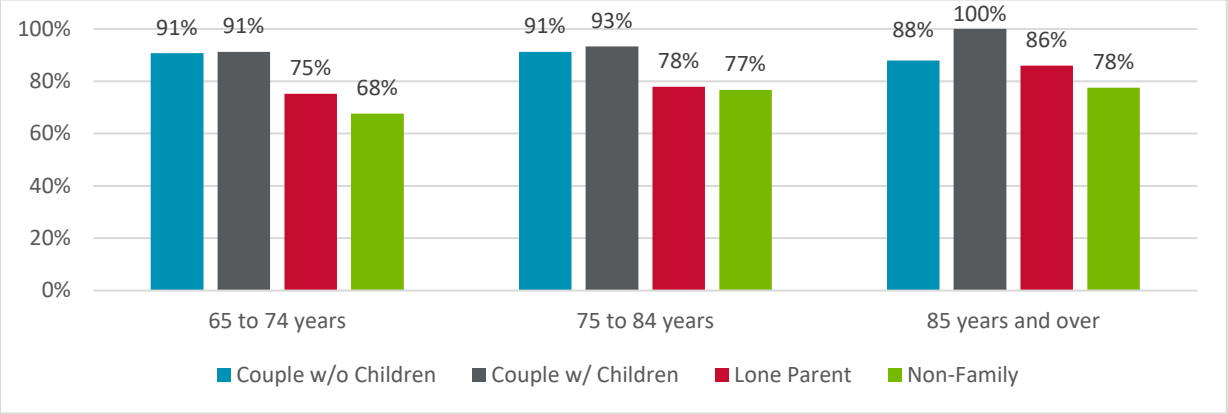
**Source: Statistics Canada, Census, 2016.*
***Source: BC Housing, Inventory for Chilliwack, 2019.*
****Source: Mennonite Central Committee, Chilliwack Social Housing Inventory, 2017.*

2.2.2 Tenure

Most senior households in Chilliwack own their home, though ownership rates are substantially lower for non-family senior-led households. Approximately 70% of senior homeowners own their home without a mortgage.

Homeownership rates increase with age across all household types. However, lone parents and non-family households tend to have lower home ownership rates than couple households.

Figure 4: Home Ownership Rates by Age of Primary Household Maintainer and Household Family Type, 2016

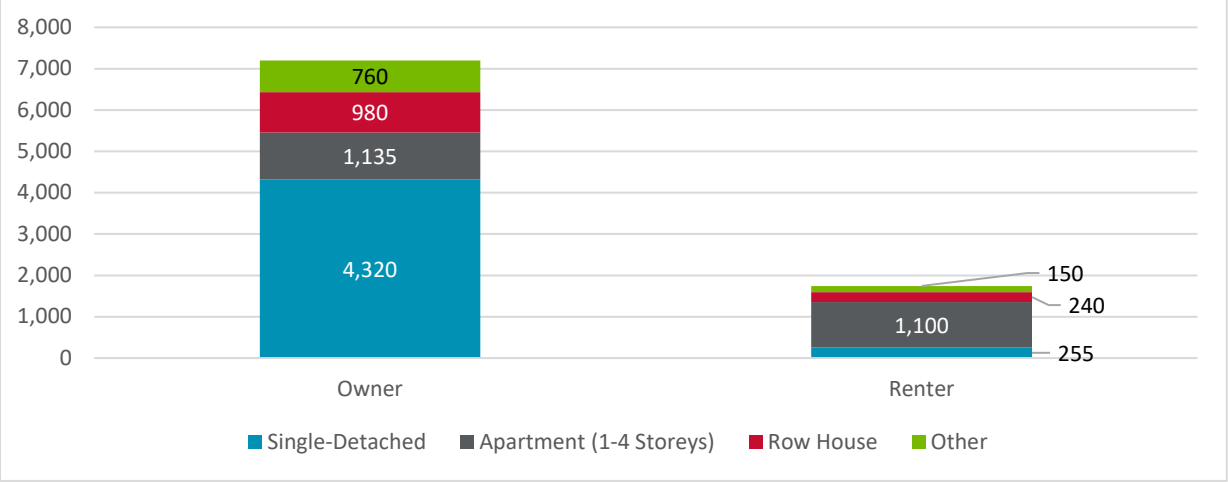


Sources: Statistics Canada, Census 2016

2.2.3 Housing Type

Owners and renters occupy different types of housing: owners are far more likely to occupy single-detached dwellings while renters are far more likely to occupy apartment buildings.

Figure 5: Senior-Led Households by Tenure and Structure Type, 2016



Sources: Statistics Canada, Census 2016

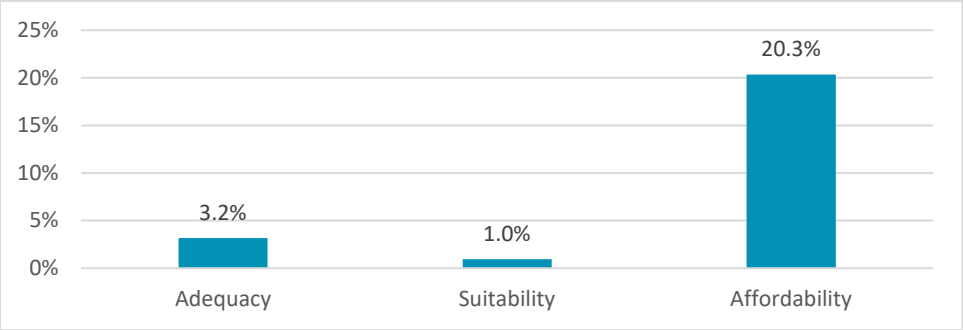
2.2.4 Housing Indicators

Three housing indicators are used by Statistics Canada and CMHC to identify housing challenges:

- Adequacy is a measure of the state of repair of a dwelling (does the dwelling require major repairs?)
- Suitability is determined by the appropriate number of bedrooms for a dwelling's occupants
- Affordability is determined by the ratio of pre-tax income a household spends on shelter costs (if a household spends 30% or more of their household income on shelter costs, including utilities, that household is deemed to have an affordability challenge).

Based on these housing indicators, affordability is the most common housing issue for senior-led households in Chilliwack (Figure 6). While only 3.2% of homes were considered inadequate by Statistics Canada, feedback from health and service providers in Chilliwack indicates that the condition of homes may be a far bigger issue than these numbers reflect. Participants in focus groups (see section 4) reported that many of the seniors they provided services to live in unacceptable conditions, including unsafe or unhygienic homes, or are dealing with significant hoarding issues. In many cases, service providers are unable to enter homes to provide services because of potential risks to staff. It is unclear if the percentage reported by Statistics Canada is an undercount, or if the service providers are seeing a concentration of extreme cases. In either case, there is a gap in the ability of service providers to support some seniors because of the condition of their homes.

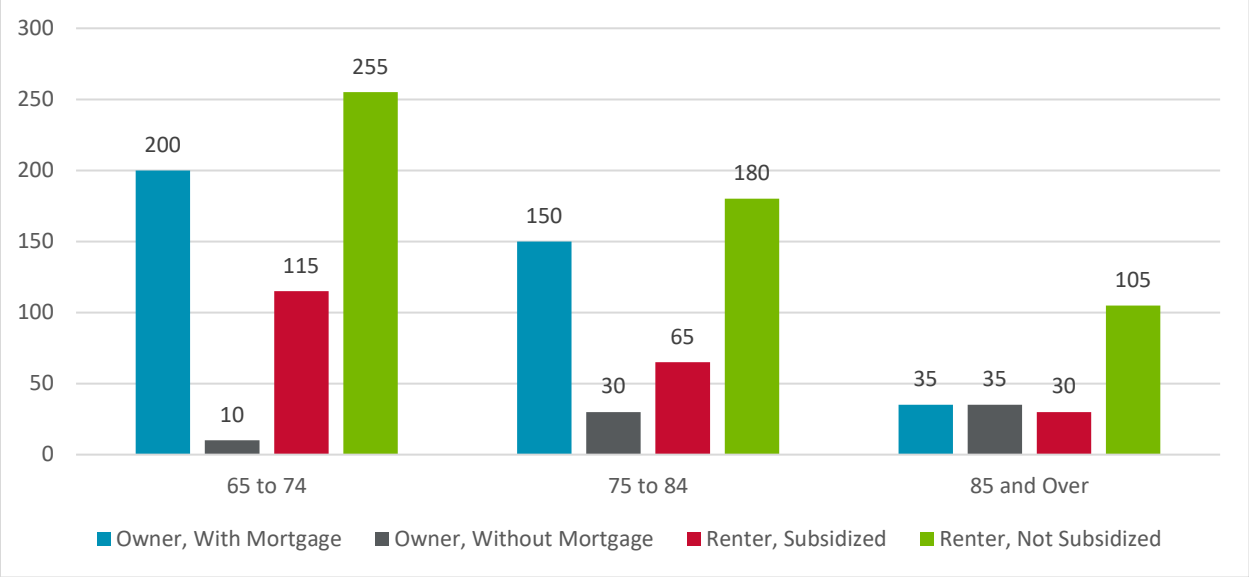
Figure 6: Adequacy, Suitability, and Affordability Challenges for Senior-Led Households, 2016



Sources: Statistics Canada, Census 2016

Renter households typically experience higher incidence of affordability issues across age groups, with subsidized renter households experiencing the highest incidence of affordability issues.

Figure 7: Unaffordability by Detailed Tenure and Age of Primary Household Maintainer, 2016



Sources: Statistics Canada, Census 2016

The affordability measure that is typically used (30% of pre-tax income) better reflects the living costs of younger households who are working, saving, and supporting children. It does not fully account for the reality of seniors living. It is common for seniors to pay more than 30% of pre-tax income on shelter costs, depending on their living situation, which may be skewing the results by overestimating the percentage of seniors whose housing costs are truly unaffordable. For example, seniors living in subsidized assisted living pay 70% of their net income[3], while seniors living in publicly-subsidized residential care pay 80% of their net income[4]. These types of facilities cover far more than basic shelter (including food) so it is expected that seniors can contribute a larger portion of their incomes to these facilities. Younger age cohorts are also more likely to be saving for future major purchases such as a home or a child's education, as well as retirement. What this means is that the percentage of seniors whose shelter costs are unaffordable are likely lower than indicated in the graph above.

2.3 Housing Trends and Affordability

This section provides information on the overall supply of housing in Chilliwack, analysis of the overall affordability of the housing market, and analysis of trends across the housing continuum and what they mean for seniors.

2.3.1 Overall Affordability

Table 4 provides a detailed analysis of housing affordability of senior-led households by family income group (at the Census Agglomeration level) and tenure type.[5] The "heat map" style visualization in Table 4 shows the magnitude of the affordability gap for each tenure and family income range, based on the median and average shelter costs for renting and owning in Chilliwack.

The table shows the difference between what is affordable for each income level and median and average shelter costs for home ownership and rentership. This affordability gap is calculated as 30% of a pre-tax monthly income (using the mid-point of the income range), minus the applicable shelter cost amount. As a result, negative numbers indicate unaffordability for that income range. Figures that are negative indicate the amount above 30% of

[3] Up to a maximum that depends on where they live.
[4] Up to a maximum,
[5] A Census Agglomeration is an urban area formed by one or more adjacent municipalities with a population centre with at least 10,000 individuals. Other than the core, other included municipalities must be integrated with the core through commuting flows. See https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/geo009-eng.cfm .

household income that households would have to afford that shelter cost level (shaded yellow and red). Figures that are positive indicate how much more households at that income level could pay before reaching 30% of household income on shelter costs.

The average and median shelter costs and rents presented below include those who have recently purchased or recently begun renting, as well as those who have been in their home for quite some time. As a result, these medians or averages do not necessarily reflect the expected median or average rent, maintenance costs and/or mortgage payments for a newly purchased or newly rented home. With median and average rents and home prices on the rise, the median or average shelter cost for someone moving to a new place are likely higher than the overall medians and averages.

Table 4: Senior-Led Family Affordability Gap by Detailed Tenure, and Income Ranges (2016)

% of Income Group			Family Income Groups	Seniors Families (CA)	30% of Monthly Income	Ownership				Renter								
						No Mortgage Shelter Cost		Mortgage Shelter Cost		Unsubsidized Renter Shelter Cost		Subsidized Renter Shelter Cost		Median Rent (2016)				
Couple	Lone-Parent	Not in Family				Median	Average	Median	Average	Median	Average	Median	Average	Total	Bachelor	1 Bedroom	2 Bedroom	3 Bedroom
					Cost:	$380	$405	$1,560	$1,634	$903	$1,016	$693	$739	$743	$550	$650	$850	$800
					Required Income:	$15,200	$16,200	$62,400	$65,360	$36,120	$40,640	$27,720	$29,560	$29,720	$22,000	$26,000	$34,000	$32,000
20%	10%	70%	**Under $10,000**	100	$125	-$255	-$280	-$1,435	-$1,509	-$778	-$891	-$568	-$614	-$618	-$425	-$525	-$725	-$675
3%	0%	97%	**$10,000 to $19,999**	1,460	$375	-$5	-$30	-$1,185	-$1,259	-$528	-$641	-$318	-$364	-$368	-$175	-$275	-$475	-$425
12%	2%	86%	**$20,000 to $29,999**	2,640	$625	$245	$220	-$935	-$1,009	-$278	-$391	-$68	-$114	-$118	$75	-$25	-$225	-$175
52%	3%	44%	**$30,000 to $39,999**	2,370	$875	$495	$470	-$685	-$759	-$28	-$141	$182	$136	$132	$325	$225	$25	$75
60%	3%	37%	**$40,000 to $49,999**	1,900	$1,125	$745	$720	-$435	-$509	$222	$109	$432	$386	$382	$575	$475	$275	$325
69%	5%	26%	**$50,000 to $59,999**	1,460	$1,375	$995	$970	-$185	-$259	$472	$359	$682	$636	$632	$825	$725	$525	$575
78%	4%	18%	**$60,000 to $74,999**	1,660	$1,688	$1,308	$1,283	$128	$54	$785	$672	$995	$949	$945	$1,138	$1,038	$838	$888
83%	6%	11%	**$75,000 to $99,999**	1,610	$2,188	$1,808	$1,783	$628	$554	$1,285	$1,172	$1,495	$1,449	$1,445	$1,638	$1,538	$1,338	$1,388
87%	5%	8%	**$100,000 and over**	1,640	$3,750	$3,370	$3,345	$2,190	$2,116	$2,847	$2,734	$3,057	$3,011	$3,007	$3,200	$3,100	$2,900	$2,950

Sources: Statistics Canada, Census 2016, and CMHC Rental Market Survey

- In Chilliwack, seniors' households that are receiving an income of less than $20,000 a year (10% of senior led households) are experiencing unaffordability across all tenure types. Those households with lower incomes (below $30,000) are most often living in a non-family group (alone or with unrelated roommates).
- Without a mortgage, homes become affordable once a household income is more than $20,000 a year.
- In order to afford both the average and median mortgage cost a household must be receiving more than $60,000 in household income (33% of senior led households are currently receiving more than $60,000 in household income per year).
- Median rent is unaffordable for senior led homes with incomes less than $30,000 and smaller units (bachelor or one bedrooms) begin to be more affordable for those households making more than $30,000.
- Subsidized renter shelter costs are unaffordable for any senior household that has an income less than $30,000 (28% of the senior population in Chilliwack).

An additional analysis of affordability was completed through the Market Basket Measure (MBM), a measure of low income which provides a threshold above which an economic family of a given size should be able to afford a "basket of goods and services representing a modest, basic standard of living."[6] This basket of goods and services includes shelter, clothes, food, transportation, and a general "other" component. The threshold is determined for communities of specific population ranges by province.

Table 5 summarizes the proportion of each economic family whose income falls below the MBM. While not all family sizes will be exactly comparable to the sizes used to measure the MBM, this table helps identify which economic family types are most likely to be facing low income. Seniors are most likely to be households of one or two persons and this table identifies the income needed to afford living in a community of Chilliwack's size.

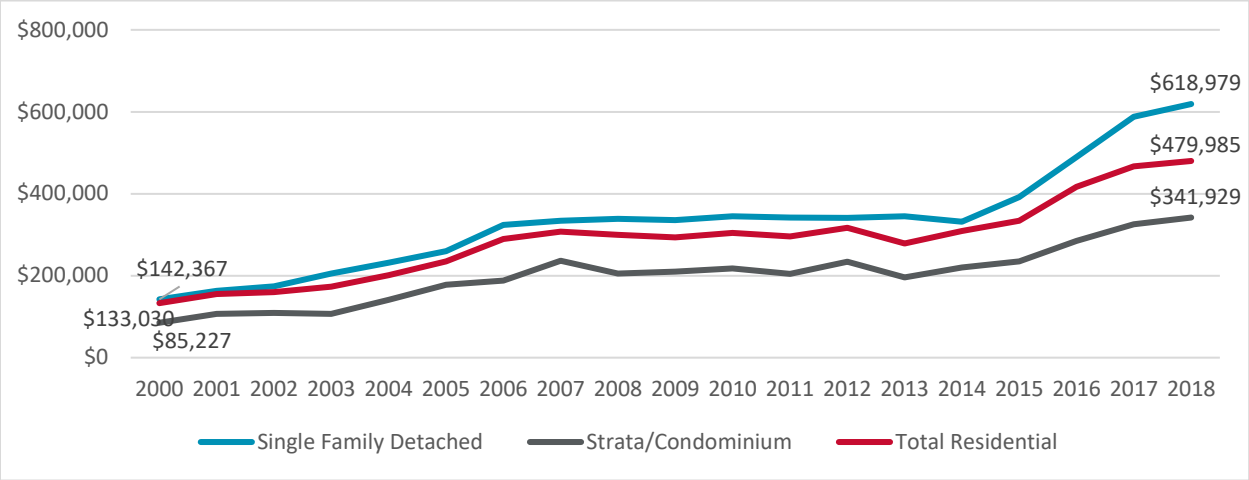
Table 5: Proportion of Senior Families with Incomes Under MBM Threshold, IF All Families Assumed to be of Indicated Size

			1 Person	2 Person	3 Person	4 Person	5 Person
	Median Income	MBM Threshold:	$ 17,716	$ 25,054	$ 30,685	$ 35,432	$ 39,614
Couple	$61,540		N/A	2%	6%	14%	20%
Lone Parent	$58,570		N/A	8%	15%	24%	29%
Non-Family	$26,230		14%	N/A	N/A	N/A	N/A

2.3.2 Ownership Market Trends

The sale price of homes in Chilliwack increased substantially between 2000 and 2018, more than tripling for condos/strata properties and more than quadrupling for single-family detached homes. Much of these increases occurred in two periods, between 2000 and 2006/2007 and between 2014 to 2018. The period between 2014 and 2018 also saw a rapid divergence between single-family and condo sale prices as sale prices for single-family homes have nearly doubled in this period alone.

Figure 8: Average Sale Price by Dwelling Type, (October) 2000-2018

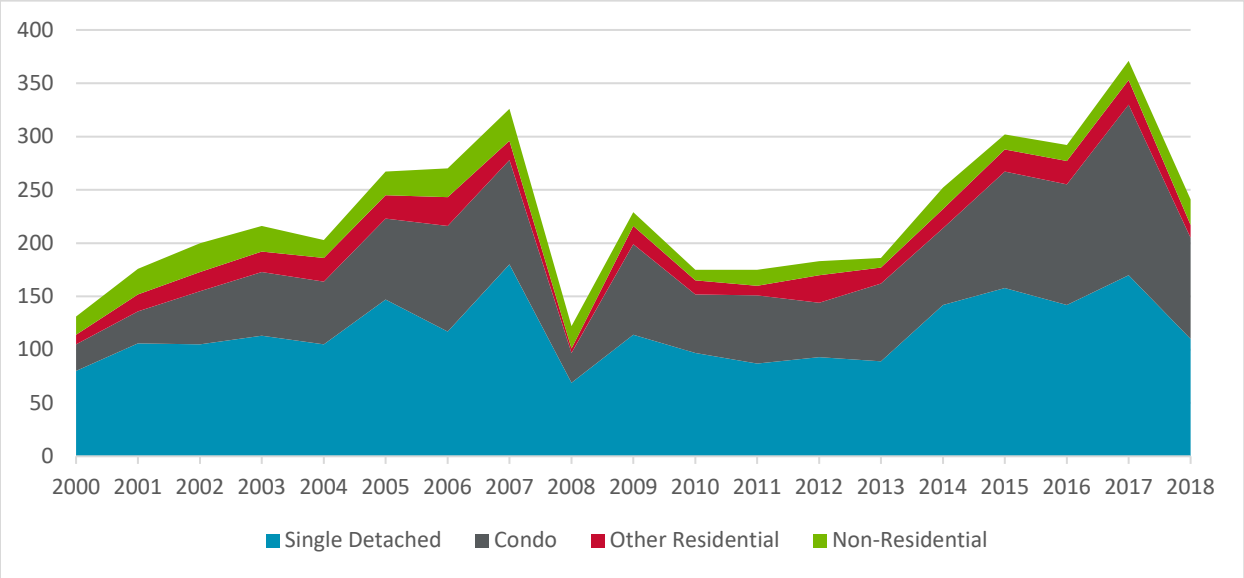


Sources: Chilliwack and District Real Estate Board

[6] See the Statistics Canada description of the Market Basket Measure: https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop165-eng.cfm

The monthly sales volume generally followed patterns in line with the sale price patterns. Volume increased between 2000 and 2007, saw a steep drop off in 2008 followed by a period of relative stability, and substantial increased beginning in 2014. Since 2017, sales volumes have seen another drop, in line with a levelling off of sale prices.

Figure 9: Monthly Sales Volume by Dwelling Type, (October) 2000-2018



Sources: Chilliwack and District Real Estate Board

What This Means for Seniors

With approximately 70% of senior homeowners having no mortgage, unaffordability rates would be expected to be fairly low for senior homeowners (as seen in Figure 7, keeping in mind the large majority of senior-led households are homeowners). However, there remain approximately 450 senior-led households experiencing affordability issues, most of these with mortgages.

The affordability challenge is illustrated in Table 3:

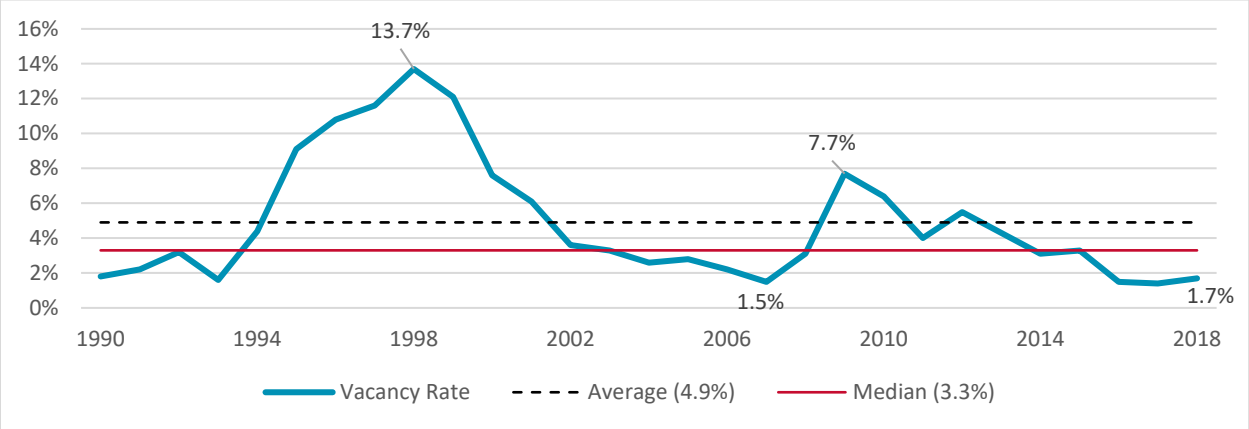
- senior-led owner households with mortgages would need to be earning approximately $60,000 or more for their shelter costs to be affordable
- For senior-led owner households without mortgages, shelter costs are generally affordable for those with incomes of $20,000 or more.

For seniors who already own their home, the increasing home prices (Figure 8) may well be a benefit, as their wealth increases. However, the increasing prices likely make an entrance into the housing market very difficult, especially for lower-income seniors.

2.3.3 Rental Market Trends

As homeownership prices have risen in the Fraser Valley and Metro Vancouver, Chilliwack's rental vacancy rate has fallen dramatically compared to historic levels. The vacancy rate in Chilliwack's primary rental market was, as of October 2018, substantially below the 1990 to 2018 mean and median vacancy rates of 1.7%. This vacancy rate is below what is typically considered to be a healthy rate of approximately 3-5%.

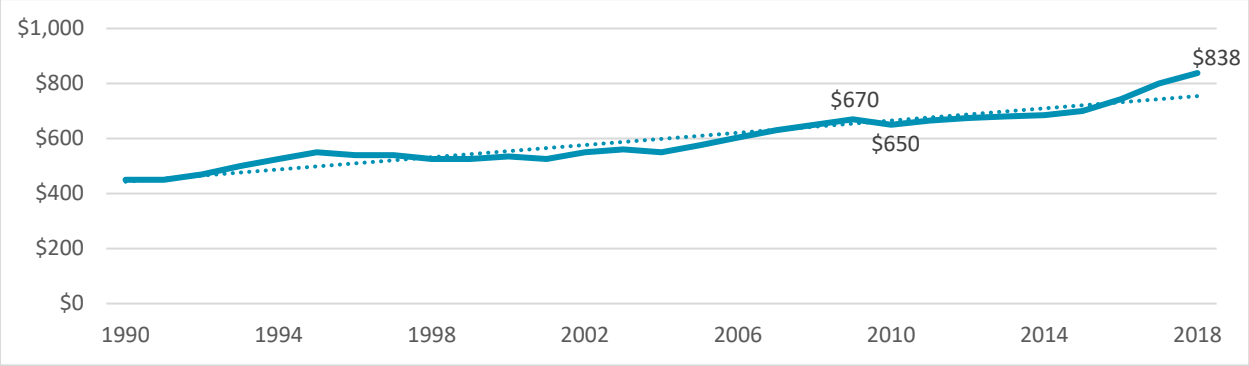
Figure 10: Primary Rental Market Vacancy Rate, 1990-2018 (October)



Sources: CMHC, Rental Market Survey

The low vacancy rates shown above likely contributed to the steady increase in median rents from 1990 to 2018. While there was a brief dip in median rents between 2008 and 2010, rates are again on the rise, and have seen rapid increases since 2015.

Figure 11: Primary Rental Market Median Rent All Unit Types, 1990-2018 (October)



Sources: CMHC Rental Market Survey

What This Means for Seniors

As shown in the affordability analysis in Table 3, seniors earning less than $30,000 before tax would have trouble renting affordably at median and average market rents. When extending the analysis to shelter costs more broadly, those earning under $40,000 may be experiencing affordability challenges. A very high proportion of those earning under $30,000 are individuals not in families. This reality is illustrated in Figure 7.

2.3.4 Non-Market Trends

As of 2019, there were 44 seniors on the BC Housing Waitlist in Chilliwack. [7] Between 2012 and 2017, there was a 59% increase in the number of BC Housing applications from seniors across the province. This indicates growing demand for subsidized housing for seniors and reflects pressures from the rising cost of market rental and a growing population of seniors.

In addition to non-market units, BC Housing administers the Shelter Aid for Elderly Renters (SAFER) subsidy program. The SAFER program provides assistance for rent for eligible older adults (60 and over). Eligibility requires (among other things) a monthly income under $2,466 for individuals, and $2,666 for couples, and maximum rent ceiling that is no more than $734 for individuals and $800 for couples (meaning that BC Housing will not subsidize rents to a level higher than these amounts). This subsidy helps to close the gap between the cost of rent and 30% of pre-tax income.

Table 6 shows the level of subsidy for Chilliwack seniors making 2016 Census median incomes for subsidized renters renting an apartment unit at median rent levels reported by CMHC. However, median rents include both newer and older apartment buildings. Rents in newer buildings are likely much higher than the median rent shown here. As the rental market vacancy rate is very low, seniors seeking a new unit may face greater affordability pressures than shown in this table. As noted above, BC Housing only provides the safer subsidy up to a maximum rental ceiling which is likely far lower than new rental units.

Table 6: SAFER Subsidy Calculator for Median Rents in 2019

	Seniors Living Alone	Seniors Living in a Couple Without Children Present	Seniors Living in a Couple with Children Present*	Seniors Living with Non-Family
Estimated Median Household Income for Subsidized Renters (2016)	$19,102	$32,000**	$35,248**	$18,762
Affordable Shelter Costs (30% of Income)	$478 per month	$800 per month	$881 per month	$469 per month
Median Rent (2016)	1-bedroom unit: $650 per month	2-bedroom unit: $850 per month	2-bedroom unit: $850 per month	Shared 2-bedroom unit: $425 per month per person (assuming 2 roommates)

[7] BC Housing, 2019. Note that BC Housing considers adults 55 and over as seniors.

	Seniors Living Alone	Seniors Living in a Couple Without Children Present	Seniors Living in a Couple with Children Present*	Seniors Living with Non-Family
Affordability Gap Between Affordable Shelter Costs and Median Rent***	$172 per month	$50 per month	None	None
Estimated Eligible Subsidy****	$178.56 per month	$25.00 per month	No subsidy	No subsidy

** Assuming one child at home.*
***Based on both partners earning the median individual income for this family type.*
****Utilities and other shelter costs have not been estimated here but the actual affordability gap is expected to be greater than shown here.*
*****This calculation assumes that heat is not included in rent.*
Source: Income data from Statistics Canada, 2016. Median Rent data from CMHC, 2016. Estimated eligible subsidy based on BC Housing Safer Calculator: https://www.bchousing.org/housing-assistance/rental-assistance/rap-safer-calculator.

As the SAFER program limits subsidies to rent less than $734 for individuals and $800 for couples, some seniors may be slipping through the cracks due to the rising cost of rent. While CMHC data shows median rents to be fairly affordable based on median incomes for seniors, recent postings for available units show much higher rents. The Chilliwack Rental List published by Salvation Army Outreach on January 8, 2020, showed studio and one-bedroom apartments renting from between $700 per month at the low end and upwards of $1000 per month. The rounded median and average rent for the 16 units available on this list was $900. The table below shows the estimated eligible subsidy for seniors living alone renting a unit costing $900 per month. The calculation shows that the subsidy would not be enough to make such a unit affordable for seniors making the median income for subsided renters. Note that median income has not been adjusted to 2019 and these calculations are rough estimates. Individual circumstances will vary significantly.

Table 7: SAFER Subsidy Calculator for Typical Rents in 2019

	Seniors Living Alone
Estimated Median Income for Subsidized Renters (2016)	$19,102
Affordable Shelter Costs (30% of Income)	$478 per month
Typical Rent in 2019 for a 1-Bedroom Unit	$900
Affordability Gap Between Affordable Shelter Costs and Median Rent*	$422 per month
Estimated Eligible Subsidy**	$221.16 per month
Gap Remaining After Subsidy	$200.84 per month

**Utilities and other shelter costs have not been estimated here but the actual affordability gap is expected to be greater than shown here.*
***This calculation assumes that heat is not included in rent.*
Source: Income data from Statistics Canada, 2016. Median Rent data from CMHC, 2016. Estimated eligible subsidy based on BC Housing Safer Calculator: https://www.bchousing.org/housing-assistance/rental-assistance/rap-safer-calculator.

What This Means for Seniors

While the SAFER subsidy is an important source of rent support for seniors, it is not keeping up with market realities. In 2018, the median rents in Chilliwack were $750 for a one-bedroom apartment and $995 for a two-bedroom apartment. The SAFER program limits subsidies to rent levels that are below median rents in the private market. This means that for those individuals and couples looking for rental housing in the current market, it is likely that they would struggle or be unable to find a suitable apartment while also accessing the SAFER program.

2.3.5 Supportive Care Options

Supportive care can be broadly divided in to two types: assisted living and long-term or residential care.

Assisted living can be subsidized by the government, with residents paying 70% of their after-tax income (as an individual or as a couple), subject to a minimum of $1,019 per month for individuals and $1,552 per month for couples, and subject to a maximum rate based on the market rents, cost of hospitality services, and any additional personal care services.

Long-Term Care Services can also be subsidized by the government. For residents with income less than $19,500 annually, the monthly charge is equal to your after tax income less $325 (leaving residents with $325 per month). For residents with incomes greater than or equal to $19,500 annually the monthly charge is 80% of monthly income. The minimum charge is based on the Old Age Security/Guaranteed Income Supplement rate, while still leaving $325. Finally, the maximum rate is $3,377 in 2019. For context, in 2016, there were 1,480 seniors who lived alone or with non-family members who earned less than $20,000 per year. This represents 23% of the seniors living alone or with non-family members and approximately 10% of all seniors.

Community engagement found that waitlists are common for supportive care options, particularly ones that are subsidized. This means that seniors in need of support services may not be able to access them when they need.

2.3.6 Homelessness

Between 2014 and 2017, the homeless population in Chilliwack increased by 203%, and in 2017, 73 individuals were identified as homeless during a point-in-time count.[8] Six percent of homeless individuals are 60 years of age or older, while 20% are between 50 to 59. [9] Older adults who are homeless, particularly those who have been living rough for a long time, may see their health decline sooner and may require more health supports in their later years. Senior support services are not always well-equipped to provide the care needed for seniors with a history of homelessness.

[8] Point-in-time homeless counts are often recognized as an undercount of actual homeless populations and do not accurately represent individuals living as hidden homeless or in precarious housing.
[9] *Source: FVRD, Out In the Cold 2017 Homelessness Survey*

3 SENIORS POPULATION PROJECTIONS

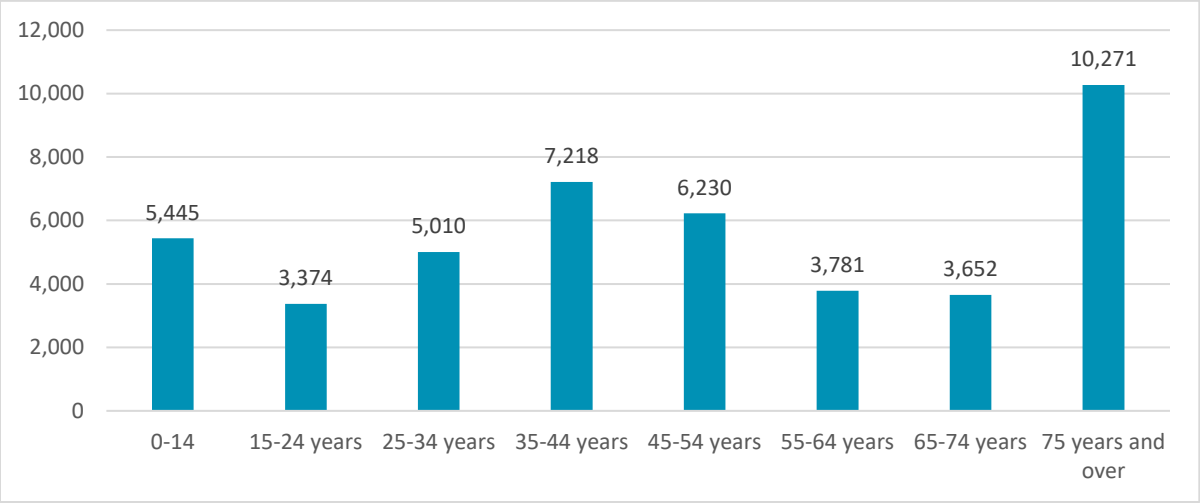
This section presents key findings from seniors population and household projections from 2016 (the year of the last Census) and 2040. A summary of projections and description of methodology is provided in Appendix A.

Note that the results of the projections have not been rounded. While figures may appear exact, they are estimates based on a number of assumptions. Population projections provide a glimpse of a potential future scenario. The actual growth of a community is dependent on a range of influencing factors, including economic opportunities in a community, growth in the region overall, trends in neighbouring communities, desirability of the location, and planning and development decisions.

3.1 Population Growth

Between 2016 and 2040, the population in Chilliwack is expected to grow from 95,410 to 140,391, an increase of approximately 44,981 people or 47%. This population growth is expected to be led by older seniors, as shown in Figure 12. This is reflective of the large number of "baby boomers" entering their older years.[10]

Figure 12: Contribution to Population Growth by Age Group, 2016-2040

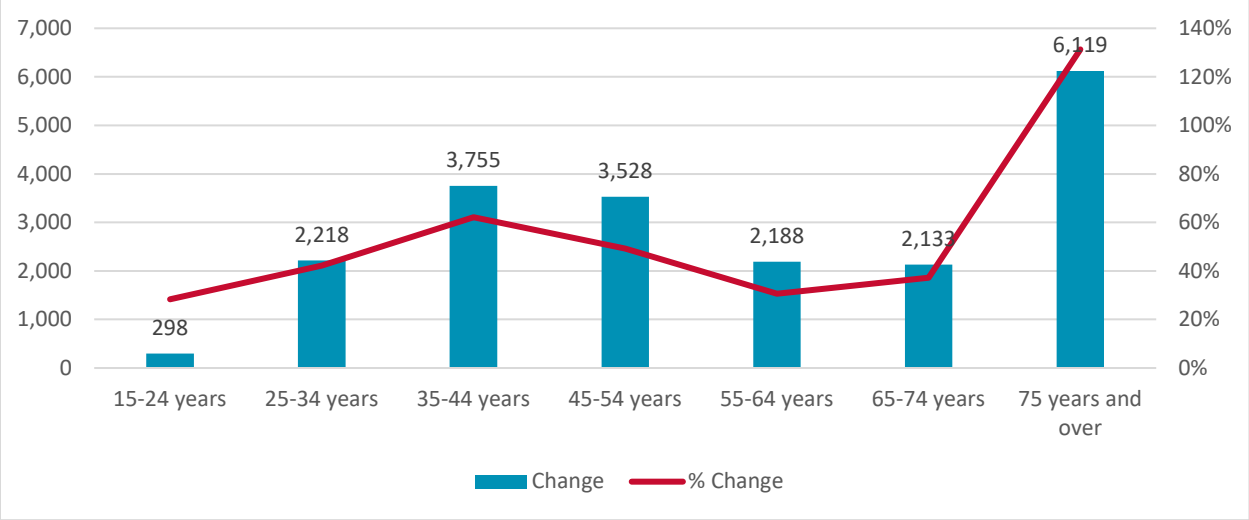


3.2 Future Housing Demand Projections

From 2016 to 2040, an additional 8,000-plus new households led by seniors are projected in Chilliwack. Figure 13 shows the number of additional households based on the age of the primary household maintainer.

[10] Statistics Canada defines baby boomers as those born from approximately 1946 to 1965. https://www12.statcan.gc.ca/census-recensement/2011/as-sa/98-311-x/98-311-x2011003_2-eng.cfm.

Figure 13: Change in Households by Age of Primary Household Maintainer, 2016-2040



If new senior-led households continue to occupy the same dwelling types as they did in 2016, then Chilliwack would need approximately 4,000 new single-detached dwellings, 2,250 low-rise apartment units, and 1,000 row houses. However, as most senior-led households live alone, with non-relatives, or as couples without children, the single-family detached housing form may not be the best suited to meeting seniors housing needs as they age. The high cost of single-family detached homes also makes it an unlikely housing form for seniors looking for a new home or to downsize.

High rates of ownership are likely to continue among senior-led households. However, if trends in other communities are indicative, ownership rates may decline in the future due to the unaffordability of ownership options. Renter households will likely remain a smaller proportion of households and mostly non-family households, though this may change if new seniors-friendly rental options are expanded in Chilliwack.

3.3 Affordability

The market basket measure (MBM) is a low income measure "based on the cost of a specific basket of goods and services representing a modest, basic standard of living".[11] The measure is presented as a threshold for a given region and economic family size, which represents a disposable income under which the economic family would be considered low income. The MBM threshold is projected to increase by 2.2% annually for BC communities of Chilliwack's size.[12]

For comparison, median incomes of senior couple and lone parent families are projected to grow by 2.4% annually, while median non-family income is projected to grow by 1.3% annually. This means that median household incomes for senior couple and lone-parent families are expected to grow slightly faster than the MBM. However, non-family households are expected to see their incomes fall behind. If these trends continue, this indicates that non-family households will see their purchasing power decrease and affordability worsen over time.

[11] Statistics Canada, 2016. See: https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop165-eng.cfm
[12] The rate of growth used represents the rate of growth of the MBM threshold using the 2011 base over the period 2002-2016. This rate is higher than some shorter periods using a different base, and lower than some periods of growth.

3.4 Analysis Summary

Chilliwack's broader region is projected to see substantial growth in the population of adults 65 and over, especially in the 75 and over age range. This population growth will lead to substantial household growth, especially with the high headship rates amongst seniors. The following are three likely scenarios based on the analysis:

- If households form in similar ways in the future, this growth in senior-led households will translate into large increases in households of couples without children or individuals living alone or with non-relatives. While a high proportion of senior-led households are in single-family dwellings, most senior-led households are small and may be suitably housed in one- or two-bedroom units in multi-family development forms.

- If the current trend in median incomes continues, couple and lone-parent families will see their incomes rise, while non-family households will remain relatively stagnant. Combined with trends in the cost of living, which is also rising, this indicates that individuals living at home or with non-relatives will likely experience growing housing challenges in coming years.

- If the MBM threshold continues to increase at the rate seen over the 2002-2016 period, it will increase more rapidly than non-family median incomes, but more slowly than couple and lone parent households. As a result, an increasing proportion of senior-led non-family households will likely have incomes under the MBM threshold, while a lower proportion of senior-led couple and lone parent households will likely have incomes under the MBM threshold.

Based on the income and affordability analysis, a relatively small proportion of couple households will face housing challenges. The senior-led household types that will face the greatest housing challenges in the future will be renters and / or individuals living alone or with non-relatives.

4 STAKEHOLDER AND COMMUNITY ENGAGEMENT

4.1 Overview

A range of engagement methods were used to understanding housing needs:

- Community-wide survey (online and paper formats – 263 participants)
- 2 community meetings approximately (40 participants)
- 5 focus groups:
    - Housing providers (10 participants)
    - Service providers (9 participants)
    - Affordable Housing and Development Committee (11 participants)
    - Chilliwack Health Services Eldercare Committee (15 participants)
    - Seniors (10 participants)
- 9 key informant interviews

This multi-faceted engagement approach was used to work with stakeholders and seniors to identify key challenges and opportunities facing seniors in Chilliwack. This approach was designed to provide a range of opportunities for all stakeholders and a diversity of seniors to provide input and thoughts on the issues facing seniors in Chilliwack today. Results from each method are summarized below. Full details can be found in the Engagement Report in Appendix B.

4.1.1 City of Chilliwack is Committed to Addressing the Issue

Key informants and public participants felt that the City of Chilliwack was doing good work and has demonstrated a commitment to support safe, affordable, and inclusive housing. It was stated that this study process was another demonstration of the ongoing commitment of the city to address increasing needs for affordable housing and continue to build partnerships and innovative models to meet this need.

4.1.2 Partnerships

Through key informant interviews, it became clear that there is a resounding commitment to continue to build strong partnerships in order to meet the needs of Chilliwack's aging population. From information sharing to developing and managing housing units, non-profits and service providers indicated that they are ready and willing to build the partnerships that are needed with private sector developers and all levels of government, along with Health Authorities.

It was noted that partnerships are also important for providing much needed services and for creating more affordable housing opportunities and levels of care.

> "Chilliwack is unique as far as the service providers, city and local people coming together and working collaboratively to find 'made in Chilliwack' solutions for our issues."

> "We have a fairly robust social network of service providers and non-profits that are very interested in working together with the City."

4.1.3 Facilities and Activities

Participants in all forms of engagement reported that seniors in Chilliwack had access to a wide array of facilities, activities, recreation, and social support in the community. There are a number of active agencies and services that provide services to seniors—examples given included meal programs and the Seniors Connect Café.

Stakeholders reported that there were strong relationships between community partners, Fraser Health, the City of Chilliwack, and BC Housing. These relationships were seen as playing an important role in the development of new housing and service options for seniors.

Participants across engagement opportunities felt that the City was committed to addressing seniors' issues.

4.1.4 Affordability and Availability Issues

Seniors are facing many housing challenges: both challenges that are common across age groups and challenges that are unique to the aging process.

Participants cited high housing costs in Chilliwack and surrounding areas and a lack of suitable and subsidized housing options. A key gap was rental housing for lower-income seniors. Some felt that the SAFER Subsidy has not kept up with the cost of market rental options. Participants also reported that there were waitlists for subsidized housing.

Participants also noted that existing housing stock was not necessarily designed for seniors and that many seniors with mobility issues are living in homes that don't have accessibility features.

Participants also reported that the lack of space in appropriate housing options had repercussions later on. For example, seniors who cannot access assisted living when they need it may see their conditions deteriorate faster and, as a result, require residential care sooner.

4.1.5 Need for More Housing Options

Participants reported a need for more options across the housing continuum, including:

- Rental and subsidized rental geared towards seniors and integrated into the community
- More accessible and adaptable housing for both renters and owners
- More support for in-home care to allow for aging in place
- Investment in assisted living and residential care so that seniors can access them when they need

4.1.6 Transportation

Transportation challenges were also raised for seniors who develop mobility issues or who lose the ability to drive later in life. Participants reported that many seniors who cannot drive face difficulties accessing activities, community meeting spaces, and support resources because they lack public transit options where they live.

Some service providers maintain their own vehicles and provide transportation for seniors to help facilitate access to services. However, some reported that they face their own challenges with the cost of providing this service and the difficulty of retaining staff over time. One key informant reported that many of their organization's drivers were aging themselves and that the organization was having challenges hiring.

4.1.7 Most Vulnerable

The most vulnerable seniors may be slipping through the cracks. Participants noted that frail seniors who live alone and who do not have nearby family to help take care of them may become isolated, face difficulty doing daily tasks, or be unable to maintain their homes. Service providers reported issues providing services to seniors living in homes that are unhygienic or in a serious state of disrepair. In some cases, service providers are unable to enter the homes of seniors who may be in a high level of need because of these issues.

4.1.8 Communities of Care

Participants felt that having multiple levels of care in one location was highly beneficial. Participants also noted that it was important to have options for couples to stay together as health care needs change.

4.1.9 New Funding Available

Key informants were encouraged by the funding opportunities currently available from all levels of government. It was noted that there is an emphasis on the need for seniors housing from funders and that the City of Chilliwack may be well situated to support access to funding opportunities by advocating to senior levels of government, once the Housing Needs for Aging Adults Study was completed. Key informants noted that much of the available funding distinctly states that there has to be participation from seniors in developing communities housing solutions and that the partnerships that already exist in Chilliwack between public and private sectors would serve the community well in accessing funding opportunities.

> "The current environment for addressing seniors housing needs is the best it has been in decades."

4.1.10 Regulatory Options

Key informants felt that overall City bylaws were supportive of developing seniors appropriate housing. Many did however feel that there were still further opportunities to be innovative with bylaws. Suggestions ranged from the integration of affordable and inclusive unit requirements per market development, to incentivizing the development of purpose built rental units for seniors and youth, to parking and development fee concessions and expediting the development application process for seniors specific affordable housing. It was also noted that there may be an opportunity for more targeted engagement with private landowners to address the current seniors housing need.

This City has already taken steps towards implementing several of the suggested regulatory incentives, including incentivizing market affordable small unit apartments though reduced DCC's and parking allowances. Since 2009, this has resulted in an average of 30% of all new housing built falling within this category of development, a total of 580 units to date. Additionally, all affordable housing applications are moved through an expedited approvals process.

5 SENIOR'S HOUSING ASSET AND GAP ANALYSIS

5.1 Asset Summary

Continuum	Safety Net	Housing with Supports for All Age Groups	Housing with Supports for Seniors	Market Housing
	• **Emergency Shelters** • **Transitional Housing**	• **Subsidized Housing** • **Supportive Housing**	• **Independent Living** • **Assisted Living** • **Residential care**	• **Rental** • **Home ownership**
General Assets	• Wide array of facilities, services, and activities for seniors in Chilliwack. • The City has strong partnerships among housing and service providers and is working to support affordable housing development. • The City has prioritized housing across the continuum through the Official Community Plan and Homelessness Action Plan. • Stakeholders involved in housing and service provision for seniors are committed to working independently and together to address the housing needs of Chilliwack's aging population. They have done so through information sharing among stakeholders, developing and managing units, and advocating for Chilliwack at the senior government level.			
Specific Assets	• Recent development of modular supportive housing.	• The recent increases in funding support from senior government have created opportunities for local actors to initiate new housing projects.	• Elim Village at Garrison Crossing has recently constructed new independent living units. In the future, this development will include assisted living and residential care.	• The City requires 50% of all new units in apartments buildings to be built to BC Building Code's adaptable housing standards. Since this project was initiated in 2012, 602 new adaptable units have been built. • Most seniors are homeowners and have built significant equity for retirement. Some seniors are using their equity to downsize to smaller units or pay for independent or assisted living options.

5.2 Gap Summary

Continuum	Safety Net	Housing with Supports for All Age Groups	Housing with Supports for Seniors	Market Housing
	• **Emergency Shelters** • **Transitional Housing**	• **Subsidized Housing** • **Supportive Housing**	• **Independent Living** • **Assisted Living** • **Residential care**	• **Rental** • **Home ownership**
Gaps	• Most existing housing stock was not built with seniors needs in mind. • Some single storey non-market seniors housing is aging and may be in need of significant repair, or if redevelopment occurs, it will require a different built form to meet floodplain requirements. Buildings located in the floodplain will have to build to the flood construction level which will add to project costs. • Seniors who are aging in place in single family neighbourhoods may face transportation challenges as they age, particularly if they lose the ability to drive. • Those with mobility challenges are not always able to access adaptable units because owners and real estate agents may not be aware that a unit is adaptable. • Service providers report capacity and funding constraints that prevent them from meeting all the needs that they are seeing. It is anticipated that these issues will be exacerbated as the population of seniors grows. The consequence is that seniors will not be able to access the services they need in a timely manner. • Projections show that income increases for non-family seniors will not keep up with cost of living increases. It is likely that non-family seniors will face increasing housing related challenges in the foreseeable future. • Though the City and partners have made significant efforts to educate the public, many seniors are not aware of what housing and support services options exist in Chilliwack. Many individuals and families are unwilling or unable to plan for aging. This means that many do not think about their needs until something goes wrong (e.g., a health crisis) and they find themselves scrambling to find solutions. This is why many of the most challenging situations people face when it comes to housing are unexpected, some issues can be mitigated through earlier planning by seniors and their families.			
	• Homelessness is a growing challenge in Chilliwack and across BC communities. • Seniors who are homeless, or who were previously homeless, face more significant health challenges later in life and may require more support services.	• There are waitlists for subsidized and supportive housing options so individuals and families who need these options may not be able to access them in time.	• Most housing options with supports for seniors have waitlists. Because of waitlists, seniors who need supports may not be able to access them as soon as they're needed and may have lower levels of care than they need. Seniors who are unable to access the care they need when they need it may see their health deteriorate and need more intensive care sooner. • Lower and moderate income seniors may not able to access newer communities of care. • There is a need for more options for communities of care across income levels so that seniors can stay in the same location as they age and so that couples are not separated due to changing health needs. • Individual seniors living alone have the lowest incomes and greatest housing challenges. If trends remain the same, seniors living alone or with non-family relatives will see costs of living rise faster than their incomes.	• Not all seniors are able to access the in-home supports they require for varying reasons. Some are unaware of the options available; others are not able to afford the support they need. • Most vulnerable seniors (living alone, isolated) may be slipping through the cracks. Without family support, frail seniors may see their living conditions deteriorate. Service providers report that they are seeing extremely poor living conditions in some seniors homes and that in some cases, they are unable to provide services due to safety risks to staff. • High cost of market housing leaves many seniors behind. Seniors who rent are facing the greatest challenges, particularly if they find themselves looking for new market rental housing. • The categorization of Chilliwack for the SAFER Subsidy has not kept up with rising cost of renting • Older market rental maybe at risk of redevelopment, either because buildings are approaching the end of their expected lifespans or because the opportunity to profit in today's real estate market incentivizes redevelopment. Redevelopment may lead to the loss of more affordable market rental units. In some cases, older rental buildings are located in the floodplain and cannot be redeveloped in the same location.

6 RECOMMENDATIONS

The City of Chilliwack has implemented a number of successful initiatives supporting seniors and housing initiatives. We would like to highlight this work, in order to demonstrate how the recommendations outlined below build on existing initiatives that the City has undertaken:

6.1 Increasing Accessible and Adaptable Options

Recommendation #1 Advocate to the federal government for increased funding to the HASI program in BC.

The program overview notes that funding is limited. The City of Chilliwack can take on the role of advocating for increased funding to the program in order to support broader access to the adaptations it can fund.

Recommendation #2: Promote Home Adaptation for Seniors Initiative (HASI) with Chilliwack seniors.

Many local governments promote CMHC's Home Adaptation for Seniors Initiative (HASI) actively in their communities. The program offers financial assistance for minor home adaptations that will help low-income seniors to perform daily activities in their home independently and safely. Homeowners and landlords qualify if the occupant is 65 years or older and has difficulties with daily living and the total household income is at or below the program limit for the area.

Recommendation #3: Promote principles of universal accessible design with development community, particularly for public and amenity spaces.

As noted above, 50% of all new apartment and condominium units in Chilliwack are required to be adaptable, meaning that the availability of units that are ready to be made accessible is significantly increased with new multi-family projects. To further pursue accessibility goals, the City can also work with developers to promote principles of universal, accessible design, particularly for public and amenity spaces, in order to ensure that developments as a whole are made accessible for seniors. The Government of BC is exploring accessibility legislation that may address this recommendation. Stakeholders within the housing sector may be required to change practices to conform with new legislation.

BEST PRACTICE SPOTLIGHT:
District of Sicamous Universal Design Principles

The District of Sicamous incorporated Universal Design Principles into their Official Community Plan (Bylaw no.918, 2016) to encourage both developers and the District to utilize these principles whenever possible, in new developments, public realm projects and infrastructure.

The principles of Universal Design are intended to make built and social environments more inclusive. The principles are as follows:
Principle 1: Equitable Use
Principle 2: Flexibility in Use
Principle 3: Simple and Intuitive Use
Principle 4: Perceptible Information
Principle 5: Tolerance for Error
Principle 6: Low Physical Effect
Principle 7: Size and Space for Approach and Use

6.2 Maintaining Affordable Rental and Preventing Eviction

Recommendation #4: Consider introducing a policy for the replacement of purpose-built rentals that are lost to redevelopment.

Many municipalities have adopted 1:1 replacement policies when purpose-built rental buildings are redeveloped. This ensures that new development does not remove rental units from the market and helps support a supply of new rental units. The City could explore this as a long-term policy option for addressing the need for affordable rental units.

Recommendation #5: Consider developing a policy to protect tenants who are displaced by redevelopment.

Tenant protection policies are designed to support tenants in purpose-built rental buildings who are displaced through redevelopment. These policies typically outline the advance notification developers are required to give tenants, a compensation package for tenants, and in some cases first right of refusal on new units that are built to replace the rental units being demolished.

BEST PRACTICE SPOTLIGHT:
City of Richmond Rental Replacement Policies

The Official Community Plan encourages a 1:1 replacement when existing rental housing in multi-unit developments are converted to strata or where existing sites are rezoned for redevelopment. The goal of this policy is to create more rental options for moderate income households in Richmond who may not qualify for nonmarket/low-end market rental units, while protecting the existing rental stock.

BEST PRACTICE SPOTLIGHT:
City of Victoria Tenant Assistance Policy

The focus of the Tenant Assistance Policy is on protecting vulnerable tenants such as seniors, young families, and people with accessibility needs, who may have additional challenges finding an appropriate place to live.
The policy applies to rezoning applications where tenants will be required to find a new place to live as a result of the redevelopment. It also serves as a best-practice approach for any renovation or redevelopment situations where tenants are required to relocate.

Developers applying for a rezoning that displaces existing renters are asked to include a Tenant Assistance Plan application to the City that includes:

- information about how the landlord plans to communicate with current renters
- what compensation, relocation assistance and moving cost support will be provided
- the offer for current tenants to return to the new or renovated building with rent rates discounted by at least 10% of the new starting rate

A summary of the Tenant Assistance Plan is included with staff reports to the Committee of the Whole (Council) for rezoning application.

Recommendation #6: Advocate to BC Housing to adjust the SAFER program and shift Chilliwack from Zone 3 to Zone 2, with higher rent and income thresholds.

With a limit of $734 for rent for an individual, and $800 for a couple, SAFER rent thresholds do not meet median rental levels for a one-bedroom ($750) or two-bedroom ($995) in Chilliwack. In order to better meet the needs of Chilliwack seniors, the City can advocate to BC Housing that it be moved from Zone 3 to Zone 2, to recognize the changing housing landscape within the City.[13]

[13] For the purposes of determining eligibility Chilliwack is considered to be in Zone 3, which means that the income threshold and rent thresholds for eligibility are the lowest. Zone 3 rent thresholds are $734 for single seniors, and $800 for couples, while the median 1-bedroom rent in Chilliwack is $750, and the median rent overall is $838 (for the primary rental market). However, other communities with similar rent levels are included in level 2, with rent cut-offs of $767 for individuals and $836 for couples. These communities include Mission ($744 one bedroom, $825 total), Prince George ($738, $838), and Terrace ($738, $900).

6.3 Supporting Housing and Care Options for Seniors

Recommendation #7: Explore the potential to include residential care or campus of care in core area

The zoning bylaw review currently underway will allow assisted living within high density areas. However, communities of care with residential care are not currently permitted in high-density zones, requiring these types of facilities to seek an institutional zoning designation. Typically, these types of institutions do not function differently than residential developments; however, the term institutional care may bring stigma associated with a range of other institutions (e.g. emergency shelters, halfway houses, etc.). In order to address this potential barrier and reduce stigma around these facilities, the City can explore the potential to include residential care or campus of care development in core areas. Seniors facilities often have significantly decreased parking requirements but may have somewhat increased loading space requirements.

BEST PRACTICE SPOTLIGHT:
City of Kamloops OCP

The Kamloops Official Community Plan calls for the centralized location of care facilities to "Ensure that supportive housing, subsidized housing, and community care facilities are located within the Core Sector or within, or adjacent to, the major neighbourhood centres to (a) enable access to services and facilities required for daily living, and (b) allow for individuals and families that require supports to be integrated into the social fabric of the community."

Recommendation #8: Encourage independent living options close to amenities

By embedding language in the OCP about the location of future seniors housing, the basis for future housing developments for seniors will be laid. Encouraging these developments to be located close to amenities, near downtown or neighbourhood centres can help to avoid or mitigate transportation issues that arise late in life for many seniors.

Recommendation #9: Engage 55+ stratas to encourage allowing family members or live-in supports within strata bylaws

In stratas that cater to individuals 55 and older, younger family members and or live-in support workers are often not permitted. This limits the ability of seniors who need additional supports to age in place and can put them at risk of health issues if they continue to live alone. By encouraging these stratas to make exceptions for seniors requiring live-in support, seniors may be able to remain in their homes longer, aging in place with appropriate support.

Recommendation #10: Advocate to senior government for increased funding to the Better at Home program

The Better at Home program is a program funded by the province and managed by the United Way of the Lower Mainland to support seniors in remaining independent at home and keeping them connected with their community. Despite the program's success and popularity, stakeholders report that there are not enough resources to serve a large and growing population of seniors in Chilliwack. The City can therefore advocate to the province for an expansion of resources serving the seniors population, such as the Better at Home Program.

Recommendation #11: Work with community partners to raise awareness of Aging Well Program

The Aging Well Program is a provincial resource available to communities who wish to encourage individuals to start planning for their aging journey in the areas of housing, transportation, finance, health & well-being and social connection. The City can work with community partners, such as Fraser Health, Chilliwack Community Services, and Chilliwack Healthier Community to raise the profile of the program and encourage residents to make use of it.

6.4 Encouraging Affordable Housing Development

Recommendation #12: Develop an affordable housing education package for developers

Increasingly, municipalities are working to educate developers on the incentives and tools they can use to facilitate affordable housing. Developer education packages, housing forums, and direct meetings with developers are all tools a municipality can use to promote their initiatives. Developing a short brochure for developers that outlines what the City currently offers in the way of incentives, as well as what new senior government funding programs are currently available, can be a way to strengthen local developers' awareness of opportunities.

BEST PRACTICE SPOTLIGHT:
North Okanagan Developers Package

An Affordable Housing Developers' Package for the North Okanagan region was developed collaboratively by the Land Trust, Community Futures North Okanagan, the Social Planning Council for the North Okanagan and the City of Vernon. Funded by the Community Foundation for the North Okanagan and the Vancouver Foundation, the Package was developed to provide potential developers of affordable housing with a guide to the programs and incentives available to them in the North Okanagan region.

Recommendation #13: Work within planning department and with partners so that all new seniors-focused affordable housing is located close to transit and amenities

BEST PRACTICE SPOTLIGHT:
City of Richmond OCP

The Official Community Plan encourage seniors housing in locations central to community amenities, including public transit;

- Additional density (density bonus) may be considered for new developments that provide secured market rental housing subject to the following:
    - Sites must be located with the City Centre or within the Neighbourhood Centres identified in the OCP.
    - Other locations that are within 400 m of a Frequent Transit Network (key transit corridors with higher levels of all day demand in both directions) may also be considered.

Ensuring that new affordable housing options are located near neighbourhood centres and transit should remain a fundamental planning support the City can provide. To this end, this recommendation also links with Recommendation #14, to support partners in identifying underutilized and appropriately placed parcels throughout the community.

Recommendation #14: Support non-profit partners and BC Housing in identifying underutilized and appropriately placed parcels throughout the community

In order to support new developments and the non-profit sector's access to senior government funding, the City can support non-profits in identifying underutilized parcels in the community or by identifying where proposed redevelopment would fit with municipal development goals and be appropriate for seniors or mixed-age development.

APPENDIX A: PROJECTIONS

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1. Introduction I
2. Future Demand III
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1. Introduction

To understand how seniors housing needs may change over time, projections of future demand and affordability were prepared and analyzed. The projections paint a picture of a possible future based on factors that exist today. Reality will likely be substantially different because it is difficult to predict how market conditions will change or the impact of government implications—for example, significant changes in provincial funding for housing could impact the availability and affordability of housing options for seniors, while major economic changes at the provincial or national levels could impact the rate of population growth in Chilliwack.

Household projections are based on population projections and don't take into account factors that might affect household formation, most notably affordability. Income and Market Basket Measure projections are based upon trends, and do not include any sophisticated economic modelling.

Methodology

Geography

The population projections relate to the Local Health Area (LHA) of Chilliwack, which is larger than the municipality of Chilliwack. As a result, the household projections are based on the population projected for the LHA, but household formation patterns based on the City of Chilliwack.

The income projections presented are based primarily on income data relating to the Census Agglomeration of Chilliwack.

The MBM projections are likewise based on information relevant to the Census Agglomeration of Chilliwack.

Population and Household Projections

The population projections presented here were developed by BC Stats. These population projections are developed by forecasting births, deaths, and migration by age; they are substantially based on past trends. The household projections are based in large part upon these population projections, in a household maintainer-based model whereby a rate of household maintainership (leading a household, in simple terms) is used, by age group, to determine the number and broad types of households.

The household projection model is based on two inputs:

- Population projections/estimates by age from BC Stats and relate to a larger geographic area than the municipality of Chilliwack
- Household maintainership information collected through the 2016 census based on the municipality of Chilliwack (Census Subdivision)

It should be kept in mind that this projection does not take into account changing conditions relating to aging, affordability, some demographic conditions, housing or family formation preferences, or general economic conditions.

Income and Cost of Living Projections

Income projections were developed in two parts. First, median incomes by economic family type (couple, lone parent, or non-family) and by age (focusing on seniors) were projected using the historical compound annual growth rates (by economic family type and by age). Second, the distribution of incomes was assumed to remain constant about the median. A constant proportion of households was assumed to be within the income ranges defined by specific percentages of the median income. For example, in 2040, as in 2016, 5% of couple economic families were projected to make between 49% and 57% of couple median income. This distributional approach is relatively consistent with historical data.

The Market Basket Measure threshold was projected using a variety of approaches, looking at the measure as a whole over time, as well as the components of the measure. Projections using each of these approaches were relatively similar, although materially different when combined with income distribution data. However, given the relative similarity among the various approaches, the simplest approach has been used in the analysis: the reference (4 person) Market Basket Measure threshold was projected by "growing" the threshold using the historical compound annual growth rate.

Limitations

Categories

This analysis refers to both census and economic families. A census family includes a couple with or without children, or a lone parent and their children. Economic families (used with the MBM measure) include all related individuals within the same household. As a result, an economic family can contain multiple census families. As a result, the groupings used in the analysis do not line up between income and income threshold. In practice, this is likely not a substantial issue, as in most cases economic families are comprised of a single census family.

Home Ownership

The "MBM" measure is in practice evaluated using an adjustment for home ownership. Rather than have multiple thresholds (one for homeowners, another for renters, etc.) income, for the purposes of determining whether a household is below the MBM threshold, is adjusted upwards for homeowners, by an estimated amount that is saved by not needing to pay rent.

Especially given the relatively high levels of home-ownership among seniors, this adjustment could materially affect the proportion of seniors who are below the MBM threshold. This limitation would contribute to an *over estimation* of low-income senior households.

Taxes

Unfortunately, after-tax income information is unavailable in the format required to be used in this analysis, but the MBM threshold is based on disposable income, which is after-tax income (with some further adjustments). However, the effective tax rate for seniors is near-zero for those with an adjusted pre-tax income under approximately 60% of the median income. As a result, the distinction between pre-tax and after-tax income for the purposes of low-income estimation for seniors is largely irrelevant.

Available Finances from Non-Income Sources

The MBM threshold is a measure of low income, however, it's important to remember that low-income may not, in all cases, indicate poverty. In the case of seniors, there may be a substantial portion of the senior population that

have low incomes, but relatively high net worth, or assets. For example, a senior may be in the position of having very low income, but may own their own home, or may own a portfolio of financial assets (stocks, bonds, etc.). While some of these assets may produce income that shows up in the pre-tax, or after-tax income measures compared that are then compared with the MBM threshold, some assets do not produce substantial income, but instead may yield capital gains. Furthermore, individuals or households with wealth, especially seniors, may sell their assets over time, providing available funds which may be used for the day-to-day costs of living. In this way, while many senior households may fall under the MBM threshold, a subset of these households may be financially secure, though they have low incomes.

This limitation could contribute to an *over-estimation* of low-income senior households.

2. Future Demand

Population Projections

The population in Chilliwack is expected to increase by approximately 47% between 2016 and 2040.

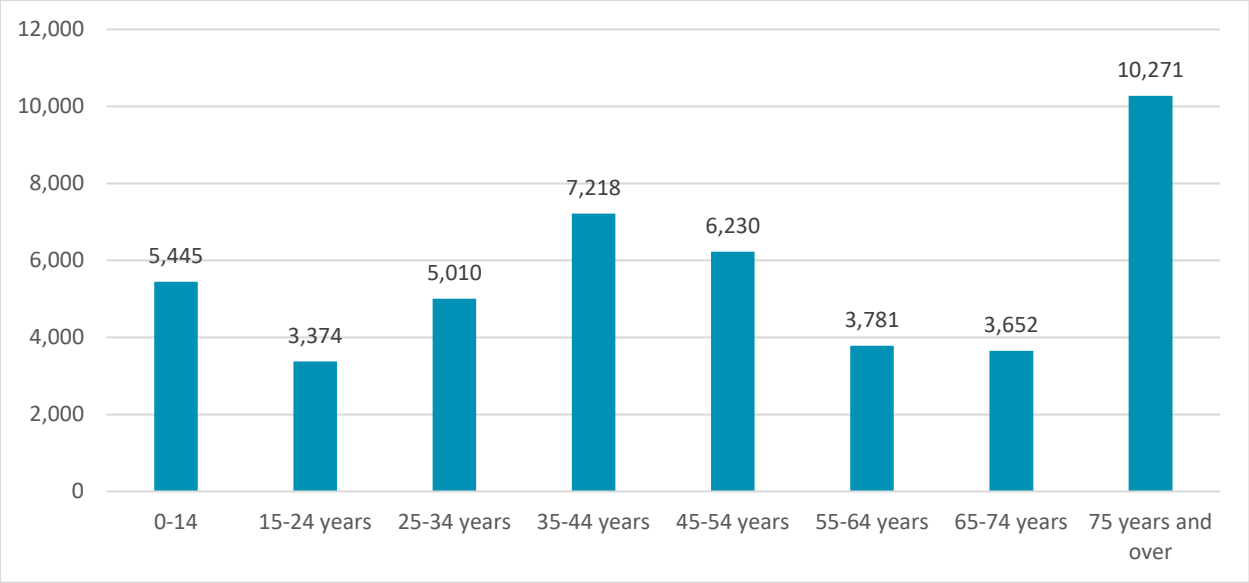
Table 8: Projected Population and Population Change, 2016-2040

	2016	2020	2025	2030	2035	2040	2016-2040
Number	95,410	101,822	111,366	121,073	130,702	140,391	
Change		*6,412*	*9,544*	*9,707*	*9,629*	*9,689*	*44,981*
% Change		*6.7%*	*9.4%*	*8.7%*	*8.0%*	*7.4%*	*47.1%*

Sources: BC Stats, Population Projections by Local Health Area

This population growth is projected to be led by older seniors, with an additional 10,271 adults 75 and over between 2016 and 2040. This is reflective of the large number of "baby boomers" entering their older years.[14] The 65-74 age group will see comparatively modest growth.

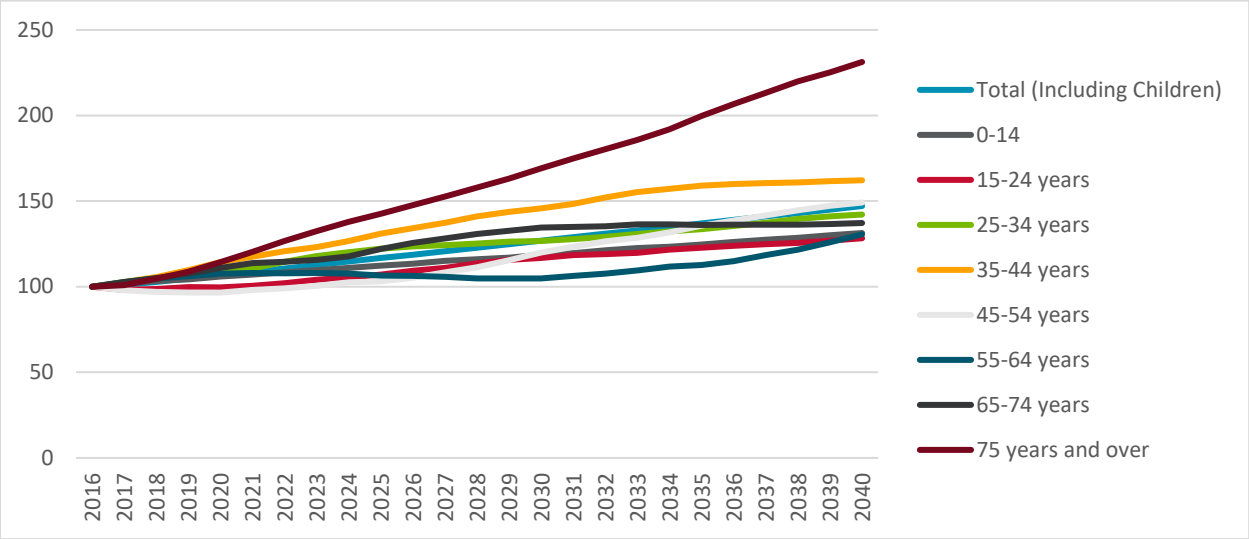
Figure 14: Contribution to Population Growth by Age Group, 2016 - 2040



[14] Statistics Canada defines baby boomers as those born from approximately 1946 to 1965. https://www12.statcan.gc.ca/census-recensement/2011/as-sa/98-311-x/98-311-x2011003_2-eng.cfm.

Figure 15 shows changes in age groups in relation to current levels (populations by age are given a common starting point of 100 so that the relative change can be seen). The 75 and over age group is projected to see extremely high rates of growth, increasing by 250% from 2016 to 2040.

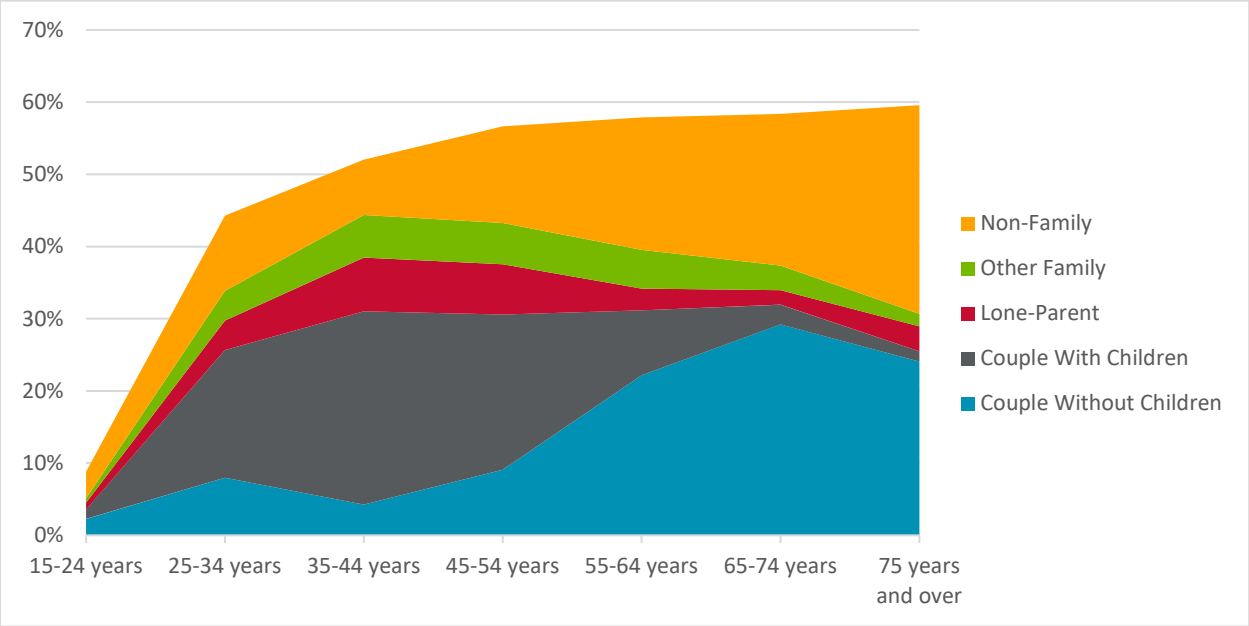
Figure 15: Relative Increase in Population by Age Group, 2016-2040



Household Projections

Household headship refers to who is leading a household. Seniors in Chilliwack have relatively high headship rates even in to the 75 years and over age group. As seniors age, they are more likely to be heading households that are one-person, non-relatives, or couples without children.

Figure 16: Headship Rates by Age Group and Household Family Type, 2016



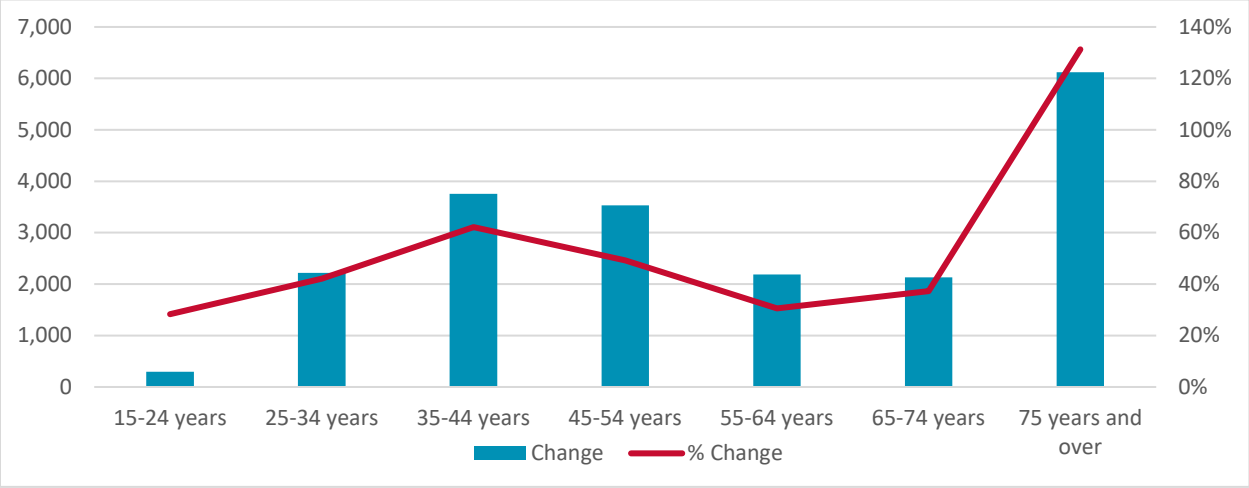
Headship rates are used to project growth in the number of households in the follow section. The household projection model holds these headship rates constant over time. If, rather than staying constant, headship rates were to continue in the direction that they have trended between 2006 and 2016, there could be substantially fewer households in Chilliwack in 2040 than would otherwise be projected (approximately 6,000 fewer households).

Headship rates are derived by dividing the number of households led by individuals of a given age range by the population in that age range. As a result, headship rates can decline due to population (within a given age range) increasing at a faster rate than households, which also implies an increasing average household size. These changes could be caused by aging (at the population level) or, if headship rates are decreasing across age groups, it could be due to changing household formation patterns – for example, due to changing preferences and social expectations, or due to external pressures such as lack of supply or affordability. Communities with significant housing pressures may see headship rates decline as younger households that would be expected to form their own households are unable to.

Future Housing Demand Projections

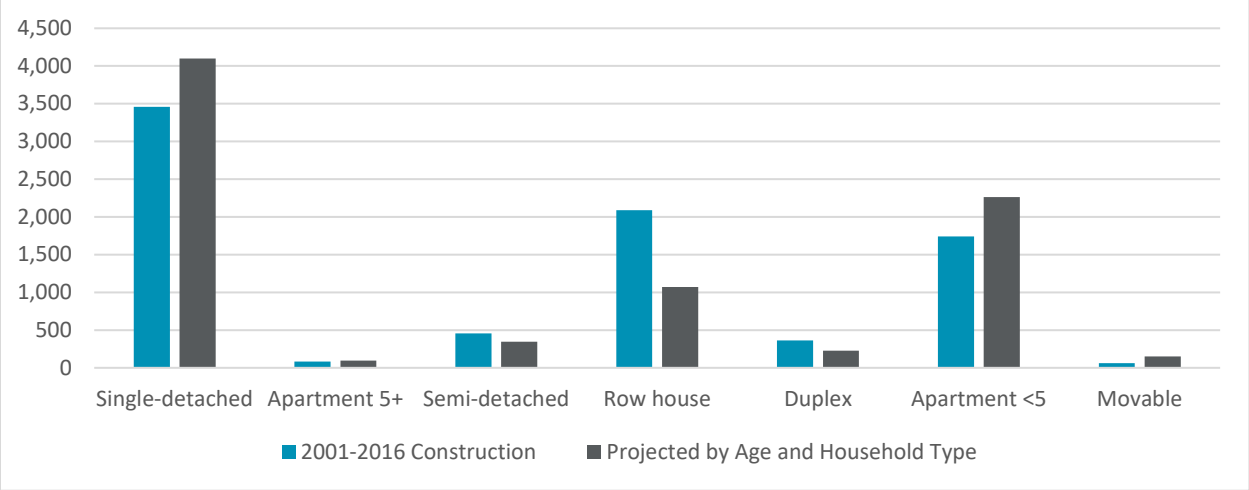
From 2016 to 2040, an additional 8,000-plus new households led by seniors are projected in Chilliwack.

Figure 17: Absolute and Proportional Increase by Age of Primary Household Maintainer, 2016-2040



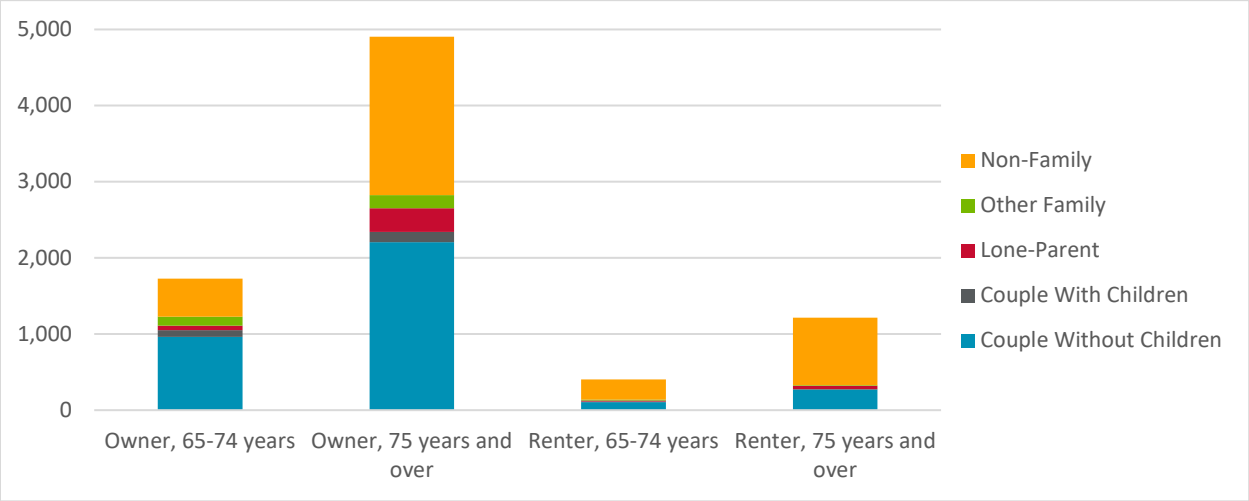
If new senior-led households continue to occupy the same dwelling types as they did in 2016, then Chilliwack would need approximately 4,000 new single-detached dwellings, 2,250 low-rise apartment units, and 1,000 row houses. However, as most senior-led households live alone, with non-relatives, or as couples without children, the single-family detached housing form may not be the best suited to meeting seniors housing needs as they age. The high cost of single-family detached homes also makes it an unlikely housing form for seniors looking for a new home or to downsize.

Figure 18: Additional Senior-Led Households by Possible Structure Type, 2016-2040



High rates of ownership are likely to continue among senior-led households. However, if trends in other communities are indicative, ownership rates may decline in the future due to the unaffordability of ownership options. Renter households will likely remain a smaller proportion of households and mostly non-family households, though this may change if new seniors-friendly rental options are expanded in Chilliwack.

Figure 19: Senior Household Increases by Age Group, Tenure, and Household Family Type, 2016-2040

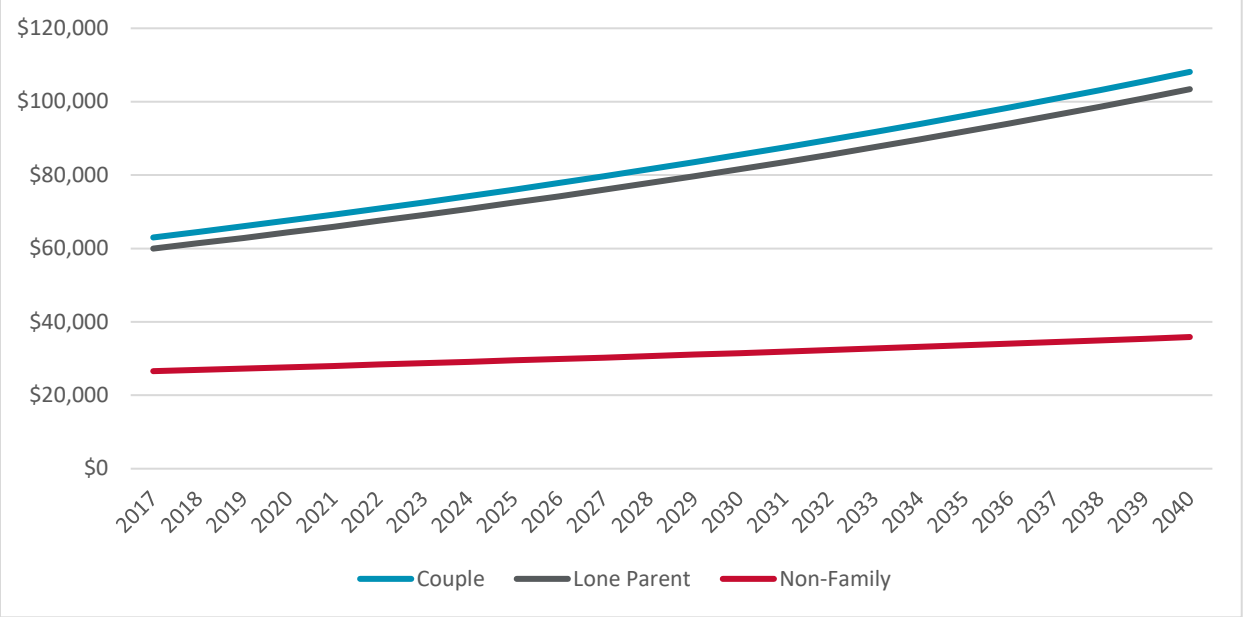


3. Future Affordability

Income

Couple and lone-parent median incomes for seniors are expected to rise substantially in the future, far more rapidly than non-family individuals.

Figure 20: Senior Median Family Total Income Projections, 2017-2040



The median incomes of senior couple and lone parent families are projected to grow by 2.4% annually, while median non-family income is projected to grow by 1.3% annually. As a result of compounding growth, the couple median income is projected to increase by approximately $47,000 (76%), the lone parent median income is projected to increase by approximately $45,000 (77%), and the non-family median income is projected to increase by only approximately $10,000 (37%).[15]

Table 9: Median Incomes, Actual and Projected

	2016 (Actual)	2040 (Projected)	Change	% Change	CAGR
Couple	$61,540	$108,123	$46,583	76%	2.38%
Lone Parent	$58,570	$103,407	$44,837	77%	2.40%
Non-Family	$26,230	$35,876	$9,646	37%	1.31%

Using 30% of income pre-tax income as a basic measure, affordable shelter costs would change from approximately $1,550, $1,450, and $650 for senior couples, lone parents, and non-family individuals respectively in 2016 to approximately $2,700, $2,600, and $900 in 2040.

Looking at recent historical data on family incomes, it appears that the proportion of families within each range of median incomes remains fairly stable for example, over time a similar proportion of families make under 10% of median income, under 20% of median income, under 30% of median income, etc. As a result, using the median income projections, we can estimate the number of families with incomes within specific dollar ranges in 2040.

The table below shows the proportion of families of the specified type that are projected to have an income within ranges at the lower end of the income spectrum. Note that median income ranges vary by family type.

[15] The rates of change of median incomes by family type over the period for which the compound growth rate was calculated were quite varied. The assumption that these growth rates will be maintained over so long a period in the future is a very large assumption. It may be unlikely that non-family incomes will diverge so sharply from lone-parent and couple incomes.

Table 10: Projected Income Distribution, 2040[16]

Couple			Lone Parent[17]			Non-Family		
Bottom of Range (Rounded)	Top of Range (Rounded)	% Within Range	Bottom of Range (Rounded)	Top of Range (Rounded)	% Within Range	Bottom of Range (Rounded)	Top of Range (Rounded)	% Within Range
$0	$17,499	0.26%	$0	$17,749	1.96%	$0	$13,749	1.08%
$17,500	$26,249	0.13%	$17,750	$26,499	0.00%	$13,750	$20,499	1.54%
$26,250	$35,249	0.51%	$26,500	$35,249	0.00%	$20,500	$27,249	20.18%
$35,250	$43,999	0.77%	$35,250	$44,249	5.88%	$27,250	$34,249	24.50%
$44,000	$52,749	3.32%	$44,250	$52,999	5.88%	$34,250	$40,999	10.32%
$52,750	$61,499	7.91%	$53,000	$61,749	9.80%	$41,000	$47,749	8.47%
$61,500	$70,249	7.91%	$61,750	$70,499	5.88%	$47,750	$54,749	7.70%
$70,250	$78,999	7.14%	$70,500	$79,499	5.88%	$54,750	$61,499	6.16%
$79,000	$87,749	7.40%	$79,500	$88,249	3.92%	$61,500	$68,499	4.78%
$87,750	$105,499	12.88%	$88,250	$105,999	13.73%	$68,500	$81,999	5.86%
$105,500	$122,999	11.35%	$106,000+		47.06%	$82,000+		9.40%
$123,000	$131,749	5.10%						
$131,750	$140,499	4.59%						
$140,500	$158,249	7.40%						
$158,250	$175,749	5.10%						
$175,750	$263,499	12.63%						
$263,500	$351,499	3.32%						
$351,500	$439,249	1.28%						
$439,250+		1.02%						

MBM Threshold Projections

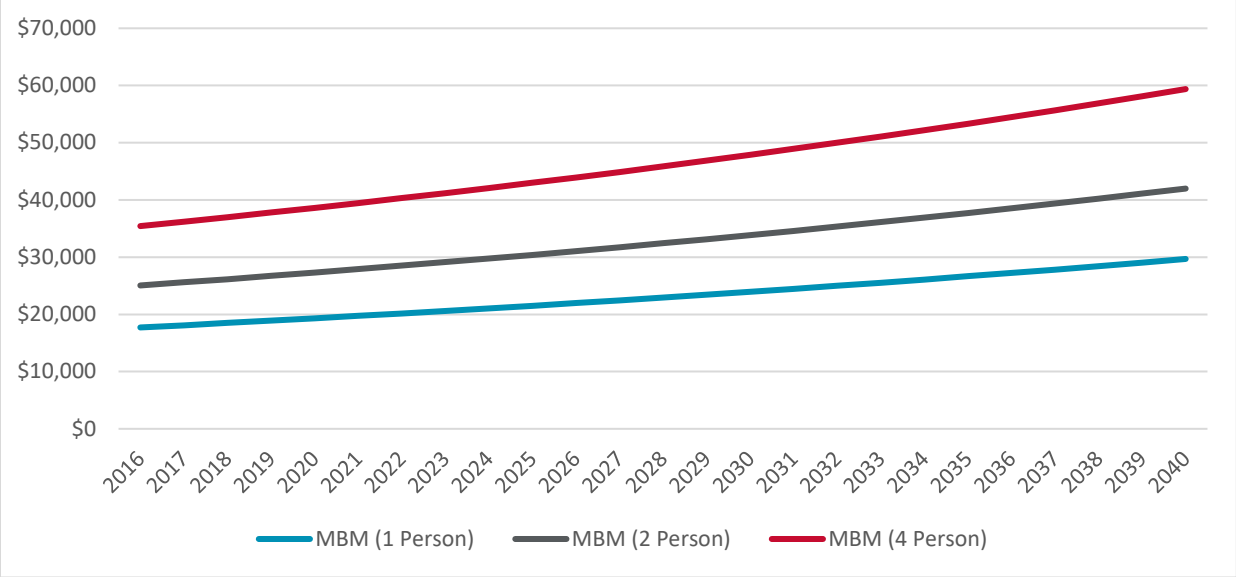
The Market Basket Measure (MBM) threshold is projected to increase by 2.2% annually.[18]

[16] Within the historical data there are few senior census families that are lone parent or non-family within the higher income ranges; therefore, for privacy reasons the data on the number of families within each of these upper ranges is suppressed by Statistics Canada. Because of this, there is limited data to project income distribution past certain income thresholds.

[17] With relatively few lone parent senior families, the information upon which the estimation is based is quite limited. For example, it's unlikely that there would actually be no lone-parent families with incomes between $17,750 and $35,249. The lone-parent distribution in particular should be used with caution.

[18] The rate of growth used represents the rate of growth of the MBM threshold using the 2011 base over the period 2002-2016. This rate is higher than some shorter periods using a different base, and lower than some periods of growth.

Figure 21: MBM Projections, 2016-2040



The rate of growth for the MBM is lower than the rate of growth of median income for senior couples and lone-parent families. This means that, if this trend continues, fewer senior couple and lone-parent households will fall below the MBM threshold of affordability, all else equal. However, this trend does not apply to non-family individuals for whom median incomes will not keep pace with the MBM threshold. This indicates that over time, individuals living alone or with non-relatives will facing increasing affordability challenges, all else equal.

Table 11 shows that a high proportion of non-family seniors are projected to have incomes below the 1 person MBM threshold, compared to other household types.

Table 11: Estimated Proportion of Families with Incomes Under MBM in 2040, IF All Families Assumed to be of Indicated Size

			1 Person	2 Person	3 Person	4 Person	5 Person
	Median Income	**MBM Threshold:**	$ 29,688	$ 41,986	$ 51,422	$ 59,377	$ 66,385
Couple	$108,123		N/A	1%	4%	11%	17%
Lone Parent	$103,407		N/A	6%	13%	21%	27%
Non-Family	$35,876		31%	N/A	N/A	N/A	N/A

4. Analysis Summary

Chilliwack's broader region is projected to see substantial growth in the population of adults 65 and over, especially in the 75 and over age range. This population growth will lead to substantial household growth, especially with the high headship rates amongst seniors. The following are three likely scenarios based on the analysis:

- If households form in similar ways in the future, this growth in senior-led households will translate into large increases in households of couples without children or individuals living alone or with non-relatives. While a high proportion of senior-led households are in single-family dwellings, most senior-led households are small and may be suitably housed in one- or two-bedroom units in multi-family development forms.

- If the current trend in median incomes continues, couple and lone-parent families will see their incomes rise, while non-family households will remain relatively stagnant. Combined with trends in the cost of living, which is also rising, this indicates that individuals living at home or with non-relatives will likely experience growing housing challenges in coming years.

- If the MBM threshold continues to increase at the rate seen over the 2002-2016 period, it will increase more rapidly than non-family median incomes, but more slowly than couple and lone parent households. As a result, an increasing proportion of senior-led non-family households will likely have incomes under the MBM threshold, while a lower proportion of senior-led couple and lone parent households will likely have incomes under the MBM threshold.

Based on the income and affordability analysis, a relatively small proportion of couple households will face housing challenges. The senior-led household types that will face the greatest housing challenges in the future will be renters and / or individuals living alone or with non-relatives.

APPENDIX B: ENGAGEMENT SUMMARY

Contents

1. Introduction I
2. Summary of Key Findings I
3. Community Meetings II
4. Focus Groups V
5. Survey Highlights X
6. Key Informant Interviews XII

1. Introduction

This document is a summary of what we heard from the community engagement completed for the Chilliwack Housing Needs of Aging Adults Study. The following engagement methods were used:

- 2 community meetings:
- 5 focus groups with the following groups:
  - Housing providers
  - Service providers
  - Affordable Housing and Development Committee
  - Fraser Health
  - Seniors
- Community-wide survey (online and paper formats)
- key informant interviews

This multi-faceted engagement approach was intended to work with stakeholders and seniors to identify key challenges and opportunities facing seniors in Chilliwack. This approach was designed to provide a range of opportunities for all stakeholders and a diversity of seniors to provide input and thoughts on the issues facing seniors in Chilliwack today.

2. Summary of Key Findings

Strengths

Participants in all forms of engagement felt that one of Chilliwack's greatest strengths for seniors was the wide array of facilities within the community that can be accessed for recreation and activity. There are also active agencies and services that seniors can rely on, ranging from meal programs to the Seniors Connect Café. The strong relationship between community partners, Fraser Health, the City of Chilliwack, and BC Housing was also cited as a key community strength, that is resulting in more housing developments and options for seniors. The City's commitment to addressing seniors' issues was cited across engagements.

Challenges

Participants cited high housing costs and the lack of suitable and subsidized housing options, particularly rentals for lower-income seniors, as major challenges facing seniors in Chilliwack. With long waitlists (2-3 years in some cases) those seeking subsidized housing may not be able to find affordable housing in Chilliwack. Seniors also face a risk of eviction from sales of rental buildings or increases in rent due to building renovations. The Shelter Aid for Elderly Renters (SAFER) subsidy has not kept up with market rental increases. What stock does exist has not necessarily been designed with the needs of seniors in mind. Respondents to the survey who rented were much more likely to indicate affordability issues than owners (44% vs. 10%), indicating the strong need for housing supports for this group.

Participants cited transportation to activities, community meeting spaces, and awareness of resources for seniors as specific strategies to help seniors meet their housing-related challenges. In addition, participants noted the importance of having facilities which offer multiple levels of care on the same site or unit to allow for couples to stay together as health care needs change. Interestingly, the survey results indicated that transportation was the least likely amenity to be considered important or ideal; however, this may be linked to both the high proportion of relatively young seniors responding to the survey (69% were under 70), and high proportion of home owners who may be reliant on cars (77% of respondents own their home).

Opportunities

Key informants identified a number of areas that could be improved in order to better support seniors aging in place in Chilliwack. These include:

- More housing options, particularly rental and subsidized housing options, that are well integrated into the community;
- Greater availability of accessible and adaptable housing, for both renters and owners;
- Greater options across the care spectrum, but in particular in-home care that provides flexible supports for aging in place; and
- A greater range of affordable and reliable transportation options that support seniors accessing services and activities.

3. Community Meetings

Overview

Two community meetings were held on February 27, 2019. They included a short presentation to provide an overview of the project and a summary of key preliminary findings. The bulk of the meetings was small group discussion with participants. Each group included a member of the project team (either City staff or consultant) to facilitate and take notes. The findings from these notes, as well as written comments shared by participants, are summarized below.

Strengths

Participants were asked to name the best things Chilliwack offers for adults 65+ in terms of housing, amenities, or support services.

One participant felt that there are good housing models in Chilliwack. An example that was mentioned is three seniors co-owning and living in a three-bedroom unit with a communal kitchen or a senior using a two-bedroom unit

to provide temporary accommodation for caregivers. One participant appreciated that seniors housing is located near trails and parks. In terms of housing prices, a comment was that prices are comparatively low on most of the housing continuum.

The most frequent comments were about the community facilities and activities available for seniors and retirees. Participants identified both public and private facilities offering programs and services tailored for the 65 and over age group, including leisure centres, athletic centres, and non-profit organizations.

Participants mentioned a number of facilities that they use or are familiar with:

- Seniors Resources Society
- Fraser Health Heritage Village
- Chilliwack Family YMCA
- Chilliwack Landing Leisure Centre
- Cheam Centre
- Chilliwack Coliseum (formerly Prospera Centre)
- Chilliwack Cultural Centre
- Chilliwack Elder College
- Chilliwack Lions Club
- Salvation Army of Chilliwack
- Chilliwack Curling Club
- Red Cross Services
- Chilliwack Seniors Resources

Participants also identified a number of essential social service supports that are available for seniors:

- Health service providers (clinics, Fraser Health, nursing programs, home support, caregiving programs)
- Meal service providers
- Chilliwack Peer Counsellors
- Mall walking programs
- Seniors Connect Café (Compassionate Neighbourhood Health Partners Society)
- Funding for veterans to make home adaptations

Participants noted there were different modes of transportation available for seniors getting to and from their homes, including transit, Handy Dart vehicles, buses directly from seniors' residences, Taxi-Saver, and transportation assistance services such as Driving Miss Daisy.

Challenges

Participants were asked to identify housing challenges that Chilliwack residents ages 65 and older are experiencing, giving consideration to different life stages and needs from 65 and onwards.

Housing Affordability

Housing affordability was identified as a key issue, with participants mentioning both the high cost of renting and owning a home. Participants mentioned new residential care and housing developments but highlighted that these are not affordable for most seniors living with a fixed income.

Participants felt there is a need for more support or subsidized housing options for low-income seniors as the cost of renting is too high. Due to high rents, one participant noted that they have decreased their spending on other necessities.

Housing Supply

Participants noted that rapid population growth and an aging population is putting pressure on the supply of all types of seniors housing, leading to long waitlists.

One participant noted that because healthcare services in hospitals are operating at overcapacity, it is causing a downward pressure on the seniors' residential care facilities. The participant explained that seniors who need dedicated care have to stay in assisted living units, and seniors who require assisted living have to stay in independent living. Developing the Agricultural Land Reserve (ALR) for seniors housing was also mentioned, but participants noted that this would be difficult because of regulations.

Housing Suitability

Participants noted that buildings marketed for seniors are not designed for senior household needs and are not conducive for seniors aging in place. The most common concern was that senior housing units are not adaptable, and that accessibility equipment cannot be installed because it is too expensive or would require modifications to rental units that are not allowed by property owners. One participant also noted that some rental buildings are aging and/or are in poor condition due to lack of maintenance.

Amenities

Participants noted the lack of indoor and outdoor amenity space in some buildings. Parking was also raised by participants. One comment noted the importance of parking spaces in seniors' buildings to support independence, while others felt that the City's parking requirements may be too high and parking lots underutilized.

Support Services

Participants discussed that it was important that seniors had access to programming for mental wellness (e.g. peer to peer support; house visits). Participants noted there are challenges in receiving caregiving services. There were several comments regarding a shortage of medical staff, including nurses and doctors, and that the nature of the care work makes it difficult to retain skilled workers. Participants also noted that skilled workers require time and training to provide proper direct care to seniors.

Participants noted that seniors' housing could benefit from being strategically located within walking distance of social services and retail. A participant suggested the Chilliwack General Hospital as an ideal location.

Transportation / Getting Around

Participants mentioned that there are significant challenges in getting to and from facilities and services without a personal vehicle. A few participants noted the accessibility challenges of public transit for seniors with disabilities, and that applying an age-friendly lens would make transit more accessible to seniors (e.g. the addition of benches would allow for some seniors to sit while waiting for transit).

Handy Dart and Taxi-Saver were seen as important modes of transportation; however, it was noted that not all seniors qualify for these services or meet the needs of all users. One comment reported that transportation assistance programs are too expensive to be sustainable for seniors. One mode of transportation that a participant mentioned using was driving scooters on sidewalks with adequate curb access. Two participants indicated that there was a need for more and safer bike lanes.

Improvements

Participants were asked to identify what is needed to improve the housing situation for seniors in Chilliwack.

Housing Supply

At least three participants cited the need for more affordable housing options for low-income seniors and two participants mentioned increasing the supply of smaller sized units. One participant mentioned the need for more independent living housing and another participant noted the need is across the senior residential care housing spectrum. Two similar comments were to build more single-storey homes to provide accessibility for seniors to age in place. Another comment noted modular housing as a housing option.

Social Sense of Belonging

Participants indicated a need for innovative housing models that would allow seniors to live in closer arrangements that provide seniors with a sense of belonging. Ideas included converting single-family homes to dormitory-style living situations and seniors' housing with communal cooking facilities or services. One participant discussed the importance of having a mix of age groups within a building or community. A few participants mentioned the importance of allowing pets in seniors' homes as they provide companionship.

Transportation / Getting Around

Some participants voiced the need for transit routes to community facilities. Two participants mentioned the need for seniors' housing to be located close to transit and amenities. One participant noted some seniors are afraid of using buses and suggested creating an education program to teach seniors how to use transit and about benefits of taking transit.

4. Focus Groups

Affordable Housing and Development Committee

As part of the engagement process, the City and consulting team provided a brief overview of this study to the City's Affordable Housing and Development Committee (AHADC) and facilitated a discussion on a few key topics: what Chilliwack is doing right when it comes to seniors' housing, development trends, barriers to building new seniors' housing, and suggestions for creating more affordable housing. The focus group met on February 27th, 2019.

Participants noted that Chilliwack has taken action to create adaptable housing by requiring 50 percent of all units in new apartment buildings to be adaptable. It was noted that the numbers of the units are not tracked and that this is important information for City staff to be aware, as well as real estate agents and home buyers. Participants noted two recent success stories: the development of Elim Village is a market-based comprehensive facility for seniors and Fairview Apartments provides smaller units at an affordable rent.

A participant mentioned housing affordability is experienced differently by different people and can be relative to other housing markets in the region. Other comments from participants include the need to provide more rancher-style family homes where seniors can age in place. A participant mentioned locating seniors' facilities in existing neighbourhoods (Rosedale, Yarrow and Fairfield Island) to allow seniors to stay within the same

community. It was also noted that the current servicing levels in these neighbourhoods cannot support higher density housing (e.g. apartments or townhouses).

Participants also noted that neighbouring First Nations may offer opportunities for partnership on seniors' housing.

Service Providers

Service providers who participated in this focus group provide a wide range of services for adults 65+, including health, recreation, and well-being. The focus group met on February 27th, 2019. Representatives from the following organizations participated in the housing provider focus group:

- Chilliwack Seniors Peer Counsellors
- Chilliwack and District Seniors Resource Society
- Fraser Health Authority
- Chilliwack Community Services
- Fraser Valley Regional District Strategic Planning Department
- YMCA
- Chilliwack Division of Family Practice
- Chilliwack Activity Centre (50+) Society
- Yarrow Seniors Citizens Society

The discussion is summarized below.

Strengths of Seniors' Housing Initiatives in Chilliwack

Participants noted the significance of conducting this study for Chilliwack, the Paramount project with BC Housing, and strong relationships with community partners at the hospital as steps toward the right direction for supporting seniors' housing. A participant expressed interest in having more gated communities for seniors, although another participant noted this could be suitable for some seniors but can lead to isolation for others.

Housing Challenges Seniors Face in Chilliwack

Participants cited high housing costs and the lack of suitable and subsidized housing options as challenges for their clients. The waitlist for subsidized housing may be two to three years long. Often seniors have a desire to stay at home, however, for many homes there are costs related to installing home adaptations. It was mentioned there is often a waitlist for home adaptation retrofit subsidies from BC Housing.

Seniors also face a risk of eviction from sales of rental buildings or increases in rent due to building renovations. The Shelter Aid for Elderly Renters (SAFER) subsidy has not kept up with market rental increases. Specific seniors' housing or service needs not being met are:

- Shortage of home services (e.g. handy-man services for home maintenance and repairs, subsidized housekeeping)
- There is a need for more transportation services and more flexibility within the current services available. Services such as Handy-Dart are helpful but they do not allow for spontaneity and flexibility.
- Lack of assisted living and residential care units
- Need for innovative housing models and design to allow for diverse living arrangements

- Safety concerns about buildings and neighbourhoods where seniors live
- Allowing more buildings to have lockboxes for entry

Participants cited transportation to activities, community meeting spaces, and awareness of resources for seniors as specific strategies to help seniors meet their housing-related challenges. In addition, participants noted the importance of having facilities which offer multiple levels of care on the same site or unit to allow for couples to stay together as health care needs change. Changes to funding structure could help to promote this integration of services. One comment noted Chilliwack's proximity to University of Fraser Valley could have potential to create intergenerational housing. Another comment indicated nearby churches could be potential partners to build seniors' housing.

Other suggestions to create more housing options for seniors were identified as increasing accessibility of buildings for seniors (e.g. one level without stairs) and for seniors' facilities that offer complex care needs, including supporting those living with dementia. One participant mentioned the need for 24-hour care in assisted living facilities, but other participants noted the difficulty in providing this.

Resources to Help Seniors Meet Their Housing Needs

Participants identified the need for seniors to proactively plan for future needs instead of reacting to crises as this makes it difficult to find suitable housing when there is a shortage of seniors' housing. Participants also noted the need for increased promotion of resources and services available for seniors.

Housing Providers

Representatives from the following organizations participated in the housing provider focus group on February 27th, 2019:

- Chartwell Retirement Residences
- Chilliwack Dogwood Monarch Lions Club
- Chilliwack Supportive Housing
- BC Housing
- Ministry of Social Development and Poverty Reduction
- RCMP Crime Free Multi-Housing Program

The discussion is summarized below.

Strengths of Seniors' Housing Initiatives in Chilliwack

Housing provider participants were asked to identify what actions Chilliwack has taken to promote senior housing. Participants mentioned both the City of Chilliwack and BC Housing have been supportive of seniors housing developments in Chilliwack. The City of Chilliwack's support for seniors housing development projects was cited as a strength. A participant noted the Seniors' Expo in Chilliwack as a great resource of information for the community. The Elim Village development was mentioned as a quality example of senior residential facility that should be promoted.

Housing Challenges Seniors Face in Chilliwack

The lack of rental housing supply and affordability are the top two reasons participants cited for seniors not finding appropriate housing. Participants mentioned that affordability challenges are felt across all housing types because one member of a couple could pass away suddenly; subsidies and income levels are not keeping with the cost of

living; and affordability issues in earlier stages of life could affect retirement saving levels. Another participant noted units which may be affordable for seniors could be unsafe or unsuitable for seniors as the buildings are in need of major repairs, are not accessible, or are located away from transit.

- Specific seniors housing or service needs not being met are:
  - More information on available subsidies and programs for seniors
  - Education on proactively preparing ahead of time to move into seniors' housing as senior housing units or supportive housing units are not available immediately
  - Shortage of skilled healthcare workers leads to an overreliance on emergency rooms for medical treatment.
  - Housing options between independent living and residential care (e.g. assisted living)
  - Housing developments at higher densities to make it financially feasible to construct
  - Infrastructure and servicing levels to support higher densities

Resources to Help Seniors Meet Their Housing Needs

- Increase supply of rental units so that seniors with low incomes can find affordable housing and supply of facilities offering higher levels of care (assisted living and residential care).
- Create incentives for developers to build facilities with various levels of care so that seniors can age in place.
- More partnerships and collaborative meetings between developers, housing providers, service providers, non-profit organizations, and health services for comprehensive solutions and to share resources.
- Apply for funding for housing offered by federal and provincial governments

Fraser Health

Participants from Fraser Health were invited to an open discussion about experiences with providing health care services to seniors in Chilliwack on March 1st, 2019.

One of the most commonly cited issues was the limited access to healthcare services that some seniors face because healthcare workers inability to enter seniors' buildings. Reasons for this are varied, including patient mobility issues, building restrictions on lockboxes, or inability of health workers to enter buildings with unsafe conditions (e.g. mould, water leaks, unstable floors). A participant cited that as many as 60% of the senior clients are low income and as a result of housing affordability, choose to live in buildings or areas that are not safe or adequate. Common housing adequacy issues include bed bugs, leaking rooves, and broken elevators.

Participants also cited that patients who experience mental health issues and associated behavioural issues need a specialized level of care that is limited in Chilliwack. Dementia was mentioned as one disease that requires living in facilities which offer services between independent living and long-term care. However, only three facilities exist locally in Chilliwack and Agassiz.

Common senior housing-related challenges that were cited are shortage of transportation options, lack of meal services, social isolation, long waitlists for residential care facilities, and the distance to grocery stores and shops. It was noted that seniors may be temporarily housed in other cities in the event of emergencies. One participant mentioned that seniors cannot take advantage of online services at home as they may not be aware of services offered or have the technological skills needed and may not have internet access.

Seniors

A small group of seniors was invited to participate in a focus group on March 14th, 2019. These seniors were invited through expression of interest during the community meeting, as well as through connections with seniors' housing providers. While the general public was provided several opportunities to participate through the community meetings and community surveys, the seniors focus group was intended to be a small group discussion to build on the findings of the community meetings and go deeper into a number of topics. The discussion is summarized below.

Generally, participants did not find the key highlights from the community survey surprising. Participants cited the Elim Village facility as a good example of a senior housing development that is centrally located and provides space for socializing.

Participants identified multiple reasons for why Chilliwack is a great place to live, including:

- Family connections
- Plentiful indoor and outdoor recreation spaces
- Quiet and peaceful environment
- More affordable than other communities
- Community-minded city
- Welcoming for seniors and respectful
- Many senior group activities
- Attracts seniors from other communities

Participants identified housing concerns in Chilliwack as they age:

- Affordability of owning a home on a single income and where to live after
- Rising costs of living, including utilities, home maintenance, groceries, and taxes
- Rising rents while on fixed-income and fear of becoming homeless
- Cutting spending on necessities
- Need for life skills training, budgeting, and cooking (inability to cook well or make healthy food)

Participants identified types of housing that they think are missing in the community:

- Affordable housing facilities for seniors with incomes less than $30,000
- Senior housing facilities that allow for pets
- Co-housing and communal housing (Abbyfield in Burnaby, B.C.)
- Private assisted living with shared meals and activities
- Rancher-style houses have mainly been built around Sardis (due to floodplain restrictions north of the highway)
- Lower cost rental apartments with communal kitchen where nutritious meal services could be offered and included in rent
- Facilities offering both assisted living and independent living at the same site

Participants identified a few services that would help seniors age in place, including home support with scheduling flexibility; housekeeping services; temporarily assisted living services or residential rehabilitation facilities to recover from injuries; and access to transportation. One participant emphasized the need for a transportation service

between taxis and Handy-Dart vehicles because there are seniors who do not have a driver's license and who do not qualify for taxi-savers.

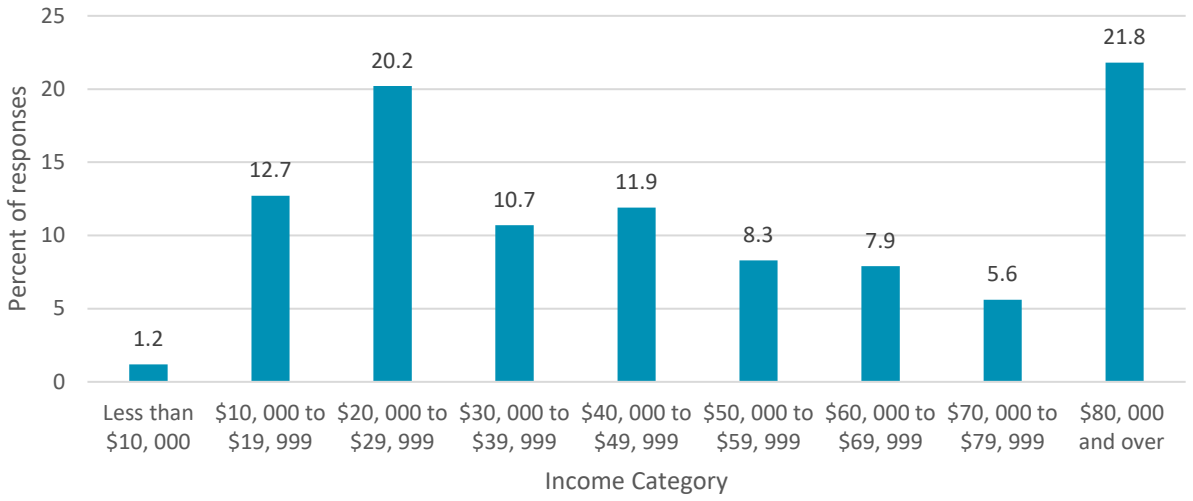
Participants identified suggestions for creating more housing options for seniors include renting spare bedrooms to students where there are no restrictions and building apartments and homes with flexible spaces in mind. One participant cited the L'Arche Relational Model as an example of how senior housing buildings can be designed for independent living and with built-in accommodation for live in assistance.

5. Survey Highlights

As part of the public engagement component of the project, a survey was conducted of aging adults in Chilliwack. A total of 263 surveys were completed, and a highlight of the findings is presented below.

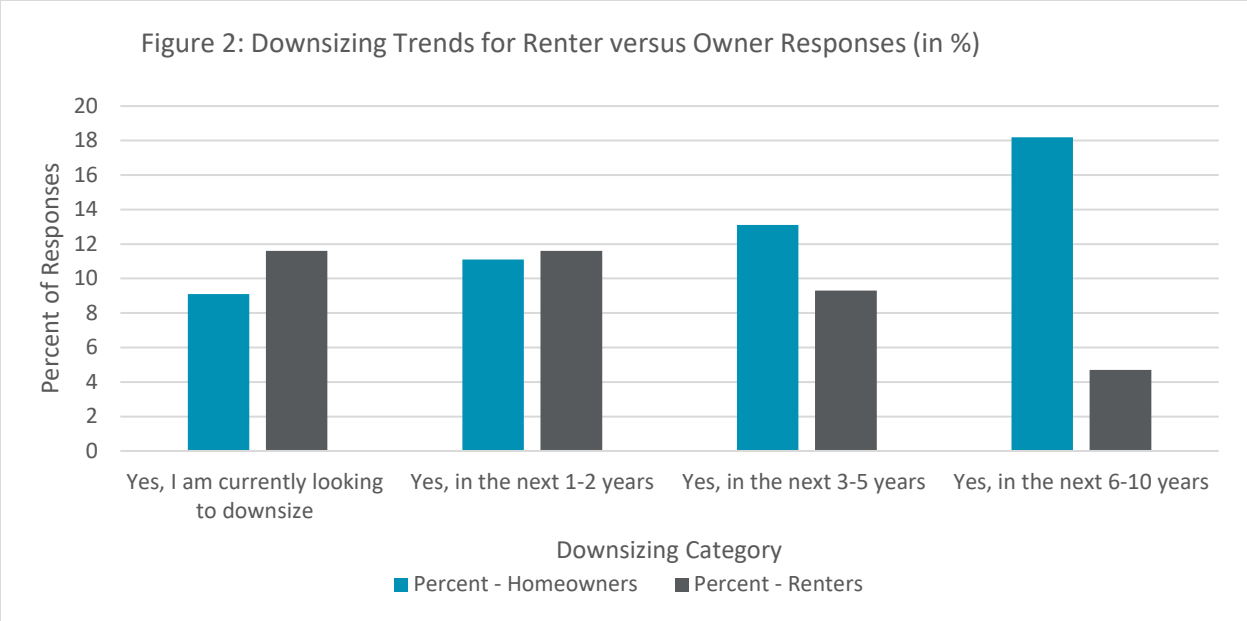
- **Age:** Overall, 69% (181) of the responses fell in an age category of 69 and under, and 31% (81) of responses were in an age 70 or above category. The age category with the most responses was age 65-69 (23%, 61), followed by 54 and under (16%, 43). The age category with the least responses was 90 and over (1%, 3).
- **Income**: the single income category selected in most responses was "$80, 000 and over" (22%, 55). There were fewest responses for the income category "less than $10, 000" (1%, 3), which highlights the very different response rates at either end of the income spectrum. Overall, 57% (143) of responses fell into an income category of $49, 999 or below, and 43% (110) of responses were in an income category of $50,000 or more. We were unable to find a low-income cut-off from Statistics Canada that aligned with the data available to us through this question; instead, we used the cut-off of $49,999 and under as one category versus $50, 000 and above.

Figure 1: Overview of total 2018 household income categories (before taxes and deductions) selected by respodents (%)



- **Household Structure:** There were 52% (135) respondents that indicated that they live with a spouse or partner only, 28% (74) respondents live alone, and 12% (31) live with their child or other relatives. Ten percent (27) of respondents described an 'other' living situation, which was most commonly cited as living with their spouse/husband plus children, and/or a grandparent.
- **Tenure:** Seventy-seven percent (201) of respondents stated they own their home, 18% (46) rent their home, and 5% (13) identified other housing categories, including living in a relative's home or an RV, renting a room, apartment or senior living apartment, and owning a mobile pay pad rental.

- **Housing Type:** 49% (127) of respondents indicated living in a single detached house (a single-family house), 25% (65) in an apartment building/condo and 16% (41) in a row house/townhouse/duplex. The other categories included a basement in-law suite (5%, 12), mobile home/RV (5%, 12) and private bedrooms (1 response) or other (2 responses).
- **Affordability:** 77% (201) of the survey respondents indicated yes, it is affordable; whereas, 18% (47) indicated no, it is not affordable. Five percent (14) of respondents were unsure if their housing is affordable.
- **Needs Met by Housing:** Eighty-three percent (213) of responses indicated that yes, housing meets their needs and 18% (46) indicated no, it does not.
    - Of the 46 respondents who indicated that their housing needs are not met, 17 of them has also indicated that their housing is not affordable.
    - Of the 46 respondents who said their housing needs are not met, we received 20 qualitative responses as to why their housing does not meet their needs. There were various responses related to affordability, spacing issues (too big or too small), lack of accessibility and ramps, lack of affordability, needing more assistance as one ages, and poor quality housing (e.g. lack of insulation, soundproofing).
- **Housing Challenges:** When asked if they currently experience any of a number of housing challenges, there were 540 responses collected from 252 respondents (more than one response was allowed). There were generally issues experienced across all the categories. The top three concerns were the cost of utilities (electricity, water and internet) being too high with 37% (93) responses, cost to repair and maintain home being too expensive (25%, 63), and having difficulty with daily activities (cooking, cleaning, maintaining the home, taking care of myself) (15%, 37). The least cited factor overall was having a poor condition of the rental unit (5%, 12). There were 25% (63) of responses that indicated none of these concerns apply and they do not anticipate concerns in the future.
    - for the 192 owners who answered this question: (i.e. cost to repair home is too expensive, cost of utilities is too high, difficulty with daily activities), in addition to the living space being too large.
    - For the 45 renters who answered this question, the main challenges are: cost of rent is too high (56%, 25), instability of rental housing (40%, 18), and cost of utilities being too high (36%, 16) and too small of living space (22%, 10).
    - 66 respondents indicated a need for safe, affordable, centrally located housing for seniors in Chilliwack
- **Downsizing:** More than half of respondents indicated that they are not considering downsizing (52%, 133), and 48% (125) responses indicated that yes, they are either looking to downsize now or in the next one to 10 years. Overall, there was an upward sloping trend. Most responses indicate that if they are looking to downsize, it will be in the next six to 10 years (15%, 39).
    - For those who are considering moving soon, we asked what their ideal housing would look like. The top answers for ideal housing included: a seniors community (46 responses), a single-family home with better accessibility (36 responses), 'other' housing (34 responses), and condos (33 responses). The 'other' responses varied greatly and included responses such as accessible homes for aging adults, rancher style homes, affordable housing, in-law suites so they can live with their family, homes where pets are allowed, mobile homes and ability to have a garden or communal kitchen or gated community for safety. Fifty-six responses indicated this question was not applicable.



- **Amenities:** Respondents indicated which amenities would be most important in an ideal home, and those that were chosen most often were being near amenities like shopping, social activities etc. (122 responses), and staying in current home for as long as possible (115 responses). There were three options with the same results: having a home that is easy and safe to get around in (88), maintaining current housing affordability (88), and being near family and friends (88), and then being close to parks, trails, and recreational areas (87). The least selected amenity was being near public transportation (44) and near food or meal services (25). For the transportation finding it is important to consider the background of the respondents – for example, those with higher incomes are more likely to own a personal vehicle, making them more mobile. Community members with lower incomes were not well represented in this survey.
- **In-Home Assistance:** When asked if they wanted or needed some type of in-home assistance but were unable to get it, 94% (239) of respondents said no, they never have any issues, and 6% (16) indicated having issues, mainly with home care assistance/support (for home activities like cleaning and medical related services).
- **Discrimination:** When asked it they have ever been refused housing because of ethnicity, age, gender, sexual orientation, or physical ability etc., there were 258 responses. Of them, 90% (231) said no, 6% (15) said yes, and the remaining 4% (12) were unsure.

6. Key Informant Interviews

Key informant interviews were designed to gather information from select key informants who have experience working in the housing sector in Chilliwack or who have experience working with and serving community members who are 65 years and older and trying to access housing.

Key informant interviews targeted service providers, non-profit organizations, developers, and community leaders who work primarily with senior community members who are struggling to find affordable, supportive, and stable housing. Though time and resource intensive, key informant interviews provide different information and context than community surveys and demographic, health, and housing data. They capture information about harder-to-reach populations and also provide an opportunity for informants to give descriptive answers to questions, facilitating knowledge transfer through storytelling and sharing of personal experiences.

In consultation with the City of Chilliwack, we contacted thirteen stakeholders with interview requests, of which nine were available for interviews within the timeframe allotted for data collection. We provided participants with a list of questions before the interview started, but when interesting statements were made or unique insights given, the researcher and subject were free to elaborate or request more details outside of the structured interview. A list of interview questions can be found in Appendix (TBD) of this document.

Summary of Findings

Housing issues, including affordability, availability, and quality, are affecting diverse seniors' populations, including renters, owners, and those who neither rent nor own. These issues have a tremendous impact on the health and well-being of individuals and communities as well as their ability to age-in-place. Living in housing that is temporary or insecure can cause mental distress, while unsuitable housing that is unsafe can result in higher risk of illness and chronic stress. High housing costs also result in less spending on nutritious food, recreation and social opportunities that support well-being. All of which impact an individual's longevity and resiliency in later years. The following section present a summary of findings from key informant interviews in the City of Chilliwack.

Affordability

Affordability is an issue which is connected to most of the themes that were brought forward through key informant discussions. Affordability greatly effects an individual's ability to find safe and appropriate housing that is well located within a community. Seniors, most often on fixed incomes, are vulnerable to changes in the housing market. Key informants often indicated that most housing units available in Chilliwack are market driven and that, not unlike most communities, rental and home ownership costs are steadily increasing. It was felt that there is a general lack of affordable housing appropriate for seniors.

Unsafe Housing Conditions

Key informants repeatedly indicated that seniors, especially those who are low-income, are often living in poor quality and substandard housing units. Several reasons for this were identified, including an inability to afford safe housing and also individuals lack of knowledge regarding their rights as tenants. Service providers indicated that in some extreme conditions where clients are living in unsafe and unhealthy housing units, service providers are not able to access them because of workplace safety restrictions (including concern regarding bed bug infestation). As an already vulnerable population, health and well-being issues are being compounded through these unsafe housing conditions.

Need for Universal Design

Several key informants indicated that much of the current housing stock available in Chilliwack has not been designed with adaptability and the needs of seniors in mind. Integrating Universal Design standards into more homes would support individuals to safely age-in-place as their mobility and support needs evolve. This is particularly important for individuals living with dementia, who often have to move several times as their disease progresses, and at the same time find these transitions to be very stressful and negatively impactful to their cognitive health. Housing that supports longer term occupancy and adaptability as individuals needs change would decrease the number of moves required to receive appropriate levels of support.

This being said, it was noted by key informants that seniors, their aging journey, and subsequent needs, are all vastly different. It is important moving forward that there is inclusion and participation from different senior populations to advise and help guide appropriate housing options in the community.

Need to Better Integrate Housing in the Community

Another need that became clear through conversations with key informants is the need to both support seniors and provide services and living environments which allow them to thrive, without segregating them from the larger population. It was felt strongly that seniors housing should not be separated from that of youth, families or those living with disabilities as health indicators and rates of social isolation and loneliness are pointing toward a greater need to integrate all populations in a community.

Housing and transportation, along with other services, must be well connected and centrally located within the community. Housing that supports seniors should be located close to amenities and services, along transportation routes, and in walkable environments. Key informants indicated that currently in Chilliwack there are limited options for seniors who would like to access safe and appropriate housing options that are also located along a transit route. It was noted that this is both due to a lack of development around transit lines and also an overall lack of transit provision.

“Connection to community is essential- it's great to have additional housing, but having it integrated into the community is hugely important.”

Integrating Levels of Care

As individuals age, their level of care needs may also progress. Key informants shared that in order to better support aging-in-place for seniors, there needs to be more integrated levels of support available in order to prevent individuals from having to move multiple times as their care needs change. Currently, depending on the level of care needed, couples may have to be separated not just into different homes, but also different communities. This results in spouses and family members having to travel long distances to visit loved ones and also compounds issues of social isolation and consequential negative impacts on well-being. Key informants highlighted the need to explore models of housing and support that would focus on the progression of care in one space, allowing individuals to remain in community as services are adjusted around them.

“Don't always assume that it is a single senior, they may be a couple, and each’s need may be different.”

Accessing Housing Information

It was noted that accessing information is often a barrier for seniors who are trying to find appropriate housing supports. The range of information being accessed ranged from housing postings, to subsidy information, to support services, information regarding tenants’ rights, information related to levels of care and options available etc.

Key informants felt that more targeted and coordinated information sharing would be very beneficial to community members. An information hub or information support program that is already being provided in Chilliwack for youth through the “Every Door is the Right Door” program, were noted as best practices that could be implemented for seniors in the community. Key informants felt positively about the opportunities to address the need for more coordinated information sharing, stating that the community is willing to work together to address this need and that information just needs to be mapped out in a useful way and a strategy for addressing need put in place.

“How and when do they get the information that they need without being bounced around to different locations? We have companies and non-profits that are willing to help them [seniors], it's just a matter of being more coordinated.”

“We need sensitive and appropriate supports for seniors in order to better address life transitions.”

Needs Across the Housing and Care Continuum

Needs were identified across the housing and care continuum and it was felt that there is a general lack of seniors-oriented housing in Chilliwack. Key informants did note that in particular there is a lack of complex care facilities located in the community and those that are available have long waitlists. Currently, senior facing complex care needs have to wait to access this support and those in need are finding themselves either in acute care facilities in the hospital or simply waiting for something to become available while potentially struggling to receive appropriate in-home care. Affordability is a barrier as private complex care facilities can be expensive.

It is important to keep in mind that seniors' needs vary as does the care that they require. Key informants shared that in order for Chilliwack to be more supportive of aging-in-place, everything from semi-independent to fully complex care options need to be available in the community. Numbers indicate that Dementia and Alzheimer's are increasing and will continue to rise, because of this and other care needs key informants stated that the City should explore ways to provide opportunities for innovative models of care that address this increasing need.

"We do not have enough beds in any levels of care for the level of growth that this community is experiencing or will experience in the next 10 to 20 years."

Emerging Assets and Opportunities

Partnerships

Through key informant interviews it became clear that there is a resounding commitment to continue to build strong partnerships in order to meet the needs of Chilliwack's aging population. From information sharing to developing and managing housing units, non-profits and service providers indicated that they are ready and willing to build the partnerships that are needed with private sector developers and all levels of government, along with Health Authorities.

It was noted that partnerships are also important for providing much needed services and for creating more affordable housing opportunities and levels of care.

"Chilliwack is unique as far as the service providers, city and local people coming together and working collaboratively to find 'made in Chilliwack' solutions for our issues."

"We have a fairly robust social network of service providers and non-profits that are very interested in working together with the City."

City of Chilliwack is Committed to Addressing the Issue

Key informants felt that the City of Chilliwack was doing good work and has demonstrated a commitment to support safe, affordable, and inclusive housing. It was stated that this process alone, was another demonstration of the ongoing commitment of the city to address increasing needs for affordable housing and continue to build partnerships and innovative models to meet this need.

Funding Available

Key informants were encouraged by the funding opportunities currently available from all levels of government. It was noted that there is an emphasis on the need for seniors housing from funders and that the City of Chilliwack may be well situated to support access to funding opportunities once the Housing Needs for Aging Adults Study was completed. Key informants noted that much of the available funding distinctly states that there has to be participation from seniors in developing communities housing solutions and that the partnerships that already exist in Chilliwack between public and private sectors would serve the community well in accessing funding opportunities.

“The current environment for addressing seniors housing needs is the best it has been in decades.”

Bylaws

Key informants felt that overall City bylaws were supportive of developing seniors appropriate housing. Many did however feel that there were still further opportunities to be innovative with bylaws. Suggestions ranged from the integration of affordable and inclusive unit requirements per market development, to incentivizing the development of purpose-built rental units for seniors and youth, to parking and development fee concessions and expediting the development application process for seniors specific affordable housing. It was also noted that there may be an opportunity for more targeted engagement with private landowners to address the current seniors housing need.