

LADYSMITH/STZ'UMINUS

POVERTY REDUCTION STRATEGY



COMMUNITY
TOGETHER TO
END POVERTY
HW-NUTS'-ULWUM



LADYSMITH

*In Ladysmith and Stz'uminus
working as one*

**COMMUNITY
TOGETHER TO
END POVERTY**

**HW-NUTS'-ULWUM
(AS ONE)**

This strategy was created on the traditional lands
of the Stz'uminus First Nation.



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- Community Champions
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- Stz'uminus First Nation
- Town of Ladysmith
- Ladysmith Chamber of Commerce
- Ladysmith Rotary Club
- Jill Zacharias and the Tamarack Institute team
- Jemma O'Malley and Ryan Watson from Social Planning Cowichan

EXECUTIVE SUMMARY

The CommUNITY Together to End Poverty Hw-nuts'-ulwum (As One) project is a solutions-focused approach to reducing poverty in Ladysmith and Stz'uminus. This strategy has been developed through engaging local residents about the challenges experienced by people living in poverty. It is a plan that has been created by the community, for the community.

This process, led by Social Planning Cowichan began thanks to a grant through UBCM's Poverty Reduction Planning & Action program that identified the need for local communities to design their own poverty reduction plans based on their unique challenges and experiences of poverty in order to address it in tandem with the TogetherBC Poverty Reduction Plan.

In the Cowichan Valley North health profile area that includes Ladysmith and Stz'uminus, 2,375 adults, 2,438 seniors and 3,132 children and youth (<18) are low income and struggle to make ends meet¹. If we do our part to meet provincial targets set out in the Province's Poverty Reduction Strategy Act – to reduce 25% of BC's overall poverty rate and reduce 50% of the number of children living in poverty by 2024 - we would need to lift 593 adults, 609 seniors and 1,566 children out of poverty here in Ladysmith and Stz'uminus.

The CommUNITY Together to End Poverty Hw-nuts'-ulwum project started with the formation of a Working Group that included members from various organizations who guided the public engagement process. (See Appendix A for the Project Description, Goals and Timeline). A key strength of the engagement process was to work with peers - people with lived experience of poverty. Peers reached out to others in the community to conduct one-on-one interviews and promoted the project in the community. Community champions were important to promote the project within their networks. It's through our relationships in the community, and making new connections that will help to solve the challenges of poverty.

Community engagement tools included an online questionnaire, one-on-one interviews, shared stories and experiences, virtual presentations, and the exchange of actions and reflections from community members who took part in a series of poverty challenges.

¹Based on 2016 census, and a total population of 21,018 from www.islandhealth.ca/sites/default/files/cowichan-valley-north-local-health-area-profile.pdf

LOW INCOME POPULATION IN COWICHAN VALLEY NORTH

11.3%

ADULTS

11.6%

SENIORS

14.9%

YOUTH

Ten Poverty Themes were identified through the community engagement process including:

- Affordable Housing and Adequate Living Conditions
- Public Transportation
- Addressing Stigma, Racism and Discrimination
- Food Security
- Access to Education and Employment Options
- Access to Mental Health and Addiction Services
- Access to Health Care Services
- Physical Health & Wellness
- Adequate Income Supports and the Means to Make Ends Meet
- Mental Discomfort and Stress.

The process also identified a CommUNITY vision, values and guiding principles. The community identified actions big and small that have resulted in Recommended Actions for each Poverty Theme.

What was acknowledged going into this project and confirmed throughout is that poverty is complex and it impacts people in many different ways. Many of the challenges are interrelated, meaning that reducing poverty will take more than a single action taken by any one organization. A key finding of the recommendations contained within this report is the requirement for collective action on the part of all levels of government (federal, provincial, First Nations and local governments), community organizations, service groups, schools, businesses and individual community members.

The hul'q'umi'num word that defines this project, Hw-nuts'-ulwum means as one. We will only end poverty through the sum of our parts - many actions happening by many hands working as one, hw-nuts'-ulwum.

COMPOUNDING IMPACTS OF COVID-19 PANDEMIC

The COVID-19 pandemic has exacerbated challenges for those living in poverty and highlighted the short falls in our existing systems especially those identified through this project. The Public Health Orders have affected both structured and informal ways that people manage their day to day lives, in particular access to the basic supports that often come from family, friends and/or community. Some examples include ways of getting around (e.g., ride shares), accessing mental health or addictions services, and the added stresses caused by social isolation.

It is important to note that at the time of publishing this strategy, 2021 Census data is being collected so a more accurate understanding of populations, demographics, household income, housing characteristics, and education levels will become available.

WHAT IS POVERTY?

Living in poverty is much more than simply not having enough money to make ends meet. Poverty affects all aspects of life - where a person lives, what they eat, what they do, how they cope and how they provide for themselves or their families.

People may equate poverty with homelessness and outside of that, there is often a denial that poverty exists in the places we live. Poverty exists on a spectrum, and the truth is that many who live below the poverty line and struggle to make ends meet often hide it well. Poverty extends beyond just homelessness and encompasses many areas of a person's life and it is a challenge to define due to its sweeping impacts.

Poverty may on the surface look like the person who does not have stable housing but cannot afford other basic necessities or a family living pay cheque to pay cheque, trying just making it through each month however, poverty is challenging, messy and requires complex and flexible solutions.

Routine decisions can become an ongoing stress; those living in poverty often have to choose between paying for phone, Internet, food for the week, new shoes for a growing child or fueling up the car to get to work.

Community engagement captured many stories of parents not being able to put their children in extracurricular activities due to the costs and the limited time to take them; seniors on a fixed pension struggling to pay the rising costs of taxes, insurance and utility bills and costs for health care; a single person receiving social assistance or disability living in substandard housing conditions; or a young person working a minimum wage job not being able to get post-secondary schooling because they don't have the money for tuition or transportation to get there.

For some, living in poverty is something they have experienced their whole life, and for others it may be due to life-changing circumstances such as an illness, injury, job loss, relationship change, or the loss of a family member. Regardless, breaking the cycle of poverty requires accessing the resources a person needs, when they need them the most.

Canada's Colonial History and the Impact on Indigenous People

The impacts of colonial Canadian history on Indigenous individuals and communities is the most pressing and complex issue in Canada. Colonization and ongoing colonial systems impact Indigenous and Canadian identities, relationships, governance, resource development, health care, and education. Within every Indigenous community in Canada, the legacy of residential schools and other genocidal policies has resulted in trauma, intergenerational trauma and lateral violence. The impacts can be seen in the disproportionate number of Indigenous people affected by the interconnected issues of poverty, substance abuse, homelessness, incarceration, suicide rates and health challenges.

Hw-nuts'-ulwum (As One)

The hul-q-umi-num word that defines the project, Hw-nuts'-ulwum means, "as one".

We will only end poverty through the sum of our parts - many actions happening by many hands working as one - hw-nuts'ulwum.

Chosen with guidance
from Stz'uminus Councillor
Margaret Seymour

LIVING IN LADYSMITH AND STZ'UMINUS

Background Context²

The Town of Ladysmith and Stz'uminus First Nation is located on the east coast of Vancouver Island overlooking the Salish Sea surrounded by mountain views with lush forests and valleys. Part of the Cowichan Valley Regional District, the communities are south of the larger city centres of Nanaimo and north of Duncan.

Between 2011 and 2016, Ladysmith's population increased by 13%, from 7,390 to 8,360 residents, faster than the rate of growth across the Cowichan Valley Regional District (CVRD) as a whole. Ladysmith residents are slightly older than the average age across the CVRD, with the average age in Ladysmith increasing from 42.5 to 46.4 between 2006 and 2016. In 2016, Ladysmith had a median household income of \$67,584, close to the regional median. Ladysmith's unemployment rate is consistently below that of the region as a whole, increasing slightly from 5.8% in 2006 to 6.3% in 2016. In the Cowichan Valley North health area profile (that includes Ladysmith and Stz'uminus), 2,375 adults, 2,438 seniors and 3,132 children and youth (<18) are low income and struggle to make ends meet³.

Community Planning that Supports Poverty Reduction

The long-term community vision for the Town of Ladysmith is described in its 2020-2023 Strategic Plan as follows:

VISION: Ladysmith is a diverse and well-managed municipality that reflects the quality of its people, where we work together as stewards of our assets, environment and economy.

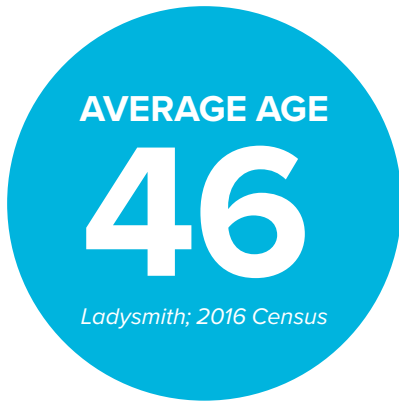
MISSION: A safe, caring and vibrant community.

A number of Guiding Principles from the Strategic Plan that are most relevant to poverty reduction are:

- Live and work with Stz'uminus First Nation and achieve gains that benefit our shared communities
- Build a community that is safe, affordable and accessible for all ages, incomes and abilities
- Work in collaboration with community partners at every opportunity

²From:Town of Ladysmith Sub-regional Housing Needs Assessment Report. January 2021 <https://www.cvrld.ca/DocumentCenter/View/99731/1--Snapshot>

³Based on 2016 census, and a total population of 21,018 from www.islandhealth.ca/sites/default/files/cowichan-valley-north-local-health-area-profile.pdf



Ladysmith; 2016 Census

Several community strategies and plans guide the current and future priorities of the Town; The Ladysmith Economic Development Strategy, Youth Plan and Town of Ladysmith Age-Friendly: Walkability/Accessibility Project 2018 are most relevant to poverty reduction actions.

The Naut'sa mawt Community Accord

Since 2007, Stz'uminus First Nation and the Town of Ladysmith have been working to build relationships and partnerships on matters of common interest through the Naut'sa mawt Community Accord, which has been updated over the years to include:

- a new section on implementing joint initiatives;
- a commitment to joint education and communications;
- a pact to develop further agreements together; and
- language that better reflects the respect and strengthened relationship between the two communities.

Naut'sa Mawt is a hul'q'umi'num word meaning "working together as one."

POVERTY CHALLENGES

One of the successful methods of engagement was community participation in the Poverty Challenges. Community members, including local leaders, were invited to participate in one of three Poverty Challenges, designed to bring awareness to local poverty issues.

1. Food Allowance Challenge: Participants were asked to live off a food allowance budget based on an average income of social assistance/disability/minimum wage for three days.
2. Public/Active Transportation Challenge: Participants were asked to use only public or active transportation for three days.
3. 12-Hour "Nowhere To Go" Challenge: Participants were asked to spend 12 hours out in the community with nowhere to go.

Participants filled out a reflective journal and/or participated in an virtual debrief session to share their experiences and identify poverty reduction actions and solutions. Some participants shared their experiences through social media which included posts by the local MP Paul Manly and Mayor Aaron Stone.

<https://www.communitytogethertoendpoverty.ca/poverty-challenge-week>

Realities of Living in Ladysmith and Stz'uminus that Disproportionately Affect those Living in Poverty

Every community has its unique challenges to overcome with addressing poverty and the same applies in the Ladysmith and Stz'uminus area.

This document recognized the Living Wage for the Ladysmith area to be \$19.10/hour based on local estimates for rent, food, and childcare. Living wage refers to an hourly wage that allows employees and their families to meet their basic needs.

In a small town such as Ladysmith with fewer employment options many people employed in a part-time or even full-time minimum wage position don't earn a liveable wage⁴.

Ladysmith is a hub for the area, however lacks local post secondary education options, with students having to travel to Nanaimo, Duncan or beyond if they want to study. As in many other communities on the island, there are few options for affordable housing whether you are a single family, senior, or individual. These realities are inter-connected and the limited public transportation system in the Ladysmith and Stz'uminus area makes it a critical concern for those living in poverty. For example, if you don't have a reliable car, poor public transit makes it hard to get to work or access medical services. If you have any physical challenges, the geography of the Town of Ladysmith makes access difficult. If public transportation were improved, all other themes would see some level of improvement.

⁴www.livingwageforfamilies.ca/living_wage_calculator

COMMUNITY VISION AND PRINCIPLES FOR ENDING POVERTY TOGETHER

What does poverty look like for Ladysmith and Stz'uminus residents and how do we go about ending poverty in our communities? This project aimed to create a solutions-focused approach to reducing poverty in our communities by engaging a wide cross-section of community members, including those with lived experience. Responses to all the questions asked included ideas about how we should take action as a community. In particular, when asked “How will we know when we have ended poverty?” These responses formed the basis for our CommUNITY’s vision, values and guiding principles for how we should take action.

Our CommUNITY’s Vision

Our CommUNITY will end poverty when we understand and make decisions acknowledging that:

- Everyone has equal value
- Everyone has something to contribute
- Everyone deserves a happy and healthy life

CommUNITY Values

RESPECT | INCLUSION
DIGNITY | CARING
SAFETY | BELONGING

CommUNITY Principles

- Demonstrate that we are a caring community, that is committed to supporting each other
- Ask others what they need - don’t assume - and engage those with lived experience in a meaningful way
- Spread random acts of kindness
- Achieve a greater impact by working together
- Involve everyone to find a way to participate
- Understand that our differences are our strengths
- Know that change starts within - we are all responsible for our own learning and commitment to better understand the impacts of poverty
- Recognize that many living in poverty have experienced trauma that may affect different areas of their life

POVERTY THEMES AND RECOMMENDED ACTIONS

Ten Poverty Themes were identified through the community engagement process:

Affordable Housing and Adequate Living Conditions

Public Transportation

Addressing Stigma, Racism and Discrimination

Food Security

Access to Education and Employment Options

Access to Mental Health and Addiction Services

Access to Health Care Services

Physical Health & Wellness

Adequate Income Supports and the Means to Make Ends Meet

Mental Discomfort and Stress

The community identified actions big and small that have resulted in Recommended Actions for each Poverty Theme.

What was acknowledged going into this project and confirmed throughout is that poverty is complex and it impacts people in many different ways. Many of the challenges are interrelated, meaning that ending poverty will take more than a single action taken by any one organization. A key finding of the recommendations contained within this report is the requirement for collective action on the part of all levels of government (federal, provincial, First Nations and local governments), community organizations, service groups, schools, businesses and individual community members. The Hul'q'umi'num word that defines this project, Hw-nuts'-ulwum means "as one". We will only end poverty through the sum of our parts - many actions happening by many hands working as one, hw-nuts'-ulwum.



AFFORDABLE HOUSING AND ADEQUATE LIVING CONDITIONS

A Regional Housing Needs Assessment⁵ completed for the Cowichan Valley Regional District and sub-regions in 2021 found that:

- **Housing sizes are unsuitable for resident needs:** For example, seniors in homes that are too large to manage or young families or First Nations families without adequate space.
- **Cowichan Valley, especially Ladysmith is home to an aging population:** Seniors and others living on low wages and fixed incomes are especially vulnerable to unstable housing conditions.
- **Younger generations are having housing challenges:** This includes finding affordable rentals and entering the market as first time home owners.
- **There is an acute shortage of rental housing:** There is a need for more rental options, including more purpose-built rentals to meet housing challenges in the CVRD, especially for young families, youth, Indigenous people, those with mental health challenges, singles and seniors. Young people, newcomers, renters with young children, renters with pets, and renters with disabilities were more likely to have been refused rental housing.
- **Current housing options are not adequately sized or culturally appropriate for First Nations:** Overcrowding in housing units is often a challenge and the need is for larger single family homes to house large, multi-generational families but also for those wanting to live on their own.
- **There is a need for more non-market housing rentals, including supportive, and emergency housing options.**
- **Affordable housing for families is hard to find:** Homes for rent or purchase that are suitable for families have become prohibitively expensive and as such affordable family housing stock is at a minimum.

Affordable housing is defined as **30% OF INCOME OR LESS⁶**

⁵From Regional Housing Needs Assessment (2021): <https://www.cvrld.ca/DocumentCenter/View/99617/Regional-Housing-Needs-Assessment---1---Report?bidId=www150.statcan.gc.ca/n1/pub/75f0002m/75f0002m2020003-eng.htm>



AFFORDABLE HOUSING AND ADEQUATE LIVING CONDITIONS

WHY THIS IS IMPORTANT

Access to affordable housing (30% of income⁶) and safe and healthy living conditions are critical to health and wellbeing.

CHALLENGES WE HEARD

Finding safe, affordable housing is a serious concern, especially for those living on income supports. This means that many people live in less than ideal housing situations and under unsafe or unhealthy living conditions.

Low income families are particularly challenged to finding affordable housing in suitable neighbourhoods near schools and employment. The regional housing assessment found that parents experience housing discrimination if they have young children and are vulnerable to the risk of rental units being sold. At the local level, Ladysmith has an average rent cost of \$950 meaning that low income renters spend 42% or higher of their income on rent and utilities for a one-bedroom and 80% of their income for a two-bedroom.

It is projected that in 2025 the Town of Ladysmith will need an additional 510 units of housing, many of which should be one-bedroom units. In 2019, 19% of Ladysmith's households were in core housing need and 2% were in extreme core housing need⁷.

The Town of Ladysmith recognizes secondary suites as an “excellent way to offer affordable housing in the community both for renters and home-owners who need a mortgage helper.”⁸ An amendment was made to the Zoning Bylaw in 2011 to allow secondary suites within a single unit dwelling in the Town⁹. Building requirements for coach houses are outlined in Development Permit Area 10 that provides guidance for residential neighbourhoods¹⁰. Development Permit Area 4 permits multi-unit residential projects that must follow, among other factors, livability and accessibility requirements. For instance, “buildings and sites should be designed to be accessible to all users, including the elderly, children, and people with disabilities”¹¹.

Increasing the general supply of overall market housing will help to improve housing stock across the full spectrum of housing needs, however, government funding and/or land contributions for non-market rental units partnered with non-profits, land trusts and others will remain a high priority for increasing the rental stock.

⁶www150.statcan.gc.ca/n1/pub/75f0002m/75f0002m2020003-eng.htm

⁷<https://www.cvr.ca/DocumentCenter/View/99722/1---Snapshot>

⁸https://www.ladysmith.ca/docs/default-source/b-d---informational-documents-2021/secondary-suites-frequently-asked-questions.pdf?sfvrsn=925a396c_15

⁹Ladysmith Business & Development, Secondary Suite and Coach House: https://www.ladysmith.ca/docs/default-source/b-d---informational-documents-2021/secondary-suites-frequently-asked-questions.pdf?sfvrsn=925a396c_15

¹⁰Town of Ladysmith Development Permit Areas. (2020). Schedule A.1 of The Town of Ladysmith Official Community Plan. pg. 1-72.

¹¹https://www.ladysmith.ca/docs/default-source/b-d---informational-documents-2021/schedule-a-1---development-permit-area-guidelines.pdf?sfvrsn=796adad_36

¹¹ibid.

AFFORDABLE HOUSING AND ADEQUATE LIVING CONDITIONS



RECOMMENDED ACTIONS

Recommended Actions	Who should participate?			
	Federal	Provincial	ToL/SFN/ SD68/ CVRD*	Individuals/ Organizations
Support Affordable Housing Options				
Work with the Cowichan Housing Association to develop a strategy and determine best options for establishing innovative partnerships to finance, build and manage non market rentals.	✓	BC Housing	ToL CVRD	Cowichan Housing Association Services clubs; Community organizations
Consider an incentive program for promoting the constructions of Secondary Suites and/ or Coach Houses. This program could be promoted for a limited time to encourage immediate uptake. Some examples could include a reduction in taxes for a limited period of time or waiving of full or partial development cost charges, building permit fees, etc.		✓	ToL	Community organizations; Private Citizens
Encourage new housing developments to include potential hook up of a secondary suite.			ToL	Developers
Partner with Federal/Provincial Governments to purchase existing buildings and/or partner with Faith-based organizations who own property to repurpose existing buildings and/or construct affordable housing.	Ministry of Water, Property and Housing	BC Housing	ToL CVRD	Faith-based organizations; Non-profit organizations; Individuals
Strategically upzone to encourage higher density and infill development.		Ministry of Municipal Affairs and Housing	ToL	Community input through OCP
Lobby the Province to revise the Provincial Building Code to permit the use of tiny homes for infill.		Ministry of Municipal Affairs and Housing	ToL	Cowichan Housing Association
Develop policy to require a minimum percentage condition for affordable housing units and/or contributions towards an affordable housing fund.			ToL	Cowichan Housing Association
Advocate for financial institutions to better support financing of non-market and rental housing.	✓	✓	ToL	Cowichan Housing Association; Development Community; Financial Agencies

*Town of Ladysmith (ToL), Stz'uminus First Nation (SFN), School District 68 (SD68), Cowichan Valley Regional District (CVRD)



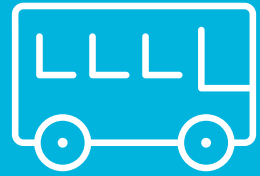
AFFORDABLE HOUSING AND ADEQUATE LIVING CONDITIONS⁵

RECOMMENDED ACTIONS CONT.

Recommended Actions	Who should participate?			
	Federal	Provincial	ToL/SFN/SD68/CVRD*	Individuals/Organizations
Enhance Housing Support and Amenities for Homeless Population				
Improve shelter facilities for year round use.		BC Housing	ToL	LRCA; Cowichan Housing Association
Establish a fund to support emergency rental assistance.				Community organizations; Individuals; Cowichan Housing Association

See Appendix C to learn about how other rural communities have undertaken Affordable Housing complexes.

*Town of Ladysmith (ToL), Stz'uminus First Nation (SFN), Nanaimo/Ladysmith School District 68 (SD68), Cowichan Valley Regional District (CVRD)



PUBLIC TRANSPORTATION

In Ladysmith, approximately 92% of commuters drove to get to work in 2016. Travelling one-way to work by car took an average of 23 minutes and by bus took an average of 47 minutes¹². Due to vehicle dependence in getting around, transportation costs in Ladysmith are high but could be reduced with more focus on improving active and public transportation. Challenges with gaps in public transportation have been identified in multiple community plans ranging from the Official Community Plan and the Ladysmith Economic Development Strategy, to the Ladysmith Youth Plan and the Age-Friendly Report.

Due to the broad geographic nature of the Regional structure of the public transportation system, there are limitations to how each municipality is able to fund their localized services leaving gaps in areas such as Saltair, North Oyster, the Diamond Improvement District, Campers Corner area, Stz'uminus First Nation and others.

- There is no public transportation available north of 1st Avenue and the Island Highway including between Stz'uminus First Nation and Ladysmith or the North Oyster/ Diamond and Saltair CVRD Areas H and G.
- Transportation between Ladysmith and the bigger centres of Duncan and Nanaimo is infrequent.

In May 2021, it was announced that BC Transit will be introducing seven new routes for connections between Ladysmith and

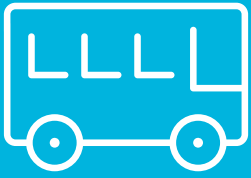
WHY THIS IS IMPORTANT

The geography of Ladysmith, the distance between the communities of Ladysmith and Stz'uminus and other unserved areas outside the town, and the absence of regular public transportation present a significant local challenge for accessing services and employment.

CHALLENGES WE HEARD

Access to public transportation in the Ladysmith and Stz'uminus area is a critical concern for those living in poverty. If you don't have a reliable vehicle, poor public transportation affects every aspect of life, including where you can work, getting groceries, accessing medical appointments or attending post-secondary institutions. For those with physical challenges, the geography of the Town of Ladysmith makes getting around difficult without a vehicle or frequently available public transportation.

¹²Town of Ladysmith Sub-regional Housing Needs Assessment Report. January 2021 <https://www.cvrld.ca/DocumentCenter/View/99731/1---Snapshot>



PUBLIC TRANSPORTATION

Nanaimo, starting in March 2022. This will include connectivity to the Nanaimo Airport, BC Ferries terminals, Vancouver Island University, Nanaimo General Hospital and the rest of the Regional District of Nanaimo transit network.

At the same time, throughout 2021, a Cowichan Valley Transit Future Action Planning stakeholder and community engagement process is underway to help prioritize various improvements in the Transit Future Action Plan to better the system according to demand, route performance, and funding in

the next few years. This is an opportunity to bring forward what we have heard through community input on suggested improvements to access for Ladysmith/Stz’uminus residents.

See Appendix C to learn about Gabriola's Environmentally Responsible Trans-Island Express (GERTIE), a community bus service run by the Gabriola Community Bus Foundation

RECOMMENDED ACTIONS

Recommended Actions	Who should participate?			
	Federal	Provincial	ToL/SFN/ SD68/ CVRD*	Individuals/ Organizations*
Improve Local Transportation with Regional Connections				
Establish a focus group with representatives from Stz’uminus First Nation, CVRD, BC Transit, the Town of Ladysmith and interested community members to explore solutions to create connectivity between communities and other areas not serviced by public transit and to increase frequency of existing routes within Ladysmith and trips south to the rest of the Cowichan Region.		BC Transit	ToL SFN SD68 CVRD RDN	Everybody; Community Engagement
Participate in engagement and planning with Regional District of Nanaimo, CVRD and BC Transit on the new routes between Nanaimo and Ladysmith scheduled for Spring 2022.		BC Transit	ToL SFN SD68 CVRD RDN	Current & potential transit users
Explore interim/long-term transportation options for connecting Stz’uminus First Nation and the Town of Ladysmith.			ToL SFN	Community Engagement
Affordability - Improve access and availability of existing bus service for low income individuals and families, including bus passes, companion passes for seniors, etc.				Individuals

*Town of Ladysmith (ToL), Stz-uminus First Nation (SFN), Nanaimo/Ladysmith School District 68 (SD68), Cowichan Valley Regional District (CVRD), Regional District of Nanaimo (RDN)



ADDRESSING STIGMA, DISCRIMINATION AND RACISM

Many people living in poverty feel stigma every day. During this project, people with lived experience have shared that poverty contributes to mental discomfort and stress, in particular they will often feel that preconceived notions or assumptions are made and they feel judged. Compounding this, many Indigenous people are confronted by racist attitudes and behaviours that determine where they may or may not feel welcome.

To address stigma, discrimination and racism, each of us must reflect on our own perceptions and conditioned beliefs, be curious and open-minded, listen to people's experiences and do the work to change our biases. By normalizing a continuing dialogue across sectors through community engagement and education activities, we can expand understanding about the issues and complexities of poverty.

See Appendix C for a local community workshop that is helping to increase understanding - Journey of Our Generation.

WHY THIS IS IMPORTANT

Addressing stigma, discrimination and racism is critical to reducing poverty in all forms and to create a more inclusive and welcoming community.

CHALLENGES WE HEARD

Stigma and discrimination make life challenging for those living in poverty. We must educate and build awareness to address stigma and counter public misconceptions about poverty. For Indigenous people in our communities, systemic racism affects all aspects of daily life. We must educate about the impacts of our colonial history and work together to change ongoing colonial systems that continue to negatively affect Indigenous community members.



ADDRESSING STIGMA, DISCRIMINATION AND RACISM

RECOMMENDED ACTIONS

Recommended Actions	Who should participate?			
	Federal	Provincial	ToL/SFN/ SD68/ CVRD*	Individuals/ Organizations*
Educate and Build Awareness to Eliminate Stigma, Discrimination and Racism				
Host community dialogues and workshops to build awareness and understanding about the truth of our colonial history and the ongoing impacts on Indigenous people across all sectors	Local politicians	Local politicians; FNHA	ToL SD68 SFN	Business sector; Service agencies; Local non-profits (Kwumut Lelum...)
Build and strengthen relationships between Indigenous and Non-Indigenous community members through coordinated activities, gatherings and events.			ToL SFN SD68	Everybody
Develop a social media campaign to address public misconceptions about poverty, including the causes and impacts of poverty and the social issues associated with poverty through sharing stories.			ToL with working group partners	LRCA; Community agencies; Faith groups
Showcase community organizations, businesses and individuals that support and uplift people living in poverty.			ToL	Everybody

*Town of Ladysmith (ToL), Stz-uminus First Nation (SFN), Nanaimo/Ladysmith School District 68 (SD68), Cowichan Valley Regional District (CVRD), Ladysmith Resource Community Centre (LRCA)



FOOD SECURITY

Compounded by the steady increase in the cost of groceries over the last decade, many people in poverty are challenged to prioritize healthy food options in their budget. For example, from 2019 to 2020 the price of fresh vegetables increased by 17%. The Canada’s Food Price Report 2021 is forecasting that overall food prices will further increase between 3% and 5% for 2021¹³.

There are some excellent partnerships that exist within Ladysmith and Stz’uminus already for sharing and donating food throughout the year. These programs can be broadened into an integrated community wide system to increase food availability, through production, harvesting, recovery, preparation and preservation. At the same time, it will foster community connections and inclusion, reduce stigma and increase people’s dignity.

See Appendix C to learn about innovative community food initiatives from Duncan, Pender Island and North Vancouver.

WHY THIS IS IMPORTANT

Access to sufficient, safe, and nutritious food that meets personal preference and dietary needs is critical for an active and healthy life.

CHALLENGES WE HEARD

Many families in the Ladysmith and Stz’uminus area are not able to afford or access healthy food leading to hunger, poor health, and in some cases malnutrition. Community-donated food options may be limited for those who have allergies or dietary preferences. For those living in Stz’uminus and other outlying areas without public transportation, the food bank can be inaccessible due to transportation limitations.

FOOD PRICE INCREASE PREDICTIONS FOR 2021¹³

4.5% to 6.5% **3.5% to 5.5%** **4.5% to 6.5%**

MEAT

BAKERY GOODS

VEGETABLES

¹³Canada's Food Price Report (2021). Dalhousie University and University of Guelph [https://cdn.dal.ca/content/dam/dalhousie/pdf/sites/agri-food/Food Price Report 2021 - EN \(December 8\).pdf](https://cdn.dal.ca/content/dam/dalhousie/pdf/sites/agri-food/Food Price Report 2021 - EN (December 8).pdf)



FOOD SECURITY

RECOMMENDED ACTIONS

Recommended Actions	Who should participate?			
	Federal	Provincial	ToL/SFN/ SD68/ CVRD*	Individuals/ Organizations*
Design and implement an integrated healthy food system that is welcoming to all				
Establish a local Food Security Taskforce with membership from local and regional community agencies that are involved in addressing food security concerns, including LRCA, Stz'uminus First Nation, School District 68, service clubs, and community members.			SD68 SFN	LRCA; LaFF; Service Clubs; Churches; Community Members
Encourage community supported school breakfast and lunch programs for all children.			SD68 SFN	Service Clubs
Host community meals as social events for all ages that reduce stigma and increasing community connections				Faith groups; Service Clubs, LRCA; LaFF; Community Members
Establish more community gardens, shared garden spaces, fruit tree harvesting/gleaning & shared food preservation, and community seed, plants and fruit tree donations/exchanges			ToL SD68	LRCA; Ladysmith Community Garden Society; Service Clubs; Businesses; Individuals
Host free food-related workshops and community classes to learn about nutrition, gardening, composting, meal planning, cooking, baking, traditional food & medicine, etc.			SD68	LRCA; Ladysmith Community Garden Society; Community members; Local social media exchanges
Coordinate affordable bulk food purchases with food delivery for those in need				LRCA
Create neighbourhood food stands similar to book libraries				Neighbourhood Associations; Individuals

*Town of Ladysmith (ToL), Stz-uminus First Nation (SFN), Nanaimo/Ladysmith School District 68 (SD68), Cowichan Valley Regional District (CVRD), Ladysmith Resource Community Centre (LRCA)



ACCESS TO EDUCATION AND EMPLOYMENT OPTIONS

According to the 2016 Census data, the median after-tax income for individuals in Ladysmith in 2015 was \$31,019, with 11.8% of the population considered low income. The unemployment rate for those of working age seeking work was 5.8%¹⁴. The 2021 Community Health Profile states that “Labour force participation has a significant effect on the mental and physical health of workers and their families, affecting a sense of identity and purpose, personal growth and supportive social contacts. Precarious employment can negatively influence health, for example, not being able to afford housing and access to nutritious food. These impacts also negatively impact mental health.”¹⁵

The Ladysmith Economic Development Strategy states that one of six areas included in vision statements from the Stz’uminus First Nation Council is ‘to be able to provide enhanced employment opportunities for our membership’ and this holds true today in engaging with Stz’uminus Council¹⁶.

Employers have the opportunity to create pathways out of poverty by developing inclusive employment practices and paying livable wages. Employers can implement practices that reduce barriers for low income job seekers such as on the job training, flexible work schedules and assistance to manage transportation challenges. “Living wage” refers

to an hourly wage that allows employees and their families to meet their basic needs. We have calculated the Living Wage for the Ladysmith area to be \$19.10/hour based on local estimates of rent, food, childcare and other costs.



¹⁴ <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&Geo1=CSD&Code1=5919804&Geo2=PR&Code2=59&SearchText=Cowichan+Valley+G&SearchType=Begins&SearchPR=01&B1=Income&TABID=1&type=0>

¹⁵ http://www.ourcchn.ca/files/Cowichan%20Communities%20Health%20Profile_FINAL%20Feb%207.pdf

¹⁶ Ladysmith Economic Development Strategy Final Report. (2018). Vann Struth Consulting Group Inc. pg i-11. https://www.ladysmith.ca/docs/default-source/brochures-other-publications-2021/final-sept-19-ladysmith-economic-development-strategy.pdf?sfvrsn=d9dbe9db_2



ACCESS TO EDUCATION AND EMPLOYMENT OPTIONS

WHY THIS IS IMPORTANT

Access to affordable education and training leads to personal growth, independence and gainful employment opportunities. Opportunities for meaningful employment and benefits allows individuals to meet their basic needs and focus on personal health and wellness.

CHALLENGES WE HEARD

For those living in poverty, learning can be a struggle which leads to additional stress, lack of confidence, lower self-esteem and absenteeism. Students are less likely to graduate from high school and postsecondary education options are limited locally. The compounding complexity of living in poverty, fewer local employment opportunities available and challenges with transportation make it more difficult for some to lift themselves out of poverty.

In Ladysmith, 15.3% of the population do not have a high school diploma. According to the Public Health Agency of Canada (2013)¹⁷, education and literacy give people the skills needed to problem solve and have a sense of control over their lives and that the level of education attained tends to increase opportunities for employment and improve access to healthy environments, allowing a person to make healthier lifestyle choices.

There is an opportunity for more coordinated effort to improve learning outcomes and success in the public school system for all students through apprenticeship and/or mentorship that also enhances cultural learning. This can be done by building on existing partnerships between SD68, Stz'uminus First Nation, Ladysmith Chamber of Commerce, the Ladysmith Downtown Business Association, WorkBC, Vancouver Island University and local businesses which can then carry on through employment.

See Appendix C to learn about the Indigenous Learning Recognition Portfolio program being offered at Cowichan Secondary.

¹⁷ Public Health Agency of Canada. 2013. What Makes Canadians Healthy or Unhealthy? Available at: <http://www.phac-aspc.gc.ca/ph-sp/determinants/determinantseng.php#unhealthy>.

ACCESS TO EDUCATION AND EMPLOYMENT OPTIONS



RECOMMENDED ACTIONS

Recommended Actions	Who should participate?			
	Federal	Provincial	ToL/SFN/ SD68/ CVRD/ EDC*	Individuals/ Organizations*
Support Training, Education, and Employment Opportunities				
Educate employers on the costs and benefits for businesses to pay a living wage	✓	✓	EDC	Ladysmith Chamber of Commerce; Businesses; Ladysmith Downtown Business Association; WorkBC
Conduct a job market analysis for Ladysmith and Stz'uminus employment outlooks	✓	✓	ToL SFN	Business Community
Employer training, education and support to reduce barriers to recruit, hire and retain low-income people seeking employment, as well as understand Provincial changes to employment standards.	✓	✓	ToL SFN EDC	Ladysmith Chamber of Commerce; Businesses; Ladysmith Downtown Business Association; WorkBC
Local Chamber of Commerce to share Provincial TogetherBC Poverty Reduction initiatives that identify new ways to increase employment opportunities for people with disabilities and other barriers to employment.		✓	EDC	Ladysmith Chamber of Commerce; Work BC; Community Links
Develop cultural safety training and protocols for employers to create a business or work culture that supports First Nations employees to thrive.	✓	✓	ToL SFN EDC	Ladysmith Chamber of Commerce; Businesses; Ladysmith Downtown Business Association; WorkBC

*Town of Ladysmith (ToL), Stz-uminus First Nation (SFN), Nanaimo/Ladysmith School District 68 (SD68), Cowichan Valley Regional District (CVRD), Ladysmith Resource Community Centre (LRCA)



ACCESS TO MENTAL HEALTH AND ADDICTION SERVICES

Mental health challenges can be caused by a complexity of factors, including genetics, life situations, childhood trauma, and social isolation. Mental health disorders such as depression anxiety and substance abuse can be closely linked, although one doesn't necessarily directly cause the other. Alcohol and drugs are often used to self-medicate the symptoms of mental health problems, such as an undiagnosed mental disorder, to cope with difficult trauma or emotions, or to temporarily change one's mood. They can also increase the underlying risk for mental disorders. Mental health and addictions don't discriminate and can affect individuals regardless of age, ethnicity or socio-economic class.

WHY THIS IS IMPORTANT

Poverty through all stages of life can cause poor mental health through social stresses, stigma and trauma. Untreated mental health challenges can lead to employment, housing, and health challenges, and strained social relationships.

CHALLENGES WE HEARD

There is a lack of access to mental health services and support to meet the increasing demand. There are limited services or supports available for substance use, addictions or alcoholism. Without detox a person can't get into treatment. Untreated mental health and addictions compound other social issues. Often people don't use services due to stigma.

"Poverty is both the cause *and* effect of trauma which creates a vicious cycle for individuals and future generations."

Tamara O'Connor¹⁸
Research and Community
Engagement Associate

¹⁸ <https://cwp-csp.ca/2019/08/change-is-a-double-sided-coin-an-excerpt-on-poverty-trauma/>

ACCESS TO MENTAL HEALTH AND ADDICTION SERVICES



There are counselling and other support services available in Ladysmith, however some are only available at a cost that is inaccessible for low income individuals and families. The obstacles to accessing mental health services in larger centres may be mentally and emotionally insurmountable, especially when transportation is a barrier.

Addictions can affect all aspects of a person's life and in some cases it may be hard to maintain

or find housing or employment. There are many obstacles to receiving support for mental health and addictions and when a person is living in poverty, there is less access to treatment, including ways to safely detox. In Ladysmith, a medically supervised detox facility is not available and with only eight beds in Nanaimo this leads to long waitlists. Nearby treatment and rehabilitation centres can have a two month waitlist and is cost prohibitive for those living in poverty.

RECOMMENDED ACTIONS

Recommended Actions	Who should participate?			
	Federal	Provincial	ToL/SFN/ SD68/ FNHA*	Individuals/ Organizations*
Expand Mental Health and Addictions Services				
Improve awareness about the range of existing mental health services, and supports available locally		✓	SD68 FNHA	LRCA; Community Organizations
Extend mental health services from larger centres to make them available in Ladysmith on a regular basis through satellite offices, including a psychiatric nurse, outreach support for homeless individuals, and harm reduction services.		✓	FNHA	CMHA; LRCA
Expand and integrate and make more people aware of mental health support services/ wrap-around support available to Ladysmith/ Stzuminus residents including peer counselling; Alcoholics anonymous, Al Anon, Narcotics anonymous groups; and other support groups - men's groups, women's groups, parenting		✓	SFN SD68 FNHA	CMHA; Discovery; LRCA; Community organizations
Improve transportation options for accessing services in larger centres from both Ladysmith and Stz'uminus		✓	SFN	CMHA; LRCA

*Town of Ladysmith (ToL), Stz'uminus First Nation (SFN), Nanaimo/Ladysmith School District 68 (SD68), First Nations Health Authority (FNHA), Ladysmith Resources Community Association (LRCA), Canadian Mental Health Association (CMHA)



ACCESS TO HEALTH CARE SERVICES

It is challenging to provide specialized health care services in every community. The Ladysmith Community Health Centre and Stz'uminus Health Centre provide daily health care services and programs including treatment of urgent, non-life threatening illnesses or injuries. More severe or specialized services, including any overnight care, requires a trip to a hospital in Nanaimo, Duncan, Victoria or to the mainland in Vancouver, depending on the severity and/or treatment required. This can be challenging if an individual or family is relying on public transportation.

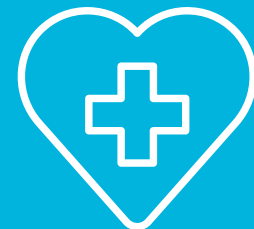
The redevelopment of the Cowichan District Hospital, scheduled to open in 2026, provides an opportunity for partner and community engagement into the design and services it will include. Island Health is also in a process to expand the Primary Care Network and enhance community supports for people within their own communities.

WHY THIS IS IMPORTANT

People living in poverty face more barriers to accessing health care which often leads to increased emergency visits and undiagnosed, untreated or prolonged medical issues.

CHALLENGES WE HEARD

We heard from the community that health care services are limited and specialized medical treatments are not available in Ladysmith. There are not enough local doctors to meet the demand for new patients. A limited income and lack of extended benefits makes it difficult to afford specialized or alternative health options. People often go without medication or don't take it correctly in order to make it last longer. If a person is relying on public transportation it is difficult to get to specialist appointments in other towns.



ACCESS TO HEALTH CARE SERVICES

RECOMMENDED ACTIONS

Recommended Actions	Who should participate?			
	Federal	Provincial	ToL/SFN/ SD68/ CVRD/ FNHA*	Individuals/ Organizations*
Improve Connectivity to Health Care Services				
Develop a needs assessment on the gaps in localized medical services (e.g., emergency dental health and eye care)		✓	ToL SFN Island Health FNHA	Community Organizations; Community Members
Develop a comprehensive transportation plan on how to connect residents to regionally available medical services in a timely manner		✓	ToL SFN CVRD	Community Organizations; Community Members
Advocate for subsidized medical services for low income individuals and families that are not covered under the Medical Services Plan (e.g. dental care, nutritionist/dietician, eye care, physiotherapy, etc.)		✓	ToL SFN Island Health FNHA	Community Organizations; Community Members

*Town of Ladysmith (ToL), Stz'uminus First Nation (SFN), Nanaimo/Ladysmith School District 68 (SD68), Cowichan Valley Regional District (CVRD), First Nations Health Authority (FNHA)



PHYSICAL HEALTH & WELLNESS

Many aspects of living in poverty have negative effects on physical health and wellness for individuals and families. Limited income means that there are no extra funds for the things that foster good health and quality of life. People with higher incomes experience less sickness, longer life expectancies and improved health¹⁹. Keeping up with the demands that living in poverty presents, means there is little time and energy to proactively take care of yourself and your family's physical health, including finding time to get outside and be active.

WHY THIS IS IMPORTANT

Poverty directly affects the overall health of people at all ages.

CHALLENGES WE HEARD

We heard from the community that living in poverty leads to increased physical illness and poor health overall as well as chronic and long-term health challenges. A lack of time, energy and resources makes it hard to take care of one's physical health.

¹⁹ http://www.ourccn.ca/files/Cowichan%20Communities%20Health%20Profile_FINAL%20Feb%207.pdf

PHYSICAL HEALTH & WELLNESS



RECOMMENDED ACTIONS

Recommended Actions	Who should participate?			
	Federal	Provincial	ToL/SFN/SD68/CVRD*	Individuals/Organizations*
Increase Access to Health and Wellness Practitioners and Recreational Opportunities				
Create funds/offer reduced-cost services for alternative health practitioners and exercise and personal wellness classes to address chronic pain and other physical challenges (e.g., acupuncture, registered massage therapy, chiropractic care practitioners; yoga, fitness, pilates, dance, recreational sports, etc.				Alternative Health Practitioners; Fitness, yoga instructors
Enhance and expand the Town of Ladysmith's Leisure Access Program to make it more accessible for low income community members e.g., pay it forward pass or lottery or Community Care Fund donations. See Adequate Income Supports and Making Ends Meet			ToL SFN SD68	Individuals; Businesses

*Town of Ladysmith (ToL), Stz'uminus First Nation (SFN), Nanaimo/Ladysmith School District 68 (SD68), Cowichan Valley Regional District (CVRD)



ADEQUATE INCOME SUPPORTS AND THE MEANS TO MAKE ENDS MEET

People living in poverty make decisions every day about how to make ends meet. The reality of surviving from pay cheque to pay cheque adds mental discomfort and stress on overall well-being. There are many unique stories about how a person may find themselves needing to access income support such as Income Assistance or Disability Benefits, but one thing they have in common is that it keeps them living at or below the poverty line. There are seniors who face poverty upon retirement and realize that relying on a federal pension alone isn't enough to cover expenses.

Some Provincial legislative actions, such as no longer paying for Medical Service Plan premiums and the BC Child Opportunity Benefit and Federal legislative actions such as the Canada Child Benefit may help reduce monthly costs for lower income families.

The COVID-19 pandemic demonstrated how vulnerable people are when confronted by the loss of employment while also faced with debt. The Federal and Provincial income supports provided relief during an unprecedented time. It was an opportunity to help those who were making less than the benefit before the pandemic while helping others who lost employment maintain their basic necessities although they may not have been able to manage all expenses and/or debt.

WHY THIS IS IMPORTANT

Adequate income supports to meet the minimum requirements for the basic needs of life, including food, warmth, clothing and shelter are human rights.

CHALLENGES WE HEARD

Residents who are on social assistance, disability assistance, government pensions or making minimum wage are living near or below the poverty line. Income supports and minimum wage are not enough to make ends meet or keep up with the rising costs of living. People are forced each month to make choices between basic needs and/or to go without.

ADEQUATE INCOME SUPPORTS AND THE MEANS TO MAKE ENDS MEET



The Make the Month poverty simulation is an interactive digital poverty tool that enables Canadians to experience living in poverty and the decisions that are made to get through the month. Decisions between purchasing new shoes, home maintenance, vehicle repairs or unexpected medical expenses add to the stress of trying to keep up or get ahead financially.

See Appendix C to learn about innovative community ideas on Saltspring Island and other areas.

RECOMMENDED ACTIONS

Recommended Actions	Who should participate?			
	Federal	Provincial	ToL/SFN/SD68/CRVD*	Individuals/Organizations/Businesses*
Advocate for Adequate Income Supports to Meet Basic Needs				
Advocate for Universal Guaranteed Basic Income and/or adequate income support that doesn't keep people below the poverty line.	✓	✓	All	Poverty Working Group; Community organizations; Individuals
Improve awareness about range of services available through local community organizations	✓	✓	ToL SFN VIHA	HelpSeeker; Poverty Working Group; Local and Regional Community Organizations
Expand and undertake more outreach to support those living in poverty to navigate and access the services, support and resources that they need, such as accessing available income supports and benefits. See other support activities below under Mental Discomfort and Stress				LRCA; Local Community organizations

*Town of Ladysmith (ToL), Stz'uminus First Nation (SFN), Nanaimo/Ladysmith School District 68 (SD68), Cowichan Valley Regional District (CVRD), Ladysmith Resources Community Association (LRCA)



ADEQUATE INCOME SUPPORTS AND THE MEANS TO MAKE ENDS MEET

RECOMMENDED ACTIONS

Recommended Actions	Who should participate?			
	Federal	Provincial	ToL/SFN/ SD68/ CRVD*	Individuals/ Organizations/ Businesses*
Set up Initiatives to Share Community Assets and Resources				
Offer opportunities for community members, businesses and others to contribute to the Reaching Home fund and/or a “Community Cares Fund” to: <ul style="list-style-type: none"> • Subsidize Emergency Rental/Utilities Assistance for those in need • Support families/individuals in emergency crisis (for those without insurance but experiencing an injury, illness, family loss) • Sponsor sports, arts, and recreational activities and programs for children and youth • Donate gas cards and transit tickets/passes 				All; LRCA
Set up a Community Task Exchange where individuals can match their volunteer skills to needs and requests. For example, plumbing, car maintenance, home repairs, garden support, construction projects, hair cuts, etc.				All; LRCA
Set up a Community Request/Donation system where items are donated in response to requests by those who need them. Examples include: <ul style="list-style-type: none"> • Clothing, household goods, crafting and arts materials, feminine hygiene products, hygiene kits • Clothing swaps/exchange; clothes for interviews • Electronics and computer services 				All; LRCA

*Town of Ladysmith (ToL), Stz'uminus First Nation (SFN), Nanaimo/Ladysmith School District 68 (SD68), Cowichan Valley Regional District (CVRD), Ladysmith Resources Community Association (LRCA)



MENTAL DISCOMFORT AND STRESS

When asked what contributes to a healthy and happy life, many community members responded with: spending quality time with family and friends, playing sports, being active and participating in recreational activities, being outside and accessing nature, having a strong social network, feeling supported by others, and feeling safe and connected to community.

We heard from people with lived experiences of poverty that every day can feel overwhelming when you are constantly tracking how to make ends meet with limited funds and energy. While support services may be available for those in need, it takes time to go to the food bank during the hours that it is open, get your kids to and from school on time, meet with a social worker and use the computer at the library to fill out forms. One person described living in substandard housing and worrying about whether mould was affecting their child's health. It is the everyday grind that disempowers people and makes them feel like things will never change.

When the recommended actions under each of the poverty themes are collectively acted upon, it will begin to alleviate some of the mental discomfort and stress, allowing people in poverty the space to feel more optimistic,

"Poverty wreaks havoc on your mental health, especially with children to take care of and somehow you feel like it's all your fault."

Anonymous Poverty Reduction Plan Participant



MENTAL DISCOMFORT AND STRESS

safe, secure and connected. For example, securing a safe and affordable place to live, trusting there are neighbours to turn to, and knowing that others are willing and able to help out when needed will greatly reduce some of the burden, anxiety and worry.

Everyone wants to feel that they belong and to contribute to the greater good - these are basic human needs. Knowing there are people in the community who are willing to provide support when called upon provides comfort knowing you aren't stuck without a solution. Knowing that your skills are needed in turn, gives you a sense of dignity and self worth. In the process, connections are made, relationships established across generations, and the community is stronger.

WHY THIS IS IMPORTANT

Everyone should feel supported in living a happy and healthy life. This means feeling that they belong, are connected to community, have the opportunity to learn from others, have supportive relationships, and have hope for the future.

CHALLENGES WE HEARD

Living in poverty results in poor mental and emotional well-being leading to a variety of mental health challenges, including stress, anxiety, worry, low self-esteem and social isolation. Those living in poverty feel defeated and excluded from the community, with feelings of shame, guilt, hopelessness, and desperation.

MENTAL DISCOMFORT AND STRESS



RECOMMENDED ACTIONS

Recommended Actions	Who should participate?			
	Federal	Provincial	ToL/SFN/ SD68/ CRVD*	Individuals/ Organizations
Create Community Connections Where Everyone Feels Welcome				
Organize free regularly scheduled community social gatherings for a range of ages (i.e. drop-in crafting, reading groups, classes, workshops, community meals, etc.)			ToL SFN SD68	Individuals; Community Organizations; Service clubs; Businesses
Expand and undertake more outreach to support those living in poverty to navigate and access the services, support and resources that they need, such as advocacy, youth groups, seniors programming, mental health support lines, and restorative justice support. See also Adequate Income Supports pg 34.			SD68 SFN	Community Organizations
Coordinate a collaborative communications network for sharing community news, events, resources and services that are available in print and online.			ToL SFN SD68	Community Organizations; Service clubs; Businesses; Individuals
Set-up skill-sharing opportunities (e.g., gardening, vehicle/bicycle repair, making clothing, Halloween costumes, cooking, baking, etc.)				Community Organizations; Service clubs; Businesses; Individuals

*Town of Ladysmith (ToL), Stz'uminus First Nation (SFN), Nanaimo/Ladysmith School District 68 (SD68)

COMMUNITY LEVEL IMPACTS

When asked what contributes to a healthy and happy life, people in Ladysmith and Stz'uminus unanimously shared that spending time with family and friends, feeling connected to community and having access to basic amenities were most important. For a community to be resilient and healthy, everyone must feel equal and able to participate fully.

Many people expressed concerns about the impact that poverty and increasing disparity in their community is having, including creating division and separation and an erosion of trust between neighbours. Others expressed concerns about NIMBYism (a “not in my backyard” attitude) and a lack of compassion that often stems from fear and lack of understanding. Still others are concerned about increasing homelessness and strains on community policing or service organizations. Many expressed concerns about the financial costs and pressure on all levels of government to address these complex societal challenges.

Overall, people expressed a commitment to find ways as a community to support each other, listen to the voices of those with lived experience that aren't always heard and work together to achieve a happier and healthier community.

A PATH FORWARD TO IMPLEMENTATION

The CommUNITY Together to End Poverty Hw-nuts’-ulwum (As One) Plan represents a snapshot captured during an unprecedented time - during a global pandemic that is still unfolding in real time. The impacts of the COVID-19 pandemic over the medium and long-term will not be clearly understood for some time. As with all plans, this document should be considered a living document.

The following recommendations should be considered as next steps to move the poverty theme actions forward:

Apply for funding through UBCM Stream 2 grant of up to \$50,000 to implement eligible priority actions for the next 3 years. This will involve identifying additional grant opportunities, investments, partnerships, and evaluation indicators and measures so that we know when we have achieved our outcomes.

Establish a formal community-based Poverty Reduction Task Group whose membership includes: Town of Ladysmith and Stz’uminus First Nation political leaders and staff, individuals with lived experience, representatives from community organizations, service clubs, the business community, youth

and seniors. The Working Group will have a mandate and terms of reference to:

- guide the implementation of the Poverty Reduction Plan
- raise awareness about the issues of poverty
- foster innovative partnerships to implement actions
- champion involvement in implementing community actions, and
- advocate for provincial and federal policy changes that address systemic causes.

The Poverty Reduction Task Group commits to a Collective Impact framework to achieve community change to end poverty. The Tamarack Institute defines a

collective impact framework as integrating the following five core conditions:

- develop a common agenda;
- use shared measurement to understand progress;
- build on mutually reinforcing activities;
- engage in continuous communications; and
- provide a backbone to move the work forward²⁰.

²⁰ <https://www.tamarackcommunity.ca/collectiveimpact>

Build on the strong foundation set out in the Naut'sa mawt (Working Together) Community Accord and in accordance with their commitment to review the Truth and Reconciliation Commission (TRC) recommendations, The Town of Ladysmith and Stz'uminus First Nation broaden and deepen commitments to end poverty by building a shared understanding of how Stz'uminus First Nation community leaders and Elders would define poverty and go about ending it. This would include prioritizing the Poverty Theme recommended actions in accordance with the most pressing needs for Stz'uminus residents including actions to improve public transportation, develop partnerships for employment opportunities, and address systemic racism and discrimination.

The Poverty Reduction Task Group commits to identifying the ways that success will be measured and achieved.

- Progress toward ending poverty will be measured and tracked through outcomes and indicators that are linked to local actions and activities.
- Identify cost effective ways that need can be quantified more intentionally so as to have rationale/justification of services needed moving forward.
- Participate in Island Health's Cowichan Valley pilot study to develop community health indicators

CLOSING REMARKS

This project helped the Town of Ladysmith to deepen our understanding about the unique challenges that residents living in poverty in Ladysmith and Stz'uminus are facing. It also demonstrated that community members want to step up to help out.

Because the impacts of poverty are very interrelated, there is no single effort that can be taken to reduce poverty. What has been demonstrated time and again, is when the community comes together in a caring, compassionate and collaborative way to listen and learn with curiosity and an open mind, coming up with solutions is the easy part.

The COVID-19 pandemic and extreme weather episodes that are the result of climate change, have exacerbated challenges for those living in poverty and highlighted the short falls and vulnerabilities in our existing systems, especially those identified through this project.

When we embody the CommUNITY vision that we all have equal value, that everyone has something to contribute and we all deserve a happy and healthy life, there are no limits to what we can achieve.

The potential is there. All we need now, is the will to take action and the drive to move forward together as one, hw-nuts'-ulwum.

APPENDICES

A: Project History, Goals and Timeline

In 2019, the Province of British Columbia (BC) released its poverty reduction strategy: TogetherBC: British Columbia's Poverty Reduction Strategy. The strategy sets targets to reduce overall poverty in BC by at least 25%, and the child poverty rate by at least 50%, by 2024.

The Province has provided \$5 million over three years through the Poverty Reduction Planning & Action program to support local governments in helping to reduce poverty administered through the Union of BC Municipalities. As a result of this funding, the Town of Ladysmith received a grant to develop a plan of poverty reduction actions specific to the local needs of Ladysmith and Stz'uminus residents.

This work was done in partnership with Social Planning Cowichan and a collaborative Working Group lead by members from several local organizations including the Town of Ladysmith, Stz'uminus First Nation Health Centre, Nutsumaat Lelum Child Care Centre, Ladysmith Resources Centre Association, Stz'uminus Primary School, Boys & Girls Club of Central Vancouver Island, First Nations Health Authority, Island Health, School District 68, and OUR Cowichan Health Network.

The Working Group was established to guide the process of developing this strategy and to tap into the strength of existing community relationships during the public engagement.

The Working Group met on zoom every few weeks from October 2020 to July 2021, to check-in and identify opportunities for engagement and provide feedback and input on the development of the strategy.

QUESTIONNAIRE QUESTIONS

1. How does living in poverty affect you or the people in your community?
2. How does poverty affect our community as a whole?
3. What ideas do you have or actions can we take to make life easier for someone living in poverty?
4. What helps you to live a healthy and happy life?
5. How will we know when we have ended poverty in our community?

Presentations on the project were made to Stz'uminus Chief and Council, Ladysmith Rotary Club, Ladysmith Chamber of Commerce, a Ladysmith Secondary class, Peers & Community Champions and the Ladysmith Interagency Committee.

A **Summary of Community Engagement** that included 10 Poverty Themes was put together to check back with the community to ensure that what was shared was accurately captured and to invite more input on ideas for actions on the identified themes.

Community Engagement Tools and Audiences Reached

DATE	COMMUNITY ENGAGEMENT TOOLS	AUDIENCES REACHED
SEPTEMBER 2020 – JULY 2021	<ul style="list-style-type: none"> Working Group Engagement + Community Champions Interagency Meetings 	Members of local government, agencies and organizations
SEPTEMBER 2020 – JULY 2021 MONTHLY	<ul style="list-style-type: none"> Interagency Meetings 	Updates on project progress shared monthly
DECEMBER 1, 2020 – JULY 30, 2021	<ul style="list-style-type: none"> Communications and Social Media campaign 	News articles and promotion through website , Facebook, Instagram and Twitter
DECEMBER 1, 2020 – MAY 28, 2021	<ul style="list-style-type: none"> Questionnaires completed online through Survey Methods and PlaceSpeak Activity Reports to Town of Ladysmith Council 	Cross section of the community, including many with lived experience of poverty 114 completed questionnaires 25 connections, 10 comments, 521 views on PlaceSpeak
DECEMBER 8, 2020	<ul style="list-style-type: none"> Presentation to Stz'uminus First Nation Chief and Council 	
FEBRUARY – MAY 2021	<ul style="list-style-type: none"> Peer Interviews 	19 interviews conducted by 4 peers with lived experience Many of these were with those with lived experience
MARCH 29 – APRIL 9, 2021	<ul style="list-style-type: none"> Poverty Challenges 	40 people including members from one class at Ladysmith Secondary School completed a poverty challenge
APRIL 9, 2021	<ul style="list-style-type: none"> Virtual Poverty Challenge Debrief 	12 participants 7 reflective journals completed online
APRIL 13, 2021	<ul style="list-style-type: none"> Ladysmith Secondary School Classroom Presentation 	20+ students present virtually
APRIL 29, 2021	<ul style="list-style-type: none"> Rotary Presentation 	22 Rotarians
MAY 2021	<ul style="list-style-type: none"> Project Summary and Survey 	Collection of feedback from community members including service agencies

The following is a summary of research conducted:

- Review and poverty analysis of existing Town of Ladysmith planning documents
- Review of Poverty Reduction Plans and strategies from other cities and rural communities
- Research poverty resources for social media engagement
- Identify and review local and regional data and information and literature (see Appendix B for a list of documents)
- Participate in Tamarack Institute Community of Practice webinars
- Attend a coaching call with Jill Zacharias, Tamarack Institute
- Attend the Tamarack Institute 2021 Poverty Summit along with other Working Group members
- Conduct individual interviews with Working Group members for a service gap analysis
- Research successful and innovative initiatives and ideas from other communities (see Appendix C)
- Calculate the Living Wage estimate for Ladysmith

B: Community Engagement Summary



**COMMUNITY
TOGETHER TO
END POVERTY**
HW-NUTS'-ULWUM

LADYSMITH/STZ'UMINUS

SUMMARY OF PUBLIC ENGAGEMENT

About The Project

The Community Together to End Poverty Hw-nuts'-ulwum (As One) project aims to create a solutions-focused approach to reducing poverty in Ladysmith and Stz'uminus by developing a plan that is based on engaging local residents about the issues.

Through various community engagement tools, we asked the community - what does poverty look like for Ladysmith and Stz'uminus residents and how does it impact us as individuals, families, and neighbours?

About This Summary

This document summarizes the priorities shared by community members through questionnaires, interviews, reflections and group discussion. We invite you to review this summary and add further comments to help shape a comprehensive community plan that identifies next steps to end poverty here at home.

**YOU CAN SHARE YOUR FEEDBACK
WITH THE SURVEY FOUND AT:**
www.communitytogethertoendpoverty.ca/summary

About Poverty: What We Know

Poverty is complex. Living in poverty is much more than simply not having enough money to make ends meet. It affects all aspects of life – a person's health, where a person lives, what they eat, what they do, how they cope and how they provide for themselves and their families. Poverty causes mental stress and discomfort that impacts a person's emotional, physical and spiritual well-being. Among many things, those living in poverty can feel hopeless, lack purpose, feel that they have lost their dignity and/or have low self-esteem. It also leads to poor physical health and chronic pain.

People living in poverty are resilient and creative. While many people equate

poverty with homelessness, in reality, it exists on a spectrum that is mostly unseen or hidden. People living in poverty may feel too ashamed to ask for help or be fearful that they will be excluded from society, have their children taken away, or will be judged unfairly for needing help.

Many feel the stigma of living in poverty every day because those who aren't struggling, may not know or believe that poverty exists. The reality is that in Cowichan Valley North (including Ladysmith and Stz'uminus), 2,375 adults (11.3% of our population), 2,438 seniors (11.6%) and 3,132 children and youth (<18) (14.9%) are low income and struggle to make ends meet¹.

LOW INCOME POPULATION IN COWICHAN VALLEY NORTH

ADULTS

11.3%

SENIORS

11.6%

YOUTH

14.9%

¹Based on 2016 census, and a total population of 21,018 from www.islandhealth.ca/sites/default/files/cowichan-valley-north-local-health-area-profile.pdf

Background

In 2019, the Province of British Columbia (BC) released its poverty reduction strategy: **TogetherBC: British Columbia's Poverty Reduction Strategy**. The strategy sets targets to reduce overall poverty in BC by at least 25%, and the child poverty rate by at least 50%, by 2024.

The Province has provided \$5 million over three years through the Poverty Reduction Planning & Action program to support local governments in helping to reduce poverty. As a result of this funding, the Town of Ladysmith received a grant to develop a plan, in partnership with Social Planning Cowichan and a collaborative Working Group. The plan aims to set priority actions on poverty reduction specific to the local needs of Ladysmith and Stz'uminus residents.

Community Engagement

Engaging the public in a meaningful way on such a complex topic has been challenging as we all struggle to adapt to the constantly changing reality of living through the COVID-19 pandemic. We haven't been able to meet in-person to have conversations about the concerns and ideas and therefore have adapted our engagement to reflect the virtual environment.

A collaborative multi-sectoral Working Group was established to guide the process and our strategy was to tap into the strength of existing relationships. The Working Group met on zoom every few weeks from October 2020 to present, to check-in and identify opportunities for engagement. The table below describes the engagement tools and audiences reached.

Community Engagement Tools and Audiences Reached


DATE	COMMUNITY ENGAGEMENT TOOLS	AUDIENCES REACHED
SEPTEMBER 2020 – JULY 2021	<ul style="list-style-type: none"> Working Group Engagement + Community Champions Interagency Meetings 	Members of local government, agencies and organizations
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What We Heard: 10 Priority Themes

These themes are in no particular order

- Public Transportation
- Food Security
- Addressing Stigma, Racism and Discrimination
- Access to Education and Employment Options
- Adequate Income Supports and the Means to Make Ends Meet
- Affordable Housing and Adequate Living Conditions
- Access to Mental Health and Addiction Services
- Mental Discomfort and Stress
- Access to Health Care Services
- Physical Health & Wellness

PUBLIC TRANSPORTATION




CHALLENGES WE HEARD

We heard from the community that the lack of, or unreliability of public transportation in the Ladysmith and Stz'uminus area is a critical concern for those living in poverty. If you don't have a reliable vehicle, poor public transportation affects every aspect of life, including where you can work, getting groceries, accessing medical appointments or attending post-secondary institutions. For those with physical challenges, the geography of the Town of Ladysmith makes getting around difficult without a vehicle or frequently available public transportation.

WHY THIS IS IMPORTANT

The geography of Ladysmith, the distance between the communities of Ladysmith and Stz'uminus, and the absence of regular public transportation present a significant local challenge for accessing services and employment.

ADDRESSING STIGMA, RACISM AND DISCRIMINATION



CHALLENGES WE HEARD

We heard that stigma and discrimination make life challenging for those living in poverty. We must educate and build awareness to address stigma and counter public misconceptions about poverty.

For First Nations people in our communities, systemic racism affects all aspects of daily life. We must educate about the impacts of our colonial history and work together to change ongoing colonial systems that continue to negatively affect First Nations community members.

WHY THIS IS IMPORTANT

Addressing stigma, discrimination and racism is critical to reducing poverty in all forms and to create a more inclusive and welcoming community.

FOOD SECURITY




CHALLENGES WE HEARD

We heard from the community that many families in the Ladysmith and Stz'uminus area are not able to afford or access healthy food leading to hunger and in some cases malnutrition. Options may be limited for those who have allergies or dietary preferences including those who eat vegetarian. For those living in Stz'uminus, the food bank may be inaccessible due to transportation limitations.

WHY THIS IS IMPORTANT

Access to sufficient, safe, and nutritious food that meets their preferences and dietary needs is critical for an active and healthy life.

ACCESS TO EDUCATION AND EMPLOYMENT OPTIONS



CHALLENGES WE HEARD

We heard that for those living in poverty, learning can be a struggle which leads to additional stress, lack of confidence, lower self-esteem and absenteeism. Students are less likely to graduate from high school and post-secondary education options are limited locally.

With the compounding complexity of living in poverty, fewer local employment opportunities available and challenges with transportation make it more difficult for some to lift themselves out of poverty.

WHY THIS IS IMPORTANT

Access to affordable education and training leads to personal growth, independence and gainful employment opportunities. Opportunities for meaningful employment and benefits allows individuals to meet their basic needs and focus on personal health and wellness.

ADEQUATE INCOME SUPPORTS AND THE MEANS TO MAKE ENDS MEET



CHALLENGES WE HEARD

We heard from the community that residents who are on social assistance, disability assistance, government pensions or making a minimum wage are living near or below the poverty line. Income supports and minimum wage are not enough to make ends meet or keep up with the rising costs of living. People are forced each month to make choices between basic needs and/or to go without.

WHY THIS IS IMPORTANT

Adequate income supports to meet the minimum requirements for the basic needs of life, including food, warmth, clothing and shelter are human rights.

MENTAL DISCOMFORT AND STRESS



CHALLENGES WE HEARD

We heard from the community that living in poverty results in poor mental and emotional well-being leading to a variety of mental health challenges, including stress, anxiety, worry, low self-esteem and social isolation. Those living in poverty feel defeated and excluded from community, with feelings of shame, guilt, hopelessness, and desperation.

WHY THIS IS IMPORTANT

The ability to live and thrive free of judgement or discrimination will ease mental discomfort and stress allowing people to be able to live a life with hope for the future.

AFFORDABLE HOUSING AND ADEQUATE LIVING CONDITIONS



CHALLENGES WE HEARD

We heard from the community that finding safe, affordable housing is a serious concern, especially for those living on income supports. This means that many people live in less than ideal housing situations and under unsafe or unhealthy living conditions.

WHY THIS IS IMPORTANT

Access to affordable housing (30% of income²) and safe and healthy living conditions is critical to health and wellbeing.

²www150.statcan.gc.ca/n1/pub/75f0002m/75f0002m2020003-eng.htm

ACCESS TO HEALTH CARE SERVICES



CHALLENGES WE HEARD

We heard from the community that health care services are limited and specialized medical treatments are not available in Ladysmith. There are not enough local doctors to meet the demand for new patients. A limited income and lack of extended benefits makes it difficult to afford specialized or alternative health options. People often go without medication or don't take it correctly in order to make it last longer. If a person is relying on public transportation it is difficult to get to specialist appointments in other towns.

WHY THIS IS IMPORTANT

People living in poverty face more barriers to accessing health care often leading to increased emergency visits and undiagnosed, untreated or prolonged medical issues.

ACCESS TO MENTAL HEALTH AND ADDICTIONS SERVICES



CHALLENGES WE HEARD

We heard from the community that there is a lack of access to mental health services and support to meet the increasing demand. There are limited services or supports available for substance use, addictions or alcoholism. Without detox a person can't get into rehab. Untreated mental health and addictions compounds other social issues. Often people don't use services due to stigma.

WHY THIS IS IMPORTANT

Poverty through all stages of life can cause poor mental health through social stresses, stigma and trauma. Untreated mental health challenges can lead to employment, housing, and health challenges, and strained social relationships.

PHYSICAL HEALTH & WELLNESS



CHALLENGES WE HEARD

We heard from the community that living in poverty leads to increased physical illness and poor health overall as well as chronic and long-term health challenges. A lack of time, energy and resources makes it hard to take care of one's physical health.

WHY THIS IS IMPORTANT

Poverty directly affects the overall health of people at all ages.

Community Level Impacts

When asked what contributes to a healthy and happy life, people in Ladysmith and Stz'uminus unanimously shared that spending time with family and friends, feeling connected to community and having access to basic amenities were most important. We heard that for a community to be resilient and healthy, everyone must feel equal and able to participate fully.

Many people expressed concerns about the impact that poverty and increasing disparity in their community is having, including creating division and separation and an erosion of trust between neighbours. Others expressed concerns about NIMBYism (a “not in my backyard” attitude)

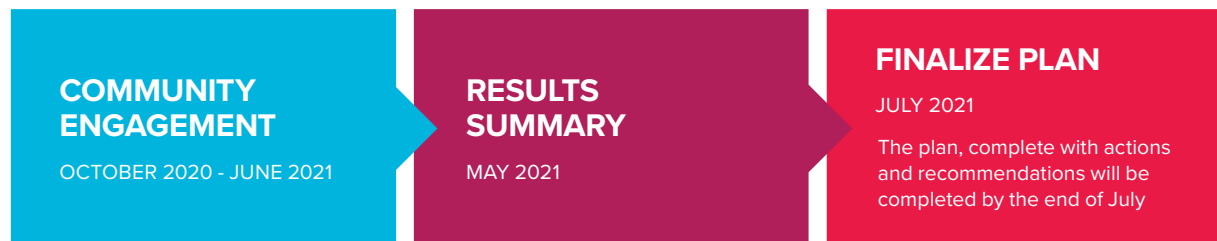
and a lack of compassion, that often stems from fear and lack of understanding. Still others are concerned about increasing homelessness and strains on community policing or service organizations. Many expressed concerns for the financial pressure on all levels of government to address these complex societal challenges.

Overall, people expressed a commitment to find ways as a community to support each other, listen to the voices of those with lived experience that aren't always heard and work together to achieve a happier and healthier community.

COMPOUNDING IMPACTS OF COVID-19

The COVID-19 pandemic has exacerbated challenges for those living in poverty and highlighted the short falls in our existing systems especially those identified through this project. The Public Health Orders have affected both structured and informal ways that people manage their day to day lives, in particular access to the basic supports that often comes from family, friends and/or community. Some examples include ways of getting around (e.g., ride shares), accessing mental health or addictions services, and the added stresses caused by social isolation.

Next Steps – Timelines



DID WE GET IT RIGHT? WHAT'S MISSING? SHARE YOUR FEEDBACK HERE:

www.communitytogethertoendpoverty.ca/summary

FIND OUT MORE

communitytogethertoendpoverty.ca

250-701-7053

communitytogetherLS@gmail.com

[@togetherpoverty](https://twitter.com/togetherpoverty)

[communitytogethertoendpoverty](https://www.facebook.com/communitytogethertoendpoverty)

In Ladysmith and Stz'uminus working as one
CommUNITY Together to End Poverty
Hw-nuts'-ulwum (As One)



**COMMUNITY
TOGETHER TO
END POVERTY**
HW-NUTS'-ULWUM



C: Innovative Ideas from Other Communities

Affordable Housing:

Tiny Homes, Bluegrass Meadows:

Tiny houses are defined as non-motorized, moveable, and ground-oriented dwellings under 500 square feet.

Bluegrass Meadows Micro Village, located 15 minutes north of Terrace, B.C. is Canada's first micro and tiny house community. Monthly rent and utilities range from \$975-\$1350 depending on the size of the tiny home. Average rental costs in Terrace range from \$774 for a 1 bedroom to \$1935.71 for a 3 bedroom. Current listings range from \$1250/month for 1 bedroom rentals to \$2100/month for 3 bedroom homes.

Cost:

Monthly rent is estimated at \$500-\$800 for under 300 square feet and \$1000-\$1200 for 400-500 square feet homes. Purchasing a tiny home is more affordable than the average cost of a single family home. For instance, in Grand Forks the average cost of a single family home is \$429,420, whereas the average tiny home costs between \$40,000 and \$80,000.

Funding:

Tiny house owners are responsible for all costs.

Community Partnerships:

Tiny houses on wheels remain unregulated under the B.C. Building Code which means that local governments do not have any mechanism to permit tiny houses as legal permanent residences. There is potential for creative regulatory solutions as suggested by alterations made to the City of Grand Forks in the West Kootenays bylaws and official community plan in 2018. Following flooding in the region, zoning bylaws were amended to permit tiny houses on wheels in all residential areas with a Temporary Use Permit.

Beneficiaries:

Singles, small families, and retirees looking for a low maintenance affordable housing solution.

Columbia Park, Trail B.C.:

Columbia Park can house nine households and has one, two, and three-bedroom units. Applicants, who must be residents of the Lower Columbia Region for at least one year, apply to the waitlist through the BC Housing Registry.

Cost:

The project cost is upwards of \$4 million and monthly rent is set by the Building BC: Community Housing Fund.

Funding:

The Lower Columbia Affordable Housing Society received \$900,000 from the Building BC: Community Housing Fund as well as an additional \$3 million to finance construction and annual operating costs. The Columbia Basin Trust provided a \$155,300 grant for the building.

Community Partnerships:

Community organizations including the City of Trail, Kootenay Savings Community Foundation, and Teck Resources Ltd.

Beneficiaries:

Low income families, seniors, and people with disabilities who are able to live independently.

Hall Street Place, Nelson B.C.:

Hall Street Place is operated by the Nelson CARES Society and offers 43 rental homes to low to moderate income residents of Nelson.

Cost:

The project cost is upwards of \$15 million and monthly rent is set by the Building BC: Community Housing Fund.

Funding:

The Building BC: Community Housing Fund contributed \$4.3 million to the complex as well as an additional \$11.6 million in repayable financing. The Columbia Basin Trust contributed \$542,400 for construction costs.

Community Partnerships:

The project is run by the Nelson CARES society which has programming on affordable housing, emergency shelters, and residential services for community living.

Beneficiaries:

Families, seniors, and people with disabilities with low to moderate incomes.

*** Note on Hall Street Place and Columbia Park Projects**

Both projects were funded through the Building BC: Community Housing Fund which supports mixed-income buildings where 50% of the units are for households with annual incomes up to \$64,000, 30% of the units for residents with annual incomes up to \$74,000, and 20% of the units are for households with very low incomes. Rent in buildings supported by the Community Housing Fund are determined on household income. Monthly rent is broken down as follows:

- \$375-\$660/month for residents with very low incomes (i.e., seniors on fixed incomes and people receiving income assistance)
- \$650-\$950/month for residents with low to moderate incomes
- \$975-\$1625/month at market rental price for residents with moderate or average incomes
- \$375-\$445/month for community living units for people with disabilities

Secondary Suites:

Prior to December 2019, secondary suites could only be constructed in single detached houses and could not exceed 90m². A revision to the BC Building Code in 2019 gave no limit to the floor space or percentage distribution of a secondary suite compared to the habitable space of the building. Ken Dantzer, a developer in Kingston, Ontario is constructing new homes that include secondary suites. Dantzer suggests that secondary suites are a solution for communities with low vacancy rates as “the whole community also benefits in that low-density areas have more people using services.”

Costs:

Costs for constructing and authorizing secondary suites depend on Zoning Bylaws. For instance, Building Permits that allow the City Building Inspector to authorize secondary suites in Nanaimo costs \$500. Additional costs for homeowners are associated with prepared site and floor plans, permits, and construction. Rental prices are location specific but tend to be lower than apartment rental rates.

Design a Local Healthy Food System:

Community Gardens

Since initiating the Jubilee Community Garden at Centennial Park in 2004, the Cowichan Green Community has started a number of community gardens in the Cowichan Region. Plots are rented every season by community members and some are maintained by the local food bank and housing shelter.

Community Partnerships:

Cowichan Green Community, Local Food Banks, Local Housing Shelters

Beneficiaries:

Plots are rented every season by community members and some are maintained by the local food bank and housing shelter. The gardens provide land for those who do not have access and are a source of affordable and sustainable food for the community.

Pender Island Community Gathering Lunch Program:

The Pender Island Community Gathering provides lunch once a week at the Community Hall. Activities are organized to precede the lunch such as exercise classes, crafts workshops, and technology support.

Cost:

By donation for attendees.

Community Partnerships:

Local cooks, Pender Island Community Hall, Pender Island Health Care Society, and the Ptarmigan Music and Theatre Society.

Beneficiaries:

The program is not exclusively for seniors but about half of participants are 55 and older.

Food Services Program - Silver Harbour Seniors' Activity Centre:

The Food Services Program at Silver Harbour Seniors' Activity Centre in North Vancouver provides hot lunches 5 days a week. A bus service run by volunteer drivers runs 3 days a week while the lunch program pays 1 full-time chef and 1 part-time assistant chef.

Cost:

The program costs \$200,000, or 25% of Silver Harbour's total budget. Lunch costs the organization \$11/person and seniors pay \$8 of this cost.

Funding:

Silver Harbour Seniors' Activity Centre, local food recovery organization.

Community Partnerships:

Silver Harbour partners with local mental health and disability services to support the program.

Beneficiaries:

Community members aged 55 and older.

Cowichan Seed Incubator Farm:

The Cowichan Green Community created the Cowichan Incubator Seed Farm (CISF) with the goal of increasing the community's food security. The aim of the project is to create a productive farm that can serve as a community seed bank as well as be a regional centre for seed education and training. Community participants are trained in planning, caring for, and harvesting diverse and regionally adapted seed crops to support local food production in a sustainable way.

Funding:

The project is supported by the Municipality of North Cowichan, the Cowichan Valley Regional District, the Bauta Family Initiative on Canadian Seed Security, and the Island Coastal Economic Trust among other key funders.

reFRESH Cowichan Marketplace:

The reFRESH Cowichan Marketplace sells imperfect but edible produce donated from local grocery stores for less than half the original price. The non-profit enterprise began as a food recovery project but has pivoted to becoming a storefront that uses its revenue to support the Cowichan Green Community's ongoing food recovery program. Food that isn't sold by reFRESH is given to local food banks and community programs. The initiative helps to provide the community with low cost health foods while minimizing greenhouse gas emissions by keeping good food out of the landfill.

Funding:

The store has received funding from the provincial government who contributed \$124,000 to get the project up and running.

Miscellaneous:

GERTIE:

Gabriola's Environmentally Responsible Trans-Island Express (GERTIE) is a community bus service run by the Gabriola Community Bus Foundation. The project began in 2008 when a small group of community volunteers suggested that resident's Climate Action Dividend cheques of \$100 issued by the BC Government could fund an environmentally responsible public bus service on the island. Eventually the fund totalled \$7000 and the group conducted community surveys to gauge interest in the service. The GERTIE project has since become a registered charity under the Income Tax Act and is supported by grants, donations, and profits raised through community benefits.

Funding:

The proposal was supported by the community and by the regional government in Nanaimo which contributed \$65,500 through the Community Works Fund.

Reduced Cost Dental Care:

While MSP covers dental and oral surgery performed in a hospital, basic dental costs are not covered without additional insurance. Some dental clinics offer care at a reduced cost for those without insurance. For instance, The Cool Aid Community Health Centre Dental Clinic in Victoria offers dental cleanings, extractions, and x-rays at a 20% discount for seniors and low income earners.

Wheels for Wellness:

The Wheels for Wellness Society provides transportation for residents of Vancouver Island to and from non-emergency medical appointments. The service transports 25,000 patients per year and thus operates 17 Toyota Sienna MiniVans Monday-Friday.

Cost:

Annual operating costs are \$1,200,000, and funds primarily come from contracts with the Island Health Authority.

Funding:

The society also has a number of corporate sponsors including Toyota and Mid-Island Co-op, as well as relies on individual donations.

Salt Spring Island Laundromat:

Salt Spring Island had been without a laundromat for 5 years until The Salt Spring Island Laundromat opened on June 1st, 2021. The lack of a laundromat especially impacted low-income residents who either had to rely on friends, handwashing, or pay \$80 to travel to the nearest laundromat on Vancouver Island. The facility was built with funds raised by the Wagon Wheel Housing Society and Island residents. All profits raised from the laundromat will go toward local affordable housing solutions.

D: Community Agencies, Services, Capacity and Wishlist

Agency	Services	Target Group	Capacity/Resources	Wishlist
Ladysmith Resources Centre Association	<p>Core Functions are: Food Security (Food Bank and Food Recovery Programs, 49th Parallel Phoners, Christmas Cheer Hampers) Shelter - Housing Support Services assists people to find and keep housing, Homeless Shelter COVID 24/7, Basic Living Supports (phone, internet, shower) Community Wellness (Peer Counselling, Victim Services, , Restorative Justice, Income Tax Program Family and Youth Support Services Early Years Programming; Born Healthy, Dad's Drop-in, Adventures in Early Literacy, Mother Goose Seniors' Services, Senior's Medical Transportation, Hosts; Community Link, Legal advocacy</p> <p>Alcoholics Anonymous, Al-Anon groups run out of LRCA</p>	Families, Singles, Children, Youth, Seniors, Homeless	<ul style="list-style-type: none"> • Don't provide psychiatric, non-peer counselling or addiction services • Transportation for non-senior clients to medical, addiction, or psychiatric services is a major gap that affects employment, • Dental, addiction, and psychiatric services are not accessible to people in poverty in Ladysmith • Affordable Housing is a huge issue with a hot real estate market affecting rental market (LRCA is currently building a 38 unit building that is already full) • COVID is affecting many services. 	<ul style="list-style-type: none"> • Addictions counselling services that are associated with a medical facility in Ladysmith to provide detox support. • Medically supported Detox facility. • Rehab facilities that don't have a 2 month waiting list and prohibitive cost • Emergency Dental Services • Handi-dart services • Affordable housing to address critical needs for seniors, those with disabilities, and single parent families • Better public transportation - transportation is inadequate to get people to medical and other appointments in a timely manner. Transportation may restrict residents outside of downtown Ladysmith from accessing all LRCA services.
Boys and Girls Club of Central Vancouver Island	<p>Early Childhood Programs - Well-being and belonging; exploration and creativity; language and literacy; social responsibility and diversity. Before and After School Care - Hands on learning experiences in 8 Core Programming areas (Physical activity; Nutrition; Nature; Educational Support; Financial Literacy; Social and Life skills; Creative Arts; Leadership Development, cultural Diversity and entrepreneurship) All Day Care on non-instructional days Pro-D and Camp Days Summer Camp</p>	<p>Children 0-5 years</p> <p>Children 5-12 years</p>	<ul style="list-style-type: none"> • Capacity is limited by Staffing challenges and licensed space requirements. Always have a waitlist 	<ul style="list-style-type: none"> • Youth programming to support kids 11+ • More ongoing collaboration between agencies and with SD68

Agency	Services	Target Group	Capacity/Resources	Wishlist
Community Link Connexions (Ladysmith Service provider for clients through Community Living BC)	Service provider that supports adults with developmental disabilities toward community inclusion - access to transportation, employment services and activities	Adults 19 and older with developmental disabilities	<ul style="list-style-type: none"> • This service is only for adults, there is a gap for children and, only for people who have disabilities they are born with, not those who acquire disability throughout life. There is also a gap for children. No one will provide supportive services. 	<ul style="list-style-type: none"> • Affordable housing with adequate supports for clients who are desiring independent living (most are living with family) • Transportation is an issue especially for seniors because of hill. • PWD is adequate for clients who are living at home but not for those who would like to live independently. • Culturally appropriate support for Indigenous people with disabilities. • There is a need in Ladysmith for youth hang-out spaces.
School District 68 - Ladysmith Primary School	Child, Youth and Family Support Worker for the primary school - serves as a liaison between the school and community resources (LRCA Food bank, Housing support navigator, Income tax, advocates); in-school support; targeted in-school programs - social emotional groups (grief and loss, emotional regulation, anxiety) and friendship group. Academic supports. On-site lunch program and healthy snacks available to augment lunches; Monthly fruit and veggies, milk	Children K - 7 and their families	<ul style="list-style-type: none"> • Transportation a big issue for families without a car. • Housing an issue for families in poverty • Childcare is expensive or availability a challenge, esp if inaccessible without a car. • No counsellor position at the school this year. 	<ul style="list-style-type: none"> • Wrap-around services for housing families with different needs, that includes access to furniture and goods. • Addressing stigma of poverty (this has shifted for the positive a bit with COVID) • Transportation barrier - taxi vouchers, volunteer drivers)

Agency	Services	Target Group	Capacity/Resources	Wishlist
<p>First Nations Health Authority</p>	<p>The First Nations Health Authority plans, designs, manages, and funds the delivery of First Nations health programs and services in BC. We are the health and wellness partner to BC's 203 diverse First Nations communities and citizens across the province. These community-based services are largely focused on health promotion and disease prevention - such as:</p> <ul style="list-style-type: none"> • Primary Care Services • Children, Youth and Maternal Health • Mental Health and Addictions Programming • Health and Wellness Planning • Health Infrastructure and Human Resources • Environmental Health and Research • First Nations Health Benefits • eHealth Technology <p>Our work does not replace the role or services of the Ministry of Health and Regional Health Authorities. The First Nations Health Authority collaborates, coordinates, and integrates our respective health programs and services to achieve better health outcomes for BC First Nations in rural and urban settings.</p> <p>The FNHA's community-based services are largely focused on health promotion and disease prevention and include:</p> <ul style="list-style-type: none"> • primary health care through more than 130 medical health centres and nursing stations • children, youth and maternal health • mental health and wellness • communicable disease control • environmental health and research • health benefits • e-health and telehealth • health and wellness planning • health infrastructure and human resources <p>Resources Available: Mental Health Benefit (counselling support); Health Benefits (Dental, Vision and Medical Supplies) Virtual Doctor of the Day (primary health care); Virtual Substance Use and Psychiatry Service Tsow-Tun le Lum (counselling and cultural supports); Treatment Centres</p>	<p>First Nations members</p> <p>FNHA supports a First Nations perspective on health and wellness to support improving health outcomes, lens through Social Determinants of Health and ongoing colonialism.</p> <p>Community driven, Nation based health and wellness services in community.</p> <p>Building the capacity within Island Health to advocate for cultural supports, etc. for the community.</p>		<p>First Nations members</p> <p>FNHA supports a First Nations perspective on health and wellness to support improving health outcomes, lens through Social Determinants of Health and ongoing colonialism.</p> <p>Community driven, Nation based health and wellness services in community.</p> <p>Building the capacity within Island Health to advocate for cultural supports, etc. for the community.</p>

Agency	Services	Target Group	Capacity/Resources	Wishlist
Nutsumaat Lelum Child Care	Childcare services: Support for families - care plans for families in crisis; Head Start for children; Meals, Care packages	0 to school age children and their families (38 families currently served)	<ul style="list-style-type: none"> Staff, funding and space are all in need, slowly outgrowing our space. Finding qualified staff (this is an industry-wide challenge) 	<ul style="list-style-type: none"> Transportation More outreach in the community
Stz'uminus Health Centre	Health care and mental health services with 2 nurses (community health nurse, home and community care nurse), 2 counselors (mental health), and 1 drug and alcohol counsellor on staff. Pre and post natal support Baby immunization Home care Chronic injury prevention Suicide awareness, MMIW support, Grief and Loss, parenting support Diabetes Program Dental Therapist from FNHA 2x/week Pharmacist 1x/month Weekly Elders' lunches Elders' exercise classes Nurse Practitioners from Island Health 2x/week Pedorthic Foot doctor every 6 weeks	Stz'uminus community members	<ul style="list-style-type: none"> High turnover of nurses High turnover of Health Directors High turnover of counselors Lack of trust in the community of outsiders COVID has really impacted services, especially in person programs Space is inadequate for needs (pre-COVID) 	<ul style="list-style-type: none"> Transportation is a very big issue for Stz'uminus residents - can't access services in Ladysmith or specialized medical needs in bigger communities (Duncan or Nanaimo). Internet services is a big challenge (sporadic) Communication with members (not everyone is on FB) Housing an issue - poor quality housing & overcrowding More youth programming Suicide awareness programming
Seniors Centre	Provide social recreation, health, and fitness and special interest activities to keep 55+ members active and involved. \$20 annual membership	Seniors 55+	<ul style="list-style-type: none"> Did not respond to request to meet. 	
Town of Ladysmith - Parks, Recreation and Culture	Leisure Access Program provides a fee subsidy to Ladysmith residents in financial need. The subsidy enhances access to recreation and is available for admissions and program registration in Ladysmith. Proof of income and residency is required to determine the eligibility for the program. The program includes a 50-percent reduction in cost for most programs four times per year (one per season) and a 50-percent discount on facility admissions. Advertised on Program Guides. Programs offered for all ages. The PRC offers many annual Family oriented community events, such as Festival of Lights	Ladysmith residents that can provide proof of residency and low income. Community Events are open to everyone.		

E: Questionnaire Questions

1. How does living in poverty affect you or the people in your community?
2. How does poverty affect our community as a whole?
3. What ideas do you have or actions can we take to make life easier for someone living in poverty?
4. What helps you live a healthy and happy life?
5. How will we know when we have ended poverty in our community?
6. Is there anything else you would like to share?
7. Where do you live?
8. I identify my gender as:
9. How old are you?

Outstanding Questions:

- Information on Poverty Challenges

F: List of Literature/Documents reviewed and/or referenced

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Town of Ladysmith Development Permit Areas. (2020). Schedule A.1 of The Town of Ladysmith Official Community Plan. pg. 1-72. https://www.ladysmith.ca/docs/default-source/b-d---informational-documents-2021/schedule-a-1---development-permit-area-guidelines.pdf?sfvrsn=796adad_36

Partnerships Between Town of Ladysmith and Stz’uminus:

Community Accord 2007

https://www.ladysmith.ca/docs/agreements/2007-01-27-community-accord-cfn-tol.pdf?sfvrsn=d9c829eb_0

Joint Community Report Feb 2016 – Naut’sa mawt Community Accord “Working Together”

https://www.ladysmith.ca/docs/agreements/tol-jointcommunityreport-feb2016.pdf?sfvrsn=1887680_6

Naut’sa mawt Community Accord 2012:

https://www.ladysmith.ca/docs/agreements/2012-05-25-naut'sa-mawt-accord-fully-executed.pdf?sfvrsn=af1aa2fe_4

Cooperation Protocol:

https://www.ladysmith.ca/docs/agreements/2012-07-03-signed-cooperation-protocol-sfn-and-tol.pdf?sfvrsn=5f9819d_0

Memorandum of Understanding:

https://www.ladysmith.ca/docs/agreements/2012-10-22-memorandum-of-understanding-signed-sfn-and-tol.pdf?sfvrsn=9ff8dae5_0

Local and Regional Data and Information:

Cowichan Valley North Local Health Area Profile:

www.islandhealth.ca/sites/default/files/cowichan-valley-north-local-health-area-profile.pdf

CVRD Regional Housing Needs Assessment (2021):

<https://www.cvrld.ca/DocumentCenter/View/99617/Regional-Housing-Needs-Assessment---1---Report?bidId=>

Town of Ladysmith Sub-regional Housing Needs Assessment Report. January 2021

<https://www.cvrld.ca/DocumentCenter/View/99731/1---Snapshot>

2016 Census:

www150.statcan.gc.ca/n1/pub/75f0002m/75f0002m2020003-eng.htm

Cowichan Community Health Profile:

http://www.ourcchn.ca/files/Cowichan%20Communities%20Health%20Profile_FINAL%20Feb%207.pdf

Livable Wage and Employment Strategies:

Living Wage for Families Campaign:

https://www.livingwageforfamilies.ca/living_wage_calculator

Employment Strategies to Reduce Poverty:

<https://www.bsr.org/en/our-insights/blog-view/how-companies-can-tackle-poverty-through-inclusive-employment-strategies>

Poverty Strategies, Plans and Evaluation Frameworks:

Government of Canada Poverty Reduction Plan

<https://www.canada.ca/en/employment-social-development/programs/poverty-reduction/reports/strategy.html>

TogetherBC Provincial Poverty Reduction Plan:

<https://engage.gov.bc.ca/govtogetherbc/impact/b-c-poverty-reduction-results/>

Enough for All (Calgary):

https://prismic-io.s3.amazonaws.com/enoughforall/5e8e62ac-7d2b-4a33-93b6-25c05265288b_EnoughforAll2.0.pdf

End Poverty Edmonton:

<https://static1.squarespace.com/static/5d02aedc004fc3000119590a/t/5d2f87c503060100016d0b3a/1563396045470/EPE-Strategy.pdf>

Thriving for All (Lower Columbia Region):

http://www.communityskillscentre.com/wp-content/uploads/2017/11/ThrivingforAll_e-version.pdf

State of Poverty research report done prior to plan:

<http://www.communityskillscentre.com/wp-content/uploads/2017/01/RDI-State-Of-Poverty-Report-ONLINE.pdf>

TO Prosperity (Toronto):

https://www.toronto.ca/wp-content/uploads/2017/11/9787-TO_Pro Prosperity_Final2015-reduced.pdf

Peel Region Poverty Reduction Strategy:

http://www.povertyinpeel.ca/_include/Peel-Poverty-Reduction-Strategy-2018-2028.pdf

London for All (London Ont.):

<http://unitedwayem.ca/london-for-all/>

Thrive Medicine Hat:

<https://www.thrivemh.ca/>

Living St. John's Social Renewal Strategy:

https://cdn2.hubspot.net/hubfs/316071/VC/Living_SJ/Living_SJ_Social_Renewal_Strategy.pdf

<http://www.livingsj.ca/>

Everyone is Home: Yellowknife 10 Year Plan to End Homelessness:

<https://www.yellowknife.ca/en/living-here/resources/Homelessness/EVERYONE-IS-HOME---YELLOWKNIFE-10-YEAR-PLAN-TO-END-HOMELESSNESS-FINAL-REPORT-JULY-2017.pdf>

Tamarack Institute Cities Reducing Poverty Resources:

Cities Reducing Poverty Impact Report 2020:

[https://www.tamarackcommunity.ca/hubfs/Resources/Publications/CRP Impact Report Summary.pdf](https://www.tamarackcommunity.ca/hubfs/Resources/Publications/CRP_Impact_Report_Summary.pdf)

PAPER | State of Cities Reducing Poverty:

https://www.tamarackcommunity.ca/library/state-of-cities-reducing-poverty?utm_campaign=CoP&utm_medium=email&_hsmi=39106949&_hsenc=p2ANqtz-_4MVqMcSMcEmic6hBwhxT_

Wheel of Engagement tool:

[https://www.tamarackcommunity.ca/hubfs/Collective Impact/Tools/Stakeholder Engagement Wheel Tool May 2017.pdf?hsCtaTracking=95a70673-e3d3-4b0b-961f-432670166a60%7Ce578f338-782e-4d86-97d5-efb99bb7f6b5](https://www.tamarackcommunity.ca/hubfs/Collective_Impact/Tools/Stakeholder_Engagement_Wheel_Tool_May_2017.pdf?hsCtaTracking=95a70673-e3d3-4b0b-961f-432670166a60%7Ce578f338-782e-4d86-97d5-efb99bb7f6b5)

SUMMARY | A Collection of Poverty Reduction Strategies:

<https://www.tamarackcommunity.ca/library/summary-select-poverty-reduction-strategies>
[https://cdn2.hubspot.net/hubfs/316071/CRP Annontated Bibliography Final .pdf?__hssc=163327267.17.1600097106301&__hstc=163327267.fba5091f82da5cbc4576870bcf452ac2.1600097106300.1600097106300.1600097106300.1&__hsfp=1886519386&hsCtaTracking=dc94ffd2-f622-4fd8-bb22-220502b31c3b%7Cb3ea2d26-2a7a-4865-97ca-93ceb33ccde6](https://cdn2.hubspot.net/hubfs/316071/CRP_Annontated_Bibliography_Final_.pdf?__hssc=163327267.17.1600097106301&__hstc=163327267.fba5091f82da5cbc4576870bcf452ac2.1600097106300.1600097106300.1600097106300.1&__hsfp=1886519386&hsCtaTracking=dc94ffd2-f622-4fd8-bb22-220502b31c3b%7Cb3ea2d26-2a7a-4865-97ca-93ceb33ccde6)

Collective Impact:

<https://www.tamarackcommunity.ca/collectiveimpact>

Other Resources / Reference:

Community Food Centres - Beyond Hunger: The Hidden Impact of Food Insecurity:

https://beyondhunger.ca/page/66634/action/1?fbclid=IwAR2ifzl2y6mG4ulAplAbtgQSt0YcHo5s_Rvj5EnF8WbrW1QLAvHlib3fRjk

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<http://www.makethemonth.ca/>

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COMMUNITY
TOGETHER TO
END POVERTY
HW-NUTS'-ULWUM

In Ladysmith and Stz'uminus working as one
CommUNITY Together to End Poverty
Hw-nuts'-ulwum (As One)

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