

## TOWN OF LADYSMITH

### SUMMARY FORM ATTACHMENT

This attachment to the Housing Needs Assessment Report Summary Form provides the long-form answers that did not fit within the space available on the form.

#### **Briefly summarize the following:**

##### 1. Housing policies in local official community plans and regional growth strategies

The Town of Ladysmith Community Plan Schedule A of Bylaw No. 1488 addresses housing in Ladysmith.

While the Ladysmith Community Plan has no section specific to housing policy, there are policies relevant to housing in Sections 3.1 Growth Management and 3.2 Land Use Planning and Community Design.

*Section 3.1 Growth Management* includes objectives to ensure that future development areas are planned and serviced in an integrated timely manner, promote infill development in existing residential areas and direct residential growth to specific areas within an urban containment boundary.

The policies within this section address how the Town will manage growth. Policies include restricting residential growth to five areas, encouraging residential infill, guiding future development on the basis of an integrated decision-making approach, and promoting increased residential densities, such as compact lots in appropriate locations.

*Section 3.2 Land Use Planning and Community Design* includes objectives to promote a range of housing types and densities and develop design guidelines for intensive residential development.

The policies within this section address how the Town will ensuring that growth management is accomplished in a sustainable manner. Policies include incorporating a variety of housing types and densities into neighbourhoods, encouraging new residential development in specific areas including infill, encouraging neighbourhoods that contain housing diversity (including for an aging population) and permitting secondary suites.

##### 2. Any community consultation undertaken during development of the housing needs report

The project team developed a communications and engagement plan to guide public, stakeholder and First Nations engagement in the process. This plan was presented to the Electoral Area Services Committee on July 15, 2020. Given the COVID-19 health context and ministerial order limiting the size of gatherings, public, stakeholder and First Nations engagement on this project was focused on online, phone and virtual engagement activities designed to gather qualitative information on current and future housing needs and opportunities.

Residents from across the CVRD, including all nine electoral areas and four member municipalities, were invited to participate in an online PlaceSpeak questionnaire that ran from September 1 to October 13, 2020. Residents were also invited to participate in a Placelt activity, where they indicated on a map what kind of housing is needed where and why. Over that time, 251 participants participated in the online questionnaire or Placelt activity, including nine who submitted paper copies of the questionnaire.

Advertisements raising awareness of the process and promoting the questionnaire ran from mid-

August to mid-October in the following publications:

- Cowichan Valley Citizen
- Shawnigan Focus
- Lake Cowichan Gazette
- Chemainus Valley Courier
- Ladysmith Chronicle
- Valley Voice

The questionnaire was also promoted through the CVRD and member municipality social media accounts (Facebook and Twitter) in a series of posts with accompanying graphics and animations.

The CVRD Housing Needs Assessment webpage ([cvrd.bc.ca/housingneeds](http://cvrd.bc.ca/housingneeds)) was the central online hub of information on the project and linked to a PlaceSpeak project page, the online questionnaire and Placelt exercise. This same information was also available on member municipality webpages.

### 3. Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities and the provincial and federal governments and their agencies)

- Community Cafés: Three virtual Community Cafés were carried out to facilitate discussion about current and future housing needs, separated into the following three themes:
  - Health
  - Youth/families
  - Economy

60 organizations were invited to Community Cafés and 16 organizations participated.

Health authorities, community health organizations and First Nation health organizations were invited to participate on the health-focused Community Café.

Youth-specific organizations, community service organizations, school districts and independent schools were invited to the youth and family-focused event.

Developers, local chambers of commerce, realtors, First Nations, business improvement associations and tourism organizations were invited the economy-focused event.

- Key Stakeholder Interviews: A series of background interviews were conducted with key stakeholders to better understand the current state of housing and trends in market and non-market housing. Stakeholders from 33 organizations were invited to participate including community organizations, housing organizations, housing providers and developers.

### 4. Any consultation undertaken with First Nations

Letters were mailed to the chiefs and staff of the following nine First Nations formally inviting them to participate in the process:

- Cowichan Tribes
- Ditidaht First Nation
- Halalt First Nation

- Ts'uubaa-asatx Nation
- Lyackson First Nation
- Malahat Nation
- Pauquachin First Nation
- Penelakut Tribe
- Stz'uminus First Nation

The Cowichan Housing Association followed up with all nine and completed eight interviews with housing managers from these First Nations.

**Briefly summarize current and anticipated needs for each of the following:**

1. Affordable housing

*Quantitative*

In Ladysmith, 116 households are subsidized by BC Housing. This includes 45 units subsidized by BC Housing and 71 households receiving rent assistance in the private market.

Renter households in Ladysmith making less than \$39,400 per year tend to spend more than 30% of their annual income on housing expenses, placing these households in core housing need. This analysis suggests that 35% of Ladysmith's renter households are in core housing need and 11% are in extreme core housing need. In addition, households with incomes below approximately \$59,000 will not be able to afford renting in new developments.

The majority of owner households with mortgages in Ladysmith making below \$50,400 per year spend more than 30% of their annual income on housing expenses, placing these households in core housing need. This analysis suggests that 16% of Ladysmith's owner households are in core housing need.

*Qualitative*

Engagement results from Ladysmith respondents are consistent with the broader engagement results that consistently identified a need across the CVRD and member municipalities for a spectrum of affordable housing options.

Ladysmith respondents indicated that affordable market homes are most needed to meet housing challenges in the community. Respondents indicated that housing prices are unaffordable, making the prospect of purchasing a home or downsizing in the future a challenge. Ladysmith respondents suggested increasing density to improve housing availability as a mechanism to reduce escalating housing prices. Some respondents suggested pursuing smaller dwelling types, like townhomes and tiny homes, and secondary suites were frequently suggested. While respondents agreed that densification was necessary to expand affordable housing options, some felt it was equally important to preserve green space by building upwards rather than outwards.

2. Rental housing

*Quantitative*

The most common number of bedrooms for a rental unit in Ladysmith is two bedrooms (35%) followed by three bedrooms (30%), then one bedroom (26%), with smaller numbers of four bedrooms (6%).

Rental housing costs were modelled based on the Canadian Rental Housing Index (2016), the Canada Mortgage and Housing Corporation (CMHC) Housing Data Portal and interviews with local property managers. Based on these costs, a household who rents in Ladysmith and makes less than \$39,400 per year likely spends more than 30% of their annual income on housing expenses and are considered in core housing need. Thirty-five percent of Ladysmith's renter households are in core housing need and 11% are in extreme core housing need.

In addition, households with annual incomes below \$59,000 will not be able to afford renting in new developments.

#### *Qualitative*

Engagement results from Ladysmith respondents are consistent with the broader engagement results that suggest that the CVRD is in a state of acute rental shortage, with almost no vacancy. Respondents indicated that rental options in Ladysmith were limited due to increasing lack of availability and some shared fears about where they would live once their rental homes were sold. Many respondents feel that purpose-built rentals and more secondary rentals are needed to meet housing challenges in Ladysmith.

Young families, those with mental health challenges, singles and seniors face additional pressure to find rental housing.

### 3. Special needs housing

#### *Quantitative*

There is no quantitative data on current or anticipated need for special needs housing for Ladysmith.

#### *Qualitative*

Supportive housing was identified through stakeholder and public engagement as a key component of the housing spectrum, along with a recognition that those with special needs require additional support alongside adequate shelter to ensure long-term safety and success. Respondents in Ladysmith feel that supportive and assisted living (housing with supports) is needed to meet housing challenges in their community and indicated that people with mental illness and people with disabilities are having difficulty meeting their housing needs in this community.

Interviews with housing and community organizations serving people with developmental needs and disabilities underscored the challenges they face as the large majority of those in supportive housing or seeking housing are seniors. Current residences may not adequately meet the accessibility needs of older clients and this challenge will only grow as clients age. Developing a variety of unit types based on universal design<sup>1</sup> will ensure that all individuals' developmental needs and disabilities can be adequately accommodated.

Housing for people with developmental needs is lacking generally in Ladysmith, despite an intensifying demand, and housing initiatives should prioritize locations with good access to transit and paratransit. As access to community and commercial services is important, there is an opportunity for urban centres like Ladysmith to meet the needs of people with disabilities and developmental needs through densification near services. There is an additional opportunity to develop special needs housing in Ladysmith as there are quite a few amenities that could service individuals with mental health issues and disabilities.

#### 4. Housing for seniors

##### *Quantitative*

Ladysmith has a median age of 46.4, which increased from 42.5 in 2006, slightly older than the regional average. The percentage of people older than 65 years old has increased from 19% in 2006 to 26% in 2016.

Ladysmith's non-market housing is particularly oriented towards seniors. Of a total of 116 households that are subsidized by BC Housing, 101 are oriented towards seniors.

##### *Qualitative*

Interviews with housing and community organizations highlighted the need for senior housing on the north end of Vancouver Island as many people are moving to regional and community-level service centres to access care. More fluid senior housing programs are required to meet the fluctuating need for independent living, assisted living and long-term care. Low-income senior housing is also a growing need.

Within the senior demographic, some groups may face additional challenges, like the LGTBQ2S+ community, seniors with mental health challenges and First Nations Elders. Understanding the unique needs of these groups is integral to successfully providing suitable, dignified housing.

Ladysmith respondents felt that seniors were having difficulty meeting their housing needs as rising housing expenses become more challenging on fixed incomes and as the senior population grows. Some seniors expressed a need for more accessible, single level housing and the need for accessibility is further amplified by the steep topography in Ladysmith.

#### 5. Housing for families

##### *Quantitative*

In Ladysmith, 43% of households are two-person households, 13% are three-person, 11% are four-person and 6% are five-or-more-person households. If housing need by bedroom is defined as one bedroom per cohabitating couple plus one bedroom per individual (including children) not in a cohabitating couple, Ladysmith contains a significant over-supply of two-bedroom homes and homes with three or more bedrooms.

Single-detached homes (68%) in Ladysmith are the most prominent dwelling type, but they are the most expensive form of housing. The average value of single-detached homes rose quickly between 2017 and 2019 to \$470,640.

##### *Qualitative*

Ladysmith respondents indicated that couples with children and single-parent households were having difficulty meeting their housing needs in this community.

#### 6. Shelters for people experiencing homelessness and housing for people at risk of homelessness

##### *Quantitative*

In Ladysmith in the 2017 Summer Point-in-Time Homeless Count and Homeless Needs Survey Community Report, there were five people counted as absolutely homeless, one person surveyed

as hidden homeless and 11 people surveyed as at-risk of being homeless.

In all categories, Indigenous people are overrepresented (43%–58% of people counted or surveyed), and most people (60%–92%) have lived in the CVRD two years or longer.

The Homeless Count and Homeless Needs Survey Community Report identified that abuse and conflict<sup>i</sup> remain at the top of the list of reasons for the loss of housing for all subgroups. For people experiencing hidden homelessness and people at-risk of homelessness, there was an increase in the number of concerns expressed about the safety and quality of rental units and problems with landlords.

### *Qualitative*

A lack of emergency shelters and long-term options for those experiencing homelessness in the broader region was identified through interviews with housing and community organizations. In particular, engagement results point to a lack of safe housing options for youth, First Nations, women and those with mental health challenges.

Broader engagement results suggest that individuals experiencing homelessness may be drawn to Ladysmith, but adequate services do not currently exist there. As a smaller urban centre between neighbouring and larger Nanaimo and Duncan, Ladysmith may at times be overlooked and not receive adequate attention regarding housing needs and community service requirements.

As a result, Ladysmith is increasingly overwhelmed by the demand incurred by out of area residents seeking shelter, with many community organizations indicating a desperate need for additional supports. A homeless shelter currently exists, but likely will not meet the growing demand.

Interviews with housing and community organizations highlighted the need for a spectrum of housing options to meet the varying needs of different groups experiencing homelessness. It is common for some individuals experiencing homelessness to reside on boats in Ladysmith Harbour or in the woods along the waterfront. The waterfront will be developed as part of the waterfront area plan which may displace this population.

Respondents in Ladysmith indicated that low-income households were having the most difficulty meeting their housing needs in this community, and that subsidized social housing and housing for those experiencing homelessness was needed in Ladysmith.

## 7. Any other population groups with specific housing needs identified in the report

### *Quantitative*

The majority of owner households with mortgages in Ladysmith making below \$50,400 per year spend more than 30% of their annual income on housing expenses, placing these households in core housing need. This analysis suggests that 16% of Ladysmith's owner households are in core housing need.

### *Qualitative*

Newcomers to the region are landing in regional and community-level service centers like Ladysmith, but culturally appropriate housing may not be available to meet the needs of larger, multi-generational immigrant and refugee families. Adequately sized homes with communal

gathering spaces or kitchens are needed to foster familial connectedness and cultural well-being. High-density housing is often sought as it mimics developments in countries of origin and facilitates community connection. Housing choices may be constrained by affordability, leading families to live in areas without adequate services and amenities or pedestrian infrastructure. This challenge is exacerbated by barriers to transportation, as challenges obtaining a driver's license and financial constraints may preclude newcomers from accessing a vehicle.

Youth face unique housing challenges as this group is especially vulnerable and may require supervision. Shared and self-contained units are needed to support independent and supported youth-serving housing. Housing should operate strictly for youth to maintain separation from adult clients. Locating youth housing outside of urban centres is advisable, but adequate transportation services are required for youth in care to access additional services and support networks. Youth-serving organizations see opportunities to develop housing and day program services jointly in rural areas in collaboration with landowners.

A broad spectrum of housing is needed for vulnerable women, children and youth experiencing homelessness and/or fleeing violence as they transition from transitional and supportive housing to affordable market rental housing. Housing that facilitates community connectedness is crucial to promote emotional well-being and ensure long-term success. This is relevant in particular to First Nations women, where the safe house needs to be operated in a culturally appropriate way. A safe house currently exists in Duncan.

### **Were there any other key issues identified through the process of developing your housing needs report?**

#### **First Nations Housing**

First Nation engagement indicated that members of the Stz'uminus First Nation and Lyackson First Nation face unique housing challenges.

The Stz'uminus First Nation identified a need for additional housing, despite ongoing housing construction, as more single individuals and couples seek their own single-family homes and elder members may be seeking to downsize. To meet growing housing needs and to address overcrowding, the Stz'uminus First Nation hopes to explore alternative housing types, like apartments and tiny homes.

Water infrastructure challenges on reserve land and rising construction costs are major barriers to development. Maintenance on existing reserve land homes is less financially accessible due to government land ownership and loan requirements. Off reserve, rentals are prohibitively expensive and available units may not be adequately maintained or suitable for multi-generational families.

The Lyackson First Nation indicated that housing was a pressing priority as there is currently no on-reserve housing and the housing waitlist for members is significant. Lyackson reserve land exists on Valdes Island, but a lack of infrastructure is a major barrier to housing development. A history of vandalism on Valdes Island creates an additional barrier. Long-time efforts have been underway to secure land near Ladysmith and additional funding would be beneficial to allow the Lyackson First Nation to develop affordable housing in a centralized location, especially for young families. This is of additional importance as the community is currently geographically scattered.

#### **Public Awareness**

The need for broad public information about housing needs was identified as a barrier to finding

locations for necessary housing services, such as a safe house, low-barrier housing for people with mental health issues and housing for the homeless.

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<sup>i</sup> Universal design is the process of creating products that are accessible to people with a wide range of abilities, disabilities, and other characteristics.

<sup>ii</sup> Abuse/conflict in the 2017 Homeless Count questionnaire was described as abuse by parent/guardian or spouse/partner or conflict with roommates/other.