

2022 2023

Annual REPORT

**PREPARED BY
COWICHAN HOUSING
ASSOCIATION**



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Partners & Supporters

Cowichan Housing Association would like to thank the following organizations for their support throughout the previous year.

BC Housing	Ladysmith Resource Centre Association (LRCA)
City of Duncan	Lookout Housing and Health Society
Clements Centre Society	Ministry of Social Development and Poverty Reduction
Cowichan Tribes	Municipality of North Cowichan
Cowichan Basket Society	Nexus Modular Solutions
Cowichan Green Community	Our Cowichan Communities Health Network
Cowichan Valley Regional District (CVRD)	RCMP – North Cowichan/Duncan Detachment
Economic Development Cowichan (EDC)	Social Planning Cowichan (SPC)
Cowichan Women Against Violence (CWAV)	United Way BC
Duncan United Church	Union of BC Municipalities (UBCM)
Hiiye'yu Lelum – House of Friendship	
Island Health	



We acknowledge that our offices are on the traditional unceded territory 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 this territory. 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.



A Message from the Chair

Canada's housing crisis is worsening dramatically. Millions of people – particularly those with the lowest incomes – are facing rapidly rising housing costs, driven significantly by an extreme lack of supply of the right types of rental housing. This is driving a wave of new homelessness, eating up increasing percentages of workers' incomes and causing untold stress and suffering. The Government of Canada and the Province of British Columbia have set a range of ambitious targets to realize the Right to Housing, address housing affordability and ending homelessness, but we are currently sliding backwards". Source; The National Housing Accord: A Multi-Sector Approach to Ending Canada's Rental Housing Crisis, 2023

The Cowichan Housing Association has been working diligently to help adults, seniors, Indigenous peoples, women-led single parent households, newcomers, students, people on low-incomes and those exiting homelessness. However, right now we are still unable to provide many of these individuals with affordable housing and too many are suffering.

The Cowichan Housing Association has a team of dedicated staff and volunteer Board Members. With their help, we have achieved numerous successes this past year.

During COVID we established a new way to support people who were experiencing homelessness. We established the "Village" which provides homes for 34 residents in small sleeping cabins. The day-to-day oversight of the Village facility is managed by Lookout Housing and Health Society. Our innovative Cowichan Village approach is now used in many jurisdictions in BC.

This year, we proudly hosted a community information event to showcase the success of the Cowichan Village. This event was attended by government officials, mayors, area directors, local MLAs, key leaders of social service organizations, neighbors, area businesses, and the local community. Together, we can see the importance of supportive housing to help people get out of homelessness.

A Message from the Chair

When there is a shortage of supply, as we have in the Cowichan Valley, rents are being bid up by those most able to afford higher rents. To reduce the number of people who could be evicted from rental arrears, we applied for, and received, funding to establish a Cowichan Rent Bank through the BC Rent Bank. Our staff received training, implemented, and are now operating this program. This is another important tool for people who are at risk of losing their housing.

We recognized that many families must choose to pay their hydro and gas bills, or pay their rent. As a result, we worked with BC Hydro and Fortis BC to establish a Utility Bank, to help people facing hydro and gas disconnection cover utility costs and ensure continuous service.

Our staff answer hundreds of calls from people desperate for housing. These committed staff liaise with property managers, scan housing ads and posts, provide support and compassion, and do their best to find desperate people rentals in a severe housing crisis.

We have a shortage of housing for seniors. The Cowichan Housing Association was able to assist the Cowichan Lake Elder Society with housing trust monies to help with the purchase of the needed land to build new seniors housing. This community place will be a huge benefit to families and seniors in Lake Cowichan. Also, when completed, the new building will be the tallest building in Lake Cowichan!

We must urgently build a healthy rental housing system to ensure affordability for all, meet the federal government's commitment to the progressive realization of the Right to Housing, support economic growth and end homelessness. We require practical solutions to dramatically increase the supply of rental housing. We need rental housing of all kinds: market-rate, affordable, co-operative, non-profit, supportive, and otherwise, to house our growing population today and in the years to come.

A Message from the Chair

The Cowichan Housing Association regularly speaks to local governments to bring the reality of the dire situation to our decision makers. We encourage politicians, planners, and leaders to address bottlenecks to building more housing: a lack of coordination, a shortage of inputs from labor to materials, high costs, low productivity, inability to get timely approvals, and the insufficient construction of non-market housing.

As a small not-for-profit organization, we have little control over decisions made outside of our mandate. We will miss two Board members, Joy Hayden and Gail Calderwood, who left to enjoy retirement and focus on less stressful responsibilities. We are grateful for our new board members Alana Robinson, Bob Day, Jason Adair, Mark Buesink, and Tom Strong, who have all stepped up with a heart for this work. Cowichan Housing Association is committed to providing housing. We believe that safe, secure, and affordable housing is a right for all Canadians. We will do everything possible. The community has our commitment.

Sincerely,



Jane Barton-Greig
Chair, Cowichan Housing Association

A Message from the Executive Director



The 2022/2023 fiscal year was another year of growth and change for Cowichan Housing Association. Throughout the year, we continued to see evidence of the impact of both the affordable housing crisis in the Cowichan Region, and challenges related to the rising costs of living more generally.

In the face of these challenges, we have worked to expand our existing services and implement new programs to meet the growing need for housing and related support services within the community. We have also looked for new ways to advance affordable housing development through various partnerships, including acquiring capital funds for CHA to build housing in the local community.

We were able to secure funding through Reaching Home: Canada's Homelessness Strategy that allowed us to expand our Housing Loss Prevention Services to include a Housing Navigator to provide direct support to people in search of rental housing. We also did the background work and preparation to implement the Cowichan Rent Bank early in the 2023/2024 fiscal year, along with the complementary Cowichan Utility Bank program, a service provided in partnership with BC Hydro and Fortis BC.

We were successful in extending the Temporary Use Permit to continue the operation of the Village project at 610 Trunk Road in Duncan. We also worked with our partner on the project, Lookout Housing and Health Society, to secure operational funding from BC Housing when the funds through the UBCM grant were expended in late Fall 2022.

Once again through Reaching Home: Canada's Homelessness Strategy, we began leading the development of a more streamlined, integrated system of services (Coordinated Access System) for the Cowichan Region. Through Union of BC Municipality funding, we facilitated poverty reduction planning work for Duncan and North Cowichan with the aim of reinvigorating the Cowichan Coalition to End Homelessness (CCEH). To support this work into the 2023/2024 fiscal year, CHA received funding to hire a Coalition Coordinator, an integral piece in re-invigorating the CCEH.

A Message from the Executive Director

In partnership with the Cowichan Community Action Team Peer Program, CHA facilitated the Cowichan Point in Time Homelessness Count for 2023. Working with key community partners, we also established a daytime resource for unsheltered people in Duncan and North Cowichan called 'A Place to Be.'

Working with Economic Development Cowichan, CHA assisted with the development and implementation of a Workforce Housing Survey to inform the creation of a Workforce Housing Strategy and have remained actively involved throughout the process.

We assisted many of the tenants of the Magdalena, an apartment building in North Cowichan, in transitioning when the building was found to have significant structural issues. We sponsored two families for Christmas, providing them with much needed food, gift cards, as well as presents for the children.

We have worked with multiple local developers to enhance affordability within their developments and improve access to rental housing, as well as assisting multiple community groups with information and support in accessing the Regional Housing Service or Housing Trust and other funding. And finally, in partnership with a range of community groups, CHA worked to advance our own housing projects, including a seniors' rental building for Mill Bay.

Special thanks to the CHA staff team whose dedication and compassion are the foundation to CHA's good work in the community.

A special thanks to Cowichan Housing Association's Board of Directors for their guidance, support, and trust in my leadership.



Dr. Shelley Cook
Executive Director, Cowichan Housing Association

Board of Directors

We would like to extend our gratitude to Gail Calderwood and Joy Hayden for their service on the CHA Board.



Jane Barton-Greig
Chair



Monica Finn
Secretary



Patricia Gray
Director



Qwuy'um'aat (Eyvette) Elliot
Director



Bob Brooke
Director



Mark Buesink
Director

CHA welcomes new members who have joined our Board of Directors as of Spring/Summer 2023.



Alana Robinson
Director



Tom Strong
Director



Bob Day
Director



Jason Adair
Director

Who We Are

Our Story

CHA is the outcome of preliminary work by the Regional Affordable Housing Directorate (RAHD), a committee created under Social Planning Cowichan. Initially, the RAHD began researching affordable housing and homelessness prevention in the region. After release of the 2010 Affordable Housing Strategy developed by Social Planning Cowichan (SPC), the Cowichan Valley Regional District (CVRD) invited the RAHD and SPC to consult with the community regarding affordable housing. One of the main recommendations arising from these sessions, was the formation of a new association to implement project ideas found within the report. This led to incorporation of the CHA in 2015.

On October 20, 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 service to CHA to assist with providing programs and services related to affordable housing and homelessness prevention and response in the CVRD. On April 11th, 2018, bylaw 4201 was adopted and the Regional Housing Service was established, and CHA is entrusted to oversee this service.

At Cowichan Housing Association (CHA), we believe adequate, suitable, affordable housing is foundational to healthy individuals, families, and communities. We are committed to bringing key partners together within the housing sector to create affordable housing opportunities, share resources, and enhance collaboration.

Through community development, research, and housing loss prevention programming, we work to increase affordable housing options and to reduce homelessness throughout the Cowichan Region.

Our Vision

We believe adequate, suitable, affordable housing is foundational to healthy individuals, families, and communities.

What We Do

We work to build community capacity for increasing affordable housing by:

- Providing funding and capital contributions to help promote the development of affordable housing.
- Providing research and data to inform the development of affordable housing and the delivery of housing loss prevention programming.
- Enabling connection and facilitating collaboration between relevant groups/organizations to move key projects forward.
- Helping individuals maintain or gain housing through housing loss prevention and homelessness reduction programming.
- Conducting research to analyze and assess needs and gaps and ensure future planning for the spectrum of support requirements in our local communities.
- Promoting innovative solutions to housing challenges and issues surrounding people experiencing homelessness/unhoused people within the Cowichan Region.

The Regional Housing Service

CHA is entrusted to administer the Regional Housing Service (RHS) after Bylaw 4201 was adopted by the Cowichan Valley Regional District (CVRD) in 2018.

The purpose of RHS programs is to provide funding support to local organizations for affordable housing projects, from the concept stage to construction or renovation. A key aim of the program is to leverage resources from other funders.

The key components of the trust fund are:

- Project Development Fund (PDF) supports organizations in developing affordable housing by during the pre-construction phase.
- Rental Housing Capital Contribution Fund (RHCCF) supports the development of new affordable housing stock as well as emergency shelters and second stage housing.
- Emergency Contingency Fund (ECF) provides short term emergency support to individuals and families in the CVRD experiencing a sudden and unexpected loss of housing (i.e. floods, fires).

Highlights from 2022–23

1 **Duncan Manor Replacement Project** *(Funded through The Regional Housing Service)*

CHA and the Cowichan Valley Regional District awarded \$300,000 from the district's Regional Housing Trust Fund to help pay for pre-construction costs at the proposed St. John Anglican Church site. These funds will be instrumental in completing the work required to submit a completed rezoning and development permit application to the City of Duncan. The new development will be located at 486 Jubilee St and include 125 affordable one-bedroom units for seniors and persons with disabilities.

2 **The “Magdalena” Apartments** *(Funded through The Regional Housing Service)*

In August 2022, tenants of the Magdalena apartment building were notified of structural concerns causing residents to be faced with a potential eviction. A dispute to the Residential Tenancy Branch was filed. CHA stepped up to support residents through advocacy and financial assistance towards the cost of relocating. During this time, CHA was able to support 15 households, and provided financial assistance to 9 households with moving costs, totaling \$20,000 in supports through our Emergency Contingency Fund.

3 **COVID-19 Cabin De-Commission** *(Funded through Reaching Home: Canada's Homelessness Strategy)*

As the community's COVID-19 emergency response began to end, CHA successfully de-commissioned our temporary COVID-19 sites at St Julien and “The Mound” in 2022. The 36 8x8 cabins were refurbished and donated to Cowichan Tribes for temporary housing for youth experiencing homelessness.

Highlights from 2022–23

4 Cowichan 2023 Homelessness Point in Time Count *(Funded through Reaching Home: Canada's Homelessness Strategy)*

The 2023 Point-in-Time (PiT) Homelessness Count was conducted by Cowichan Housing Association with support from the Community Action Team (CAT) Peers. The 2023 Count included the whole of the Cowichan Region (from Malahat to Ladysmith). The last Point-in-Time Homelessness Count for the Cowichan Region was conducted 3 years ago in March 2020, just as the COVID 19 pandemic was beginning. Since that time, service providers and others who work with those experiencing homelessness noted a significant increase in the number of people they serve and in the complexity of their service and support needs. To validate this perspective, there was a strong interest in the community to conduct a post-Covid 19 PIT Count to better understand what was happening in relation to homelessness and the needs of those counted among the homeless.

5 The Village 'Tiny Home' Project at 610 Trunk Rd. – Temporary Housing with Support for Unsheltered Adults *(Previously funded through UBCM Strengthening Communities Services and now funded by BC Housing)*

Based on our successful Temporary Use Permit (TUP) Application that was approved by Duncan City Council in December 2021, CHA applied for and received an extension for the TUP in August 2022. In December 2022, BC Housing began funding Lookout's operations at the Village, taking over from UBCM (with funds flowing from CHA). Early in 2023, CHA and Lookout applied for and received a new TUP for up to 18 months. CHA continues to work closely with service partners, local government, and others to ensure the ongoing operation of the Village for the longer-term.

Highlights from 2022–23

6 **A Place to Be – Daytime Resource for Unsheltered People** *(Funded through UBCM Strengthening Communities Services)*

"A Place to Be" provides a safe space for unhoused individuals in the Duncan/North Cowichan Region to be during daytime hours. The project began operating out of Cowichan Women's Against Violence Society (over the 2022/2023 winter months) and has now been established in the back of the Cowichan Valley Basket Society. At these outdoor spaces, individuals will have access to washrooms, warming and cooling stations to help mitigate the effects of increasingly extreme weather conditions, as well as connections to outreach teams, local service providers, and healthcare professionals. This project is intended as a pilot program to provide semi-permanent daytime shelter options that can be relocated as required by future demands.

7 **Coordinated Access: Streamlining Services** *(Funded through Reaching Home: Canada's Homelessness Strategy)*

Coordinated access helps communities ensure equitable access to resources, prioritizes people who need assistance most, and connects people to suitable services more efficiently. This process supports service integration, ensuring providers are working collaboratively. CHA is committed to finding new and innovative methods to share information and to streamline services for those in most need.

Highlights from 2022–23

8 Cowichan Rent Bank

In January 2022, CHA applied to launch a Cowichan Rent Bank through BC Rent Bank, and was accepted. The Cowichan Rent Bank offers interest free micro-loans to those facing a temporary crisis that impacts their ability to afford rent or utilities. After a series of onboarding and training, the Cowichan Rent Bank launched April 17th 2023 and has been successfully operating since. To date, we have had over 57 applications and have successfully approved and distributed 4 loans. Those that were not approved were often supported through our Emergency Assistance program and/or referred to other community organizations for support.

9 Christmas Hampers

After recognizing the extensive need within the community for assistance during the holidays, CHA staff selected two families to support with Christmas Hampers. With generous donations from our Board members and the community, CHA was able to offer two families each a large food basket, gift cards for perishable groceries, and clothing/gifts for the 10 children within these family units, ranging from newborn to 14yrs of age. These families were greatly appreciative of this support.

10 Plans to Establish Housing Navigation

As our community experiences an affordable housing crisis, we continue to receive a high demand of inquiries for those who are seeking support in locating rental housing. Many inquiries have been from seniors and individuals with limited access to technology or other barriers impacting their ability to successfully search for homes. CHA began to seek funding to hire a Housing Navigator who would be able to provide one-on-one support to folks in their housing search, as well in their application to the BC Housing Registry. Our Housing Navigator service began in April 2023 and has been a well received support within our community.

Housing Loss Prevention

CHA received funds via the Designated and Indigenous streams of Reaching Home: Canada’s Homelessness Strategy provided by United Way British Columbia. This program features a suite of services including Emergency Assistance, Information and Referrals, Housing Placement, and a Food Voucher program.

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. This fiscal year, the combined funding allowed CHA to support a total of 57 applicants at imminent risk of losing their housing or power. Since 2016, CHA’s Emergency Assistance Program has supported over 296 individuals / families to maintain housing stability.

Duncan Indigenous Stream	Designated Stream
<ul style="list-style-type: none">• Under the Duncan Indigenous stream, CHA supported a total of 20 Indigenous applicants living off-nation• Prevented 13 evictions• Maintained utilities for 6 households• Provided 1 damage deposit to secure housing	<ul style="list-style-type: none">• The Designated funding stream allowed CHA to support 37 applicants from the entire Cowichan Region• Prevented 24 evictions• Maintained utilities for 12 households• Provided 1 damage deposit to secure housing

“With this support I was able to maintain safe housing for myself and son after fleeing a violent situation. I am eternally grateful.”

–Single Mom

Housing Loss Prevention

Information & Referrals

The Housing Loss Prevention Coordinator responds to inquires via email, telephone, and in person drop-ins. Through this program individuals/families gain knowledge and support regarding housing services, community services, and tenancy issues.

This fiscal year, CHA saw a total of 371 inquires, in comparison to 182 in 2021/22.



Food Vouchers

With the rising costs of living, CHA continued to implement the Food Voucher Program to assist in off setting the high cost of living for individuals/families who face difficulty meeting monthly costs. The Food Vouchers Program provides one gift card per household every two months.

103

CHA provided over 103 gift cards to individuals and families this fiscal year.

Housing Placement

The Housing Loss Prevention Coordinator provides one-on-one assistance to individuals at risk of becoming homeless. Through this program, relationships are built with landlords and property management agencies to identify housing potential by guiding individual/families to appropriate listings, with the goal of securing permanent rental housing.

This year, 4 individuals/families acquired permanent rental housing through this program.

"I am so grateful for this support, without it I don't know what I would have done."

- Single mom of six children

Coordinated Access

During this fiscal year, CHA was contracted under Reaching Home, the Government of Canada's homelessness strategy, to act as the Coordinated Access Lead Agency. In this multi-year role, we are leading the development and implementation of an Integrated Coordinated Access System for Cowichan, through community consultations and collaboration.

Coordinated Access involves a connected system where individuals and families who are experiencing homelessness or at-risk of homelessness are directed to community access points where a shared assessment tool is used by trained staff to evaluate an individual or family's depth of need, prioritize them for housing support services, and help match them to available housing-focused interventions. The goal of Coordinated Access is to help communities ensure equity of access to appropriate resources, prioritize those most in need of assistance, and streamline services.

Through CHA's leadership, we are in the process of developing a system that meets the specific needs of our community, both service providers, and those entering the system.

Key Project Milestones in 2022-23 include the following activities:

- We hired a Coordinated Access Project Manager.
- We prioritized engagement with Cowichan Tribes in order to inform them of this important project happening on their territory and to ask them to walk alongside us on this journey.
- We invited Cowichan Tribes and other Indigenous community partners to join us at Hiiye'yu Lelum to discuss centering Indigenous knowledge and teachings in this project, by developing a guiding framework rooted in Cowichan teachings, and other Hul'qumi'num-speaking cultures within our region.
- We met one-on-one with key community partners to introduce them to the project and invite them to participate in its development.
- We participated bi-weekly in the ongoing provincial conversation with BC Housing around the use of the Homeless Individuals and Families Information System (HIFIS) provincially for data collection and management.
- We met monthly with Infrastructure Canada's Homelessness Policy Directorate to keep them apprised of the work happening in Cowichan.



Poverty Reduction Action Planning

Funded through UBCM's Poverty Reduction Planning and Action Program (Stream 1), CHA partnered with the City of Duncan and the Municipality of North Cowichan to develop a community-driven action plan to help improve the system of housing and health services for the Cowichan region.

Key Project Milestones in 2022–23 Include:

- **Hired a Community Development Coordinator.**
- **Participated in applicable trainings from the Tamarack Institute.**
- **Performed a literature review of relevant reports written between 2017–2022 to highlight the community priorities that were previously identified and to carry them into this project.**
- **Hosted over 60 community partners at a Community Engagement Session which was designed to identify key priorities and actions within three main areas: addressing homelessness, communication and education to end stigma and discrimination, and collaboration and leadership to address homelessness.**
- **Created an action plan based on the literature review and community consultations that took place.**
- **Applied for Stream 2 funding, which provides financial support to put the plan from Stream 1 into action.**

How We Are Funded

Funding Breakdown

Operational 12%

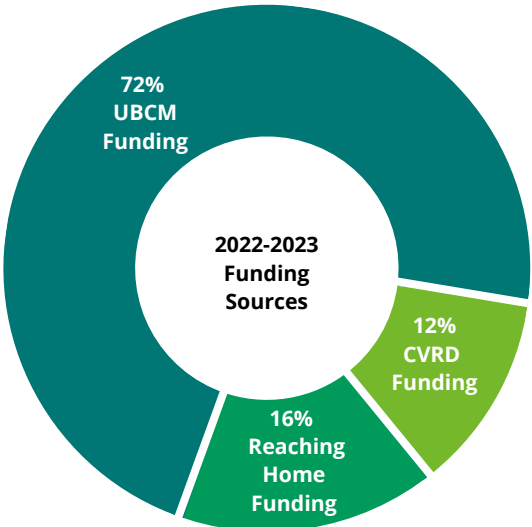
- CVRD Funding of \$250,000 for affordable housing support, administration and overhead.
- Including Regional Housing Trust Fund development, affordable research, data collection, community collaboration, and education.

Reaching Home Indigenous and Designated Funding 16%

- \$65,000 in Designated funding combined with 2021-2022 surplus Indigenous funding allowed for the administration of the Housing Loss Prevention program which includes Emergency Assistance for qualifying individuals and families, tenant support services, information and referrals to services, and direct assistance in securing rental housing.
- \$58,230 in Designated funding to coordinate and execute the 2023 Point in Time Homeless Count.
- \$121,484 in Designated funding to develop the regional Coordinated Access System.

Union of BC Municipalities (UBCM) Funding 72%

- Strengthening Communities funding, year two, of \$1,233,156 allowed for the continuation of the Village Project on Trunk Road that kept 34 homeless individuals housed.
- Poverty Reduction Stream I funding of \$48,700 allowed for development of Cowichan Valley Poverty Reduction Plan under the “A Place for Everyone to Call Home” initiative.
- Year one of the “A Place to Be” Funding of \$312,025 allowed for the implementation of a daytime shelter in the region.



What is the CVRD Regional Housing Service?

In April 2018, the CVRD adopted Bylaw 4201 which provides \$750,000 in annual funding to CHA to provide programs and services related to development of affordable housing. This fund is referred to as the Regional Housing Service. The components of the service are :

- Project Development Funding (PDF)
- Rental Housing Capital Contribution Fund (RHCCF)
- Emergency Contingency Fund (ECF)
- Operational and service delivery funding

Funding Sources

Year	CHA Funding Source	Amount
2015-2016	Homelessness Partnering Strategy Real Estate Foundation (Housing Trust Fund Business Case)	\$30,338 \$10,000
2016-2017	Homelessness Partnering Strategy	\$35,011
2017-2018	Homelessness Partnering Strategy Homelessness Partnering Strategy (Close to Home Project)	\$67,260 \$156,460
2018-2019	Homelessness Partnering Strategy CVRD (Attainable Housing Strategy) Vancity (Attainable Housing Strategy)	\$77,000 \$10,000 \$10,000
2019-2020	CVRD Regional Housing Service Homelessness Partnering Strategy Homelessness Services Association of BC (HSABC)	\$250,000 \$56,541 \$9,969
2020-2021	CVRD Regional Housing Service Reaching Home: Canada's Homelessness Strategy Indigenous Funding CVRD Needs Assessment – Modus Contract BC Housing – Tenant Support, Lewis St. Fire Regional Housing Service – Emergency Contingency Fund, Lewis St. Fire BC Housing – Covid Response, Yr. 1 Canadian Red Cross – Covid Response Reaching Home, Designated Fund – Covid Response Reaching Home, Indigenous Fund – Covid Response Victoria Foundation – Covid Response	\$250,000 \$11,291 \$18,720 \$16,800 \$20,000 \$1,055,632 \$184,755 \$208,477 \$124,090 \$61,711
2021-2022	CVRD Regional Housing Service Reaching Home: Canada's Homelessness Strategy Indigenous Funding Reaching Home: Canada's Homelessness Strategy Designated Funding BC Housing – Covid Response, Yr. 2 UBCM – Strengthening Communities Grant – The Village Project	\$250,000 \$150,795 \$72,673 \$871,083 \$1,234,406
2022-2023	CVRD Regional Housing Service Reaching Home: Canada's Homelessness Strategy Indigenous Funding Reaching Home: Canada's Homelessness Strategy Designated Funding UBCM – A Place to Be UBCM – Strengthening Communities Grant – The Village Project UBCM – Poverty Reduction Stream I	\$250,000 \$118,364 \$244,714 \$312,025 \$1,233,156 \$48,700



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