

Canada



United Way
Central and Northern
Vancouver Island

Tze Tza Watul
Community Advisory Board



nuts'a' maat shqwaluwun/

Working with One Heart & Mind:

**A plan to address and prevent homelessness
in the Cowichan Region**

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For:

United Way Central and Northern Vancouver Island/
Tze Tza Watul Aboriginal Community Advisory Board,
Homelessness Partnering Strategy

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Introduction

Despite the many service providers, non-profits, and funders who support the homeless, through services and housing, data reveals that the number of homeless continues to increase in the Cowichan region.

To tackle this issue, in 2016 the Tze Tza Watul Community Advisory Board (CAB), the group that oversees the Aboriginal funding in Duncan for the federal Homelessness Partnering Strategy (HPS), alongside the United Way, the Community Entity managing HPS funds, decided to invest HPS funds into two “upstream” initiatives, rather than simply into more direct services. This was a key decision to help the community in the long term.

- 1) two **Point-in-Time Counts** in 2017 - both winter and summer - to find out how many people were homeless and who was homeless, and;
- 2) research, community consultations, and the writing of a report that captures the recommendations from the community and consultants and incorporates national research into a **Community Plan** that would assist in attracting funding from all levels of government and put in place solutions.

To create The Plan, United Way and the Tze Tza Watul CAB hired Kaleidoscope Consulting, a company that had previously helped the Nanaimo CAB develop a successful Housing First project. United Way and the Tze Tza Watul CAB recruited a Steering Committee of 26 people representing 23 agencies, to guide The Plan creation. A key group, named the HOME Team (Social Planning Cowichan, Cowichan Housing Association, Our Cowichan Health Network, and United Way) helped organize forums and other activities as part of The Plan creation.

The project timeline was one calendar year. Half way through the Steering Committee voted to become a Coalition (the *Cowichan Coalition to Address Homelessness and Affordable Housing*) that subsequently has endorsed The Plan and will work in collaboration with the Tze Tza Watul CAB to implement the recommendations.

One of the most powerful results of The Plan creation process was how quickly all the players who have been working in silos or in smaller groups came together to work on The Plan, understanding that one unified group and Plan was essential. Also of note, is that the group embraced creating a Plan for the Cowichan region and not just Duncan, which helped bring more people to the table and allowed for a more coherent plan.

The Tze Tza Watul CAB and United Way give thanks to all who brought their talents, passion, and knowledge to create the Coalition and Plan.

Sincerely,



Signy Madden

Executive Director, United Way Central & Northern Vancouver Island

Executive Summary

Kaleidoscope consulted key informants, scanned available resources, reviewed the literature, and analyzed the current response in relation to best practices, in light of opportunities for moving forward. The proposed strategy entails:

- 1) responding to chronic/episodic homelessness;
- 2) preventing or rapidly responding to emerging homelessness in vulnerable groups, (particularly youth, women-led single-parent families, and Indigenous people); and,
- 3) expanding the supply of housing more broadly across the housing continuum by 750 (focusing first on creating 385 “core need” units, and second on 365 “missing middle” units).

The strategy also entails an approach to aligning leadership and creating a community-based structure to implement and oversee the Cowichan region’s response to homelessness (including its prevention) on an ongoing basis. Key functions for the structure include public education/advocacy and resource development. The structure would also be responsible for implementing and overseeing a coordinated system of care based on Housing First principles. As such, Cowichan’s strategy conforms to the framework recommended by the Canadian Observatory on Homelessness, which recommends that community plans address chronic/episodic homelessness, prevention, affordable housing, all within the context of a systems approach to planning and coordinating homelessness response and prevention.

Below, we outline the specific recommendations for moving forward on the three substantive issues, based on an analysis of need, stakeholder perspectives, and guidance from best practices in other jurisdictions. **See the Summary Table at the end of the report for an overview.**

Responding to Chronic/Episodic Homelessness

The Need: the community has documented that 115 people experience chronic and episodic homelessness, a number that has grown significantly between the 2014 and 2017 Point in Time Counts. Based on what service providers are reporting, the number has risen in the last year since the two Point in Time counts were held in 2017. The typical person experiencing chronic or episodic homelessness is middle aged and male, but there is an increasing proportion of women, families, seniors, and young people. Furthermore, Indigenous people are over-represented in this group as a whole (40% vs. 10%), so support needs must be delivered through the lenses of age, gender, and culture that acknowledge the importance to housing stability of connection with community and traditional land. Given the frequency of mental illness, addictions, and/or other complex health needs, people experiencing chronic homelessness are likely to require ongoing support that is trauma-informed, harm-reduction-based, and consistent with chronic disease management best practices. Support should also be recovery-oriented, including supported employment, community integration, and peer support.

Analysis and Recommendations for addressing chronic/episodic homelessness: while some key elements of a Housing-First oriented system of care are in place, in order to move forward, the community needs to move away from the “staircase” model of housing (shelter→ transitional housing→ supportive housing → regular community housing), and create the conditions for housing people experiencing homelessness (including those who are disengaged from care) *directly* from the street or emergency shelter into regular community housing, in accordance with high-fidelity Housing First practice. This entails in the short to mid-term:

- procuring 100 portable housing subsidies,
- creating a mobile support team (including treatment, supported employment, community integration, peer support, as well as including a housing specialist to procure existing stock, and work with landlords, clients and support team to achieve housing stability),
- ensuring support is ongoing and provided through gender/culture lenses, and
- expanding low-barrier congregate supportive housing options for the people experiencing chronic or episodic homelessness who would prefer or need it (app. 15 units).

Once implemented, the mobile support team could provide “in-reach” support to previously homeless individuals housed in existing congregate housing. In the mid to longer-term, congregate supportive housing options should be expanded through motel conversion, modular housing, and purpose-built congregate supportive housing construction. Congregate housing implementation requires a strong public relations strategy to implement successfully.

Responding to/Preventing Emerging Homelessness in Vulnerable Groups

The Need: three overlapping groups in particular are vulnerable to temporary homelessness, including single-parent families, Indigenous people, and youth. Seniors are also an emerging vulnerable group. Housing vulnerability in all these groups relates strongly to poverty. Psychosocial needs (related to trauma/mental health/addictions; domestic violence, family separation, etc.) may also be present which require time-limited support strategies. In the Cowichan region, many ***women-led single-parent families*** are amongst the 3000 households spending more than 30% on rent and utilities, and having to “choose between rent, food or utilities.” Because of an on-reserve supply gap of 500 units, ***Indigenous families and individuals*** moving off reserve are amongst those most vulnerable to living in inadequate and overcrowded housing situations. Racism and the need for reconciliation are key structural issues contributing to housing challenges on and off reserve. Regarding ***youth housing vulnerability***, there were 24 individuals experiencing homelessness identified by the Point in Time count, including a group connected to but living outside foster care. From a ***region-wide perspective***, particularly vulnerable groups include single-parent families moving to more remote centers for affordable housing but who lack transportation, childcare and support, and individuals living rough in boats, campers or mobile/manufactured homes in disrepair.

Analysis and Recommendations for Moving Forward with a Strategy for Prevention/Early Intervention for Vulnerable Groups: while the strategy for addressing chronic/episodic homelessness focuses on providing permanent supportive housing, this aspect of the community strategy should address socioeconomic issues and systemic barriers as well as provide time-limited support delivered through an appropriate population lens. In particular, it requires:

- providing up to 3000 (new or augmented) permanent, portable rent supplements available to vulnerable groups (made available on the basis of prevention, i.e. spending over 30% and in danger of eviction, or temporarily homeless)
- creating a rapid rehousing support team for people experiencing temporary homelessness and having support needs, based on the Critical Time Intervention model, with the specifics of the support delivered using the appropriate population lens:
 - **youth** (following the comprehensive HF for Youth support model, including supported education/employment)
 - **single-parent families** (family violence, child welfare, mental health)
 - **Indigenous families and individuals** (trauma-informed, culturally safe, following community ownership principles)
- expanding housing supply by 385 units of core need housing, focusing on
 - low-income *family housing* (2 and 3 bedrooms)
 - addressing on reserve supply gap (500 units), including through innovative options such as Tiny Homes, portable/modular housing, an apartment tower (“tall building”) and supported housing for people with mental health issues
 - addressing access barriers specific to *Indigenous families* (Housing Resource Centre, Rent Smart, mutual education/reconciliation)
- through a combination of new building and rent supplements, targeting key gaps in the *youth housing continuum* beyond shelter/emergency support (youth safe-house/wellness centre, Host Homes, supported housing options)

Expanding Supply of Affordable Housing Across the Housing Continuum

The Need: housing is a continuum/system where barriers in one aspect, e.g., missing middle or affordable home ownership, have knock off effects in the others, including market and affordable rental sectors. In the Cowichan region, a key challenge, on top of the core need gap (385 units), is a supply gap of 365 for the broader group of households beyond those in core need, i.e., “the missing middle” of households averaging \$44K/year, a group that increasingly includes fixed-income seniors in need of affordable rental.

Analysis and Strategy for Moving Forward: In line with the BCNPHA strategy, and to take advantage of opening policy windows at the provincial and national levels, we recommend:

- using income supplements to address short term supply gap
- following planks of NHS and BC Affordable Housing Strategy
 - increasing new supply by 750 units
 - maintaining existing supply in social and affordable rental housing

- leveraging the key municipal/regional role, in collaboration with Community Housing Sector, and with the Province, in order to access NHS and provincial resources
- implementing the Community Housing Trust and Coordinating Structure (backbone organization for the Cowichan Homelessness/Housing Coalition)

Background

Homelessness & Housing Vulnerability: Local Context of the Need: The Cowichan Valley Regional District (CVRD) is one of 27 Regional Districts in British Columbia. The CVRD functions within traditional Coast Salish Territory, include Cowichan Tribes, Halalt First Nation, Lake Cowichan First Nation, Lyackson First Nation, Malahat First Nation, Penelakut Tribe and Stz'uminus First Nation. The Cowichan Tribes, the largest First Nations Band in the Valley (and in the province), has approximately 5000 members, nearly half of whom live off reserve. Approximately 10% of people in the Cowichan Valley are of Indigenous heritage, including Métis. Located on the southern part of Vancouver Island, the CVRD is comprised of nine electoral areas and four municipalities (City of Duncan, Town of Ladysmith, Town of Lake Cowichan, and the District of North Cowichan, including Crofton and Chemainus). The region has a land area of 3,473.12 km² and a population of over 80,000 residents (see map below).

The CVRD is experiencing increasing challenges related to homelessness and housing vulnerability. The most recent winter Point in Time (PiT) count in 2017 showed 145 people were homeless, an increase of over 25% from the previous count in 2014. A subsequent summer count identified 151, region wide. Housing vulnerability is particularly acute in Cowichan's renters, which represent 1 in 5 of CVRD households. Of these families, 3195 (or over half) spend above 30% of their income on housing and are considered to be in "core need." Overall, 25% of all households (including homeowners) have challenges with housing adequacy, suitability or affordability.

As the most recent census data starts to become available, all indications are that housing vulnerability in the CVRD has become an even more pressing issue, in all parts of the housing continuum, ranging from shelter, social housing, affordable and market rental, entry level and ongoing home ownership (see Figure 4, p. 8). In the past three years, as the costs of home ownership have increased, available listings in the rental market have decreased, including by nearly 75% in the secondary rental market. At the same time, the limited supply of primary rental stock of purpose-built rentals is aging and increasingly in need of repairs. These issues impact people and families from all walks of life, but make certain groups even more vulnerable to inadequate housing and homelessness as the costs of shelter and utilities rise. Particularly vulnerable groups include Indigenous people (who despite being 10% of the CVRD population, represent 40% of the homeless population); women-led single-parent families, and youth (Indigenous and non-Indigenous). Seniors also represent an increasing concern, with the PiT count showing 40 people experiencing homelessness (including hidden homelessness) were over the age of 55. By 2021, 25% of the Cowichan population is projected to be over 65 (although 50% of the Indigenous population will be under 25.)

Responding to and preventing homelessness: the ideal. The Canadian Observatory on Homelessness suggests that ideally, a community plan contains: housing and support for people experiencing chronic and episodic homelessness and prevention/early intervention, all within the context of a strategy to address affordable housing, implemented through a systems approach. As emphasized by Jesse Thistle, in the recent

report articulating the Definition of Indigenous Homelessness (Thistle, 2017), housing is more than having four walls and a roof over one's head. Housing is more fundamentally about connection to land and community. Regardless of one's background, housing provides a sense of belonging, and a springboard to social and economic inclusion. In consideration of this ideal vision, the Cowichan community came together to consider how to move forward.

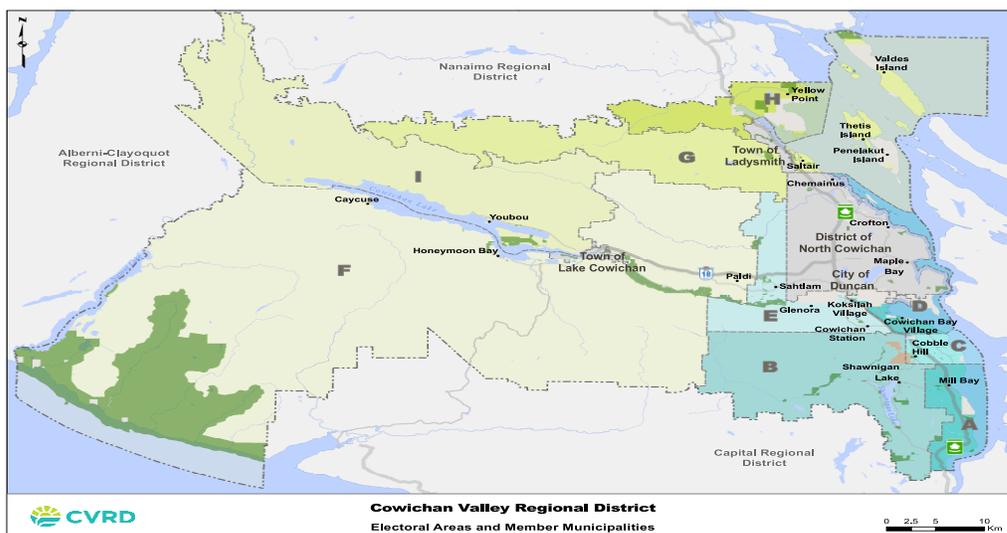
The Response to Date: at the municipal/regional policy level, the issue of affordable housing has been of concern in the Cowichan region for the past decade or more. Municipal policy frameworks have historically operated under the assumption that affordable housing would be the off-shoot of a private development, or development funded by a senior level of government. More recently, CVRD's member municipalities' policy frameworks have taken a more direct role, seeking to address affordable housing through permissive zoning (e.g. to facilitate use of secondary suites, infill development and densification) and financial incentives (density bonusing, fee waivers, and tax exemptions). Electoral Area Official Community Plans recognize (explicitly or implicitly) the need for affordable housing in the rural areas, including mobile home parks and suites as a way to address some of the need. There is also a recognition that any affordable housing (or housing of any type) that requires density should be directed at the municipalities or to areas within village containment boundaries, given proximity to jobs, services, schools, transportation, amenities and infrastructure.

At the community level, the issue of homelessness has also been a concern for some time. Starting in 2007, community leaders came together and established the Warmland shelter, and developed a continuum of housing options available to people once they moved from the shelter. Hiiye'yu Lelum - House of Friendship, drawing on both federal and provincial resources, formally began helping Indigenous people experiencing (or at risk of) homelessness meet basic needs and connect to housing using a housing subsidy. In addition to funding social housing, BC Housing has provided an increasing number of housing subsidies for homeless prevention, aimed at low-income seniors, working families and others at risk of becoming homeless, including individuals leaving institutions (corrections, hospitals), youth, women fleeing violence and Indigenous people. This represents a snapshot of current resources in Cowichan, which are summarized later in the report and described in more detail in Appendix C.

The Current Planning Context: despite these resources, homelessness and housing vulnerability continue to be issues in the Cowichan. In recognition of this, the Tze Tza Watul Community Advisory Board (CAB) dedicated resources to convene a more systematic look at the issue. Though the CAB advises on federal funding through the Homelessness Partnering Strategy (HPS) Aboriginal homelessness stream in the Duncan Core Area, a decision was made to take a broader approach. Given the extent of the issue regionally, the interconnections between Indigenous and non-Indigenous homelessness, and the links between homelessness and affordable housing, the decision was made by the community to develop a plan for addressing homelessness and housing vulnerability more broadly in the entire Cowichan Valley Regional District.

The intent was to develop a coalition approach, to align activity across the sector, to build on growing momentum, and to harness a number of activities in the same direction, including the *Close to Home* initiative to address youth homelessness of the Mental Health & Substance Use (MHSU) Collective Impact team and *Everyone Deserves a Home*, an initiative lead by the Cowichan Housing Association, which has held two community forums, and organized a workshop to explore coalition models. The workshop was part of a larger initiative to develop a housing and homelessness coalition (or “coordinating body”), done under the auspices of the HOME team (a newly formed collaboration between Cowichan Housing Association, Social Planning Cowichan, United Way, Our Cowichan Community Health Network, the Cowichan Division of Family Practice, and the MHSU Collective Impact Team). All of the various events have actively sought the engagement of municipal and regional decision-makers. The Plan also draws on the Point in Time Count funded by HPS done to collect data on a region-wide basis.

The current plan is overseen by a Steering Committee representing homelessness, housing and related sectors throughout the Cowichan region (see Appendix A). The committee includes elected officials, faith community members, municipal/regional government staff, personnel from funded agencies both Indigenous and non-Indigenous, as well as government representatives from Service Canada, and the provincial Ministries of Health, Housing, Social Development & Poverty Reduction, and Children & Family Development. In the course of the process, the Steering Committee has evolved into “the Cowichan Coalition to Address Homelessness & Affordable Housing.” As the Community Entity (the agency responsible for administering the funds of the Tze Tza Watul CAB on behalf of HPS), United Way Central and Northern Vancouver Island (UWCNVI) is the financial sponsor of The Plan, and oversaw the hiring of Kaleidoscope Consulting to carry the process forward. Throughout, UWCNVI has provided significant on the ground support to the planning process, including ensuring necessary linkages with the other processes.



Methodology

Data gathering: consisted of a literature review, key informant interviews and an inventory of relevant resources in the Cowichan region. We also drew on the findings of the latest 2017 PiT Counts, conducted by Joy Emmanuel of Turning Times Consulting.

In all, we conducted 30 key informant interviews (see Appendix A), including members of the Steering Committee as well as other individuals who were integrally involved in the homelessness or related sectors. Most individuals were asked a series of questions in a semi-structured interview guide (see Appendix B: Interview Guide), and/or consulted for their feedback on report drafts. A few were consulted using a more informal conversational interview approach.

The literature review included significant documents related to recent housing/homelessness planning (focused on Cowichan, but also including provincial and national material). It also included peer-reviewed national and international research on best practices in homelessness support and prevention (e.g. research related to Housing First, Rapid Rehousing, and implementation of coordinated systems of care). The resource map drew on the most recent Resource Inventory (CHA, 2017c), internal reports by BC Housing done for the consultants, as well as programs identified by key informants.

Analysis: first, we compared the ideal service continuum identified through the literature review to existing services in order to identify service gaps at an overall level. Next, we drilled down on the specific aspects of Cowichan's response in specific "streams of work", to chronic/episodic homelessness, addressing/preventing temporary homelessness in vulnerable groups, building capacity in affordable housing, and developing a structure to coordinate activity in these domains as well as two others (communications/advocacy, resource development.) Using the literature review and key informant interviews, we analyze strengths, challenges and opportunities in each of these areas, and also present action plan strategies.

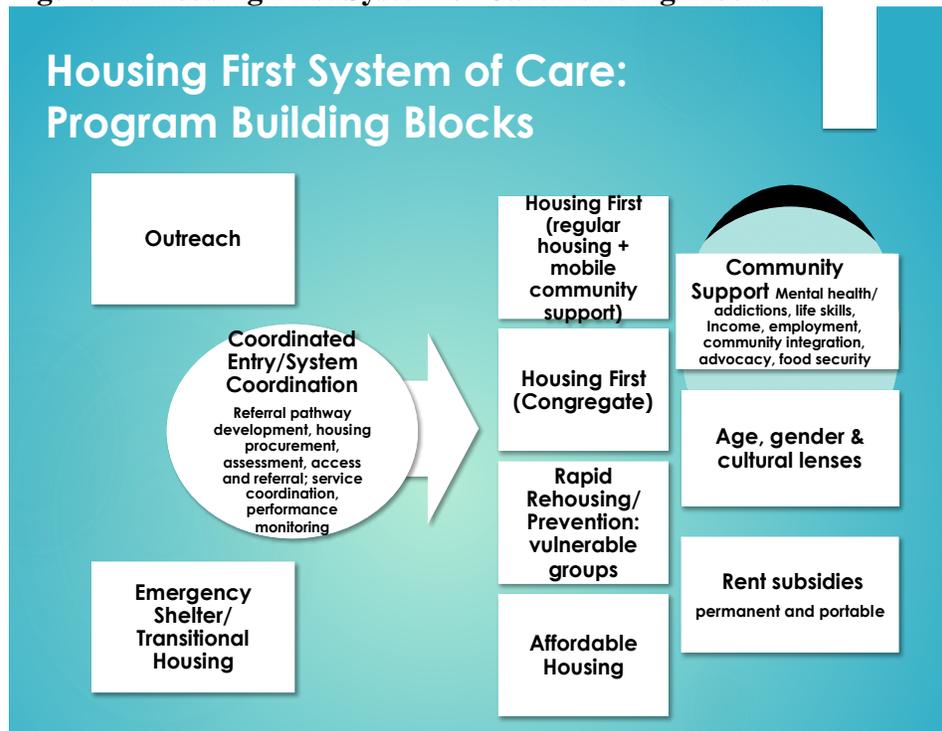
Best Practices (Ideal) Housing First Service Continuum: brief literature review

Best practices in homelessness response and prevention follow Housing First principles. Housing First can be considered as a way of organizing a system (or continuum) of care that contains certain elements, as well as a specific program with certain key attributes that can be adapted to various populations. Figure 1 (following page) depicts the elements of the Housing First-based (HF) service continuum, which a number of communities across Canada have implemented. Having such a continuum depends on access to affordable housing, as well as other elements that are not formal “Housing First” programs per se, but are nonetheless included in the diagram, as part of a system that follows the Housing First principles described further below and outlined in Figure 1.

The elements or “building blocks” include:

- Systems Prevention (streamlined referral pathways)
- Outreach
- System Coordination:
 - coordinated entry (see below)
 - common information system
 - stream-lined referrals from systems prone to “referring into homelessness”: corrections, child protection, hospital, etc.,
 - performance monitoring at a system level
- Coordinated Entry: assessment, advocacy and referral to:
 - Emergency shelter/transitional housing (time-limited)
 - complementary resources related to food security, health, clothing, showers, drop-ins, etc.
 - Housing First, for people experiencing chronic/episodic homelessness,
 - Scatter-site (regular) housing, using rent subsidies and ongoing, mobile support
 - Congregate Housing First (group-based, permanent supportive housing, built-in support)
 - For people experiencing temporary homelessness
 - Rapid Rehousing and time-limited support (based on HF principles)
 - Ongoing rent subsidies (available to all groups)
- Case management/brokerage to community supports (e.g. income, employment, social integration, mental health/addictions, food security, advocacy/system navigation, etc.)
- Housing & Support delivered through cultural lenses (Indigenous, gender, age-based)
- Rent subsidies/Affordable Housing

Figure 1: Housing First System of Care Building Blocks



(adapted from Calgary Homelessness Foundation model)

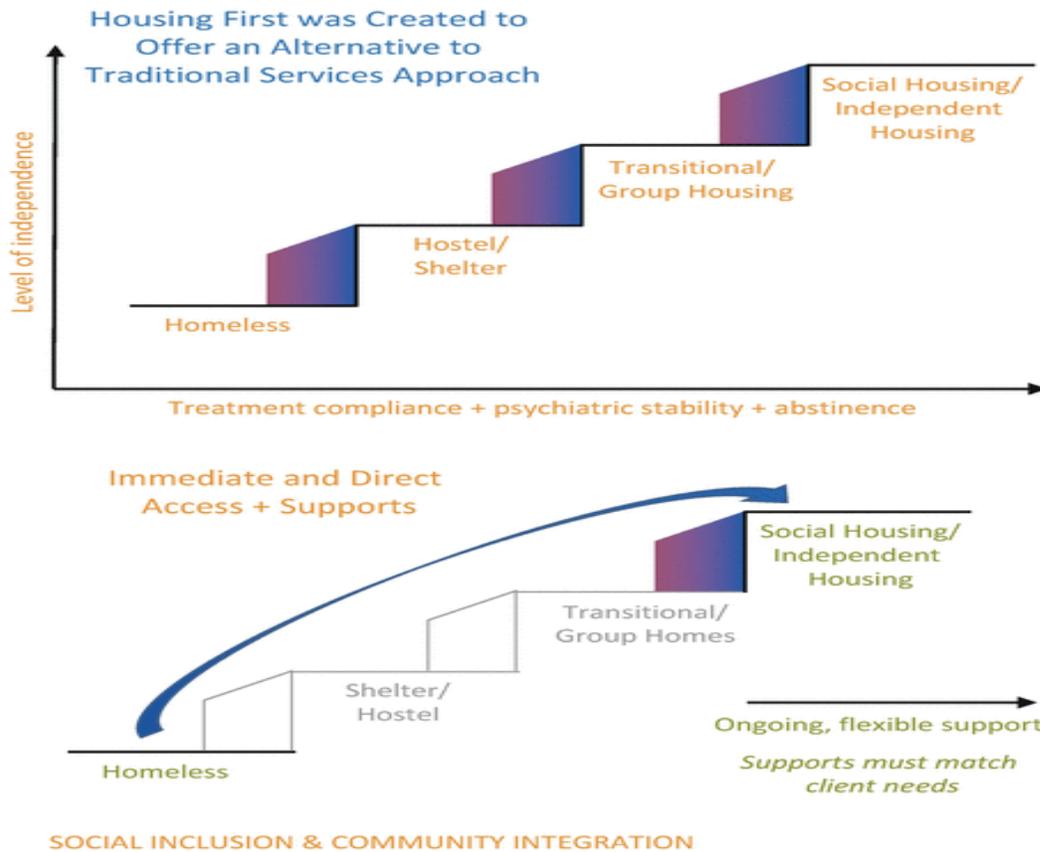
In summary, in the ideal system, a homeless or precariously housed individual or family would, through outreach or self-referral, access a range of options through a coordinated access centre, which would work in close collaboration with emergency shelter or transitional housing, and other potential referral sources, such as child protection, corrections and hospital. Depending on need, preference and vulnerability to continued homelessness, referral options would include scatter-site or Congregate Housing First (with ongoing support), or “rapid rehousing”, i.e. housing and time-limited support offered on a preventive or early intervention basis. In a HF-oriented approach, a housing specialist helps people access regular affordable housing using rent (and utilities) supplements to bridge the affordability gap, but other aspects of the housing continuum are also drawn upon (see Figure 3 below). The HF program then offers support, according to evidence-based principles, with adaptations based on age, gender and culture described in the next section.

Key Attributes of Evidence-Based Housing First

The key attributes of high-fidelity Housing First are: timely housing based on choice (vs. “readiness”), comprehensive support, recovery philosophy, separation of housing and support (generally mobile vs. built-in), and community integration. Another critical, but sometimes implicit, aspect of the model is the housing specialist, who is responsible for developing relationships with community landlords and securing regular market housing using portable, ongoing rent supplements. Implementing Housing First is not

only about ensuring that certain elements of a continuum of care are in place. In fact, it represents a paradigm shift in the way the continuum of housing and support is re-oriented. Figure 2 depicts the crucial difference between the traditional staircase model of housing and evidence-based Housing First, which is that in HF a person can go directly from homelessness into regular community housing with support. As described later, Housing First has been adapted for youth, Indigenous people, women, families, and other distinct groups experiencing housing vulnerability.

Figure 2: Traditional Continuum Model vs. Housing First (see Tsemberis et al., 2004).



The Housing Continuum

As depicted in Figure 3, the elements of the ideal housing continuum include the market and non-market aspects shown in the first row boxes, with specific forms available of each represented in the row below. Non-market includes emergency shelter, transitional or permanent supportive group housing, subsidized social housing, affordable rental, market rental (purpose built and secondary), as well as home ownership (both entry level and moderate to higher cost). While the exact configuration will vary by community, residents should be able to move across the continuum. One relatively new part of the housing continuum is listed as “non-market”, but is actually a hybrid, which is the use of affordable or private market housing through a rental assistance subsidy. As Figure 2 indicates, this represents a fundamental reorientation in homelessness policy with respect

to how the housing continuum is viewed, away from thinking of people experiencing homelessness as moving across from left to right. In the new paradigm, with flexible support and a housing subsidy, people experiencing homelessness could move directly into the middle of the continuum (Tsemberis et al, 2004).

This aligns with the preferences and needs of people experiencing homelessness, mental illness and addictions. A recent meta-analysis shows that 85% prefer independent housing with support. Should this option not be effective or preferable, they would then move back to the left into permanent supportive housing or social housing. Housing First research shows that of those who initially choose independent supported housing, 15% will eventually need housing with built in support. The *At Home/Chez Soi* study indicated that Indigenous people are more likely to choose housing in communal settings. Taken as a whole, this suggests that the housing continuum should provide an option for approximately 60% of people experiencing homelessness to choose independent supported housing.

Figure 3: The Housing Continuum



CVRD Regional Housing Needs Assessment (CitySpaces, 2014)

Resource Inventory and Gap Identification

Drawing on the quantitative data in Table 1 below, the next section outlines resources and gaps for the three areas of The Plan (chronic/episodic homelessness; preventing homelessness in vulnerable groups, and affordable housing.) It summarizes material that is in Appendix C: Community Resource Map. After outlining the material in the table, the following section provides a high-level analysis of the main gaps, in relation to best practices. The section following that, drawing on stakeholder perspectives, provides a more in-depth qualitative analysis of the gaps and potential responses.

Table 1: Resource Inventory/Gap Identification

Housing continuum for people experiencing chronic or repeat episodic homelessness (number of units by category)

Using homelessness sector categories with minor differences in terminology from Figure 3, the table shows available data about existing resources in the Cowichan region continuum areas. The right-most column describes the gaps in regular community housing (“affordable housing”), the part of the continuum where the gap is most significant, in relation to what is needed to implement the ideal Housing First model. There is a gap of over such 100 units, which could be addressed using subsidies and ongoing support. This table focuses on people experiencing chronic & episodic homelessness, but similar gaps are shown in the resource inventory included in the *Close to Home* initiative reports, which recommends expanding this continuum along the lines suggested by Housing First for Youth model (see Figure 5), as discussed later in this report.

Temporary Shelter		Transitional Housing (up to 2 years)		Permanent Congregate (group) Housing (with built-in support)		Semi-Independent Living (individuals live permanently in regular building, with program providing support, and acting as leaseholder until self-sufficiency)		Regular Community Housing (individuals hold lease, live in independent setting, with or without support)		Gap: Regular Community Housing (by sub-category)
Warmland (WL)	30	WL Studio apartments	24	Congregate Housing First (low-barrier congregare housing, person holds lease)	0	WL “Moving Forward”	20	“Graduates of Warmland” (person takes over own lease and lives independently)	20 (est)	<ul style="list-style-type: none"> Warmland graduates may need ongoing support and subsidies, as do those currently “stuck” in shelter or transitional housing, given

									bottleneck of graduates
WL (Extreme Weather)	10	Island Health Authority (VIHA) "Options", people with mental illness and/or co-occurring substance use	30	VIHA (Cowichan Lodge) tertiary care residential facility (mental illness)	27			affordable housing for low-income individuals <ul style="list-style-type: none"> Cowichan Green Community (CGC) 	19 <ul style="list-style-type: none"> limited supply of affordable units for single individuals, e.g. CGC model mobile support required to enhance housing stability (only a few original tenants live at CGC)
WL/VIHA Sobering/ Detox Beds	6							Independent housing with portable housing subsidy, and connection to support	<ul style="list-style-type: none"> ongoing mobile support required (vs. time-limited)
								<ul style="list-style-type: none"> House of Friendship 	30
								<ul style="list-style-type: none"> Warmland 	25
Ladysmith (Extreme Weather)	10							Independent Housing with portable rent subsidy and designated ongoing mobile support team (Ideal Housing First model)	0 <ul style="list-style-type: none"> Approx. 100 permanent portable rent subsidies (plus mobile support) are needed to approach Housing First "ideal" 15 congregate HF units needed

Housing subsidies for vulnerable populations

The programs outlined below provide a form of targeted prevention for vulnerable groups, in the form of a portable housing subsidy. It is an alternative to social housing where subsidized housing is attached to specific units (see below). Though the existing subsidy program data is not broken down specifically along those lines, these include youth, women-led low-income families, and Indigenous people as three particular vulnerable groups, with seniors as an emerging one. The subsidies also provide the basis for early intervention, i.e. targeted prevention for precariously housed people, or a “rapid rehousing” strategy (housing plus time-limited support or “Housing First light”) should they become homeless. As the table notes, there are app. 1500 households who are vulnerably housed because of a significant affordability gap, and over 3000 households in “core need.” Municipally-funded utilities subsidies are another category, for which data is not presently available.

Homelessness Prevention Program (HPP) <i>Groups at risk of homelessness: youth leaving foster care, people leaving institutional settings, Aboriginal people</i>	Women & Children Fleeing Violence <i>(Somenos House offers shelter, housing subsidy and support for women with or without children)</i>	Low to moderate income (working) families	Seniors	Total existing subsidies	Subsidy Gap (to eliminate "overspending", i.e. spending over 50% on rent & utilities)	Subsidy Gap (to eliminate "core need", i.e. spending over 30% on rent & utilities)
30	10	224	370	644	1500	3195

Affordable Rental Housing Gap (in units)

On-Reserve housing includes 200 rental units, and 100 rent to own, with a building program that increase the supply by six units per year, but there is a significant waitlist of 500 families (representing 2000 people). Waitlist figures were determined from the key informant report, include people waiting for both rentals and rent to own options, and are contextualized further in this report. Within the "rest of CVRD" there are 435 units of social housing units (140 for low-income families, and 295 for seniors), as well as other units of affordable rental for which data is not available. Nonetheless, BC Non Profit Housing Association's *Affordable Housing Plan for BC* estimates a supply gap of 750. This gap estimate includes low-income "core housing" units, and "missing middle" units, i.e. affordable housing for households with moderate income, but does not include units needing repairs (social housing and private market), discussed later in the report. The BCNPHA and other studies pinpoint a particular gap for affordable family units (over 2 bedrooms), and units for fixed-income seniors who wish to downsize from home ownership. There are also 1000 units needing repair, according to BCNPHA figures.

	Existing	Gap
On-Reserve Housing	300 (+)	500
Rest of CVRD (BCNPHA <i>Affordable Housing Plan for BC</i> estimates for CVRD)	435 (+)	750
Units Needing Repair (social and private)		1000

Community Support

Please see Appendix C: Community Resource Map for listing of community support resources by category that describes assets and gaps. The main gap, as identified above, is a lack of mobile, ongoing community support that would enable people who have been homeless (or are at risk) to gain and maintain housing stability, including people who are currently stuck in shelter or transitional housing.

Coordinated Access/Ongoing System Coordination

The final gap is in the need for a system for administering the housing continuum (coordinated access, advocacy and referral), and for coordinating the support continuum. This will be discussed further in the gap analysis in the next section.

Gap Analysis

As mentioned, the framework recommended by the Canadian Observatory on Homelessness recommends that a homelessness plan include a focus on housing and support for people currently experiencing chronic/episodic homelessness, a focus on prevention/early intervention for vulnerable groups, systems coordination, as well as a preventive focus oriented towards the creation of affordable housing. In light of Table 1 above (Resource Inventory/Gap Identification), we now take a high-level look at each of these areas. Later, we drill down more specifically into each area, taking a closer look at available community strengths, as well as opportunities for building on these in order to address specific gaps. See Summary Table of Gaps/Challenges/Assets and Recommendations after the concluding section of this report.

Systems Coordination: coordinated entry/access and coordination of housing and support

Though the community has established various informal working relationships, there is a need to develop a more systematic approach, including a coordinated access and referral system for housing, and a mechanism to coordinate housing and support. The housing access centre would need to develop relationships with key referral pathways including hospital, corrections, child protection, shelter, drop-in and other community agencies (e.g. food security, neighbourhood houses, etc.) that support homeless or precariously housed people throughout the Cowichan region. The access centre should have “no wrong doors”, and help individuals navigate existing housing and provide advocacy with related systems (income assistance, tenancy disputes, legal, etc.). The centre would also have the capacity to assess vulnerability to ongoing homelessness using a recognized assessment tool, such as the Vulnerability Assessment Tool (VAT), and based on that assessment and local knowledge, work with the relevant support team to refer the individual or family to housing of their choice, with the appropriate amount of support. Finally, the access centre should provide the housing specialist function for all newly developed Housing First (or rapid rehousing) teams. In order to achieve such coordination, existing agencies and resources need to be aligned more closely. The Collective Impact approach has been explored as a strategy here, using a “backbone organization” to consolidate resources, coordinate housing and supports, and monitor performance. As discussed later in the report, Cowichan is moving in this direction.

Housing & Support for People Experiencing Chronic or Episodic Homelessness: Mobile Support and Outreach Team(s)

In terms of housing and support for people experiencing homelessness, though the community has a number of resources, including supportive and transitional housing with built-in support, Table 1 shows the main gap is for mobile team or teams that could support 100 people in regular community housing, and 15 people in congregate Housing First, with the aid of a portable, permanent housing subsidy. The teams should be able to provide active outreach to people experiencing homelessness and connect them to housing. There is also a need for a dedicated housing specialist, who can develop landlord relationships and access community housing, as well as take the lead with housing-related logistics (move-ins, rent payments, ongoing landlord liaison, repairs, etc.) Such a service would provide both ongoing support for people experiencing chronic homelessness, and time-limited support (through the “rapid rehousing approach”) for those experiencing temporary homelessness or precarious housing, including homeless or precariously housed young people.

On the support side, the other gap is in the area of economic and social inclusion. This would entail expanding capacity for income-support related advocacy, as well as augmented capacity for supporting people to gain and maintain their footing in the job market. Social inclusion entails helping people build and maintain healthy support networks, and helping them connect to their wider communities.

Housing and Support for Vulnerable Groups

As mentioned, there is a need for mobile team (or teams) that could provide support to people experiencing chronic homelessness as well as vulnerable groups who become temporarily homeless; as with people experiencing chronic homelessness, there is also a gap in supports related to social and economic inclusion, though these may be needed in a more time-limited way. There is also an affordability gap for low-income groups who are vulnerable to becoming homeless. This has been mitigated by BC Housing rental assistance (rent subsidy programs available to seniors and working families and those in transition and at risk of homelessness, e.g. women/children fleeing violence, people leaving institutions) and by utilities subsidies (nearly 700 in total for all categories of subsidy). However, as Table 1 indicates, these are not sufficient to meet the need, as there is an increasing number of individuals and families (over 3000 households) living in precarious housing for economic reasons, struggling to pay utilities and with food security, and who would benefit from a permanent ongoing rent subsidy.

Supply of Affordable Housing

Because of the increasing costs of home ownership, diminished supply of adequate purpose-built rental, and other factors, availability of market and affordable rental has diminished significantly in the past several years. The supply gap has been addressed to some extent through subsidized social housing (140 for low-income families, and 295 for low-income seniors), and projects in progress throughout Cowichan. Nonetheless, BC

Non Profit Housing Association's *Affordable Housing Plan for BC* estimates a shortfall of 750 units of affordable housing (low-income "core need", and moderate income "missing middle"). On-reserve there is a wait list of 500 families for affordable housing.

Theme Analysis: "Streams of Work"

The key informant interviews identified a number of substantive issues as well as structural issues connected to how the community can align existing activities and resources. Drawing on the Resource Inventory (see Appendix C) and key informant interviews, we now look more closely at the current community response and describe the challenges and opportunities identified in relation to improving that response and more fully addressing each substantive issue (responding to chronic/episodic homelessness, prevention/early intervention to address homelessness in vulnerable groups, and creating more affordable housing). In order to set the stage for the analysis, in each section we also draw on a review of published literature and case-based experience of best practices in other jurisdictions for addressing each substantive issue. Later, we discuss how to align the various efforts, and establish a structure that in addition to playing the role of a coordinating body, would also take on the responsibility for public education/advocacy and resource development. Taken together, these issues (homeless response and prevention, affordable housing, public education, and resource development) represent Cowichan region's "streams of work" in order to address and prevent homelessness going forward.

Responding to Chronic and Episodic Homelessness

The Need

Data from successive homeless counts demonstrates that homelessness appears to be growing, including in the areas outside of the main urban core areas of Cowichan Valley, despite the efforts of the community to address the issue over the past decade. Successive counts done in the winters of 2014 and 2017 estimated 134 and 144 homeless (including sheltered/hidden homeless) people respectively (Emmanuel, 2017b). The most recent Summer PiT Count (Emmanuel, 2017a), which included communities outside the Duncan core area, counted 151 people who were currently experiencing homelessness (sheltered and unsheltered) as well as another 39 at imminent risk. Indigenous people are overrepresented in the overall homeless population, as well as in the category of chronic or episodic homelessness. A national coordinated Point in Time count (2016) found that in Western Canada 75% of homelessness was chronic and episodic, and 25% temporary. Assuming Cowichan reflects this trend, a conservative estimate would be that 115 people experience chronic and episodic homelessness regionally. While the typical chronically/episodically homeless person is male and middle aged, Cowichan data reflects national trends that show in an increasing number of young people, women with or without children, and families among this group. Seniors is also a growing category, with 26 people over the age of 55 enumerated in the most recent PiT count.

The Current Response

Cowichan has responded to the emerging problem of chronic/episodic homelessness through a few main initiatives (See Resource Inventory for a more thorough description for existing resources, Cowichan-wide); first, through the Warmland Shelter, run by Canadian Mental Health Association, which provides a continuum of emergency, transitional, supportive, and independent housing; secondly, through Hiiye'yu Lelum - House of Friendship's Homeless Outreach and Breakfast Program, focused on Indigenous people, which provides breakfast, showers, laundry, and health clinic referrals. Both of these agencies have access to housing subsidies (through BC Housing), and are considered to reflect Housing First principles in that they help people who have previously experienced homelessness gain access to secure affordable housing as soon as possible, and with minimal barriers, despite access challenges described below. Affordable rental units for low-income people represent a third option for people who have previously experienced homelessness. Cowichan Green Community (which converted a motel into low-end market rental bachelor suites at the Station) provides some low-barrier housing to individuals with complex needs who otherwise might become homeless. Within the City of Duncan, Kiwanis and Duncan Manor also provide subsidized units for low-income seniors that people who previously experienced housing could potentially access. Housing First was considered by many key informants as the preferred response for addressing the unmet need that continues to exist. While some key informants considered Cowichan was making significant strides in this direction, others believed that more education was needed as to the specifics of the approach. Because of this need, the community hosted an educational forum, where Kaleidoscope Consulting and others outlined the Housing First model, including adaptations for youth, and discussed implementation progress in other jurisdictions. This information will be presented further below.

Challenges

In addition to the need for more capacity, key informants mentioned other challenges faced by individuals seeking support from existing programs, including barriers to the existing shelter system, barriers to existing community housing, bottlenecks in "flow through" related to lack of affordable housing, lack of culturally responsive housing-related support, the need for a more proactive approach for engaging and supporting people with unmanaged mental illness and/or addictions, the need for a regional approach, and the timelines associated with increasing the housing supply necessary for addressing homeless.

Barriers to Shelter

Key informants noted specific barriers that prevent certain groups from accessing the shelter, including: people outside of the Duncan core area, youth under 19 who can't use the shelter, unless having Ministry of Child & Family Development (MCFD) approval; women who feel unsafe in mixed gender shelter space, who thus use transitional shelters intended for women fleeing violent relationships; and people with unmanaged mental

illness and addictions, and who are reluctant to “sign on” to a wellness/mental health plan. They also noted a need for more proactive, after-hours outreach to engage people experiencing homelessness into housing/shelter and support.

Flow through bottlenecks/difficulty accessing existing community housing

Individuals face difficulties moving into community housing because of bottlenecks, and various other access barriers to existing housing. In particular, it was noted that lack of affordable housing creates a bottleneck in the Warmland “Moving Forward” program; which means that instead of the anticipated six month stays, individuals typically stay two years in transitional units, before moving on to supportive housing, where, because of affordable housing supply problems, there are lengthy delays before people can move into independent housing. Interviewees also stated that Indigenous people who seek housing through Hiiye'yu Lelum - House of Friendship are also experiencing various access barriers to existing housing (racism, burnt bridges, low quality housing, exploitive landlords, and lack of knowledge about tenancy expectations and norms). Finally, key informants noted that many prospective tenants (Indigenous and non-Indigenous) lack the reference letters and credit history necessary for tenancy.

Lack of Culturally Appropriate Housing and Related Support

Lack of culturally appropriate housing options makes it difficult to for Indigenous individuals to achieve housing stability. Issues noted in particular were the need for more culturally responsive follow-up support, as well as culturally responsive rules around guests allowed in community housing. As noted, key informants stated that prospective tenants, particularly those moving off-reserve, required more education around the norms and expectations of apartment tenancy, but that there was a pressing need for mutual education and accommodation from landlords and neighbours, who also required education about the norms of Indigenous people. Indigenous housing is discussed in more detail later in the report.

Need for a more proactive and comprehensive approach to engaging and supporting people with unmanaged mental illness and/or addictions

Experiencing unmanaged mental illness and/or addictions creates a barrier across the housing continuum, making it difficult for individuals to access shelter, supportive housing, or to keep housing once it is accessed. Because congregate settings must take steps to create a stable atmosphere, they require rules that make them less accessible or appropriate for individuals who are not engaged in treatment. Key informants thus pointed to the need for a more proactive approach to engagement and support that would facilitate improved housing access and stability. They also pointed out the need for comprehensive support beyond “having a roof over one’s head”, but in addition to illness management also included support related to income, employment, food security and social integration.

Need for a Region Wide Approach

The interviews noted that problems with chronic homelessness go beyond the Duncan/North Cowichan core area. A particular challenge was in accessing the necessary support that would enable people to be housed in areas such as Ladysmith, where Island Health's support teams are less accessible, because they exist in the grey area between the Cowichan's northern boundary and Nanaimo's southern boundary, or Mill Bay/Malahat in the south, could fall in between the Cowichan/Victoria service boundaries. Key informants thus pointed to the need for a regional response to addressing both housing and support for addressing homelessness.

Need for a Gender Lens

Finally, key informants noted the need for a gender lens on homelessness, keeping in mind that women, with or without families, also require support. This issue will be discussed further in the report.

Timelines/delays for addressing homelessness through increased housing supply

The challenges and opportunities for creating more affordable housing will be discussed further on in the report. As pertains to addressing chronic homelessness in a timely manner, key informants noted the problem that affordable housing development proposals inevitably experience opposition and delays, and that even without opposition, developing more affordable housing "takes time" and resources. Others noted that the Housing First model offered a parallel solution to developing new supply, by procuring housing in the existing market using housing subsidies and mobile support. They stated, however, that there was not widespread understanding of this facet of the model.

Guidance from the literature and environmental scan of other jurisdictions: emerging Best Practices for addressing Chronic Homelessness:

The literature affirms key informants' inclination to move towards Housing First (HF) as the intervention that is most effective, particularly with respect to improving the lives of people experiencing chronic homelessness. Despite continuing substance use and experiencing symptoms of mental illness, HF participants nonetheless have significantly improved housing stability, and experience improved quality of life and community functioning living in regular community housing with support, compared to others receiving standard care based on transitional housing and built in support (see Figure 3, "Staircase model"). Also of note, HF is cost-effective, particularly for previously "high users" of service. For this group, the Canadian *At Home/Chez Soi* (AHCS) study showed that the HF approach achieves a savings of over 21 dollars for every 10 dollars invested.

In order to achieve these outcomes, however, implementation fidelity is of critical importance: programs that achieve improved outcomes are those that more closely approximate the ideal implementation standard in relation to five "critical ingredients" of the Pathways Housing First fidelity scale. The critical ingredients are:

- timely access to affordable housing of one's choice with no preconditions (participants pay no more than 30%; program pays landlord directly),
- comprehensive support array (illness/addictions management; peer support, supported education/employment; tenancy/landlord support; community integration/social reconnection)
- recovery philosophy (motivational interviewing; harm reduction, non-coercive engagement; trauma-informed care),
- housing and support that is separate but coordinated (tenancy protection, commitment to support and rehouse in the event of housing loss), and
- appropriate HF program structure (i.e, support that is mobile, team-based, intense, low team/client ratio, and ongoing).

The implication for the implementation strategy is that hiring and practice support decisions must be appropriate to meet those critical ingredients, and ongoing quality assurance should include fidelity as well as outcome measurement to ensure the program does in fact achieve optimal impacts related to service utilization and quality of life.

Regarding implementation feasibility, the AHCS and other studies show it *is* possible to implement the model in various contexts, including rural and mid-size city settings. With appropriate modifications, high fidelity Housing First can be implemented in a way that is appropriate for Indigenous and ethnocultural populations. A key question for implementation feasibility is where the resources will come from. In the AHCS study, new resources were provided through the demonstration project, which funded the support teams, portable housing subsidies, and a housing procurement specialist to access community housing. A more recent project, known as the PHSI (aka “fizzy”) project demonstrates the feasibility of implementing the model with high fidelity in several “real-world” settings, using a combination of existing and new resources.

In one of the PHSI project sites, Fraser Valley, communities took advantage of newly forming Assertive Community Treatment (ACT) teams, which were designated as the mobile HF support teams. In another site, Saskatoon, federal Homeless Partnering Strategy (HPS) dollars were combined with money raised by a local foundation to fund a community-based organization to run the support team, based on the somewhat less clinically robust, but still relatively high fidelity Intensive Case Management (ICM) model. This follows the general state of affairs in Canada, where the support team is either provided by the health authority following the ACT model, or by a community-based organization (e.g. CMHA, John Howard, Raincity Housing, Indigenous-led agency, etc.) using an ICM model. An emerging possibility that Saskatoon is moving towards, is the hybrid approach where an ICM team is supplemented by the clinical resources of the health authority using or some formalized partnership (e.g., a Memorandum of Understanding.)

Apart from piggy-backing on existing agencies and drawing on other available sources of new funding, another option for securing resources is by reallocating existing resources that are currently being inefficiently spent (e.g. people staying in expensive hospital beds who could otherwise be living in the community with support; repeat users of emergency

services and/or psychiatry beds, etc.). Freeing these up would first require targeting such individuals for inclusion on a HF team, while concurrently developing a partnership with the health delivery areas (e.g. inpatient care) so that there is an agreement that some of the resources that the saved money can be allocated to increase Housing First capacity. In the absence of new ongoing funding, one strategy is to provide some initial “pump priming” funding to support the resource intensive individuals on the new HF team, so that resources freed up through reduced bed use could be reallocated.

Another key challenge of implementing HF in real world settings illustrated by the PHSI project is accessing sufficient housing; thus the critical importance of securing enough portable housing subsidies, procuring enough housing, and providing mobile support to enable people who experience homelessness a reasonable degree of choice over existing affordable housing in the community, including for people previously considered “hard to house”. Despite hurdles, each community in this initiative was eventually successful in developing a strategy for securing subsidies, and for procuring enough housing by the team’s housing specialist. For example, in Fraser Health, these were sourced through BC Housing and the Health Authority. In Waterloo, Ontario, the municipal government provided the housing subsidies. Based on a pilot that demonstrated higher housing stability for individuals with housing subsidies, the municipal government has expanded this approach. In most PHSI sites, the municipality played a key implementation role by championing HF and providing a convening space for the partnership development that is integral to Housing First planning and implementation.

While the Housing First model is often identified with the scatter-site housing approach (regular community housing and mobile support), “place-based” HF has also been implemented with some success, e.g., purpose-built congregate housing with 24/7 on site support, or repurposed motels of a similar nature. From a HF fidelity perspective, the key issue whether available options enable individuals’ choice. As noted, while a strong majority of homeless individuals prefer private apartments, some prefer congregate settings, which may be a choice that is more congruent with their cultural background. In addition, some may come to prefer congregate settings over time, particularly those who find it hard to set boundaries over unwanted guests, an issue which may come to jeopardize their tenancy. Congregate settings which provide a locked front door and onsite building manager who controls access is a way of addressing this issue.

Despite the merits of the scatter-site approach, and its growth in BC, place-based HF is still the dominant approach in this province. Based on case experience in a number of BC communities that have gone this route, three main drawbacks should be kept in mind when considering whether and how to implement place-based Housing First, i.e. low-barrier supportive congregate housing. The first is that without strong supervision these buildings can become chaotic and unsafe for tenants. To avoid this situation, BC Housing has moved towards screening prospective tenants in order to create a more balanced mix of high, medium and low support tenants. While making buildings more livable, this strategy makes it more difficult for people scoring higher on the vulnerability screening instrument to access housing. The second drawback is that these buildings inevitably attract NIMBY-related complaints, including in the planning stages. Thus,

implementation must be accompanied by a sound public relations strategy. A final drawback is that an overemphasis on place-based HF will mean that many people experiencing homelessness will not be offered housing of their choice, and may become “stuck” despite being able to live successfully in regular housing, which may block other vulnerable people who might prefer it from gaining access to congregate housing. Despite all of these drawbacks, this does not mean that place-based HF should not be *part* of a community’s HF system of care. It is, however, another reason to ensure that scatter-site housing with support is an integral part of any Housing First implementation strategy.

An emerging strategy in BC is to use a combination of scatter-site and congregate housing, using BC Housing’s newly funded modular housing initiative (which includes ongoing operating funding), as well as rent subsidies. In two Fraser Valley communities, for instance, modular housing will be used to provide congregate housing, portable housing subsidies will be levered to access community housing, and individuals living in both types of settings will be supported by a clinically augmented ICM team run by a community-based organization in partnership with the Health Authority, which will provide “in reach” support to the modular housing residents and outreach to those living in community housing.

A final implementation issue is the question of how to prioritize eligibility for Housing First. In the 20,000 Homes campaign run by the Canadian Alliance to End Homelessness, communities use a vulnerability screening instrument to identify those deemed to be most in need of housing. While initially the campaign relied on the Vi-SPDAT tool (as used in the analogous American 100,000 Homes campaign), recent research has shown that the Vulnerability Assessment Tool (VAT) to be more reliable and valid, particularly with respect to its inclusiveness of people with serious mental illness. Of note, the VAT is the screening tool used by BC Housing, which provides training and support for its use through the province. Regardless of which instrument is used, best practices require use of a screening instrument in tandem with “local knowledge” about who is most vulnerable and thus most in need of housing. Screening require adaptations for youth and cultural situation.

Opportunities for Moving Forward

The opportunities mentioned by key informants are consistent with the guidance from the literature, and included: Housing First “puzzle pieces” that could be fit together to provide support; possible “quick win” strategies to house people currently experiencing homelessness; and emerging possibilities for ongoing community (including Municipal/regional) involvement in addressing homelessness through facilitating housing options.

Existing Housing First “puzzle pieces” to provide support

A few key informants noted existing or new resources that are “puzzle pieces” that could be fit together to provide the support piece to a coordinated Housing First System of Care, including:

- Car 60, the RCMP/VIHA collaboration which does outreach and engagement for people experiencing homelessness;
- The new Duncan-based ACT team, which could be enlisted to provide homeless outreach and mobile housing support to people experiencing homelessness;
- The Nanaimo ACT team, which could be enlisted to do the same for people in Ladysmith
- Rent Smart, which does tenant/landlord education, and which could help facilitate; and housing access and stability for people experiencing homelessness.

Regarding new resources, it was noted that the most recent homeless count identified a number of hospital beds occupied over the long term by individuals who had no fixed address, and who otherwise could be living in the community. Given the high cost of hospital beds, this potentially represents resources that could be reallocated to community-based support or housing.

Possibilities of “quick wins” for increasing housing supply

Key informants also noted possible “quick win” strategies for housing people in the short to medium term, once the support was in place. One possibility mentioned was an initiative run by the Canadian Alliance to End Homelessness, known as the 20,000 Homes campaign. This entails developing a “by name” list that targets the people those most vulnerable to continued homelessness, as well as developing a community-wide campaign for enlisting potential landlords. Along these lines, the possibility was raised of using the community mobilization approach used during the Syrian refugee crisis, taking advantage of bylaw amendments in process that would facilitate secondary suite usage (i.e. eliminating the current \$2500 fee). Others noted further possibilities for increasing supply, such as purchasing and converting for-sale buildings (e.g. two motels, Island Savings building), following the model of the Cowichan Green Community, or as done in Trail BC; this is a partnership between the municipality and the Interior Health Authority which includes housing and support, run on the social enterprise model. Other creative housing options (tiny homes, modular housing) were also identified as longer term strategies for increasing housing supply for people experiencing homelessness.

Preventing/Responding to Emerging Homelessness in Vulnerable Groups

Three overlapping groups in particular are vulnerable to temporary homelessness, including single-parent families, Indigenous people, and youth. Below we look at each of these issues, defining the need, outlining the current challenges, and identifying opportunities in relation to current resources, emerging initiatives and guidance from the literature.

Responding to Youth Homelessness

The Need

Addressing youth homelessness (and young people at risk of homelessness) was identified as priority by a number of key informants, given the salience of the issue in community, and data from various sources documenting the level of need. The most recent homeless count identified 25 youth experiencing absolute homelessness between the ages of 17 and 25, fairly evenly split between males and females, and between non-Indigenous and Indigenous young people. Despite this data focusing on the 17-25 age group, there was a consensus that youth homelessness includes even younger people, and spans the ages of 13-25. A survey of service providers indicated that there were at least 60 young people within this age range who were either absolutely homeless or precariously housed, and up to 150 “at risk” (Montgomery, 2017).

Key informants suggested there was “a real appetite” for addressing and preventing youth homelessness, given the extent of the need, together with the desire to prevent these young people from becoming chronically homeless, and help them get their lives back on track. A community forum in early 2016 identified action on youth homelessness as a top priority, and following from that event, a successful proposal was developed, which received funding from the federal government, the aim of which is to develop a Housing First for Youth model, through an initiative known as *Close to Home*. Subsequently, project staff members have conducted a needs assessment (Montgomery, 2017) to guide the development of a strategy to address and prevent youth homelessness. In addition, a survey of young people is being conducted to delineate the mental health and housing needs of young people that will help inform next steps.

The Current Response

Key informants identified a number of resources, including the youth addiction service, Hiiye'yu Lelum - House of Friendship's child and youth worker, in collaboration with MCFD, which provides mental health and additions support to around 200 youth, and has strong partnerships with Cowichan Tribes which also possesses a growing capacity to provide youth-specific support. Currently, the MCFD Local Access Team is undergoing a process that will identify the youth perspective on housing and mental health needs, and which is helping its teams build capacity for trauma-informed care. Cowichan Valley Youth Services (formerly Community Options), and Cowichan Valley Alternate School are other resources that are integrally involved.

Challenges with the Current Response

According to key informants interviewed for the present plan, and stakeholders consulted for other relevant ongoing projects, the challenges that a youth homelessness strategy needs to address include the need to gain community-buy in; problems with the foster care system, family violence, mental health and/or substance use problems, and youth-specific barriers to existing housing/shelter:

Need for Community Support/Buy-in on Youth Homelessness: despite appetite for change, there is still contestation in the community about what the issue is, and more work to be done in order to frame the issue in the public mind as about homelessness and the need for safe spaces, rather than about community safety related to drug use, dirty needles, etc., for a group that some perceive incorrectly as “not our youth”.

Foster Care System: over half of the homeless youth (both Indigenous/non Indigenous) are associated with the foster care system (according to the PIT count, 5 of 25 were previously in foster care, 9 were currently “in” but living outside of foster care, living outside of it in tent cities, under bridges, and in derelict houses). This was due to challenges with the foster care system (group homes and foster homes), including conflict, drug use, and restrictive rules, all of which have contributed to youth disengaging from the system without transitional plans for housing and support (e.g. around education, life skills, etc.)

Family Violence: in addition to youth involved with the child welfare system, another at risk group identified was youth living in families fleeing violence, with app. 15% of Cowichan Women Against Violence Society case load being young people, and/or children of young single women with children. Due to their family situation, many of these young people require support in the school system.

Mental Health and/or substance use: challenges with mental health and/or substance use are common in youth experiencing housing instability, related to trauma, family conflict or violence, parental mental illness or stigma/exclusion experienced by LGBTQ2S youth.

Barriers to Shelter and Housing: a number of barriers to shelter and housing for young people were identified. Without MCFD approval, the Warmland shelter does not serve those under 19. Young people who do stay there find it difficult to work and gain the income necessary to find community housing and thus find themselves stuck. With limited shelter allowance (\$375), those who live in community housing are often forced to establish relationships that are unreliable and unsafe, leading to potential exploitation, and unstable housing for those “bringing the wrong people in.”

Barriers Specific to Indigenous Young People: 50% of Cowichan’s Indigenous population fall into the “youth” category. Due to over-crowding on reserve, young people and families may find it necessary to move off reserve, only to find themselves couch surfing or living in substandard housing. At the same time, barriers to cultural transmission related to residential school results in young people leaving reserve lacking “life skills” (Kasting, 2014) or understanding of norms regarding private market tenancy. Off reserve family housing guest policies that deter multi-generational living also place young people at risk of homelessness.

Need for Youth-specific Treatment, Support and Resources: identified support needs include a need for more youth addictions treatment, with trauma-informed care seen as being critical for both addictions and mental health. Other identified support needs

include life-skills, as well as training and support for education and employment. There is also a need for a youth “safe space”, as well as support for accessing existing housing, Support for navigating systems is also seen as a clear need, related to justice, income support and other community resources.

Guidance from the Literature and from Other Jurisdictions

Housing First for Youth (HFY) is an emerging model based on regular Housing First principles but making key adaptations to address the unique developmental stage of young people for both the housing and support components of the intervention. Though scatter-site supported housing is integral, current practice in established programs is that youth-oriented housing also considers family reunification, and features a strong focus on transitional housing with built in supports (such as mental health/addictions and life skills), as well as options for stop-gap housing such as Host Homes. On the support side, the HFY model has a strong emphasis on supported education and employment. Promising models identified that could provide guidance include Tillicum House, a youth safe house in Nanaimo, Thresholds, an agency delivering supportive housing in Victoria, and the Infinity Project (including Home Fires for Indigenous Youth) in Calgary. Based on a synthesis of youth best practices and the regular Housing First model, the Making the Shift (MTS) project has developed the Housing First for Youth (HFY) Framework. MTS is currently piloting the approach through a multi-site demonstration project, and has created a national community of practice to disseminate best practices. See Figure 5.

Opportunities for Moving Forward

The Mental Health and Substance Use Collective Impact Team has developed a needs assessment and plan for moving forward through the *Close to Home* initiative. The needs assessment identified issues that were similar to those identified here, including for a broad continuum of housing, support (including mental health, addictions, life-skills and education/employment-related support, and income assistance), as well as a youth “safe space”. The needs assessment also identifies the need for support to be provided in the context of a coordinated system, and delivered through appropriate gender and cultural lenses, in a way that respects the experiences and needs of LGBTQ2S youth. The needs assessment also identifies the issue of precariously housed young families needing parenting support. Building on emerging resources provided through the House of Friendship, FNHA and MCFD youth mental health and addictions teams, the *Close to Home* plan recommends developing a continuum of based on the MTS YHF framework.

Figure 5: Housing First for Youth model

What kind of HOUSING is needed??



SUPPORTS



Responding to Housing Vulnerability in Indigenous People

The Need

While Indigenous people make up 10% of the Cowichan Valley population, they account for approximately 40% of the homeless population off-reserve. Housing supply on reserve is one problem, as there is a current wait list of 500 families (or 2000 individuals) for on-reserve housing (rental, or rent to own), which contributes to overcrowding (Author, 2014). Some existing supply also requires repairs related to substandard wiring and mold. Limited developable land, lack of infrastructure, and the complicated regulations of Indian & Northern Affairs also present hurdles to on-reserve housing capacity, including affordable home ownership. On reserve housing challenges mean that Indigenous people seek support and housing off-reserve and face the challenges described below.

The Current Response

As mentioned, the Hiiye'yu Lelum - House of Friendship provides homeless response, including homeless outreach, the Breakfast Program, and a drop in space offering showers and periodic health clinics. They provide rent subsidies and help connecting to community housing through advocacy and referral. Hiiye'yu Lelum and Malahat First Nation also host RentSmart, a program offering tenancy education for prospective tenants and landlords. M'akola offers family housing off reserve. On reserve, at Cowichan Tribes, there is a multi-million-dollar initiative to upgrade infrastructure and improve living conditions (ensure clean drinking water, proper septic systems, etc.). There is also an ongoing process to develop a housing strategy. The Cowichan Tribes Sustainable Housing office currently provides management/repairs for 200 rental units, and 100 rent to own units; it also coordinates a building program which creates 6 new units per year. There is also a growing capacity for health and mental health through the Cowichan Tribes Ts'ewulhtun Health Centre, as well as relationships with off reserve agencies such as Somenos House (emergency shelter for women fleeing violence, with or without children), MCFD and Island Health. H'ulh-etun Health Society provides counseling and housing-related advocacy to Halalt, Lyackson, and Malahat First Nations.

Challenges to the Current Response to Off Reserve Housing

Access to adequate housing in private rental market off-reserve is hindered by supply, and by a reluctance by landlords to rent based on cultural stereotyping, and the need for references and credit checks. Tenants who do secure housing from community landlords may face exploitation and substandard housing, as evidenced by 3 recent landlord investigations of health concerns related to mold, vermin and out of commission elevators. Key informants also emphasized the need for BC Housing to fast-track applications for applicants without phones, and for social housing to create flexibility around guest policies that hinder multi-generational living arrangements. All landlords need education about Indigenous history, and cultural preferences; at the same time, Indigenous people need education about how the housing system works, expectations re

tenancy, etc. Key informants also emphasized the need for an intentional approach to ensuring Indigenous voices are heard within off-reserve housing/homeless dialogues. They also stated that addressing housing/homelessness issues requires a meaningful partnership approach which includes respect for autonomy, and an understanding of how Indigenous people and communities define problems and solutions related to housing.

Guidance from the Literature and Other Jurisdictions

The “Indigenization” of the Housing First model is an emerging trend, which features the leadership of Indigenous staff (and agencies), a recognition that housing choice may reflect a preference for more communal living options (rather than the mainstream preference for private apartments), and a support model that reflects the principles of cultural competence and safety. For instance, in Winnipeg *At Home/Chez Soi* demonstration site, two teams were led by Indigenous agencies, which used the Medicine Wheel as the guiding principle of support, emphasized trauma-informed care, and helped participants reconnect with their culture. A newly articulated discussion on addressing Indigenous homelessness by the Canadian Homeless Observatory entails reconnection with traditional land and with community. As part of this movement, there are ongoing efforts to further define HF principles from an Indigenous perspective, including the Bentwood Box project sponsored by the Greater Vancouver Aboriginal Community Advisory Board, and a task group to develop a web-based Indigenous Housing First Toolkit.

Opportunities for Moving Forward

Regarding process, some key informants affirmed the involvement of the Aboriginal Coalition to End Homelessness, an Island-wide Indigenous Housing/Homelessness Coalition, as a strategy for developing an inclusive process going forward. The Coalition is based in Victoria, where it has a track of record of delivering Indigenous housing, but it has strong local connections in the Cowichan region. Key informants felt that the current reconciliation process offered a window for developing a plan based on the principle of “working with one heart and mind”, but founded on an understanding of historical issues, such as intergenerational trauma related to colonization and residential schools, and the ongoing unsettled treaty process. Key informants noted that ongoing progress on housing should link with ongoing reconciliation processes in the Cowichan region, rather than create new ones. They suggested innovative ideas for addressing the on-reserve supply gap like Tiny Homes, portable/modular housing, an apartment tower, camping area, and supported housing for people with mental health issues. They also identified RentSmart tenancy education as a valuable approach to be made more available for people renting off reserve. A number of key informants identified the need for an Indigenous housing advocacy/referral resource: a centre with a repository of opportunities, information, advice and help with navigation. They also pointed out that any housing information (e.g. pamphlets, website material) should have a familiar face. On the homeless response side, a Housing First pilot was suggested as a way to move forward. The VIU/Malaspina College building was suggested as a building not in use that could be repurposed to increase housing supply.

Responding to Housing Vulnerability in Low-Income Families (incl. Women-led)

The Need

In the Cowichan region, many low-income families are amongst the 25% of the 6000 renter households (or 1500) spending more than 50% of their income on rent, with some having to “choose between rent, food, or utilities.” Women-led single parent families are amongst the most vulnerable in this group, as they face a number of systemic barriers related to societal and landlord biases, as well as hurdles to economic inclusion, all of which make achieving stable housing difficult. The PIT count enumerated at least 10 families living in precarious housing, a number considered to be a “significant underestimate,” considering the increased use of food banks (at least 80 families per month), and the unmet need for utilities subsidies. While the magnitude of the need for families at imminent risk of homelessness requires more data to quantify, for these families, homelessness and housing precariousness is often a matter of poverty. Families also need support to achieve and maintain housing stability, related to help transitioning from family violence, healthy parenting, childcare, economic inclusion, as well as addictions, mental health and trauma-related support.

The Current Response

On the income side, the BC Housing’s Rental Assistance Program provides support to 215 working families with limited income in the Cowichan region. As well, there are 140 units of social housing for low-income families, which includes the family housing that M’akola provides, mainly to Indigenous families. There are 295 units for low-income senior households. Through Cowichan Women Against Violence Society, ten (10) BC Housing subsidies are also provided to women fleeing violence (with or without children).

Challenges with the Current Response

Key informants note that addressing poverty is “the elephant in the room”, when it comes to homelessness policy. The level of precarious housing amongst families identified in the PiT Count provides some indication of the magnitude of economically driven homelessness amongst families where there is current unmet need of over 80 families. While the BC Housing’s Rental Assistance Program provides assistance to over 200 working families, as mentioned, there is still a gap of over 3000 families who are spending 30% or more on rent and utilities, including a significant but unknown percentage precariously housed, and over 1500 households spending over 50%.

Opportunities for Moving Forward: guidance from the literature

Housing First has also been adapted for families experiencing temporary homelessness or who are currently living in precarious housing. Consistent with what some key informants suggested, emerging evidence affirms that for the most part such families can be successfully housed by addressing their underlying poverty. A recent American multi-

site study known as *Family Options* showed that families who had been living in a shelter and received an ongoing rent subsidy and limited support securing a residence could achieve housing stability, improved mental health, and increased relationship stability. In some cases (previously existing problems with family violence or with child welfare), additional support should be present, but in many cases family homelessness could be resolved using an ongoing rent supplement only. For those families and individuals experiencing temporary homelessness that do require support, an emerging rapid rehousing approach based on HF principles is to combine motivational interviewing, trauma-informed care, with a short-term case management support model known as Critical Time Intervention. The approach typically lasts nine months, and focuses on helping individuals to connect quickly to existing housing, develop a support plan, and connect with existing community resources necessary to ensure continued housing stability.

Maintaining and Expanding the Supply of Affordable Housing

The Need

Key informants pointed out that underlying homelessness is a lack of adequate affordable housing, and barriers to accessing the adequate housing that does exist. The Canadian Rental Housing index ratings (Coalition, 2017) designate Cowichan's overcrowding situation as "poor", and its affordability and overspending situations as "critical." Reports examining the state of housing in Cowichan show that 25% of households (3000) are in "core need", and face problems with adequacy, crowding, affordability (i.e., spending more than 30% of pre-tax income on housing). As noted, app. 1500 rental households (25% of all rental households) are in the situation of "overspending", i.e. spending over 50% of their income on rent. In the Cowichan region, a key challenge, on top of the core need gap (385 units), is a supply gap of 365 for the broader group of households beyond those in core need, i.e., "the missing middle" of households averaging \$44K/year, a group that increasingly includes fixed-income seniors in need of affordable rental. A recent survey in Cowichan suggests that affordable housing is a top public concern.

The Current Response

As mentioned, rent and utilities help bridge the affordability gap for vulnerable groups. In addition, subsidized housing run by local societies provides 140 units of low-income family housing, and 295 units for low-income seniors, as well as some for people with disabilities. Key informants noted the critical importance of municipal (and regional) government involvement for addressing homelessness, and spearheading the growth of affordable housing more generally. They also pointed to a growing willingness for leaders in this sphere to play a role and champion action. The specific role of government was seen in relation to facilitative zoning (e.g. for enabling motel conversion, other innovative housing supply strategies), incentives, as well as a source of valuable relationships with the development community. Along these lines, Duncan currently allows suites and will be expanding permitted suite sizes and locations in the new Zoning Bylaw. Densification is promoted in the OCP policies, and in the new

Zoning Bylaw through rezoning and changes in how the regulation of density is administered. North Cowichan is moving forward with secondary suite bylaw amendments and is involved in three active projects to expand the supply of housing which will help relieve pressure on affordable housing. 80 units of affordable housing will come on stream if a proposal to the provincial Land Trust is approved. Key informants noted that municipal government leadership is critical for leveraging support and resources from other levels of government. As noted elsewhere in the report, municipal government is also moving towards playing a more direct role in funding housing and homelessness infrastructure. In Cowichan, for example, the CVRD municipal government has provided funding for the Cowichan Housing Association. To play a more expanded role, however, would require an official “function” for affordable housing and homelessness. In the Comox Valley, a referendum approved such a function, as well as a dedicated funding stream.

Challenges

Key informants and available evidence indicates one underlying problem was housing supply, with a backlog of affordable and mid-range rental units, a supply gap of 750 rental units (385 affordable and 365 mid-range units), which by 2021 is project to grow to over 1000 units. At the same time, vacancy rates have decreased from 9.5% in 2013 to 3% in 2016, with the average rental price rising 10% over the past six years. (See Appendix D: Cowichan Valley Community Profile). While housing in outlying areas is cheaper, such areas lack the transportation and services in the core areas. Key informants emphasized the need to create a range of affordable options throughout Cowichan.

Key informants and housing reports note how all parts of the housing continuum inter-relate and problems in certain spheres have knock off effects down the line. For instance, increasing barriers to affordable home ownership, and decreasing supplies of middle range rental stock creates pressure that makes it increasingly difficult for the more vulnerable groups to compete for affordable, adequate rental housing.

In addition to problems with supply and affordability, key informants pointed to “elephants in the room”, in particular, the pervasive poverty and discrimination that prevent people from accessing existing housing. As discussed, certain groups have been identified as being most vulnerable, (including Indigenous people living on and off-reserve, single-income families, including those fleeing violence, and people with mental health-related disabilities). Seniors are another group that are becoming vulnerable, including home owners on fixed incomes who can’t access appropriate rental housing.

Opportunities for Moving Forward

The recent BCNPHA *Affordable Housing Plan for BC* affirms the capacity/potential of the “Community Housing Sector” (i.e., Municipal/Regional government, local housing societies, financial sector, real estate community, faith-based groups, etc. working in collaboration). Given the National Housing Strategy (NHS), there is particular

importance to leveraging the municipal role to take advantage of the NHS's new resources, which require matching financial or in kind resources from the provincial and/or municipal levels, including facilitative zoning, tax/fee incentives, land, etc. At the same time, there is opportunity to explore innovative housing options, (such as use of secondary suites, partnering "over-housed" seniors with others, Tiny Homes, modular housing) as a way to expand supply. Given the time horizons for new housing development, and in accordance with the BCNHPA suggested direction, the NHS provides a National Portable Housing Benefit fund to address the housing affordability gap in the short term, while housing development takes place in the medium to longer term.

Mobilizing and Coordinating Community Leadership

Key informants also identified other themes related not to substantive issues but to functional issues that need to be addressed in order to mobilize community leadership and move forward on homelessness response, prevention, and affordable housing. These relate to creating a structure to align planning and implementation efforts and oversee The Plan. They also relate to the two key "streams of work" that would enable implementation: public relations (communications)/advocacy, and resource development.

Alignment

While there was considerable momentum on a number of fronts, key informants identified a need to align the community's activities, rather than have "side conversations" or parallel initiatives. This means establishing a common vision, articulated within a plan that is housed within a coordinating structure. Such a structure would gather together the key stakeholders into a coalition, mobilize resources in the service of implementing The Plan, help ensure service coordination of the day to day activities of the homelessness sector, as well as carrying out other key functions. In order for the coordinating structure to ensure the community's work was most relevant, there is an ongoing need to engage certain spheres of the community, most particularly people with lived experience of homelessness, Indigenous people, as well as to bring along the wider community. Finally, key informants felt that the community still had to establish a clearer sense of who would lead, as well as ascertain where the resources (or at least seed funding) for the coordinating structure would come from.

Common Vision and Priorities

A commonly heard theme was that the community needed to affirm common values, most particularly the notion of working "with one heart and mind," or *nuts'a' maat shqwaluwun*. In line with this, they identified the need for a common approach. There was a consensus amongst key informants was that Housing First constituted a philosophy that should guide the community's work on a number of related fronts. As a philosophy (vs. as a specific program) Housing First emphasizes timely access to affordable housing with minimal programmatic barriers, given that being housed (and having choice over

one's housing and any required support) is a first step to addressing other issues standing in the way of improving one's quality of life (Gaetz & Dej, 2017).

Coordinated Action through Collective Impact

The notion of Collective Impact (C.I.) was seen as a way of coordinating the community's actions, given the value of the model, and the community's extensive experience with it. Along with establishing a common vision, the C.I. strategy is to establish a "backbone organization", or a structure that would be the basis of carrying out a coordinated strategy involving various partners. In the course of the planning process, there was movement in this direction, including a review of models in similar communities, and workshop initiated by Cowichan Housing Association, both aimed at establishing a model for a coordinating structure, and for identifying the functions (or "streams of work") that the backbone organization would carry out in support of community priorities (i.e., Housing First for adults and youth, homelessness prevention for vulnerable groups, and affordable housing). The two key functions aligned with issues identified by key informants interviewed during the planning process, where were: public education/advocacy, and resource development. These are described further below.

Alignment: progress and next steps re coordinating community leadership

During the course of the planning process, the community made considerable progress towards aligning its activities. Spearheaded by the HOME Team, the community established a model for a coordinating structure (Dame, 2017), identified priority streams of work (see below, Figure 6: Proposed Coordinating Structure), and agreed that the structure would "house" the Community Plan. They also received funding for a proposal to address a significant priority within one of the streams on Youth Housing First. As part of that project, they carried out a needs assessment while also hosting a forum to build consensus on the Housing First model.

Key informants suggested, however, that alignment requires further work. One issue is to continue engaging key communities, including people with lived experience of homelessness, and Indigenous peoples. As noted, another positive development is an emerging relationship with the Island-wide Indigenous housing/homelessness coalition. One key informant made the point that through engagement and dialogue Indigenous and non-Indigenous people needed to "get on the same page" with respect to how problems and solutions are defined, and what key terms mean.

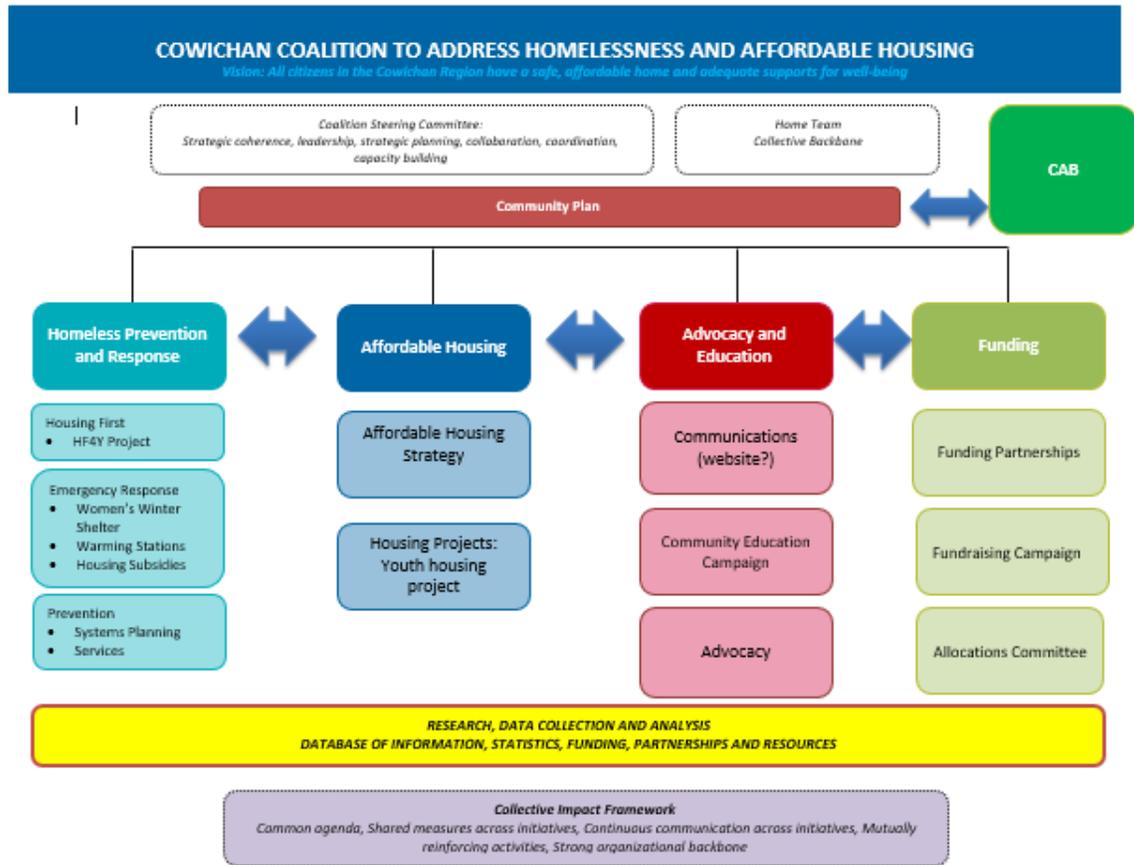
In addition to continuing to engaging impacted communities, key informants also identified the need to establish more clarity around the leadership of the coordinating structure/coalition. Movement in this direction includes establishing a Coalition Steering Committee, constituting of the HOME Team (CHA, United Way, Our Cowichan, Social Planning Cowichan), among other key community agencies.

During the March community forum, Cam Keller identified some learnings about leadership gleaned from the *At Home/Chez Soi* initiative (Keller et al., 2013), about the criteria enabling individuals (aka “boundary spanners”) or agencies to create alignment, including:

- Knowledge of the population to be served
- Recovery orientation
- Curiosity
- Risk tolerance
- Nimbleness
- Collaborative
- Being open to unexpected champions or partners (not the usual suspects)
- Open to detractors to learn from their concerns/comments

Finally, key informants identified the need for some dedicated resources or seed funding, given that leading such an initiative should not be seen as a “side of the desk” activity. In the course of The Plan Steering Committee meetings, the group agreed to formalize the group into the Cowichan Coalition to Address Homelessness and Affordable Housing. See Figure 6: Proposed Coordinating Structure. A funding proposal was developed, supported by the new Coalition, and submitted to CVRD municipal government for a housing and homelessness “function” which would provide infrastructure funding as well as seed funding for affordable housing and homelessness response. Establishing a function may require a regional referendum. Separate proposals were also developed for a women’s shelter, and a strategy was developed to establish a winter warming center.

Figure 6: Proposed Coordinating Structure



Advocacy & Education

A common theme amongst key informants was that although there was considerable support in the community for addressing and preventing homelessness, that there was a need to dispel common myths and fears that can create opposition. They felt there should be an organized campaign for doing so, that entailed creating a case statement that addressed common myths, demonstrated the positive impact of investing resources, and communicated success stories, including those related to advocacy, and related to personal success stories.

Informants suggested that the public education campaign develop a number of key messages, including:

- Homelessness is not a choice;
- People experiencing homelessness are not “a transient group”, but our own community members
- Being homeless is “not an identity”, it’s a temporary state that could happen to anybody

- People experiencing homelessness have many faces, including parents, young people, and older people;
- Our current system is not an efficient way to allocate resources
- People who've experienced homelessness, with the right support and housing, and reclaim their lives and contribute to their communities.
- Housing First is not "housing only"
- (to landlords) renting to people connected with Housing First makes sense because tenants come with support
- at one point or other in our lives, all of us will need support to live in our own communities and feel at home (e.g. as seniors)

Key informants also identified a number of other issues that require dialogue, in order to address fear and stigma. One prominent fear is about addiction, which is that practicing harm reduction (a key aspect of the Housing First approach) is enabling drug use, which puts the general public at higher risk. One key informant suggested that the public needed to be made aware of the link between trauma and addiction, and about the need for trauma-informed addictions treatment. Another suggested that the public needed reminding that with housing, and available treatment, people are much abler to address their addictions.

The positive impacts that the campaign's case statement should address included the evidence generated through the *At Home/Chez Soi* and other initiatives about the return on investment for people served by Housing First programs, particularly for individuals who previously make high use of hospital and police resources (Aubry et al., 2016). Key informants also felt that the campaign should feature the stories of individuals who have recovered from homelessness, about the positive impacts on their lives. While there was growing consensus about causes and solutions to homelessness, they also identified a need to be intentional about how problems are framed to the public (e.g. making the case that the problem of "dirty needles" around a school is fundamentally about housing, rather than just about public safety), and about solutions (i.e., that while a growing number of people understand Housing First, there is still a need to help various players "get on the same page" about what it entails.)

As well as suggesting key messages, key informants also identified certain target groups that the campaign should address, including neighbourhood residents' associations, developers, landlords/property managers, and communities such as service organizations, faith groups, and business leaders, including banks and credit unions, i.e. groups that could be engaged in fund raising efforts. Given this, they also suggested that there was a strong connection between public education and another priority, which was resource development.

Key informants pointed to the material and resources that already existed, upon which the public education/advocacy strategy could build, including a number of fact sheets developed by the Cowichan Housing Association (CHA), including CHA's case statement for a Community Land Trust (CitySpaces, 2015), and material on the costs of homelessness, and the return on investment that adequate housing would bring (CHA,

2017b). The recent Affordable Housing Plan for BC spearheaded by BC Non Profit Housing Association documents the needed investments and policy changes needed from federal, provincial and community levels for addressing homelessness and affordable housing (Coalition, 2017). In addition to addressing needed resources, the Coalition’s lobbying efforts should also address systemic barriers that require policy changes, such as the need for increased shelter allowances for Disability Benefits recipients, or for zoning changes that would enable Tiny Homes to be developed.

This function would entail developing a communications strategy, including designating official spokespersons for external communications, and establishing regular internal communications within the Coalition.

Resource Development

A common issue raised was “where the money would come from” to fund a strategy to address and prevent homelessness. Key informants suggested a number of ideas, including making better use of existing resources that were inefficiently directed (e.g. the number of people “housed” in the hospital, with nowhere to go), and coordinating programs with similar aims (e.g. formalizing collaborations at the service delivery level through joint case management). Another need is to mobilize existing resources within the wider community, drawing on the community resource database being established by Social Planning Cowichan (which will include builders, roofers, donors, investors, etc.).

At the same time, there was a common sentiment that Cowichan Valley wasn’t attracting its “fair share” of federal and provincial resources. There was also a recognition that the communities’ success stories happened when the community had aligned itself, and engaged key local leaders (e.g. Warmland Shelter was spearheaded by a leadership group including the local M.L.A.). One person also stated that when a community’s Mayor and Council are onside, the province becomes more attuned to community needs. Along these lines, key informants pointed to a number of opportunities that could be emerging (e.g. initiatives of the new provincial government related to housing and homelessness; the soon to be released federal affordable housing strategy; developments at the municipal level).

There was a collective recognition that by formulating a plan with clear priorities, the community would be in a better position to respond to such opportunities, and to quickly develop “shovel ready” proposals when they do emerge at the federal and provincial level.

Finally, key informants pointed to existing resource development activities taking place at the regional and municipal levels, upon which the resource development strategy could build. Most relevant to this was the aforementioned proposal to develop a community land trust, and the movement towards establishing an affordable housing “function” at the regional/municipal level, and to existing initiatives involving government donations of unused land. In a related vein, they also pointed to affordable housing developments in

North Cowichan, and the movement towards establishing enabling policies, related to zoning (e.g. secondary suites) and development.

While the overall vision requires adequate resources, some key informants emphasized that the community must “start somewhere”, and could marshal enough resources for a “quick win”, such as a pilot project to “start getting people off the street.” The example of Parksville was raised, as another small community on the Island that had started small, and were showing clear success using the Housing First approach. By starting small, and demonstrating success to the community, the coalition could then garner support for further support. During a community forum, another person raised the idea of establishing a priority “by name list” of people who are most vulnerable, as is done in the 20,000 Homes campaign run by the Canadian Alliance to End Homelessness (<http://www.20khomes.ca>).

Summary, Analysis & Action Plan: Objectives for the Streams of Work

Based on the key informant interviews, resource map, and relevant literature around best practices, the section below summarizes and defines objectives for each theme or “stream of work”; first for the functional streams: leadership/alignment; public education/advocacy; resource development; and then for the substantive streams: addressing chronic homelessness; prevention/early intervention for vulnerable groups; and affordable housing. See Summary Table: Assets, Gap/Challenges/Recommendations after the concluding section.

Leadership/Alignment

Summary of the Issue

Addressing and preventing homelessness in the Cowichan region requires working across many sectors, and requires numerous partnerships at the planning, administrative and service delivery level that span various sectors and forms of government. The community has a great deal of commitment and a number of relevant initiatives that need to be kept in alignment. The community also has various housing and support resources that could be better coordinated.

Cowichan region thus requires a convening table/structure with clearly defined leadership to address homelessness (including its prevention) that engages all the important stakeholders, and helps ensure that relevant resources and initiatives are brought together and are done in alignment in order to achieve maximum impact.

There should also be more capacity developed for helping people in need of affordable housing to understand and navigate available resources, a system for coordinating access to those resources for people who are homeless or at imminent risk, and a clearly defined and coordinated Housing First system of care.

In order to move forward, the coordinating structure needs to establish a clear lead agency with designated staff in order to begin implementing the functions of the coordinating structure, relating to public education/advocacy, resource development, implementing housing and support, and service coordination.

In order to guide the coalition and its work, there should be an overall plan (which the current the document represents). Once established, the coalition needs to develop specific implementation plans for its streams of work, as well as the capacity to monitor and evaluate The Plan's implementation.

Recommendations for Moving Forward

- Formalize and establish the coalition, including its structure and key functions and terms of reference
- Building on the proposal to CVRD municipal government, procure organizational seed funding for the Coalition (see Resource Development below)
- Establish overall lead agency/staff for carrying out the functions/streams of work
 - considering *At Home/Chez Soi* criteria for boundary spanner and lead service agencies
- Engage key constituencies (people with lived experience, Indigenous Communities, etc.)
 - drawing on relationship with Greater Victoria Homelessness Coalition and its engagement model
 - in consideration of the *At Home/Chez Soi* PWLE engagement strategy, e.g. Vancouver Speaker's Bureau
- Network with other communities:
 - BC 10 (network of Community Entities, coordinated by Central Okanagan Community Foundation)
 - The National Making the Shift Housing First for Youth network
 - Emerging Vancouver Island Network
- Establish coordinated access/referral centre and process
 - Building on the Cowichan Housing Association resource
- Develop service coordination strategy:
 - Based on the Housing First System of Care model
- Establish implementation plans for each of the streams of work
 - Based on the recommendations identified below and others emerging
- Establish monitoring/evaluation capacity

Public Education/Advocacy

Summary and Analysis

Preventing and addressing homelessness require public support. Public understanding fosters political support which helps effect needed funding and policy changes, including at the municipal level. Public understanding also helps create supportive communities that improve quality of life outcomes for people receiving housing and support.

In order to create public support, there is a need to address stigmas and misconceptions (e.g. people want to be homeless, or aren't from our communities). There is also a need to help citizens understand the positive benefits to providing housing and support, both to the individual and the community at large. The Coalition needs to create an internal communications strategy in order to keep all partners up to date, and to designate external spokespersons. The Coalition's role would also be to identify areas and make recommendations regarding areas requiring systemic policy changes, e.g. zoning changes to facilitate Tiny Homes.

Recommendations for Moving Forward

- Mount a public education campaign to dispel stigma and misinformation around homelessness, and drawing on success stories.
- Create a case statement (an economic and moral argument for investing in housing and homelessness)
 - drawing on data from CHA Housing Trust proposal re the costs of homelessness and return on investment of providing housing and support
- Develop an internal communications strategy for the Coalition, and designate external spokespersons for public education and advocacy (funding or public policy-related)

Resource Development

Summary & Analysis

Resource development means aligning existing resources in a way that is more effective, taking advantage of funding and policy windows, and raising new resources. However, in order to do this work, it has to be prioritized, rather than remain a “side of the desk” activity. Thus, there is a need for initial seed funding to build the capacity to do more sustained resource development work, as well as infrastructure and staffing growth in the Coalition that could support this work.

Key informants suggested that the housing/homelessness community were sometimes not aware of the funding from arising government initiatives, and that other communities were better prepared to take advantage of these. By developing relationships with government partners and politicians, the homelessness/housing community can become increasingly aware of arising initiatives and positioned to apply for funding to meet its priorities, using “shovel ready” proposals.

Developing affordable housing requires land, capital funding, financing, as well ongoing funding for maintenance and staffing. CHA's proposal for the Community Land Trust will help in this regard, and there is a need for “outside the box” creative solutions to create more housing, and to mobilize the resources of the community, e.g. business people, potential landlords of apartments and secondary suites, available land, and tapping into emerging opportunities around for modular housing.

Recommendations for Moving Forward

- Secure infrastructure funding for Coalition
- Develop economic case statement (see public education)
- Build Coalition infrastructure and staff capacity for resource development, including for writing funding proposals
- Identify upcoming government policy announcements and funding competitions
 - Provincial modular housing initiative
 - Emerging provincial homelessness plan
 - National Housing Strategy (including Indigenous Housing Strategy)
- Identify possibilities for municipal or regional funding or in-kind donations
 - e.g. available land
 - infrastructure funding
 - housing subsidies
- Continue developing Housing Trust
- Identify other fund-raising or resource development opportunities
 - tapping into secondary suites
 - business community (including financial institutions)
- Building on Social Planning Cowichan's emerging community resource database, develop a system to capture, mobilize and lever existing community resources (e.g. builders, roofers, donors, investors, etc.)

Responding to Chronic/Episodic Homelessness

Summary of the Issue

Region-wide, Cowichan has 115 people who experience chronic and episodic homelessness, a number that has grown significantly between the 2014 and 2017 Point in Time Counts. The typical chronically/episodically homeless person is middle aged and male, but there is an increasing proportion of women, families, seniors and young people; Indigenous people are over-represented in this group as a whole (40% vs. 10%), so support needs must be delivered through the lenses of age, gender, and culture that acknowledge the importance to housing stability of connection with community and traditional land. Given the frequency of mental illness, addictions, and/or other complex health needs, people experiencing chronic homelessness are likely to require ongoing support that is trauma-informed, harm-reduction-based, and consistent with chronic disease management best practices.

The current response includes homeless outreach, drop-in, shelter, transitional housing, congregate supportive housing and some scatter-site supported housing options. Despite these strengths, a key challenge is a lack of affordable housing and mobile support, which has created a bottleneck in the continuum, meaning that individuals have difficulty moving on from transitional and supportive housing into more independent community housing. Lack of support capacity also means that Indigenous people seeking housing through homeless outreach have difficulty accessing appropriate housing and maintaining

housing stability once housed. Another key challenge is that certain groups (youth, women, people outside Duncan core area, and people disengaged from mental health and addictions supports) have difficulty accessing emergency shelter, and thus also have difficulty finding permanent supportive housing in the community. With respect to opportunities, though increasing housing supply is a longer term issue, there are possibilities for relatively “quick wins” on the housing side (modular housing, motel conversion, secondary suite usage, and use of portable housing subsidies); on the support side the new (Duncan-based) Assertive Community Treatment team could be drawn upon, as could IHA teams from South and Mid-Island to create Cowichan-wide support coverage. In similar Canadian communities, the Housing First team is provided by a community-based organization in partnership with the local health authority; housing subsidies come from a combination of health, housing and municipal sources; the new federal Portable Housing Subsidy provides another potential source.

Analysis and Recommendations for addressing chronic/episodic homelessness

While some key elements of a Housing-First oriented system of care are in place, in order to move forward, the community needs to move away from the “staircase” model of housing (shelter → transitional housing → supportive housing → community housing), and create the conditions for housing people experiencing homelessness (including those who are disengaged from care) *directly* from the street or emergency shelter into regular community housing, in accordance with high-fidelity Housing First practice. This entails in the short to mid-term:

- procuring 100 portable housing subsidies through multiple sources
- creating a “by-name” list of the most vulnerable individuals
- creating a mobile support team (including treatment, supported employment, community integration, peer support) as well as including a housing specialist to procure existing stock, and work with landlords, clients and support team to achieve housing stability)
- ensuring support is ongoing and provided through gender/culture lenses
- expand low-barrier congregate supportive housing options by 15 units for the estimated 15% of people experiencing chronic or episodic homelessness who would prefer or need it

Once implemented, the mobile support team could provide “in-reach” support to previously homeless individuals housed in existing congregate housing. In the mid to longer-term, congregate supportive housing options should be expanded through motel conversion, modular housing, and purpose-built congregate supportive housing construction. Congregate housing implementation requires a strong public relations strategy to implement successfully.

Finally, the existing system requires augmentation through:

- developing an extreme weather response strategy
- expanding access to appropriate emergency shelter for those with barriers including women, youth under 19 and, people unmanaged mental illness and addictions, and people outside of the Duncan core area

- giving priority access to community housing for people currently in transitional and/or supportive housing who are ready for independent housing

Responding to/Preventing Emerging Homelessness in Vulnerable Groups

Summary of the Issue

The Need: three overlapping groups in particular are vulnerable to temporary homelessness, including single-parent families, Indigenous people, and youth. Housing vulnerability in all these groups relates strongly to poverty. Psychosocial needs (related to trauma/mental health/addictions; domestic violence, family separation, etc.) may also be present which require time-limited support strategies. In the Cowichan region, low-income families, including ***female-led single-parent families*** are amongst the 3000 households in “core need”, spending over 30% on rent and utilities, and 1500 (or 25% of renter households) spending more than 50% of their income on housing, and having to “choose between rent, food or utilities.” ***Indigenous families and individuals*** moving off reserve are amongst those most vulnerable to living in inadequate and overcrowded housing situations. Addressing the on-reserve supply gap of 500 units would help prevent Indigenous people from moving. Off-reserve racism and the need for reconciliation are key structural issues contributing to housing challenges on and off reserve. There is a significant gap in units with more than two-bedrooms, which are needed for low-income families of all types. Regarding ***youth housing vulnerability***, there were 24 individuals amongst the homeless or precariously housed identified by the PiT Count, including a group connected to but living outside foster care. A key informant survey identified up to 125 youth that considered to be at risk. From a ***region-wide perspective***, particularly vulnerable groups include single-parent families moving to more remote centers for affordable housing but who lack transportation, childcare and support, and individuals living rough in boats, campers or mobile/manufactured homes in disrepair. ***Seniors*** are also an emerging vulnerable group (see below).

Current Challenges/Opportunities

Family Homelessness: A recent multi-site study demonstrated that providing an ongoing housing subsidy was the most effective way to address family homelessness. For those experiencing specific needs with family violence and separation, mental health, etc., specific supports also need to be present, including via the Critical Time Intervention approach. While many vulnerable Cowichan families receive provincial rent supplements, the recent BC Non Profit Housing Association (BCNPHA) plan identifies unmet need for 3000 low-income (often women-led single-parent) families who require rent and utilities supplements to take them out of core housing need; this gap could be addressed by augmenting existing provincial subsidies and accessing more through the new National Portable Housing Benefit. More comprehensive/coordinated support is needed to build on existing resources in relation to transition from domestic violence, and support for psychosocial issues. ***Indigenous homelessness:*** While Indigenous-specific family housing exists off-reserve, and new programs such as RentSmart have helped

Indigenous families access and maintain housing, there is a need a more sustained and systematic approach to address off-reserve Indigenous housing access, supply and instability, and for an Indigenous Housing Resource Centre. **Youth housing vulnerability** relates to family conflict, familial mental illness/addictions, school disengagement, and foster care involvement; on the response side, barriers to emergency shelter, supported housing, supported education, and the need for more safe youth-friendly spaces exist, including for LGBTQ2S young people. With these issues in mind, the MHSU Collective Impact group under the *Close to Home* initiative is currently developing a plan addressing trauma-informed care, housing, support and preventive strategies for precariously housed or homeless youth, based on the Housing First model for Youth.

Analysis and Recommendations for Moving Forward with a Strategy for Prevention/Early Intervention for Vulnerable Groups

While the strategy for addressing chronic/episodic homelessness focuses on providing permanent supportive housing, this aspect of the community strategy should address socioeconomic issues and systemic barriers as well as provide time-limited support delivered through an appropriate population lens. In particular, it requires:

- providing up to 3000 (new or augmented) permanent, portable rent/utilities supplements available to vulnerable groups (made available on the basis of prevention, i.e. spending over 30% and in danger of eviction, or temporarily homeless)
- addressing the on-reserve housing supply gap of 500 units
- creating a rapid rehousing support team for people experiencing temporary homelessness and having support needs, based on the Critical Time Intervention model, with the specifics of the support delivered using the appropriate population lens:
 - **youth** (following the comprehensive HF for Youth support model, including supported education/employment)
 - **single-parent families** (family violence, child welfare, mental health)
 - **Indigenous families and individuals** (trauma-informed, culturally safe, following community ownership principles)
- expanding housing supply by a minimum of 385 units of core need housing (framed as a percentage of new builds), focusing on
 - low-income *family housing* (2 and 3 bedrooms)
 - addressing on reserve supply gap (500 units), including through innovative options such as Tiny Homes, portable/modular housing, an apartment tower (“tall building”) and supported housing for people with mental health issues
 - addressing off-reserve access barriers specific to *Indigenous people* (Housing Resource Centre, Rent Smart, mutual education/reconciliation)
- through a combination of new building and rent/utilities supplements, targeting key gaps in the *youth housing continuum* beyond shelter/emergency support (youth safe-house/wellness centre; Host Homes, supported housing options)

Expanding Supply of Affordable Housing Across the Housing Continuum

The Need

Housing is a continuum/system where barriers in one aspect, e.g., missing middle, or affordable home ownership, have knock off effects in the others, including market and affordable rental sectors. As mentioned there is a supply gap of 500 units on reserve. Off reserve in the Cowichan region is a key challenge, on top of the core need gap (385 units), is a supply gap of 365 for the broader group of households beyond those in core need, i.e., “the missing middle” of households averaging \$44K/year, a group that increasingly includes fixed-income seniors in need of affordable rental. A final need is for repairing up to 1000 units of social housing and affordable rental stock that is currently in disrepair, as well as establishing a standards oversight framework.

Current Challenges/Opportunities

The recent BCNPHA *Affordable Housing Plan for BC* affirms the capacity/potential of the “Community Housing Sector” (i.e., Municipal/Regional government, local housing societies, financial sector, real estate community, faith-based groups, etc. working in collaboration). Given the National Housing Strategy (NHS), there is particular importance to leveraging the municipal role to take advantage of the NHS’s new resources, which require matching financial or in kind resources from the provincial and/or municipal levels, including facilitative zoning, tax/fee incentives, land, etc. At the same time, there is opportunity to explore innovative housing options, (such as use of secondary suites, partnering “over-housed” seniors with others, Tiny Homes, modular housing) as a way to expand supply. Given the time horizons for new housing development, and in accordance with the BCNPHA suggested direction, the NHS provides a National Portable Housing Benefit fund to address the housing affordability gap in the short term, while housing development takes place in the medium to longer term.

Analysis and Strategy for Moving Forward

In line with the BCNPHA strategy, and to take advantage of opening policy windows at the provincial and national levels, we recommend:

- using rent (and utilities) supplements to address short term supply gap
- following planks of NHS and BC Affordable Housing Strategy
 - increasing new supply by over 750 units (framed as a %age of new builds)
 - maintaining existing supply (up to 1000 units) in social and affordable rental housing through the National Housing Strategy fund
 - adopting a regulatory framework for ensuring landlord compliance
- leveraging the key municipal/regional role, in collaboration with Community Housing Sector, and with the Province, in order to access NHS and provincial resources

- implementing the Community Land Trust and Coordinating Structure (backbone organization for the Cowichan Homelessness/Housing Coalition)
- engaging the local builders, neighbourhood associations, and real estate community

Conclusion

This plan lays out a strategy for accomplishing three streams of work, related to addressing chronic homelessness, preventing homelessness in vulnerable groups, and expanding the supply of affordable housing throughout the Cowichan region. In order to accomplish the strategy, the community should also continue taking steps to align leadership and resources through the creation of a coordinating structure. In addition to being accountable for overseeing The Plan, the coordinating body would also address the key functions of public education/advocacy, and resource development.

As a next step, the community needs to articulate a more detailed action plan for each of the recommendations identified, which are summarized in the Summary Table on the following page. In the short term, this plan identifies some priorities for moving forward, drawing on existing resources and partnerships. In the medium term, implementation of The Plan will require identifying where more resources are needed and being responsive to emerging opportunities in relation to provincial and national strategies to address housing vulnerability, and income insecurity. In the longer term, this document provides a framework for achieving the vision of the Cowichan Housing Association of “affordable housing for all” in the Cowichan Valley Regional District.

Summary Table: Gaps/Challenges, Assets, Recommendations and Next Steps

(Sub) Stream	Challenges	Assets	Recommendations	Next Steps/Linkages
Coordinating Structure	<ul style="list-style-type: none"> • need for coordinating body to oversee overall homelessness/housing strategy, resource development/advocacy, public education, achieve system coordination, and oversee the implementation of The Plan 	<ul style="list-style-type: none"> • community moving towards Collective Impact approach • established homelessness and housing coalition • developing seed funding proposal for coordinating structure 	<ul style="list-style-type: none"> • continue seeking seed funding for coordinating structure • continue formalizing coalition structure and operations 	<ul style="list-style-type: none"> • coalition to develop detailed action plan for each of The Plan “streams” • develop strategy for engaging key communities (Indigenous community, and people with lived experience with homelessness)
<i>System Coordination</i>	<ul style="list-style-type: none"> • need for a coordinated housing access/advocacy centre • need for overall system coordination re housing and support 	<ul style="list-style-type: none"> • good informal relationships between agencies and sectors to build on 	<ul style="list-style-type: none"> • develop coordinated housing access centre/strategy with “no wrong door” • develop overall system coordination strategy 	<ul style="list-style-type: none"> • convene relevant stakeholders to establish specifics of access centre/service coordination strategy
<i>Resource Development</i>	<ul style="list-style-type: none"> • resource development to ensure Cowichan’s “fair share” • need to respond to emerging opportunities through joint funding proposals • need to tap into existing community resource potential • need for seed-funding to establish infrastructure and staff capacity 	<ul style="list-style-type: none"> • seed funding proposals • existing resource banks (SPC) 	<ul style="list-style-type: none"> • develop case statement with economic/quality of life arguments 	<ul style="list-style-type: none"> • link with Community Housing Trust Proposal
Advocacy & Public Education	<ul style="list-style-type: none"> • need to get community on side for resource development • need to counter NIMBY • need to speak with “one voice” • need to lobby for systemic changes (e.g. zoning, funding, etc.) 	<ul style="list-style-type: none"> • significant community support • key messages developed 	<ul style="list-style-type: none"> • further articulate key messages • identify Coalition spokespersons • develop internal Coalition communications capacity 	

(Sub) Stream	Gaps/Challenges	Assets	Recommendations	Next Steps/Linkages
<p>Chronic Episodic Homelessness</p> <ul style="list-style-type: none"> • 115 region-wide • significant number of youth, seniors, women and families in overall homeless count of 150 	<ul style="list-style-type: none"> • outreach (after-hours) and mobile support • access to shelter (youth, women, people with unmanaged mental illness and/or addictions) • coordinated access to housing continuum • flow through (people stuck in shelter or transitional housing) • supply of supportive housing • supply of regular affordable housing • need for age, gender and cultural lens • need for regional perspective on housing and support 	<ul style="list-style-type: none"> • housing continuum elements (shelter, transitional housing, semi-independent living, subsidized rental) • emerging support puzzle pieces (ACT teams, Car 60) • possible quick wins on housing supply side (motel conversion secondary suites, modular housing) • relationships with community landlords • relationships between support agencies • some housing subsidies • emerging Housing First pilot project through House of Friendship 	<ul style="list-style-type: none"> • create housing specialist position • procure 115 housing subsidies (various potential sources: VIHA, province, National Housing Strategy fund, municipality) • create/secure 100 “regular housing” units (scatter-site Housing First) • create 15 group-based Housing First units • develop capacity for outreach and mobile support • address shelter access barriers • develop extreme-weather shelter strategy 	<ul style="list-style-type: none"> • secure funding for implementation coordinator or “boundary spanner” • bring together all relevant agency partners (including VIHA, RCMP, CMHA, House of Friendship) • create action plan to develop roles and responsibilities for implementing ideal Housing First team(s) and system • as first step, move forward on House of Friendship pilot project and evaluation • link to Public Education (Coalition stream) • link to Resource Development (Coalition stream) • create funders table (agencies, ministries, community sector and private funders, etc.) • do resource development in support of action plan
Vulnerable Groups	Gaps/Challenges	Assets	Recommendations	Next Steps/Linkages
<p>Youth</p> <ul style="list-style-type: none"> • 25 absolutely homeless (17-25) • 60 homeless or precariously housed (13-25) • up to 150 “at risk” 	<ul style="list-style-type: none"> • group of youth (Indigenous & non-Indigenous) who are disengaged from foster care system • young Indigenous families moving off reserve and precariously housed • addictions/mental health support • barriers to shelter for youth and need for youth “safe space” • lack of supported and regular community housing 	<ul style="list-style-type: none"> • MCFD youth mental health/addictions teams • growing on-reserve mental health/addictions capacity • Youth Access Team and movement towards trauma-informed care • youth-serving agencies (Options and Alternative School Board) • <i>Close To Home</i> initiative development housing and 	<ul style="list-style-type: none"> • finalize Housing First for Youth support model (key issues: parenting support, life skills, supported employment) • develop youth safe space/wellness centre • through combination of new supply and supplements, develop youth housing continuum 	<ul style="list-style-type: none"> • secure funding and resources to carry out <i>Close To Home</i> recommendations • link with foster care reform • link with Indigenous housing recommendations below

	<ul style="list-style-type: none"> vulnerability to unstable/exploitive housing situations 	<p>support model based on housing first for youth model</p>	<p>(host homes, supported housing)</p>	
Indigenous People	Gaps/Challenges	Assets	Recommendations	Next Steps/Linkages
<ul style="list-style-type: none"> waitlist of 500 families for on reserve housing (2000 individuals) 40% of homeless population off reserve 	<ul style="list-style-type: none"> on reserve housing supply and infrastructure challenges need for innovative housing options on-Reserve, including Tiny Homes, portable housing, legal camping, etc. young families moving off reserve most vulnerable (see above) off reserve barriers to access, including cultural stereotyping exploitation by landlords offering substandard housing some social housing policies not conducive to Indigenous family structure need for mutual education for prospective tenants and landlords re tenancy norms housing development should be done respecting principles of Indigenous ownership/control need for Indigenous specific housing advocacy, referral, navigation strategy/resource 	<ul style="list-style-type: none"> increasing on-reserve housing capacity (200 rental, 100 rent to own, building 6 units per year to increase) infrastructure development initiative increasing on-reserve mental health/addictions capacity and relationships with off-reserve agencies off-reserve housing access/navigation through House of Friendship housing subsidies (and some support) available Tenancy education/support through Rent Smart M'akola Housing (family housing), 110 off reserve units of family housing Emerging Housing First pilot project 	<ul style="list-style-type: none"> Address on-reserve supply gap through innovative options such as Tiny Homes, portable/modular housing, legal camping area, apartment tower, and supported housing for people with mental health issues create Indigenous Housing Resource Centre (for off and on-reserve housing navigation, rental and home-ownership) augment off-reserve landlord and tenant mutual education by expanding Rent Smart move forward on Housing First pilot (see above) 	<ul style="list-style-type: none"> link with Housing First pilot project (see above) link with on-reserve housing and infrastructure strategy seek funding through National Housing Strategy (Indigenous Housing plank)
Low-Income Families	Gaps/Challenges	Assets	Recommendations	Next Steps/Linkages
<ul style="list-style-type: none"> those led by single parent women 	<ul style="list-style-type: none"> 1500 rental households spend more than 30% on rent and utilities (in "core need") 	<ul style="list-style-type: none"> 215 rent subsidies for working families with limited income 	<ul style="list-style-type: none"> secure/provide up to 3000 permanent, portable 	<ul style="list-style-type: none"> Explore opportunities for housing/utilities subsidies through

<p>particularly vulnerable</p> <ul style="list-style-type: none"> senior households an emerging group 	<ul style="list-style-type: none"> over 3000 spend more than 50% having to “choose between rent, utilities and food” core need housing supply gap of 385 units low supply of family-oriented rentals (more than 2 bedrooms) need for support (mental health, parenting, family violence, economic inclusion) 	<ul style="list-style-type: none"> 140 family social housing subsidized units 10 subsidies for women fleeing violence (with or without children) Somenos House administers subsidies and provides support through shelter and connection to housing and support (proposal for second-stage housing waiting for funding) 	<p>rent/utilities supplements</p> <ul style="list-style-type: none"> expand/augment utilities subsidies expand family-appropriate affordable rent options (over 2 bedrooms) maintain and expand supply of affordable housing (see below) 	<p>National Housing Strategy</p> <ul style="list-style-type: none"> Explore municipal/regional role in funding housing subsidies Link to poverty reduction/economic inclusion initiatives
<p>Expand Affordable Housing Supply</p>	<p>Gaps/Challenges</p>	<p>Assets</p>	<p>Recommendations</p>	<p>Next Steps/Linkages</p>
	<ul style="list-style-type: none"> Aging supply of primary rental Increasing cost of entry level home ownership Increasing competition and decreasing vacancy in secondary rental market Available low-cost options increasingly unsuitable, crowded and unsuitable Supply gap of low income core need is 385 Supply gap of “missing middle”, moderate income units of 365 Limited options for fixed income seniors who wish to downsize 	<ul style="list-style-type: none"> 295 low income seniors units 140 low income family units 485 registered NGO spots in total in CVRD, including 110 for Indigenous people living off reserve increased leadership at municipal level related to zoning, fees, and incentives emerging innovative options for affordable rental and low-cost home ownership Provincial and National housing initiatives (requires cost-sharing, including in-kind, at municipal level) 	<ul style="list-style-type: none"> Augment municipal role to spearhead resource development through NHS and provincial initiatives Create spaces to address core housing need supply gap of 385 Create spaces to address “missing middle” gap by 365 Move forward on repairs for social and private housing Develop oversight structure for housing quality 	<ul style="list-style-type: none"> Secure infrastructure for Housing Coordinating structure Secure funding through the National Housing Strategy for supply and repair Move forward on attainable housing plan and develop detailed action plan Link with Indigenous housing recs above

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Glossary

Affordable housing – a common definition is paying no more than 30% of pre-tax income for rent and utilities; the CMHC definition is 80% of market rent; while the term sometimes applies only to subsidized housing, in its broader sense it applies to any housing supplied by the public, private or not-for-profit sectors

Assertive Community Treatment (ACT) – a form of case management provided on a mobile basis where support is provided directly with the team, rather than brokered through community referrals; the ACT team consists of a number of specialists, including illness management; concurrent disorders; employment/education, and peer specialist.

Core housing need – living in housing that is not affordable, and/or living in substandard or overcrowded living situations

Critical Time Intervention – a relatively short-term case management model which complements the ICM model (working on brokerage principles).

Intensive Case Management (ICM) – a form of case management where support (mental health/addictions; income/employment/education, etc.) is provided largely through a mixture of “in-house” support and referrals to community resources.

Homelessness Partnering Strategy (HPS) – the federally funded program for responding to homelessness.

Housing First – an approach to providing permanent low-barrier, affordable housing in supported housing, or other housing of an individual’s choice, with tenancy protection, and mobile, ongoing support. The principles of Housing First apply to programs as well as systems of care.

Low-barrier housing – housing that has no preconditions related to substance use prohibitions, and/or mandates around mandatory medication compliance or participation in programming

NIMBY – a term referring to community resistance or polarization; initials stand for Not in My Backyard

Point in Time Count – federally and community funded enumeration of homelessness that takes place every two or three years

Rapid Rehousing – housing and support provided along Housing First principles using a portable, ongoing housing subsidy, but with relatively short-term support

Secondary rental market – rental units in buildings other than purpose-built rental (i.e. apartment towers or blocks), including secondary suites, rentals of houses, townhouses or condominiums

Social housing – subsidized housing provided by BC Housing or by a non-profit or co-op housing society

Supported housing – permanent housing provided in the community using some form of subsidy and support (also known as “scatter-site housing”)

Supportive housing (also known as congregate housing) – group-based housing situation where support is provided on site, usually on a 24-hour basis; supportive housing may be provided on a permanent or transitional basis

Absolute homelessness – a narrow definition of homelessness that includes people living outside, or living in an emergency shelter

Chronic & Episodic Homelessness – includes people who had experienced homelessness of more than a year, or who have had multiple experiences of homelessness within the past year

Hidden homelessness – includes people without a place of their own who temporarily “couch surf” with friends or family, live in short-term transitional housing without prospect of moving on (including in hospital), or live in vehicles

Relative Homelessness/Precariously Housed – includes people who live in substandard housing and/or who are in danger of losing their place

Temporary Homelessness – includes people experiencing homelessness of a relatively short-term duration

All Appendices

Appendix A: Key Informants, including Steering Committee Members (in bold)

Rod Allen, Cowichan Valley School District 79

Candace Spilsbury, School Board Trustee

Ned Jackson, Ministry of Child & Family Development

Melie de Champlain, Island Health

Keith Simmonds, Duncan United Church

Linda Evans, Duncan United Church

Heidi Hartman, BC Housing

Grace Kerr, Service Canada

Debbie Williams, House of Friendship

Dave Street, Warmland Shelter

James Tousignant, CMHA Cowichan Valley

Colleen Fuller, Cowichan Valley Food Basket

Cindy Lise, Our Cowichan Health Network

Michelle Staples, Social Planning Cowichan

Terri Dame, Cowichan Housing Association

Bev Suderman, CVRD

Morgan McLeod, Municipality of North Cowichan

Mayor Phil Kent, City of Duncan

Mayor Jon Lefebure, Municipality of North Cowichan

Dave Mandaag, Salvation Army

Corinne Finlay, Salvation Army

Pascal Dupont, Cowichan Women Against Violence

Jeff Strain, Vancouver Island Regional Library

Don McConnell, Ladysmith Resources Centre Association

Cindy Warren, LRCA

Shannon Wilson, Executive Director, LRCA

Jack MacNeil, RCMP (informal chat and email)

Carol Blatchford, Lake Cowichan

Arlene Robinson, Cowichan Neighbourhood House Association, Chemainus

Fred Bosma, Cowichan Tribes housing office

Edith Loring Kuhanga, H'ulh-etun Health Society

Nancy James, Tsewulhtun Health Center (written feedback)

Sonia Furstenu, Cowichan Valley MLA

Appendix B: Interview Guide

What is your understanding of the HPS CAB process?

Where are the gaps and issues with respect to homelessness (including Indigenous Homelessness)?

Where are the pockets of expertise and programs in the community (addressing homelessness, including Housing First)?

Who are the emerging leaders?

What successful service linkages exist?

Who are the partners you need to work more closely with?

Where are some immediate “quick wins” “low hanging fruit” or immediate opportunities to seed meaningful change – while we plan?

What advice would you give to us as consultants in moving forward?

Appendix C: Community Resource Map

Resource Map for Homelessness/Housing & Support

Housing/Homelessness Resources

Housing Outreach

- Hiiye'yu Lelum - House of Friendship
 - o BC Housing Aboriginal Homelessness Outreach program (2 workers)
 - Linkages to income support, housing subsidies for people who are chronically or absolutely homeless or at transition points (at risk of homelessness) and linkage to private market - **30 rent supplements**, some of which are hydro disconnection supplements, some of which are ongoing through BC Housing AHOP
 - New youth outreach worker (focusing on youth aging out of care)
 - o Homelessness Program (HPS funded) - **serves 50-100 people daily**
 - Breakfast program
 - Showers/laundry
 - clothing depot
 - elder support
 - referrals

- Warmland/CMHA Homelessness Outreach
 - o Day use in Warmland (shower, common room with Wi-Fi, periodic health clinics, storage lockers)
 - o BC Housing funded Housing Outreach worker (maintains contact with individuals and families homeless or at risk and helps them connect to housing, income, and health-related supports)
 - o Receives BC Housing HOP rent subsidies - **25**

- Two programs (Warmland and House of Friendship) have cooperative relationships - many clients from Warmland come to HoF; have bi-weekly meeting

Temporary Shelter & Support (including drop-in)

- Warmland (challenge with providing low-barrier services) - **30 beds** (also do extreme weather shelter - **10 beds**)

- Ladysmith Shelter (extreme weather only) (**10 beds** - 6 for men; 4 for women, in a room that can be used for a family) - once they move locations to their new building (more accessible) the numbers will go up and they'll have to turn people away - only enough funding for one staff (safety issues since most workers are women) - also a need for permanent shelter, but beyond BC Housing mandate (in this area, given the numbers)

- Cowichan Women against Violence Society (CWAVS) - **10 beds** - a temporary 30 day stay emergency shelter for women with or without children experiencing violence
- Cowichan Neighbourhood House, Chemainus (beside Old Fire Hall location) designated as Emergency Social Services, for disaster relief, but also some support for people experiencing homelessness including kitchen, free food, daily community lunch, dinners, clothing, bedding, advocacy, furniture by request; resource centre (computer training and use; income tax, résumé writing), certification courses (e.g. food safe, Level 1 First aid, Ready to Rent, life skills), and shelter (case by case); on-site Volunteers trained to administer Naloxone; Youth resources (drop-in, field trips, activities, etc.).

Wet Shelter

- Island Health/CMHA – Wet Shelter and Housing (short stay housing and sobering & detox) - **6 beds**

Transitional Housing

- Moving Forward program (CMHA/Warmland) - **24 “minimal barrier” studio apartments** for people who “can live independently but can benefit from support” two-year program, moving them towards “housing readiness” – but hard to find people place to go beyond that so people end up staying
- Congregate housing
 - o VIHA Housing Options program (for people with serious mental illness currently developing plans for living independently) - **30 units**
- CWAVS - Second Stage Housing – in planning, dependent on federal and provincial funding

Permanent Supportive Housing

- Scatter site housing with support
 - o CMHA works with landlords to access apartments with support from Client and Tenant Support team (for people who are ready) - **20 people presently in community housing with support**
 - o After a certain period (normally six months) clients can take over their own lease
 - o Access to affordable housing affects flow-through
- Island Health SIL (Semi-Independent Living) program
- Specialized housing
 - o Cowichan Lodge (VIHA tertiary mental health residential facility – expected stay 6-24 months) - **27 beds for people ages 19-65** (additional for those over 65)

Housing Subsidies for vulnerable populations

- Youth (including those leaving or outside foster care system) - BC Housing HPP subsidies
- Women fleeing violence
 - o Subsidies and support are provided through CWAVS for women accessing services - **10**
- Low-income families BC Housing subsidies (RAP) - **224**
- Seniors (see below) – BC Housing subsidies - **370**
- People of Aboriginal descent – HPP, AHOP, RAP – **30** – also in other categories
- BC Affordable Housing Plan (BC Rental Housing Coalition, 2017) estimates that 3165 households need a rent subsidy to bring them out of “core need” – federal and provincial governments could play a role

*Note: provincial subsidy programs include Housing Prevention Program (HPP) for people at risk including women fleeing violence, Aboriginal people, youth leaving foster care, and people leaving institutional settings, Homelessness Outreach Program (HOP, and AHOP – Aboriginal HOP), Rental Assistance Program for low income families (RAP), and SAFER (rental assistance for seniors).

*Regional government has played a role through CHA in the hydro subsidies

*Salvation Army provides emergency rent money on case by case basis

Social Housing/Non-Profit Housing (NGO’s/Faith-based, etc) & Affordable Housing

- rental housing gap (supply vs. demand) = **750** for core and missing middle;
- income gap situation (affordability) for people currently housed “critical”;
- overcrowding situation “poor”
- Cowichan Valley has **485 registered non profit spaces**
 - o 140 subsidized social housing units for low-income families (including 110 Indigenous families living off reserve)
 - o 295 units for low-income seniors
 - o others for people with disabilities
- *Duncan*
 - o Cowichan Green Community (**19**) – low-end affordable rental – 16 self-contained studio apartments, 2 semi-1 bedroom; 1 full one-bedroom unit - allows a mix of tenants, including some of the original residents of this converted motel, which is now part of a multi-use facility at the Station

- Semi-assisted housing (seniors)
 - Duncan Manor
 - Kiwanis
 - Private family homes
 - Other social housing
 - M'akola Housing
 - Pacifica Housing
 - Also allows secondary suites in single family zones, and made a recent zoning changes to include 2-story detached suites, and to allow increased density, and to provide density bonuses for affordable housing or rental housing, and to waive Development Cost Charge for high density developments.
- *North Cowichan* would like to do more on affordable housing (making land available and cooperating on the zoning) – **goal of 750 units**, a number of projects on stream, but these take time, and require public support to take all the way through
 - Project on books for 85 units (waiting for word from BC Land trust for financing)
 - 150 for another one – a third one 125 (one gov't run assisted living) which opens up space for others
 - *Affordable Housing On Reserve*
 - Cowichan Tribes – **200 rental units; plus 100 rent to own**; building program contributes 6 units per year; **waiting list of 500** (including families so 500 names on list = 2000 individuals); 500 people who couch surf – live with relatives, live off reserve

Housing Procurement

- CMHA and House of Friendship and others work with community landlords

Support-related Resources

Tenancy Support

- CHA hosts Ready to Rent's CHA's Rent Smart and RentReady programs, formerly known as "Ready to Rent" (budgeting, tenancy skills, education for landlords)
 - Provided at House of Friendship, Literacy Now, Malahat Nation, CWAVS and others
- CHA also provides landlord education and an information and referral service to clients

- Subsidies to prevent hydro disconnection (program is oversubscribed and has design issues; access only once a year)
- Warmland Tenant Support (provide reference letters once people have demonstrated competence with transitional housing and employment-related support)
- CWAVS provides support through the Homeless Prevention Program to clients (non-indigenous and indigenous) for 6-12 months

Case Management

- Warmland Tenant & Client Support
- New ACT team would be something to build on but if fall outside the service criteria and are hard to engage would need to adapt or augment ACT model
- Nanaimo ACT team could be a resource to Chemainus (what about South End?)
- Need for a table or mechanism (maybe within the coalition) for a cross agency service coordination (cf. the aboriginal non aboriginal issue for example)
- CWAVS provides support through the Homeless Prevention Program to clients (non-indigenous and indigenous) for 6-12 months

Outreach & Crisis Response (including after-hours)

- most agencies only provide support 9 to 5
- need to build on RCMP outreach/bike patrol work
- CWAVS provides outreach/crisis response 24/7 to women/women children fleeing violence or at risk of violence who need temporary emergency shelter

Specialized Addictions & Mental Health

- Island Health/CMHA – Wet Shelter and Housing (short stay housing and sobering & detox)
- Recovery House
- Emergency/Acute Care mental health (VIHA)_
- Youth mental health teams/workers, including Aboriginal teams/workers (building a harm-reduction focus)

Harm Reduction

- opiate crisis is starting to land and not ready

- have a number of medical clinics (e.g. Margaret Moss) that do harm reduction
- House of Friendship has program (Strengthening Our Spirit) that does harm reduction for people using injection drugs (HIV/AIDS prevention related)
- Duncan has a mobile needle exchange operated by NARSF

Primary Health (including for complex chronic conditions)

- community works together to provide “days of caring” (chiropractors, dentists, etc.), but need is greater than is presently provided for
- Margaret Moss clinic
- Warmland
 - o Foot care clinic (monthly – run on volunteer basis)
 - o Weekly health clinic (nurse practitioner and chiropractor)
- CHA helps people connect to primary care
- Cowichan Division of Family Practice (GP for Me and Days of Caring)
- VIHA health units, including in Ladysmith and Lake Cowichan

Income Support

- shelter portion too low (\$375 for single person)
- need for advocacy to get people on disability
- some movement in Cowichan to explore Guaranteed Annual Income
- upcoming National Housing Plan may contain portable housing benefit

Employment support

- some available through Warmland
- through House of Friendship as well
CWAVS has pre-employment programming for women
- Global Vocational Services (storefront in Duncan and Ladysmith, as well as satellite office in Lake Cowichan)

Food Security

- Cowichan Valley Food Basket Society
 - o Soup Kitchen (200 per day)
 - o Hampers (80 families per month)

- Meals on the Ground
 - o 3 meals per week
- United Church – weekly Community Meals
- House of Friendship Community Kitchen
- Warmland Community Garden
- House of Friendship Breakfast Program
- Salvation Army – 4 emergency hampers per year
- Chemainus – Cowichan Neighbourhood House (monthly food box)
- Lake Cowichan Food Bank (through Cowichan Lake Community Services)
- Ladysmith Food Bank (through Ladysmith Resources Centre Association)

Advocacy/System Navigation

- United Way – bc211
- Salvation Army does disability benefits/income assistance/seniors benefit advocacy
- CV Food Basket provides information, referral and counselling (often a first stop for people coming into town)
- 2 “go to people” for disability/income support related advocacy and need for more support on that side
- United Church does intake and referral (intake for hydro disconnection; referral to Rent Smart program), and advocacy (for Warmland Shelter consideration re being involved in tent city)
- BC Housing provides step-by –step guidance for community housing development projects
- Vancouver Island Library system could play a role
- need for housing repository/ombudsman/navigator/resource centre for off reserve Indigenous people
- CWAVS provides support through the Homeless Prevention Program to clients (non-indigenous and indigenous) for 6-12 months

Advocacy around Resource Procurement

- MLA that spearheaded Warmland could be involved
- Emerging coalition would have a role in this regard

Appendix D: Cowichan Valley Community Housing Profile
(from BC Rental Housing Coalition, Affordable Housing Plan for BC)

The Community Profile provides a broad overview of rental housing information in the Cowichan Valley.

Renter Households

Households	33,160
Number of renter households	6,105
Percent of households that rent	18%

Affordability & Overspending

Average renter household income	\$39,108
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Median renter household income	\$30,672
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Average rent + utilities	\$853
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Average % of income spent on rent + utilities	26%
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Number of renter households spending more than 30%	3,195
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• Spending more than 30%	52%
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Number of renter households spending more than 50%	1,445
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• Spending more than 50%	24%
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Overcrowding

Number of renter households living in overcrowded conditions	485
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Share of overcrowded renter households	8%
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