

COMMUNITY DIALOGUE ON DIVERSE HOUSING NEEDS

March 4, 2024

Terrace, BC

Hosted by
City of Terrace Housing Committee

TERRITORY ACKNOWLEDGMENT

We would like to acknowledge with gratitude that we held this community dialogue on the unceded traditional territory of the Tsimshian people

TOPICS

- Affordable Housing
- Elders/Senior Housing
- Addressing Homelessness
- Renters' Experiences
- Landlords' Experiences
- Newcomers to Canada
- Market Home Buyers
- Innovative Ideas & Solutions

COMMUNITY DIALOGUE PROCESS

- Welcome and Introductions around the table
- Questions:
 - **What's working well?**
 - **What are the main challenges and needs improvement?**
 - **What are your recommendations or solutions?**

AFFORDABLE HOUSING

SUMMARY OF CHALLENGES

- **Shortage of Low-Income Housing:** There is a significant need for more low-income housing to accommodate individuals and families struggling with housing affordability.
- **Families with children** resort to couch-surfing due to the scarcity of affordable housing options.
- **Eligibility criteria** for low-income and affordable housing are leaving some families out
- The prevalence of **big, expensive houses contributes to the housing crisis**, suggesting a need for more functional and affordable housing options instead.
- Lack of **trained trades people** in construction.
- **High cost of living**, including housing, contribute to housing challenges

AFFORDABLE HOUSING

SUMMARY OF SOLUTIONS/RECOMMENDATIONS

Consider the construction of **tiny homes** as a cost-effective and space-efficient solution to provide housing for individuals and families.

Advocate for **unified voices** at the federal and provincial levels to address homelessness and housing affordability effectively.

Utilize public lands for housing development projects to increase the availability of affordable housing options.

Explore **innovative construction methods** to reduce costs and expedite the construction of affordable housing units.

Increase **rent subsidies** to make housing more affordable for low-income individuals and families.

Construct **accessible housing** units designed to accommodate individuals with disabilities, ensuring long-term value and suitability as people age.

Implement **regulations and bylaws to limit the construction of massive homes** in favour of building "starter" homes that are more affordable and accessible.

Address the **issue of empty lots** in town by imposing deadlines for development or allowing the city to purchase the land at its purchase price if not developed within a specified timeframe.

Explore **co-op housing** models that bring together seniors and renters to create affordable and supportive living arrangements.

ELDERS/SENIORS HOUSING

SUMMARY OF CHALLENGES

- **Lack of priority and planning** for senior housing despite the growing number of seniors, leading to generational buck-passing and crises.
- There's a concerning trend of **seniors becoming homeless** due to inadequate housing options and support.
- Seniors need to have their **voices heard** in housing planning and decision-making processes.
- Seniors may find their **homes too big and expensive** to maintain, highlighting the need for more suitable and affordable housing options tailored to their needs.
- There's a **lack of proper spectrum of staged housing options**, hindering seniors' ability to transition through different levels of accessibility.
- Seniors face challenges related to **lack of transportation and accessibility** to essential services and community resources.
- There's a perception of too much **government offloading** of responsibilities related to senior housing, impacting the availability and quality of housing options.
- Shortage of housing options for seniors, including retirement homes, various levels of senior housing, and connections to community activities and services.

ELDERS/SENIORS HOUSING

SUMMARY OF SOLUTIONS/RECOMMENDATIONS

Holistic Strategic Perspective:

Holistic approach to housing, including inter-generational housing initiatives where seniors can rent out portions of their homes to younger individuals, fostering bonds and mutual support.

Co-op Housing:

Promote cooperative housing models where residents collectively own and manage their housing, providing affordable and community-oriented living options for seniors.

Smaller Homes and Yards:

Encourage the construction of smaller homes with manageable yards to accommodate the needs of seniors who may prefer downsizing.

Leverage Equity

Utilize collective senior home equity to develop new multi-level, staged housing projects to free up existing housing stock

Aging in Place:

Support aging in place initiatives that enable seniors to remain in their own homes by providing necessary support services and modifications to enhance accessibility and safety.

Multilevel Housing with Services:

Develop multi-level/stage housing within the same building, incorporating services and socializing opportunities to create a supportive environment for seniors, such as adding amenities within retirement homes.

Repurposed Buildings:

Repurpose existing buildings to accommodate a mix of commercial spaces, accessible housing for seniors, and housing for young people, fostering inter-generational interactions and community integration.

ADDRESSING HOMELESSNESS

SUMMARY OF CHALLENGES

- Lack of **willingness to understand** people with lived experiences by decision-makers, resulting in inadequate actions and supports.
- **Impact of colonization, stigma, and biases**, increase systemic inequalities and barriers to accessing support services.
- Lack of **accountability** among service provider organizations.
- Lack of **rehab and detox** centers.
- Absence of **youth-specific** outreach and emergency support services, including recreational facilities, tailored to the unique needs of homeless youth.
- **Disparity** between the cost of living and government paychecks, making it difficult for individuals to afford basic necessities.
- Shortage of **family doctors** contributing to mental health struggles, as individuals are unable to renew prescriptions.

ADDRESSING HOMELESSNESS

SUMMARY OF SOLUTIONS/RECOMMENDATIONS

- **Develop genuine relationships with homeless individuals** based on respect and care; understand their needs.
- **Actively listen to advocates and grassroots** community members, incorporating their input and ideas into homelessness initiatives.
- Acknowledge that **homelessness affects individuals from various backgrounds** and circumstances, including those escaping domestic violence or struggling with low wages.
- Implement **inclusive housing options** such as tiny home village, detox and rehab centers, healing centers, day-spaces, and youth-specific day space centers to address different needs within the homeless population.
- Provide access to help and support services, integrating **cultural ceremonies and practices** to promote healing and recovery.
- Encourage large employers such as Northern Health and other industries to **invest in building** complexes for their employees without depleting the limited housing stock available to homeless individuals.
- Provide **regular training on trauma-informed practices** to decision-makers, not just in theory, but also in the field.
- **Increase indigenous representation** on councils and decision-making bodies to ensure diverse perspectives are considered in homelessness initiatives.

RENTERS' EXPERIENCES

SUMMARY OF CHALLENGES

Lack of Awareness of Tenancy Rights:

Many renters are unaware of their rights and protections under tenancy laws, leading to potential exploitation and unfair treatment by landlords.

Education Gap in Rental Market:

There is a lack of accessible education and resources to help renters understand the rental market, including their rights, responsibilities, and how to navigate the rental process effectively.

Difficulty Finding Temporary Rentals:

Renters may struggle to find temporary housing options, particularly in high-demand areas increasing housing insecurity.

Disparity in Requirements Between Landlords and Renters:

Landlords often set strict requirements for prospective tenants, while renters may not have access to similar criteria or resources to ensure fair treatment in the rental process.

Fear of Taking Action:

Renters may feel intimidated or fearful of taking action to assert their rights or address issues with landlords fearing eviction.

RENTERS' EXPERIENCES

SUMMARY OF SOLUTIONS/RECOMMENDATIONS

Education System Integration:

Integrate learning about renters' rights and responsibilities into the education system, ensuring that individuals are informed about their rights from an early age.

Landlord Feedback System:

Establish a system where renters can provide feedback on their experiences with landlords, creating transparency and accountability in the rental market.

References for Landlords:

Develop a system for renters to provide references for landlords, helping to establish trust and credibility between landlords and tenants.

Plan for Rental Housing:

Plan better for housing demands as more jobs are created and population grows

LANDLORDS' EXPERIENCES

SUMMARY OF CHALLENGES

Lack of Supportive Tenancy Rules:

Tenancy rules may be perceived as favoring tenants over landlords, leading to difficulties in enforcing rental agreements and addressing tenant-related issues.

Rising Costs:

Landlords face increasing costs in various aspects of property ownership, including taxes, materials for maintenance and repairs, and other operational expenses, impacting their profitability.

Shortage of Trades and Contractors:

Landlords may encounter challenges in finding skilled tradespeople and contractors for property maintenance and renovation projects, leading to delays and higher costs.

LANDLORDS' EXPERIENCES

SUMMARY OF SOLUTIONS/RECOMMENDATIONS

Streamlined Permitting Process:

Implement measures to streamline the permitting process, reducing administrative burdens and expediting project timelines for landlords.

Elimination of Contractor Builder

Requirement:

Remove the requirement for landlords to hire contractor builders for property renovations, relying instead on building inspectors to ensure compliance with building codes and regulations.

Formation of Landlord Association:

Establish a landlord association to provide support, resources, and advocacy for landlords.

Addressing Economic Constraints:

Recognize the economic challenges facing landlords and explore solutions to make new house construction financially viable for rental purposes, potentially through incentives or subsidies.

Promotion of Cooperatives:

Encourage the development of more cooperative housing models, where residents collectively own and manage the property, providing affordable and community-oriented housing options for renters.

NEWCOMERS TO CANADA

SUMMARY OF CHALLENGES

Avoiding Scams: Newcomers often face challenges in navigating the rental market and avoiding scams before entering the country, which can lead to financial losses and exploitation.

Living with Strangers: Due to limited networks and resources, newcomers may have to live with strangers or in shared accommodations, which can be unfamiliar and uncomfortable.

Lack of References: Newcomers may not have local references or credit history, making it difficult to secure rental accommodations as landlords often require these for tenant screening.

Racism and Discrimination: Newcomers may encounter racism and discrimination in the housing market, facing barriers and biases from landlords and potential roommates based on their ethnicity, nationality, or immigration status.

Reluctance from Landlords: Some landlords may be hesitant to rent to newcomers due to perceived risks or biases, further limiting housing options for newcomers in an already competitive rental market.

NEWCOMERS TO CANADA

SUMMARY OF SOLUTIONS/RECOMMENDATIONS

Employer-provided Housing with Fair Pricing

Matching Individuals for Shared Housing:

Facilitate programs or platforms to match individuals seeking housing, promoting shared living arrangements to address housing affordability and foster social connections.

Benefits of Shared Housing for Seniors:

Encourage shared housing arrangements among seniors to address loneliness and provide mutual support and companionship.

Tax Incentives for Renters:

Introduce tax incentives or subsidies to encourage renting, making housing more affordable for newcomers and other individuals facing housing challenges.

Inter-generational Housing

Promote inter-generational housing or village housing models as temporary solutions to address housing shortages and foster community connections among diverse age groups.

Airport Welcome Volunteer Programs:

Establish volunteer programs at airports to welcome newcomers and provide guidance and support in navigating the housing market and settling into their new community.

Expansion of College Housing:

Colleges and educational institutions should invest in building more student housing to accommodate needs of all students and alleviate pressure on the local rental market.

MARKET HOME BUYERS

SUMMARY OF CHALLENGES

Accessibility for First-time Homebuyers:

The expensive nature of the market makes it challenging for first-time homebuyers, including young professionals, to enter the housing market, creating barriers to homeownership and perpetuating rental demand.

Lack of Senior Housing:

There's a need for more senior housing options to accommodate seniors looking to downsize and sell their homes, creating a gap in the housing market.

Affordability for Rental Market:

The high cost of buying a house and subsequent high mortgage payments make it financially unfeasible for homeowners to offer their properties on the rental market at affordable rates, limiting options for renters.

MARKET HOME BUYERS

SUMMARY OF SOLUTIONS/RECOMMENDATIONS

- Create **village-style housing developments** that accommodate inter-generational living arrangements, fostering connections and support networks within communities.
- Promote the **development of co-operative housing** initiatives to provide affordable and community-oriented housing options for individuals and families.
- Encourage the development of **mixed-use buildings** that combine residential and commercial spaces through active partnerships between developers and funders, creating more diverse and vibrant communities.
- Provide **courses and training programs to support first-time homebuyers**, such as pre-homeowner workshops, to empower individuals with the knowledge and resources needed to navigate the home-buying process successfully.
- Increase the development of **housing options similar to Twin River Estates** to provide more housing opportunities, especially for seniors.
- Investigate options to **reduce the down payment** needed to enter the housing market, potentially through programs like those offered by the Canada Mortgage and Housing Corporation (CMHC).

INNOVATIVE IDEAS

SUMMARY OF CHALLENGES

Bureaucratic hurdles and restrictive zoning laws pose barriers to the development of housing projects, hindering the timely and efficient construction of new homes.

There's a **demand for carriage houses and secondary housing options** to provide additional living spaces and increase housing affordability.

There's a **lack of information** and awareness about individuals who may be falling through the cracks in the housing system, leading to gaps in support and services for vulnerable populations.

Limited availability of funds for **innovative housing techniques** and projects hampers the implementation of creative solutions to address housing challenges.

There's a **shortage of entry-level housing options**, making it difficult for individuals and families to enter the housing market or find affordable rental accommodations.

Inconsistent and irregular funding streams for housing initiatives create challenges in planning and implementing long-term solutions to address housing needs.

INNOVATIVE IDEAS

SUMMARY OF SOLUTIONS/RECOMMENDATIONS

Social Enterprise for Affordable Housing:

Implement social enterprise models where businesses operate on the ground floor of buildings while housing units are located above, aiming to decrease rental rates for residents and promote affordability.

Downtown Revitalization:

Focus on revitalizing the downtown core to create a safer and more vibrant community, encouraging more people to live downtown and increasing socialization opportunities at all times of the day.

Inter-generational Living Arrangements:

Facilitate inter-generational living arrangements where elders live together under one roof, allowing them to rent out their own houses to younger individuals or families, thereby increasing housing availability for younger generations.

COMMON THEMES

- **Community Engagement and Collaboration**
- **Diverse Housing Solutions**
- **Inter-Generational and Co-op Housing**
- **Policy and Regulation Reforms**
- **Access to Resources and Training**
- **Innovative Approaches and Partnerships**
- **Promotion of Social Enterprise and Community Revitalization**
- **Empathy and Inclusion**

Our gratitude to community members who attended the Community Dialogue and openly shared their lived experiences with members of the City of Terrace Housing Committee