

# COWICHAN HOUSING ASSOCIATION

## ANNUAL REPORT 2021



[WWW.COWICHANHOUSING.COM](http://WWW.COWICHANHOUSING.COM)

## THANK YOU TO OUR PAST AND PRESENT PARTNERS AND SUPPORTERS



**United Way**  
Central & Northern  
Vancouver Island



BC Housing  
Canadian Mental Health Association - CVB  
City of Duncan  
Clements Centre  
Cowichan Valley Division of Family Practice  
Cowichan Basket Society  
Cowichan Family Life Association  
Cowichan Green Community  
Cowichan Independent Living Resource Centre  
Cowichan Intercultural Society  
Cowichan Tribes  
Cowichan Valley Regional District  
Cowichan Valley School District  
Cowichan Valley Youth Services  
Cowichan Women Against Violence  
CVRD Cowichan Community Centre  
CVRD, Economic Development  
Ditidaht First Nation  
Discovery Youth and Family Substance Use Services  
Duncan Community Corrections  
Duncan Mental Health  
Duncan United Church  
First Nations Health Authority  
Habitat for Humanity  
Halalt First Nation  
Hiye'yu Lelum Society  
Hiye'yu Lelum Society: Healthiest Babies  
H-ulh-etun Health Society  
Island Health  
Ladysmith Resources Centre Association  
Literacy Now Cowichan  
Lookout Housing and Health Society  
Lyackson First Nation  
M'akola Housing  
M'akola Development  
Malahat Nation  
Meals on the Ground  
Medix EMS - Duncan  
Ministry of Child and Family Development  
Ministry of Social Development & Poverty Reduction  
MLA Doug Routley  
MLA Sonia Furstenu  
MP Alistair MacGregor  
MP Paul Manly  
Municipality of North Cowichan  
New Life Baptist Church  
Nexus Modular Solutions  
Our Cowichan Communities Health Network  
Penelakut Tribe  
Ramada Hotel  
RCMP - North Cowichan / Duncan Detachment  
SD79 - Cowichan Valley Open Learning Cooperative  
Social Planning Cowichan  
Stz'uminus First Nation  
Town of Ladysmith  
Town of Lake Cowichan  
Ts'ewulhtun Health Centre

We acknowledge that for thousands of years the Quw'utsun, Malahat, Halalt, Penelakut, Stz'uminus, Lyackson, Ts'uubaa-asatx , and Ditidaht Peoples have walked gently on the unceded territories of where we now work, live, and play.

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# MESSAGE FROM THE CHAIR



As I reflect on our past fiscal year at the Cowichan Housing Association I am reminded of Charles Dicken's quote from *A Tale of Two Cities*. ***"It was the best of times, it was the worst of times, it was the age of wisdom, it was the age of foolishness, it was the epoch of belief, it was the epoch of incredulity, it was the season of light, it was the season of darkness, it was the spring of hope, it was the winter of despair."***

Looking back on the year through the lens of contrast we witnessed darkness as the pandemic crept into our region, touching lives, leaving despair and loneliness and exposing our vulnerabilities as individuals and as a community. And those most impacted were those who had no home to retreat to, nowhere to go to be safe, to be protected. Just having collaborated in the Point in Time homeless count, we were acutely aware of the number of children, youth and adults in our community experiencing homelessness.

The darkness continued as we witnessed the devastating impact of the Lewis Street fire, leaving 42 individuals homeless in a community facing a housing crisis.

We heard horrific stories of discrimination and hate across the United States, Canada and even in our region and we kept space for those who fell victim to Covid-19 and the Opioid crisis.

And yet, we saw good, light, hope and even incredulity. We saw a community respond to the pandemic, creating quick and innovative solutions to keep the homeless safe. What started as tents became sleeping cabins and hotels as the cold weather approached. With remarkable support from all levels of government, our community partners, and local businesses, our community's ingenuity was shared on media outlets across North America resulting in our successful model popping up in other rural and urban communities.

We learned that 100 units of supported housing will be built in Duncan, providing much needed transitional housing for our homeless citizens.

Through local and provincial funding we hired a tenant support worker who was able to re-house almost everyone displaced by the fire, a remarkable feat in a community with a virtually zero vacancy rate.

And even through the chaos the year presented, we still managed to move forward in our mission to facilitate affordable housing through the Regional Housing Services Housing Trust Fund, positioning us well within our goal of 1,000 units in five years. We welcomed two new board members and a City of Duncan liaison who share the CHA's drive for affordable housing. We conducted a series of strategic planning sessions to refresh our mission. We advanced a plan to bring a Rent Bank to the Cowichan Valley to prevent homelessness and we have begun the arduous task of revamping our policies.

The past year tested our resilience as a community, as Board members and as individuals and as we worked through the darkness the year presented we saw light and as we face a new fiscal year we see hope.

Joy Hayden  
Chair, Cowichan Housing Association

# MESSAGE FROM THE EXECUTIVE DIRECTOR

As interim Executive Director, I am very proud of the work that CHA has accomplished over the past year, and the staff team that made it possible. John Horn, the former Executive Director, was a bold visionary who, together with the other COVID Task Force members, spearheaded an initiative that started as a way to keep some of the most vulnerable members of our community safe during the pandemic. First as organized and supported tent cities, and later as pods of small cabins, the Cowichan Region's response in caring for its homeless people became a beacon of inspiration and hope for communities across Canada. This short-term solution to providing opportunities for people to be able to safely self-isolate also demonstrated the value of a Housing First approach to providing care for people with multiple barriers.

Success such as this is not created by a single individual or group. Mary Lionas, Angela Andersen and Connie Vaughan were hired at the very start of this initiative, and are a very large part of the success of this project, along with the CHA's Outreach Workers, with their daily demonstrations of care for the residents in our various "street families."

The Cowichan Housing Association has been successful with financial support from the Cowichan Valley Regional District, BC Housing, the United Way, the Victoria Foundation, and the Red Cross, and in-kind support from many others, including Cowichan Tribes, City of Duncan, Municipality of North Cowichan, Town of Ladysmith, Cowichan Green Community, Meals on the Ground, Hiiye'yu Lelum-House of Friendship, Cowichan Valley Basket Society, Canadian Mental Health Association, Island Health, the RCMP, OUR Cowichan Community Health Network, the folks at the Ramada Hotel, and the guys at Blackbird Security. Truly it takes a community to make sure that our most vulnerable members do not get left behind in the twin pandemics of COVID and the opioid crisis. We are grateful for the confidence that our community has placed in us to do this important work in partnership.

In the past year, we have seen many successes, with some people detoxing and moving on with their lives independently, and others dreaming about their next steps. In the coming year, we are optimistic that some of these people will be placed in supportive housing and more will be healthy enough to be able to move into independent living situations. While the COVID pandemic appears to be abating, the opioid crisis is still with us.

Bev Suderman  
Interim Executive Director



# COVID & HOUSING

2020 will be remembered as the Year of the Pandemic. On March 11, 2020, the World Health Organization declared the COVID-19 a pandemic, and on March 18, the shutdowns began across Canada.

In BC, both the provincial and federal governments immediately leapt into action, to provide supports to people and businesses who would be most affected by the shutdowns in services. In BC, rent freezes were imposed, as well as a temporary prohibition against evictions. Government subsidies such as the Canada Emergency Response Benefit provided income support to employed and self-employed Canadians and wage subsidies provided supports to businesses.

In BC, there was also concern about the homeless population, in terms of their ability to access services in case of illness and to be able to safely self-isolate. BC offered funding to assist with the creation of temporary housing for people who were homeless, and the Cowichan Covid-19 Task Force for Vulnerable Population was born. There is more about that initiative in other parts of this report.



What we at the CHA have seen is a dramatic increase in homelessness with an estimated 200 people without a home. The most recent Point in Time (PIT) count indicated that there were 137 people who were unhoused. The PIT count began on March 11, 2020, the day the pandemic was declared.

## 2020 will be remembered as the Year of the Pandemic.

There has not been another Point in Time count yet, but based on the number of applications for the new supportive housing under construction, our estimate is that the population has doubled. For the 99 units of new supportive housing to be built by the spring of 2022, there are well over 200 applications at the time of this report, and not all of them are in yet. This housing is designed for people with multiple barriers to accessing housing, so the number of applications is fairly reflective of the homeless population that is connected with services in some way. Those who are not connected would not have put in applications.

At the same time, housing prices are rising dramatically. The June 2021 statistics from Vancouver Island Real Estate Board indicate that the average sale price for a single family home in the Cowichan region was \$693,200, which is an 84% jump over the average sale price for a similar home 5 years ago. Within the last 12 months, prices have risen by 28%. This dramatic increase is changing the face of our communities, and making it much harder for working people, whether in the low wage service industry or mid-career professionals, to

# COVID & HOUSING CONT...

find housing that they can afford.

Are these increased housing prices related to COVID? Some people say they are ... people are travelling less, and interest rates are low ... because people are looking for ways to improve their lives by improving their housing.

The entire country is experiencing an unprecedented rise in the cost of housing. In classic economic analysis, rises in housing prices are due to lack of supply. Therefore, we need to build more. However, the bulk of the housing stock available in the Cowichan region is the most expensive type of housing available: single family dwellings with a yard. It is expensive both in terms of environmental costs and in dollars. We need to build more, but not more of the same. We need more variety in the housing stock, to reduce the cost of housing and associated infrastructure. And the pandemic demonstrated conclusively that dense populations need a lot of access to green space, so the public space planning needs to go hand-in-hand with addressing the need for affordable housing.

## ...unprecedented rise in the cost of housing.



In addition to the responsibilities that CHA has taken on to manage the COVID emergency housing, COVID has transformed our work in other ways as well. Office closures, and working from home, has resulted in fewer calls for tenant and emergency supports, as reflected in our statistics.

Our experience in assisting the victims of the Lewis Street fire (December 31, 2020) demonstrated issues within the rental housing market in the Cowichan region ... with a number of people having to leave the region (along with their family, friends, and connections such as doctors) to obtain affordable housing. Some who stayed have been forced to rely on the food bank, because of the high percentage of their disability income allocated for rent, despite sharing their apartment with others who are also contributing to the rent.

The long-burning crisis of the lack of affordable housing is continuing to impact children and their families, as well as a wide variety of vulnerable groups: seniors, people with disabilities, youth, and people with multiple barriers to housing.

Covid appears to be moving on, as business is returning to some semblance of normalcy. The affordable housing crisis is continuing.

# THANK YOU JOHN!

The Board of Directors of the Cowichan Housing Association sends out best wishes to our Executive Director John Horn, who moved on to the position of Executive Director with the Nanaimo Region John Howard Society.

John joined the Cowichan Housing Association as the Executive Director in April 2019. John brought to this role an innate understanding of the mechanisms required to build affordable housing and an appreciation of the urgency.

Much of John's time with us occurred during the pandemic and as a natural leader, John stepped in as the co-chair of the COVID 19 Emergency Task Force. The legacy of John's work on the task force goes beyond the housing and safety of vulnerable individuals. It contains a "proof of concept" that is being replicated to the benefit of the homeless across the Island and beyond.

Even with a pandemic consuming John's time, much has been accomplished.

In addition to the homelessness effort, the Housing Trust programs are well established and will lead to a substantial increase in affordable housing units in the Cowichan Region and the seeds planted for many more. We have built solid partnerships and demonstrated an ability to work collaboratively within the Region. We have furthered our understanding of the housing crisis in the Region and have supported our municipal colleagues in their efforts to address housing needs. And, we have increased the number of organizations willing to invest in housing projects.

The meaning of life is defined by making the world a better place because of one's actions and contributions. John's time at CHA has made the world a better place especially for those most in need.

We thank John for his service and contribution to CHA, and to the people of the Cowichan Region.



photo: Chad Hipolito - Hip Photography - <http://hipphotography.com/>



# BOARD OF DIRECTORS



Joy Hayden, Chair



Guido Weisz, Vice Chair



Gail Calderwood, Treasurer



Monica Finn, Secretary



Jane Barton-Greig, Director



Caelen Cook, Director



Patricia Gray, Director



Chris Hall, Director



Bob Brooke, Liaison,  
City of Duncan

# STAFF



Beverly Suderman,  
Interim Executive Director



Morgan Saddington,  
Administrative Coordinator



Andrew Wilson,  
Project Planner

# THANK YOU

We would like to extend our warmest thank you to our current Housing Trust Fund Allocations Committee members Chloe Boyle, D'Arcy Beaveridge, and Lynn Taylor Weaver, past Executive Directors John Horn and Terri Mattin and to our past Board Members: Craig Marchinko, James L. Cosh, Morgan McLeod, Georgina Jackson, Debbie Williams, Brigid Reynolds, Tina Schoen and Gerry Giles.

# WHO WE ARE

## Our Mandate

At the Cowichan Housing Association (CHA), we believe that stable, secure, accessible and affordable housing is foundational to healthy individuals, families and communities.

We work to increase affordable housing options and to prevent homelessness in the Cowichan Region through research, community development, homelessness prevention programming and facilitating affordable housing development.

CHA incorporated in January 2015. We have accomplished a great deal in a very short time and have grown into a highly knowledgeable and professional organization.

## OUR PROGRAMS

### HOMELESSNESS PREVENTION

- Emergency Assistance Program
- Tenant Support & Referrals
- Landlord Support Information
- Rent Bank (coming soon)

### REGIONAL HOUSING SERVICE

CVRD HOUSING TRUST FUND:

- Project Development Fund
- Rental Housing Capital Contribution Fund
- Emergency Contingency Fund



PROGRAMS

### EMERGENCY RESPONSE

- Lewis Street Fire
- Covid-19 Task Force
- Ramada Hotel
- Cabin Sites

### RESEARCH & INFORMATION

- Housing Needs and Data
- Local Government Policy
- BC/Canada Funding Information
- Housing Crisis Innovations
- Point in Time (PIT) Counts

### COMMUNITY DEVELOPMENT

- Covid-19 Task Force
- Community Action Team
- Building Not-For-Profit Housing Capacity
- Facilitating Housing Strategies
- Development Consultation

# REGIONAL HOUSING SERVICE

## What is the CHA Annual Financial Contribution Service

In April 2018, Bylaw 4201 was adopted by the Cowichan Valley Regional District (CVRD) to provide an Annual Financial Contribution Service (\$750,000) to Cowichan Housing Association to assist with providing programs and services related to affordable housing and homelessness prevention in the Cowichan Valley Regional District. The two components of the service are:

## REGIONAL HOUSING SERVICE

The goal of the Regional Housing Service is to increase capacity by providing expertise, knowledge and support for local communities to develop affordable housing projects. The Housing Service funding is allocated as follows:

- Planning, research, housing development coordination and housing loss prevention - \$138,000
- Service management and administration - \$112,000

## HOUSING TRUST FUND

The Housing Trust Fund provides 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 exception is the CHA Emergency Contingency Fund, the purpose of which is to provide the ability to respond to an emergency situation such as sudden loss of housing due to fire, flood, or extreme weather. The Housing Trust Fund is allocated as follows:

1. Rental Housing Capital Contribution Fund – 85% (\$425,000)
2. Project Development Fund – 13% (\$65,000)
3. Emergency Contingency Fund – 2% (\$10,000)



Regional Housing Service funds have been allocated to three affordable housing projects in Ladysmith, Lake Cowichan, and Duncan, and applications are pending for 2 projects in North Cowichan. In total, we are anticipating 452 new units of affordable housing.

# RENTAL HOUSING CAPITAL CONTRIBUTION FUND (RHCCF)

The goal of the Rental Housing Capital Contribution Fund is to address the shortfall in affordable rental housing stock within the Cowichan Region. The Fund's purposes are:

- 1) to support development of new affordable rental housing stock, shelters and second stage housing by making a contribution to capital costs, and
- 2) to enhance community contributions and partnership in order to leverage additional funding resources. .



**In March, 2021, Cowichan Lake Elder Care Society was successful in their application to the RHCCF. Upon acquiring full project funding, CLECS will be awarded \$175,000 towards an affordable seniors development in the Town of Lake Cowichan.**

Cowichan Lake Elder Care Society (CLECS) plans to build a 30-unit affordable housing development in the Town of Lake Cowichan, BC. The proposed four-storey apartment building will offer 26 one-bedroom units and four two-bedroom units geared towards seniors.

CLECS is seeking funding through BC Housing's Community Housing Fund.

“CLECS’s vision for this project is to provide safe and appropriate affordable housing geared towards seniors aged 55+ in Lake Cowichan in order to provide more opportunities for people to remain within their community, surrounded by their friends, family, and support system, as they grow older.... By reducing the need for affordable seniors housing in Lake Cowichan, the proposed development will help seniors to safely age in place and stay connected to their community ties, while benefitting from flexible care services. This, in turn, will help tenants maintain a high quality of life.”



## PROJECT DEVELOPMENT FUND (PDF)

The purpose of the Project Development Fund (PDF) is to address pre-construction 'soft-costs' for proposals that aim to create new affordable housing by way of construction, acquisition and / or conversions. The goal is to support affordable housing development by not-for-profits organizations at the pre-construction phase.



**Cowichan Lake Elder Care Society and the Duncan Housing Society were granted PDF funding to further develop their proposed projects in the City of Duncan and the Town of Lake Cowichan. \$75,000 in total was awarded in 2020-2021.**

## EMERGENCY CONTINGENCY FUND (ECF)

The Emergency Contingency Fund (ECF) is intended to provide short term emergency support to individuals and families in the CVRD who experience a sudden and unexpected loss of housing. \$10,000 is allocated to the ECF per year from the Housing Trust Fund. Funding is intended to support direct housing-related costs, such as rent, utilities or temporary accommodations.



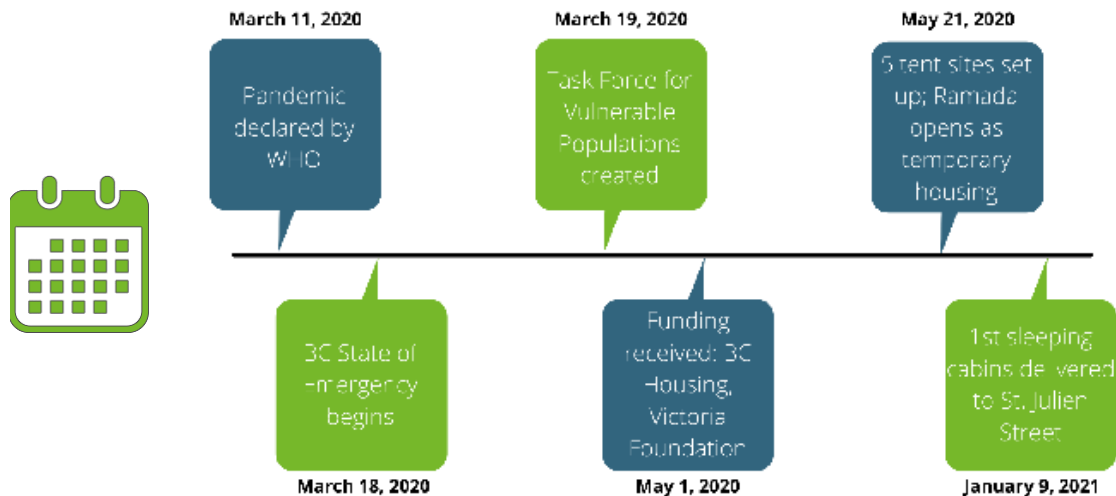
**\$20,000 was approved by the CVRD in 2021 to assist those displaced by the Lewis Street apartment fire on December 31, 2020. Funds covered expenses such as:**

- **First month rent**
- **Damage deposits**
- **Moving trucks and expenses**
- **Transportation**
- **Replacement of necessities lost in the fire**
- **Retrieval of items for non-ministry clients**

# COVID-19 TASK FORCE

## The Task Force

At the outset of the Covid-19 pandemic, Emergency Teams in Cowichan mobilized quickly. The City of Duncan asked Cowichan Housing Association to lead a joint task force to develop a response plan to provide safe places for people living on the streets to practice physical distancing and reduce the risk of spreading the virus. The COVID-19 Vulnerable Population Cowichan Task Force was created on March 19, just 1 week after Covid-19 restrictions were implemented.



## Task Force Members

- Canadian Mental Health Association - CVB
- City of Duncan
- Community Action Team
- Cowichan Division of Family Practice
- Cowichan Housing Association
- Cowichan Neighbourhood House
- Cowichan Tribes
- Cowichan Valley Regional District
- Cowichan Women Against Violence Society
- Island Health
- Island Health: Mental Health & Substance Use
- Ladysmith Resource Centre Association
- Municipality of North Cowichan
- Our Cowichan Communities Health Network
- RCMP
- School District No. 79
- Service Canada
- Social Planning Cowichan
- Sonia Furstenau, MLA
- Town of Ladysmith
- Town of Lake Cowichan
- United Way - CNVI

**107**  
# of people housed  
in temporary  
accommodations





## TENT SITES

Tent sites were chosen as a short-term emergency solution to house a number of people experiencing homelessness in Cowichan during the Covid-19 pandemic. This model differed from “tent cities” in that no more than 12 individuals are permitted to stay at each site. These “family clusters” ensured that physical distancing could be maintained and health and sanitation protocols could be implemented effectively. Each site includes food, outreach, hygiene and security services as well as garbage collection, cleaning, and sanitation.

In addition to basic shelter, tenters received three meals a day, regular wellness checks and other wrap-around support services by numerous outreach and social service organizations.



The original 5 tenting sites were located at the Cowichan Community Centre, St. Julien St., the Mound, Fuller Lake Arena, and Buller St. in Ladysmith. Management and oversight of the sites was provided by Cowichan Women Against Violence Society, the Canadian Mental Health Association, Hiiye’yu Lelum House of Friendship, Cowichan Neighbourhood House, and the Ladysmith Resources Centre Association.

## THE RAMADA

In addition to the tenting sites, the Task Force partnered with the Ramada Hotel to take over the operations and management of the hotel rooms in Duncan, BC to house 36 individuals experiencing homelessness during the pandemic. Cowichan Housing Association signed an operating agreement with BC Housing to provide the outreach support, cleaning, and operations required to run a safe and secure site.

## FUNDING

- \$ 1,055,632 BC Housing - Covid Response
- \$ 332,567 Reaching Home - Covid Response (sleeping cabins)
- \$ 184,755 Canadian Red Cross - Covid Response
- \$ 61,711 Victoria Foundation

**TOTAL Covid Emergency Response Dollars administered by CHA:**

**\$1,634,665**

## OUTREACH STAFF

**Coordinator:** Mary Lionas;

**Clean Team:** Angela Andersen, Connie Vaughan, Paul Stanton;

**Outreach:** Stacy Middlemiss, Colleen Fuller, Cailey Foster, Wendy Montgomery, Chantelle Sorenson, Corey Sylvester, Isabelle Latremouille Maheu, Kelly Smith, Nick Mravunac, Carmen Brooks, Rosa Chaves, Robyn Hohn, Bill King, Isabella Dehaumont, Necole Young.

# THE SLEEPING UNITS

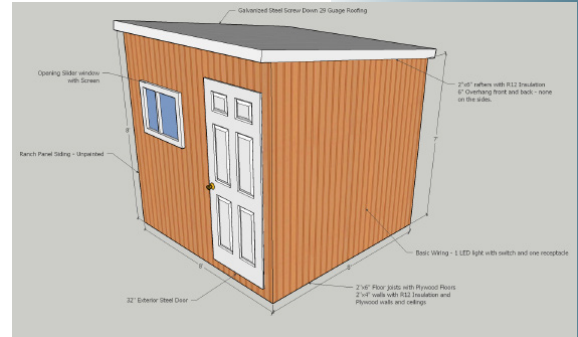
With the winter months looming, the Task Force recognized that a more robust shelter accommodation would be needed at the tent sites for individuals to keep warm and dry without compromising their own safety from open flames in tents. CHA partnered with Nexus Modular Solutions in Chemainus to provide specs on a made-in-Cowichan micro sleeping unit.

Each unit is fully insulated and contains a light, plug, an in-wall heater, vent hole, smoke detector, and a locking door.

The United Way - Central and Northern Vancouver Island - was pivotal in providing funding from the Government of Canada's Reaching Home: Canada's Homelessness Strategy, Covid Economic Response Funds, to build, transport, and install the cabins at 2 sites on land graciously leased by Cowichan Tribes and the City of Duncan. Without their courage, leadership, and support, these cabins would not have seen the light of day.

Communities across Canada are looking at this temporary housing model as not only emergency housing solution but as a potential short-term "Housing First" model to transition people living on the street into more stable and permanent supportive housing.

The City of Nanaimo called the small managed clusters of sleeping cabins "The Cowichan housing model" and is moving forward on a similar initiative.





# HOUSING NEEDS ASSESSMENT

Municipalities and regional districts in B.C. are required to complete housing needs reports by April 2022 and every five years thereafter. These reports will help local governments and the B.C. government better understand and respond to housing needs in communities throughout B.C.

In 2020, CHA was subcontracted by MODUS Planning, Design, & Engagement to carry out qualitative interviews, to assist with community engagement, and to present the findings of the CVRD Housing Needs Assessment, 2021 to all local governments in the region.

We are grateful for the stories and lessons shared to us by Cowichan Tribes, Ditidaht First Nation, Halalt First Nation, Lyackson First Nation, Malahat First Nation, Penelakut Tribe, Stz'uminus First Nation, and Ts'uubaa-asatx First Nation. And many thanks to the non-market housing organizations and social service organizations for offering their valuable insight into the needs of our community members, particularly those in marginalized and vulnerable groups.



**4,955 HOUSING UNITS NEEDED**  
in the CVRD by 2025

**14% Expected Population Growth**  
in the CVRD between 2019 and 2025



**22% in CORE HOUSING NEED**  
(Core housing need: spending more than 30% of their household income on housing expenses)

Full Report: [www.cvrld.ca/3291/Housing-Needs-Assessment](http://www.cvrld.ca/3291/Housing-Needs-Assessment)

# HOMELESSNESS PREVENTION

## EMERGENCY ASSISTANCE

With funds provided by Reaching Home: Canada's Homelessness Strategy - Indigenous Funding and the United Way Central and Northern Vancouver Island, CHA assisted 15 Indigenous individuals and families who were at imminent risk of losing their housing, with our Emergency Assistance Program, for a total of 54 families helped since 2018.

*"This assistance was very, very helpful. I take care of my elderly sister and am really struggling to pay my bills."*

*- grant recipient*

*"This has gotten me out of a rut. Thank you!"*

*- grant recipient*

15

15 individuals or families received assistance

## TENANT INFORMATION & REFERRALS

62

62 Individuals and families were supported with tenancy information and referrals to resources and shelter, for a total of 474 since 2015.

## RENT BANK

### CHA is opening a Rent Bank - COMING SOON!

The Cowichan Housing Association is developing a Regional Rent Bank pilot project for CVRD residents in each electoral area and member municipalities. This 2-year program is intended to provide a micro-loan service for renters experiencing difficulty paying rent and/or utilities. The purpose of these loans is to assist renters to maintain stable accommodation and to prevent individuals from losing their homes.

Rent banks are a housing loss prevention tool that provide short-term loans to households in financial crisis and who are at risk of losing their homes. These small, one-time emergency loans are for the payment of rent or utilities to avoid eviction.

# LEWIS ST FIRE

The Lewis St fire occurred on the afternoon of December 31, 2020, causing significant damage to the 36 units leading to a full evacuation of the building. 42 adults and 6 children were displaced. An Emergency Response Team was formed, facilitated by the Municipality of North Cowichan. Response funding was provided by Emergency BC, BC Housing, private donors, and CVRD's Emergency Contingency Fund (\$20,000) to support the displaced residents. CHA hired a tenant placement coordinator from the funding provided by BC Housing.



photo credit: Cowichan Valley Citizen

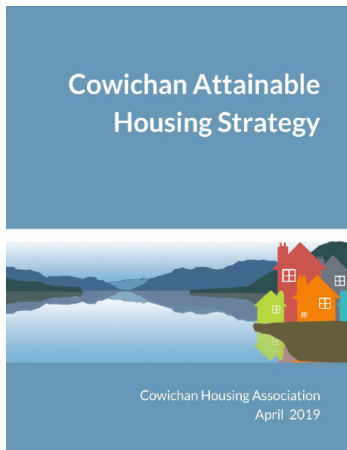
Of the 36 families displaced, 30 were re-housed through this response.

Key challenges of re-housing the displaced residents were that the typical market rental rates for similar apartments to the ones they lost are far higher than the Lewis St. residents can afford. The Lewis St. apartment was geared for lower income people with monthly rents ranging from \$500 to \$850. Low vacancy rates resulted in increased competition for available apartments leaving residents feeling passed over and discriminated against based on their previous residence, race, disability and income.

This response uncovered significant housing challenges experienced by both residents and staff. However, re-housing a high percentage of the families in such a tight rental market can be looked at as a resounding success.

Current Housing Situation	Number of Residents
Found long term housing solutions	27
Found temporary rentals while continuing to look for better solutions	4
Staying with family or friends long term while they continue to look for housing	5
Staying in hotels (self funded/funded by insurance)	2
Unknown location	4

## WORK PLAN CONTEXT



The Cowichan Region has a housing affordability crisis that has been growing slowly but steadily over the past decade, but exploded out of the gate two years ago. CHA's Attainable Housing Strategy (2019) identified the crisis based on 2016 Census data: 22% of all households spending more than 30% of their income on housing, while 44% of renters were doing this. The 2021 Census data will tell us how we are doing, once the data is released in 2022, but in the meantime, all indications are that housing is becoming less affordable and that rental availabilities are less than 1%. Our experience with the Lewis Street fire indicates that to find affordable

housing, people are needing to leave the region.

The Attainable Housing Strategy also identified the goal of assisting 1,000 households to move into housing affordability. We are pleased to report that Regional Housing Service funds have been allocated to three projects, designed to build affordable housing projects in Ladysmith, Lake Cowichan, and Duncan, and applications are pending for two North Cowichan projects. In total, we are anticipating 452 new units of affordable housing. Additionally, BC Housing in partnership with Lookout Housing & Health Society is currently building 51 units of supportive housing on Drinkwater Road and in partnership with three local organizations, under the leadership of Cowichan Women Against Violence Society, is building an additional 48 units of supportive housing on White Road, which is anticipated to be completed by the spring of 2022.





# WORK PLAN 2021-2022

CHA's workplan for 2021-22 has multiple components:

- 1** Work with the local Community Access and Assessment team to get as many of our residents as possible placed into the new supportive housing units;
- 2** Continue to operate the three "Housing First" facilities, according to the terms of our agreements;
- 3** Continue to offer emergency housing assistance, on an as-needed basis;
- 4** Start and operate, in collaboration with community partners, a Cowichan Rent Bank;
- 5** Build partnerships with developers and other housing organizations within the region, to create more affordable housing;
- 6** Work with community partners to build capacity for more organizations to create housing needed by the people within their respective mandates;
- 7** Support initiatives by local developers to build more affordable housing, generally;
- 8** Support policy development by local government to create a more effective affordable housing strategy for the region;
- 9** Continue education initiatives, through regular lunch and learn opportunities on current topics;
- 10** Advocate for additional funding for the housing in the region;
- 11** Develop a land inventory for affordable housing projects;
- 12** Continue to administer the Regional Affordable Housing Financial Contribution Service, and in this way provide supports to local organizations to build more housing.

The CHA's strategic vision is to work with others to create housing on many fronts. To start, CHA has a specific focus is on building capacity within the Cowichan Region's non-profit sector to build emergency shelters, transitional housing, or social housing to meet the needs of our most vulnerable.

# FINANCIALS 2020-2021

In 2019, the Cowichan Valley Regional District (CVRD) entered into an agreement with Cowichan Housing Association (CHA) to develop and implement the Regional Housing Trust Fund. The purpose of the fund is to increase local funds for affordable housing, to leverage funds from other sources, and to incentivize the development of affordable and attainable housing options in the Cowichan Region.

In 2020, the Regional Housing Trust Fund provided:

- \$20,000 from the Emergency Contingency Fund to support the apartment fire residents from Lewis Street.
- \$75,000 in Project Development Funding assisted Duncan Manor and Cowichan Lake Elder Care Society with project development, site assessment and design costs.

When the Covid-19 Pandemic hit hard in 2020, CHA with the Cowichan Covid-19 Vulnerable Populations Cowichan Task Force stepped up to assist the region's most vulnerable citizens. Funding provided by BC Housing, Reaching Home: Canada's Homelessness Strategy, Canadian Red Cross and the Victoria Foundation totaled \$1,634,665, provided shelter, food, support and virus protection to those living outdoors.

Year	CHA's Funding Sources	Amount
2015-2016	Homelessness Partnering Strategy	30,338
	Real Estate Foundation (Housing Trust Fund Business Case)	10,000
2016-2017	Homelessness Partnering Strategy	35,011
2017-2018	Homelessness Partnering Strategy	67,260
	Homelessness Partnering Strategy (Close to Home Project)	156,460
2018-2019	Homelessness Partnering Strategy	77,000
	CVRD (Attainable Housing Strategy)	10,000
	Vancity (Attainable Housing Strategy)	10,000
2019-2020	CVRD Regional Housing Service	250,000
	Homelessness Partnering Strategy	56,541
	Homelessness Services Association of BC (HSABC)	9,969
2020-2021	CVRD Regional Housing Service	250,000
	Reaching Home: Canada's Homelessness Strategy Indigenous Funding	11,291
	CVRD Needs Assessment – Modus Contract	18,720
	BC Housing – Tenant Support, Lewis St. Fire	16,800
	Regional Housing Service – Emergency Contingency Fund, Lewis St. Fire	20,000
	BC Housing – Covid Response	1,055,632
	Canadian Red Cross – Covid Response	184,755
	Reaching Home, Designated Fund – Covid Response	208,477
	Reaching Home, Indigenous Fund – Covid Response	124,090
	Victoria Foundations – Covid Response	61,711

# FINANCIALS 2020-2021

**Operations 6%:** CVRD Funding of \$112,000 for affordable housing support, administration and overhead.

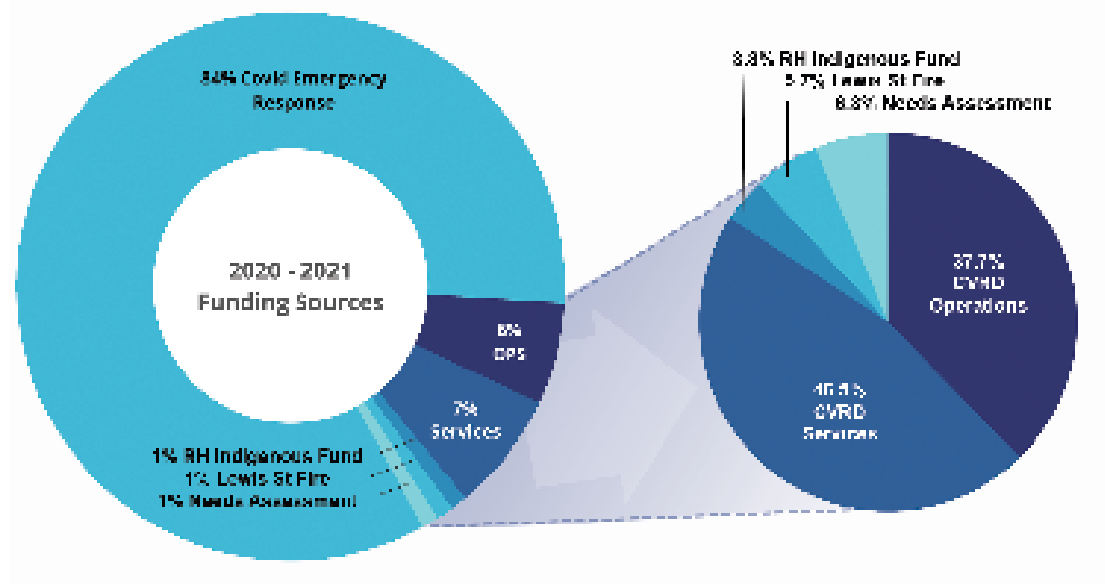
**Services 7%:** CVRD funding of \$138,000 for Regional Housing Trust Fund-related development, research, data collection, community collaboration and education.

**RH Indigenous 1%:** Administration of Emergency Assistance Program, referrals and information, service provider liaison.

**Lewis St. Relocation 1%:** Tenant Support position; administration, guidance and support in assisting Lewis St. residents with relocation.

**CVRD Needs Assessment 1%:** Research and data collection, community engagement and education.

**Covid Response 84%:** Combined funding to shelter homeless population during Covid-19 pandemic.





prepared July, 2021