

2021/2022

ANNUAL REPORT

Cowichan
Housing
Association



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Partners & Supporters

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

BC Housing	Ladysmith Resources Centre Association (LRCA)
Canadian Mental Health Association, Cowichan Valley Branch (CMHA)	Lookout Housing and Health Society
City of Duncan	Ministry of Social Development and Poverty Reduction
Clements Centre Society	Municipality of North Cowichan
Cowichan Tribes	Nexus Modular Solutions
Cowichan Basket Society	Our Cowichan Communities Health Network
Cowichan Green Community	Ramada Duncan
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 Society	
Island Health	



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



A Message from the Chair

Another year has passed with COVID still our reality and not quite yet a memory. Navigating through the pandemic has become a little easier, we are all so much more adapted to virtual meetings. As for me, I am now down to being told “I’m muted” once per meeting...

Pandemic or no pandemic, our work must continue, and while we balanced our role in moving forward in the region engaging in meaningful and rich conversations with community stakeholders on affordable housing, a significant amount of our time was continuing our work on the Cowichan Valley COVID-19 Emergency Task Force.

Dismantling the Mound and St Julien sites, transitioning from the Ramada, creating new partnerships in the development of the Village, assisting individuals and families displaced by fires and floods, providing emergency funding to keep people housed, opening, new and continuing discussions on land, building and funding for affordable housing, meeting new potential partners and supporting existing relationships, all done, seamlessly by a small but mighty staff team

During the last fiscal year, we said goodbye to some of our visionary board members. Chris Hall, a founding CHA Board Member has opted to spend his leisure time traveling and enjoying retirement, Guido Weiss, our pragmatic and highly knowledgeable voice, and Caelen Cook, our youngest board member have left the CHA Board. In turn, we welcomed Jane Barton-Greig.

John Horn, our Executive Director, who brought a remarkable commitment, and vision to the CHA and the community through his leadership on the COVID-19 Task Force moved on. To keep the balls in the air as we searched for our new leader, Bev Suderman joined us as Interim Executive Director. Who knew she could juggle, but juggle she did as we were flying from one urgency to another.

Mid-fiscal year, we welcomed Dr. Shelley Cook as the CHA’s new Executive Director. Shelley hit the ground running, continuing the work John started and Bev forwarded. As a Board we were exhausted hearing what she and the team were accomplishing, we can only imagine how physically spent they were, but their efforts paid off, emergencies averted, and a new road map for the CHA emerged.

Frankly, I am happy to say goodbye to our last fiscal year, albeit with immense pride in what this little organization accomplished, and in contrast, I am absolutely excited to see the new fiscal year unfold.

Just you wait!

Joy Hayden
Chair, Cowichan Housing Association Board

A Message from the Executive Director



It's hard to believe it's been a whole year since I started my position at Cowichan Housing Association. I moved to the area from the Okanagan in September 2021 to take on the role after many years in academia.

My position began with a bang with Cowichan Housing Association's annual presentations to local governments across the region highlighting the work of the Association over the previous year. This was a great way for me to quickly get up to speed on the history of the organization and the initiatives being worked on, as well as meet with the elected leadership across the Cowichan Valley.

There was some important work first extending, and then wrapping up projects supporting unsheltered people in the Cowichan region. This work included decommissioning the cabin sites and transitioning residents to their new homes, as well as winding up operations at the Ramada Hotel. A special thanks to the amazing team of people who put their heart and soul into their work every day! At the same time as we were winding down those projects, we were starting up the Village project in partnership with Lookout Housing and Health Society, the Municipality of North Cowichan, City of Duncan, and BC Housing.

Through it all, we continued our work to prevent people from losing their housing through direct support including financial assistance, in addressing the needs of people displaced by emergencies (fire and flood), and in supporting local non-profit housing initiatives financially through the regional housing service, as well as through other forms of assistance like advocacy with local government. Additionally, we began working in areas across the region to lead the development of affordable housing projects for families, workforce housing, seniors, and persons with disabilities, and to find new ways to partner within private and public developments.

After allowing time to better understand the needs of the community and how best to position Cowichan Housing Association to best address these needs, I developed a road map for the organization focusing on three 'service' pillars around which our work will be structured moving forward. These are: 1) Housing Loss Prevention and Navigation, 2) Research, Planning, and Coordination, and 3) Affordable Housing – project development, funding, advocacy, and capacity building. This plan reinforces the importance of our work in higher level service and system coordination and affirms the need for the organization to take on a leadership role in the development of affordable housing.

I would like to thank Bev Suderman, Interim Executive Director, and Morgan Saddington, agency administrator, who were both integral in helping 'onboard' me in my role. A special thanks to our incredible community partners for warmly welcoming me into the Cowichan community. Your support has made all the difference. It feels wonderful to be part of such a caring, collaborative, supportive community. And finally, a special thanks to CHA's Board of Directors for their guidance, support, and trust in my leadership.

Although we are living in challenging times where issues of housing affordability are more acute than ever before, we must remember that in the midst of what is most difficult, lies opportunity!

Shelley Cook

Dr. Shelley Cook
Executive Director, Cowichan Housing Association

Board of Directors

We would like to extend our gratitude to Caelen Cook, Chris Hall, and Guido Weisz for their service on the CHA Board. Sincerest thanks also to Beverly Suderman, who stepped up as Interim Executive Director when needed.



Monica Finn
Secretary



Gail Calderwood
Treasurer



Jane Barton-Greig
Director



Patricia Gray
Director



Bob Brooke
Liaison, City of Duncan

Welcome to our new members Qwuy'um'aat (Eyvette) Elliott and Mark Buesink who joined the CHA Board as directors in spring\summer 2022.



Qwuy'um'aat (Eyvette) Elliot
Director



Mark Buesink
Director

Who We Are

Our Story

Cowichan Housing Association (CHA) is the outcome of preliminary work by the Regional Affordable Housing Directorate (RAHD), a committee struck under Social Planning Cowichan (SPC).

Initially, the RAHD began researching affordable housing and homelessness prevention in the region. After release of the 2010 Affordable Housing Strategy developed by SPC, the Cowichan Valley Regional Hospital District (CVRHD) invited the RAHD and SPC to consult with the community regarding affordable housing. One of the main recommendations from these sessions, was the formation of a new association to implement project ideas found within the report. This led to incorporation of the Cowichan Housing Association (CHA) in 2015.

On October 20, 2018, establishment of the CVRD Regional Housing Service was approved by public referendum. CHA was entrusted to oversee this service, with funds allocated to increase affordable housing throughout the Cowichan Valley.

Since the referendum, the organization has assisted many individuals, families, government agencies, community groups, developers, and others, to find new and innovative ways to increase affordable housing stock throughout the region.

At CHA, we believe stable, secure, accessible, and affordable housing is foundational to healthy individuals, families, and communities.

We are committed to linking and connecting key players within the affordable housing sector to create opportunities, share resources, and facilitate collaboration.

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

Our Vision

Safe, affordable,
culturally appropriate
housing for everyone in
the Cowichan Region

What We Do

We build community capacity for increasing affordable housing by:

- Doing research to analyze and assess needs and gaps, and ensure future planning for the spectrum of support requirements in our local communities.
- Providing pre-development funding and capital contributions to help spur development of affordable housing.
- Enabling connection and facilitating collaboration between relevant groups/organizations to move key projects forward.
- Promoting best practices and innovative solutions to increase affordable housing stock.
- Helping individuals maintain or gain housing through housing loss prevention and homelessness reduction programming.

CHA is entrusted to administer the Regional Housing Service after Bylaw 4201 was adopted by the Cowichan Valley Regional District (CVRD) in 2018. The Regional Housing Service funds programs and services related to the development of affordable housing. This Service is composed of both operational and service delivery funding, and a trust fund to be administered as grant funding.

The key components of the trust fund are:

- Project Development Fund (PDF) supports non-profit organizations in developing affordable housing by addressing pre-construction soft costs for proposals.
- Rental Housing Capital Contribution Fund (RHCCF) contributes capital costs to support development of new affordable rental housing stock, and is meant to help leverage additional project funding.
- 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).

To receive monies from these funds, which are held in trust by the CVRD, applicants complete a screening process facilitated by CHA. Applications are assessed by CHA's Allocation Committee, and CHA's Board of Directors before final approval by the CVRD. Upon approval, the CVRD administers these funds to the recipient.

Our Service Pillars

Based on the needs of the Cowichan community, and the mandate of the CHA, three service pillars have been identified. All involve activities that aim to strengthen the ability of the community as a whole, and to develop and create affordable housing.

Service Pillar I – Housing loss prevention & navigation

Service Pillar II – Research, planning & coordination

Service Pillar III – Project development, funding, advocacy & capacity building

Service Pillar I

Housing Loss Prevention & Navigation

Create better pathways to
identify and access
existing housing
options within
the community



2021 Highlights

I – Housing Loss Prevention & Navigation

1

Transition from COVID-19 Response Temporary Housing Sq'umul' Shelh Lelum (Paddle Rd)

During the COVID-19 pandemic, CHA operated cabin sites at St. Julien Street and the Mound for those experiencing homelessness. An additional 36 individuals were temporarily housed at the Ramada Duncan. As these temporary COVID-19 sites were decommissioned and resources redirected, Ramada residents transitioned to Sq'umul' Shelh Lelum, a supportive living facility for those experiencing or at risk of homelessness, and others were moved to alternative community housing resources within the community, including the Village.

2

The Village 610 Trunk Road, Duncan, BC

On behalf of the Covid-19 Task Force for Vulnerable Populations, CHA and project partner Lookout Housing and Health Society, commenced operation of the Village in March 2022. The project provides accommodation and wraparound support services for 34 individuals experiencing homelessness. An application to extend the Temporary Use Permit until May 2023 was approved by the City of Duncan.

3

Emergency Contingency Fund

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. The Housing Trust Fund allocates \$10,000 to the ECF per year. The criteria was not met in the 2021-2022 fiscal year for disbursement of these funds, and they will carry over for future allocation.

4

Happipad Cowichan

Launching in 2022/2023, Happipad Cowichan will create affordable housing by unlocking hidden housing supply one spare bedroom at a time. Happipad enables homeowners to safely and reliably rent extra space, helping eliminate the wait for apartments to be available. Homeowners benefit from monthly income, while renters benefit from affordable housing in established areas.

Housing Loss Prevention Program

CHA received funds via the Designated and Indigenous streams of Reaching Home: Canada's Homelessness Strategy provided by United Way BC. Funding this year allowed CHA to hire a dedicated staff member to facilitate the Housing Loss Prevention Program. This program featured 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 60 applicants at imminent risk of losing their housing or power. Since 2016, CHA's Emergency Assistance Program has supported a total of 190 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 25 Indigenous applicants living off-nation• Prevented 18 rental arrears• Stopped 7 hydro disconnections	<ul style="list-style-type: none">• The Designated funding stream allowed CHA to support 35 applicants from the entire Cowichan Region• Prevented 15 rental arrears• Stopped 20 hydro disconnections

"The funds I received were very helpful and important in helping me keep my home. I am very grateful for the assistance."

-Single Mom

Housing Loss Prevention Program

Information & Referrals Program

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 182 inquires. This is an increase of 34 percent over the previous year, and a total of 656 inquiries since 2015.

Housing Placement Program

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, four Individuals/families acquired permanent rental housing through this program.

Food Voucher Program

Newly introduced this fiscal year, the program allowed CHA to assist in off-setting the high cost of living for individuals/families who face difficulty meeting monthly costs. The Food Vouchers Program provides a one-time allocation of a grocery gift card.

Through this program, 37 individuals / families received food vouchers for a total annual allocation of \$2550.

“Thank you so much. You have found safe, sustainable, and affordable housing for a highly vulnerable indigenous youth aging out of foster care.”

–Foster mom of youth

Service Pillar II

Research, Planning & Coordination

Create a more
streamlined, integrated,
and coordinated system
of services within the
housing & health
sector



2021 Highlights

II – Research, Planning & Coordination

1

Workforce Housing Strategy

Economic Development Cowichan (EDC) is developing a Workforce Housing Strategy in collaboration with CHA, to address the limited stock of available affordable housing. The first step was a survey of employers and employees administered from May to July of 2022. The information gathered will inform the development of an overall strategy for the Cowichan region.

3

Grant Administration

This includes: overseeing completion and submission of applications for essential community resources, identifying and coordinating with service partners, ensuring funds are used as intended, and reporting is completed as required.

5

New CHA Roles: Community Development Coordinator and Communications & Fund Development

Consistent with the objectives under the federally funded Reaching Home: Canada's Homeless Strategy, CHA will work with organizations across the system of housing and health services (including BC Housing) to implement coordinated access. Commencing in 2022/2023, two new staff roles were created at CHA to support this important work.

2

Coordinated Access: Streamlining Services

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.

4

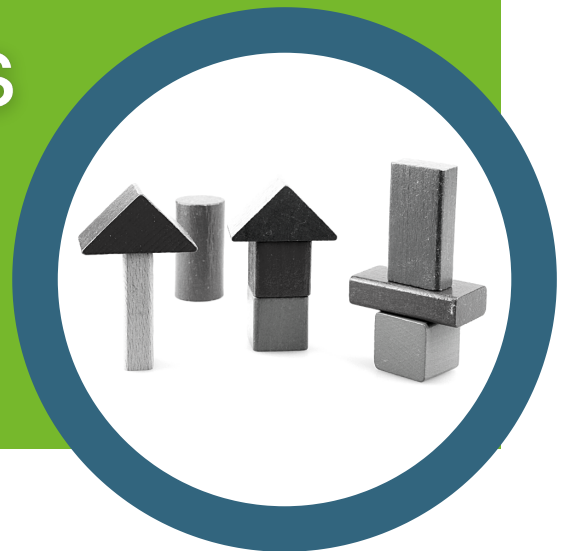
Housing Provider Network

CHA is providing leadership to bring together non-profit housing providers throughout the region. This will help connect various agencies and bridge gaps, to create greater capacity across the sector.

Service Pillar III

Project Development, Funding, Advocacy & Capacity Building

Act as the spark or
catalyst to ignite and
sustain affordable
housing projects



2021 Highlights

III – Project Development, Funding Advocacy & Capacity Building

1

Community Group Collaboration

CHA has begun working with community groups, including local service organizations, to help spur the development of affordable housing projects under a range of different models across the CVRD. Through our efforts we are providing leadership, and funding, while identifying and bringing other partners on board to help realize affordable housing.

2

Project Development Fund (PDF)

The purpose of the Project Development Fund (PDF) is to address pre-construction 'soft-costs' for proposals that create new affordable housing by way of construction, acquisition, and or/conversions. The goal is to support affordable housing development by organizations at the pre-construction phase. In the 2021-2022 fiscal year, the Allocations Committee did not receive any applications for use of these funds.

3

Rental Housing Capital Contribution Fund (RHCCF) Cowichan Lake Elder Care Society (CLECS)

The goal of the Rental Housing Capital Contribution Fund (RHCCF) is to address the shortfall in affordable rental housing stock within the Cowichan region. In 2020, Cowichan Lake Elder Care Society were approved for funding through this grant, to develop affordable housing for seniors 55+ in Lake Cowichan. The original RHCCF funding was only available upon successful purchase of the land. During the fundraising process, the land cost skyrocketed putting the project in jeopardy. In 2021, CLECS was approved to use \$51,000 of their original RHCCF funding to secure the purchase of the land. Now that this has occurred, the project can proceed securely, without issues in land procurement or cost.

How We Are Funded

Funding Breakdown

Operations 4%

CVRD Funding of \$112,000 for affordable housing support, administration and overhead.

Services 5%

CVRD Funding of \$138,000 for Regional Housing Trust Fund development, affordable research, data collection, community collaboration, and education.

Reaching Home Indigenous 6%

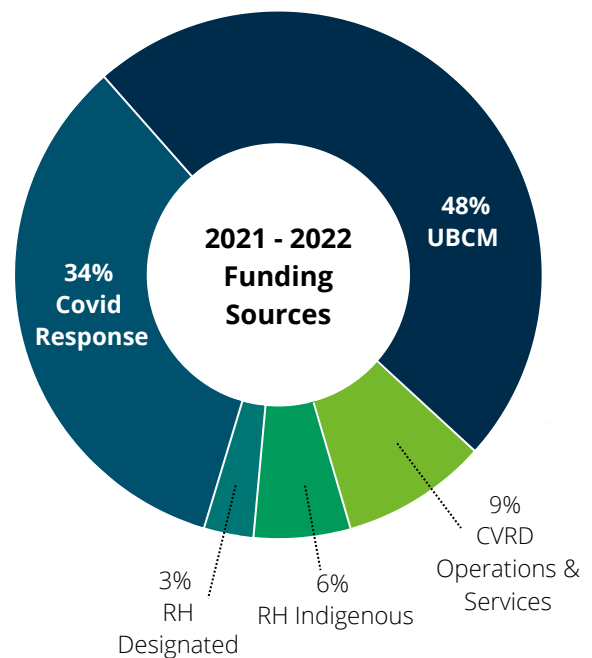
Administration of the Housing Loss Prevention emergency assistance program for qualifying Indigenous individuals and families, project total \$11,291 and the Mound Cabin Transition Program, project total of \$139, 504.

Reaching Home Designated 3%

Administration of the Housing Loss Prevention emergency assistance program for individuals and families including tenant support services, information and referrals to services, and direct assistance in securing rental housing.

COVID Response 34%: Year two of BC Housing funding to support the unhoused population during the continued COVID-19 pandemic.

Strengthening Communities Grant, The Village Project 48%: UBCM funding to support a new, larger temporary housing site, an amalgamation of the original COVID-19 Response sites.



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 Union of British Columbia Municipalities (UBCM): Strengthening Communities Grant – The Village Project	\$250,000 \$150,795 \$72,673 \$871,083 \$1,234,406



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