Greenwood Seniors' Housing Study

FINAL REPORT - December 22, 2014

Prepared for The Greenwood Improvement Society (TGIS)



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December 22, 2014

Fred Marshall,
President,
The Greenwood Improvement Society,
Box 610,
Greenwood, B.C.
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Dear Mr. Marshall,

I am pleased to submit the final report of the Greenwood Seniors' Housing Study. The report contains the results of the needs assessment as well as a preliminary feasibility analysis for a potential seniors' housing complex in Greenwood.

The study benefitted from many hours of volunteer support provided by members of your society. Designing the survey was a collaborative effort and the questionnaires went through many iterations before reaching their final form. Thanks to the hard work of your board members and members of the Advisory Committee, the survey achieved a wide coverage of the seniors' population in the Greenwood area.

I hope the findings of this study and the suggestions offered will be useful in pursuing your dream of providing housing and support for seniors in the Greenwood area.

Thank you for the opportunity to work with you on this project.

Sincerely,

Margaret Steele, M.Sc. (Bus. Admin)

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Executive Summary

The city of Greenwood is located in the Kootenay Boundary Regional District in the southern interior of British Columbia. In 2011, more than 30% of Greenwood residents were 65 years of age or older, nearly double the provincial level of 16%. In the West Boundary (which includes the City of Greenwood, the Village of Midway, the small unincorporated townsite of Anaconda, and the surrounding rural area known as "Area E"), 845 people or approximately 25% of the population were 65 years of age or older in 2011. The population of the West Boundary is aging, with the population aged 75 and over predicted to nearly double by 2034.

Housing and support options for seniors are typically viewed as a continuum ranging from seniors living independently in their own homes through to residential care facilities (i.e., nursing homes). "Supportive housing" and "assisted living accommodation" are important options that should be available for seniors who are unable to live safely in their own homes but who do not need the full-time nursing care available in residential care facilities. "Supportive housing" residences provide accommodation and a range of hospitality services which can include prepared meals, linen change, housekeeping, social and recreational activities and an emergency response system. "Assisted living accommodation" is similar to supportive housing but also includes personal care services such as assistance with dressing, bathing and medications.

There is no supportive housing or assisted living accommodation for seniors in Greenwood. When seniors can no longer live safely in their homes, their only choice is to leave their community. In 2012, The Greenwood Improvement Society (TGIS) began to explore the possibility of building a seniors' housing complex. In July 2014, TGIS received funding from Canada Mortgage and Housing Corporation to conduct a needs assessment and preliminary feasibility analysis. This report presents the results of the assessment and analysis.

Two housing surveys were conducted over the period November 17 to 28, 2014: Survey "A" for seniors aged 65 and over and Survey "B", a more general household survey to gauge the level of community support for a seniors' housing complex and also to determine if any residents had aging parents or relatives who might move to Greenwood if seniors' housing were available (see Appendix 1 for copies of the questionnaires). Survey packages were delivered to the Greenwood post office and placed in the 290 mail boxes that accepted unsolicited mail. A total of 130 survey envelopes were returned for an overall return rate of 45%.

The majority of seniors who completed Survey "A" indicated they wanted to remain in Greenwood as they aged (64% replied "yes" and 30% replied "maybe"). In response to the specific question, "if the Greenwood Improvement Society built a seniors' housing complex in Greenwood, do you think you would be interested in living there?", 57% replied "yes", 29% "maybe" and 13% "no". Survey "B" identified a total of 16 households with aging parents or other relatives who would potentially consider re-locating to a seniors' housing complex in Greenwood.

The survey results clearly indicated a "need" for a seniors' housing complex in Greenwood: a total of 33 seniors (21 residents in the Greenwood area and 12 relatives living elsewhere) indicated they would be interested in moving into a seniors' housing complex in the next five years.

A key question for TGIS and for any potential funders or investors is how this expressed need for seniors' housing would translate into demand in terms of residents' ability to pay the monthly costs. Supportive housing and assisted living accommodations are more expensive to build and operate than regular seniors' housing because of the additional features needed and the support services provided.

Discussions with the Interior Health Authority (IHA) indicate that it is unlikely, in the short-term, that funding would be available to finance assisted living units in Greenwood. One of the issues TGIS will have to wrestle with centres around the risks and benefits of building a seniors' residence that offers supportive housing only. If there are no assisted living units in the residence, seniors would have to move to another community when their health needs became more complex.

A ball-park estimate to build a 20 unit supportive housing complex with a mix of studio, one-bedroom and two-bedroom suites is approximately \$2.9 million (based on an estimate of \$191 per square foot). Total monthly expenses, including mortgage payments, operating costs and support services are estimated at approximately \$1,625 per month. A monthly fee of \$1,625 is beyond the level most Greenwood seniors could afford (the majority of survey respondents indicated they could afford less than \$1,250 per month).

It is no surprise that building and operating a seniors' housing complex in Greenwood will only be feasible if the costs can be significantly reduced, either through grants or other strategies to reduce the initial capital costs (and thereby reduce the mortgage) or through subsidies to reduce monthly operating costs. The SAFER Program could potentially be used to subsidize rents if the estimated rent levels could be reduced below the SAFER limits. One strategy to achieve this would be to raise sufficient funds to reduce the mortgage. While some funds could be raised through local fundraising efforts, the bulk of the funding will most likely have to come from government sources. Unfortunately, however, the current funding climate is not particularly favourable for creating new supportive housing projects for seniors, although it is true that all levels of government and the regional health authorities are deeply aware that the population is aging and the seniors' population is growing. Perhaps there is reason to hope that government priorities will shift to respond to this need.

In the meantime, the results of this study should be interpreted as encouragement to continue pursuing the vision to ultimately build a small supportive housing residence of approximately 20 to 24 units in Greenwood. The next steps would include: forming a planning committee; increasing awareness and familiarity with the various housing options and funding sources available; continuing to build community support; and raising funds to build up equity.

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1. Introduction

The City of Greenwood is located in the Kootenay Boundary region in the southern interior of British Columbia. In 2011, more than 30% of Greenwood residents were 65 years of age or older, nearly double the provincial level of 16%. There are no supportive housing complexes or assisted living facilities for seniors in Greenwood. Consequently, when seniors are unable to remain safely in their homes, their only choice is to leave their home community.

In 2012, The Greenwood Improvement Society (TGIS) began to explore the possibility of building a seniors' housing complex in Greenwood to accommodate and support seniors who wanted to remain in their home community as they aged. TGIS is a non-profit, charitable organization with a mandate to:

... facilitate and/or support the orderly planning and development of projects that will benefit the economy and/or well-being of the residents of the City of Greenwood, B.C., and the townsite of Anaconda, B.C. These projects could include the arts, history, education, the interests of children and seniors, culture, recreation and environment, social issues, economic enhancement and other activities as deemed appropriate by the Society.¹

In July 2014, TGIS received a Seed grant from Canada Mortgage and Housing Corporation to conduct a needs assessment and preliminary feasibility study for a seniors' housing complex in Greenwood. Two housing surveys were conducted over the period November 17 to 28, 2014: (1) a survey of seniors aged 65 and over and (2) a more general household survey to gauge community support for a seniors' housing complex and determine the number of residents with aging parents or relatives who might move to Greenwood if seniors' housing were available (see Appendix 1 for copies of the questionnaires).

This report presents the results of the surveys and assesses the feasibility of building and operating a seniors' housing complex in Greenwood. The report is organized in seven sections including this introduction:

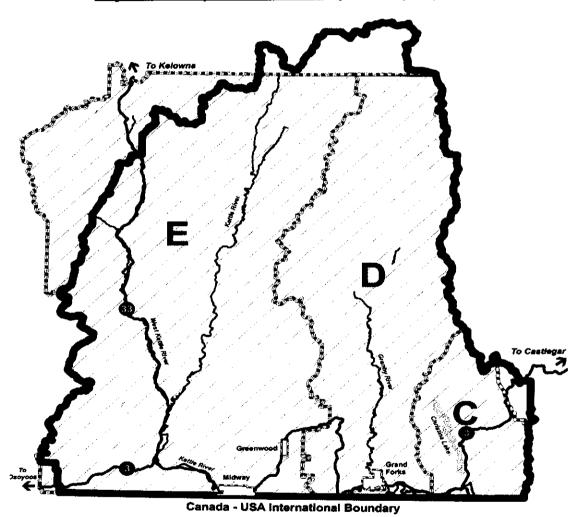
- Section 2 contains a demographic and socio-economic profile of Greenwood and surrounding area;
- Section 3 describes the spectrum of housing and support options needed by seniors as they age:
- Section 4 describes the housing and support options available for seniors in the Boundary area of the Kootenay Boundary Regional District;
- o Section 5 assesses the need for seniors' housing in Greenwood;
- o Section 6 contains the feasibility analysis; and
- o Section 7 offers conclusions and suggestions for "next steps".

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¹ TGIS Constitution, as approved December 1, 2004.

2. Profile of Greenwood and the West Boundary

Greenwood, recognized as Canada's smallest city, is located in southern British Columbia in the Boundary area of the Kootenay Boundary Regional District. The Boundary is divided into West and East Boundary. The West Boundary includes the City of Greenwood, the Village of Midway, the small unincorporated townsite of Anaconda and the rural area known as "Area E". The East Boundary includes the City of Grand Forks and surrounding rural areas "C" and "D" (see Map 1).



Map 1 - Boundary Area of the Kootenay Boundary Regional District

Population: In the 2011 Census, 708 people lived within the Greenwood city limits. Table 1 contains the census data by age group for Greenwood, the West Boundary and the province.

<u>Table 1: 2011 Census population, City of Greenwood, West Boundary and British Columbia,</u> by age group^{2,3}

Age	Greenwood		West Boundary		British Columbia	
	Total	Percent	Total	Percent	Total	Percent
Under 55	310	43.8%	1735	51.7%	3,096,960	70.4%
55 – 64	175	24.7%	775	23.1%	614,375	14.0%
65 – 74	140	19.8%	560	16.7%	371,615	8.5%
75 – 84	65	9.2%	220	6.6%	224,425	5.1%
85 and over	10	1.4%	65	1.9%	92,675	2.1%
Total population ⁴	708		3,352		4,400,057	
Population 65 and over	225	31.8%	845	25.2%	688,715	15.7%
Median age	57.6				41.9	

As shown in Table 1, there were 225 people aged 65 or over living in Greenwood in 2011. This represents nearly 32% of the population, more than double the level in the province as a whole. In the West Boundary, 845 people or approximately 25% of the population were 65 years of age or older.

Income: The most recent income data available is from the 2010 National Household Survey conducted by Statistics Canada. Although data were collected from all communities in the West Boundary, the data for the City of Greenwood are suppressed by Statistics Canada due to the small population size. However, data are available for the West Boundary.

In 2010, the median after-tax household income in the West Boundary was \$28,196. This is nearly half the median after-tax household income at the provincial level which was \$54,379. In the West Boundary, government transfer payments represented a much larger portion of income than in the province as a whole (i.e., 27.1% in the West Boundary, compared to 11.7% in the province – see Table 2). Government transfer payments include Canada/Quebec pension plan benefits, Old Age Security (OAS), Guaranteed Income Supplements (GIS), employment insurance benefits, child benefits and other income from government sources. As indicated in

⁵ 2011 National Household Survey, Statistics Canada, data provided by BC Stats, custom run.

² Statistics Canada. 2012. Greenwood, British Columbia (Code 5905042) and Kootenay Boundary, British Columbia (Code 5905) (table). Census Profile. 2011 Census. Statistics Canada Catalogue no. 98-316-XWE. Ottawa. Released October 24, 2012. http://www12.statcan.gc.ca/census-recensement/2011/dp-pd/prof/index.cfm?Lang=E (accessed October 29, 2014)

³ Midway, British Columbia (Code 5905037) and Kootenay Boundary E, British Columbia (Code 5905054) (table). Census Profile. 2011 Census. Statistics Canada Catalogue no. 98-316-XWE. Ottawa. Released October 24, 2012. http://www12.statcan.gc.ca/census-recensement/2011/dp-pd/prof/index.cfm?Lang=E (accessed November 18, 2014).

⁴ Note Statistics Canada has a practice of random rounding of numbers to multiples of 5. Therefore, small numbers should be interpreted cautiously and age groups may not add to total.

the table, OAS and GIS represent 8.1% of total income in the West Boundary, compared to 3.3% in the province.

<u>Table 2: Composition of total income (population 15 years of age and over),</u> West Boundary and British Columbia, 2010⁶

Total Income	West Boundary (%)	British Columbia (%)
MARKET INCOME		
Employment income	57.5	73.7
Investment income	2.0	6.1
Retirement pensions, superannuation		
and annuities	10.8	6.9
Other money income	2.5	1.7
Sub-total	72.9	88.3
GOVERNMENT TRANSFER PAYMENTS		
Canada/Quebec pension plan benefits	10.7	3.7
Old age security and guaranteed		·
income supplements	8.1_	3.3
Employment insurance benefits	2.3	1.5
Child benefits	1.6	1.2
Other income from government sources	4.5	2.0
Sub-total	27.1	11.7

Although there are no official poverty lines in Canada, Statistics Canada does establish "low income measures" that are used to assess the prevalence of low income households. The low income measures (or LIMs) are income thresholds below which a household spends significantly more than average (i.e., 20% more) on food, clothing and shelter. LIMs are established for various household sizes and for rural areas and several sizes of urban centres. Table 3 shows the prevalence of low income in the West Boundary and British Columbia in 2010.

As shown in Table 3, a larger percentage of the population in the West Boundary lives in households with after-tax incomes below Statistics Canada's low income threshold levels than in the province as a whole (32.5% in the West Boundary compared to 16.4% in the province). The disparity is particularly noticeable in the 18 to 64 age group where 40.1% of people in the West Boundary are living with income levels below the threshold, compared to 16.2% of the population in the province as a whole. Seniors in the West Boundary also have a higher incidence of low incomes, with 19.7% falling below threshold levels, compared to 13.9% in the province.

⁶ Ibid.

Table 3: Prevalence of low income (based on after-tax income⁷), 2010, West Boundary and British Columbia⁸

	West B	oundar	y (%)	British (Columb	ia (%)
Age	Female	Male	Total	Female	Male	Total
Under 18 years	25.4	14.9	21.9	19.1	19.1	19.1
18 to 64 years	43.1	37.4	40.1	16.8	15.5	16.2
65 years and over	18.5	19.3	19.7	16.2	11.4	13.9
All age groups			32.5			16.4

Housing costs9: There are no specific data available for housing occupied by seniors in the West Boundary. However, the data for total households indicate that the median monthly shelter cost in 2010 was \$415 for owner-occupied dwellings and \$650 for rented dwellings. Average shelter costs for 2010 in the West Boundary were \$661 for owner-occupied dwellings and \$805 for rented dwellings. 10

In Canada, housing is considered "affordable" if monthly shelter costs are less than 30% of before-tax household income. In the West Boundary, 43.9% of tenant households and 30.8 % of owner households were paying 30% or more of their income for housing in 2010. The comparable figures for the province were 45.3% for tenants and 23.8% for owners.

Population growth: Population projections prepared by BC Stats indicate that the population aged 75 and over in the West Boundary will nearly double by 2034 (see Table 4). 11

Table 4: Population projections, West Boundary, 2014, 2024 and 2034 12

	Total	Population Aged 75	P	pulatio	n by Age	Cohort	
Year	Population	and Over	65-69	70-74	75-79	80-84	85+
2014	3,273	576	350	232	162	98	84
2024	3,161	922	313	315	290	167	150
2034	2,983	1,043	161	260	271	232	280

10 Statistically, the "median" value is often taken as a more representative indicator than "average" as it represents the middle value, i.e. in the case of rents, the value at which one-half of monthly rents are higher and one-half are lower. Average monthly rent is calculated by adding up the total rents paid by all households and dividing by the number of households.

⁷ For more information, see http://www12.statcan.gc.ca/nhs-enm/2011/ref/dict/table-tableau/t-3-2-eng.cfm and http://www12.statcan.gc.ca/nhs-enm/2011/ref/dict/fam021-eng.cfm

²⁰¹¹ National Household Survey, op. cit.

¹¹ Note that the West Boundary has the same geographic boundaries as Local Health Area 13 (Kettle Valley).

¹² BC Stats, http://www.bcstats.gov.bc.ca/StatisticsBySubject/Demography/PopulationProjections.aspx (accessed November 14, 2014).

As with most areas of the province, the population in Greenwood and the West Boundary is aging, and, as is the case for many rural communities, there are very few housing options available for seniors as they age. Currently, there is only one supportive/assisted living seniors' housing complex in the West Boundary (i.e., Parkview Manor in Midway) and none in Greenwood. When seniors in Greenwood are unable to continue living safely in their own homes, their only choice is to move away from their home community. As older people tend to be very attached to their home communities, they may choose to remain in their homes far longer than they can safely do so because they do not want to leave their community.

3. Housing and Support Options for Seniors in B.C.

Housing and support options needed for seniors are typically viewed as a continuum ranging from seniors living independently in their own homes (owned or rented) through to residential care (i.e., nursing homes). Table 5 outlines the categories generally included in the continuum.

Independent	Supportive	Assisted	Residential
Housing	Housing	Living	Care
Seniors living independently in the community with or without Home Support	Offers accommodation and hospitality services. Hospitality services can include meal service, linen change, housekeeping, social and recreational activities and an emergency response system.	Offers accommodation, hospitality services and personal care. Personal care can include assistance with dressing, bathing and medications.	Facility with 24 hour nursing care

Table 5: Continuum of housing and care options¹³

The range of housing and support options is complex and involves a number of provincial government authorities as well as private service providers, including profit and non-profit organizations. In British Columbia, supportive housing and assisted living accommodation are provided by non-profit societies, charitable organizations and also by private businesses.

¹³ Adapted from Mancer, K. and Holmes, C. October 2004. 70 Ways to Reduce the Cost of Developing and Operating Supportive Housing for Seniors. http://chodarr.org/sites/default/files/chodarr0257.pdf (accessed October 30, 2014).

The five regional health authorities in the province are responsible for delivering programs and services to seniors under the direction of the Ministry of Health. The West Boundary is within the service area of the Interior Health Authority (IHA). HA provides a broad range of services and programs to support seniors who need some form of care but do not require acute hospital-based care. IHA refers to these services as "home and community care. They include community-based programs (home support, home care, etc.) and facility-based programs (assisted living and residential care). Each of these is described below.

3.1 Independent Housing

Many seniors living in their own homes rely upon family, friends and volunteer caregivers for emotional support and help with their daily activities. When this type of support is not available or when seniors require services beyond what friends and family can provide, they can apply to IHA for various services and supports. These include:

- O Home Support home support is intended to help seniors stay in their own homes for as long as possible. Home support workers (also called community health workers) assist with daily activities such as bathing, dressing and grooming. In the past, home support workers were also allowed to prepare bulk meals that could be stored in a senior's freezer. They could also provide housekeeping and transportation services. However, there was a policy change in 1992, and, since then, bulk meal preparation, housekeeping and transportation services are no longer included in home support. In a 2012 report, entitled *The Best of Care: getting it right for seniors in British Columbia*, the provincial Ombudsperson recommended that the Ministry of Health evaluate the home support program to determine if it is "meeting its goal of assisting seniors to live in their own homes as long as it is practical". The Ministry was to report on the results of this evaluation by October 2013. According to the June 2014 *Update on Status of Recommendations*, implementation of this recommendation is "ongoing". In the past, home support program to determine if it is "meeting its goal of assisting seniors to live in their own homes as long as it is practical". The Ministry was to report on the results of this evaluation by October 2013. According to the June 2014 *Update on Status of Recommendations*, implementation of this recommendation is "ongoing".
- Choice in Supports for Independent Living (CSIL) this program allows eligible seniors (those with disabilities or high-intensity care needs) to manage their own home support services. IHA provides funding directly to seniors who are then responsible for hiring, scheduling and supervising their home support workers.
- o Home Care home care differs from home support in that the services are delivered by health care professionals, such as nurses and physical or occupational therapists.

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¹⁴ See map of IHA service area available here: http://www.health.gov.bc.ca/socsec/provmap.html (accessed December 17, 2014).

¹⁵ Office of the Ombudsperson. 2012. The Best of Care: getting it right for seniors in British Columbia. Part 2, Volume 1, p. 97.

¹⁶ Ibid, p. 105.

¹⁷ See https://www.bcombudsperson.ca/images/pdf/best_of_care_2/Best_of_Care_Part_2_MOH_Update_2014.pdf (accessed December 2, 2014)

- o Caregiver Relief and Respite this program allows family members or other caregivers to take a break from their caregiving duties. Respite care can be provided in the senior's home or through short-term admission to a residential care facility.
- o Adult Day Centres community programs that provide the opportunity to socialize with friends, access health services and receive support with personal care needs, such as taking medications or bathing.

3.2 Supportive Housing

The BC government defines supportive housing as "housing with a combination of support services" including, at a minimum:

- o a private space with a lockable door;
- o a safe and barrier-free environment;
- o monitoring and emergency response;
- o at least one meal a day available; and
- o housekeeping, laundry and recreational opportunities. 18

In other words, supportive housing provides accommodation and "hospitality" services. Hospitality services can include meals, linen change, housekeeping, social and recreational activities and an emergency response system. Supportive housing is defined as a housing environment as distinct from a health environment. If required, IHA can deliver home support or home care to residents living in supportive housing.

3.3 Assisted Living Accommodation

Assisted living accommodation is intended for people who require regular help with daily activities but are otherwise able to make the range of decisions that allow them to live safely in a supportive, semi-independent environment. Assisted living residences help bridge the gap between supportive housing and residential care for seniors who need some assistance but do not need 24-hour professional nursing care. Assisted living accommodation is similar to supportive housing except it includes personal care in addition to hospitality services.

All assisted living residences in British Columbia must be registered with the Assisted Living Registrar. The Registrar is appointed by the Minister of Health to protect the health and safety of residents living in assisted living accommodation.

19 For more information, refer to the Assisted Living Registrar website at: http://www.health.gov.bc.ca/assisted/ (accessed October 30, 2014).

¹⁸ Province of B.C. 1999. Supportive Housing in Supportive Communities. The Report on the Supportive Housing Review. Victoria, B.C.: Ministry of Health and Ministry Responsible for Seniors, Ministry of Social Development and Economic Security, p. 2.

The Community Care and Assisted Living Regulation sets out a number of "prescribed services" that may be provided by an assisted living facility. These include:

- o regular assistance with activities of daily living, including eating, mobility, dressing, grooming, bathing or personal hygiene;
- central storage of medication, distribution of medication, administering medication or monitoring the taking of medication;
- o maintenance or management of the cash resources or other property of a resident or person in care;
- o monitoring of food intake or of adherence to therapeutic diets;
- o structured behaviour management and intervention; and
- o psychosocial rehabilitative therapy or intensive physical rehabilitative therapy.²⁰

Assisted living residences are allowed to provide no more than two of these prescribed services. As of 2012, every assisted living residence in the province had chosen to provide the same two prescribed services, i.e., assistance with daily activities and assistance with medications. The number of prescribed services provided by a residence is the key legal distinction between an assisted living residence and a residential care facility. If a residence provides only one or two prescribed services, it can be registered as an assisted living residence. However, if it provides three or more prescribed services, it must be licensed as a "community care facility" (i.e., a residential care facility).

Assisted living accommodation can be private pay or publicly subsidized (or a combination of both). To be eligible for publicly subsidized care, seniors must be assessed by IHA and meet the following criteria:

- o require both hospitality and personal care services;
- be capable of making decisions that will allow them to function safely in an assisted living residence (or living with a spouse who is willing and able to make those decisions); and
- be at significant risk in their current living environment (for example, because of a history of falls, isolation or poor nutrition).²¹

Those who qualify for a subsidized rate pay a monthly fee based on 70% of their after-tax income.

3.4 Residential Care

Residential care is designed for individuals who have complex care needs and are unable to live safely without 24-hour professional care and supervision. Residential care may be provided in community care facilities, in private hospitals or extended care hospitals (public or private). It may be private pay or publicly subsidized. To be eligible for

²⁰ See Section 2, Community Care and Assisted Living Regulation.

http://www.bclaws.ca/civix/document/id/complete/statreg/217_2004#section2 (accessed December 11, 2014).

²¹ Office of the Ombudsperson. op. cit., p. 159.

publicly subsidized care, seniors must be assessed by IHA. Those qualifying for a subsidized rate pay a monthly fee based on 80% of their after-tax income.

4. Housing and Support Options for Seniors in the Boundary

The majority of seniors in the Boundary live independently in the community. There are four residences providing supportive housing or assisted living (Boundary Lodge, Parkview Manor, Phoenix House and Silver Kettle Village) and two facilities providing residential care (Hardy View Lodge and Ivy House) – see Table 6.

Table 6:	Continuum	of housing and ca	re options for	r seniors in the Boundary

Independent	Supportive	Assisted	Residential
Housing	Housing	Living	Care
Seniors living independently in the community	Parkview Manor, Midway Phoenix Manor, Grand Forks Silver Kettle Village, Grand Forks	Parkview Manor, Midway Boundary Lodge, Grand Forks	Hardy View Lodge, Grand Forks Ivy House, Grand Forks ²²

In total, there are 95 units of seniors' supportive housing and assisted living in the Boundary: 20 of these are located in the West Boundary (Parkview Manor in Midway); and the remaining 75 are located in Grand Forks (Boundary Lodge (17), Phoenix Manor (10) and Silver Kettle Village (48)). Only Parkview Manor and Boundary Lodge are publicly subsidized, the remainder are private-pay. Table 7 summarizes the characteristics of the residences providing supportive housing and/or assisted living accommodation in the Boundary. Further details on the individual residences and the types of support services they offer are provided in the text following the table.

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²² Ivy House is located in the Silver Kettle Village

Table 7 - Supportive housing and assisted living residences in the Boundary, summary table

	Boundary Lodge	Parkview Manor	Phoenix Manor	Silver Kettle
Category	Assisted Living	Assisted Living and Supportive Housing	Supportive Housing	Supportive Housing
Туре	Subsidized	Subsidized	Private-pay	Private-pay
Size	17 units	20 units	10 units	48 units
Unit Mix	Studio and one-bedroom suites	One-bedroom and two-bedroom suites	Bed-sitting suites	Studio, one- bedroom and two-bedroom suites
Unit Size	400 – 600 sq. ft.	606 – 867 sq. ft.	250 sq. ft.	531 – 896 sq. ft.
Monthly Fee	70% of income	30% of income plus \$475	\$1,325	\$1,100 - \$2,650 ²³

Boundary Lodge in Grand Forks is operated by the Grand Forks and District Housing Society, a non-profit, charitable organization. The lodge consists of 18 units - 17 are publicly subsidized and one is a private pay guest suite.

Boundary Lodge	Assisted Living
Type	publicly subsidized by BC Housing and IHA (except for one additional
	unit which is a private pay guest suite)
Total units	17 assisted living units
Unit mix	9 studio suites; 8 one-bedroom suites
Unit size	studio suites (400 sq. ft.); one bedroom suites (600 sq. ft.)
Services included	2 meals/day; 24 hour staff presence, housekeeping, organized social and recreational activities
Monthly fee	70% of income
Website	http://www.interiorhealth.ca/FindUs/_layouts/FindUs/service.aspx?svcloc =Boundary Lodge

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²³ From TGIS research, March 26, 2014.

Parkview Manor in Midway is owned and operated by the West Boundary Senior Housing Society, a non-profit, charitable organization. The complex consists of 20 units - 15 units of supportive housing and 5 assisted living units.

Parkview Manor	Supportive Housing and Assisted Living
Type	publicly subsidized by BC Housing and IHA
Total units	15 units supportive housing; 5 assisted living units
Unit mix	18 one-bedroom suites; 2 two-bedroom suites
Unit size	606 – 867 square feet
Services included	2 meals/day; 24 hour emergency response; security intercom system
Supportive housing units	
Monthly rent	30% of income up to maximum of \$506 for a one-bedroom suite
Hospitality services	\$475 per month
Assisted living units	
Rent and hospitality	70% of income

Phoenix Manor in Grand Forks (formerly Abbeyfield Centennial House) is owned and operated by the Phoenix Manor Society, a non-profit, charitable society.

Phoenix Manor	Supportive Housing
Type	private pay, non-subsidized
Total units	10 units of supportive housing
Unit mix	self-contained bed-sitting suites
Unit size	approximately 250 square feet
Services included	2 meals/day
Monthly fee	\$1,325
Website	http://phoenixmanor.ca/

Silver Kettle Village is owned and operated by Golden Life, a private company. The Village consists of 48 units of non-subsidized supportive housing as well as a 40-unit residential care complex (Ivy House). The units in Ivy House are publicly subsidized through IHA.

Silver Kettle	Supportive Housing
Туре	private pay
Total units	48 units of supportive housing
Unit mix	Studio, one-bedroom and two-bedroom suites
Unit size	Studio (average 531 square feet); one-bedroom (674 square feet); two-bedroom (896 square feet)
Services included	2 meals/day; 24 hour emergency response, 24-hour staff presence, housekeeping, organized social and recreational activities, complimentary shuttle bus
Monthly fee	\$1,100 - \$2,650 ²⁴
Website	http://goldenlifemanagement.ca/index.php/villages/silver-kettle-village/overview-11

5. Greenwood Seniors' Housing Needs Assessment

5.1 Background

Over the years, The Greenwood Improvement Society (TGIS) heard from many seniors that they would like to stay in the Greenwood area as they aged but, without suitable housing and supports, they were concerned they would have to leave their home community. The Society has also heard from residents of Greenwood with aging parents or relatives living outside the community who would potentially move to Greenwood to be near family members if there were suitable seniors' housing available.

In order to determine the feasibility of building a seniors' housing complex in Greenwood, TGIS wanted to know:

- o How many seniors wish to remain in the Greenwood area as they age?
- o How many seniors would be interested in moving into a seniors' housing complex?
- o When would they be interested in moving in?
- o What support services would seniors like included?
- O What features would they like included?
- O What rent levels would they be able to afford?

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²⁴ From TGIS research, March 26, 2014.

5.2 Research Methodology

An Advisory Committee consisting of three TGIS board members was formed to assist the consultant in the survey design. The Committee identified two primary target groups for data collection:

- o seniors (aged 65 and older) living in the Greenwood area
- parents or relatives of Greenwood residents who did not live in the area but would potentially move to Greenwood if appropriate seniors' housing were available.
 (Anecdotal evidence suggested that aging parents were living in Grand Forks or other nearby communities because there was no suitable housing in Greenwood.)

Two survey forms were designed to collect information from the two target groups:

- Survey "A" to be completed by residents of Greenwood and area, 65 years of age or older; and
- O Survey "B" to be completed by households with a household head under age 65. The intent of Survey "B" was primarily to determine if there were households in the Greenwood area who had aging parents or relatives living outside the community who would re-locate to Greenwood. A secondary purpose was to gauge the degree of support from the non-senior population for a seniors' housing facility in the community.

The Advisory Committee prepared the survey packages. Each package contained:

- o a covering letter from Fred Marshall, President of TGIS;
- o two copies of Survey "A" (to accommodate households with two seniors);
- o one copy of Survey "B"; and
- o a stamped, return envelope addressed to Margaret Steele, Housing Consultant.

The Advisory Committee delivered the survey packages to the Greenwood post office where they were placed in 290 mail boxes (i.e., the total number of mail boxes that accepted unsolicited mail).

5.3 Research Ethics

The following ethical principles were following in conducting the survey:

- Respect for free and informed consent: Participation in the survey was voluntary and
 participants had the right to refuse to answer any questions. A letter was included with
 the survey describing the reasons for the research and how the information would be
 used.
- o Respect for privacy and confidentiality: Surveys will be stored in a locked cabinet and will be destroyed within one year of completion of the report. The research findings will be aggregated to avoid any possibility of identifying specific individuals.

5.4 Completed Surveys

By December 5, 2014, a total of 130 survey envelopes were returned for an overall return rate of 45% (130/290)²⁵. The returned envelopes contained a total of 174 completed surveys (129 Survey "A" and 45 Survey "B").

The rate of return for Survey "A" can be estimated by comparing the number of surveys returned with the size of the seniors' population. The survey asked respondents to identify whether they lived in Greenwood, Anaconda or the surrounding rural area (Area E). Census population data are not available for Anaconda or the part of Area E that surrounds Greenwood. However, comparing the 2011 seniors' population for the City of Greenwood (225) with the number of respondents from Greenwood (110) indicates a return rate of 49% (see Table 8).

Location		Population 2011 Age 65 and over	
Greenwood	110	225	49%
Anaconda	9	-	-
Area E	9	-	_
Not identified	1		
Total	129	_	-

Table 8: Return rate, Survey "A"

The number of returned Survey "B"s (45) was lower than desired, but, without knowing the number of post office mail boxes held by heads of household under age 65, it is not possible to calculate the actual rate of return.

5.5 Survey Results - Survey "A"

Detailed survey results are provided in Appendix 2. Table 9 contains a general profile of the respondents. As the data in Table 9 show, a very high percentage of seniors responding to the survey were homeowners (95%). This is significantly higher than the corresponding percentage for seniors in the province as a whole, where only 70% own their home.

²⁵ Since that time, a total of 10 more surveys have been returned (7 Survey "A" and 3 Survey "B"). The data from these additional surveys has not been included in the data base or the analysis.

Table 9: Key characteristics of Survey "A" respondents

	Survey Respondents			
	Number	Percentage		
Female	61	48%		
Male	66	52%		
Homeowner	121	95%		
Renter	5	4%		
Living with spouse or partner	87	67%		
Living alone	38	29%		
Age 65 - 69	50	39%		
Age 70 - 74	34	27%		
Age 75 - 79	27	21%		
Age 80 - 84	8	6%		
Age 85 or older	8	6%		

How many seniors wish to remain in the Greenwood area as they age?

The majority of respondents indicated they wanted to remain in Greenwood as they aged. In response to the question, 64% replied "yes", 30% replied "maybe" and 5% replied "no". The most common reason given for replying "maybe" or "no" was "insufficient health and support services", followed by "no suitable seniors' housing" and "want to be closer to family members" (see Table 10).

Table 10: "If you don't want to stay in the Greenwood area as you age, why not?"

Reason	Number	Percentage
Insufficient health and support services	27	59%
No suitable seniors' housing	25	54%
Want to be closer to family members	23	50%
Problems with transportation	19	41%
Lack of social or recreational opportunities	16	35%
Decline in my health	15	33%
Isolation and loneliness	9	20%
Want to be closer to friends	6	13%
Other (e.g., all medical appointments are in Penticton, no	5	11%
shopping nearby, personal reasons)		

How many seniors would be interested in moving into a seniors' housing complex?

The survey asked several questions to determine the level of interest in moving into a seniors' housing complex in Greenwood. Three questions were asked about seniors' expectations around continuing to live in their current home as they aged. The majority of respondents (52%) thought they could remain in their current home for 10 years or more. Another 17% expected they could remain there for the next 6 to 9 years and 31% for the next 5 years only.

The most common reason people gave for thinking they would be unable to remain in their home as they aged was the physical difficulty of maintaining the home or garden. The second most common reason was the concern that they may be unable to care for themselves (see Table 11).

Table 11: "If you don't think you will be able to remain in your current home as you age, why not?"

Reason	Number	Percentage
Physical difficulty maintaining home or garden	61	71%
Unable to care for myself	41	48%
House has too many stairs	28	33%
House is too expensive	23	27%
House is too large	19	22%
Other (unable to drive, failing health, no community support)	7	8%

In response to the specific question "if the Greenwood Improvement Society built a seniors' housing complex in Greenwood, do you think you would be interested in living there?", the response was 57% "yes", 29% "maybe" and 13% "no".

When would they be interested in moving in?

Several respondents commented that it was difficult to answer this question, as it depended so much upon the state of their health. As one respondent put it "One never knows at this age. One day you're fine, next day you could topple over".

As their health was good at the time of the survey, it was understandably difficult for most respondents to predict their housing and support needs in the future. These results are consistent with the body of seniors' research that suggests the move into seniors' housing, especially supportive housing or assisted living is basically "need driven". That is, seniors do not move until they have to, usually for health reasons or because they can no longer drive.²⁶

The body of research also suggests that the earliest age at which seniors tend to move into supportive housing is around age 75 and, in many cases, much older.²⁷ This is also consistent

²⁷ Ibid.

²⁶ Mancer and Holmes, op. cit., p. 11.

with the results of this survey which showed the majority of respondents under age 70 thought they would remain in their present home for at least 10 more years (i.e., 32 out of 46, or 70%) and the majority of those aged 70 to 74 estimating they would remain in their home for another 6 to 9 years or more (i.e., 22 out of 31 or 71% - see Table 12).

Table 12: "How long do you hope to remain living in your current home?"

Length of time	Total	No age given	65-69	70-74	75-79	80-84	85+
For the next 5 years	36		10	9	10	3	4
For the next 6 to 9 years	20	1	4	4	7	4	
For 10 years or more	60		32	18	7		3
Total	116	1	46	31	24	7	7

In the survey, 21 seniors said they would be interested in moving into a seniors' housing complex in the next 5 years. The majority of these (13) were aged 75 or older, 6 were between 70 and 74 and 2 were between 65 and 69. Another 30 seniors indicated they would be interested in the next 6 to 9 years (see Table 13).

Table 13: Timeframe for moving into a seniors' housing complex, by age of respondent

Timeframe	Total	No age	65-69	70-74	75-79	80-84	85+
In the next 5 years	21		2	6	6	4	3
In 6 to 9 years	30	1	9	6	9	2	3
In 10 years or more	54	1	26	16	10	1	
Total	105	2	37	28	25	7	6

What support services would they like included?

Respondents were asked to select the support services they would like in a seniors' housing complex from the following list:

- o Prepared daily meals
- Housekeeping and laundry
- Social and recreational activities and organized outings
- Personal care services (help with medications, mobility and assistance with activities of daily living)
- o 24-hour emergency response
- o 24-hour staff on duty.

As indicated in Table 14 on the next page, the majority indicated they would like 24-hour emergency response, prepared daily meals, housekeeping, laundry and social/recreational activities and organized outings. These support services are usually associated with a supportive

housing complex. In addition, a large percentage of respondents indicated they would like 24-hour staff on duty and personal care services. These services are typically provided in assisted living accommodation but not in supportive housing (although personal care can be provided to residents in supportive housing through home support workers just as it would be if they were living independently in the community).

Table 14: Support services desired in a seniors' housing complex

Service	Number	Percentage
24-hour emergency response	85	79%
Prepared daily meals	84	79%
Housekeeping and laundry	84	79%
Social and recreational activities and organized outings	75	70%
24-hour staff on duty	72	67%
Personal care services (help with medications, mobility and assistance with activities of daily living)	65	61%
Other (mail delivery, transportation)	5	5%

As shown in Table 14, 61% of respondents indicated they would like personal care services to be included in the housing complex. These results should be interpreted with caution as respondents were trying to anticipate the support services they would require in the future. Several respondents acknowledged this was a difficult question to answer as it would depend so much on their health in the future. A more reliable indication of support services needed in the near future might be obtained by considering the responses from those seniors who wanted to move into seniors' housing within the next five years (i.e., 21 respondents). This data is provided in Table 15. As shown in the table, more than half the respondents wanted personal care services included and 24-hour staff on duty. (Please note that while percentages have been included in Table 15, TGIS should rely upon the actual numbers rather than the percentages because of the small number of seniors involved.)

Table 15: Support services identified by respondents wanting to move in the next 5 years

Support service (21 responses)	Number	Percentage
24-hour emergency response	13	62%
Prepared daily meals	16	76%
Housekeeping and laundry	15	71%
Social and recreational activities and organized outings	12	57%
24-hour staff on duty	12	57%
Personal care services (help with medications, mobility and assistance with activities of daily living)	11	52%

What features would seniors like included in a seniors' housing complex?

The survey contained three questions on design features. In response to the question about size of unit, the majority of respondents indicated they would need accommodation for themselves and their spouse/partner (55%) with the remaining 45% needing accommodation for themselves only.

Respondents were asked to select from a list of 11 design features such as kitchens in each suite, internet room, designated parking for residents' vehicles. By far, the most popular feature was kitchen facilities in the suites. The next was designated parking for residents' vehicles. This is not surprising given the reliance on private vehicles for transportation in the community due to limited transportation options (e.g., there is no bus service within Greenwood and the Handi-Dart bus travels from Greenwood to Grand Forks and back on Fridays only). The responses to the other design features are shown in Table 16.

Table 16: Preferred design features in the seniors' housing complex

Feature	Number	Percentage
Kitchen facilities in my suite	99	93%
Designated parking for residents' vehicles	87	82%
Exercise/fitness area	74	70%
Library/reading room	61	58%
Allow small pets	57	54%
Parking and plug ins for electric scooters	52	49%
Meeting room	51	48%
Gardening beds	50	47%
Internet room	49	46%
Workshop	43	41%
Chapel/spiritual/meditation room	28	26%
Other (e.g., dining room, hot tub, free visitor parking, internet access in suite)	4	4%

What rent levels would seniors be able to afford?

The TGIS Advisory Committee was hesitant to include a question about household income in the survey. Instead, a proxy question was asked to determine the amount of rent respondents thought they could afford to pay for a suite in the seniors' housing complex. By far, the majority thought they could afford less than \$1,250 per month (see Table 17).

Table 17: Rent levels that would be affordable

Monthly rent	Total Responses		Couples		Single	
	Number	Percentage	Number	Percentage	Number	Percentage
Less than \$1,000	61	58%	38	55%	23	59%
\$1,001 to \$1,250	29	28%	18	26%	11	28%
\$1,251 to \$1,500	12	11%	10	14%	2	5%
More than \$1,500	3	3%	3	4%		
No answer	3		•		3	8%
Total	1 108		69		39	

5.6 Survey Results - Survey "B"

Anecdotal evidence suggested that a number of Greenwood and area residents had aging parents or other relatives living outside the area who would move to Greenwood if suitable seniors' housing were available. The main purpose of Survey "B" was to quantify that number, if possible. A secondary purpose was to gauge potential community support for building a seniors' housing complex in Greenwood.

A total of 45 completed surveys were returned. The majority were from households living in Greenwood (35). The remainder were from households in the surrounding rural area (7) and Anaconda (3). All respondents except one thought that there was a need for a seniors' housing complex in Greenwood. The dissenting respondent commented that "there is enough between Midway and Grand Forks to support Greenwood". In contrast, several respondents were deeply concerned about the number of seniors living alone because they wanted to stay in their home community and "they had nowhere else to go". One of the most alarming comments was from a respondent living in Greenwood who wrote:

There are seniors in our area that are alone in their homes and unless they have arrangements with someone to come by once a week or even every two weeks to go for mail or groceries have no one to check on them. I'm afraid someone might die and not be noticed or worse, fall ill or fall and get hurt and not get help in time.

This comment suggests there is an immediate need to address the issue of seniors living in potentially unsafe situations. Recommendations to address this in the short term are beyond the scope of this report but TGIS should pass this comment along to the appropriate agencies in the community.

In terms of the number of aging relatives who might consider re-locating to Greenwood if there were suitable seniors' housing available, 16 of the 45 households surveyed identified a total of 22 aging relatives. In terms of timing, 12 relatives would be interested in moving to Greenwood in the next 5 years; 5 in the next 6 to 9 years and 5 in 10 years or more. The main reason given for wanting to move was to be near family. The majority of relatives were parents (mainly mothers), although fathers were mentioned as well as grandparents, sisters and other relatives.

Twelve of the relatives were 80 years old or older and 5 of them no longer lived on their own (i.e., they lived in a seniors' housing complex, in supportive housing/assisted living or with another family member). The majority (i.e., 17 seniors) needed accommodation for one-person only. (Refer to Appendix 3 for complete survey results.)

5.7 Conclusions From Survey Data

Several factors must be taken into account in determining the need for supportive housing or assisted living in Greenwood. An important factor is the distinction between two fundamental concepts: "housing need" and "housing demand". Another factor to consider is something that can best be called "readiness to move". A third factor relates to the internment of Japanese Canadians during the Second World War and their forced relocation to the Greenwood area. Each of these is described below.

Housing need is generally determined based on an individual's specific requirements. The need for supportive housing can be estimated based on the number of seniors needing accommodation and hospitality services. The need for assisted living can be determined by the number of seniors needing personal care services in addition to the accommodation and hospitality services provided in supportive housing. In the Boundary, IHA is responsible for assessing seniors to determine their need for assisted living (i.e., subsidized assisted living). In terms of supportive housing, it can be difficult to distinguish between "wants" and "needs". Basically, the way that is done in the market economy is by looking at "demand".

Housing demand takes into consideration affordability factors and is based on the relationship between the cost of housing and a household's ability to pay those costs. This means that the demand for supportive housing depends, among other factors, upon seniors' income levels as well as the cost of construction and on-going monthly operating costs incurred by the housing operator (i.e., private owner, non-profit housing provider etc.).

Readiness to move is very difficult to measure. The transition from living in their own home to living in a housing complex is a major life transition for seniors and can raise a whole variety of anxieties. As much as seniors want to know that there is suitable accommodation available for them in their home community if they need it in the future, it can be a difficult move when the opportunity to move in comes up. Housing operators often find that seniors on the waiting list do not feel ready to move when their name comes to the top of the list. Officials at BC Housing suggest that a general rule of thumb is that roughly 10% of the number of people on the waiting list will actually move when the residence is opened. This was borne out when the Salmo and Area Housing Society opened its 20 unit seniors' supportive housing residence on November 1, 2014. There were over 100 people on the waiting list but, as of November 18th, 12 of the units remained unoccupied.

The Internment of Japanese Canadians during the Second World War led to the displacement of thousands of people from the west coast of the province to camps in the interior. In 1942,

Greenwood became the first internment camp for 1,200 Japanese Canadians. The National Household Survey indicated a total of 70 people of Japanese descent living in the West Boundary in 2010. Approximately 30 people of Japanese descent live in Greenwood and 21 are seniors. There is great concern that, without supportive housing in Greenwood, seniors of Japanese descent will face a second forced re-location in their lifetime.

All these factors (need, demand, readiness to move and internment) must be weighed carefully in considering how to respond to the needs of the aging seniors' population in Greenwood.

In terms of "need", Table 18 summarizes the potential need for supportive housing/assisted living accommodation in the next five years based on the responses to Survey "A" and "B". As shown in Table 18, a total of 33 seniors indicated an interest in moving into a seniors' residence in the next five years. Taking into account their marital/relationship status, ²⁹ this translates to a need for 10 units of accommodation for couples and 19 units for single persons for a total of 29 units.

Table 18: Potential need for supportive housing/assisted living accommodation in Greenwood

	Seniors living in Greenwood (Survey "A")	Senior relatives living elsewhere (Survey "B")	Total seniors	Number of units
In the next 5 years	21	12	33	29
For one person only				19
For a couple				10

Another indication of the need for supportive housing may be gleaned from the number of seniors receiving help with shopping, housework etc. As shown in Table 19 below, 20 or more seniors received help with housework and/or heavy cleaning and 14 received help with cooking.

Table 19: Support currently received by survey respondents

Support	Number	Percentage
Driving to appointments	26	20%
Heavy cleaning	23	18%
Housework	20	16%
Grocery shopping	17	13%
Running errands	15	12%
Cooking	14	11%

It is unclear at this point exactly how (or if) the provincial government determines the need for supportive housing for seniors. In the past, the government estimated between 3% and 5% of the

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²⁸ See http://www.greenwoodcity.com/visiting.php (accessed December 12, 2014).

²⁹ Based on responses to question 3.8 which asked if they would need accommodation for themselves only or for themselves and their spouse/partner.

population aged 65 or over would need supportive housing.³⁰ Anecdotal evidence based on discussions with TGIS suggests that a seniors' residence in Greenwood would be attractive to seniors living throughout the West Boundary, not just those living in the City of Greenwood or surrounding rural area. Applying the provincial ratio of 3% to 5% to the seniors' population in the West Boundary would indicate a need to accommodate between 25 and 42 people in supportive housing.

In terms of the method used by the provincial government or IHA to estimate the need for assisted living units, that also is unclear, although historically, some health authorities have based their planning models on a ratio of six units per 1,000 population aged 65 or over. Applying this ratio to the size of the population aged 65 or over in the West Boundary (845), vields a need for five assisted living units - exactly the number in Parkview Manor. It would be useful to know how many seniors from Greenwood and the West Boundary have been assessed by IHA and are currently on the waiting list for assisted living, however, according to IHA that information is not available to the public.³¹ As of December 15, 2014, TGIS was aware of six seniors in the area assessed by IHA that required both home support and home care. These individuals would benefit from supportive housing or assisted living accommodation, but they continue to live in Greenwood because they do not want to leave their home community.

In November 2014, Parkview Manor in Midway had six couples and seven individuals on their waiting list. Discussions with staff indicated that many seniors do not bother putting their names on the list because the turnover at Parkview Manor is so low and it could "take years" for a senior to be offered a unit.

In conclusion, the survey response indicated a potential "need" for up to 29 units of supportive housing/assisted living in Greenwood within the next five years. This number is based on a response rate of approximately 50% of seniors living in Greenwood. Since the survey was distributed through a mail-out and not based on a random sample, it is not possible to estimate how many of the seniors who did not complete the survey would need supportive housing. However, it is reasonable to assume that at least some of them would, thereby increasing the "need" beyond 29 units within the next five years. The issue of "demand" will be discussed more fully in the following section containing the feasibility analysis. The "readiness to move" factor will be more difficult to assess but will need to be considered carefully by TGIS along with a potential second forced re-location of seniors of Japanese descent if suitable accommodation is not built in Greenwood.

6. Feasibility Analysis

A key question for TGIS and for any potential funders or investors is how the expressed need for senior's housing will translate into demand in terms of ability to pay. Supportive housing and assisted living is more expensive to build and operate than regular seniors' housing because of

³⁰ Province of B.C. 1999, op. cit.

³¹ TGIS may choose to request that information through a Freedom of Information (FOI) Request.

the additional features needed (dining room, kitchen, recreation area etc) and the support services provided.

One of the challenges in building in a small community such as Greenwood is sizing the project to take advantage of per unit cost savings due to economies of scale while also ensuring there is enough demand to keep the building fully occupied. As mentioned, waiting lists may be an indicator of pent-up demand, but they can also be misleading due to the "readiness to move" factor. Determining the appropriate number of units to meet the need and demand will clearly be a challenge. Housing industry experts suggest a building of at least 40 to 50 units (some would say 70) is necessary to take advantage of economies of scale. However, it would be risky to build a project of that size in such a small community unless it can be clearly demonstrated that there is sufficient demand to fill the building.

6.1 Construction Cost Estimates

BC Housing maintains a costing framework on its website to assist housing proponents in estimating the cost of a project.³² The user-friendly framework loaded onto an Excel spreadsheet allows proponents to quickly calculate cost estimates for their location based on various unit combinations and project sizes.

The BC Housing framework indicates a cost of approximately \$184 per square foot for a supportive housing project in the British Columbia Interior in 2013. Estimates for 2015 can be calculated by adding 2% per year to the 2013 base estimate, for a total of \$191 per square foot. Additional features such as building to LEED Gold or including other green building standards would increase the base cost. Also, note that these costs are for construction only and do not include the cost of purchasing land.

There are several variables to consider in determining the overall construction cost of a project. These include: the total number of units, the unit mix (i.e., number of studio, one-bedroom and two-bedroom suites) and the size of the individual units. In terms of the latter, BC Housing has established guidelines for unit size as follows:

- o studio suite (wheelchair accessible) 392 square feet
- o one-bedroom suite (wheelchair accessible) 655 square feet
- o two-bedroom suite (wheelchair accessible) 890 square feet.

In general, it would be a good idea to consider a building with a mix of studio, one-bedroom and two-bedroom suites. Including studio suites would make the accommodation more affordable for those on low incomes. While 392 square feet may seem small, this is significantly larger than the approximately 250 square feet of the bed-sitting suites at Phoenix Manor in Grand Forks and that building has generally run at 90% occupancy and there are currently five people on the waiting list. 33

³³ Email from Jim Burch, Phoenix Manor Society, December 2, 2014.

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³² See http://www.bchousing.org/Partners/Opportunities/Framework (accessed November 13, 2014).

While the majority of suites should be one-bedroom, there should also be a few two-bedroom suites. The supportive housing recently built by the Salmo and Area Housing Society has a mix of 16 one-bedroom and 4 two-bedroom suites. Parkview Manor has a mix of 18 one-bedroom and 2 two-bedroom suites. The staff at Parkview Manor indicated that the two-bedroom suites are in high demand (although it must be remembered that the suites at Parkview Manor are subsidized and residents pay 30% of their income for rent).

For illustration purposes, preliminary construction costs have been estimated for a 20 unit building in Greenwood with a unit mix of 2 studio suites, 15 one-bedroom suites and 3 two-bedroom suites (see Table 20). As indicated in the table, total construction cost is estimated to be \$2,938,172.

<u>Table 20: Construction cost estimate for a 20 unit supportive housing complex with 2 studio suites, 15 one-bedroom suites and 3 two-bedroom suites, 2015</u>³⁴

	Size	Cost
Residential Units:	(sq. ft.)	ing ing palatan ang palatan kan
2 Studio suites (392 sq. ft./unit)	784	
15 One-bedroom suites (655 sq. ft./unit)	9,825	
3 Two-bedroom suites (890 sq. ft./unit)	2,670	
Total residential area (sq. ft.)	13,279	
Common Space:		
Circulation, kitchen, dining, social, office space (sq. ft.)	2,098	
Total gross liveable area (sq. ft.)	15,377	
Cost Estimate:		
Hard construction costs		\$2,076,529
Project soft costs (e.g., design consultants, municipal fees, contingencies, etc.)		747,550
Total estimated cost (2013 dollars)		\$2,824,079
Total estimated cost (2015 dollars)		\$2,938,172
		(\$191 per sq. ft.
(Note that land cost is not included)		

³⁴ Calculated using BC Housing costing framework. See http://www.bchousing.org/Partners/Opportunities/Framework (accessed December 4, 2014).

6.2 Operating Cost Estimates

BC Housing also maintains costing templates for estimating operating expenses based on benchmark costs per unit per month. Table 21 presents an estimate of the operating costs for a 20 unit supportive housing project using these benchmarks. It is assumed that the residence would serve two daily meals, hire staff for housekeeping, meal preparation and administration but rely upon volunteers to fill any recreation or support worker positions. Residents requiring personal care services could continue to access that service through home support workers, just as they would if they lived in their own homes.

<u>Table 21 - Sample operating budget, 20 unit supportive housing complex, based on BC Housing benchmarks</u>³⁵

Expenses	Benchmark (Per Unit Per	Total Monthly	Total Annual
	Month)	Expense	Expense
1. Housing Expenses:			
Housing administration	83		
Maintenance	152		
Audit fees	9		
Insurance	19		
Property taxes	6		
Utilities	89		
Replacement reserve	53		
Contingency	6		
Sub-total	\$417	\$8,340	\$100,080
2. Support Services:			
Housekeeping and laundry	110		
Food services (two meals per day)	518		
Support service supplies (recreation etc)	16		
Recreation and support worker (volunteer)	n/a		
Sub-total	\$644	\$12,880	\$154,560
Sub-total (housing and support services)	\$1,061	\$21,220	\$254,640
3. Mortgage Principal & Interest:			
(\$2,938,172 at 3% ³⁶ for 35 years)	\$564	\$11,277	\$135,324
Total (housing, support services and mortgage)	\$1,625	\$32,497	\$389,964

³⁵ Figures taken from BC Housing Operating Cost Target Framework for New Projects Template, http://www.bchousing.org/Partners/Opportunities/Framework (accessed November 13, 2014).

³⁶ Currently BC Housing has been able to access mortgage financing for non-profit societies at 3.13%. An interest rate of 3% is used in the example for simplicity.

As shown in Table 21, total operating expenses for housing and support services are estimated at \$1,061 per unit per month. Adding in mortgage payments based on the estimated construction cost of \$2,938,172³⁷, the total expenses per unit would be \$1,625 per month. (Note that this is average <u>per unit</u> cost and actual rents would vary based on unit size. The figure is useful as a ballpark estimate only.)

By way of comparison, total operating expenses for Parkview Manor for 2013 were \$394,224 or \$1,643 per unit per month. Total operating expenses for Boundary Lodge in 2013 were \$3,075 per unit per month. Expenses at Boundary Lodge were considerably higher due to the additional resources required to provide assisted living.

Clearly, a monthly fee of \$1,625 is beyond the level most Greenwood seniors could afford. Also, note that this fee is based on two meals per day <u>per unit</u>. Suites occupied by couples would incur an additional cost of \$518 for meals. Recall that only three survey respondents indicated they would be able to pay a monthly rent of more than \$1,500 per month and the majority (58%) indicated they could afford less than \$1,000 per month. A monthly fee of \$1,625 is also far in excess of the maximum rent levels that would allow residents to qualify for assistance under SAFER (Shelter Aid for Elderly Renters). SAFER is discussed more fully in section 6.6 below.

It is no surprise that building and operating a seniors' housing complex in Greenwood will only be feasible if the costs can be significantly reduced, either through grants or other strategies to reduce the initial capital costs (thereby reducing the mortgage) or through subsidies to reduce monthly operating costs. The current funding climate is not particularly favourable for creating new seniors' supportive housing, although all levels of government and regional health authorities are deeply aware that the population is aging and the seniors population is growing so perhaps there is reason to hope that government priorities will shift to respond to this need. The funding climate is discussed more fully below.

6.3 Provincial Government Support

In the past, the provincial government funded subsidized supportive housing and assisted living through a variety of programs. For instance, Parkview Manor in Midway was originally built in 2000/2001 under the HOMES BC Program. Under this program, seniors are assessed rents based on 30% of their incomes. Residents also pay a monthly fee for support services in addition to rent.

In 2002, the provincial government introduced the *Independent Living BC* program, the first formal subsidized assisted living program for seniors in the province. The program was delivered by BC Housing in partnership with Canada Mortgage and Housing Corporation, regional health authorities, non-profit organizations and private housing providers. More than 4,300 units for seniors and people with disabilities were created through the *Independent Living BC* program. Five of the supportive housing units in Parkview Manor were re-designated as

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³⁷ Assuming an interest rate of 3% and an amortization period of 35 years.

assisted living units under this program and Boundary Lodge in Grand Forks was converted from an intermediate care facility to an assisted living residence.

Seniors who qualify for subsidized assisted living pay 70% of their after-tax income for rent and support services; the balance is subsidized through BC Housing (which subsidizes the housing component) and the local health authority (which subsidizes the care component). No funding is currently available through the *Independent Living BC* program for new assisted living units.

As mentioned, IHA currently does not have funds available for new subsidized assisted living units in the Boundary. Discussions with IHA staff indicated that they are in the early stages of a planning process to determine the need for assisted living and other facilities over the next five and ten year time horizons but it is not clear if there will actually be more funding for new assisted living units. Typically, when IHA determines the need for assisted living units in an area, a Request for Proposals (RFP) is issued outlining the number of units required and inviting non-profit and/or private organizations to respond.

Although BC Housing does not currently have any grants available to create new supportive housing for seniors, it does offer support and advice through its Community Partnership Initiatives (CPI) Program. Through this program, BC Housing provides professional advice to selected non-profit societies and helps them arrange interim financing and long-term financing at a reasonable cost.³⁸

6.4 Federal Government Support Through Canada Mortgage and Housing Corporation

Canada Mortgage and Housing Corporation (CMHC) has two programs available to support the development of new housing projects: Seed Funding and Proposal Development Funding (PDF).

Seed Funding

(http://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce/afhoce_001.cfm)

CMHC Seed Funding provides financial support to carry out initial activities to develop a project proposal. Up to \$10,000 is available as a grant and an additional \$10,000 may be available in the form of an interest-free loan that is repayable if the housing project proceeds and forgiven if the project does not proceed.

The Greenwood Improvement Society received a \$10,000 Seed grant to conduct a needs assessment, feasibility analysis and prepare a business plan. The Society could potentially apply for an additional \$10,000 for the preliminary design of a seniors housing complex.

³⁸ See http://www.bchousing.org/Partners/Opportunities/Current/CPI (accessed November 10, 2014).

Proposal Development Funding

(http://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce/afhoce_002.cfm)

CMHC also offers Proposal Development Funding (PDF) of up to \$100,000 to develop affordable housing projects.³⁹ Funds are provided in the form of an interest-free repayable loan and may be used for "soft costs" such as preparation of project drawings and specifications, professional fees, environmental site assessments, development permits etc. Funds cannot be used for "hard costs" such as construction, site work or servicing. Note that up to 35% of PDF funds may be forgiven by CMHC if the project meets certain affordability criteria (i.e., rents are below specific levels set by CMHC).

6.5 Support From Foundations and Trusts

Real Estate Foundation of BC

(http://refbc.com/grants)

The Real Estate Foundation of BC provides grants to non-profit organizations working on "progressive projects" in British Columbia. The Foundation funds a variety of projects ranging from small grass roots projects of \$2,000 to \$20,000 as well as larger projects (e.g., \$175,000 to Anderson Gardens, see below).

A few examples of projects the Foundation funded recently include:

- o \$175,000 to the Canadian Mental Health Association Kootenay Branch for the construction of 33 units of affordable rental housing, including 20 units of seniors' housing in Nelson (Anderson Gardens)⁴⁰ http://www.bchousing.org/Media/NR/2013/10/22/11372_1310221134-781?printerFriendly=true&pageNumber=
- o \$12,000 to Habitat for Humanity Boundary for the construction of a 7-unit multi-plex in Grand Forks for men with special needs. 41
- o \$20,000 to Habitat for Humanity South Okanagan to build a small-footprint home in Penticton that showcases solar panels, a ductless heating/cooling system and a rammed earth wall.42

Phoenix Foundation of the Boundary Communities

(http://www.phoenix-foundation.net/)

The Phoenix Foundation provides grants to non-profit, charitable organizations in the Boundary to support projects that improve the quality of life in Boundary communities. The Vital Signs reports produced by the Foundation guide its granting decisions. The top three priorities identified in the 2014 Vital Signs Report were: (1) work, (2) health and wellness, and (3) gap between the rich and poor.

³⁹ Note that PDF is not available for projects that depend upon subsidies from Federal/Provincial Affordable Housing Agreements.

⁴⁰ See http://www.bchousing.org/Media/NR/2013/10/22/11372 1310221134-781?printerFriendly=true&pageNumber=

⁽accessed December 5, 2014).

41 See http://www.refbc.com/habitat-humanity-boundary-society (accessed December 5, 2014).

⁴² See http://www.refbc.com/habitat-humanity-south-okanagan (accessed December 5, 2014).

Examples of housing projects the Phoenix Foundation has supported in the past include:

- \$9,053 to Habitat for Humanity Boundary for the construction of the 7-unit multi-plex in Grand Forks
- o \$2,630 to BETHS (Boundary Emergency and Transition Housing Society), Grand Forks
- o \$1,500 to the Boundary Women's Coalition Transition House, Grand Forks.

Southern Interior Development Initiative Trust (SIDIT)

(http://www.sidit-bc.ca/#)

The SIDIT grant program provides funds to municipalities, regional districts, First Nations, non-profit societies and other agencies and organization to support projects that enhance regional economic development. One of the current areas of emphasis is on initiatives that "contribute to small community sustainability", so there could be some potential for support of a seniors' housing complex if the economic impacts could be measured. However, it should also be noted that SIDIT does not contribute to infrastructure projects normally funded by government and specifically excludes funding "social housing".

6.6 Shelter Aid for Elder Renters (SAFER)

The Shelter Aid for Elderly Renters (SAFER) Program⁴³ provides financial support to low-income seniors, aged 60 and over, who rent their housing. Seniors may qualify for assistance through SAFER if they have lived in British Columbia for the preceding 12 months and:

- o their gross monthly income is less than \$2,423 (couples) or \$2,223 (singles);
- o their rent is no more than \$727 (couples) or \$667 (singles); and
- o they pay more than 30% of their gross household income for rent.

The amount of assistance provided under SAFER is the difference between 30% of household income and the actual rent charged (up to the limits identified above). For instance, a senior who lives alone, has an income of \$1,200 per month and pays rent of \$667 would receive assistance of \$290 per month. This is calculated as follows:

- o 30% of gross income of \$1,200: \$360
- o Rent paid: \$667
- o Reimbursement under SAFER: \$667-\$360 = \$307.

The SAFER Program could potentially be used to subsidize rents in a supportive housing complex in Greenwood if the rents could be reduced below the SAFER levels (i.e., to \$727 for couples or \$667 for singles). It is a bit complicated to do this calculation, but, as a general rule of thumb, BC Housing estimates that 50% of the total monthly charge for supportive housing can be considered "rent" and the remaining 50% as the fee for "support services". Therefore, if the monthly costs to operate supportive housing could be reduced to \$1,334 for a single person (i.e., \$667 x 2) or \$1,454 for a couple (\$727 x 2), the seniors could potentially qualify for assistance through SAFER.

⁴³ See http://www.bchousing.org/Initiatives/Providing/SAFER (accessed November 28, 2014).

As indicated in Table 21 earlier, operating costs for a 20 unit building are estimated at \$1,625 per unit per month. Reducing the cost to \$1,334 would require a cost saving of \$291 per unit per month. One strategy to achieve this could be to raise sufficient funds to reduce the mortgage. For instance, if the mortgage could be reduced from \$2,938,172 to approximately \$1,425,000, the total monthly cost for housing, support services and mortgage repayment would come in at \$1,334 (see Table 22). This data is provided for illustration purposes only as the calculation is actually more complicated because the facility would be housing singles and couples. The meal allowance included in Table 21 and 22 is for one person, so the cost of meals would double for a couple. However, the intent of the illustration is to show the impact on monthly costs that could be realized if the mortgage could be significantly reduced.

Expenses	Benchmark (Per Unit Per Month)	Total Monthly Expense	Total Annual Expense
1. Housing Expenses	\$417	\$8,340	\$100,080
2. Support Services:	\$644	\$12,880	\$154,560
Sub-total (housing and support services)	\$1,061	\$21,220	\$254,640
3. Mortgage Principal & Interest:			
(\$1,425,000 at 3% for 35 years)	\$273	\$5460	\$65,520

Table 22: Impact on monthly operating costs from reducing the size of the mortgage

In the current funding climate, it may seem unlikely that sufficient grant money could be found to reduce the mortgage by 50%, but that is exactly what happened for a small non-profit society in Salmo and, as a result, it was able to finally build the supportive housing facility the board had been dreaming of for nearly 25 years. The following section examines the Salmo project and also a project in Summerland, both of which offer affordable supportive housing for seniors without on-going operating subsidies from the government (other than SAFER if required).

\$1,334

6.6 Supportive Housing in Salmo and Summerland

Total (housing, support services and mortgage)

The Salmo and Area Housing Society had been working for nearly 25 years to raise funds for a seniors supportive housing project when an unexpected new funding opportunity arose. In 2012, BC Housing partnered with Columbia Basin Trust to create the Affordable Rental Housing Initiative — an initiative designed to deliver affordable housing in the Columbia Basin Trust catchment area. The Salmo and Area Housing Society was one of four community groups selected to receive funding under the initiative. 44 The BC government provided \$1.296 million

⁴⁴ See http://www.e-know.ca/news/cbt-and-bc-housing-select-proposals-including-one-in-fernie/ (accessed November 18, 2014).

and the Columbia Basin Trust also contributed \$1.296 million (in the form of a 10-year, forgivable mortgage). The society provided land valued at approximately \$106,000 and equity of nearly \$42,500.

In November 2014, Salmo Valley Estates opened its doors. The project consists of 28 units of affordable housing: 8 townhouse units for families and 20 units of supportive housing for seniors.

Salmo Valley Estates ⁴⁵	Supportive Housing Component (20 units)
Unit type	Self-contained units with full-size stove, fridge and dishwasher
Unit mix	16 one-bedroom and 4 two-bedroom units
Monthly rent	\$605 (one-bedroom), \$725 (two-bedroom)
Hospitality services	One meal per day (lunch), snacks for breakfast, housekeeping, maintenance
Monthly hospitality fee (per person)	\$245
Staffing	4 part-time staff including cook, cook's helper, housekeeping and administration

The Salmo and Area Housing Society offered this advice to a new community group hoping to build supportive housing for its seniors: "don't ever give up!" They emphasized the importance of building strong community support and raising funds locally to build up equity.

Parkdale Place Housing Society in Summerland is another example of a society that has been able to provide affordable seniors' supportive housing by reducing or eliminating their mortgage costs. The Society has been providing affordable housing for seniors for more than 30 years. Although some of their units are publicly subsidized, the society has also found ways to leverage its resources and successfully create affordable supportive housing without government subsidy dollars.

The society operates three seniors' complexes: Parkdale Lodge, a 53-unit apartment building for low-income, independent seniors (no support services are provided); Angus Place, an 83-unit supportive housing complex; and Parkdale Manor, a 22-unit supportive housing apartment building. All units in Parkdale Lodge are publicly subsidized, with rents based on income. Angus Place has a mix of 15 subsidized and 58 non-subsidized units and provides one daily meal, light housekeeping and a monitored emergency call system.

Apartments in **Parkdale Manor** are not subsidized. Parkdale Place Housing Society used funds it had saved over the years to purchase the building from a private owner for \$1.5 million. The society is able to keep rents at an affordable level due to the small size of the individual units and also because the society does not have a mortgage on this building.

⁴⁵ Phone call, November 18, 2014 with Phil Berukoff, Chair, Salmo and Area Housing Society.

Rents in Parkdale Manor range from \$900 to \$1,490 per month, depending on unit size. Two or three meals per day are included in the rent (the small studio suites are 200 square feet in size and do not include a kitchen so three meals are provided; two meals are provided in the other suites).

Parkdale Manor	Non-subsidized supportive housing
Unit mix	6 studio suites (no kitchen), 6 studio suites (small kitchenette); 10
	one-bedroom units
Rent	\$900 to \$1,490 per month
Hospitality services	2 or 3 meals per day, housekeeping, maintenance
Hospitality fee	Included in rent
Website	www.parkdaleplace.ca/parkdalemanor.htm

Parkdale Place Housing Society emphasized the importance of getting commitment from potential residents at the early stages of project planning. Even with a long waiting list, their experience has been there is no guarantee that people will move in when their name comes up.

7. Conclusions and Next Steps

It is clear from the needs assessment that the majority of seniors' surveyed wanted to stay in Greenwood as they aged and would be interested in moving into a seniors' complex. The survey indicated a potential "need" for up to 17 units of supportive housing/assisted living to accommodate Greenwood residents within the next five years. The survey also identified a potential need for an additional 12 units to accommodate aging parents or other relatives who would like to move to Greenwood to be near their family members. This increases the total potential need to 29 units in the next five years. Actual need could be greater than this amount as it does not take into account the additional need to accommodate seniors who did not complete the survey. However, it is important to bear in mind that surveys or waiting lists are not always a reliable indicator of actual "readiness to move" if and when accommodation becomes available.

It is highly unlikely that a private operator would consider building supportive housing in Greenwood, given the current demographic and socio-economic profile of the community and surrounding area. The small size of the population, along with the high incidence of low incomes, would make the project a very risky investment for a private company. Therefore, the project will be feasible only if funding can be found to subsidize the capital and/or operating costs down to an affordable level. The bulk of that funding will most likely have to come from government sources.

It is not unreasonable, in a wealthy country like Canada, to expect that every community would be able to offer the full range of housing and support services to accommodate and support its residents through all their life stages. This would mean every community would have the full spectrum of housing and support services outlined in Section 3 of this report, i.e. independent housing, supportive housing, assisted living and residential care. It should also include palliative care. Given income levels of seniors, especially those in small, rural communities, providing this

full spectrum of housing and support would require government funding and a consequent shift in government priorities. That is unlikely to happen in the short term.

Discussions with IHA indicate that it is unlikely, in the short-term, that funding would be available to finance assisted living units in Greenwood. Therefore, it would be necessary to initially plan to build supportive housing only and provide any needed personal care through home support workers. One of the issues The Greenwood Improvement Society will need to wrestle with centres around the risks and benefits of providing supportive housing only (i.e., without any assisted living units). When residents' needs could no longer be met by staff of the residence or by home support workers, the seniors would have to leave the community to access the level of care they required. Even if the residence did include assisted living units, it is likely that at least some seniors would have to leave Greenwood for the level of housing and support they required when their needs became more complex.

The results of this study suggest that it would be feasible to build a small residence for seniors in Greenwood if sufficient funding could be obtained to bring the costs down to the level that would allow residents to qualify for SAFER. Based on the need indicated in the survey, along with additional potential need from other communities in the West Boundary and bearing in mind the impact of the potential "readiness to move" factor, setting a goal of between 20 and 24 units seems reasonable. However, it is not necessary at this stage to actually pin down the final number of units as there will be plenty of decision points along the way and opportunities to adjust the final figure.

Suggested next steps include the following:

- o Form a Planning Committee. This should consist of 3 to 5 individuals willing to hang in for the long haul and serve as "champions" for the project. The main job of the Planning Committee for the foreseeable future would be to help move the society into a state of readiness so the society could proceed if and when government grants or other funding became available.
- Build capacity and expand knowledge about housing and funding options. Access the resources on the BC Housing and CMHC web sites to become familiar with potential housing options. Consider attending a "Ready, Set, Build" workshop offered by the BC Non-Profit Housing Association. Workshops are offered throughout the year at various locations in the province. Alternatively, arrangements could be made for a workshop to be delivered in Greenwood. TGIS may also want to consider holding exploratory discussions with a development consultant but it is premature to consider hiring one at this stage.

TGIS should also begin to establish a network of relationships with government agencies (especially BC Housing and CMHC) and other non-profit housing societies that operate supportive housing for seniors (especially the Salmo and Area Housing Society⁴⁶).

...

⁴⁶ The society is holding an official opening for Salmo Estates in April 2015.

- Continue to build community support. TGIS may want to consider organizing a small community housing forum in the spring. Potential speakers could include representatives from BC Housing, IHA, the Salmo and Area Housing Society, Parkview Manor and other non-profit housing agencies providing supportive housing or assisted living in the Boundary.
- o Raise funds and build up equity. In the existing funding climate, the projects that tend to receive support from BC Housing are ones that can bring significant equity to the table. Providing land is important but no longer enough.

There is one further consideration that should be mentioned here, although it is beyond the scope of this report and is a decision that only The Greenwood Improvement Society can make. Building and operating seniors' supportive housing is a long-term commitment. If the society decides to continue, the project would proceed through three general stages: (1) planning, (2) construction and (3) operation. The planning stage has a steep learning curve as the society builds up its knowledge base, builds community support and establishes a strong network of connections with government agencies and other non-profit societies. It also is an intense and time-consuming period due to the amount of time and effort required for fundraising activities.

Once some funding is obtained (e.g., project development funding), societies generally hire a development consultant to assist in further project planning, securing funding and eventually guiding them through the construction phase. Arguably, the most challenging stage is the third stage – operation. This requires developing operating policies, hiring and overseeing staff, ensuring the building is maintained etc. This is a long-term commitment and board members of the society can often be worn out at that point. This is not meant to discourage TGIS from moving to the planning stage but rather to encourage the society to take the time needed to deeply consider the responsibilities of initiating a project such as this. Also, given the scope of responsibilities outlined in the TGIS constitution, the society may want to consider if it is the appropriate organization to take on this project or if a separate housing society should be created or, alternatively, if there is a possibility of collaborating with an existing housing society (e.g., the West Boundary Housing Society).

Appendix 1 – Survey Package

Each survey package contained:

- o Letter from Fred Marshall, President, The Greenwood Improvement Society (TGIS)
- o Two copies of Survey "A" (to be completed by residents of the Greenwood area, 65 years of age or older)
- One copy of Survey "B" (to be completed by households if the household head was under age 65 or if the household had aging parents or relatives who would move to Greenwood if seniors' housing were available)
- One stamped return envelope addressed to Margaret Steele, Housing Consultant



GREENWOOD SENIORS' HOUSING SURVEY

In 2011, more than 30% of the population in Greenwood was 65 years of age or older, nearly double the provincial average of 16%. The Greenwood Improvement Society (TGIS) has heard from many seniors that they want to stay in the community as they age but there is no suitable seniors' housing. Some residents have aging parents or relatives living in other parts of the province/country who would move to Greenwood if seniors' housing were available.

TGIS is conducting a feasibility study to develop and build a seniors' housing complex in Greenwood. The complex would include a combination of supportive housing and assisted living.

Supportive Housing includes accommodation and hospitality services such as meal service, linen change, housekeeping, social and recreational activities and an emergency response system.

Assisted Living includes accommodation, hospitality services and personal care. Personal care includes assistance with medications, mobility and activities of daily living such as dressing, grooming and bathing.

We received funding from Canada Mortgage and Housing Corporation (CMHC) to conduct a seniors' housing survey in the Greenwood area. The survey results will help us decide if it is feasible to build a seniors' housing complex and, if so, how many units should be built and what services should be included.

Please refer to the box below for details on completing the enclosed survey(s). Thank you for participating. Your feedback is important to us.

Sincerely,

Fred Marshall, President

Frid Marshall

The Greenwood Improvement Society (TGIS)

INSTRUCTIONS FOR COMPLETING THE SURVEY

SURVEY "A": to be completed by each resident in your household 65 years of age or older

SURVEY "B": to be completed by households where the head of the household is under 65, especially if

you have parents or other family members who would move to Greenwood if seniors'

housing were available

No names are requested on the survey to assure your information remains anonymous. Please complete the survey by November 28, 2014 and return your completed survey(s) in the enclosed stamped envelope to Margaret Steele, Housing Consultant. If you have any questions or need assistance in filling out the surveys, please call Fred Marshall at 445-6496 or Art Mudrie at 445-6631.

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GREENWOOD SENIORS' HOUSING SURVEY SURVEY "A"

(Please complete this survey if you are 65 years of age or older)

1. CURRENT LIVING SITUATION	2.5 I live:		
1.1 I live in:	□ alone		
☐ Greenwood	☐ with my spouse or partner		
☐ Anaconda	□ with my children/grandchildren		
□ Area E	□ other		
 1.2 I have lived in the Greenwood area for: □ Less than 1 year □ 10 - 19 years □ 1 - 4 years □ 20 years or more □ 5 - 9 years 1.3 Which of the following best describes your situation? □ I own my home □ I rent my home □ Other, please describe: 	 2.6 Which of the following statements are true for you? Please check all that apply. I feel comfortable going out alone (shopping, keeping appointments, recreation etc) I do not go out alone I have a strong support network nearby I would be more active if I had others to do things with 		
2. PERSONAL INFORMATION	2.7 I receive help or assistance with the		
2.1 I am: □ Female □ Male	following:		
	Grocery shopping □ Yes □ No		
2.2 My age group is:	Running errands Yes No		
$\Box 65 - 69 \qquad \Box 80 - 84$	Housework □ Yes □ No		
\Box 70 – 74 \Box 85 or older	Driving to appointments □ Yes □ No		
□ 75 - 79	Heavy cleaning ☐ Yes ☐ No		
□ 75 - 79	,		
2.3 I receive the following support services:	J		
	Cooking		
2.3 I receive the following support services: Home Support (health	Cooking		
2.3 I receive the following support services: Home Support (health care, nursing) □ Yes □ No	Cooking		
2.3 I receive the following support services: Home Support (health care, nursing) □ Yes □ No Meals on Wheels □ Yes □ No	Cooking		

GREENWOOD SENIORS' HOUSING SURVEY SURVEY "A"

3.2 If you don't want to stay in the Greenwood area as you age, why not? Please check all that apply.	3.6 If The Greenwood Improvement Society built a seniors' housing complex in Greenwood, do you think you would be interested in living there?		
 □ no suitable seniors' housing □ decline in my health □ insufficient health and support services □ lack of social or recreational opportunities □ isolation and loneliness □ want to be closer to family members □ want to be closer to friends □ problems with transportation □ other, please describe: 	☐ Yes ☐ No ☐ Maybe, please explain:		
3.3 Do you think you will be able to remain	If you are interested in the possibility of living in a seniors housing complex in Greenwood, please answer the following questions.		
in your current home as you age? ☐ Yes ☐ No ☐ Not sure 3.4 How long do you hope to remain living In your current home? ☐ for the next 5 years ☐ for the next 6 to 9 years ☐ for 10 years or more	 3.7 I would be interested in moving to the seniors housing complex in: □ the next 5 years □ 6 to 9 years □ 10 years or more 3.8 I would probably need accommodation 		
3.5 If you don't think you will be able to remain in your current home as you age, why not? Please check all that apply.	for: myself only myself and my spouse/partner		
 □ physical difficulty maintaining home or garden □ house is too large □ house has too many stairs □ house is too expensive □ unable to care for myself □ other, please describe: 	3.9 I would probably be able to pay a monthly rent of: □ Less than \$1,000 per month □ \$1,001 to \$1,250 per month □ \$1,251 to \$1,500 per month □ More than \$1,500 per month		

GREENWOOD SENIORS' HOUSING SURVEY SURVEY "A"

3.10 I would like the following support services included in a seniors' housing complex: Please check all that apply.	Thank you for taking the time to complete this survey. Please add any comments about seniors' housing or what you would like to see in a seniors
 □ prepared daily meals □ housekeeping and laundry □ social and recreational activities 	housing complex in Greenwood.
and organized outings	
 personal care services (help with medications, mobility and assistance with activities of daily living) 	
☐ 24-hour emergency response	
☐ 24-hour staff on duty	
none of the above	
□ other, please describe:	
3.11 I would like the following features included in a seniors housing complex: Please check all that apply.	
☐ kitchen facilities in my suite	
□ workshop□ chapel/spiritual/meditation room	
☐ library/reading room	
internet room	
☐ meeting room	
exercise/fitness area	
exercise/fitness areagardening beds	
☐ gardening beds	
 □ gardening beds □ allow small pets □ designated parking for residents' 	

GREENWOOD SENIOR'S HOUSING SURVEY SURVEY "B"

(Please complete this survey if the head of the household is under age 65 or if you have aging parents or relatives who would move to Greenwood if seniors' housing were available.)

1. HOUSEHOLD INFORMATION

						
1.1	Where do you live?	☐ Greenwood	□ Ana	aconda	□ Area E	
1.2 Vover	What age is the head of	the household? 🗆 I	Under 45	□ 45 – 54	□ 55 – 64	□ 65 or
2. S	ENIORS' HOUSING					
2.1]	Do you think there is a ☐ Yes ☐ No	need for a seniors' ho, please explain:	nousing co	mplex in Gree	nwood?	
	If you answered "yes" ided in a seniors' housi prepared daily me housekeeping and social and recreat personal care serviced personal care serviced using 24-hour emergen other, please descriptions	ng complex in Green eals d laundry tional activities and o vices (help with med cy response duty	nwood? P	lease check al outings	l that apply.	
	•	Please check all the in my suite meditation room oom rea and for residents' vehicins for electric scoo	icles	ollowing featur	es should be in	icluded in a

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2.4 Do you have aging parents or other relatives who do not live in Greenweseniors' housing complex if one were built here? Yes No	ood but would move to a
If you answered "yes" to question 2.4, please complete the questions in Sect parents or relatives who would be interested in moving to Greenwood. If yo question 2.4, please skip to the end of the survey and provide any additional like us to know about seniors' housing in Greenwood.	u answered "no" to
3. INFORMATION ABOUT YOUR PARENTS OR RELATIVES WHO TO GREENWOOD	O WANT TO MOVE

11.0	Person 1	Person 2	Person 3
3.1 Relationship to you			
(e.g., mother, father-in-law	1		
etc.)			
3.2 Where does your parent			
or relative live now?			
3.3 What age is your parent			
or relative?			
3.4 What type of housing	☐ in their own home	☐ in their own home	☐ in their own home
does your parent or relative	☐ seniors' housing	☐ seniors' housing	☐ seniors' housing
live in now?	complex	complex	complex
	☐ supportive housing	☐ supportive housing	☐ supportive housing
	or assisted living	or assisted living	or assisted living
	☐ with another family	☐ with another family	☐ with another family
	member	member	member
	☐ other, describe	☐ other, describe	☐ other, describe
3.5 Why does your parent	☐ to be near family	☐ to be near family	☐ to be near family
or relative want to move to	☐ to be near friends	☐ to be near friends	☐ to be near friends
Greenwood?	☐ unable to care for	☐ unable to care for	☐ unable to care for
	themselves	themselves	themselves
(Please check all that	☐ grew up or lived in	☐ grew up or lived in	☐ grew up or lived in
apply)	Greenwood	Greenwood	Greenwood
	previously	previously	previously
	☐ other, describe	☐ other, describe	☐ other, describe
	·		

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GREENWOOD SENIOR'S HOUSING SURVEY SURVEY "B"

	Person 1	Person 2	Person 3
	(continued)	(continued)	(continued)
3.6 When do you think	☐ in the next 5 years	\Box in the next 5 years	☐ in the next 5 years
your parent or relative	☐ in 6 to 9 years	☐ in 6 to 9 years	☐ in 6 to 9 years
would be interested in	☐ in 10 years or more	☐ in 10 years or more	\square in 10 years or more
moving to a seniors'			
housing complex in	,		
Greenwood?			
3.7 What size	☐ for one person only	☐ for one person only	for one person only
accommodation would	☐ for a couple	☐ for a couple	☐ for a couple
your parent or relative			
probably need?		-1 1 11 000	- 1 d d1000
3.8 What rent would	☐ less than \$1,000	☐ less than \$1,000	☐ less than \$1,000
your parent or relative	□ \$1,001 - \$1,250	□ \$1,001 - \$1,250	□ \$1,001 - \$1,250
probably be able to pay	□ \$1,251 - \$1,500	□ \$1,251 - \$1,500	□ \$1,251 - \$1,500
per month?	☐ more than \$1,500	☐ more than \$1,500	☐ more than \$1,500
3.9 What support	☐ prepared daily	☐ prepared daily	☐ prepared daily
services do you think	meals	meals	meals
your parent or relative	☐ housekeeping and	☐ housekeeping and	☐ housekeeping and
would need	laundry	laundry	laundry
	☐ social and	☐ social and	☐ social and
(Please check all that	recreational activities	recreational activities	recreational activities
apply)	and organized	and organized	and organized
	outings	outings	outings
	☐ personal care	☐ personal care	☐ personal care
	services (help with	services (help with	services (help with
İ	medications,	medications,	medications,
	mobility and	mobility and	mobility and
	assistance with	assistance with	assistance with
	activities of daily	activities of daily	activities of daily
	living)	living)	living)
	☐ 24-hour emergency	☐ 24-hour emergency	☐ 24-hour emergency
	response	response	response
	☐ 24-hour staff on	☐ 24-hour staff on	☐ 24-hour staff on
	duty	duty	duty
	☐ other, describe	☐ other, describe	☐ other, describe

Thank you for taking the time to complete this survey. Please use the space below (or the other side of this page) to provide any comments about seniors' housing or what you would like to see in a seniors' housing complex in Greenwood.

Appendix 2 – Responses to Survey "A" (completed by residents 65 years of age or older)

1. CURRENT LIVING CONDITION

1.1 Three in: (128 responses)	Number	Percentage
Greenwood	110	86%
Anaconda	9	7%
Area E	9	7%

1.2 I have lived in the Greenwood area for	:(129 responses) Number	Percentage
Less than 1 year	-	-
1 – 4 years	12	9%
5 – 9 years	42	33%
10 – 19 years	20	16%
20 years or more	55	43%

1.3 Which of the following best describes your situation? (127 responses)	Number	Percentage
I own my home	121	95%
I rent my home	5	4%
Other	1	1%

2. PERSONAL INFORMATION

2.11 am: (127 responses)	Number	Percentage
Female	61	48%
Male	66	52%

2.2 My age group is: (127 responses)	Number	Percentage
65 - 69	50	39%
70 - 74	34	27%
75 - 79	27	21%
80 - 84	8	6%
85 or older	8	6%

2.3 I receive the following support services: (129 n	esponses) Number	Percentage
Home Support (health care, nursing)	3	2%
Meals on Wheels	1	1%
Handi-dart Bus	3	2%
Volunteer Boundary Drivers	4	3%

2.4 I receive SAFER (Shelter Aid for Elderly Renters). (129 responses)	Number	Percentage
Yes	3	2%
No	126	98%

2.5 Tlive: (129 responses)	Number	Percentage
Alone	38	29%
With my spouse or partner	87	67%
With my children/grandchildren		-
Other	4	3%

2.6 Which of the following statements are true for you? (129 responses)	Number	Percentage
I feel comfortable going out alone (shopping, keeping	112	87%
appointments, recreation, etc.)	_	
I do not go out alone	7	5%
I have a strong support network nearby	27	21%
I would be more active if I had others to do things with	21	16%

2.7 Treceive help or assistance with the following: (129 responses)	Number	Percentage
Grocery shopping	17	13%
Running errands	15	12%
Housework	20	16%
Driving to appointments	26	20%
Heavy cleaning	23	18%
Cooking	14	11%
Other (chopping firewood, bringing it inside)	4	3%

3. FUTURE HOUSING NEEDS

3:1 Do you want to stay in the Greenwood area as you age? (129 responses)	Number	Percentage
Yes	83	64%
No	7	5%
Maybe	39	30%

3.2 If you don't want to stay in the Greenwood area as you	Number	Percentage
age, why not? (80 responses)		7
No suitable seniors' housing	51	64%
Decline in my health	26	33%
Insufficient health and support services	47	59%
Lack of social or recreational opportunities	24	30%
Isolation and loneliness	11	14%
Want to be closer to family members	33	41%
Want to be closer to friends	9	11%
Problems with transportation	37	46%
Other	6	8%

3.3 Do you think you will be able to remain in your current home as you age? (127 responses)	Number	Percentage
Yes	51	40%
No	8	6%
Not sure	68	54%

3.4 How long do you hope to remain living in your current	Number	Percentage
home? (116 responses)		
For the next 5 years	36	31%
For the next 6 to 9 years	20	17%
For 10 years or more	60	52%

3.5 If you don't think you will be able to remain in your current home as you age, why not? (86 responses)	Number	Percentage
Physical difficulty maintaining home or garden	61	71%
House is too large	19	22%
House has too many stairs	28	33%
House is too expensive	23	27%
Unable to care for myself	41	48%
Other	7	8%

3.6 If the Greenwood Improvement Society built a seniors' housing complex in Greenwood, do you think you would be interested in living there? (127 responses)	Number	Percentage
Yes	73	57%
No	17	13%
Maybe	37	29%

3.7 I would be interested in moving to the seniors' housing complex in: (105 responses)	Number	Percentage
The next 5 years	21	20%
6 to 9 years	30	29%
10 years or more	54	51%

3.8 I would probably need accommodation for: (86 responses)	Number	Percentage
Myself only	39	45%
Myself and my spouse/partner	47	55%

3.9 I would probably be able to pay a monthly rent of: (105 responses)	Number	Percentage
Less than \$1,000 per month	61	58%
\$1,001 to \$1,250 per month	29	28%
\$1,251 to \$1,500 per month	12	11%
More than \$1,500 per month	3	3%

3.10 I would like the following support services included in a seniors' housing complex: (107 responses)	Number	Percentage
Prepared daily meals	84	79%
Housekeeping and laundry	84	79%
Social and recreational activities and organized outings	75	70%
Personal care services (help with medications, mobility and assistance with activities of daily living)	65	61%
24-hour emergency response	85	79%
24-hour staff on duty	72	67%
None of the above	4	4%
Other (e.g., barber service)	5	5%

3.11 I would like the following features included in a seniors	Number	Percentage
housing complex: (106 responses)		
Kitchen facilities in my suite	99	93%
Workshop	43	41%
Chapel/spiritual/meditation room	28	26%
Library/reading room	61	58%
Internet room	49	46%
Meeting room	51	48%
Exercise/fitness area	74	70%
Gardening beds	50	47%
Allow small pets	57	54%
Designated parking for residents' vehicles	87	82%
Parking and plug ins for electric scooters	52	49%
other	4	4%

Appendix 3 – Responses to Survey "B" (completed by households with a household head under age 65 or if the household has aging parents or relatives who would want to move to Greenwood if seniors' housing were available)

1. HOUSEHOLD INFORMATION

1-1-Where do you live? (45 responses)	Number	Percentage
Greenwood	35	78%
Anaconda	3	7%
Area E	7	16%

1.2 What age is the head of the household? (44 responses)	Number	Percentage
Under 45	6	14%
45 - 54	10	23%
55 - 64	27	61%
65 or over	1	2%

2. SENIORS' HOUSING

2.1 Do you think there is a need for a seniors' housing complex in Greenwood? (44 responses)	Number	Percentage
Yes	43	98%
No	1	2%

2.2 If you answered "yes" to question 2.1, which of the	Number	Percentage
following support services should be included in a seniors' housing complex in Greenwood? (43 responses)		
Prepared daily meals	40	93%
Housekeeping and laundry	40	93%
Social and recreational activities and organized outings	39	91%
Personal care services (help with medications, mobility and assistance with activities of daily living)	42	98%
24-hour emergency response	36	84%
24-hour staff on duty	40	93%
Other	5	12%

2.3 If you answered "yes" to question 2.1, which of the following features should be included in a seniors' housing	Number	Percentage
complex? (43 responses)		
Kitchen facilities in each suite	41	95%
Workshop	22	51%
Chapel/spiritual/meditation room	15	35%
Library/reading room	35	81%
Meeting room	34	79%
Exercise/fitness area	36	84%
Gardening beds	39	91%
Allow small pets	33	77%
Designated parking for residents' vehicles	39	91%
Parking and plug-ins for electric scooter	35	81%
other	4	9%

2.4 Do you have aging parents or other relatives who do not live in Greenwood but would move to a seniors' housing complex if one were built here? (45 responses)	Number	Percentage
Yes	16	36%
No	29	64%

Note that there were 16 survey respondents indicating they had a total of 22 aging parents/relatives who might move to Greenwood)

3. INFORMATION ABOUT YOUR PARENTS OR RELATIVES WHO WANT TO MOVE TO GREENWOOD

3.1 Relationship to you. (16 responses; 22 relatives)	Number
Mother, mother-in-law	9
Father	3
Other (grandparents, sister, uncle, ex-husband)	10

3.2 Where does your parent or relative live now? (20 responses)	- Number
Boundary Area (Christina Lake, Grand Forks, Rock Creek)	8
Kelowna/Kamloops	3
Lower Mainland	2
Vancouver Island	2
British Columbia (specific location not mentioned)	1
Alberta	4

3.3 What age is your parent or relative?	(20 responses) Number
Under 65	3
65 – 69	3
70 - 74	2
75 – 79	-
80 – 84	9
85 or older	3

3.4 What type of housing does your parent or relative live in now? (22 responses)	Number
In their own home	17
Seniors' housing complex	2
Supportive housing or assisted living	2
With another family member	1
Other	-

3.5 Why does your parent or relative want to move to Greenwood? (22 responses, more than one response allowed).	Number
To be near family	20
To be near friends	4
Unable to care for themselves	5
Grew up or lived in Greenwood previously	4
Other	11

3.6 When do you think your parent or relative would be interested in moving to a seniors' housing complex in Greenwood? (22 responses)	Number
In the next 5 years	12
In 6 to 9 years	5
In 10 years or more	5

3.7 What size accommodation would your parent or relative probably need? (22 responses)	Number
For one person only	17
For a couple	5

3.8 What rent would your parent or relative probably be able to pay per month? (20 responses)	Number
Less than \$1,000	9
\$1,001 to \$1,250	10
\$1,251 to \$1,500	1
More than \$1,500	-

3.9 What support services do you think your parent or relative Number would need? (22 responses)	
Prepared daily meals	14
Housekeeping and laundry	16
Social and recreational activities and organized outings	7
Personal care (help with medications, mobility and assistance with activities of daily living)	9
24-hour emergency response	8
24-hour staff on duty	8
other	-