



Cowichan Housing Association

ANNUAL REPORT 2018



Contents

Acknowledgements 3

Message From the Chair 4

From the Executive Director..... 5

Executive Summary 6

Our 2017-2018 Priorities 6

Our Progress and Results 7

Next Steps: 2018-2019 8

Cowichan Housing Association Background 10

Our Vision 10

Our Board 10

Our Strategic Plan 2016 - 2020 10

Our History 11

Our Staff and Volunteers..... 12

Our Financial Resources..... 13

History 13

Current Year 13

Progress and Results 2017-2018 14

GOAL ONE: PREVENT HOUSING LOSS AND HOMELESSNESS..... 14

GOAL TWO: INCREASE AFFORDABLE HOUSING OPTIONS IN THE COWICHAN REGION..... 19

GOAL THREE: DEVELOP A SUSTAINABLE FRAMEWORK 21

GOAL FOUR: BE AN EFFECTIVE, HEALTHY AND SUSTAINABLE ORGANIZATION..... 22

2018-2019 Work Plan..... 22

Activity Areas Summary..... 25

Annual Financial Statements March 31 2018 26

Acknowledgements

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



Cowichan Coalition to Address Homelessness and Affordable Housing
Regional Affordable Housing Committee
Mental Health and Substance Use Collective Impact Team (MHSU)



Message From the Chair

"Somebody has to do something, and it's just incredibly pathetic that it has to be us."

Jerry Garcia of the Grateful Dead



Perhaps we can all relate to that sentiment. Despite the occasional feeling this past year, it has been a busy and yet invigorating one for Cowichan Housing Association (CHA). The more we learn about the scale of the affordable housing need and the impact it is having in the region, the more convinced we are that "somebody has to do something".

We, at CHA believe we can contribute by being part of the "somebody". More excitingly we are now more confident that it's not just "us" involved.

Typically, through today's media and consequently the public's mind, housing gets highlighted but is soon forgotten. Sadly, our focus is short and the consequences of inaction are forgotten till the next headline. Fortunately, there are committed groups wishing to do more, but our observation is that they often do not know how or have the capacity (financial and organizationally) to move forward.

Cowichan Housing Association's approach looks aggressively at housing issues. We comprehensively and systematically take on emerging housing needs (e.g., Youth Homelessness). In so doing, we are confident that our strategies for action are appropriate for the groups needing assistance. CHA is busily involved with a number of such development initiatives.

We are invigorated by the coming together of many groups acknowledging that having a home is fundamental to the overall health of the region (economically, socially and environmentally). Together with our partner organizations we believe that our individual strengths can complement one another and produce results that are long lasting. It is an efficient way to organize given the limited resources of so many non-profits.

The missing ingredient in all of this is a tangible financial contribution. To access the spending announced federally and provincially for housing we need to be partners with senior government. To that end, we view the upcoming referendum for a housing fund as pivotal step forward. With it, will be greater opportunities to take significant steps forward. CHA is willing and able to manage the program efficiently, and openly.

We remain committed towards "A Home for Everyone".

Chris Hall
CHA Board Chair

From the Executive Director

It has been my absolute pleasure to serve the Board of Directors of CHA and the Cowichan Community over the past year and a half. When I began in October 2016, CHA was in its second year, and had made a solid start in establishing its Homelessness Prevention Programming and carrying forward a strong mandate from the community, to find better ways to foster affordable housing.

Since our inception, CHA has assisted over 600 people, from tenants and landlords, to families who are struggling to stay in their housing. At the same time, we know that until we have more affordable housing in our communities, that we will continue to see people struggling and without homes. The statistics tell us that we have a current backlog of 750 rental units alone and that we will see continued demand in the next decade that has to be met.

I'm often asked why Cowichan has not seen any concerted affordable housing developments in the last ten years. The answer is complex and has to do with funding and a range of factors that have to come together for success.

In asking this question myself, I learned quickly that many people have been working very hard for a long time, and similar to other communities who have taken the same journey, the road to housing is paved with sometimes enormous challenges. Knowing who you want to serve, determining the right kind of housing to build and finding land are just two small but gigantic steps at the beginning that can take years. Tackling the housing development learning curve is next, followed by local development, rezoning and permitting processes. And if you are an organization wanting to build housing for people who cannot afford market prices, or who need housing supports, gathering partners and applying for funding will be the next piece of work which again, can take months and even years.

At last November's Housing Central Conference, I met a volunteer organization that had been working steadfastly on a project for over ten years. They, like many local organizations, are doing this through volunteer efforts and often their staff are doing this off the sides of their desk. I applaud their efforts, but we need to do much more.

CHA has made it a key aim, to build collaboration and a system of support to help local efforts be successful. Over the past year, we worked with our community partners to build a Coalition to Address Homelessness and Affordable Housing that brings together all of the players necessary to address the myriad parts of the housing and supports system. This year, we are developing a Regional Attainable Housing Strategy that will put in place will a solid action plan for getting housing going.

In the meantime, there are many efforts underway involving many dedicated individuals and organizations. Someone once said that it took us many years to reach this place, and we won't get to where we want to be tomorrow. I'm reminded that this will be our work for many years to come and am inspired and encouraged by the enthusiasm of the Cowichan Community, and confident that together, we can and will 'get housing going'.

Terri Mattin
Executive Director

Executive Summary

Cowichan Housing Association (CHA) believes that stable, secure, accessible and affordable housing is foundational to healthy individuals, families and communities. We work to prevent homelessness and increase affordable housing options in the Cowichan Region through research, community development, homelessness prevention programming, and facilitating affordable housing development.

CHA was incorporated in January 2015, and in our first three years we have accomplished a great deal and in a very short time, have grown into a highly knowledgeable and professional organization. We have developed and established housing loss prevention programming that has informed, helped and supported over 600 individuals and families to date, including those who are homeless or precariously housed and landlords.

Together with our community partners, we have established a broad-based Coalition to address homelessness and housing, developed and are implementing a Housing First for Youth Plan, and most recently, launched an Attainable Housing Strategy. CHA is known as the organization in the Cowichan Region that maintains housing data and related research. We receive numerous ongoing requests for research, data and updated information on housing policy, approximately 100 in the last year alone.

Our snapshot series on affordable housing has been widely circulated and our reach is increasing through:



204 Newsletter
Subscribers



247 Facebook
Followers



Average of 62
web page
views per day



Our 2017-2018 Priorities

<p>PREVENT HOUSING LOSS AND HOMELESSNESS</p> <p>Provide Housing Loss Prevention Programing Develop Housing First for Youth Establish the Cowichan Coalition</p>	<p>INCREASE AFFORDABLE HOUSING OPTIONS</p> <p>Develop a Regional Housing Strategy and Action Plan Support Affordable Housing Initiatives Provide Education, Leadership and Coordination</p>
<p>DEVELOP A SUSTAINABLE FRAMEWORK</p> <p>Foster a Regional Housing Fund Strengthen and Expand Funding Sources</p>	<p>BE AN HEALTHY AND SUSTAINABLE ORGANIZATION</p> <p>Community Leadership and Capacity Effective Governance, Monitoring and Evaluation</p>

Our Progress and Results

Prevention Programming

103

Ready to Rent Courses and Workshops

103 individuals completed RentSmart/Ready to Rent training courses or workshops to help them get and maintain housing, for a total of 248 since 2015.

101

Tenancy and Housing Support and Referrals:

101 individuals and families have been supported with tenancy information and referrals to resources and shelter, for a total of 196 since 2015.

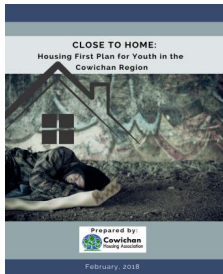
20

Emergency Assistance:

20 individuals and families, many of whom have children, were assisted through emergency housing financial assistance, for a total of 59 since 2015.



Housing First for Youth



This year, CHA worked with the Mental Health and Substance Use Collective Impact Team to gather and harness the energy of the Cowichan Region to help our young people move out of homelessness, and ensure others do not become homeless.

With our community partners: Our Cowichan Communities Health Network, Cowichan Division of Family Practices and Social Planning Cowichan, we completed a Regional Housing First for Youth Plan and began implementation of four youth housing priorities – respite, shelter, transitional housing and permanent supported housing.

Working Together for Higher Impact: Cowichan Coalition

- Partnered with four key community organizations to hold three community events to develop collaboration around homelessness and affordable housing
- Helped to form the Cowichan Coalition and facilitated development of its structure and organization
- Launched the Regional Affordable Housing working group

Increasing Options for Affordable Housing

- Brought together a range of community partners to work on a variety of housing projects and topics through the Regional Affordable Housing Committee, and set the stage for a Regional Affordable Housing Strategy
- Held a regional workshop for elected officials, staff and community organizations to explore options for affordable housing investments and involvement of local governments, that resulted in a report and proposal to the CVRD for an Affordable Housing Contribution Service.
- Enhanced housing data collection and use through the development of a comprehensive database design containing information on both needs for and supply of housing, which will provide the means for an evidence-based approach to demonstrating the current housing challenges and often overlooked costs such as health care, policing, etc.
- Produced a series of snapshots on housing and homelessness issues and co-produced Cowichan Voices Video with Social Planning Cowichan (www.cowichanhousing.com).



Developing a Sustainable Framework for the Future

Working with the Cowichan Coalition, we have identified systems and funding opportunities to begin developing a more sustainable way of delivering programs and services and planning for reduction of homelessness.

A Healthy and Sustainable Organization

During 2017-2018, CHA conducted an analysis and updated our Strategic Plan to reflect emerging priorities and opportunities. We also developed Financial, Personnel and Board Policies, and updated our Financial and Contracting systems.

Next Steps: 2018-2019



Affordable Housing

Develop a Regional Affordable Housing Strategy/Action Plan
Facilitate and support development of affordable housing projects
Facilitate the Regional Affordable Housing Committee to research, develop partnerships and leverage funding to serve the development of community projects.



Collaboration and Partnerships

Work with the Cowichan Valley Regional District to continue to explore and develop a local government partnership to support affordable housing development
Work to develop the Cowichan Coalition organizational and operational structure to build its capacity to be a leading entity for addressing homelessness and affordable housing.



Community Education and Awareness

10-15 presentations or workshops to a range of audiences on topics of interest including Affordable Housing needs and gaps, partnership development, housing development opportunities, and funding potential.



Housing Loss Prevention

Programming for Emergency Rental Subsidies, Tenant and Landlord Education and Housing Information and Referral. Target service levels: 8 educational sessions, 100 information and referrals, 15-20 Rent Subsidies.



Research, Data and Policy Analysis

Gather and update our data resources and build a comprehensive database to serve the Cowichan Region
Keep abreast of new provincial and federal policy and program developments and conducting analysis to examine potential new investments for the Cowichan Region.



Leveraging Resources

Apply for and facilitate other granting opportunities to serve affordable housing and homelessness prevention.

It Takes a Regional Village!
Thank you to the many citizens and community organizations who have participated through various committees and consultations over the past year.

*BC Housing
Canadian Mental Health Association- Cowichan Valley Branch
City of Duncan
Clements Centre
Cow Valley Division of Family Practice
Cowichan Basket Society
Cowichan Family Life Association
Cowichan Green Community
Cowichan Independent Living Resource Centre
Cowichan Intercultural Society
Cowichan Lake Community Services
Cowichan Neighborhood House Association
Cowichan Tribes
Cowichan Valley Regional District
Cowichan Valley Youth Services
Cowichan Women Against Violence
CVRD Island Savings Centre
CVRD, Economic Development
Developers
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
Hiiye'yu Lelum Society
Hiiyeyu Lelum Society: Healthiest Babies
Hiiyeyu Lelum Society
H'ulh-etun Health Society
Island Health
Ladysmith Community Justice Program
Ladysmith Community Resources Association
Literacy Now Cowichan
Lyackson First Nation
M'akola Housing
M'akola Development
Malahat Nation
Meals on the Ground
Ministry of Child and Family Development
Ministry of Social Development
MLA Doug Routley
MLA Sonia Furstenu
MP Alastair MaGregor
Municipality of North Cowichan
Our Cowichan Communities Health Network
RCMP- North Cowichan/Duncan Detachment
School District 79
School District 79 Cowichan Valley Open Learning Cooperative
Social Planning Cowichan
Town of Ladysmith
Ts'ewulhtun Health Centre
United Way Central & North Vancouver Island*

Cowichan Housing Association Background

Our Vision

Cowichan Housing Association (CHA) believes that stable, secure, accessible and affordable housing is foundational to healthy individuals, families and communities. We work to prevent homelessness and increase affordable housing options in the Cowichan Region through research, community development, homelessness prevention programming, and facilitating affordable housing development.

Our Board

Our Board is made up of individuals with expertise in community planning, housing, financial management, law, housing management, literacy and homelessness prevention services.

Our Board of Directors as at March 31 2018 (for more information see <http://www.cowichanhousing.com/people.html>):

Chris Hall (Chair)
Craig Marchinko (Vice Chair)
Gail Calderwood (Treasurer)
Monica Finn (Secretary)

James Cosh
Georgie Jackson
Morgan McLeod
Debbie Williams

Our Strategic Plan 2016 - 2020

CHA updated its four-year Strategic Plan in February of 2018 to reflect new information and changes to the community, provincial and federal landscapes.

GOAL	PREVENT HOMELESSNESS AND HOUSING LOSS
1	<ul style="list-style-type: none">• PROVIDE HOUSING LOSS PREVENTION SERVICES• DEVELOP AND COORDINATE THE COWICHAN COALITION TO ADDRESS HOMELESSNESS
GOAL	INCREASE AFFORDABLE HOUSING OPTIONS IN THE COWICHAN REGION
2	<ul style="list-style-type: none">• PROVIDE EDUCATION, LEADERSHIP AND COORDINATION TO INCREASE HOUSING OPTIONS• DEVELOP A HOUSING STRATEGY AND ACTION PLAN• SUPPORT AND UNDERTAKE HOUSING INITIATIVES
GOAL	DEVELOP SUSTAINABLE FRAMEWORK TO SUPPORT CHA'S GOALS
3	<ul style="list-style-type: none">• DEVELOP REGIONAL HOUSING FUND• EXPLORE SOCIAL ENTERPRISE• STRENGTHEN AND EXPAND FUNDING SOURCES• SEEK CHARITABLE STATUS
GOAL	BE AN EFFECTIVE, HEALTHY AND SUSTAINABLE ORGANIZATION
4	<ul style="list-style-type: none">• STRENGTHEN COMMUNITY LEADERSHIP AND CAPACITY• EFFECTIVE GOVERNANCE• BUSINESS PLAN• PERFORMANCE MONITORING AND EVALUATION

Our History

Cowichan Housing Association (CHA) evolved out of the work of Social Planning Cowichan (Regional Affordable Housing Directorate). We officially incorporated on January 14, 2015. Thanks to our founding and first year Board members for their important work: Brigid Reynolds, Chris Hall, Monica Finn, Debbie Williams and Tina Schoen, Gerry Giles and Gail Calderwood.

Since inception, our work has focused in four main areas:

- Fostering and facilitating Affordable Housing planning and development
- Housing Loss and Homelessness Prevention
- Community Research, Data
- Community Engagement and Education

During our first two years, CHA developed a strong organizational foundation and a solid Strategic Plan. As a new organization, we worked hard to develop our administrative, financial and Board capacity to lay the groundwork for fulfilling our mandate with efficiency and accountability.

Working with the Regional Homelessness Advocacy Committee, we designed and developed our Housing Loss and Homelessness Prevention programming with the aim to help individuals and families get and/or keep the housing they already had, and thereby prevent homelessness for as many people as possible. We held two Homelessness Action Week events that drew 400 people, most of whom were homeless or precariously housed, and provided food, services and links to ongoing resources.

We built upon previous initiatives that had identified affordable housing needs and challenges to begin the work of community organizing, coordination and collaboration needed to foster affordable housing development.

Many organizations and agencies have been concerned about the lack of affordable housing over the last decade, but little had been achieved. Together with our community partners, we examined successes of other communities and found that those who have been able to move the needle on housing work together, have a solid foundation of research, and have involvement of all levels of government. We undertook research and brought together over 100 stakeholders to build a collaborative process for working together.

Our First Two Years: Building a Foundation	
Our Organization	<ul style="list-style-type: none"> • CHA is incorporated January 2015 and developed its Four Year Strategic Plan • CHA website and Facebook launched fall 2015
Affordable Housing	<ul style="list-style-type: none"> • Work on Affordable Housing began with exploring financial options to support development. CHA contracted City Spaces to do a Housing Trust Business Case and examined the local policy context. • Held a Financing Options for Affordable Housing workshop with representatives of CMHC and BC Housing • Produced Housing Needs and Supply Snapshot Series • Teamed up with OCCHN and SPC to bring together 100 stakeholders and organizations to coordinate action on homelessness and affordable housing through 3 community events that culminated in a Cowichan Coalition to Address Homelessness and Affordable Housing

Homelessness Prevention	<ul style="list-style-type: none"> • Worked with the Regional Homelessness Advocacy Committee to identify, develop and Homelessness prevention programming • Coordinated the RHAC to meet 11 times to address issues such as high hydro rates and financial stresses on families • Maintained communications with 40 service providers to foster coordination • Held two Homelessness Action Day / Donations and Services events attended by 400 people and that supported by 45 volunteer agencies and helped to distribute donations of clothing and services • Produced Community Resource Guides and Street Survival Guides to help agencies and individuals know what services exist and how they can access them • Ready to Rent courses or RentReady workshops delivered to 181 people to help them learn tenancy and life skills • Information and referral service provided to 95 homeless and precariously housed individuals and families, on tenancy related information and referrals to resources and shelter • Landlord support and education to 14 landlords and education with Ready to Rent BC, Warmland and Landlords BC • 39 families in need were supported with \$15,362 in emergency housing assistance (add 2016-2017) • Focus on Youth Homelessness: Community Forums on Youth Homelessness with Mark Muldoon
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Our Staff and Volunteers

Core Staffing

CHA's core staffing consists of an Executive Director and Administrative Coordinator on partial FTE, devoted to CHA's Core Activities: Affordable Housing Research, Development and Coordination, Community Liaison and Education, and Board and Financial Operations.

Project Staffing

Our projects are largely one year in duration and therefore staffed through Term Employment and Consultancy contracts. During 2017-2018, we engaged three part-time or term employees and three temporary contractors to support the Close to Home and HPS Projects, including Housing First Training, Evaluation, Coordination and Research, and data requirements analysis services.

Volunteers

In addition to our eight member Board of Directors, CHA engages volunteers in three ways:

- i) committee and working groups in kind participation
- ii) contributions of time for special skill sets such as IT support; and
- iii) through stipend-based / honoraria arrangements where funding allows, that provide a small compensation to individuals who contribute their time and services.

- During 2017-2018, our Directors contributed over 500 hours of volunteer time through regular Board, community meetings and special committees.
- CHA also supported two primary committees and held a number of special stakeholder meetings involving approximately 100 unique individuals for an estimated 790 hours.
- We engaged six volunteers to provide training and education for the HPS and Youth Housing First projects.
- Finally, we received approximately 20 hours of professional IT support valued at \$2,000, and 20 hours of volunteer time for our office move.

Our Financial Resources

History

In June of 2015, the Cowichan Valley Regional District entered into an agreement with the newly formed Cowichan Housing Association (CHA) to support CHA by providing \$313,435 seed funding *“in dealing with the issues of homelessness in the Cowichan Valley, with the focus of homelessness prevention and working on ensuring affordable housing in the entire Cowichan region”*.

- 2015: In the spring of 2015, CHA entered into an agreement with the CVRD to endow Cowichan Housing Association with the remainder of the Island Health Homelessness Prevention Funds (\$313,435.99). These funds have contributed to the range of work undertaken, but have focused mainly on Affordable Housing Research and Development. We have used an average of \$54,000 per year over three years, and remaining funds as at March 31 2018 were \$149,991
- 2015-2016:
- Service Canada Homelessness Partnering Strategy \$30,338
- 2016-2017: Service Canada HPS Rural and Remote funding for Homelessness Prevention \$35,011

Current Year

During 2017-2018, CHA utilized \$75,346 from our core funding and received two grants for Homeless Prevention Programming and Housing First development:

- Service Canada HPS Rural and Remote funding for Homelessness Prevention (\$67,260)
- Service Canada Innovation Fund \$117,197 of \$156,460 for Youth Housing First Homelessness

Combined with funding used to date from the CVRD, CHA has utilized \$462,079 over three fiscal years to conduct our initiatives and provide prevention programming.

Projects Funding

Year	Funding Source	Amount
2015-2016	Homelessness Partnering Strategy Real Estate Foundation	30,338 10,000
2016-2017	Homelessness Partnering Strategy	35,011
2017-2018	Homelessness Partnering Strategy Homelessness Partnering Strategy	67,260 156,460

Progress and Results 2017-2018

GOAL ONE: PREVENT HOUSING LOSS AND HOMELESSNESS

Effective Funding and Systems

The issue of homelessness is linked to many sectors of the community – health, business, community services, and all levels of government. It is critical to be informed and to coordinate our activities to ensure that the community is providing the best possible services in the most effective way. As part of our aim to promote effectiveness and efficiency, CHA participates and communicates with a range of initiatives and tables including the Duncan Community Advisory Board, BC Coalition to End Youth Homelessness, BC Non Profit Housing Association, Community Response Team, and the Cowichan District Hospital CSC. We also met regularly with local government staff and various Elected Officials to keep them informed of our activities.

Prevention Programming

Cowichan Housing Association works to prevent housing loss and homelessness through education and training to tenants and landlords, providing tenancy information and referrals to resources and shelter, and through emergency housing assistance to families at imminent risk of losing their home.

Tenant and Landlord Education

The Ready to Rent model is grounded in a housing stability and homelessness prevention framework. RentSmart - Ready to Rent's housing stability model - has three main goals: 1) assist people to find and/or maintain good housing, 2) reduce conflict, damages and evictions, 3) increase housing stability.

79 individuals received Ready to Rent Courses or Workshops to provide tenancy education and support to assist them in getting and maintaining housing

Tenant and Landlord Support and Referrals

101 individuals provided with information and assistance for tenancy matters, and support to find housing or other resources

Emergency Assistance

20 families were supported with \$6,190 to prevent them from losing their housing

Work with other service providers to inform and coordinate

Liaison and coordination with over 50 service providers helped to better coordinate information and services

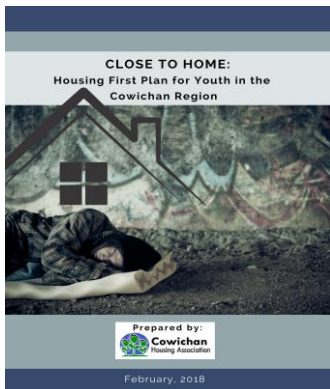


Housing First for Youth

Homelessness and lack of safe, adequate, affordable housing are critical issues for young people in the Cowichan Region. In the past five years, youth homelessness and inadequate housing has grown significantly. Many of the youth in our community who experience housing instability are also struggling with one or more pressures including poverty, isolation, discrimination, abuse, harassment, mental health concerns criminal involvement, and sexual exploitation.

The longer a youth lives without stable housing, guidance and supports, the more likely these concerns will increase, potentially having long-term negative consequences. Housing First is an effective tool in solving chronic and episodic homelessness while reducing pressure on other emergency services. Permanent housing, complemented by the wraparound services, helps to assist clients to sustain their housing and work towards recovery and reintegration into the community.

The Close to Home Project



The Close to Home Project was developed in response to concerns that were voiced at many tables over the past few years, and in particular, at the Mental Health and Substance Use Collective Impact Table, where dialogue around these issues led to the conclusion that ***adequate housing is a precursor to moving forward and addressing community health and youth well-being in a meaningful way.***

The aims of the Close to Home project were to develop a Housing First model for the Cowichan Region, and as a first priority, develop an Implementation Plan for Addressing Youth Homelessness, with a focus on the design, development and implementation of a supported youth housing/shelter facility.

The Cowichan Region Housing First Plan was developed to build an integrated system of care that puts our young people at the centre, and places a focus on housing and preventing youth homelessness.

A key outcome of the project was the development of partnerships and collaborative work that has begun on all fronts and the passion and efforts of the community are shining a light on action.

- 1. Respite Housing:** Social Planning Cowichan will host a project to develop a Youth Host Homes Program.
- 2. Youth Home (13 – 19 age group):** Cowichan Valley Open Learning Cooperative (CVOLC) Leadership Class are leading the development of a youth home concept to support youth aged 13-18 in need of emergency assistance and support.
- 3. Transitional Housing:** Canadian Mental Health Association (Cowichan Branch) is exploring expanding their capacity and adding housing site options to accommodate youth transitional housing. A current opportunity to house young mothers with children is in discussion.
- 4. Scattered Site Housing:** CMHA is exploring expanding their capacity to provide scattered site housing to accommodate youth. They have a small number of youth aged 19 - 24 in scattered site housing and develop a Moving Forward Plan with each individual.
- 5. Permanent Supported Housing:** Hiiye'yu Lelum Society has launched a project that will design and develop permanent, supported housing geared to young mothers and their babies and youth in general.

Key Successes of the Project

- Having a backbone organization
- Connecting and aligning with other stakeholders and community partners related to youth homelessness
- Keeping stakeholders and community partners informed and engaged in the project and *listening* to feedback

Achieving this level of stakeholder engagement and having a Plan were identified as key outcomes.

At the heart of the Close to Home Project were the voices and teachings from youth, many of whom asked for a way to help them be safe, sheltered, loved, and to have a better pathway toward health and well-being. The Cowichan Community is now on a path of action toward creating the changes and taking actions to realize their vision.

Some of the comments:

***“We have been trying to do this for years off the side of our desks.
Nothing was getting done.”***

“Without a doubt, this project fits a need in our community.”

The project staff “are amazing.”





What is Housing First?



Housing First is guided by the belief that people need basic necessities like food and a place to live before attending to anything less critical, such as getting a job, budgeting properly, or addressing substance use issues.

It is a homeless assistance approach that prioritizes providing permanent housing to people experiencing homelessness, thus ending their homelessness and serving as a platform from which they can pursue personal goals and improve their quality of life.

National Alliance to End Homelessness (2016). Housing First. Retrieved from: <https://endhomelessness.org/resource/housing-first/>

Housing First for Youth (HF4Y) Core Principles

1. A right to housing with no preconditions
2. Youth choice, youth voice, and self-determination
3. Positive youth development and wellness orientation
4. Individualized, client-driven supports with no time limits
5. Social Inclusion and community integration

Benefits of Housing First ¹



Increases Housing Stability

- For people who struggle with homelessness, the opportunity through a housing first approach offers a stable housing situation

Improves Quality of Life

- A person will have basic necessities such as food, water, and shelter. Quality of life also increases through services, which might address: mental health, substance addictions, employment, and life skills.

Reduces Use of the Justice System

- By housing individuals who were previously on the streets, this reduces the usage and cost of police and RCMP, as well as the justice system.

Reduces Use of Emergency Services

- With less people on the streets, costs and numbers of clients will decrease in hospital emergencies, emergency shelters, and fire department calls, etc.

AT Home/Chez Soi Housing First Trial Key Findings ²

- Housing First can be effectively implemented in Canadian cities across all different regional sizes and ethno-racial and cultural compositions
- Rapidly ends homelessness
- Is a sound investment; every \$10 invested resulted in an average savings ranging from \$3.42-\$9.60
- Leads to other positive outcomes (for example: quality of life, and community functioning)

1. Stephen Gaetz, Fiona Scott & Tanya Gulliver (Eds.) (2013). Housing First in Canada: Supporting Communities to End Homelessness. Toronto: Canadian Homelessness Research Network Press. (p.2)
 2. Paula Goering, Scott Veldhuizen, Aimee Watson, Carol Adair, Brianna Kopp, Eric Latimer, Geoff Nelson, Eric MacNaughton, David Streiner & Tim Aubry (2014). National At Home/Chez Soi Final Report. Calgary, AB: Mental Health Commission of Canada. Retrieved from: <http://www.mentalhealthcommission.ca>

Working Together for Higher Impact

Cowichan Coalition to Address Homelessness

During 2017-2018, six key organizations came together to build response and collaboration around these issues. The “HOME Team” includes Cowichan Housing Association, Social Planning Cowichan, Our Cowichan Health Network, Mental Health and Substance Use Collective Impact Team, Cowichan Division of Family Practice and the United Way. In addition, the community developed a Community Plan to Address Homelessness led by the Duncan Community Advisory Board and United Way.

Together, we planned and held three community meetings that invited a range of community members, agencies, government departments to engage in dialogue about the issues, determine goals and priorities and develop a supporting structure to foster success.

Session #1: On March 6th community members came together at a community forum and identified the need to align our efforts to ensure we are moving forward together toward a common goal, ensure that we are communicating with each other and with the broader community, and to work together to build awareness, connect our efforts, and access funding and resources.

Session #2: Our second session focused on the question of how to come together to address homelessness and affordable housing needs in the Cowichan Region. Community members attending this session committed to a common goal: *“All Citizens in the Cowichan Region have a safe and affordable home”*. Moving forward, recommendations to build upon our efforts included: coordinating our efforts and enhancing our ability to collaborate and leverage through forming a broad-based, multi-sectoral Coalition, developing policies to encourage affordable housing development, building our resources, to be prepared to take advantage of opportunities, and educating and engaging everyone the community.

Session #3: Our third session held May 26th 2017 focused on exploring Coalition models to understand the range of possible activities, functions and structures, and to identify key elements for launching a Cowichan model. We were joined by representatives from the City of Nanaimo, the Capital Regional District and the Victoria Coalition who gave their time to share their knowledge and experience. Thirty-one people came together and agreed that the Cowichan Coalition to Address Homelessness and Affordable Housing is needed to connect, coordinate, collaborate, and communicate around issues of homelessness and affordable housing needs in the region, and to promote, support and facilitate the development of affordable housing.

The Vision of the Coalition is that all citizens in the Cowichan Region have a safe, affordable home and adequate supports for well-being.

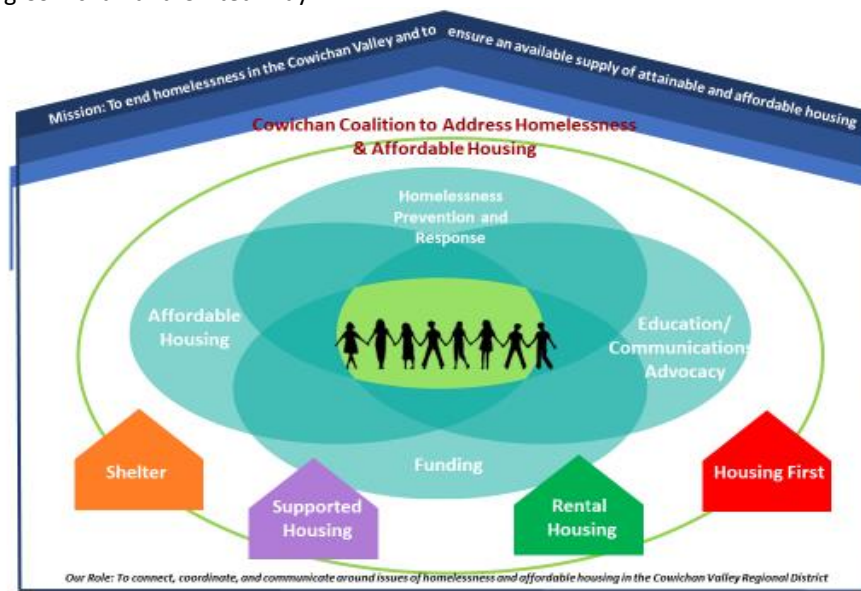
Its Mission is to end homelessness in the Cowichan Region and to ensure an available supply of affordable and attainable housing.

Its Purpose is to connect, coordinate, collaborate, and communicate around issues of homelessness and affordable housing needs in the Cowichan Valley Regional District, and to promote, support and facilitate the development of affordable housing.

Throughout the remainder of 2017-2018, the Coalition worked on its Terms of Reference and Structure and formed four specific sub groups to carry out focused activities in these areas:

- Homelessness Prevention and Response: to coordinate the continuum of services to facilitate a holistic response for supporting individuals to get and maintain housing; to implement the Plan to Address Homelessness
- Affordable Housing: to assess the need for affordable housing; determine a set of action priorities for the next five years and coordinate efforts to achieve those priorities in conjunction with all of the community partners and all levels of government; support affordable housing projects
- Community Education and Awareness: to coordinate communications and education within the Coalition and with the broader community
- Funding Resources: to research funding sources, monitor progress, assist to align funding within the community

During 2017-2018, the Cowichan Coalition was supported through the efforts of a Leadership Team called the Home Team, made up of Cowichan Housing Association, Our Cowichan Communities Health Network, Social Planning Cowichan and United Way.



GOAL TWO: INCREASE AFFORDABLE HOUSING OPTIONS IN THE COWICHAN REGION

During our first two years, CHA investigated tools and resources for promoting affordable housing and learned from other communities that have been successful. During 2017-2018 we tackled the need for accurate and up to date data and information for making the case, and brought together key stakeholders to set the stage for action under the Regional Affordable Housing Committee. We also provided direct support to six affordable housing projects through information, data, research, and linkages to funding. During 2017-2018 we continued and built upon this foundational work:

Housing Research and Data

CHA works to keep abreast of the latest current statistical, policy and funding information and announcements to share, inform and educate the community and our partners on current issues and opportunities. This year, CHA:

- Gathered, organized and analyzed 2016 Census regional data on demographics and housing
- Produced two Community Snapshots (links) and distributed via web and Facebook

- Undertook preparations to develop a comprehensive data base to house the full range of homelessness and housing information in the CVRD through developing a Requirements Analysis
- Developed a funding database for housing
- Developed a tracking system and data base and maintain a list of upcoming and potential affordable housing developments in the Region
- Researched and analyzed federal, provincial and UBCM housing strategies
- Attended BC Non Profit Housing Association Annual Forum. Key learnings included BC Government Housing Policy, National Housing Strategy

Affordable Housing Projects Support

CHA provides information, facilitation and support for Affordable Housing projects, including research to inform needs assessments, general and funding information and linkages, development and policy information and referrals, and partnership building.

This year, we responded to requests for information and referrals to numerous inquiries, and provided concerted assistance to six projects at various stages of design including:

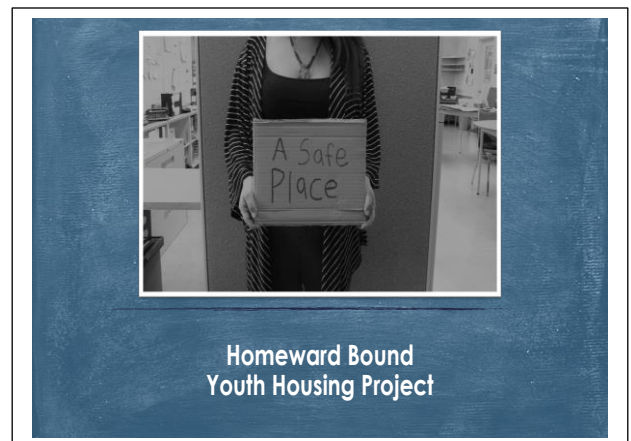
- Youth Respite Housing (concept development and funding proposal)
- Youth Shelter Project (concept development, Business Plan and partnership development)
- Housing for Families (funding linkages and partnerships)
- Housing for Youth and Families Project (concept development, information on development processes)
- Integrating Affordable Housing into two private multi-family developments (Partnership building and funding information)

Key Community Partnerships and Liaison

Affordable Housing issues are connected to all sectors of the community. Everyone has a role to play and we all need to be working together. CHA works hard to ensure we are both informed and connected, and that others are informed and connected.

This year, we worked with numerous agencies and organizations who provided their time and expertise to help us develop, plan and gain important knowledge. In addition to the agencies listed below, we maintained liaison with our two MLA's Sonia Furstenau and Doug Routley, and were invited to meet with the Minister of Municipal Affairs and Housing Selena Robinson and MLA Sonia Furstenau to provide an overview of the housing crisis in the Cowichan Region.

- Victoria Coalition to End Homelessness
- Capital Regional District
- Comox Coalition Coordinator and Leadership Team
- Nanaimo Affordable Housing
- BC Non Profit Housing Association



- BC Housing
- M'akola Development Corporation
- Habitat for Humanity

Finally, CHA attended forums and/or made a number of presentations to local groups and government to provide education on affordable housing topics, including:

- Cowichan Economic/Business Development Forum
- City of Duncan on what is affordable housing, what is the need, how can the City advocate and support
- Workshop with CVRD for elected officials and staff November 6th 2017 to provide information on local government housing functions
- Municipality of North Cowichan CPAC
- CVRD Board of Directors
- CVRD Regional Services
- AVI Freeman seminar and Attainable Housing workshop

GOAL THREE: DEVELOP A SUSTAINABLE FRAMEWORK

The issue of affordable housing has been of concern in the Cowichan region for the past decade or more. The last four years has seen increasing homelessness in our region; more people are precariously housed or couch surfing and due to the rising cost of rents and shrinking affordable housing supply, there are more people at risk of becoming homeless. Young people entering the job market, anyone on a fixed income, and many others, are struggling to find and maintain affordable housing.

There is compelling evidence from around the country that providing housing has long-term benefits to communities in lowering costs for a wide range of health, police and other services and in supporting community well-being and economic development. The Cowichan community has mobilized to develop capacity and partnerships to address homelessness and affordable housing. Federal and provincial funding strategies have existed in the past and are being revised and up-dated now.

In June of 2015, the Cowichan Valley Regional District entered into an agreement with the newly formed Cowichan Housing Association (CHA) to support CHA by providing \$313,435 to support work “in dealing with the issues of homelessness in the Cowichan Valley, with the focus of homelessness prevention and working on ensuring affordable housing in the entire Cowichan region”.

CHA has invested these funds in both direct programming as well as for successful leveraging \$299,069 in other project funds to serve the community through a range of initiatives. We have used an average of \$54,000 per year over three years, and remaining funds as at March 31 2018 were \$149,972.

During 2017-2018, CHA focused on exploring sustainable models for affordable housing planning and development and bringing together key stakeholders and partners to determine a pathway.

Regional Housing Trust

Stemming from our community gathering in May 2017 and a subsequent presentation to the CVRD Board by the CVRD Senior Planner, the CVRD Board requested a workshop be developed in partnership with CHA, to further educate themselves on the issues of homelessness and lack of affordable housing in the region, and to discuss options for going forward. The workshop was held November 6th and involved 15 elected officials, 5 Senior Staff, MLA office and CMHC.

Presenters were:

- Capital RD: John Reilly Manager Housing Planning & Programs, Regional Housing, Capital Regional District and Don Elliott, Executive Director, Victoria Coalition to End Homelessness. Fran Hunt-Jinnouchi, Executive Director of the Aboriginal Coalition to End Homelessness (an island-wide collaboration organization)
- Comox RD: Ann MacDonald (GM of Planning & Development Services) or James Warren (GM of Corporate Services) and Bunny Shannon (Comox Coalition Leadership Team) and Lindsay McGinn (United Way)

Out of the workshop, CHA, working with Coalition Home Team members, developed a report with recommendations to the CVRD, supported by the Cowichan Coalition.

In January 2018, CHA developed and submitted a proposal to the Cowichan Valley Regional District for the development of a Regional Affordable Housing Service that would provide ongoing resources to the development of housing.

GOAL FOUR: BE AN EFFECTIVE, HEALTHY AND SUSTAINABLE ORGANIZATION

During 2017-2018, CHA conducted an analysis and updated our Strategic Plan to reflect emerging priorities and opportunities. We also developed Financial, Personnel and Board Policies, and updated our Financial and Contracting systems. While only two sentences in length, this piece of work was supported by numerous hours of volunteer work by the CHA Board of Director, in addition to their regular duties.

2018-2019 Work Plan

Over the coming year, CHA will continue on all fronts to carry forward work initiated this year, with a focus on supporting Affordable Housing in the Cowichan Region.

GOAL ONE: PREVENT HOMELESSNESS AND HOUSING LOSS
I. HOUSING LOSS PREVENTION PROGRAMMING <ul style="list-style-type: none">i. Secure funding from the Homelessness Prevention Strategy to provide programming for Housing Loss and Homelessness Preventionii. Provide 4 Ready to Rent Courses to at least 60 participantsiii. Provide 4 Ready to Rent Workshops to at least 50 participantsiv. Provide information and referral services to 50-100 individualsv. Provide emergency housing assistance to 15-25 individuals/families at imminent risk of homelessness
II. DEVELOP AND COORDINATE THE COWICHAN COALITION TO ADDRESS HOMELESSNESS <ul style="list-style-type: none">i. Finalize the Terms of Reference and Structure for the Coalitionii. Develop and implement Action Plans for each of the four Streams of Workiii. Work with community partners to seek funding opportunities to implement additional services and programming
III. HOUSING FIRST FOR YOUTH <ul style="list-style-type: none">i. Continue to work with the Mental Health and Substance Use Collective to implement the Housing First for Youth Plan with a focus on Housing First Coordination and Intakeii. Support youth housing projects identified in 2017-2018

GOAL TWO: INCREASE AFFORDABLE HOUSING OPTIONS IN THE COWICHAN REGION

I. PROVIDE EDUCATION, LEADERSHIP AND COORDINATION TO INCREASE HOUSING OPTIONS

- i. Coordinate the Regional Affordable Housing Committee and provide support and assistance to committee development and operations
- ii. Ensure the community has the most up to date information: update housing data with the 2016 Census information and build a comprehensive data base and repository for housing-related information
- iii. Continue to work to improve data collection and use through the development of a comprehensive database containing information on both needs for and supply of housing, which will provide the means for an evidence-based approach to demonstrating the current housing challenges and often overlooked costs such as health care, policing, etc.
- iv. Provide support to prospective affordable housing projects through maintaining a funding data base and where possible, seek funding to bring in educational workshops such as “Ready Set Build”

II. DEVELOP A HOUSING STRATEGY AND ACTION PLAN

- i. Conduct background research and data collection to assess and analyze demographics and housing need the Cowichan Region.
- ii. Gather, review and analyze relevant statistics to assess housing supply and need as well as local government policies and process that influence development of Attainable Housing.
- iii. Review and analyze provincial and federal policies and programs that can support development of Attainable Housing.
- iv. Review literature on best practices and innovation in other communities that can provide information on potential opportunities and direction for the Cowichan Region.
- v. Conduct interviews, meetings and community discussions to gather input from residents, businesses, developers, local governments and community organizations in the Cowichan Region.
- vi. Analyze Best Practices and community input to identify priorities and options for innovative, adaptive and sustainable housing tailored to the unique needs of the Cowichan Region.
- vii. Identify strategies that will provide direction for local governments, non-profits, businesses, and community groups to take action. Develop a strategy and action plan that can be used to provide direction for future actions and investments in support of attainable housing.

III. SUPPORT AND UNDERTAKE HOUSING INITIATIVES

- i. Continue to provide support to housing projects identified in 2017-2018 and respond to requests for support and facilitation of additional projects as needed

IV. STRENGTHEN AND EXPAND FUNDING SOURCES

- i. Maintain and strengthen relationships with key funding agencies.
- ii. Identify specific projects and submit funding proposals as relevant.
- iii. Maintain data base of funding and financing options

GOAL THREE: DEVELOP SUSTAINABLE FRAMEWORK TO SUPPORT CHA’S GOALS

I. REGIONAL HOUSING FUND

- i. Provide support to CVRD communications and consultations processes including background research and information, presentations and other education as needed.

GOAL FOUR: BE AN EFFECTIVE, HEALTHY AND SUSTAINABLE ORGANIZATION

I. STRENGTHEN COMMUNITY LEADERSHIP AND CAPACITY

- i. Develop a communication strategy.

- ii. Continue to develop and enhance collaborative working relationships with other organizations.
- iii. Engage the broader community in achieving our vision.
- iv. Host a community event to provide information on CHA.

II. EFFECTIVE GOVERNANCE

- i. Establish working groups to review roles and responsibilities of staff, board, and the committee structure.
- ii. Identify gaps in skill sets of Board of Directors, establish recruitment targets, and pursue new Board members.
- iii. Pursue opportunities for board/organizational development and training

III. PERFORMANCE MONITORING AND EVALUATION

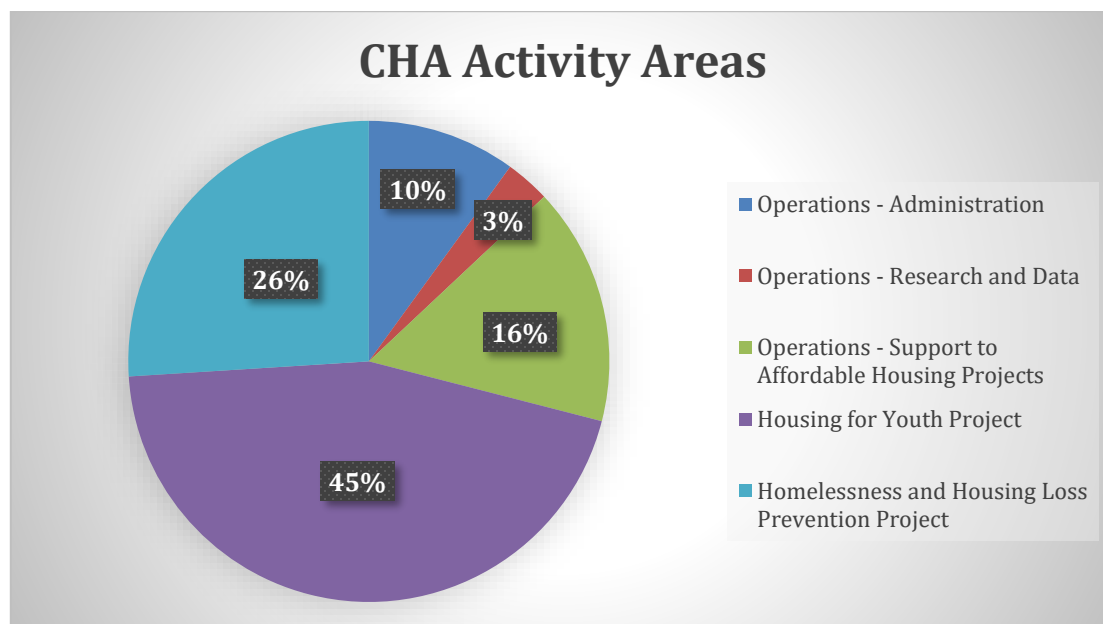
- i. Conduct performance monitoring of Strategic Plan
- ii. Evaluate effectiveness of existing programs

Activity Areas Summary

The Annual Financial Statements for Cowichan Housing Association for 2017-2018 fiscal year are attached as Appendix A, next page.

This year, CHA's budget for all of our activities and initiatives was \$261,510, over three spending categories. The following outlines activities within each of those categories and provides a percentage of total budget devoted to each.

- 1. Ops (CVRD funding used for Affordable Housing Support, Research, Admin and Development) 29%**
 - a. Administration and Development (Strategic Planning, Financial and Administrative Processes, Overhead)
 - b. Support to Affordable Housing Projects (research, data, information, partnership development)
 - c. Research and data (collection and analysis of census data, policy, funding and other research)
- 2. Youth Housing First (Homelessness Prevention Strategy Funding / Innovative Solutions Program) 45%**
 - a. Youth Homelessness and Housing Needs Assessment
 - b. Housing First Education and Training
 - c. Youth Housing First Plan
 - d. Project Evaluation
- 3. Homelessness and Housing Loss Prevention (Homelessness Prevention Strategy Rural and Remote) 26%**
 - a. Facilitation of Cowichan Coalition
 - b. Emergency housing assistance
 - c. Housing and tenancy information and referrals
 - d. Ready to Rent Courses and Workshops
 - e. Service provider liaison





Annual Financial Statements March 31 2018

COWICHAN HOUSING ASSOCIATION

FINANCIAL STATEMENTS

MARCH 31, 2018

(Unaudited – Notice to Reader)

DOROTHY ALEXANDER, CPA
Chartered Professional Accountant
911 Arbutus Avenue
Duncan, B.C. V9L 5X5
Tel: 250-748-7231 Fax: 250-748-7261

NOTICE TO READER

On the basis of information provided by management, I have compiled the balance sheet of Cowichan Housing Association as at March 31, 2018 and the statement of operations and net assets and project report for the year then ended.

I have not performed an audit or a review engagement in respect of these financial statements and, accordingly, I express no assurance thereon.

Readers are cautioned that these statements may not be appropriate for their purposes.

Dorothy Alexander, CPA

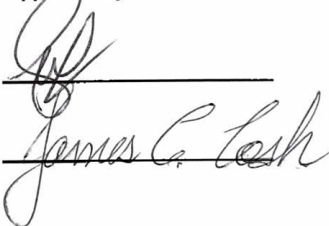
Duncan, British Columbia
July 3, 2018

CHARTERED PROFESSIONAL ACCOUNTANT

COWICHAN HOUSING ASSOCIATION
BALANCE SHEET
MARCH 31, 2018
(Unaudited - see Notice to Reader)

	2018	2017
ASSETS		
Current Assets:		
Cash	108,733 \$	199,969
Short Term Investments	50,625	0
Accounts Receivable (Note 3)	9,728	17,258
Prepaid Expenses	1,000	0
	170,086	217,227
Property Plant and Equipment: (Note 4)	3,998	2,042
Total Assets	174,084 \$	219,269
LIABILITIES & NET ASSETS		
Current Liabilities:		
Bank Overdraft	6,112 \$	0
Accounts Payable (Note 5)	18,000	8,788
Deferred Revenue (Note 6)	149,972	210,481
	174,084	219,269
Net Assets:		
Per attached statement	0	0
Total Liabilities & Net Assets	174,084 \$	219,269

Approved by Directors



James C. Lesh

The accompanying notes are an integral part of these statements.

COWICHAN HOUSING ASSOCIATION
STATEMENT OF OPERATIONS and NET ASSETS
for the year ended March 31, 2018
(Unaudited - see Notice to Reader)

	2018		2017	
	Operations	Projects	Operations	Project
Revenue:				
Grant Income	\$ 74,889	\$ 117,197	\$ 57,791	\$ 30,623
Interest Income	1,264		1,039	
Miscellaneous Income	900		2,250	
	<u>77,053</u>	<u>117,197</u>	<u>61,080</u>	<u>30,623</u>
Expenses:				
Salaries and Benefits	45,189	96,924	35,834	23,055
Honorariums	96	1,853	0	988
Subcontractors	15,845	9,965	9,855	960
Advertising and promotion	35	0	2,381	149
Program supplies and fees	200	0	1,093	2,067
Rental Assistance	400	0	0	1,778
Conferences and training	388	565	624	
Insurance	1,250	250	1,042	140
Travel	342	1,150	594	1,296
Meeting expenses	1,409	960	2,600	
Accounting and bookkeeping	3,513	262	485	51
Amortization	667	513	784	
Offices supplies and administration	1,768	1,047		913
Computer expenses	619	351	295	
Printing	746	2,500	4,000	
Rent	3,775	489		
Telephone	160	388		
Non recoverable GST	651		99	43
	<u>77,053</u>	<u>117,197</u>	<u>60,283</u>	<u>31,420</u>
Project Income (Loss) for the period	\$ 0	\$ 0	\$ 797	\$ -797
Net Operating Income for the period	\$ 0	\$ 0		
Net Assets, beginning of period	0			
Net Assets, end of period	0			

The accompanying notes are an integral part of these statements.

**COWICHAN HOUSING ASSOCIATION
NOTES TO FINANCIAL STATEMENTS
MARCH 31, 2018
(Unaudited - see Notice to Reader)**

Cowichan Housing Association was incorporated in British Columbia in the spring of 2015 as a not for profit Society.

Note 1 **Going Concern**

Continued operation as a going concern from year to year depends upon successful participation in housing projects with related funding for organization and development.

Note 2 **Projects within Operations Budget**

Operations includes, but is not limited to, the following:

- Administration
- Development and Synthesis of Database
- Research and Analysis
- Housing Partnerships
- Cowichan Housing Coalition
- Regional Housing Fund Plan
- Community Education

Note 3 **Accounts Receivable**

Accounts receivable consists of the following:

	2018	2017
GST refund	987	142
Service income	0	2,000
Other	0	249
Service Canada grant	8,741	14,867
	9,728	17,258

COWICHAN HOUSING ASSOCIATION
NOTES TO FINANCIAL STATEMENTS
MARCH 31, 2018
(Unaudited - see Notice to Reader)

Note 4 Property Plant and Equipment

Property, plant and equipment are recorded at cost. Amortization has been recorded in the accounts at the following rates on a declining balance basis, except in the year of acquisition when one half of the listed rate is applied.

		Cost	Accumulated Amortization	Net 2018	Net 2017
Equipment	20%	2,007	268	1,739	370
Computer Equipment	30%	3,689	1,430	2,259	1,672
		<u>5,696</u>	<u>1,698</u>	<u>3,998</u>	<u>2,042</u>

Note 5 Accounts Payable

Accounts payable consist of the following:

	2018	2017
Trade payables	11,146	4,920
Due to employees	831	1,711
Due to government agencies	6,023	2,157
	<u>18,000</u>	<u>8,788</u>

Note 6 Deferred Revenue

Deferred revenue consists of the following portions of grants received that are reserved to cover expenses of future periods:

	2018	2017
CVRD VIHA Grant	135,572	210,481
Youth Housing First Project Grant	14,400	
	<u>149,972</u>	<u>210,481</u>

Note 7 Comparative Figures

The comparative figures for the period ended 2017 represent 10 months activity due to a fiscal year end change from May 31 to March 31 approved by Canada Revenue Agency for the 2017 year end.