

**2024
2025**

Annual Report

Prepared By:



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We acknowledge that our work takes place on the traditional unceded territories of the Quw’utsun, Malahat, Ts’uubaa-asatx, Halalt, Penelakut, Stz’uminus, Lyackson, Pauquachin, Ditidaht, and Pacheedaht Peoples. They have been custodians of the land since time immemorial. We would like to pay our respect to the Elders and knowledge keepers, both past and present. We are grateful to live and work on these territories. We also affirm that colonialism, and the attitudes and practices that have accompanied it, contributes to the continued systemic discrimination and violence against Indigenous Peoples.

PARTNERS & SUPPORTERS

We are proud to work alongside our fellow community partners:

City of Duncan

Cowichan Action Team (CAT)

Cowichan Brain Injury Society

Cowichan Lake Community Services

Cowichan Mental Health Association

Cowichan Tribes

Cowichan Valley Basket Society

Cowichan Women Against Violence

Duncan United Church

Hiiye'yu Lelum – House of Friendship

Island Health

Literacy Now

Ladysmith Resources Centre Association

Lookout Housing and Health Society

Ministry of Social Development and Poverty Reduction

Municipality of North Cowichan

New Life Church

Our Cowichan Communities Health Network

WorkBC

Thank you to our funders:



OUR STORY

In 2018, establishment of the CVRD Regional Housing Service was approved by public referendum. Bylaw 4201 was adopted by the CVRD to provide an annual financial contribution to assist Cowichan Housing Association costs associated with creating and facilitating affordable and equitable housing, supportive programs, and services in the Cowichan Valley.

On April 11th, 2018, bylaw 4201 was adopted, establishing the the Regional Housing Service and CHA was entrusted to oversee this service.

At CHA, we believe affordable, equitable housing is foundational to individuals, families, and communities. We are committed to facilitating and developing permanent affordable housing opportunities within the Cowichan Valley.

Through community development and programming, including housing loss prevention supports, we work to increase permanent affordable housing options and to reduce homelessness throughout the region.

MESSAGE FROM THE TEAM

As we reflect on the past year, we are filled with gratitude—for the people we support, the partners we collaborate with, and the community that continues to believe in our mission.

At the heart of our work is a simple but powerful goal: ensuring that everyone has access to affordable and equitable housing. This year, our small but dedicated team has continued to work tirelessly to support individuals and families to remain housed, while also exploring new pathways to increase affordable housing options in our community. We are excited for the future development projects that are being pursued, and are proud of our efforts to bring more affordable housing options to our community.

The demand for housing loss prevention supports has never been higher. As the cost of living continues to rise and affordable housing becomes increasingly scarce, more individuals and families are finding themselves on the brink of losing their homes. While frontline interventions are essential, they are not enough, and thus we continue to seek ways to advocate at various levels of government to address the root causes of housing instability. Preventing housing loss requires more than short-term solutions—it requires systemic change. We remain committed to supporting individuals and families in crisis—but we also know that true progress depends on transforming the systems that perpetuate housing loss in the first place.

MESSAGE FROM THE TEAM

We are honored to have contributed to broader conversations and strategies around housing development and the reduction of homelessness, specifically through the work of the Cowichan Coalition to End Homelessness. These efforts take time, persistence, and collaboration, and we're committed to being part of the long-term solutions our community needs.

As we move forward, we also reaffirm our commitment to truth and reconciliation. We acknowledge that our work takes place on the traditional, ancestral, and unceded territory of Indigenous peoples. The housing crisis in this country is inseparable from the history and ongoing impacts of colonization. We recognize the deep and disproportionate effects of homelessness on Indigenous communities and are committed to learning, listening, and working in solidarity with Indigenous partners to support housing justice that is rooted in equity, respect, and self-determination.

Our impact is possible because of our partners, supporters, and board who walk alongside us in this work. Thank you for your trust, encouragement, and belief in housing as a human right. Together, we'll keep building toward a future where everyone has a place to call home.



Madi presenting housing workshop at Cowichan Intercultural Society



Madi, Morgan, & Dianne donating to "Stuff the Truck" on behalf of CHA



BC Rent Bank Presentation at WorkBC

Darryl

Executive Director

Dianne

Cowichan Coalition
Coordinator

Madi

Case Manager / Housing
Loss Prevention

Morgan

Manager, Finance and
Operating Programs

BOARD OF DIRECTORS

CHA would like to acknowledge and thank the efforts of our dedicated board members.



Bob Day
Board Chair



Mark Buesink
Vice Chair



Alana Robinson
Secretary



Tom Strong
Director

2024-25 HIGHLIGHTS

1 New Foundations Property Purchase

(Funding provided by Reaching Home: Canada's Homelessness Strategy through United Way BC)

This year marked a significant milestone as CHA initiated the pre-development phase of our upcoming second stage housing project, New Foundations. Early engagement with Cowichan Tribes and architectural consultation has commenced to shape a vision that aligns with both community values and functional goals. Additionally, geotechnical investigations are beginning to ensure a strong foundation for the project's next stages.

2 Canada British Columbia Housing Benefit

(Funding provided by Canada Mortgage and Housing Corporation through BC Housing)

After an initial application in 2023, CHA was recently awarded a contract to begin distributing the Canada British Columbia Housing Benefit, a program funded through BC Housing. This benefit offers low-income renters a monthly rental supplement who would not otherwise be eligible for other rental support programs. This will be a huge resource in our community as many folks cannot afford rent and the cost of living on fixed incomes, especially those on Income Assistance or Persons with Disability. This on-going supplement will allow folks to maintain their housing long-term, rather than being faced with uncertainty each month. The Housing Loss Prevention team will begin training in June 2025 and hope to begin offering the program by Fall 2025.

2024-25 HIGHLIGHTS

3 First Full Year of the Cowichan Coalition to End Homelessness (Funding provided by Union of BC Municipalities through the City of Duncan)

The launch of the Cowichan Coalition to End Homelessness marked a pivotal step forward in our collective response to homelessness in the region. In its first year, the Coalition brought together a wide range of community organizations for meaningful consultation and collaboration. Quarterly community meetings created a consistent forum for dialogue, knowledge sharing, and coordinated action. The Coalition played a key advocacy role, raising awareness of homelessness, and developed the “Vision for Wellness”, a 3-phase plan, to address homelessness-related issues across the Cowichan Valley Regional District (CVRD).

4 Our Strong Community Relationships

Under new leadership, our organization has made significant strides in strengthening relationships with key regional partners this fiscal. We have deepened collaboration with the Cowichan Valley Regional District (CVRD) and Cowichan Tribes through ongoing dialogue and shared initiatives. Consultations with municipal governments have also expanded, fostering stronger connections and more coordinated approaches to community planning and development. As well, the Coalition’s work continues to include a vast number of community organizations and partners, ensuring that all voices have an opportunity to be heard. These relationships are critical to advancing our work and ensuring inclusive, community-driven outcomes.

HOUSING LOSS PREVENTION

CHA receives funds via the Cowichan Designated stream of Reaching Home: Canada's Homelessness Strategy provided by United Way British Columbia. This program features services including Emergency Assistance, Information and Referrals, Housing Navigation, and Food Voucher/Bus Tickets.

Emergency Assistance Program

CHA's Emergency Assistance Program assists applicants with a one-time financial grant towards eviction due to rental arrears or hydro disconnection for unpaid bills.

2024-2025 Emergency Assistance Statistics

- This year we received over **\$194,117** in requests for support, of which we could only cover **21%**
- The average request for Emergency Assistance was **\$1084**
- CHA supported **64** applicants from the entire Cowichan Region
- Of these, **53** evictions were prevented and **11** households maintained their utilities
- We provided **106** gift cards to those in need
- We provided **96** individuals with bus tickets (5 per person)
- We received over **1016** requests for information and referrals via phone, email, or walk ins



HOUSING LOSS PREVENTION

Since 2016...

Total Info & Referrals Requests:

2,938



Total Emergency Assistance Grants Provided:

394



Total Bus Tickets Provided:

825

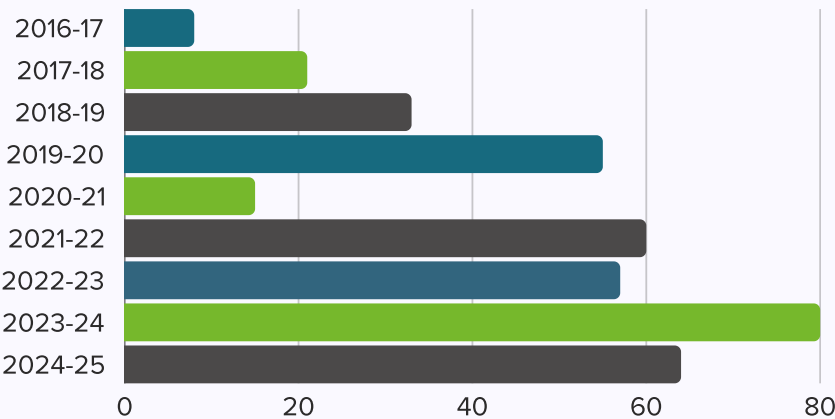


Total Food Vouchers Provided:

355



Emergency Assistance Grants Given



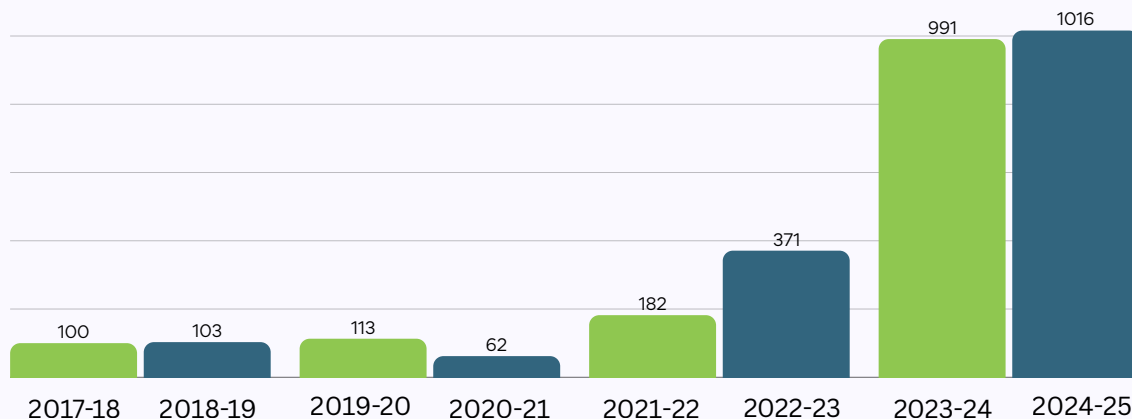
From 100 info & referrals to 1000+ a year

From 8 Emergency Assistance Grants to 50+ a year!



Info & Referral Requests 2017-2025

***no records for 2016**



COWICHAN RENT BANK

As the Cowichan Rent Bank enters its third year of operation, it continues to support folks in the Cowichan area with no-interest micro loans to secure or maintain safe housing/utilities.

2024-2025 Rent Bank Statistics

- Approved a total of 14 loans, totaling **\$21,313.00**
- Provided **\$8,107.51** in non-repayable grants, courtesy of our **Coastal Community Credit Union Grant received in Winter 2023**
- Referred **5** clients, who were not eligible for a Rent Bank Loan, to CHA **Housing Loss Prevention Services** for financial assistance to remain housed
- Cowichan Rent Bank's first loan recipient successfully completed the **full repayment** of their loan this year! This marks our first fully repaid loan!



Professional Development

BC Rent Bank continues to offer learning opportunities for case managers and supervisors to participate in. This year, the Cowichan Rent Bank attended a 2-day workshop in Vancouver for “Cultural Safety” and “Vicarious Trauma.” The team also attends monthly case manager meetings which often have speakers such as BC Housing, BC Hydro, and other community resources.

COWICHAN COALITION TO END HOMELESSNESS

Starting this fiscal, the Coalition focused on preparing and presenting the **Vision for Wellness**, a 3-phase comprehensive response to the complex housing crisis in our community. To date, the Coalition has presented this plan to:

- Cowichan Valley Regional District (CVRD)
- Cowichan Action Team (CAT)
- Cowichan Tribes Health Advisory Board
- Municipality of North Cowichan
- Island Health's Quality & Operational Excellence Council
- Island Health's Population & Public Health team
- Our Cowichan Communities Health Network

The response has been overwhelmingly positive. The next step is to invite provincial and federal funding partners into a conversation about how they might invest in our community to help realize the impacts of this regional plan to address homelessness. Premier Eby and MLA Debra Toporowski are expected to visit early in the new fiscal.

Building community relationships continues to be at the heart of the Coalition's work. The Coalition Coordinator, Dianne Hinton, regularly attends meetings with:

- Chemainus Providers Network
- Our Cowichan Communities Health Network
- United Way Community Advisory Board (CAB)
- Community Action Team (CAT)

Coalitions from across Vancouver Island have formed a Community of Practice—a valuable monthly opportunity to strategize regionally, share resources, and align advocacy efforts at local, regional, and provincial levels.

Coalition members also meet in person on a quarterly basis to hear from vital community partners, share information and strategize towards our collective goals. In addition, the four working groups meet to advance specific projects:

- Steering Committee
- Communication and Education to Reduce Stigma and Discrimination
- Homeless Response and Prevention
- Housing

The Coalition Coordinator also attended meetings with the Canadian Alliance to End Homelessness (CAEH) which provided critical insights into trilateral plans to roll out Coordinated Access across the province. This development came as a surprise to many island coalitions, and there is now collaboration to prepare for next steps.

COWICHAN COALITION TO END HOMELESSNES

Highlights of 2024-25

June 2024

The “Safer Community Dialogue” brought together residents and businesses from the Lewis and Beverly Street neighbourhoods. Hosted by John Horn of North Cowichan, the event featured a panel of frontline workers and provided a space to connect with those impacted by the homelessness crisis.

Recognizing that the homeless population is especially vulnerable to climate change, the Climate Gathering in December 2024—organized by Our Cowichan Communities Health Network and the CVRD—marked the beginning of regional collaboration on this urgent issue.



Cindy Lise, Dianne Hinton, and Cathy Holmes at an Our Cowichan meeting.



Keynote Speaker, Guy Felicella, presenting at the Better Together event.

October 2024

Hosted the screenings “940 Caledonia” and supported the “Better Together” event, which sparked ongoing conversations among Coalition and community members. Planning is already underway for a Better Together 2.0 event in 2025.

March 2025

Guest speaker, Lisa Helps, addressed the Coalition, offering sage advice as we continue to move forward within a collective impact framework toward our shared goals.



Coalition Meeting 2025

HOW WE ARE FUNDED

Funding Breakdown

CVRD Operational Funding - 17%

- \$250,000 of CVRD operational funding towards administration and overhead. Includes the Regional Housing Trust Funds development, administration, community collaboration, research and data.

Reaching Home: Canada's Homelessness Strategy Cowichan Designated Funding (United Way) - 75%

- \$126,492 in Designated funding to continue to administer the Housing Loss Prevention program which includes Emergency Assistance for qualifying individuals and families, tenant support and information and referral services.
- \$169,294 in Designated funding for year three of the development of the Coordinated Access System. Due to a change in the scope of the project and direction within CHA, 63% of the funding was returned to United Way.
- \$300,000 in Designated Capital dollars combined with \$500,000 in Indigenous Capital dollars allowed for the purchase of the New Foundations property in partnership with Cowichan Tribes, late 2024. The remaining funds allowed for the next steps with development planning, architectural design, consultations and other pre-development costs.

BC Rent Bank Funding - 5%

- \$66,088 in funding from BC Rent Bank, VanCity Community Fund to operate the second year of the Cowichan Rent Bank. This micro loan program provides qualifying individuals and families with interest free loans to assist with unexpected emergencies resulting in the inability to cover rent or utilities.
- An additional \$8,400 was added to loan capital and \$15,000 in granting dollars provided in 2023 by Coastal Community Credit Union was allotted for this fiscal. By providing a loan/grant combination ensures a higher repayment success rate.

Union of BC Municipalities (UBCM) Funding - 3%

- \$43,791 of final contract funding towards the successful "Place to Be" daytime shelter which continues to operate at the Cowichan Valley Basket Society.

FUNDING SOURCES

Year	CHA Funding Source	Amount
2023-2024	CVRD Regional Housing Service Reaching Home: Canada’s Homelessness Strategy Designated Funding BC Rent Bank, Vancity Community Foundation UBCM Poverty Reduction and Action - Stream II UBCM – Strengthening Communities Services Grant - A Place to Be	250,000 231,560 93,980 99,800 156,012
2024-2025	CVRD Regional Housing Services Reaching Home: Canada’s Homelessness Strategy Designated Funding Reaching Home: Canada’s Homelessness Strategy Indigenous Funding BC Rent Bank, Vancity Community Foundation UBCM – Strengthening Communities Services Grant - A Place to Be	250,000 595,786 500,000 66,088 43,792

