

# Housing Needs Report 2023

## Village of Fraser Lake

November 2023



# Contents

	Land Acknowledgement.....	1
<b>Section 1.0</b>	<b>Background and Key Highlights.....</b>	<b>2</b>
1.1	Background.....	3
1.2	Structure of This Report.....	4
1.3	Highlights.....	5
1.4	Recommendations and Key Areas of Focus:.....	6
<b>Section 2.0</b>	<b>Results from the Community Survey: What We Heard.....</b>	<b>7</b>
2.1	Background.....	8
2.2	About the Respondents.....	8
2.3	The Age Profile of Respondents.....	8
2.4	Time Living in the Community.....	8
2.5	Current Housing Situation.....	9
2.6	Time Living in Their Current Housing.....	9
2.7	Satisfaction with their Current Housing.....	9
2.8	Affordability.....	9
2.9	Size and Suitability.....	9
2.10	Community Attributes.....	10
2.11	Services and Amenities.....	11
2.12	Decisions to Move.....	12
2.13	Future Housing Plans.....	13
2.14	Plan to Move Based on Changing Needs For The Aging Population.....	13
2.15	Plan to Purchase a Home.....	14
2.16	Housing Preferences.....	14
2.17	Housing Costs.....	14
2.18	Monthly Shelter-to-Income Ratio.....	15
2.19	Income Profile.....	15
2.20	Decision to Move.....	15
2.21	Final Thoughts or Comments.....	16
<b>Section 3.0</b>	<b>Emerging Patterns and Trends.....</b>	<b>17</b>
3.1	Population.....	19
3.2	Household Profile.....	20
3.3	Age Distribution.....	22
3.4	Average Age.....	23
3.5	Median Age.....	23
3.6	Children and Youth between the ages of 0 and 14 Years Old.....	24
3.7	Young Adults Ages 15 to 24.....	25
3.8	Adults Ages 25 to 64.....	26
3.9	Seniors Ages 65 And older.....	27
3.10	Seniors Ages 65 to 84.....	28
3.11	Seniors Aged 85 and Older.....	29
3.12	Age of Household Maintainers.....	31
3.13	Senior-Led Households.....	32
3.14	Family and Household Size.....	33
3.15	One Person Households.....	34
3.16	Two Person Households.....	35
3.17	Larger Households of 3 or More People.....	36
3.18	Household Type.....	37
3.19	Census Family Households.....	38
3.20	Families with Children.....	39
3.21	Families without Children.....	40

3.22	Non-Census Family Households.....	41
3.23	Single Person Households.....	42
3.24	Unrelated Persons Sharing.....	43
3.25	Workforce Housing Demand (Mobility Data).....	44
3.26	Individuals Who Moved in the Previous 5 Years.....	45
3.27	Travel to Work.....	46
<b>Section 4.0</b>	<b>Housing Choices.....</b>	<b>47</b>
4.1	Housing Tenure Choices.....	48
4.2	Owners.....	49
4.3	Owners With a Mortgage.....	50
4.4	Renters.....	51
4.5	Type of Housing Stock.....	52
4.6	Single Detached Units.....	53
4.7	Semi-Detached, Duplex, Rowhouse and Townhouse Units.....	54
4.8	Apartment Units.....	55
4.9	Apartment Duplex Units—Garden and Basement Suites.....	56
4.10	Moveable Dwelling Units.....	57
4.11	Unit Mix by Bedroom Size.....	58
4.12	Age of the Housing Stock.....	59
<b>Section 5.0</b>	<b>Affordability.....</b>	<b>60</b>
5.1	Median Household Income.....	61
5.2	Affordability Threshold Based on 30% of Income.....	61
5.3	BC Housing Income Limits (HILs).....	62
5.4	Average Housing Costs (Owners).....	62
5.5	Average Housing Costs (Renters).....	63
5.6	Income Distribution.....	64
5.7	The Inventory of Non-Market Housing.....	65
<b>Section 6.0</b>	<b>Measures of Housing Need.....</b>	<b>66</b>
6.1	Households Falling Below Suitability Standards.....	67
6.2	Households Falling Below Adequacy Standards.....	68
6.3	Households Falling Below Affordability Standards.....	69
<b>Section 7.0</b>	<b>Regional Context.....</b>	<b>70</b>
7.1	Average and Median Household Incomes.....	72
7.2	Seniors in Low Income Based on LIM-AT.....	73
7.3	Tenure Profile.....	74
7.4	Monthly Housing Costs (Renters).....	75
7.5	Renter Households in Core Housing Need.....	76
7.6	Age of the Housing Stock.....	77
<b>Section 8.0</b>	<b>Population and Household Projections.....</b>	<b>78</b>
8.1	Current and Future Housing Needs.....	79
8.2	Methodology.....	79
8.3	Estimated Population Growth -RDBN.....	80
8.4	Estimated Population Growth -Village of Fraser Lake.....	82
8.5	Estimated Household Growth.....	84
8.6	Household Growth Estimates Village of Fraser Lake.....	86
<b>Appendix A:</b>	<b>Glossary and Definitions.....</b>	<b>88</b>
<b>Appendix B:</b>	<b>The Survey Instrument.....</b>	<b>93</b>

## **Land Acknowledgement**

The Village of Fraser Lake is grateful to live, work and play on the traditional territories of the Stellat'en and Nadleh Whut'en peoples.

# **Section 1.0**

## **Background and Key Highlights**

## 1.1 Background

Housing supply and housing affordability challenges are experienced broadly in British Columbia including across the Bulkley-Nechako region and in communities like the Village of Fraser Lake. To respond to these challenges local governments are required to prepare Housing Needs Reports that can be used to guide and inform future planning and decision-making.

This report was prepared for the Village of Fraser Lake using information from the 2021 Census, as well as feedback received through a series of key informant interviews with community leaders and service providers. Feedback received from 62 participants who took part in a community-wide survey which was administered by Village staff earlier this year was also used to help to guide and inform the proposed directions set out in this report.

### ABOUT THIS REPORT

This report provides updated housing-related measures and information for the Village of Fraser Lake, including baseline information about current and future housing needs along with specific considerations related to the need for:

- Affordable housing
- Rental housing
- Supported and special needs housing

This report also takes into consideration the specific housing needs of different priority population groups including:

- Families
- Seniors
- People with disabilities
- Families and individuals experiencing housing stress.

### POTENTIAL POLICY DIRECTIONS

After examining the range of housing choices available in the Village of Fraser Lake, this report sets out a series of specific recommendations related to:

- Housing type
- Housing tenure
- Bedroom size
- Market and non-market housing options.

In preparing this report, consideration is also given to the unique setting and historical context of the Village of Fraser Lake both in terms of its role within the broader Bulkley-Nechako region as well as in terms of changes taking place within Electoral Area D the unincorporated area situated in close proximity to the community.

## 1.2 Structure of This Report

This information set out in this report includes:

### **Section 1: Background and Key Highlights**

This section includes background information related to this research as well as a discussion of some of the emerging gaps and pressures that were identified. It also includes a series of recommendations for consideration by the community.

### **Section 2: What We Heard**

This section provides an overview of the insights gained through a community consultation and engagement process which was completed earlier this year and that included feedback from 62 residents with respect to their current housing situation and future housing plans.

### **Section 3: Emerging Patterns and Trends**

This section provides an analysis of key social, demographic and market-related information for both the Village of Fraser Lake and Electoral Area D which is the unincorporated area that is located within close proximity to the Village of Fraser Lake and includes considerations related to:

- Population and household growth
- The general social and demographic profile of the population
- Sources of housing demand
- Workforce housing demand and mobility-related information
- Housing choices (rental/ownership)
- The age of the housing stock
- General affordability considerations
- Measures of Housing Need

### **Section 4: Regional Context**

This section provides additional information related to housing needs and choices in the Village of Fraser Lake and Electoral Area D relative to other communities in the Bulkley-Nechako region including considerations related to:

- Household Incomes
- Incidence of Low Income
- Households Who Rent
- Monthly Housing Costs (Renters)
- Renter Households in Core Housing Need
- The Age of the Housing Stock

### **Appendix A: Glossary and Definitions**

### **Appendix B: The Survey Instrument**

## 1.3 Highlights

As set out under its Community Vision, the Village of Fraser Lake prides itself on the beauty of its natural setting and the sense of community that it has been able to create. This includes a progressive and sustainable outlook around social, economic, and environmental opportunities. It also includes the ability to offer affordable living opportunities along with core services and amenities that contribute to a high quality of life and the well-being for residents of all ages.

In examining the housing gaps and pressures within the Village of Fraser Lake, it is necessary to recognize that while the Village of Fraser Lake has a population of less than 1,000 people, it serves a much larger population base within the Bulkley-Nechako region including First Nations communities as well as families and seniors living in Electoral Area D. In fact, combined the Village of Fraser Lake and Electoral Area D was home to 2,572 individuals or 1,135 households in 2021.

### HOUSING GAPS AND PRESSURES

The following are some of the key findings from this research:

**Sources of Housing Demand:** The Village of Fraser Lake and Electoral Area D play an integral role in meeting the workforce housing needs in the region. This includes a growing number of families including younger families with children moving to Electoral Area D. Single seniors and senior couples who are aging also represent a significant source of housing demand both within the Village of Fraser Lake and across Electoral Area D.

**Housing Affordability Pressures:** While the housing costs in the Village of Fraser Lake and Electoral Area D are relatively affordable when compared to other communities in the Bulkley-Nechako region, the 2021 Census reported that the average and median household incomes were lower than in other communities. As well, it was noted that Village of Fraser Lake and Electoral Area D had a higher incidence of seniors living in low income when compared to the broader Bulkley-Nechako region. Based on the 2021 Census there were approximately 110 seniors across the Village of Fraser Lake and Electoral Area D who were living in low income based on Statistics Canada's Low Income Measure-After-Tax (LIM-AT).

**A Large Proportion of Renters Are in Core Housing Need:** Despite having reasonably affordable housing costs, the Village of Fraser Lake and Electoral Area D have a larger proportion of households who rent and who are in core housing need. These are households who are unable to find housing in their community which is suitable in size and in good repair without spending 30% or more of their income on their housing costs. This includes challenges both in terms of affordability based on the incomes of those living in the community as well as challenges related to the adequacy and condition of the stock. Based on the 2021 Census, the Village of Fraser Lake had some of the oldest housing stock in the region.



**The Quality and Condition of the Housing Stock:** A significant proportion of the housing stock in the Village of Fraser Lake was built before 1980 and is reaching the point in its economic life where there is need for significant repairs, upgrades, or improvements in order to extend the useful life of the stock. In 2021, the Census found that 77% of the housing stock in the Village of Fraser Lake was built before 1980. As well a large proportion of the stock is larger 2-bedroom and 3-bedroom homes (mostly single detached homes). While these homes represent an important source of housing for families living in the community, many homes are occupied by seniors who are now living on their own and who are living on a fixed income and who may have changing health or other needs. Therefore, a significant and important need in the community is an expanded supply of affordable senior's oriented housing designed to respond to the changing needs of an aging population.

**The Lack of Non-Market Housing for Seniors:** One of the most significant challenges that the community continues to face is the lack of any subsidized seniors housing. This has continued to be recognized as a significant need in the community and an important area of focus for both current and previous Councils.

## 1.4 Recommendations and Key Areas of Focus:

It is recommended that the Village of Fraser Lake:

- A. **Continue to explore opportunities to expand and improve the existing housing stock** including focusing its efforts on the adoption of policies and initiatives that can help to support and enable new housing supply as well as modernize and improve the existing housing stock. This should include exploring partnerships with other levels of government, the private sector as well as First Nations communities and others.
- B. **Continue to advocate for the needs of seniors living in the community** including engaging in discussions with other levels of government about the specific needs in the community, including the need for an expanded range of non-market housing choices for lower income seniors as they age. This should include an expanded inventory of subsidized housing for seniors including independent seniors' housing as well as supportive or assisted housing units.
- C. **Continue to support policies and practices to increase the supply and diversity of the existing housing stock** through 'gentle densification'. This can include more compact, and sustainable forms of housing such as townhouses, duplexes, or row house units as well as the addition of accessory suites, garden suites or coach house units where appropriate. In looking at expanding the range of housing choices, consideration should also be given to mixed tenure or mixed income developments as a way of continuing to meet existing and emerging housing needs across the community.

# **Section 2.0**

# **Results from the Community Survey: What We Heard**

## 2.1 Background

Over the period from June to September, the Village of Fraser Lake engaged in a survey of residents designed to build a deeper understanding of existing and emerging housing needs of community members. There were 62 individuals who participated in the survey. The survey included questions about the current housing situation and future housing plans of residents living in the community including:

- Their time in the community
- Their current housing situation
- Their satisfaction with different aspects of their housing
- Their reasons for choosing the Village of Fraser Lake
- Their future housing plans

The survey also included a series of demographic questions as well as questions around general affordability-related factors and considerations. In looking at their future housing plans, there was an interest in learning more about:

- those who want to make the Village of Fraser Lake their home
- the attributes of the community they enjoy most
- the types of services and amenities that are needed
- factors affecting decisions to move
- future housing plans

### 2.2 ABOUT THE RESPONDENTS

Of the 62 individuals who participated in the survey, 47 (78.5%) were from the Village of Fraser Lake while 12 (19.3%) were from Electoral Area D. There were 3 respondents (4.8%) from elsewhere.

### 2.3 THE AGE PROFILE OF RESPONDENTS

When asked about their ages, 7 (11.2%) were between the ages of 18 and 34 while 11 (17.7%) were between the ages of 35 and 44. There were 12 respondents (19.4%) who were between the ages of 45 and 54 and 32 respondents (51.6%) who were 55 and older.

### 2.4 TIME LIVING IN THE COMMUNITY

Of those who participated in the survey, 26 respondents (41.9%) indicated that they had been living in the community for 10 years or longer. There were also 16 respondents (25.8%) who had lived in the community for 1 to 5 years and an additional 7 respondents (11.3%) who had lived in the community for between 6 to 10 years. There were 11 respondents (17.7%) who indicated that they were not from the community. Two respondents (3.2%) indicated that they have been living in the Village of Fraser Lake for less than one year.

## **2.5 CURRENT HOUSING SITUATION**

When asked about their current housing situation, 41 respondents (66.1%) reported that they own their home while 16 respondents (25.8%) indicated that they were renting. There were also 3 respondents (4.8%) who indicated that they currently live with family or friends and do not pay rent while 2 respondents described other types of living arrangements.

## **2.6 TIME LIVING IN THEIR CURRENT HOUSING**

Of those who participated in the survey, 28 respondents (45.1%) reported that they had been living in their current housing for 10 years or longer while 20 respondents (32.2%) had been living in their current housing for between 1 and 5 years. There were an additional 10 respondents (16.1%) who had been living in their current housing for 6 to 10 years and four respondents (6.5%) who had been living in their current housing for less than one year.

## **2.7 SATISFACTION WITH THEIR CURRENT HOUSING**

When asked about their satisfaction with their current housing, 43 respondents (69.4%) reported that they were satisfied or very satisfied with their current housing. There were also 6 respondents (9.6%) who reported that they were neither satisfied nor dissatisfied. At the same time, there were approximately 11 respondents (17.7%) who expressed some level of dissatisfaction with their current housing situation. There were also two respondents who did not respond.

## **2.8 AFFORDABILITY**

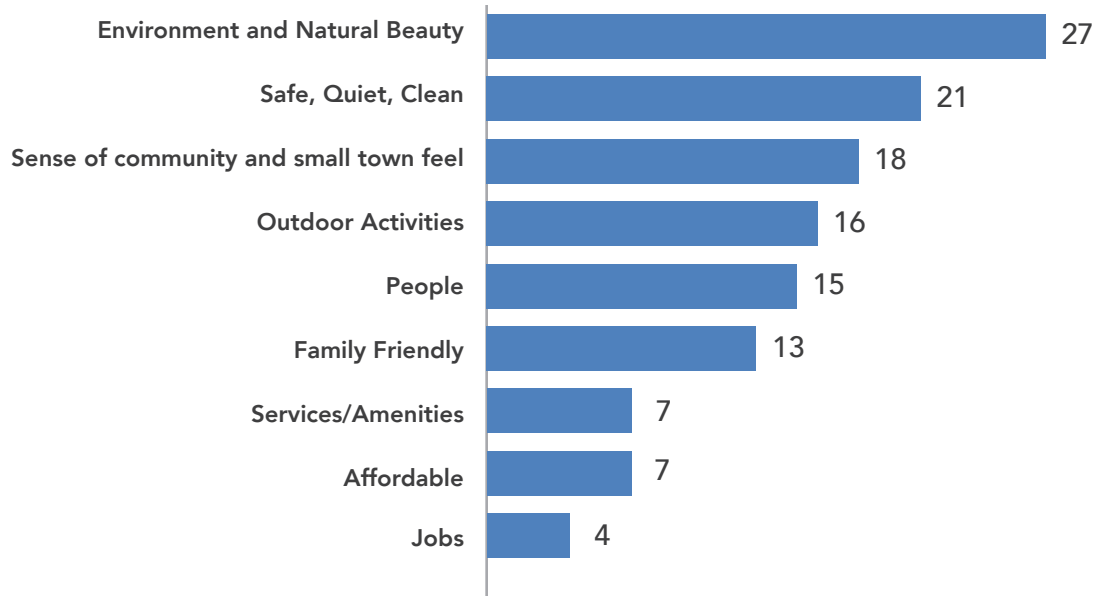
When asked about their satisfaction with the affordability of their current housing 39 respondents (62.9%) indicated that they were satisfied or very satisfied with the affordability of their current housing. At the same time, there were 11 respondents (17.7%) who expressed some level of dissatisfaction with the affordability of their current housing. Four (4) respondents (6.5%) reported that they were neither satisfied nor dissatisfied with the affordability of their current housing while 8 respondents (12.9%) did not answer this question or did not think that this question applied to their situation.

## **2.9 SIZE AND SUITABILITY**

When asked about their satisfaction with the size and suitability of their current housing, 39 respondents (62.9%) indicated that they were satisfied or very satisfied with the size and suitability of their housing while there were 16 respondents (25.8%) who expressed some level of dissatisfaction with the size and suitability of their current housing. There were also three (3) respondents (4.8%) who reported that they were neither satisfied nor dissatisfied and four respondents (6.5%) did not answer this question or did not think that this question applied to their situation.

## 2.10 COMMUNITY ATTRIBUTES

When asked about the qualities that attract individuals to the Village of Fraser Lake, the following were the range of responses that were received (reported in terms of the frequency of responses):

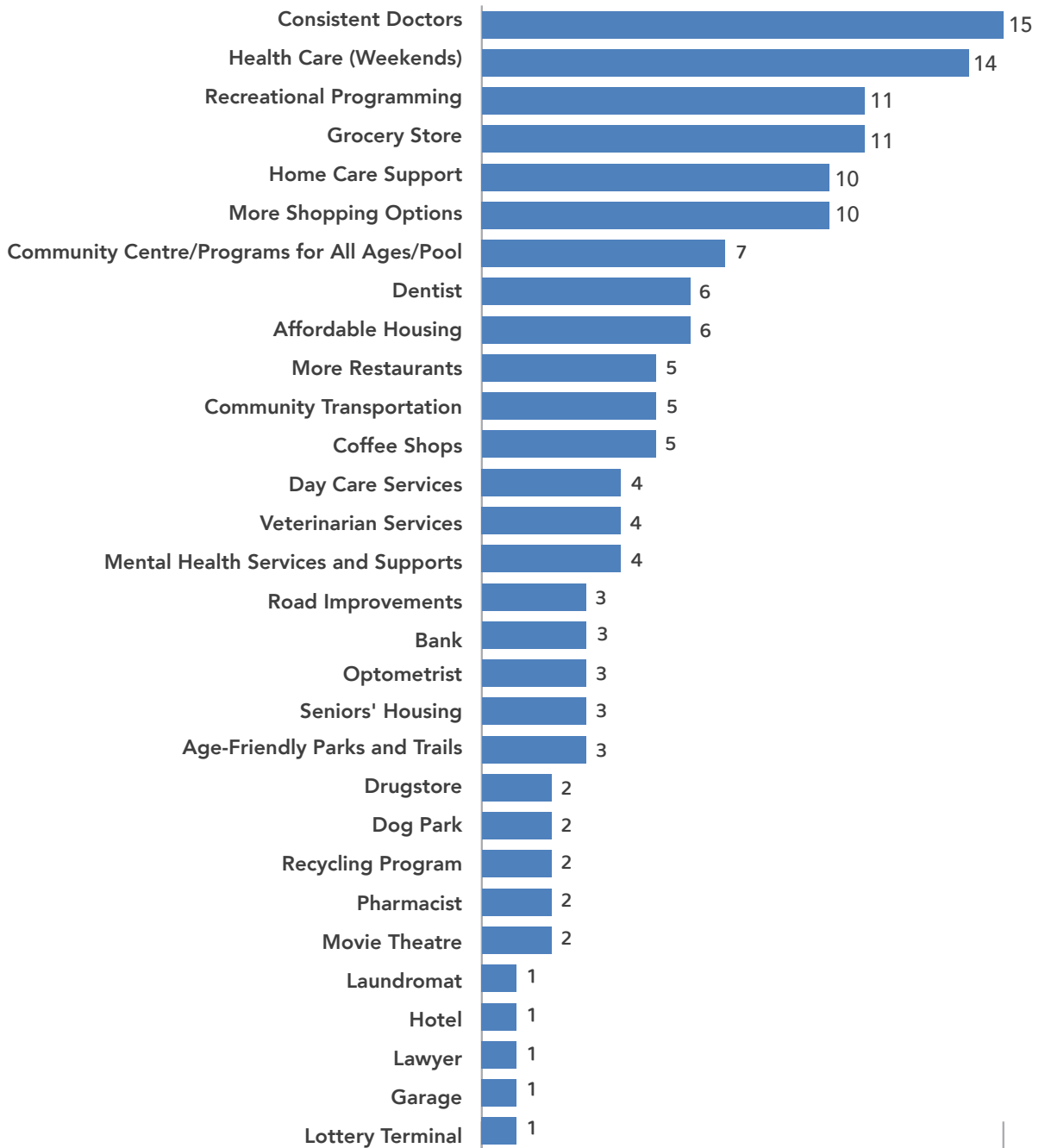


In looking at the range of responses received, it is clear that residents felt strongly about:

- The environment and natural beauty of the community
- The sense of community and small town feel
- The family friendly nature of the community
- The people in the community
- The fact that the community was safe, quiet and clean

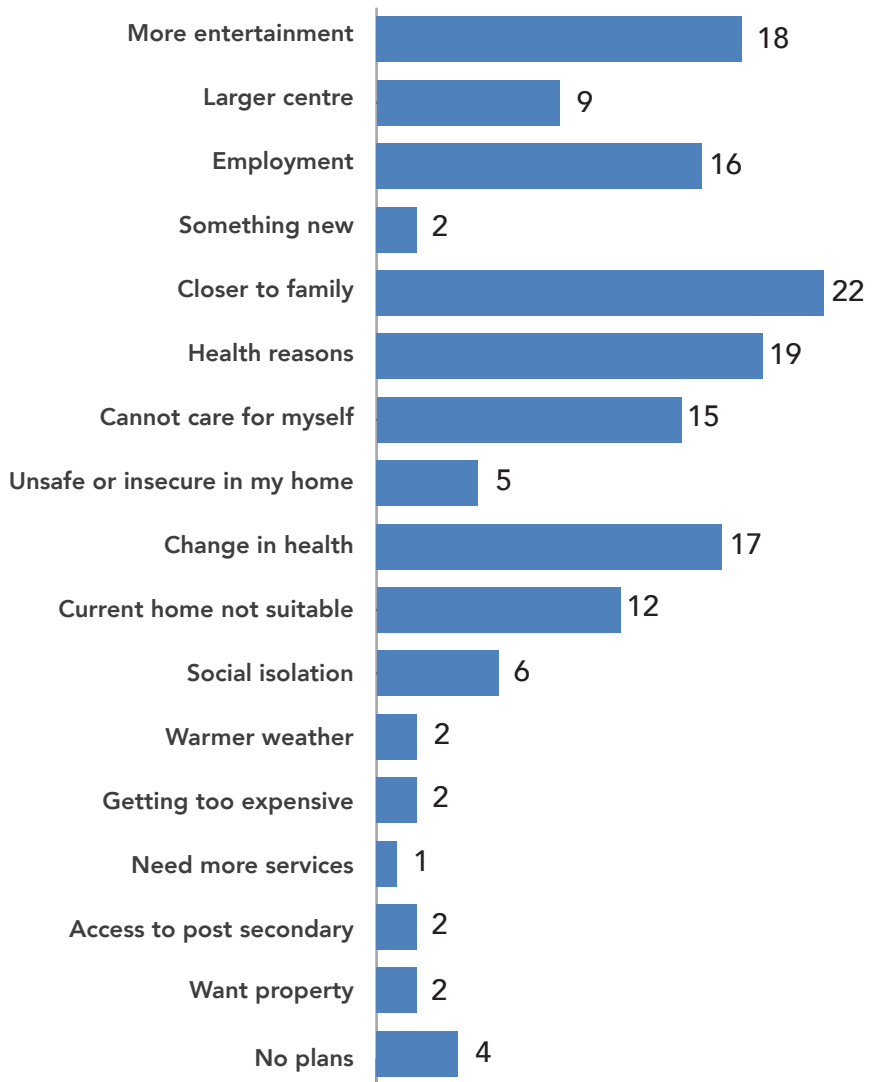
## 2.11 SERVICES AND AMENITIES

Despite the strong positive responses about the community, many residents identified different types of services or amenities that would help to make a difference. Local service providers and community leaders talked about the importance of both family-friendly and senior-friendly services as well as housing that can help to respond to the changing needs of an aging population.



## 2.12 DECISIONS TO MOVE

To some extent access to services and amenities can also affect individual decisions to move with 22 respondents reporting that they would like to be closer to family or friends and 19 respondents reporting that they may have to move for health reasons. There were also 15 respondents who indicated that they might have to move if they can no longer take care of themselves while 12 respondents reported that the suitability of their housing might be a factor. There were also 6 respondents who talked about their sense of social isolation. These different responses help to highlight the need for ensuring that the community can provide a diverse range of housing choices of residents of all ages and abilities.

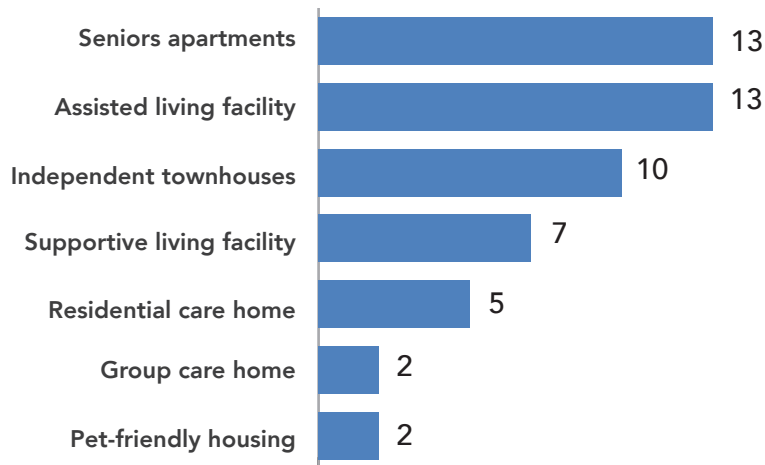


### 2.13 FUTURE HOUSING PLANS

When asked about their future plans, 23 respondents (37%) indicated that they did not know how much longer they were likely to remain living in their current home while 9 respondents (15%) indicated that they expected to move within the next 1 to 5 years. There were also 12 respondents (19.3%) who indicated that they do not have plans to move, while 18 respondents (29%) expected to remain living in their current housing for the next 5 years or longer.

### 2.14 PLAN TO MOVE BASED ON CHANGING NEEDS FOR THE AGING POPULATION

Seniors who participated in the survey were asked to indicate the type of housing that they would like to move to if they needed a higher level of support. Based on the responses received, 23 respondents indicated that they would prefer to live in a seniors-oriented complex (apartments or independent townhouse units) while 20 respondents reported that they would like to live in a supportive living or assisted living complex. A small number of respondents reported that if they moved they would like to live in a long-term care facility. Two respondents reported that whatever type of housing they move to, it would have to be pet-friendly.



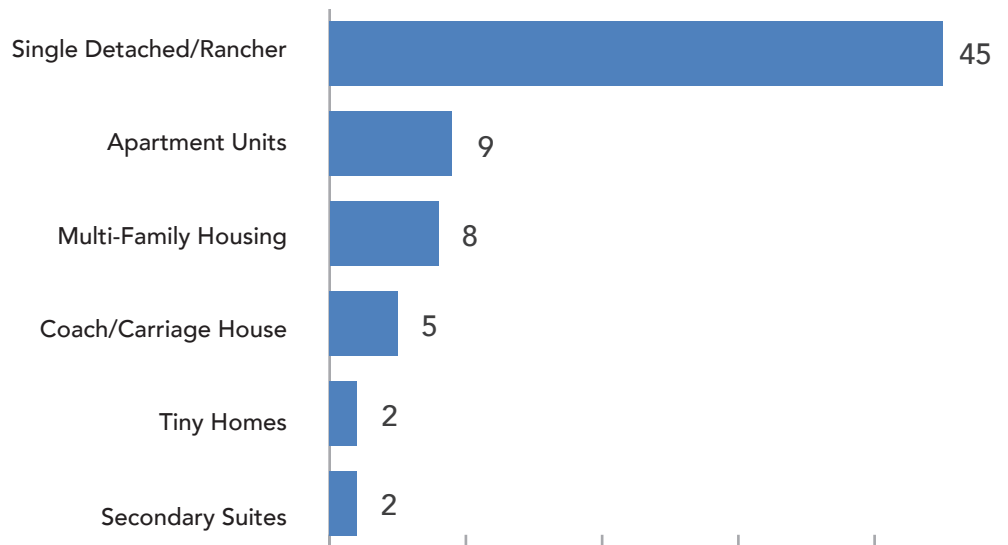


## 2.15 PLAN TO PURCHASE A HOME

When asked about their plans to purchase a home, 10 respondents (16%) reported that they expect to continue to rent while an additional 9 respondents (15%) reported that they were uncertain about their future housing plans. There were also 40 respondents who indicated that this question did not apply to their situation given they were already owners. There were also 3 respondents who indicated that they could see themselves purchasing a home at some point in the future.

## 2.16 HOUSING PREFERENCES

When asked about their housing preferences, the majority of respondents would prefer to live in a single detached home (72.5%) while approximately 27.4% of respondents reported that they would be interested in multi-family housing including apartment units. A small number of respondents expressed an openness to other forms of housing including coach or carriage house units as well as secondary suites or tiny homes.



## 2.17 HOUSING COSTS

When asked about their average monthly housing costs, there were 24 respondents (38.7%) who reported that they were spending between \$500 and \$999 per month on their housing while 12 respondents (19.4%) reported that they spend between \$1,000 and \$1,499 per month on their housing. There were also four respondents (6.5%) who reported that they were spending somewhere between \$1,500 and \$1,999 per month. One respondent was spending more than \$2,000 per month on their housing. There were also 11 respondents who reported that they do not pay for their housing while 3 respondents reported that they prefer not to say how much they spend on their housing.

## 2.18 MONTHLY SHELTER-TO-INCOME RATIO

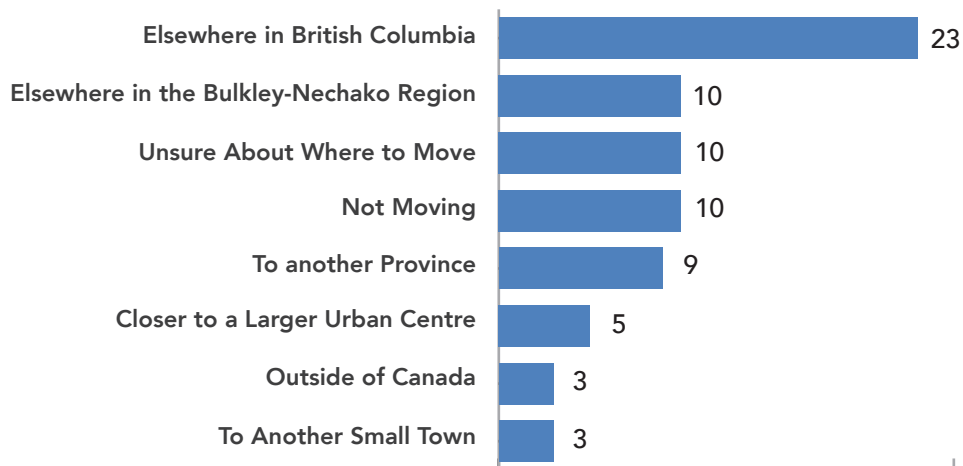
When asked to provide information on the proportion of their monthly income that they spend on their housing costs, 18 respondents (29.0%) reported that they spend between 15% and 29% of their income on their housing costs. There were also 9 respondents (14.5%) who reported that they spend less than 15% of their income on their housing costs as well as 25 respondents (40.3%) who reported that they spend 30% or more of their income on their housing costs. There were also 9 respondents (14.5%) who reported that they were spending 50% or more of their income on their housing costs.

## 2.19 INCOME PROFILE

Of those who participated in the survey, 13 respondents (20.9%) reported that they had a gross annual income of between \$25,000 and \$40,000 while 12 respondents (19.4%) reported they had a gross annual household income of \$25,000 or less. There were an additional 7 respondents (11.2%) who had a gross annual income of between \$40,000 and \$75,000. A number of respondents also reported that they had a gross annual household income of more than \$75,000.

## 2.20 DECISION TO MOVE

Respondents were also asked where they would move if they decided to move. There were a diverse range of responses received from across participants with the following graph showing the mix of responses provided. While not all of the participants responded to this question, those who did respond suggested that many of those who participated in the survey did not necessarily feel a deep sense of connection to the community or to life in British Columbia. Others, however felt a strong sense of connection and expressed an interest in setting down roots and purchasing a home in Fraser Lake.



## 2.21 FINAL THOUGHTS OR COMMENTS

When asked about any final thoughts or comments, the following were the responses that were received:

- Thank you for providing that opportunity to provide the feedback!
- Thank you mayor and council for caring to ask the community what we would like!
- There is the need for more short term housing options!
- I love Fraser Lake.
- It would be nice if we could attract new businesses, but what that would be I don't know.
- There is no reason we cannot have a decent grocery store in town, same as Vanderhoof and Burns Lake.
- We have a very high need for safe, affordable housing for all and entertainment and amenities for all ages.
- I feel that Fraser Lake should also put a stipulation in that all renters from out of town can be charged whatever – residents of Fraser Lake should have a residence rate.
- Seniors could benefit from exercise equipment in a park, or in an empty building.
- There should be a sensory room for children with neurodiversity and seniors could also benefit from this.
- There should be a weekly book club or game night.
- We need volunteers to help, and for people to get engaged in the community again.
- We need more options for professionals for rentals/purchases.
- We need more affordable housing for seniors and families – the rent increases over the past couple of years are crazy for what people are getting.
- This seemed focussed on seniors. You need more family opportunities.
- Thank you for your kind interest in seniors, etc.
- Being involved in different meetings as of late, I think that a liaison with SD91 would benefit older (maybe younger too) students in terms of connecting them with seniors. Grad hours, socialization skills and learning responsibility through serving our aging population by visiting, working, sharing life experiences.
- We need better housing for seniors and more.
- In terms of the survey, some participants felt that they would have preferred an anonymous survey while others felt that in some cases, they would have preferred the option to give multiple responses.

# Section 3.0

# Emerging Patterns and Trends

# Population & Household Data

# Population & Household Data

## 3.1 POPULATION

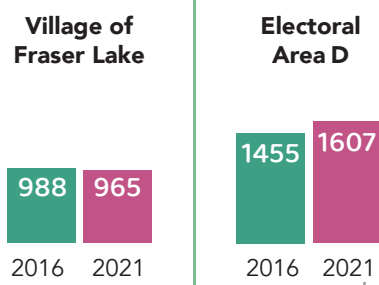
In 2021, the Village of Fraser Lake had a population of 965 individuals. At the same time, Electoral Area D had a population of 1,607 individuals. Combined, in 2021, the Village of Fraser Lake and Electoral Area D had a total population of 2,572 individuals and accounted for 6.8% of the total population across the Regional District of Bulkley-Nechako (RDBN).

**Table 3.1 Population Growth (2006 to 2021)**

	2006	2011	2016	2021
Village of Fraser Lake (#)	1,115	1,115	988	965
Village of Fraser Lake (%)	—	—	(127)	(23)
British Columbia (#)	4,054,605	4,324,455	4,648,055	5,000,879
British Columbia (%)	—	269,850	323,600	352,824
RDBN (#)	37,930	38,945	37,896	37,737
RDBN (%)	—	1,015	(1,049)	(159)
Electoral Area D (#)	1,650	1,770	1,455	1,607
Electoral Area D (%)	—	120	(315)	152
Village of Fraser Lake & Electoral Area D (#)	2,765	2,885	2,443	2,572
Village of Fraser Lake & Electoral Area D (%)	—	120	(442)	129

Source: Statistics Canada. Census, 2006, 2011, 2021 and 2016

In 2021, 2,572 individuals lived in the Village of Fraser Lake and Electoral Area D.



### 3.2 HOUSEHOLD PROFILE

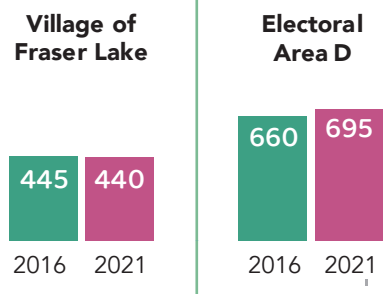
In 2021, there were 440 households living in the Village of Fraser Lake. At the same time, there were 695 households living in Electoral Area D. Combined, in 2021, the Village of Fraser Lake and Electoral Area D had a total of 1,135 households and accounted for 7.4% of the total households across the Regional District of Bulkley-Nechako (RDBN).

**Table 3.2 Total Households**

	2006	2011	2016	2021
Village of Fraser Lake (#)	475	460	445	440
Village of Fraser Lake (%)		(15)	(15)	(5)
British Columbia (#)	1,643,150	1,764,637	1,881,970	2,041,835
British Columbia (%)		121,487	117,333	159,865
RDBN (#)	14,550	15,185	15,100	15,400
RDBN (%)		635	(85)	300
Electoral Area D (#)	710	775	660	695
Electoral Area D (%)		65	(115)	35
Village of Fraser Lake & Electoral Area D (#)	1,185	1,235	1,105	1,135
Village of Fraser Lake & Electoral Area D (%)		50	(130)	30

Source: Statistics Canada. Census, 2006, 2011, 2021 and 2016

In 2021, there were 1,135 households living in the Village of Fraser Lake and Electoral Area D.



# Age Related Data



# Age Profile

## 3.3 AGE DISTRIBUTION

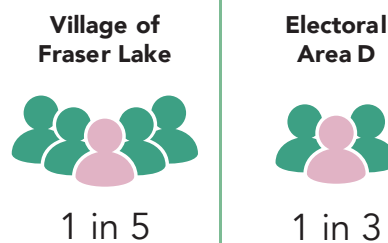
In 2021, 18.1% of individuals living in the Village of Fraser Lake were between the ages of 0 and 14 while this was the case for 16.1% of individuals living in Electoral Area D. Individuals who were between the ages of 15 and 64 accounted for 60.6% of the total population living in the Village of Fraser Lake as well as 59.9% of the total population living in Electoral Area D. Seniors aged 65 and older accounted for 21.2% of all individuals living in the Village of Fraser Lake and 36.6% of all individuals living in Electoral Area D.

Table 3.3 Age Distribution

	Total Pop.	0 to 14 years	15 to 64 years	65 years +
Village of Fraser Lake (#)	965	175	585	205
Village of Fraser Lake (%)		18.1%	60.6%	21.2%
British Columbia (#)	5,000,880	716,900	3,267,620	1,016,365
British Columbia (%)		14.3%	65.3%	20.3%
RDBN (#)	37,735	7,120	23,765	6,850
RDBN (%)		18.9%	63.0%	18.2%
Electoral Area D (#)	1,610	260	965	590
Electoral Area D (%)		16.1%	59.9%	36.6%
Village of Fraser Lake & Electoral Area D (#)	2,575	435	1,550	795
Village of Fraser Lake & Electoral Area D (%)		16.9%	60.2%	30.9%

Source: Statistics Canada. Census 2021

Seniors aged 65 and older accounted for **1 in 5 individuals** living in the Village of Fraser Lake and **1 in 3 individuals** living in Electoral Area D.



### 3.4 AVERAGE AGE

The average age of residents living in the Village of Fraser Lake was 43 years old while the average age of residents living in Electoral Area D was 46 years old. The average age across residents living in the Regional District of Bulkley-Nechako (RDBN) was lower.

**Table 3.4 Average Age**

	2006	2011	2016	2021
Village of Fraser Lake	36.4	38.5	41.0	43
British Columbia	39.2	40.7	41.8	43
RDBN	35.9	37.8	39.5	41
Electoral Area D	40.9	43.3	46.8	46

Source: Statistics Canada. Census 2006, 2011, 2016 and 2021

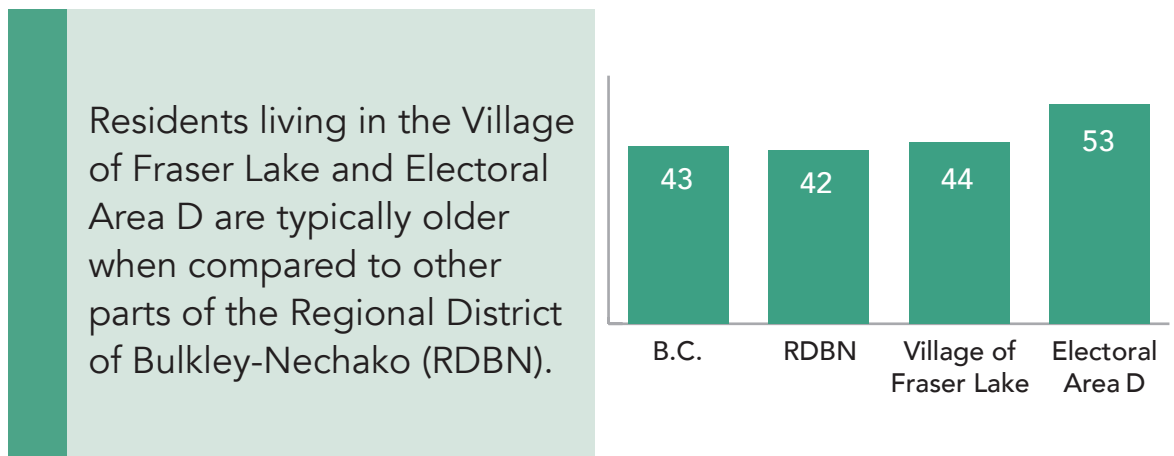
### 3.5 MEDIAN AGE

The median age of residents living in the Village of Fraser Lake was 44 years old while the median age of residents living in Electoral Area D was 53 years old.

**Table 3.5 Median Age**

	2006	2011	2016	2021
Village of Fraser Lake	37.0	38.3	43.7	44
British Columbia	40.48	41.6	42.5	43
RDBN	37.1	39.1	41	42
Electoral Area D	44.0	47.2	52.9	53

Source: Statistics Canada. Census 2006, 2011, 2016 and 2021



### 3.6 CHILDREN AND YOUTH BETWEEN THE AGES OF 0 AND 14 YEARS OLD

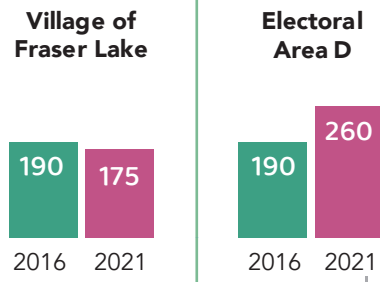
In 2021, there were 95 children and youth between the ages of 0 and 14 living in the Village of Fraser Lake. At the same time, there were 260 children and youth between the ages of 0 and 14 living in Electoral Area D. Combined, there were 435 children and youth between the ages of 0 and 14 living in the Village of Fraser Lake and Electoral Area D.

**Table 3.6 Age Profile—Children and Youth 0 to 14**

	2006	2011	2016	2021
Village of Fraser Lake (#)	235	240	190	175
Village of Fraser Lake (Δ)		5	-50	-15
British Columbia (#)	679,600	677,360	691,390	716,900
British Columbia (Δ)		-2,240	14,030	25,510
RDBN (#)	8,385	8,125	7,290	7,120
RDBN (Δ)		-260	-835	-170
Electoral Area D (#)	320	280	190	260
Electoral Area D (Δ)		-40	-90	70
Village of Fraser Lake & Electoral Area D (#)	555	520	380	435
Village of Fraser Lake & Electoral Area D (Δ)		-35	-140	55

Source: Statistics Canada. Census, 2006, 2011, 2021 and 2016

There were 435 children and youth between the ages of 0 and 14 living in the Village of Fraser Lake and Electoral Area D in 2021.



### 3.7 YOUNG ADULTS AGES 15 TO 24

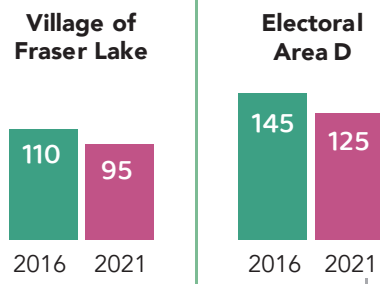
In 2021, there were 175 young adults between the ages of 15 and 24 living in the Village of Fraser Lake. At the same time, there were 125 young adults between the ages of 15 and 24 living in Electoral Area D. Combined, there were 220 young adults between the ages of 15 and 24 living in the Village of Fraser Lake and Electoral Area D.

**Table 3.7 Age Profile—Young Adults Ages 15 to 24**

	2006	2011	2016	2021
Village of Fraser Lake (#)	175	125	110	95
Village of Fraser Lake (Δ)		-50	-15	-15
British Columbia (#)	539,470	554,990	546,540	548,340
British Columbia (Δ)		15,520	-8,450	1,800
RDBN (#)	5,100	5,230	4,775	4,090
RDBN (Δ)		130	-455	-685
Electoral Area D (#)	125	195	145	125
Electoral Area D (Δ)		70	-50	-20
Village of Fraser Lake & Electoral Area D (#)	300	320	255	220
Village of Fraser Lake & Electoral Area D (Δ)		20	-65	-35

Source: Statistics Canada. Census, 2006, 2011, 2021 and 2016

There were 220 young adults between the ages of 15 and 24 living in the Village of Fraser Lake and Electoral Area D in 2021.



### 3.8 ADULTS AGES 25 TO 64

In 2021, there were 485 adults between the ages of 25 and 64 living in the Village of Fraser Lake. At the same time, there were 850 adults between the ages of 25 and 64 living in Electoral Area D. Combined, there were 1,335 adults between the ages of 25 and 64 living in the Village of Fraser Lake and Electoral Area D.

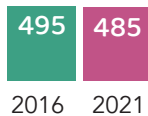
**Table 3.8 Age Profile—Adults Ages 25 to 64**

	2006	2011	2016	2021
Village of Fraser Lake (#)	570	570	495	485
Village of Fraser Lake (Δ)		0	-75	-10
British Columbia (#)	2,294,600	2,478,985	2,561,145	2,719,280
British Columbia (Δ)		184,385	82,160	158,135
RDBN (#)	20,665	21,070	20,305	19,675
RDBN (Δ)		405	-765	-630
Electoral Area D (#)	980	1,035	820	850
Electoral Area D (Δ)		55	-215	30
Village of Fraser Lake & Electoral Area D (#)	1,550	1,605	1,315	1,335
Village of Fraser Lake & Electoral Area D (Δ)		55	-290	20

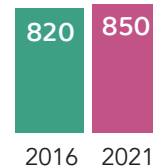
Source: Statistics Canada. Census, 2006, 2011, 2021 and 2016

There were 1,335 adults between the ages of 25 and 64 living in the Village of Fraser Lake and Electoral Area D in 2021.

#### Village of Fraser Lake



#### Electoral Area D



### 3.9 SENIORS AGES 65 AND OLDER

In 2021, there were 210 seniors aged 65 and older living in the Village of Fraser Lake. At the same time, there were 385 seniors aged 65 and older living in Electoral Area D. Combined, in 2021, there were 595 seniors aged 65 and older living in the Village of Fraser Lake and Electoral Area D.

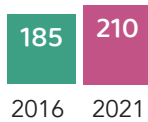
Table 3.9 Seniors—Ages 65 and older

	2006	2011	2016	2021
Village of Fraser Lake (#)	140	160	185	210
Village of Fraser Lake (%)		20	25	25
British Columbia (#)	599,810	688,715	848,975	1,016,365
British Columbia (%)		88,905	160,260	167,390
RDBN (#)	3,980	4,825	5,640	6,850
RDBN (%)		845	815	1,210
Electoral Area D (#)	225	225	305	385
Electoral Area D (%)		0	80	80
Village of Fraser Lake & Electoral Area D (#)	365	385	490	595
Village of Fraser Lake & Electoral Area D (%)		20	105	105

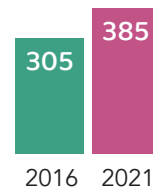
Source: Statistics Canada. Census, 2006,

Seniors aged 65 and older account for 23.1% of the population in the Village of Fraser Lake and Electoral Area D.

#### Village of Fraser Lake



#### Electoral Area D



### 3.10 SENIORS AGES 65 TO 84

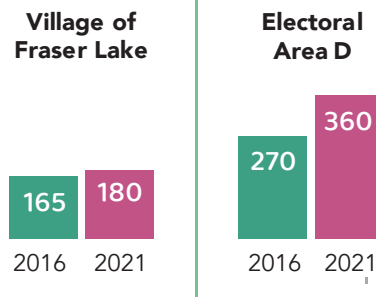
In 2021, there were 180 seniors between the ages of 65 and 84 living in the Village of Fraser Lake. At the same time, there were 360 seniors between the ages of 65 and 84 living in Electoral Area D. Combined there were 540 seniors between the ages of 65 and 84 living in the Village of Fraser Lake and Electoral Area D.

Table 3.10 Seniors—Ages 65 to 84

	2006	2011	2016	2021
Village of Fraser Lake (#)	115	160	165	180
Village of Fraser Lake (Δ)		45	5	15
British Columbia (#)	523,760	596,040	739,785	893,900
British Columbia (Δ)		72,280	143,745	154,115
RDBN (#)	3,655	4,380	5,080	6,260
RDBN (Δ)		725	700	1,180
Electoral Area D (#)	205	225	270	360
Electoral Area D (Δ)		20	45	90
Village of Fraser Lake & Electoral Area D (#)	320	385	435	540
Village of Fraser Lake & Electoral Area D (Δ)		65	50	105

Source: Statistics Canada. Census, 2006, 2011, 2021 and 2016

The number of seniors ages 65 to 84 living in the Village of Fraser Lake and Electoral Area D increased by 24.1% between 2016 and 2021 and by 69% between 2006 and 2021.



### 3.11 SENIORS AGED 85 AND OLDER

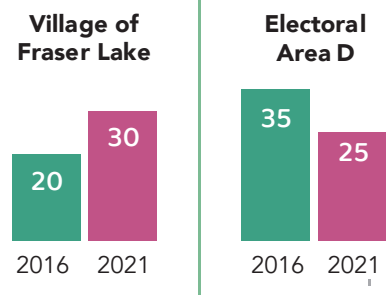
In 2021, there were 30 seniors aged 85 and older living in the Village of Fraser Lake. At the same time, there were 25 seniors aged 85 and older living in Electoral Area D. Combined, there were 55 seniors aged 85 and older living in the Village of Fraser Lake and Electoral Area D.

Table 3.11 Seniors—Aged 85 and Older

	2006	2011	2016	2021
Village of Fraser Lake (#)	25	0	20	30
Village of Fraser Lake (Δ)		-25	20	10
British Columbia (#)	76,050	92,675	109,190	122,465
British Columbia (Δ)		16,625	16,515	13,275
RDBN (#)	325	445	560	590
RDBN (Δ)		120	115	30
Electoral Area D (#)	20	0	35	25
Electoral Area D (Δ)		-20	35	-10
Village of Fraser Lake & Electoral Area D (#)	45	0	55	55
Village of Fraser Lake & Electoral Area D (Δ)		-45	55	0

Source: Statistics Canada. Census, 2006, 2011, 2021 and 2016

The number of seniors aged 85 and older living in the Village of Fraser Lake has continued to increase between 2016 and 2021 while the number of frail seniors living in Electoral Area D has decreased.





# Sources of Housing Demand

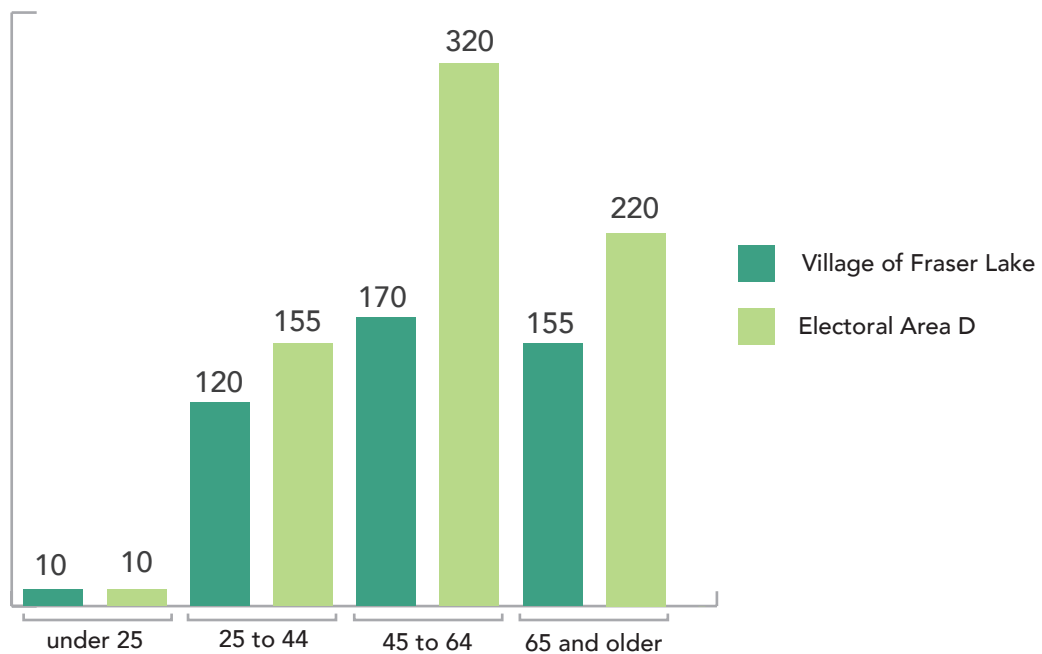
### 3.12 AGE OF HOUSEHOLD MAINTAINERS

Younger households under the age of 25 account for less than 2% of all households living in the Village of Fraser Lake and Electoral Area. At the same time, households between the ages of 25 and 44 account for almost 24% of all households living in the Village of Fraser Lake and Electoral Area D with a larger proportion of these households living in the Village of Fraser Lake. Almost half of all households in Electoral Area D and 37% of all households in the Village of Fraser Lake were led by someone who was between the ages of 45 and 64 while approximately 1 in 3 households in both the Village of Fraser Lake and Electoral Area D were led by someone 65 and older.

Table 3.12 Age of Household Maintainer (2021)

	Under 25	25 to 44	45 to 64	65 and older
Village of Fraser Lake (#)	10	120	170	155
Village of Fraser Lake (%)	2.2%	26.4%	37.4%	34.1%
British Columbia (#)	57,980	625,575	762,075	596,200
British Columbia (%)	2.8%	30.6%	37.3%	29.2%
RDBN (#)	430	4,500	6,215	4,250
RDBN (%)	2.8%	29.2%	40.4%	27.6%
Electoral Area D (#)	10	155	320	220
Electoral Area D (%)	1.4%	22.3%	46.0%	31.7%
Village of Fraser Lake & Electoral Area D (#)	20	275	490	375
Village of Fraser Lake & Electoral Area D (%)	1.7%	23.9%	42.6%	32.6%

Source: Statistics Canada. Census 2021



### 3.13 SENIOR-LED HOUSEHOLDS

Across the Village of Fraser Lake and Electoral Area D, 1 in 3 households were led by someone who was 65 or older with 1 in 5 households being led by someone between the ages of 65 and 74. Additionally, 1 in 10 households were led by someone between the ages of 75 and 84. Approximately 4.0% of households were led by someone 85 and older.

Table 3.13 Age Profile of Senior-Led Households in the Village of Fraser Lake

	Senior-Led Households	65 to 74	75 to 84	85 and older
Village of Fraser Lake (#)	440	100	35	20
Village of Fraser Lake (%)	35.2%	22.7%	8.0%	4.5%
British Columbia (#)	2,041,835	347,335	182,155	66,710
British Columbia (%)	29.2%	17.0%	8.9%	3.3%
RDBN (#)	15,400	2,590	1,240	420
RDBN (%)	27.6%	16.8%	8.1%	2.7%
Electoral Area D (#)	695	120	75	25
Electoral Area D (%)	31.7%	17.3%	10.8%	3.6%
Village of Fraser Lake & Electoral Area D (#)	1,135	220	110	45
Village of Fraser Lake & Electoral Area D (%)	33.0%	19.4%	9.7%	4.0%

Source: Statistics Canada. Census 2021

**1 in 5 households** in the Village of Fraser Lake were between the ages of 65 and 74.

**1 in 10 households** in Electoral Area D were between the ages of 75 and 84.

Village of Fraser Lake



1 in 5

Electoral Area D



1 in 10

## Household Size

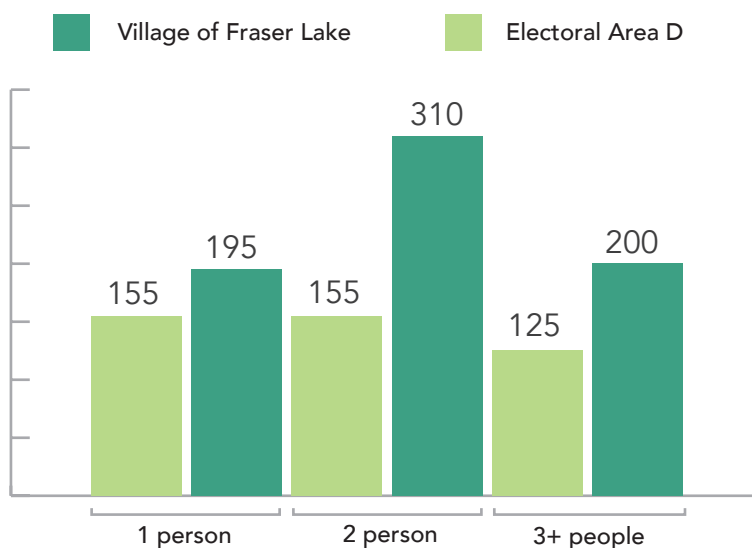
### 3.14 FAMILY AND HOUSEHOLD SIZE

In 2021, there were 155 single person households living in the Village of Fraser Lake accounting for approximately 34.8% of all households. There were also 125 larger family households of 3 or more people. Within Electoral Area D there were an additional 195 single person households as well as an additional 325 households of 3 or more people. Two person households accounted for almost 1 in 3 households living in the Village of Fraser Lake and close to 45% of all households living in Electoral Area D.

Table 3.14 Household Size

	1-person	2-people	3-people	4-people	5+ people
Village of Fraser Lake (#)	155	155	65	35	25
Village of Fraser Lake (%)	34.8%	34.8%	14.6%	7.9%	5.6%
British Columbia (#)	600,705	719,865	296,200	256,700	168,355
British Columbia (%)	29.4%	35.3%	14.5%	12.6%	8.2%
RDBN (#)	4,315	5,825	2,070	1,790	1,400
RDBN (%)	28.0%	37.8%	13.4%	11.6%	9.1%
Electoral Area D (#)	195	310	90	60	50
Electoral Area D (%)	28.1%	44.6%	12.9%	8.6%	7.2%
Village of Fraser Lake & Electoral Area D (#)	350	465	155	95	75
Village of Fraser Lake & Electoral Area D (%)	30.7%	40.8%	13.6%	8.3%	6.6%

Source: Statistics Canada. Census 2021



### 3.15 ONE PERSON HOUSEHOLDS

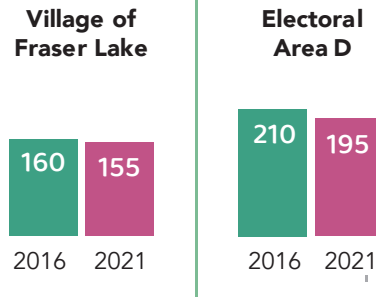
In 2021, there were 155 single person households living in the Village of Fraser Lake and an additional 195 single person households living in Electoral Area D. Combined there were 350 single person households living in the Village of Fraser Lake and Electoral Area D.

Table 3.15 Number of 1-Person Households

	2006	2011	2016	2021
Village of Fraser Lake (#)	150	115	160	155
Village of Fraser Lake (Δ)		-35	45	-5
British Columbia (#)	460,575	497,215	541,925	600,705
British Columbia (Δ)		36,640	44,710	58,780
RDBN (#)	3,520	3,765	3,895	4,315
RDBN (Δ)		245	130	420
Electoral Area D (#)	210	215	210	195
Electoral Area D (Δ)		5	-5	-15
Village of Fraser Lake & Electoral Area D (#)	360	330	370	350
Village of Fraser Lake & Electoral Area D (Δ)		-30	40	-20

Source: Statistics Canada. Census 2006, 2011, 2016 and 2021

The number of single person households living in the Village of Fraser Lake and Electoral Area D **decreased** between 2016 and 2021.



### 3.16 TWO PERSON HOUSEHOLDS

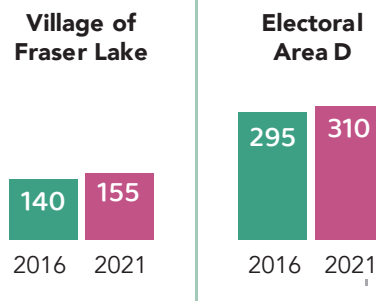
In 2021, there were 155 2-person households living in the Village of Fraser Lake and an additional 310 2-person households living in Electoral Area D. Combined there were 465 2-person households living in the Village of Fraser Lake and Electoral Area D.

**Table 3.16** Number of 2-Person Households

	2006	2011	2016	2021
Village of Fraser Lake (#)	155	165	140	155
Village of Fraser Lake (Δ)		10	-25	15
British Columbia (#)	562,225	612,380	663,780	719,865
British Columbia (Δ)		50,155	51,400	56,085
RDBN (#)	5,130	5,490	5,845	5,825
RDBN (Δ)		360	355	-20
Electoral Area D (#)	275	330	295	310
Electoral Area D (Δ)		55	-35	15
Village of Fraser Lake & Electoral Area D (#)	430	495	435	465
Village of Fraser Lake & Electoral Area D (Δ)		65	-60	30

Source: Statistics Canada. Census 2006, 2011, 2016 and 2021

There was a small **increase** in the number of 2-person households living in the Village of Fraser Lake and Electoral Area D.



### 3.17 LARGER HOUSEHOLDS OF 3 OR MORE PEOPLE

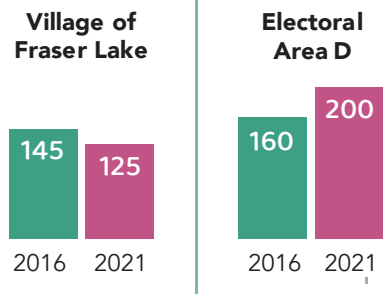
In 2021, there were 125 households of 3 or more people living in the Village of Fraser Lake as well as an additional 200 households of 3 or more people living in Electoral Area D. Combined there were 325 households with 3 or more people living in the Village of Fraser Lake and Electoral Area D.

Table 3.17 Number of Larger Households of 3 or More Persons

	2006	2011	2016	2021
Village of Fraser Lake (#)	170	185	145	125
Village of Fraser Lake (Δ)		15	-40	-20
British Columbia (#)	620,355	655,035	676,260	721,255
British Columbia (Δ)		34,680	21,225	44,995
RDBN (#)	5,900	5,930	5,365	5,260
RDBN (Δ)		30	-565	-105
Electoral Area D (#)	220	225	160	200
Electoral Area D (Δ)		5	-65	40
Village of Fraser Lake & Electoral Area D (#)	390	410	305	325
Village of Fraser Lake & Electoral Area D (Δ)		20	-105	20

Source: Statistics Canada. Census 2006, 2011, 2016 and 2021

There was a **decrease** in the number of 3+ person households living in the Village of Fraser Lake between 2016 and 2021 while the number of 3+ person households living in Electoral Area D **increased**.



## Household Type

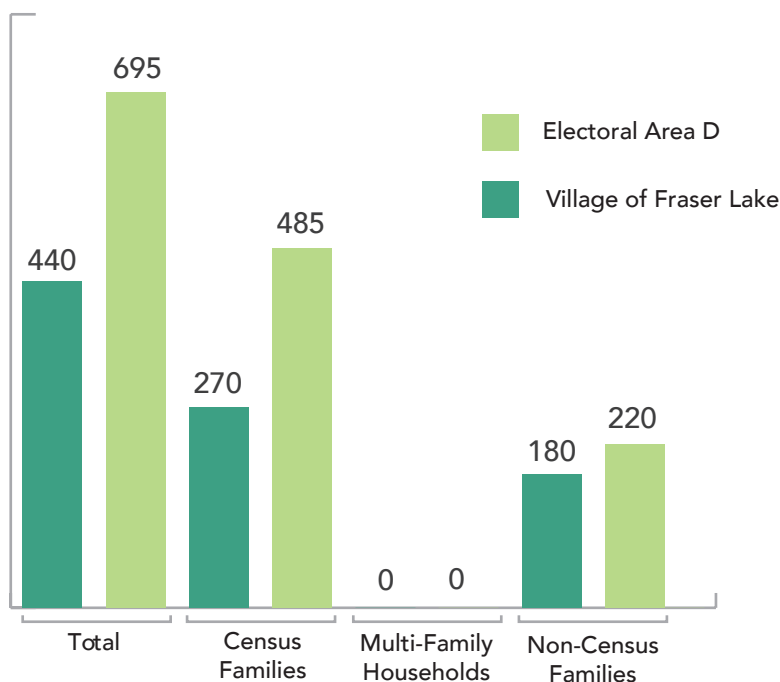
### 3.18 HOUSEHOLD TYPE

In 2021, of the 440 households living in the Village of Fraser Lake, 270 households were census family households (with and without children). There were also 180 non-census family households which includes both single person households as well as unrelated persons sharing. Across Electoral Area D, there were 485 census family households and 220 non-census family households in 2021.

Table 3.18 Family and Household Type

	Total Households	Census Families	Multi-Family Households	Non-Census Families
Village of Fraser Lake (#)	440	270	0	180
Village of Fraser Lake (%)	100.0%	61.3%	0.0%	40.9%
British Columbia (#)	2,041,835	1,399,405	20,325	709,275
British Columbia (%)	100.0%	68.5%	1.0%	34.7%
RDBN (#)	15,400	10,800	85	4,865
RDBN (%)	100.0%	70.1%	0.6%	31.6%
Electoral Area D (#)	695	485	0	220
Electoral Area D (%)	100.0%	69.8%	0.0%	31.7%
Village of Fraser Lake & Electoral Area D (#)	1,135	755	0	400
Village of Fraser Lake & Electoral Area D (%)	100%	66.2%	0.0%	35.1%

Source: Statistics Canada. Census 2021





### 3.19 CENSUS FAMILY HOUSEHOLDS

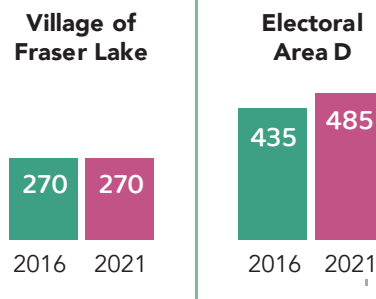
Between 2016 and 2021, the number of census family households living in the Village of Fraser Lake has remained relatively consistent. In 2021, census-family households living in the Village of Fraser Lake accounted for 61.4% of all households. At the same time the number of census family households living in Electoral Area D increased from 435 households in 2016 to 485 households in 2021.

**Table 3.19 Census Family Households**

	2006	2011	2016	2021
Village of Fraser Lake (#)	310	330	270	270
Village of Fraser Lake (Δ)		20	-60	0
British Columbia (#)	1,074,850	1,134,700	1,196,165	1,399,405
British Columbia (Δ)		59,850	61,465	203,240
RDBN (#)	10,425	10,770	10,555	10,800
RDBN (Δ)		345	-215	245
Electoral Area D (#)	455	530	435	485
Electoral Area D (Δ)		75	-95	50
Village of Fraser Lake & Electoral Area D (#)	765	860	705	755
Village of Fraser Lake & Electoral Area D (Δ)		95	-155	50

Source: Statistics Canada. Census 2006, 2011, 2016 and 2021

In 2021, two-thirds of all households living in the Village of Fraser Lake and Electoral Area D were census family households.



### 3.20 FAMILIES WITH CHILDREN

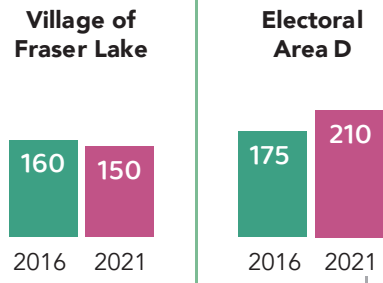
In 2021, there were 150 families with children living in the Village of Fraser Lake as well as an additional 210 family households in Electoral Area D. Combined there were 360 families with children living in Village of Fraser Lake and Electoral Area D.

**Table 3.20** Number of Census Family Households with Children

	2006	2011	2016	2021
Village of Fraser Lake (#)	180	195	160	150
Village of Fraser Lake (Δ)		15	-35	-10
British Columbia (#)	572,565	650,475	668,365	769,285
British Columbia (Δ)		77,910	17,890	100,920
RDBN (#)	5,625	6,035	5,575	5,735
RDBN (Δ)		410	-460	160
Electoral Area D (#)	195	220	175	210
Electoral Area D (Δ)		25	-45	35
Village of Fraser Lake & Electoral Area D (#)	375	415	335	360
Village of Fraser Lake & Electoral Area D (Δ)		40	-80	25

Source: Statistics Canada. Census 2006, 2011, 2016 and 2021

Families with children accounted for 31.7% of all households living in the Village of Fraser Lake and Electoral Area D.



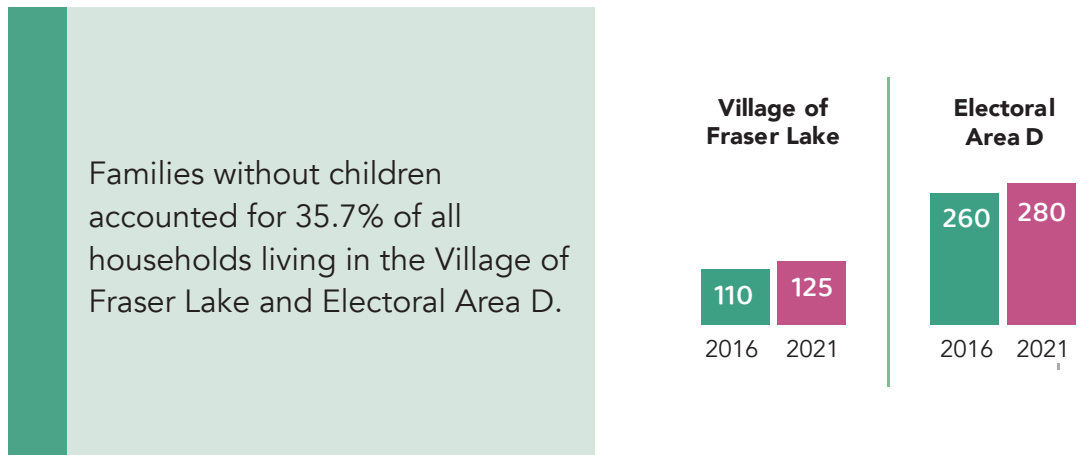
### 3.21 FAMILIES WITHOUT CHILDREN

In 2021, there were 125 families without children living in the Village of Fraser Lake as well as an additional 280 families without children living in Electoral Area D. Combined there were 405 families without children living in the Village of Fraser Lake and Electoral Area D in 2021.

**Table 3.21** Number of Census Family Households Without Children

	2006	2011	2016	2021
Village of Fraser Lake (#)	115	135	110	125
Village of Fraser Lake (Δ)		20	-25	15
British Columbia (#)	424,895	484,225	527,795	630,125
British Columbia (Δ)		59,330	43,570	102,330
RDBN (#)	4,195	4,735	4,985	5,065
RDBN (Δ)		540	250	80
Electoral Area D (#)	230	305	260	280
Electoral Area D (Δ)		75	-45	20
Village of Fraser Lake & Electoral Area D (#)	345	440	370	405
Village of Fraser Lake & Electoral Area D (Δ)		95	-70	35

Source: Statistics Canada. Census 2006, 2011, 2016 and 2021



### 3.22 NON-CENSUS FAMILY HOUSEHOLDS

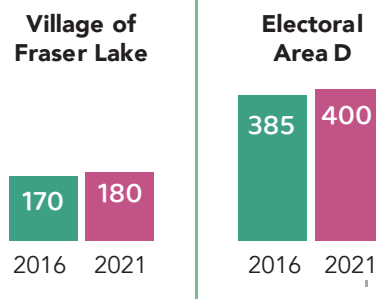
In 2021, there were 180 non-census family households living in the Village of Fraser Lake and 220 non-census family households living in Electoral Area D.

Table 3.22 Number of Non-Census Family Household

	2006	2011	2016	2021
Village of Fraser Lake (#)	160	135	170	180
Village of Fraser Lake (Δ)		-25	35	10
British Columbia (#)	526,790	580,070	630,340	709,275
British Columbia (Δ)		53,280	50,270	78,935
RDBN (#)	3,940	4,220	4,340	4,865
RDBN (Δ)		280	120	525
Electoral Area D (#)	230	235	215	220
Electoral Area D (Δ)		5	-20	5
Village of Fraser Lake & Electoral Area D (#)	390	370	385	400
Village of Fraser Lake & Electoral Area D (Δ)		-20	15	15

Source: Statistics Canada. Census 2006, 2011, 2016 and 2021

Non-census family households accounted for 35.2% of all households living in the Village of Fraser Lake and Electoral Area D.



### 3.23 SINGLE PERSON HOUSEHOLDS

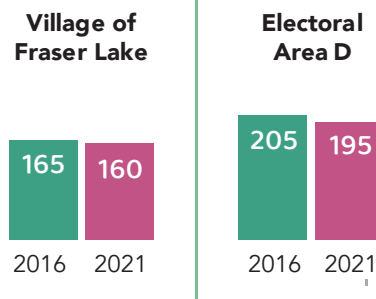
Single person households account for the majority of the non-census family households. Of the 180 non-census family households living in the Village of Fraser Lake in 2021, 160 (88.9%) were single person households. The same was true for the non-census family households living in Electoral Area D. Of the 220 non-census family households living in Electoral Area D, 195 (88.6%) were single person households.

**Table 3.23** Number of Single Person Households

	2006	2011	2016	2021
Village of Fraser Lake (#)	150	115	165	160
Village of Fraser Lake (Δ)		-35	50	-5
British Columbia (#)	460,580	497,215	541,925	600,705
British Columbia (Δ)		36,635	44,710	58,780
RDBN (#)	3,525	3,765	3,890	4,315
RDBN (Δ)		240	125	425
Electoral Area D (#)	210	215	205	195
Electoral Area D (Δ)		5	-10	-10
Village of Fraser Lake & Electoral Area D (#)	360	330	370	355
Village of Fraser Lake & Electoral Area D (Δ)		-30	40	-15

Source: Statistics Canada. Census 2006, 2011, 2016 and 2021

Single person households accounted for the majority of non-census family households in the Village of Fraser Lake and Electoral Area D.



### 3.24 UNRELATED PERSONS SHARING

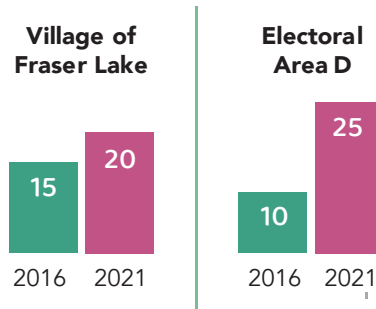
There is a growing number of unrelated persons sharing living in the Village of Fraser Lake as well as Electoral Area D. Of the 180 non-census family households living in the Village of Fraser Lake in 2021, 20 (11.1%) were unrelated persons sharing. The same was true for the non-census family households living in Electoral Area D. Of the 220 non-census family households living in Electoral Area D, 25 (11.4%) were unrelated persons sharing.

Table 3.24 Number of Unrelated Persons Sharing

	2006	2011	2016	2021
Village of Fraser Lake (#)	10	0	15	20
Village of Fraser Lake (Δ)		-10	15	5
British Columbia (#)	66,210	82,855	88,415	108,570
British Columbia (Δ)		16,645	5,560	20,155
RDBN (#)	415	455	450	550
RDBN (Δ)		40	-5	100
Electoral Area D (#)	15	0	10	25
Electoral Area D (Δ)		-15	10	15
Village of Fraser Lake & Electoral Area D (#)	25	0	25	45
Village of Fraser Lake & Electoral Area D (Δ)		-25	25	20

Source: Statistics Canada. Census 2006, 2011, 2016 and 2021

In 2021, 1 in 10 non-census family households living in the Village of Fraser Lake and Electoral Area D were unrelated persons sharing.



### 3.25 WORKFORCE HOUSING DEMAND (MOBILITY DATA)

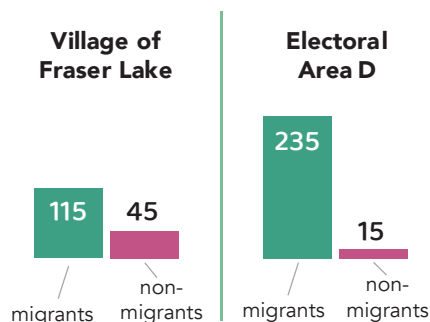
In 2021, there were 165 individuals living in the Village of Fraser Lake who reported that they had moved in the year prior to the Census, including 115 individuals who reported that they had moved to the Village of Fraser Lake from another part of B.C. or elsewhere in the RDBN. There were also 45 individuals who reported that they had moved within the Village of Fraser Lake. Within Electoral Area D there were an additional 255 individuals who reported that they had moved to Electoral Area D in the year prior to the Census including 235 individuals who reported that they had moved from another part of B.C. or elsewhere in the RDBN. There were also 15 individuals who reported that they had moved to elsewhere within Electoral Area D.

**Table 3.25** Individuals Who Moved

	Total	Movers	Migrants	Non-Migrants
Village of Fraser Lake (#)	965	165	115	45
Village of Fraser Lake (%)		17.1%	69.7%	27.3%
British Columbia (#)	4,875,955	706,245	311,030	395,215
British Columbia (%)		14.5%	44.0%	56.0%
RDBN (#)	36,935	4,010	2,125	1,885
RDBN (%)		10.9%	53.0%	47.0%
Electoral Area D (#)	1,565	255	235	15
Electoral Area D (%)		16.3%	92.2%	5.9%
Village of Fraser Lake & Electoral Area D (#)	2,530	420	350	60
Village of Fraser Lake & Electoral Area D (%)		16.6%	83.3%	14.3%

Source: Statistics Canada. Census 2021

In 2021, there were 420 individuals living in the Village of Fraser Lake and Electoral Area D who indicated that they had moved in the year prior to the Census, including 350 individuals who had moved to the Village of Fraser Lake or Electoral Area D from another part of B.C. or elsewhere in the RDBN.



### 3.26 INDIVIDUALS WHO MOVED IN THE PREVIOUS 5 YEARS

In 2021, there were 295 individuals living in the Village of Fraser Lake who reported that they had moved in the 5 years prior to the Census, including 245 individuals who reported that they had moved to the Village of Fraser Lake from another part of B.C. or elsewhere in the RDBN. Within Electoral Area D there were an additional 685 individuals who reported that they had moved in the 5 years prior to the Census including 605 individuals who reported that they had moved from another part of B.C. or elsewhere in the RDBN.

Table 3.26 Individuals Who Moved in the Previous 5 Years

	Total	Movers	Migrants	Non-Migrants
Village of Fraser Lake (#)	935	295	245	45
Village of Fraser Lake (%)		31.6%	83.1%	15.3%
British Columbia (#)	4,699,740	2,060,245	1,303,200	757,040
British Columbia (%)		43.8%	63.3%	36.7%
RDBN (#)	35,015	13,470	9,735	3,740
RDBN (%)		38.5%	72.3%	27.8%
Electoral Area D (#)	1,490	685	605	75
Electoral Area D (%)		46.0%	88.3%	10.9%
Village of Fraser Lake & Electoral Area D (#)	2,425	980	859	120
Village of Fraser Lake & Electoral Area D (%)		40.4%	87.7%	12.2%

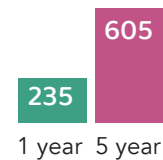
Source: Statistics Canada. Census 2021

In 2021, there were 859 individuals living in the Village of Fraser Lake and Electoral Area D who reported that they had moved from another part of B.C. or elsewhere in the RDBN between 2015 and 2020.

#### Village of Fraser Lake (Migrants)



#### Electoral Area D (Migrants)





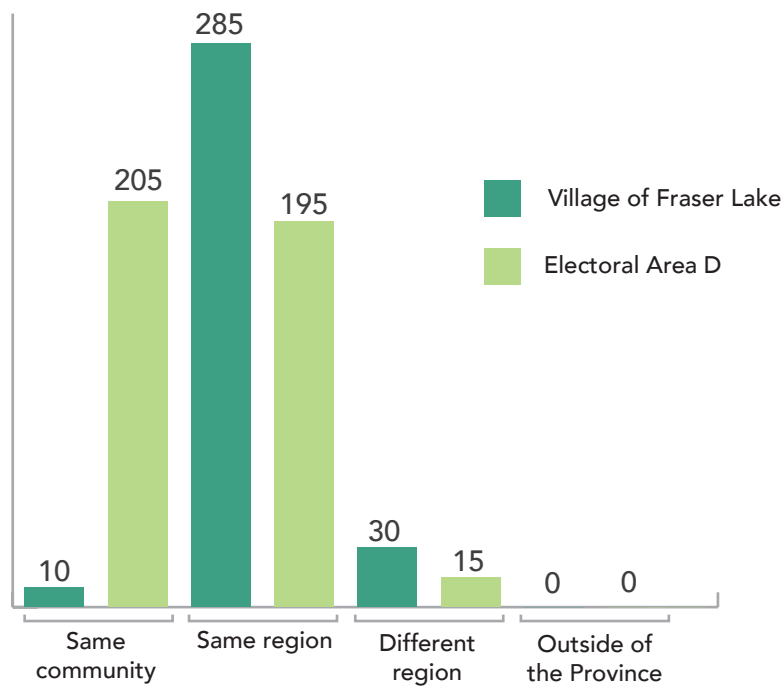
### 3.27 TRAVEL TO WORK

The Village of Fraser Lake and Electoral Area D play an important role in providing workforce housing for the region. Based on the 2021 Census, approximately 88% of workers living in the Village of Fraser Lake worked elsewhere in the Bulkley-Nechako region while approximately 1 in 10 workers living in the Village of Fraser Lake worked in a different region.

Table 3.27 Place of Work

	Total Workforce Usual Place of Work	Within CSD	Different CSD/ Same region	Different CSD/ Different Region	Elsewhere
Village of Fraser Lake (#)	325	10	285	30	0
Village of Fraser Lake (%)		3.1%	87.7%	9.2%	0.0%
British Columbia (#)	1,500,215	774,620	638,825	77,845	8,920
British Columbia (%)		51.6%	42.6%	5.2%	0.6%
RDBN (#)	12,175	6455	5170	510	45
RDBN (%)		53.0%	42.5%	4.2%	0.4%
Electoral Area D (#)	420	205	195	15	0
Electoral Area D (%)		48.8%	46.4%	3.6%	0.0%
Village of Fraser Lake & Electoral Area D (#)	745	215	480	45	0
Village of Fraser Lake & Electoral Area D (%)		28.9%	64.4%	6.0%	0.0%

Source: Statistics Canada. Census 2021



# Section 4.0

# Housing Choices

# Housing Choices

## 4.1 HOUSING TENURE CHOICES

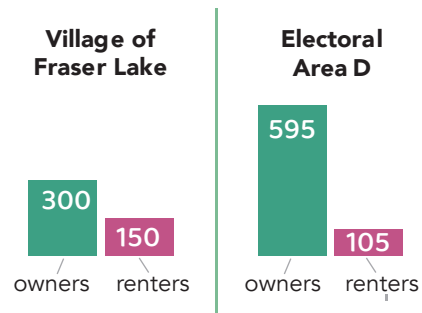
Of the households living in the Village of Fraser Lake, 300 (66.7%) were owners while 150 (33.3%) were renters. Within Electoral Area D, 595 households (85%) were owners while 105 (15%) were renters. Combined, 78% of all households living in the Village of Fraser Lake and Electoral Area D were owners while 22% were renters.

**Table 4.1 Tenure Profile**

	Total Household	Owners	Renters
Village of Fraser Lake (#)	440	300	150
Village of Fraser Lake (%)		66.7%	33.3%
British Columbia (#)	2,041,835	1,363,190	669,450
British Columbia (%)		67.1%	32.9%
RDBN (#)	15,400	11,525	3,265
RDBN (%)		77.9%	22.1%
Electoral Area D (#)	695	595	105
Electoral Area D (%)		85.0%	15.0%
Village of Fraser Lake & Electoral Area D (#)	1,135	895	255
Village of Fraser Lake & Electoral Area D (%)		77.8%	22.2%

Source: Statistics Canada. Census, 2006, 2011, 2021 and 2016

Approximately two-thirds of all households in the Village of Fraser Lake were owners while approximately 1 in 3 households (33.3%) living in the Village of Fraser Lake were renters.



## 4.2 OWNERS

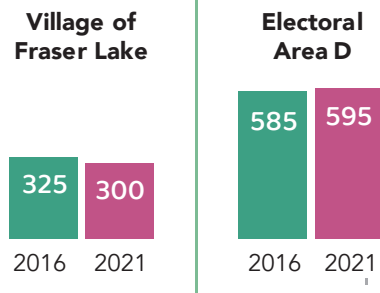
At the time of the 2021 Census there were 300 households in the Village of Fraser Lake who were owners (down from 325 households in 2016). There were also 595 households in Electoral Area D who were owners (up from 585 households in 2016).

**Table 4.2 Total Owners**

	2006	2011	2016	2021
Village of Fraser Lake (#)	310	335	325	300
Village of Fraser Lake (Δ)		25	-10	-25
British Columbia (#)	1,145,050	1,234,710	1,279,025	1,363,190
British Columbia (Δ)		89,660	44,315	84,165
RDBN (#)	11,070	11,605	11,580	11,525
RDBN (Δ)		535	-25	-55
Electoral Area D (#)	645	620	585	595
Electoral Area D (Δ)		-25	-35	10
Village of Fraser Lake & Electoral Area D (#)	955	955	910	895
Village of Fraser Lake & Electoral Area D (Δ)		0	-45	-15

Source: Statistics Canada. Census, 2006, 2011, 2021 and 2016

Between 2016 and 2021, the number of owners living in the Village of Fraser Lake **decreased** while the number of owners living in Electoral Area D **increased**.



### 4.3 OWNERS WITH A MORTGAGE

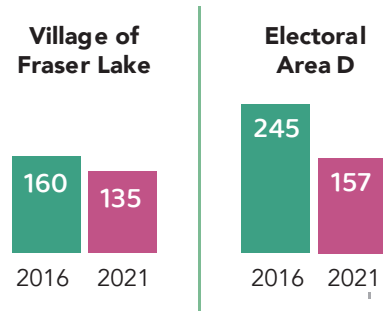
Between 2016 and 2021, the number of owners with a mortgage living in the Village of Fraser Lake and Electoral Area D has continued to decrease. In 2021, less than 45% of all owners living in the Village of Fraser Lake reported that they had a mortgage. At the same time, less than 26% of all owners living in Electoral Area D had a mortgage.

**Table 4.3 Owners with a Mortgage**

	2006	2011	2016	2021
Village of Fraser Lake (#)	150	130	160	135
Village of Fraser Lake (%)	48.4%	38.8%	49.2%	45.0%
British Columbia (#)	644,560	688,530	727,680	771,861
British Columbia (%)	56.3%	55.8%	56.9%	56.6%
RDBN (#)	5,670	5,730	5,725	5,561
RDBN (%)	51.2%	49.4%	49.4%	48.3%
Electoral Area D (#)	220	265	245	157
Electoral Area D (%)	34.1%	42.7%	41.9%	26.4%
Village of Fraser Lake & Electoral Area D (#)	370	395	405	292
Village of Fraser Lake & Electoral Area D (%)	38.7%	41.4%	44.5%	32.6%

Source: Statistics Canada. Census, 2006, 2011, 2021 and 2016

A large proportion of households in the Village of Fraser Lake and Electoral Area D do not have a mortgage. To some extent this can be attributed to the age of the population and the number of senior-led households who have lived in the Village of Fraser Lake and Electoral Area D for a long time.



#### 4.4 RENTERS

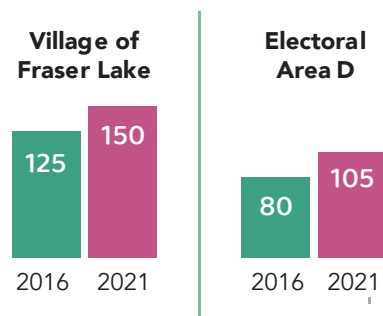
In 2021, 150 households living in the Village of Fraser Lake were renters. Similarly, there were 105 households living in Electoral Area D who reported that they were renting (up from 80 households in 2016).

**Table 4.4 Renters Households**

	2006	2011	2016	2021
Village of Fraser Lake (#)	170	130	125	150
Village of Fraser Lake (Δ)		-40	-5	25
British Columbia (#)	494,000	525,000	599,360	669,450
British Columbia (Δ)		31,000	74,360	70,090
RDBN (#)	3,000	3,085	3,100	3,265
RDBN (Δ)		85	15	165
Electoral Area D (#)	65	160	80	105
Electoral Area D (Δ)		95	-80	25
Village of Fraser Lake & Electoral Area D (#)	235	290	205	255
Village of Fraser Lake & Electoral Area D (Δ)		55	-85	50

Source: Statistics Canada. Census, 2006, 2011, 2021 and 2016

Between 2016 and 2021, the number of renter households living in the Village of Fraser Lake and Electoral Area D continued to increase.



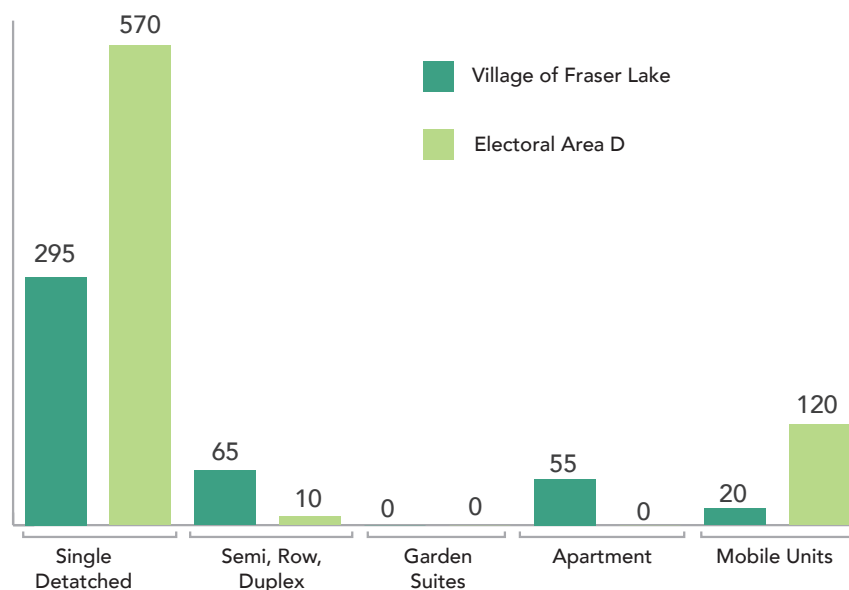
#### 4.5 TYPE OF HOUSING STOCK

In 2021 more than two-thirds of the housing stock in the Village of Fraser Lake were in the form of single detached housing while a small proportion of units (6.4%) were in the form of semi-detached, row house and duplex units. There were also a small number of apartment units and a small number of moveable dwelling units reported. Across Electoral Area D, 81.4% of the stock was in the form of single detached units while moveable dwellings made up 17.1% of the total.

Table 4.5 Type of Housing Stock

	Single Detached	Semi, Row, Duplex	Garden Suites	Apt	Mobile Units
Village of Fraser Lake (#)	295	65	0	55	20
Village of Fraser Lake (%)	67.8%	14.9%	0.0%	12.6%	4.6%
British Columbia (#)	866,340	235,240	249,835	639,320	51,100
British Columbia (%)	42.4%	11.5%	12.2%	31.3%	2.5%
RDBN (#)	11,790	985	195	995	1,430
RDBN (%)	76.6%	6.4%	1.3%	6.5%	9.3%
Electoral Area D (#)	570	10	0	0	120
Electoral Area D (%)	81.4%	1.4%	0.0%	0.0%	17.1%
Village of Fraser Lake & Electoral Area D (#)	965	1,025	925	865	
Village of Fraser Lake & Electoral Area D (%)	76.2%	6.6%	0.0%	4.8%	12.3%

Source: Statistics Canada. Census 2006, 2011, 2016 and 2021



#### 4.6 SINGLE DETACHED UNITS

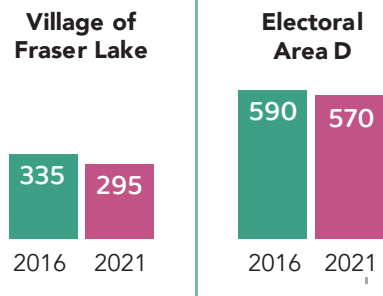
Between 2016 and 2021, there was a decline in the total number of single detached units in the Village of Fraser Lake and across Electoral Area D. In 2021, the number of single detached units across the Village of Fraser Lake and Electoral Area D decreased from 925 units in 2016 to 865 units in 2021.

Table 4.6 Single Detached Housing Units

	2006	2011	2016	2021
Village of Fraser Lake (#)	310	360	335	295
Village of Fraser Lake (Δ)		50	-25	-40
British Columbia (#)	807,940	841,950	830,595	866,340
British Columbia (Δ)		34,010	-11,355	35,745
RDBN (#)	11,685	11,820	11,750	11,790
RDBN (Δ)		135	-70	40
Electoral Area D (#)	655	665	590	570
Electoral Area D (Δ)		10	-75	-20
Village of Fraser Lake & Electoral Area D (#)	965	1,025	925	865
Village of Fraser Lake & Electoral Area D (Δ)		60	-100	-60

Source: Statistics Canada. Census 2006, 2011, 2016 and 2021

Between 2016 and 2021, the number of detached housing units **decreased** by 40 units in the Village of Fraser Lake and 20 units in Electoral Area D.





#### 4.7 SEMI-DETACHED, DUPLEX, ROWHOUSE AND TOWNHOUSE UNITS

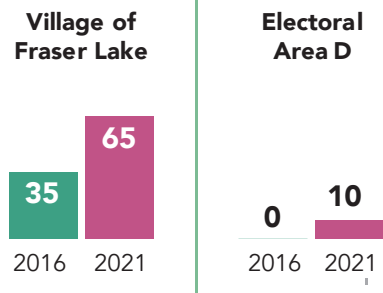
Between 2016 and 2021, there was an increase in the number of semi-detached, row house, and townhouse units in the Village of Fraser Lake and Electoral Area D.

Table 4.7 Semi-Detached, Duplex, Rowhouse and Townhouse Units

	2006	2011	2016	2021
Village of Fraser Lake (#)	70	60	35	65
Village of Fraser Lake (Δ)		-10	-25	30
British Columbia (#)	167,085	190,880	212,370	235,240
British Columbia (Δ)		23,795	21,490	22,870
RDBN (#)	755	805	815	985
RDBN (Δ)		50	10	170
Electoral Area D (#)	10	0	0	10
Electoral Area D (Δ)		-10	0	10
Village of Fraser Lake & Electoral Area D (#)	80	60	35	75
Village of Fraser Lake & Electoral Area D (Δ)		-20	-25	40

Source: Statistics Canada. Census 2006, 2011, 2016 and 2021

The Village of Fraser Lake and Electoral Area D have demonstrated success in adding a mix of housing types including more compact forms of housing that make better use of the existing land base.



## 4.8 APARTMENT UNITS

There are only a very limited number of apartment units in the Village of Fraser Lake with most of this stock being built as worker housing when the community was an active mining community.

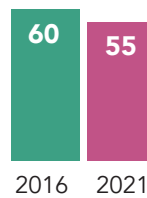
**Table 4.8 Apartment Units**

	2006	2011	2016	2021
Village of Fraser Lake (#)	80	30	60	55
Village of Fraser Lake (Δ)		-50	30	-5
British Columbia (#)	461,130	504,040	562,635	639,320
British Columbia (Δ)		42,910	58,595	76,685
RDBN (#)	985	890	895	995
RDBN (Δ)		-95	5	100
Electoral Area D (#)	10	0	0	0
Electoral Area D (Δ)		-10	0	0
Village of Fraser Lake & Electoral Area D (#)	90	30	60	55
Village of Fraser Lake & Electoral Area D (Δ)		-60	30	-5

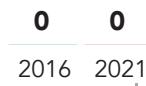
Source: Statistics Canada. Census 2006, 2011, 2016 and 2021

The number of apartment units in the Village of Fraser Lake is limited.

### Village of Fraser Lake



### Electoral Area D



#### 4.9 APARTMENT DUPLEX UNITS—GARDEN AND BASEMENT SUITES

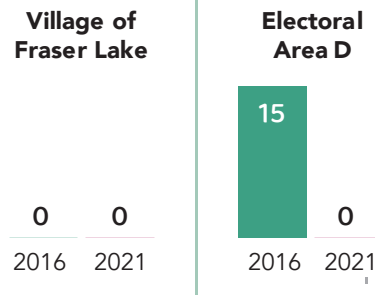
The Village of Fraser Lake and Electoral Area D have also adopted policies to support gentle densification through the addition of basement suites, garden suites, coach houses and other accessory units. However, the number of new basement suites, garden suites and coach house units are still too small to be captured in the Census.

**Table 4.9 Apartment Duplex Units—Garden and Basement Suites**

	2006	2011	2016	2021
Village of Fraser Lake (#)	0	0	0	0
Village of Fraser Lake (Δ)		0	0	0
British Columbia (#)	163,730	180,520	226,780	249,835
British Columbia (Δ)		16,790	46,260	23,055
RDBN (#)	60	95	150	195
RDBN (Δ)		35	55	45
Electoral Area D (#)	0	0	15	0
Electoral Area D (Δ)		0	15	-15
Village of Fraser Lake & Electoral Area D (#)	0	0	15	0
Village of Fraser Lake & Electoral Area D (Δ)		0	15	-15

Source: Statistics Canada. Census 2006, 2011, 2016 and 2021

Through the community engagement process, there was support expressed for apartment duplex housing (garden and basement suites). This form of housing is also considered as a way for communities to increase the supply of housing that is available.



#### 4.10 MOVEABLE DWELLING UNITS

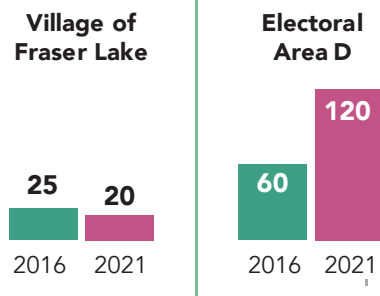
In 2021, there were 20 moveable dwelling units in the Village of Fraser Lake while there were 120 moveable dwelling units in Electoral Area D.

Table 4.10 Moveable Dwelling Units

	2006	2011	2016	2021
Village of Fraser Lake (#)	15	20	25	20
Village of Fraser Lake (Δ)		5	5	-5
British Columbia (#)	43,265	47,240	49,585	51,100
British Columbia (Δ)		3,975	2,345	1,515
RDBN (#)	1,050	1,570	1,480	1,430
RDBN (Δ)		520	-90	-50
Electoral Area D (#)	40	60	60	120
Electoral Area D (Δ)		20	0	60
Village of Fraser Lake & Electoral Area D (#)	55	80	85	140
Village of Fraser Lake & Electoral Area D (Δ)		25	5	55

Source: Statistics Canada. Census 2006, 2011, 2016 and 2021

Between 2016 and 2021, the number of moveable dwelling units in the Village of Fraser Lake **decreased** while the number of moveable dwelling units in Electoral Area D **increased**.



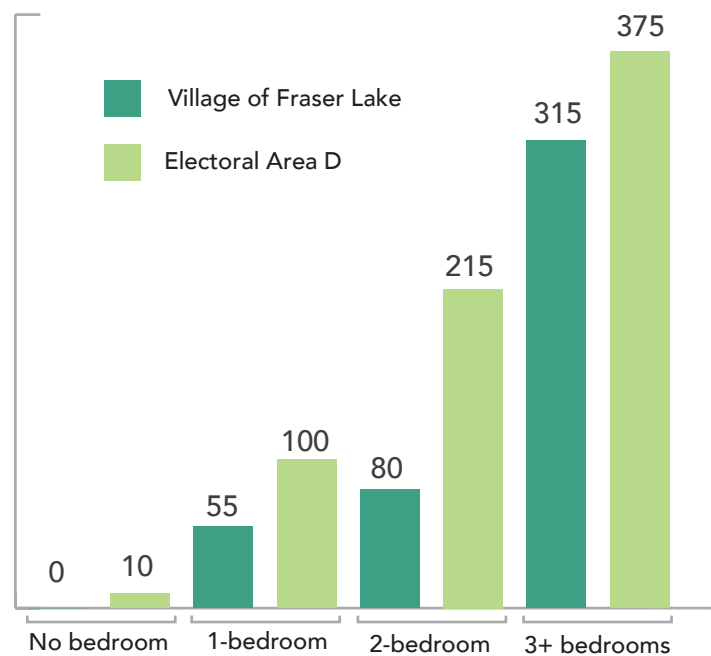
#### 4.11 UNIT MIX BY BEDROOM SIZE

In 2021, 55 units in the Village of Fraser Lake were smaller 1-bedroom units while 80 units were 2-bedroom units. Almost 70% of the units (315 units) were larger units with 3 or more bedrooms. Across Electoral Area D, 14% of the stock (100 units) were 1-bedroom units while 31% of the stock (215 units) were 2-bedroom units. At the same time, more than half of the units (54%) were larger units with 3 or more bedrooms.

Table 4.11 Unit Mix Based on Bedroom Size

	No bedrooms	1-bedroom	2-bedroom	3 + bedrooms
Village of Fraser Lake (#)	0	55	80	315
Village of Fraser Lake (%)	0.0%	12.2%	17.8%	70.0%
British Columbia (#)	30,855	354,020	569,180	1,087,780
British Columbia (%)	1.5%	17.3%	27.9%	53.2%
RDBN (#)	125	1,540	3,695	10,040
RDBN (%)	0.8%	10.0%	24.0%	65.2%
Electoral Area D (#)	10	100	215	375
Electoral Area D (%)	1.4%	14.3%	30.7%	53.5%
Village of Fraser Lake & Electoral Area D (#)	10	155	295	690
Village of Fraser Lake & Electoral Area D (%)	0.9%	13.7%	26.0%	60.8%

Source: Statistics Canada. Census 2006, 2011, 2016 and 2021



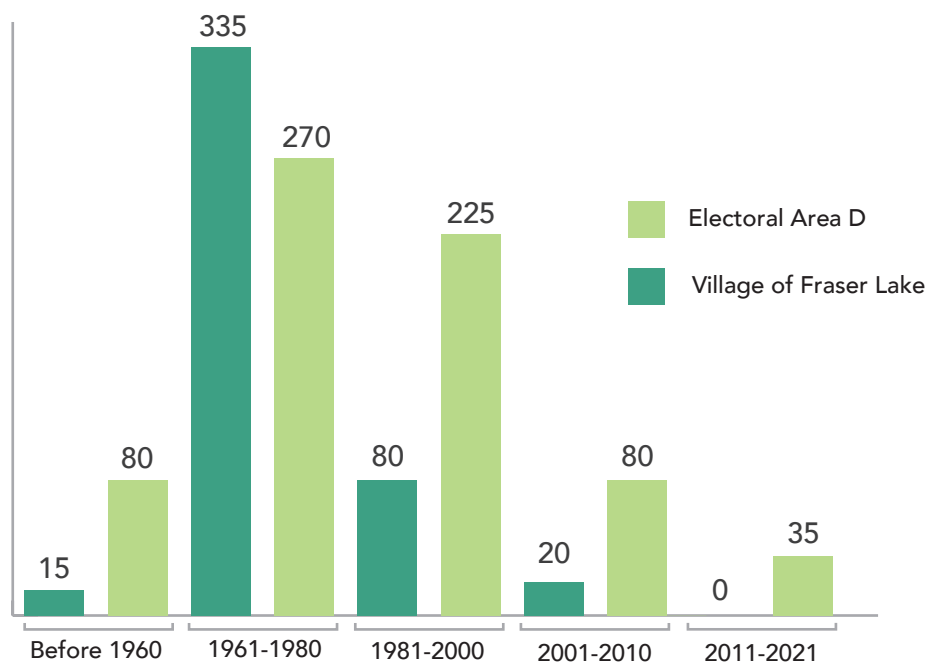
#### 4.12 AGE OF THE HOUSING STOCK

Most of the housing stock in the Village of Fraser Lake was built before 1980 and therefore is reaching the point in its economic life where it may require upgrading and/or repairs or improvements. Across the Village of Fraser Lake, 77% of the housing stock was built before 1980 while this was also the case for almost half of the housing stock in Electoral Area D.

Table 4.12 Housing Stock by Period of Construction

	Before 1960	1961 to 1980	1981 to 2000	2001 to 2010	2011 to 2021
Village of Fraser Lake (#)	15	335	80	20	0
Village of Fraser Lake (%)	3.3%	74.4%	17.8%	4.4%	0.0%
British Columbia (#)	256,175	550,690	626,255	287,020	321,690
British Columbia (%)	12.5%	27.0%	30.7%	14.1%	15.8%
RDBN (#)	1,415	6,225	5,425	1,175	1,160
RDBN (%)	9.2%	40.4%	35.2%	7.6%	7.5%
Electoral Area D (#)	80	270	225	80	35
Electoral Area D (%)	11.4%	38.6%	32.1%	11.4%	5.0%
Village of Fraser Lake & Electoral Area D (#)	95	605	305	100	35
Village of Fraser Lake & Electoral Area D (%)	8.3%	53.1%	26.8%	8.8%	3.1%

Source: Statistics Canada. Census 2021



# Section 5.0

# Affordability

# Median Household Income

## 5.1 MEDIAN HOUSEHOLD INCOME

Income plays a central role in determining the housing choices that are available to families and individuals. In 2021, the median household income for households living in the Village of Fraser Lake was \$71,000 while the median household income for households living in Electoral Area D was \$74,500.

**Table 5.1 Median Household Income**

	2006	2011	2016	2021
Village of Fraser Lake	\$61,573	\$70,678	\$74,725	\$71,000
British Columbia	\$62,372	\$65,555	\$69,979	\$85,000
RDBN	\$66,557	\$67,688	\$76,549	\$85,000
Electoral Area D	\$57,014	—	—	\$74,500

Source: Statistics Canada. Census 2006, 2011, 2016 and 2021

## 5.2 AFFORDABILITY THRESHOLD BASED ON 30% OF INCOME

Based on a median household income of \$71,000, a household living in the Village of Fraser Lake could afford to spend approximately \$1,775 per month on their housing costs without experiencing affordability challenges. For households living in Electoral Area D, an affordable monthly housing cost would be \$1,863.

**Table 5.2 Affordability Threshold Based on 30% of Income**

	2006	2011	2016	2021
Village of Fraser Lake	\$1,539	\$1,767	\$1,868	\$1,775
British Columbia	\$1,559	\$1,639	\$1,749	\$2,125
RDBN	\$1,664	\$1,692	\$1,914	\$2,125
Electoral Area D	\$1,425	—	—	\$1,863

Source: Calculated by SPARC BC based on the established affordability standard that to be considered affordable a household should not be spending more than 30% of their income on their housing costs.



### 5.3 BC HOUSING INCOME LIMITS (HILs)

BC Housing’s Housing Income Limits for Vanderhoof for 2023 are reflected in the table below. The Housing Income Limits (HILs) are calculated to reflect the minimum income a household would need to be able to find suitable housing in their community. Information for the Village of Fraser Lake was not available so the District Municipality of Vanderhoof was used as a proxy.

**Table 5.3 Housing Income Limits**

Unit Type	HILs (2023)	@ 30% of Household Income	Monthly Rent
Studio	\$29,500	\$8,850	\$738
1-bedroom	\$33,500	\$10,050	\$838
2-bedroom	\$46,000	\$13,800	\$1,150
3-bedroom	\$53,000	\$15,900	\$1,325

Source: BC Housing, Housing Income Limits (HILs 2023)

### 5.4 AVERAGE HOUSING COSTS (OWNERS)

In 2021, the average monthly housing cost for owners living in the Village of Fraser Lake was \$840 per month while the average monthly housing costs for owners living in Electoral Area D was \$594 per month. In looking at the average monthly housing costs reported across those living in the Village of Fraser Lake and Electoral Area D the average monthly housing costs for owners are significantly below BC Housing’s HILs as well as the affordability standards established based on the median household income.

**Table 5.4 Average Housing Costs—Owners**

	2006	2011	2016	2021
Village of Fraser Lake	\$868	\$673	\$837	\$840
British Columbia	\$1,254	\$1,334	\$1,387	\$1,668
RDBN	\$892	\$888	\$905	\$1,013
Electoral Area D	\$525	—	\$773	\$594

Source: Statistics Canada. Census 2006, 2011, 2016 and 2021

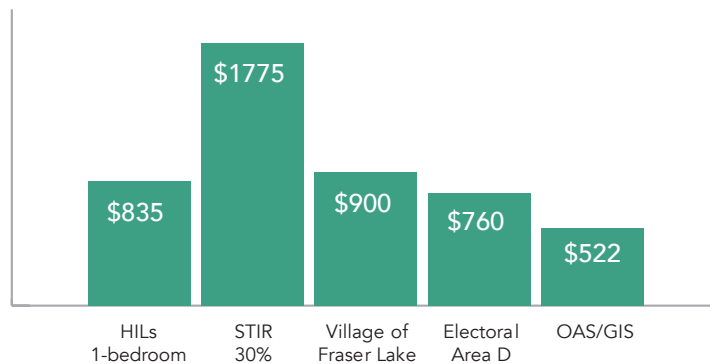
## 5.5 AVERAGE HOUSING COSTS (RENTERS)

In 2021, the average monthly housing cost for renters living in the Village of Fraser Lake was \$900 per month while the average monthly housing cost for renters living in Electoral Area D was \$760 per month. This is significantly below BC Housing’s Housing Income Limits (HILs) as well as the affordability standards established based on the median household income. However, these rent levels would be unaffordable to a low- income senior who is receiving OAS (Old Age Security) /GIS (Guaranteed Income Supplement) which is equal to approximately \$1,742 per month for a single senior living on their own.

Table 5.5 Average Housing Costs—Renters

	2006	2011	2016	2021
Village of Fraser Lake	\$610	\$735	\$812	\$900
British Columbia	\$980	\$1,075	\$1,149	\$1,494
RDBN	\$663	\$716	\$812	\$944
Electoral Area D	\$620	—	\$705	\$760

Source: Statistics Canada. Census 2006, 2011, 2016 and 2021



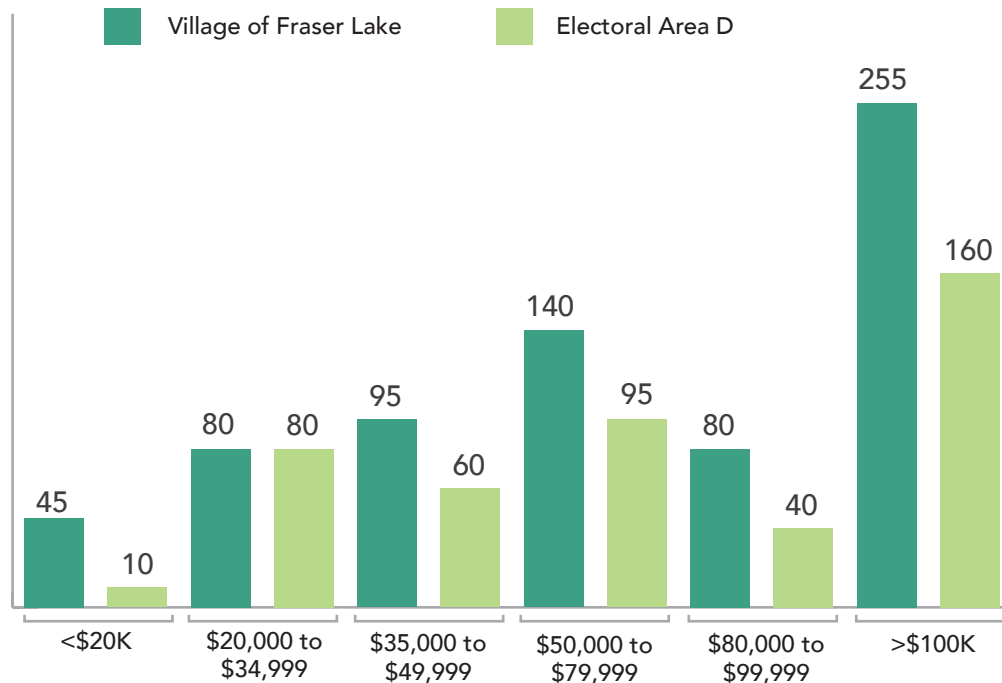
## 5.6 INCOME DISTRIBUTION

The following shows the general income distribution for households living in the Village of Fraser Lake and Electoral Area D including the number of households with incomes of less than \$35K and for whom affordability will be a challenge.

Table 5.6 Income Distribution of All Households

	Under \$20K	\$20K to \$34,999K	\$35K to \$49,999K	\$50K to \$79,999	\$80K to \$99,999	\$100,000 or more
Village of Fraser Lake (#)	10	80	60	95	40	160
Village of Fraser Lake (%)	2.3%	18.2%	13.6%	21.6%	9.1%	36.4%
British Columbia (#)	104,265	211,065	222,260	415,875	235,305	853,065
British Columbia (%)	5.1%	10.3%	10.9%	20.4%	11.5%	41.8%
RDBN (#)	705	1,625	1,755	3,140	1,875	6,310
RDBN (%)	4.6%	10.6%	11.4%	20.4%	12.2%	41.0%
Electoral Area D (#)	45	80	95	140	80	255
Electoral Area D (%)	6.5%	11.5%	13.7%	20.1%	11.5%	36.7%
Village of Fraser Lake & Electoral Area D (#)	55	160	155	235	120	415
Village of Fraser Lake & Electoral Area D (%)	4.8%	14.1%	13.7%	20.7%	10.6%	36.6%

Source: Statistics Canada. Census 2021



## 5.7 THE INVENTORY OF NON-MARKET HOUSING

BC Housing’s inventory of non-market housing currently shows that there are no subsidized housing units in the Village of Fraser Lake and Electoral Area D with the exception of 14 households who are receiving rent assistance through the Province’s SAFER (Shelter Aid for Elderly Renters) or RAP (Rent Assistance for Families) programs.

**Table 5.7 The Inventory of Subsidized Housing Units**

	RDBN	Village of Fraser Lake	Electoral Area D
Emergency shelter space	—	—	—
Homeless rent supplements	22	—	—
Transitional and supportive housing	72	—	—
Service Allocation—Housing for the Homeless	94	—	—
Housing for frail seniors	104	—	—
Group homes and special needs housing	37	—	—
Transitional housing for women and children fleeing violence	60	—	—
Service Allocation—Transitional, Supported, Assisted	201	—	—
Housing for low-income families	140	—	—
Housing for low-income seniors	68	—	—
Service Allocation—Independent Social Housing	208	—	—
Rental Assistance (RAP) for families	—	—	—
Shelter Aid for Elderly Renters (SAFER)	—	—	—
Service Allocation—Private Market Rent Assistance	92	11	3
<b>Total Inventory of Subsidized Housing</b>	<b>595</b>	<b>11</b>	<b>3</b>

Source: BC Housing Research and Corporate Planning, Unit Count Reporting Model, March 2021.

# **Section 6.0**

# **Measures of Housing Need**

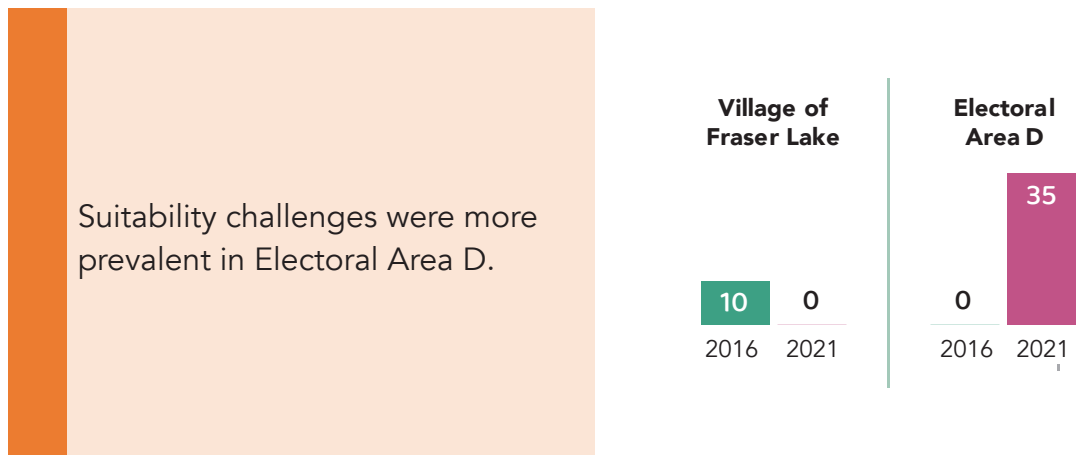
## 6.1 HOUSEHOLDS FALLING BELOW SUITABILITY STANDARDS

Suitability applies to households who are unable to find housing that is suitable in size based on the needs of their family. Within the Village of Fraser Lake there were no households identified who were experiencing suitability challenges. This means that the majority of households in the Village of Fraser Lake were able to find housing that was suitable in size based on the needs of their family. At the same time, there are approximately 35 households in Electoral Area D who reported that they were experiencing challenges related to the suitability of the size of their housing.

Table 6.1 Households Falling Below Suitability Standards

	2006	2011	2016	2021
Village of Fraser Lake (#)	20	0	10	0
Village of Fraser Lake (Δ)		-20	10	-10
British Columbia (#)	107,475	106,430	91,410	89,300
British Columbia (Δ)		-1,045	-15,020	-2,110
RDBN (#)	625	455	395	440
RDBN (Δ)		-170	-60	45
Electoral Area D (#)	35	25	0	35
Electoral Area D (Δ)		-10	-25	35

Source: Statistics Canada. Census 2006, 2011, 2016 and 2021



## 6.2 HOUSEHOLDS FALLING BELOW ADEQUACY STANDARDS

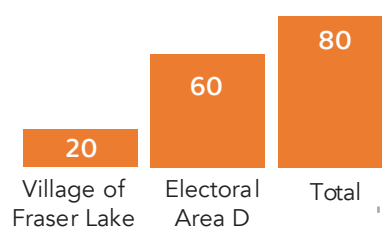
Adequacy applies to households that are unable to find housing that is in good repair and that they can afford with the resources they have available. Households living below the adequacy standard are households that are living in older housing stock that is in poor condition. In 2021, there were approximately 20 households living in the Village of Fraser Lake who were living in housing that did not meet basic adequacy standards. This was also the case for approximately 60 households living in Electoral Area D.

**Table 6.2 Households Falling Below Adequacy Standards**

	2006	2011	2016	2021
Village of Fraser Lake (#)	40	65	40	20
Village of Fraser Lake (Δ)		25	-25	-20
British Columbia (#)	105,965	110,945	105,410	80,200
British Columbia (Δ)		4,980	-5,535	-25,210
RDBN (#)	1,230	1,470	1,335	1,425
RDBN (Δ)		240	-135	90
Electoral Area D (#)	85	80	60	60
Electoral Area D (Δ)		-5	-20	0
Village of Fraser Lake & Electoral Area D (#)	125	145	100	80
Village of Fraser Lake & Electoral Area D (Δ)		20	-45	-20

Source: Statistics Canada. Census 2006, 2011, 2016 and 2021

There were approximately 80 households in the Village of Fraser Lake and Electoral Area D that did not meet adequacy standards.



### 6.3 HOUSEHOLDS FALLING BELOW AFFORDABILITY STANDARDS

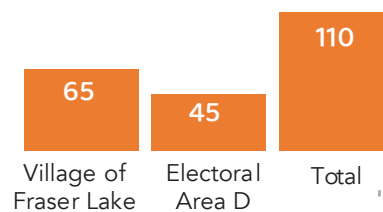
Affordability applies to households that are unable to find housing in their community that they can afford without spending 30% or more of their income on their housing costs. At the time of the 2021 Census, there were 65 households living in the Village of Fraser Lake who reported that they were spending 30% or more of their income on their housing costs. Across Electoral Area D, there were an additional 45 households who reported spending 30% or more of their income on their housing.

**Table 6.3 Households Falling Below Affordability Standards**

	2006	2011	2016	2021
Village of Fraser Lake (#)	25	40	65	65
Village of Fraser Lake (Δ)		15	25	0
British Columbia (#)	374,370	412,820	420,710	451,550
British Columbia (Δ)		38,450	7,890	30,840
RDBN (#)	1,630	1,895	1,505	1,410
RDBN (Δ)		265	-390	-95
Electoral Area D (#)	45	70	55	45
Electoral Area D (Δ)		25	-15	-10
Village of Fraser Lake & Electoral Area D (#)	70	110	120	110
Village of Fraser Lake & Electoral Area D (Δ)		40	10	-10

Source: Statistics Canada. Census 2006, 2011, 2016 and 2021

There were approximately 110 households in the Village of Fraser Lake and Electoral Area D who were experiencing affordability challenges.





# **Section 7.0**

# **Regional Context**

## 7.0 Regional Context

Within the Village of Fraser Lake and Electoral Area D, there are three (3) key factors shaping the number of households in core housing need. This includes:

- The age of the housing stock with a large proportion of the housing stock in the Village of Fraser Lake being built before 1980 and in need of significant investment to extend its economic life.
- The income profile of the households living in the Village of Fraser Lake and Electoral Area D, including a significant number of senior-led households who are living on a fixed income.
- A shortage of subsidized non-market housing including independent seniors' housing as well as assisted and supportive housing.

This section provides additional information at the community and regional level related to:

- Average and Median Household Income
- Incidence of Individuals in Low Income
- Households Who Rent
- Average Median Household Costs for Renters
- Renters in Core Housing Need
- The Age of the Housing Stock

The available data from 2021 shows that the Village of Fraser Lake and Electoral Area D are under significant pressure relative to other communities in the region when these different factors are taken into consideration

## 7.1 AVERAGE AND MEDIAN HOUSEHOLD INCOMES

The Village of Fraser Lake and Electoral Area D have some of the lowest average and median household incomes across the Bulkley-Nechako region in 2021. This has important implications in terms of basic housing affordability needs in the community.

**Table 7.1 Average and Median Household Incomes (RBDN)**

	Median Household Income	Median Income Single Person	Average Household Income	Average Income Single Person
Fraser Lake	\$71,000	\$37,600	\$90,400	\$51,600
Bulkley-Nechako (RBDN)	\$85,000	\$42,400	\$97,600	\$52,150
Telkwa	\$101,000	\$46,000	\$98,800	\$42,000
Bulkley-Nechako A	\$98,000	\$44,800	\$116,000	\$61,200
Bulkley-Nechako B	\$93,000	\$46,400	\$96,000	\$51,200
Bulkley-Nechako C	\$93,000	\$40,400	\$102,400	\$56,800
Fort St. James	\$91,000	\$51,600	\$109,200	\$62,400
Vanderhoof	\$90,000	\$44,000	\$95,000	\$53,200
Bulkley-Nechako F	\$88,000	\$42,000	\$100,500	\$42,800
Smithers	\$85,000	\$46,800	\$97,800	\$54,600
Houston	\$84,000	\$44,800	\$97,000	\$59,200
Bulkley-Nechako G	\$81,000	\$47,600	\$87,200	\$48,000
Bulkley-Nechako E	\$79,000	\$40,000	\$85,600	\$49,000
Burns Lake	\$75,500	\$41,600	\$96,000	\$50,800
Bulkley-Nechako D	\$74,500	\$36,000	\$95,400	\$51,600
Granisle	\$47,200	\$31,400	\$58,000	\$35,500

Source: Statistics Canada, 2021 Census

## 7.2 SENIORS IN LOW INCOME BASED ON LIM-AT

LIM-AT is one of Canada’s poverty-related measures. LIM-AT stands for Low Income Measure (after-tax). LIM-AT is calculated by taking the number of individuals or households who have an annual income that is equal to 50% of the median adjusted after tax income of private households. The incidence of low income among seniors living in the Village of Fraser Lake and Electoral Area D was higher than the incidence of low income reported across seniors living in the Bulkley-Nechako region. In 2021, 22% of seniors living in the Village of Fraser Lake and 18% of seniors living in Electoral Area D were in low income based on Statistics Canada’s Low-Income Measure. Many of these households will be struggling with affordability challenges and other pressures. Within the Village of Fraser Lake and Electoral Area D this represents approximately 110 seniors 65 and older.

### 7.2 Incidence of Low Income (LIM-AT) RBDN

	Total % In-Low Income (LIM-AT)	% 0 to 17 Years Old	% 0 to 5 Years Old	% 0 to 5 Years Old	% Seniors 65 Years and Older
Fraser Lake	13%	12%	16%	10%	22%
Bulkley-Nechako (RDBN)	12%	13%	15%	10%	16%
Smithers, T	8%	9%	10%	6%	14%
Bulkley-Nechako F	14%	18%	21%	11%	18%
Vanderhoof	9%	10%	15%	7%	16%
Bulkley-Nechako A	8%	7%	5%	7%	11%
Houston,	11%	13%	17%	10%	16%
Bulkley-Nechako D	16%	21%	26%	13%	18%
Burns Lake	16%	20%	24%	13%	24%
Bulkley-Nechako B	10%	9%	8%	7%	18%
Bulkley-Nechako E	17%	23%	26%	15%	16%
Bulkley-Nechako C	12%	9%	x	10%	20%
Granisle	20%	x	x	18%	22%
Fort St. James	8%	7%	10%	8%	13%
Bulkley-Nechako G	13%	22%	20%	12%	12%
Telkwa	6%	8%	6%	4%	11%

Source: Statistics Canada, 2021 Census

### 7.3 TENURE PROFILE

Approximately 1 in 3 households living in the Village of Fraser Lake was renting. The rental housing available through the community represents an important asset both locally and regionally, helping to meet existing workforce housing demand. Additionally, the available data shows that housing costs in the Village of Fraser Lake are more affordable when compared to other parts of the region which helps to partially address the situation.

#### 7.3 Profile of Owners and Renters (RBDN)

	Total Households	Owners	Renters	Proportion Who Are Renters
Regional District of Bulkley-Nechako (RBDN)	15,395	11,525	3,265	21.2%
Burns Lake	690	410	280	40.6%
Fraser Lake	450	300	150	33.3%
Fort St. James	590	395	190	32.2%
Vanderhoof	1,790	1,250	535	29.9%
Smithers, T	2,315	1,630	680	29.4%
Houston, DM (District municipality) (CSD)	1,270	900	370	29.1%
Bulkley-Nechako E	615	525	95	15.4%
Bulkley-Nechako D	700	595	105	15.0%
Bulkley-Nechako C	580	500	85	14.7%
Bulkley-Nechako A	2,140	1,840	300	14.0%
Bulkley-Nechako F	1,335	1,165	170	12.7%
Bulkley-Nechako B	710	615	90	12.7%
Telkwa	560	495	65	11.6%
Granisle	205	190	15	7.3%
Bulkley-Nechako G	360	345	15	4.2%

Source: Statistics Canada, 2021 Census

#### 7.4 MONTHLY HOUSING COSTS (RENTERS)

The average monthly housing costs for renters living in the Village of Fraser Lake and Electoral Area D are reasonably affordable when compared to the average monthly housing costs in other parts of the Bulkley-Nechako region. This not only helps to address ongoing issues of affordability but it also represents an important source of housing for families and individuals moving to the area for work.

#### 7.3 Monthly Housing Costs (Renters)

	Total Renter Households	Median Monthly Housing Cost	Average Monthly Housing Costs
Regional District of Bulkley-Nechako (RDBN)	3,130	\$870	\$944
Telkwa	60	\$1,230	\$1,280
Smithers, T	680	\$1,000	\$1,054
Vanderhoof	535	\$850	\$972
Bulkley-Nechako A	295	\$950	\$970
Bulkley-Nechako C	80	\$800	\$960
Bulkley-Nechako F	165	\$960	\$960
Houston	375	\$775	\$920
Bulkley-Nechako B	90	\$930	\$920
Fraser Lake	150	\$830	\$900
Burns Lake	275	\$770	\$850
Fort St. James	190	\$850	\$840
Bulkley-Nechako D	105	\$750	\$760
Bulkley-Nechako E	95	\$705	\$650
Bulkley-Nechako G	15	x	\$500
Granisle	10	x	\$450

Source: Statistics Canada, 2021 Census

## 7.5 RENTER HOUSEHOLDS IN CORE HOUSING NEED

Despite having reasonably affordable housing costs, the Village of Fraser Lake and Electoral Area D has a larger proportion of renter households who are in core housing need. These are households that are unable to find housing that is suitable in size and that is in good repair without spending 30% or more of their income on their housing costs.

### 7.5 Renter Households in Core Housing Need (RBDN)

	Total Renter Households	# Renters in Core Housing Need	Proportion of Renters in Core Housing % Need
Regional District of Bulkley-Nechako (RBDN)	3,130	563	18
Granisle	10	10	100
Telkwa	60	35	58
Bulkley-Nechako D	105	47	45
Bulkley-Nechako C	80	32	40
Fraser Lake	150	50	33
Bulkley-Nechako E	95	25	26
Fort St. James	190	49	26
Vanderhoof	535	102	19
Burns Lake	275	47	17
Houston	375	53	14
Bulkley-Nechako F	165	21	13
Smithers, T	680	68	10
Bulkley-Nechako A	295	27	9
Bulkley-Nechako G	15	0	0
Bulkley-Nechako B	90	0	0

Source: Statistics Canada, 2021 Census

## 7.6 AGE OF THE HOUSING STOCK

The age of the housing stock is an issue. Based on the 2021 Census, most of the housing stock in the Village of Fraser Lake was built before 1980 and is reaching the point in its economic life where it is likely to require significant upgrades, repairs, and improvements. Across the Village of Fraser Lake, 77% of the housing stock was built before 1980 while this was also the case for almost half of the housing stock in Electoral Area D. The information set out on the table below shows the age of the housing stock in the Village of Fraser Lake relative to other parts of the region.

### 7.6 Age of the Housing Stock (RBDN)

	Total Stock	Built Before 1980	1981 to 2000	2001 to 2010	Built After 2010	% built before 1980	% built after 2010
Regional District of Bulkley-Nechako (RBDN)	15,395	7,640	5,425	1,175	1,160	49.6%	7.5%
Granisle	205	175	0	0	10	85.4%	4.9%
Fraser Lake	450	350	80	20	0	77.8%	0.0%
Houston	1270	790	370	40	70	62.2%	5.5%
Burns Lake	690	425	200	50	20	61.6%	2.9%
Fort St. James	590	355	170	15	40	60.2%	6.8%
Vanderhoof	1790	995	515	195	80	55.6%	4.5%
Bulkley-Nechako B	710	390	270	10	30	54.9%	4.2%
Bulkley-Nechako G	360	190	120	15	10	52.8%	2.8%
Smithers,	2315	1195	775	140	205	51.6%	8.9%
Bulkley-Nechako D	700	350	225	80	35	50.0%	5.0%
Bulkley-Nechako F	1335	635	405	155	135	47.6%	10.1%
Bulkley-Nechako E	615	280	240	70	40	45.5%	6.5%
Telkwa	560	230	210	45	80	41.1%	14.3%
Bulkley-Nechako A	2140	860	905	175	195	40.2%	9.1%
Bulkley-Nechako C	580	230	280	30	45	39.7%	7.8%

Source: Statistics Canada, 2021 Census



# Section 8.0

# Population and Household Projections

## 8.1 CURRENT AND FUTURE HOUSING NEEDS

In preparing a *Housing Needs Report*, local governments are required to develop estimates related to:

Anticipated population and household growth including anticipated changes in the social and demographic profile of individuals and households in the community. This report sets out the methodology used to prepare the population and household projections for the Village of Fraser Lake and includes considerations related to:

- Historical patterns of growth
- Expected growth locally and regionally
- Changes in the social and demographic profile of households living in the community.

## 8.2 METHODOLOGY

Statistics Canada, through the Census, provides the most reliable and comprehensive source of baseline and trend data for population and housing demand projections. This includes considerations related to:

- Historical patterns of growth (regional and locally)
- Changes in the general population and age profile of households in the region
- Intra-and inter-provincial migration
- Patterns of housing consumption
- Current housing demand by household size and type

The process used in preparing the proposed population and household growth projections for the Village of Fraser Lake included:

- The development of baseline data using Census data from 2006, 2011, 2016 and 2021
- Analysis of historical population and household trends
- Analysis of regional employment related growth and patterns of mobility
- Considerations related to the general population and age profile for the region
- Comparison with the expected population and household growth projections based on B.C. Stats (P.E.O.P.L.E. 2020).

### 8.3 ESTIMATED POPULATION GROWTH—RDBN

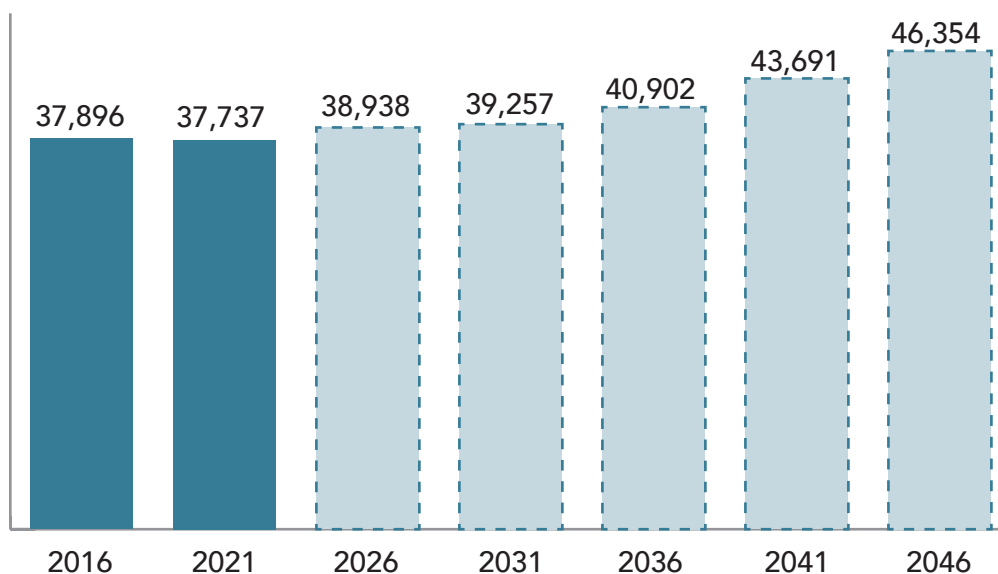
Like many other northern communities and regions, the Regional District of Bulkley-Nechako and the Village of Fraser Lake is subject to significant shifts in population resulting from broader social and economic forces. In 2021, the total population for the Regional District of Bulkley-Nechako was 37,737 individuals, while the population for the Village of Fraser Lake was 965 individuals accounting for 2.6% of the total population in the region.

In looking at the historical patterns of growth, the Census shows that between 2006 and 2011 the population for the Regional District of Bulkley-Nechako grew by 1,015 individuals, representing a population growth rate of 2.7%. However, between 2011 and 2021, the population in the Regional District of Bulkley-Nechako decreased by approximately 1,200 individuals.

Population projections prepared by B.C. Stats through P.E.O.P.L.E. 2020 estimate that between 2021 and 2026 the population in the Regional District of Bulkley-Nechako will increase by 1,200 individuals or a growth rate of 3.1%. This expected rate of growth represents an average annual increase of 240 individuals, or a growth rate of 0.6%.

Historically, the population in the Village of Fraser Lake has continued to remain relatively flat while the unincorporated area outside of the Village of Fraser Lake (Electoral Area D) has continued to grow, going from a population of 1,455 individuals in 2016 to a population of 1,607. Combined in 2021, the Census reported that the Village of Fraser Lake and Electoral Area D had a total population of 2,572 individuals, representing 6.8% of the total population in the Bulkley-Nechako region.

Graph 8.3



**Source:** Prepared by SPARC BC in November 2023 using information published by B.C. Stats based on P.E.O.P.L.E.2020 and found at <https://bcstats.shinyapps.io/popApp/>. Baseline data was also pulled from the 2016 and 2021 Census.

**Table 8.3 Population Growth Estimate—Bulkley-Nechako Region**

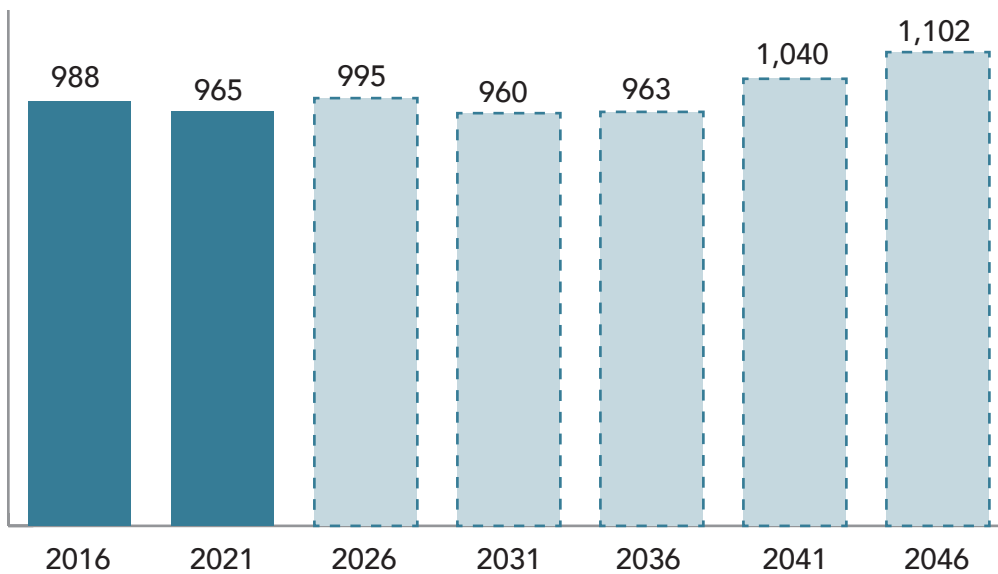
Year	Population	Population Change	% Change
2016	37,896		
2021	37,737	-159	-0.4%
2022	38,011	274	0.7%
2023	38,518	507	1.3%
2024	38,760	242	0.6%
2025	38,879	119	0.3%
2026	38,938	59	0.2%
2027	38,960	22	0.1%
2028	38,958	-2	0.0%
2029	39,012	54	0.1%
2030	39,113	101	0.3%
2031	39,257	144	0.4%
2032	39,477	220	0.6%
2033	39,750	273	0.7%
2034	40,079	329	0.8%
2035	40,461	382	1.0%
2036	40,902	441	1.1%
2037	41,417	515	1.3%
2038	41,996	579	1.4%
2039	42,564	568	1.4%
2040	43,126	562	1.3%
2041	43,691	565	1.3%
2042	44,243	552	1.3%
2043	44,774	531	1.2%
2044	45,318	544	1.2%
2045	45,853	535	1.2%
2046	46,354	501	1.1%

Source: Prepared by SPARC BC in November 2023 using information published by B.C. Stats based on P.E.O.P.L.E.2020 and found at <https://bcstats.shinyapps.io/popApp/>. Baseline data was also pulled from the 2016 and 2021 Census.

#### 8.4 ESTIMATED POPULATION GROWTH—VILLAGE OF FRASER LAKE

Historically, the population in the Village of Fraser Lake has continued to remain relatively flat while the unincorporated area outside of the Village of Fraser Lake (Electoral Area D) has continued to grow, going from a population of 1,455 individuals in 2016 to a population of 1,607 in 2021. Combined in 2021, the Census reported that the Village of Fraser Lake and Electoral Area D had a total population of 2,572 individuals, representing 6.8% of the total population in the Bulkley-Nechako region. The analysis also shows that the Village of Fraser Lake is expected to show positive population growth between 2021 and 2026.

Graph 8.4: Estimated Population Growth – Village of Fraser Lake



Source: Prepared by SPARC BC in November 2023 using information published by B.C. Stats based on P.E.O.P.L.E.2020 and found at <https://bcstats.shinyapps.io/popApp/>. Baseline data was also pulled from the 2016 and 2021 Census.

Table 8.4 Population Growth Estimate—Village of Fraser Lake

Year	Population	Population Change	% Change
2016	988		
2021	965	-23	
2022	971	6	0.6%
2023	977	6	0.6%
2024	983	6	0.6%
2025	989	6	0.6%
2026	995	7	0.6%
2027	988	-7	-0.7%
2028	978	-10	-1.0%
2029	967	-11	-1.1%
2030	967	0	0.0%
2031	960	-7	-0.7%
2032	963	3	0.3%
2033	968	5	0.5%
2034	965	-3	-0.3%
2035	962	-3	-0.3%
2036	963	1	0.1%
2037	989	26	2.7%
2038	1,005	16	1.6%
2039	1,017	12	1.2%
2040	1,019	2	0.2%
2041	1,040	21	2.1%
2042	1,046	6	0.6%
2043	1,056	10	1.0%
2044	1,067	11	1.0%
2045	1,073	6	0.6%
2046	1,102	29	2.7%

Source: Prepared by SPARC BC in November 2023 using information published by B.C. Stats based on P.E.O.P.L.E.2020 and found at <https://bcstats.shinyapps.io/popApp/>. Baseline data was also pulled from the 2016 and 2021 Census.

## 8.5 ESTIMATED HOUSEHOLD GROWTH

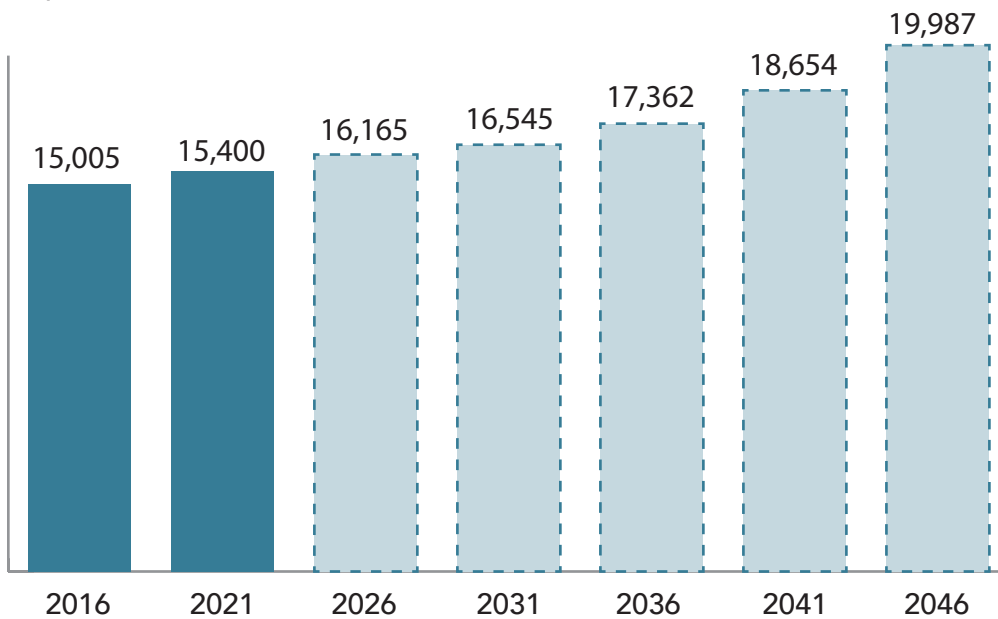
In 2021, there were 15,400 households living in the Regional District of Bulkley-Nechako including 440 households living in the Village of Fraser Lake. There were also 695 households in Electoral Area D.

In looking at the historical patterns of growth, the Census shows that between 2006 and 2011 the total number of households in the Regional District of Bulkley-Nechako increased by 635 households, which is equal to a growth rate of 4.4%. However, between 2011 and 2016, the total number of households in Regional District of Bulkley-Nechako decreased by 85 households, resulting in a negative rate of growth.

Household growth estimates prepared by BC Stats estimate that between 2021 and 2026, the number of households in the Regional District of Bulkley-Nechako is expected to grow by 765 households or an average of 153 households per year.

Assuming the Village of Fraser Lake and Electoral Area D continue to account for approximately 7.4% of all households in the RDBN, it is estimated that the Village of Fraser Lake and Electoral Area D will grow by approximately 10 or 12 households per year between 2021 and 2026 which represents an average annual increase 1.1%.

Graph 8.5: Estimated Household Growth Across the RDBN



**Table 8.5 Household Growth Estimate—Regional District of Bulkley-Nechako**

Year	Households	Annual Growth (#)	Annual Growth (%)
2016	15,005		
2021	15,400		
2022	15,508	108	0.7%
2023	15,682	174	1.1%
2024	15,929	247	1.6%
2025	16,096	167	1.0%
2026	16,165	69	0.4%
2027	16,212	47	0.3%
2028	16,254	42	0.3%
2029	16,313	59	0.4%
2030	16,391	78	0.5%
2031	16,545	154	0.9%
2032	16,657	112	0.7%
2033	16,793	136	0.8%
2034	16,958	165	1.0%
2035	17,144	186	1.1%
2036	17,362	218	1.3%
2037	17,600	238	1.4%
2038	17,872	272	1.5%
2039	18,142	270	1.5%
2040	18,398	256	1.4%
2041	18,654	256	1.4%
2042	18,913	259	1.4%
2043	19,162	249	1.3%
2044	19,407	245	1.3%
2045	19,652	245	1.3%
2046	19,987	335	1.7%

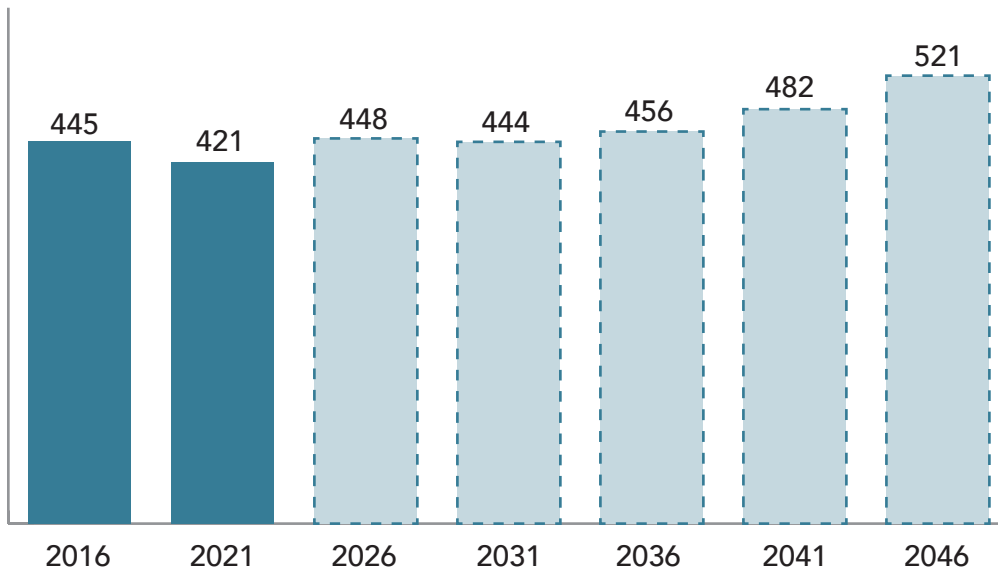
Source: BC Stats. Household Projections using their Household Project Application available at: <https://www2.gov.bc.ca/gov/content/data/statistics/people-population-community/population/household-projections>



### 8.6 HOUSEHOLD GROWTH ESTIMATES VILLAGE OF FRASER LAKE

Assuming the Village of Fraser Lake and Electoral Area D continue to account for approximately 7.4% of all households in the RDBN, it is estimated that the Village of Fraser Lake and Electoral Area D will grow by approximately 10 or 12 households per year between 2021 and 2026 which represents an average annual increase 1.1%. BC Stats estimates that the annual growth within the Village of Fraser Lake will be between 2 to 4 households per year.

Graph 8.6: Estimated Household Growth—Village of Fraser Lake



**Table 8.6 Household Growth Estimate—Village of Fraser Lake**

Year	Households	Household Size
2016	445	2.311
2021	421	2.295
2022	448	2.295
2023	447	2.302
2024	453	2.225
2025	454	2.198
2026	448	2.223
2027	449	2.2
2028	448	2.183
2029	436	2.218
2030	439	2.203
2031	444	2.162
2032	438	2.199
2033	445	2.175
2034	445	2.169
2035	444	2.167
2036	456	2.112
2037	464	2.131
2038	464	2.166
2039	478	2.128
2040	479	2.127
2041	482	2.158
2042	502	2.084
2043	505	2.091
2044	503	2.121
2045	513	2.092
2046	521	2.115

Source: BC Stats. Household Projections using their Household Project Application available at: <https://www2.gov.bc.ca/gov/content/data/statistics/people-population-community/population/household-projections>

# Appendix A: Glossary and Definitions

## GLOSSARY & DEFINITIONS

**Affordability:** Affordability is determined by comparing the monthly cost of housing to the monthly household income and is reported as a percentage of shelter cost to income (shelter-cost-to-income). To be considered affordable a household should not be spending more than 30% of their gross annual income on the cost of their housing.

**Affordability Threshold:** The affordability threshold is calculated by taking the monthly household income and multiplying it by 30%. The affordability threshold shows the amount of the average monthly housing cost that is considered affordable relative to the households' average monthly income.

**Affordability Gap:** The affordability gap calculates the difference between the monthly housing costs and the amount considered to be affordable based on a households' monthly income.

**Apartment duplex:** Apartment duplex is a Census term that refers to an apartment or flat in a duplex or accessory dwelling unit in a building that has fewer than 5 storeys.

**Average household income:** Average household income refers to the income of a specified group that is calculated by dividing the aggregate income by the total number of individuals or households identified in the sample or Census universe.

**Band Housing:** Band housing is a Census term that is used for historical reasons to define the shelter occupancy of housing for First Nations people whose form of housing does not lend itself to the usual classification of tenure (ownership and rental).

**Census families:** Census families is a Census term that refers to households living in private households in various types of family and household arrangements. Census families can include spouses who are married as well as common-law spouses and can include households both with and without children.

**Core housing need:** A household is in core housing need if they are unable to find housing in their community that is suitable in size and in good repair without spending 30% or more of their income on their housing costs.

**Employment income:** Employment income is the income received from wages, salaries, and commissions and is typically reported at the individual level.

**Extreme Housing Need:** Households that are spending 50% or more of their income on their housing costs are precariously housed and in extreme housing need. These households are at increased risk of economic eviction with a change in their income or an increase in their rent having the potential to push them deeper into poverty and homelessness.

**Full-time employment:** Full-time employment is reported in the Census as a full-year and full-time worker that includes individuals aged 15 and older who worked more than 30 hours per week for a minimum of 49 weeks of the year.

**Household income:** Household income is a Census term that refers to the total household income received from all sources including employment income, investments, pensions, and other sources including government sources. Household income is reported at the household level.

**Household size:** Household size is a Census term that refers to the number of persons in a private household.

**Housing condition:** Housing condition is one of the dimensions of housing need under Canada's Core Housing Need Definition and includes considerations around the adequacy or condition of the housing including the number of units that are in need of major repairs. In particular, a household is considered to be in core housing need if they are unable to find housing that is suitable in size and in good repair without spending 30% or more of their income on their housing costs.

**Household maintainer:** Household maintainer is a Census term that refers to the number of persons in a household responsible for paying the rent, or mortgage, or taxes and other utilities with the age of the primary household maintainer being defined by the first person in the household reported on the Census form and who has been identified as having the primary responsibility.

**Low income measures:** A household is considered to be in low-income if their income falls below one of a number of different measures established by Statistics Canada which include LIM (low income measure), and LICO (low income cut-off). Both can be measured both before and after tax.

**Low income measure (LIM):** LIM is one of the low-income measures established by Statistics Canada and refers to households falling below 50% of the median adjusted after-tax income of private households (LIM-AT) that is further adjusted to reflect differences in household sizes.

**Median household income:** Median household income refers to the income level of a specified group that is the exact midpoint of the income distribution (i.e. the point where the income distribution divides into two halves).

**Movable dwelling:** Movable dwelling is a Census term that refers to manufactured or mobile homes that are either rented or owned.

**Movers:** Movers include households who have moved in the year prior to the Census. This can include individuals who have moved but remained in the same city, town or community and who are referred to as non-migrants as well as migrants who could include individuals who have moved from a different city, town, township, village, or First Nations reserve.

External migrants would be individuals who have moved from outside of Canada.

**Non-census family households:** Non-census family households is a Census term and refers to individuals or single person households who live alone. Non-census family households can also include unrelated individuals living together.

**Number of bedrooms:** Number of bedrooms is a Census term that refers to the number of rooms in a private dwelling unit that are designated for sleeping purposes while number of rooms refer to additional living spaces within a private dwelling and include other living spaces such as the kitchen, basement, living/dining area.

**Private dwellings:** The term private dwellings is a Census term that refers to living quarters which have a private entrance. A private dwelling occupied by usual residents refers to a private dwelling where the individual or household permanently resides.

**Structure type:** The term structure type is a Census term that refers to the structural characteristics of the dwelling unit and could include different housing types including single detached, semi-detached, row house or apartment unit.

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

**Shelter-cost-to-income ratio (STIR):** The term shelter-cost-to-income ratio refers to the proportion of monthly household income which is spent on shelter costs with the shelter-cost-to-income ratio being calculated for private households who reported a total household income of greater than zero. A household is experiencing housing affordability challenges if they are spending 30% or more of their income on their housing costs, or if they have a shelter-cost-to-income ratio of 30% or more.

**Subsidized housing:** Subsidized housing refers to housing where a household pays a rent that is geared to their income. Subsidized housing could refer to traditional social housing, public housing, and other forms of government-assisted housing including non-profit housing. This term can also include households that are receiving rent supplement assistance or some form of housing allowance.

**Suitability:** Suitability is one of the dimensions of housing need under Canada's Core Housing Need Definition and includes considerations where there are not enough rooms and living spaces to meet the basic standards requirements set out in the National Occupancy Standards (NOS). Measures of suitability refer to the degree of crowding.

**Tenure:** Tenure is a Census term that is used to determine whether a household rents or owns their housing.

Statistics Canada. 2017. British Columbia. Census Profile. 2016. Statistics Canada Catalogue no. 98-316- X2016001. Ottawa. Released November 29, 2017.

# Appendix B: The Survey Instrument





## VILLAGE OF FRASER LAKE HOUSING NEEDS SURVEY JUNE/JULY 2023

Where do you currently live?

- The Village of Fraser Lake
- Electoral Area D
- Elsewhere in the RDBN
- Other \_\_\_\_\_

How old are you?

- Under 18
- 18 – 24
- 25 – 34
- 35 – 44
- 45 – 54
- 55 – 64
- 65 and older
- I prefer not to say

How long have you lived in your current housing?

- Less than 1 year
- 1 to 5 years
- 6 to 10 years
- More than 10 years

How long have you lived in the Village of Fraser Lake

- Less than 1 year
- 1 to 5 years
- 6 to 10 years
- More than 10 years
- My current housing is not located in the Village of Fraser Lake

Do you rent or own your home?

- I rent
- I own
- I currently live with family or friends
- None of the above

Approximately, how much do you spend on housing each month?

- |   |  |
|---|--|
| <input type="checkbox"/> Under \$500        | <input type="checkbox"/> \$2,000 to \$2,499          |
| <input type="checkbox"/> \$500 to \$999     | <input type="checkbox"/> More than \$2,500           |
| <input type="checkbox"/> \$1,000 to \$1,499 | <input type="checkbox"/> I do not pay for my housing |
| <input type="checkbox"/> \$1,500 to \$1,999 | <input type="checkbox"/> I prefer not to say         |

As a percentage of your household income, how much do you spend on your housing costs?

- Less than 15%
- 15 – 29%
- 30 – 49%
- 50 or more %
- Not applicable

To better determine whether your housing is affordable, please indicate your household total gross income (before tax) for the previous year

- |  |  |
|--|--|
| <input type="checkbox"/> Less than \$10,000  | <input type="checkbox"/> \$75,001 - \$100,000  |
| <input type="checkbox"/> \$10,001 - \$25,000 | <input type="checkbox"/> \$100,001 - \$150,000 |
| <input type="checkbox"/> \$25,001 - \$40,000 | <input type="checkbox"/> More than \$150,001   |
| <input type="checkbox"/> \$40,001 - \$75,000 | <input type="checkbox"/> Not applicable        |

Please rate your overall level of satisfaction with your current housing situation

- |   |  |
|---|--|
| <input type="checkbox"/> Very satisfied     | <input type="checkbox"/> Somewhat dissatisfied |
| <input type="checkbox"/> Somewhat satisfied | <input type="checkbox"/> Very dissatisfied     |
| <input type="checkbox"/> Neutral            | <input type="checkbox"/> Not applicable        |

Please rate your overall level of satisfaction with the affordability of your current housing

- |   |  |
|---|--|
| <input type="checkbox"/> Very satisfied     | <input type="checkbox"/> Somewhat dissatisfied |
| <input type="checkbox"/> Somewhat satisfied | <input type="checkbox"/> Very dissatisfied     |
| <input type="checkbox"/> Neutral            | <input type="checkbox"/> Not applicable        |

Please rate your overall level of satisfaction with the size and suitability of your current housing (i.e. it is the right size/has the right number of bedrooms)

- |   |  |
|---|--|
| <input type="checkbox"/> Very satisfied     | <input type="checkbox"/> Somewhat dissatisfied |
| <input type="checkbox"/> Somewhat satisfied | <input type="checkbox"/> Very dissatisfied     |
| <input type="checkbox"/> Neutral            | <input type="checkbox"/> Not applicable        |

How much longer do you expect to live in your present home?

- 1 year or less
- 2 – 5 years
- 5 years or more
- I do not know
- A great deal

If you are currently renting, do you plan to buy a home in the future?

- Yes, in the next 2 years
- Yes, in the next 3 to 5 years
- I would like to purchase in the longer-term future
- No, I continue to rent
- I am uncertain about my future plans
- Not applicable

If you plan to purchase a home, will it be in the Village of Fraser Lake?

- Yes, definitely
- Likely
- Possibly
- Unlikely
- No, definitely not
- I do not plan to purchase a home
- Unknown at this time
- I already own a home

What are the qualities that attract you to the Village of Fraser Lake?

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Thinking of yourself and others living in the Village of Fraser Lake, what types of services and supports are not available but are needed?

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What type of housing options do you prefer?

- Apartment Building** (for rent or purchase)
- Coach/Carriage House** (detached compact homes, usually built in the rear-yard of a single-family residential lot, that are smaller than the principal dwelling)
- Secondary Suite** (secondary dwelling unit in a home which contains cooking, washroom, living, and sleeping facilities which are separate from those of the principal dwelling on the site)
- Multi-family housing** (duplexes/triplexes or townhouses)
- Single detached housing** (bungalow)
- Other:** \_\_\_\_\_

If you were to decide to leave the Village of Fraser Lake, where would you move?

---

Why might you decide to move? Please check all that apply.

- I cannot care for myself – cook, shop, drive, etc.
- Feel unsafe or insecure in my current home
- My health has deteriorated
- To be closer to my family
- Current home unsuitable – stairs, maintenance, need more supports, etc.
- Social isolation – loneliness
- Looking for more entertainment – shopping, theater, etc.
- Would like to be in a larger center
- Move for health reasons – closer to hospitals and specialists
- Looking for employment that currently is not available in Fraser Lake
- Other \_\_\_\_\_

If you were to consider moving **and need higher levels of support**, what type of housing option would you prefer?

- Independent Townhouses** (Common Outside Wall)
- Seniors Apartments** (like Silver Birch Lodge)
- Supportive Living Facility** (includes housing, amenities determined by housing provider, versus Northern Health, and personal services for adults who can live independently and make decisions of their own behalf; staffing need not be 24/7)
- Assisted Living Facility** (includes housing, meals, leisure activities, and personal services for adults who can live independently and make decisions on their own behalf; staffing need not be 24/7; Clients need to be approved by the Northern Health for AL)
- Group Care Home** (private dwelling accommodating four to six residents of all ages providing meals, housekeeping, personal services, leisure activities with staff on-site)
- Residential Care Facility/Long Term Care** (in partnership with Northern Health)
- Not applicable**
- Other:** \_\_\_\_\_

**\*\*OPTIONAL\*\***

Thank you for taking the time to share your feedback, if you have any additional comments, please feel free to add your comments below.

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**\*\*OPTIONAL\*\***

Name: \_\_\_\_\_.

Phone Number: \_\_\_\_\_.

Email Address: \_\_\_\_\_.

**\*\*We will be drawing for several Chamber Dollars gift certificates valued at \$50 for those who complete the survey and leave their contact information\*\***