
2025
2026

ANNUAL REPORT



Helping House Cowichan

Prepared by:

Cowichan Housing Association

LAND ACKNOWLEDGMENT

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.

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PARTNERS & FUNDERS

We are proud to work alongside our fellow community partners:

City of Duncan

Connective Support Society

Cowichan Action Team (CAT)

Cowichan Brain Injury Society

Cowichan Intercultural Society

Cowichan Lake Community Services

Canadian 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:



ABOUT US

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.

KEY PRIORITIES

- Provide affordable, equitable buildings that are diverse, inclusive, adaptable, and sustainable.
- Be a trusted leader addressing community affordable housing needs.
- Use our expertise to advocate for affordable housing and housing support programs like Housing Loss Prevention, Rent Bank, and the Coalition.
- Recognize the truth and our responsibility in actively engaging in reconciliation with Indigenous Peoples.

OUR MISSION

To create and facilitate affordable and equitable housing, supportive programs, and services in the Cowichan Valley

OUR VISION

Everyone in the Cowichan Valley has access to affordable, equitable housing

MESSAGE FROM THE TEAM

This year has been one of stability, consistency, and purpose for Cowichan Housing Association (CHA). After several years of growth, change, and adaptation, we welcomed the opportunity to focus on what we do best: delivering high-quality programs and services that support people in our community.

Throughout the year, our team remained committed to providing reliable, compassionate support through our existing programs while continuing to strengthen the relationships that make this work possible. We deepened partnerships with community organizations, local governments, service providers, and funders, recognizing that meaningful collaboration is essential to addressing housing challenges across the Cowichan region.

This period of steady progress has provided an important opportunity to reflect, learn, and plan strategically for the future. While maintaining the strong foundation we have built, we have also advanced key initiatives that will broaden our impact in the years ahead, including commencing the development of CHA's first affordable housing project.

We are proud of what our team has accomplished this year and grateful for the dedication of our staff, Board of Directors, partners, and supporters. Together, we continue to build a stronger, more connected community where everyone has the opportunity to access safe, stable, and affordable housing.

Thank you for being part of this important work.
We look forward to what comes next.

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. We would also like to extend our gratitude to past director, **Alana Robinson**, for her meaningful contributions to the CHA board over the years. As well, we would like to acknowledge **Director Mike Wilson**, CVRD Board Liaison, for his continued support.*



Bob Day
Board Chair



Mark Buesink
Vice Chair



Drew Burgwin
Director



Tom Strong
Secretary

PROJECT DEVELOPMENT

New Foundations (447 Festubert St., Duncan)

CHA retained a professional development design team to prepare all required documentation, including architectural and related plans, in support of an application for a development permit with the City of Duncan. In January 2026, CHA successfully obtained a development permit for New Foundations, which will be a substance-free, purpose-built Transitional Care Facility providing housing for unsheltered or temporarily sheltered individuals in post-recovery from substance use. The target population includes co-ed adults aged 19 and older, including Indigenous people and people with disabilities. The development is intended to provide a safe, culturally inclusive, staged recovery environment that supports residents in building independent living skills and reintegrating into the community.

The development will include 18 units, consisting of the following:

- 12 sleeping room units – These units are designed for residents who have recently completed a treatment program and are entering the next stage of their recovery. During this phase, residents will receive the highest level of support, use the communal washroom located on their floor, and access meals in the communal dining area on the ground level.
- 6 independent living units – Residents will transition into these units once they have developed the necessary skills to live independently.

CHA and its development design team are currently preparing the architectural, civil, mechanical, structural, electrical, and landscape drawings required to support a building permit application to the City of Duncan in 2026.

PROJECT DEVELOPMENT

Partridge Rd, Mill Bay

CHA successfully negotiated a long-term nominal ground lease with the Mill Bay Community League (MBCL). CHA and MBCL entered a 60-year prepaid nominal ground lease, with two additional 10-year renewal options. CHA registered the ground lease with Land Titles, effectively securing control of the property for up to 80 years.

The proposed project is a purpose-built affordable seniors' rental building that will include a mix of subsidized rental units, units offered at 20–30% below market rates, rent-geared-to-income units, and market rental units to support long-term economic sustainability.

CHA engaged a professional development design team to prepare the required documentation, including architectural, environmental, and related plans, to support applications for a development permit with the Cowichan Valley Regional District.

HOUSING LOSS PREVENTION

CHA receives federal Reaching Home Designated Stream funding via the United Way British Columbia for our Housing Loss Prevention Programming. This program features services including Emergency Assistance, Information and Referrals, Housing Navigation, crisis gift cards and bus tickets.

Emergency Assistance Program

CHA's Emergency Assistance Program helps prevent homelessness by providing one-time financial grants to households facing eviction or utility disconnection, ensuring people can remain safely housed with essential services maintained.

2025-2026 Emergency Assistance Statistics

- This year the overall request for supports totaled **\$268,250**.
- With the funding provided to CHA, we were able to administer **\$40,564** to support these requests
- CHA supported **64** applicants from the entire Cowichan Region
- Of these, **54** evictions were prevented and **10** households maintained their utilities
- We provided **24** crisis gift cards to those in imminent need
- We provided **39** individuals with bus tickets (5 tickets per person)
- We received over **960** requests for information and referrals via phone, email, or walk in clients



United Way
British Columbia

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.

2025-2026 Rent Bank Statistics

- Approved **18 loans**, totalling **\$28,616**
- Provided **23** non-repayable grants, totaling **\$14,989**, courtesy of our **Coastal Community Credit Union “Sharing Our Success” Grant received in Winter 2023.**
- Referred over **77** clients to further community resources such as BC Housing programs, counselling, food security, and additional grants
- **3** recipients who reached the 2 year repayment mark fully repaid their Rent Bank loans!



**Keeping renters housed
when times get tough.**

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-session workshop on “Conflict Resolution and De-Escalation Practices.” The team also attends monthly case manager meetings which often have speakers such as BC Housing, BC Hydro, and other community resources.

CANADA BC HOUSING BENEFIT

CHA began distributing the Canada British Columbia Housing Benefit (CBCHB), a program funded through BC Housing, as of September 2025. This benefit offers low-income renters a monthly rental supplement who would not otherwise be eligible for other rental support programs.

In the 2025-2026 year, CHA approved 11 eligible recipients with this on-going monthly benefit, distributing a total of \$20,460 this fiscal. Many of these individuals/families live on a fixed income source, and this benefit has allowed them the security to maintain their housing for the future.



"I am utterly speechless...I can't thank you enough."
- CBCHB Recipient

"Thank you so much... this makes such a huge difference to my life. It's amazing ...what a life changer!"
- CBCHB Recipient

COWICHAN COALITION TO END HOMELESSNESS

The coalition met four times this fiscal starting the year off in a good way with guest speaker, Jody Paterson. Jody is a Victoria-based writer and communications strategist with extensive experience in community-based social services. Her recent work includes organizing public education events on the toxic drug crisis, launching the Street Stories Victoria project to amplify the voices of people experiencing homelessness, and contributing monthly columns to the Victoria Times Colonist.



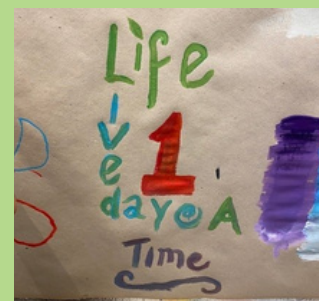
In honour of International Overdose Awareness Day, the Coalition attended Purple Ribbon Day with many community partners, to remember loved ones lost, support one another, share resources, and look to the future with hope.

CANVAS OF HOPE

Funded by a grant from Our Cowichan Communities Health Network (OCCHN), the Coalition partnered with Cowichan Community Action Team (CAT), Cowichan Valley Arts Council (CVAC), Cowichan Women's Health Collective (CWHC), and Island Health's Population and Public Health division. A 2-day facilitated free art session was offered for 12 people with lived and living experiences of substance use and/or homelessness. The goal was to provide support for mental wellness through a safe, welcoming, and inclusive space for creative expression with various mediums of art. The event allowed for increased comfort and reduced stigma among partners who do not regularly work alongside folks with lived or living experience.



Left to Right: Donna Draper (CVAC), Gladys Javorsky (CVAC), Fernanda Gutierrez Matos (Island Health), Elizabeth Croft (CVAC), Dianne Hinton (CHA)



HOW WE ARE FUNDED

Funding Breakdown

CVRD Operational Funding – 64%

- \$250,000 of CVRD operational funding towards administration and overhead. Includes the Regional Housing Trust Fund development, administration, community collaboration, research and data.
- \$50,000 to support the ongoing work of the Cowichan Coalition to End Homelessness.

Reaching Home: Canada's Homelessness Strategy, Cowichan Designated Funding (United Way) – 21%

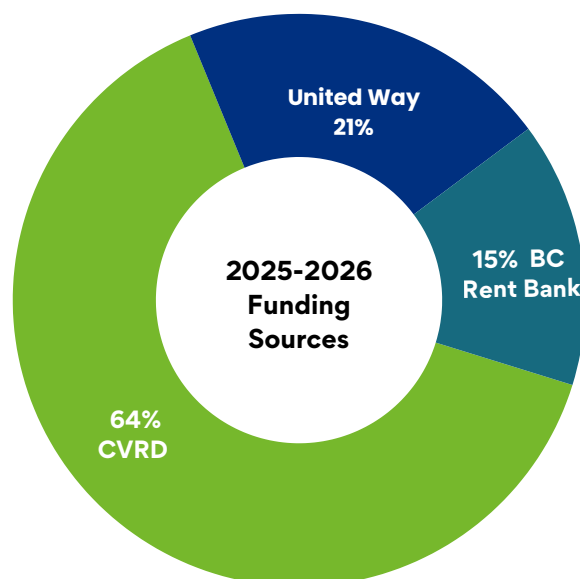
- \$100,000 in Designated funding to continue to administer the Housing Loss Prevention program which includes Emergency Assistance for qualifying individuals and families, tenant support, housing navigation and information and referral services.

BC Rent Bank Funding – 15%

- \$68,954 in funding from BC Rent Bank, Vancity Community Fund, to operate the third 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 \$16,600 was added to loan capital and the final \$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.

BC Housing

- CHA receives a small administrative fee of \$55 per CBCHB rental supplement disbursed monthly. For this fiscal we received \$2310.



FUNDING SOURCES

Year	CHA Funding Source	Amount
2024-2025	CVRD Regional Housing Services	\$250,000
	Reaching Home: Canada's Homelessness Strategy	\$595,786
	Designated Funding	
	Reaching Home: Canada's Homelessness Strategy	\$500,000
	Indigenous Funding	
	BC Rent Bank, Vancity Community Foundation	\$66,088
2025-2026	UBCM – Strengthening Communities Services Grant - A Place to Be	\$43,792
	CVRD Regional Housing Service	\$300,000
	Reaching Home: Canada's Homelessness Strategy	\$100,000
	Designated Funding	
	BC Rent Bank, Vancity Community Foundation	\$68,954
	BC Housing (CBCHB Rental Supplement)	\$2,310

THANK YOU

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