



# MOVIN' ON UP COWICHAN LAKE POVERTY REDUCTION

## STRATEGY REPORT

JULY 2021





**This strategy was developed on the unceded  
traditional territories of  
Ts'uubaa-asatx, People of the Lake.**

# TABLE OF CONTENTS

- 04** Welcome & Acknowledgments
- 05** Executive Summary
  - 06** Strategy At A Glance
- 07** What Is Poverty?
  - 09** Impacts of Canada's Colonial History
- 10** Snapshot of Lake Cowichan Area
  - 11** Realities of Living In Cowichan Lake Area That Affect Those Living In Poverty
  - 12** Compounding Impacts of COVID-19
- 13** Vision & Principles
- 14** Poverty Challenge Themes & Community Actions
  - 16** Create Attainable Housing Options & Improve Living Conditions
  - 22** Improve Transportation Options
  - 24** Increase Local Employment & Educational Opportunities
  - 27** Improve Access to Healthy Food
  - 30** Fill Gaps in Community Infrastructure & Services
  - 32** Improve Access to Complete Health Care, Mental Health & Addictions Services & Supports
  - 36** Support Mental, Physical and Emotional Wellbeing
  - 40** Alleviate the Pressure to Meet Basic Needs
- 42** Community Impacts
- 44** Opportunities and Recommendations
- 46** Closing Remarks
- 47** Footnotes & Appendices

# WELCOME & THANK YOU



We would like to acknowledge and thank everyone in our community who took the time to participate in the Movin' On Up Cowichan Lake Poverty Reduction community engagement process. Your reflections and ideas are what helped to shape this plan. It is greatly appreciated that so many were willing to candidly share their experiences so we can work towards addressing the challenges people face, with appropriate actions that we can take together as a community.

Taking action to address the poverty challenge themes we share below will require a coordinated, collaborative, community-led response, involving unique and diverse partnerships. We challenge our community to consider where they can make a difference, because everyone has something to contribute.

This is intended to be a living document that will change as more information and input may be available or received. Please let us know what you think and reach out with any new ideas and information.

The Movin' On Up Cowichan Lake Poverty Reduction Working Group guided the engagement process and included members from several local organizations including:

- Town of Lake Cowichan
- Cowichan Lake Community Services
- Lake Cowichan Food Bank Society
- Cowichan Valley School District
- Island Health
- OUR Cowichan Health Network
- Cowichan Lake District Chamber of Commerce
- Lake Cowichan Advisory Planning Commission
- Social Planning Cowichan

Thank you once again to all who participated so far and we welcome those who haven't to join in at any time!

# EXECUTIVE SUMMARY

The Movin' On Up Cowichan Lake Poverty Reduction project was developed to create a Poverty Reduction Plan for the Cowichan Lake area based on the local experiences and ideas for taking actions through community input. This was done through questionnaires, interviews and virtual community conversations. Poverty is a reality in all communities across the country and the Cowichan Lake area is unfortunately no exception. Poverty is complex. Those living in poverty experience it in many different ways, and are often hidden due to stigma and discrimination. Compounding this, the impacts of our colonial history in Canada have disproportionately affected Indigenous people and how they may experience poverty.

Through community input the following Poverty Challenge Themes with corresponding Community Actions were identified: Create Attainable Housing Options and Improve Living Condition; Improve Transportation Options; Increase Local Employment and Educational Opportunities; Improve Access to Healthy Food; Fill Gaps in Community Infrastructure and Services; Improve Access to Complete Health Care, Mental Health and Addictions Services and Support; Support Mental, Physical and Emotional Wellbeing; and Alleviate the Pressure to Meet Basic Needs. Cowichan Lake area residents shared many locally focused actions, big and small, to address these poverty challenges and action themes which are listed with suggestions of who could be involved under each category.

As you read through this plan, we challenge you to explore how you could see yourself participating in some of the recommended community actions and who you think might also be a good fit to join you. Which family members, friends, community or employment groups that you belong to might also want to get involved?

This could look like schools working with community groups to grow local food; people with lived experience guiding a working group with local government and community service organizations to design subsidized housing options; developers and contractors working with trades schools to provide on the job work experience; and/or community members working with service clubs to create a “barn-raising” type program.

Everyone in our community has something to contribute. It's up to all of us to join in and bring others on board.

# STRATEGY AT A GLANCE

## The Movin' On Up Vision

We are a caring community where everyone:

- Lives a vibrant, healthy life
- Feels valued and connected
- Is supported and can contribute to our community.

## The Movin' On Up Guiding Principles

- Empower those with lived experience to direct and prioritize local actions
- Provide inclusive care for everyone
- Build strong relationships and a supportive network
- Collaborate and work together to create positive change
- Share skills and learning to build resiliency among all age groups
- Identify root causes and “whole cost accounting” for investments

## The Movin' On Up Values

Inclusion                      Diversity  
Empowerment              Collaboration  
Connection                      Equality  
Working Together

## Poverty Themes & Community Actions

- Create Affordable Housing Options and Improve Living Conditions
- Improve Transportation Options
- Increase Local Employment and Educational Opportunities
- Improve Access to Healthy Food
- Fill Gaps in Community Infrastructure and Services
- Improve Access to Complete Health Care, Mental Health and Addictions Services and Support
- Support Mental, Physical and Emotional Wellbeing
- Alleviate the Pressure to Meet Basic Needs

# WHAT IS POVERTY?

The challenges people face when living in poverty are complex and interrelated. Affordable housing, transportation, education, employment, health, social wellbeing and access to healthy food and health services all play a factor in how well a person functions in society. Affordability and access to these are key to a healthy, meaningful life. When some people struggle, they often do it alone – they may feel too vulnerable, not know how to reach out, or not believe it is safe to do so free of judgement or discrimination.

## Spectrum of Poverty

Poverty exists on a spectrum that includes residents who may be living on the street, to those who are living precariously such as in their cars, in a tent or RV with nowhere to permanently park or temporarily staying on a friend or family member's couch or spare room. It also includes other individuals and/or families who can barely make ends meet because they have minimum wage jobs, are on disability or social assistance or are a senior living on a fixed income. They might never have been able to cover their monthly expenses or they may be in a slow progression of not paying some bills on time or at all, due to creeping rising costs.

**“Living in poverty prevents the people of Lake Cowichan from feeling like they could ever do better for themselves or their families, it creates generations that are forced to live the same way their parents did with zero opportunity for growth.”**

**– Community Participant**

People are living in poverty everywhere and the Cowichan Lake area is not immune. Through the public engagement phase of this project, we heard many different local stories about how people live and experience poverty in our community. Some examples include:

- A senior on a fixed income who feels isolated because they can't visit family living outside the community when the bus service doesn't run frequently enough.
- A young person who has moved out of their family home and works full-time at a minimum wage job but can only find a room in a house with mold.
- A single parent has to work multiple jobs to put their kids in extracurricular activities and often needs to make choices between unexpected expenses such as a vehicle repair, paying a larger heating bill or buying clothes/shoes for their growing children.
- A middle-aged person on disability assistance who has to sleep on the couch at different friend's houses from week to week because they can't find an affordable place to rent and are considered a high risk tenant.
- An elderly person who can no longer manage at home due to increasing medical and home expenses, faces moving into a long term care home out of town, away from family.

**“Not only do people living in poverty face hardship because they don't always know how they will meet their needs, but they also face discrimination and stigma because of their situation. People on social assistance often have a difficult time finding rentals, as many landlords have biases against people needing social assistance.”**

**- Community Participant**





Living in poverty can be intergenerational and something one has experienced their whole life, or it can be something that happens due to an unforeseen circumstance such as an injury or illness, job loss, separation or divorce, suffering from an accident, trauma or grief from losing a loved one. Many who struggle in poverty often find themselves stuck in a cycle of barely making ends meet, falling into debt and then challenged to take opportunities to help them “get ahead” due to a lack of support or resources.

To truly rise out of poverty, access to the necessary support, resources and services they need, when they are needed, is most important.

## **Impacts of Colonial History on Indigenous People**

Canada has a dark history with Indigenous People. Residential schools, the establishment of reserves and other colonial laws under the Indian Act were genocidal policies intentionally established to control and assimilate Indigenous peoples into Euro-Canadian culture. These have resulted in intergenerational trauma, lateral violence, limited access to land and natural resources, loss of culture and community, limited economic opportunities and challenges for Indigenous self-government.

Indigenous people are disproportionately affected by the interconnected issues of poverty, incarceration, suicide, substance abuse, homelessness, and health challenges. Non-Indigenous people are largely ignorant of the hardships that Indigenous people continue to face due to the colonial laws and systems through the Indian Act that most Nations are bound by which continues to compound systemic racism and discrimination.

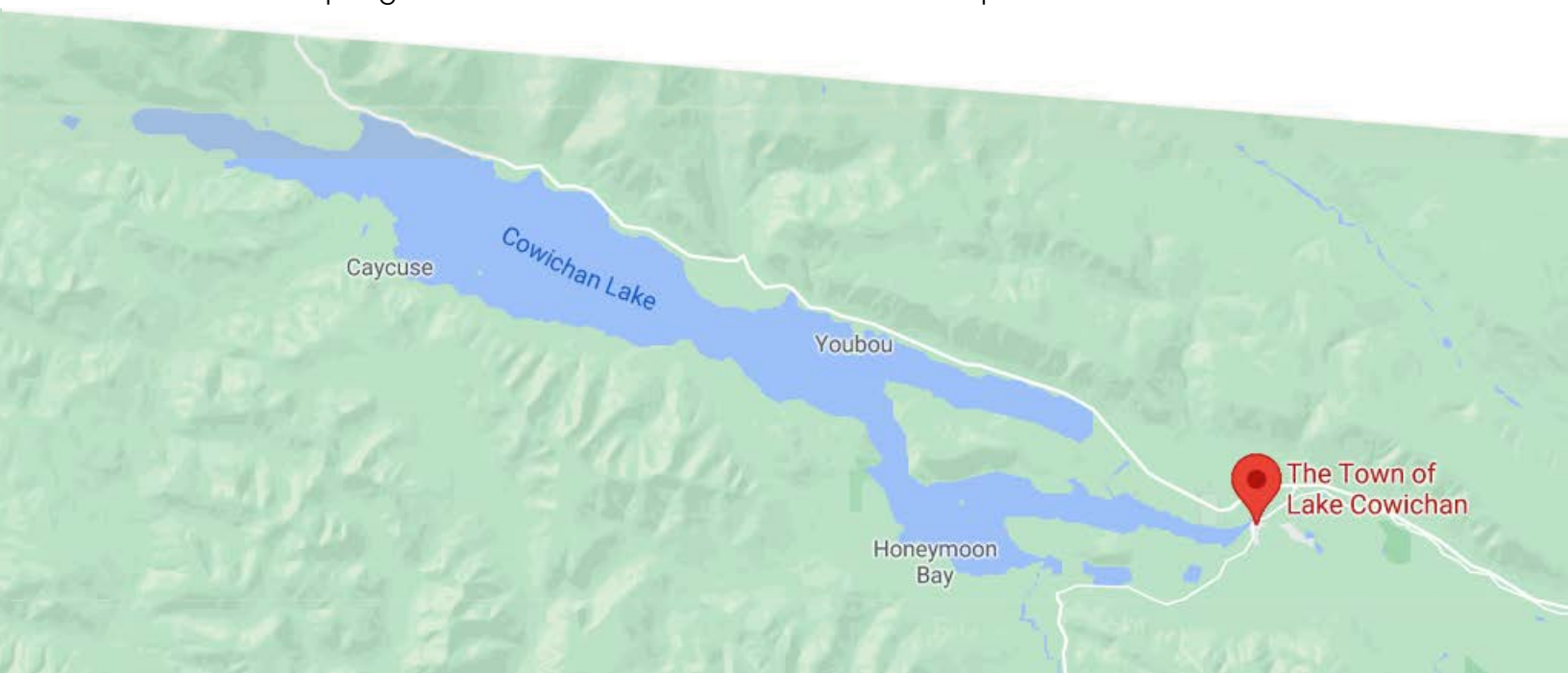
Reconciliation will require everyone, from all levels of government and walks of life to work together to listen, develop a path forward and heal.



# SNAPSHOT OF THE COWICHAN LAKE AREA

The Cowichan Lake area is located in the southwest part of the Cowichan Valley Regional District (CVRD), and includes the municipality of the Town of Lake Cowichan, and the CVRD Electoral Areas F (Cowichan Lake South/Skutz Falls) which includes Honeymoon Bay and Mesachie Lake and Area I (Youbou/Meade Creek). The area is located on the unceded territories of the Ts'uubaa-asatx Nation, "People of the Lakes". The majestic Cowichan River flows from the lake out to the ocean on the eastside of Vancouver Island.

Cowichan Lake has been a resource dependent area that has seen many changes over the last few decades with closures of mills affecting the local economy drastically. According to the 2016 census, the population of the area was 6,767, with the majority of the population between the ages of 45 and 64. In 2019, the Official Community Plan (OCP) for the Town of Lake Cowichan noted a trend of retirees and others arriving from Victoria, the lower mainland of BC and beyond, somewhat due to rising housing costs. This will continue to contribute to more rapid growth in Lake Cowichan than would be expected.



The Official Community Plan (OCP) describes the vision for the Town as: “to create a vibrant, healthy, sustainable community that exists in harmony with the natural environment, enjoys a balanced economy, supports all generations and provides the opportunities to satisfy diverse social needs.”<sup>2</sup> The harmonized OCP for the CVRD Electoral Areas describes a similar vision: “The Cowichan Valley in 2050 enjoys a vibrant, diverse and sustainable economy, natural environment and society in a resilient community that has adapted effectively to climatic, technological and other change.”<sup>3</sup>

The Town of Lake Cowichan is currently developing a strategic plan that will guide and prioritize the Town’s direction into the future. They are also developing a Memorandum of Understanding with the Ts’uubaa-asatx Nation that will describe the intent of their relationship and shared goals.

## **REALITIES OF LIVING IN THE COWICHAN LAKE AREA THAT AFFECT THOSE LIVING IN POVERTY**

Poverty in the Cowichan Lake area is compounded by the realities and circumstances of living in smaller rural, resource-dependent communities where demographics and values have and continue to change rapidly. Dependency on a boom and bust industry meant that many local families were significantly impacted by events like the closing of sawmills. Those families who purchased their home 40 years ago when employment was abundant and housing prices matched salaries, are now living on fixed pensions and find themselves unable to meet increasing taxes, insurance and other costs.

A rapidly changing housing market is significantly affecting supply and demand of housing in the Cowichan Lake area. Trends include: inflated prices and high property values; selling of investment properties used for rentals; and many people face eviction. First time homebuyers, including young people who grew up in the area, cannot afford to get into the market especially with limited well-paying job opportunities locally. Housing prices have attracted wealthier buyers from away, creating more uncertainty for locals.

The impact of these changes is felt across the community, but in particular by the high percentage of the population who live on low or fixed incomes in the Cowichan Lake area. The percent of the population receiving income assistance<sup>4</sup> or employment insurance is 8.1%, higher than in the Island Health region and BC.

**In the Cowichan Valley West region\* the following were considered low income in 2015 and struggle to make ends meet:<sup>5</sup>**

**23.3%**

Adults 18 to 64 yrs

**13.7%**

Seniors 65+ yrs

**43.9%**

Children under 6 yrs

All of these factors contribute to a small local tax base for the Town of Lake Cowichan that service the smaller communities located in CVRD Electoral Areas. The taxes collected in these communities often go to services that may not be needed or readily accessed by the local community. Local governments are under-resourced and challenged to address complex social issues such as poverty.

There are realities about living in the Cowichan Lake area that may be an inconvenience for those with adequate financial resources but for those living in poverty, create disproportionate challenges: few local employment options that pay a liveable wage; no local post secondary options meaning that people must travel to Duncan, Nanaimo or Victoria; an affordable housing crisis and poor public transportation that exacerbates everything else, including accessing medical and mental health services. If public transportation were improved, all other challenges might see some level of improvement.

## **COMPOUNDING IMPACTS OF COVID-19**

The COVID-19 pandemic has exacerbated challenges for those living in poverty and shone a spotlight on the flaws in our existing systems across the country. The Public Health Orders implemented to respond to the pandemic have affected both structured and informal ways that people manage their day to day lives, in particular access to the basic support that often comes from family, friends and community. Some examples include ways of getting around (e.g., ride shares), accessing mental health or addictions services outside of town, and the added stresses caused by social isolation.

\*The Cowichan Valley West local health area is comprised of Lake Cowichan, Youbou, Mesachie and Honeymoon Bay, Ts'uubaa-asatx First Nation and Ditidaht First Nation, with a population of 6,767. Low income is based on after-tax low-income measure (2016 Census).  
From: [www.islandhealth.ca/sites/default/files/cowichan-valley-west-local-health-area-profile.pdf](http://www.islandhealth.ca/sites/default/files/cowichan-valley-west-local-health-area-profile.pdf)

# VISION AND PRINCIPLES



The community spirit shared by those living in the Cowichan Lake area is reflected in this project's title "Movin' On Up Cowichan Lake Poverty Reduction" and logo. It was chosen and designed to signify the community's desire to offer a hand up to lift others out of poverty through actions that empower people. Many described that the community has a history of coming together to make things happen, citing examples of how community efforts contributed to the Cowichan Lake Community Services building, the Kinsmen lifeguard for the swim program, the Cowichan Lake Sports Arena and the Seniors 50+ Centre. When Cowichan Lake area residents were asked what actions could end poverty, many responded with ideas to re-ignite the powerful sense of community to work together.

From those reflections, the following vision for ending poverty emerged:

## **We are a caring community where everyone:**

- Lives a vibrant, healthy life
- Feels valued and connected
- Is supported and can contribute to our community

## **The values that support this vision:**

- Inclusion | Diversity | Equality
- Empowerment | Connection
- Collaboration | Working Together

## **Community generated Guiding Principles on how to get there:**

- Empower those with lived experience to direct and prioritize local actions
- Provide inclusive care for everyone
- Build strong relationships and a supportive network
- Collaborate and work together to create positive change
- Share skills and learning to build resiliency among all age groups
- Identify root causes and consider the long-term costs of not addressing poverty

# **POVERTY CHALLENGE THEMES & COMMUNITY ACTIONS**



# POVERTY CHALLENGE THEMES & COMMUNITY ACTIONS

Cowichan Lake area residents took part in community engagement to provide their insights into the unique challenges when living in poverty, the impacts poverty has on the community and what actions we can take.

The community engagement process was guided by a project Working Group and included a questionnaire available online with hard copies distributed in the community, one-on-one interviews with those having lived experience, presentations and discussions and virtual community conversations.

With each recommended action there are suggestions of who could be involved in moving those actions forward. Not intended to be definitive or limiting, these are suggestions based on the public input received, and existing responsibility or jurisdiction of different agencies involved in the community.

The Movin' On Up Cowichan Lake Poverty Reduction Working Group would have been greatly enriched by having representatives from Ts'uubaa-asatx and Ditidaht First Nations involved in guiding this project, however time and capacity limitations didn't allow for Ts'uubaa-asatx First Nations participation and Ditidaht First Nation has been working on their own plan. Therefore the challenges and actions that have come out of the community engagement process will be limited in some capacity to eliminating poverty for community members from these Nations.

While this plan is a good start, a more fulsome community engagement process led by the Nation, if desired, would help to form a more robust poverty reduction plan. With an established commitment by all parties for a collaborative approach that continues to build relationships and a collective awareness in working together toward reconciliation, it will nurture mutual healing as well as economic and social benefit.

It is with this spirit of working together among all levels of government, First Nations, community organizations/groups, businesses, schools and individuals in tackling each action within each interrelated theme that will be critical to moving everyone up and out of poverty in the Cowichan Lake area.



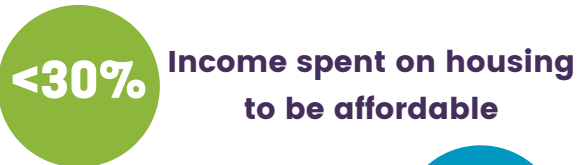
# CREATE AFFORDABLE HOUSING OPTIONS AND IMPROVE LIVING CONDITIONS

The current supply and affordability of housing in the Cowichan Lake area has been described as a crisis by many in the community, and reflects the current situation across most of BC and Canada. In the Cowichan Lake area, creating housing that is attainable, affordable, and accessible is of concern, as well as housing of adequate quality.

As mentioned previously, retirees and others moving to the area because they cannot afford the rising housing costs in Victoria, the lower mainland of BC and beyond, is contributing to more rapid growth in Lake Cowichan than expected. All signs indicate that this trend is continuing and has been exacerbated during the COVID-19 pandemic. Based on 2021 BC Assessment notices, housing price values have increased for average single-family homes by 8% in Lake Cowichan, 20% in Mesachie Lake and Honeymoon Bay and 16% in Youbou. Overall, the Cowichan valley has experienced a 30.9% increase in the value of an average home sold between June 2020 and June 2021. The Cowichan Valley Regional District Town of Lake Cowichan Housing Needs Assessment Data Report published in January 2021 states that “The market will struggle to provide new housing that is affordable for lower income households in Lake Cowichan. Households with incomes below approximately \$55,000 will not be

able to afford to rent market rental new homes in Lake Cowichan”.<sup>8</sup>

Canadian Mortgage and Housing Commission’s metric of affordable housing states that housing costs should be <30% of before-tax household income to be affordable. The local demand and limited supply has led to higher costs causing major concerns for both renters and homeowners, especially for those living on a low or fixed income. 2016 census data showed that 20% of owner households and 51% of rental households are overspending on housing. These percentages are expected to increase as wages and salaries cannot keep up with the rising costs of housing, leaving couples with median or low incomes unable to reach the goal of home ownership forcing them to stay in their rental units.



**Rental households overspend on housing**





Many people living in poverty can only afford inadequate, unhealthy and/or unsafe housing options. Renters households accounted for 34% of the population in the Cowichan Lake area (2016 Census), and at least 7% of the housing supply is in need of major repairs to address issues such as mold and poor insulation. These issues can lead to compromised immune systems for seniors and those with health challenges. Some landlords can't afford to maintain their properties due to rising costs, making the desire to sell in a hot housing market that much more appealing. This leaves tenants vulnerable to substandard housing conditions and/or challenges with unscrupulous landlords. They may also be living with family or roommates, some of whom may be suffering with addictions or mental health issues, affecting everyone's quality of life in the household.

There has been effort and research done recently at both the local and regional level to determine the type of additional housing needed, along with actions that can be taken to work towards meeting these needs: addressing affordable housing in the OCPs, Regional Attainable Housing Strategy, and a CVRD Regional Housing Needs Assessment that includes sub-regional assessments. A Regional Housing Service facilitated by the Cowichan Housing Association

(CHA) has been established with the goal to leverage, incentivize and increase local funds and provide support and expertise for developing affordable housing.

Often people living in poverty risk becoming homeless if their living circumstances change such as a family member moving away and leaving a person on a fixed income to cover the full rent unexpectedly or facing eviction so the landlord can move into the rental home or put it up for sale. The CHA is aiming to set up a rent bank for low to medium-income residents who need some extra help making rent payments. They will be able to borrow money from the CHA and enter into an agreement to pay it back without accumulating interest. The Cowichan Lake Community Services Society has a small, local fund through the Reaching Home Program administered through the United Way. The purpose of the fund is to prevent tenants from being evicted if they cannot cover rent or assist an individual or family facing disconnection of power/heating due to lack of funds. The CHA also manages an Emergency Assistance Fund to support individuals at risk of homelessness via eviction and/or hydro cut-off where other sources of funding have been exhausted. Other than the one-time funds mentioned above, support is limited for assisting people with finding new housing.

Anecdotally, in the spring of 2021 an estimated six residents in Lake Cowichan are living absolutely homeless, with many more living in vehicles, tents/sheds/RVs without utilities, or staying on the couch with people they know on a temporary basis. During the Point in Time Homelessness Count that took place in March of 2020, 8 - 10 people who were estimated to be unhoused.<sup>17</sup> It is difficult to fully understand how many people are in need of a home as their circumstances are hidden and they may not be comfortable asking for help.

Both the Town of Lake Cowichan and Cowichan Valley Regional District (CVRD) Official Community Plans (OCP) support increasing mixed housing options to support residents throughout all stages of life. This includes secondary suites, rental units above commercial buildings, mobile home parks, townhomes, condominiums, seniors care facility and other forms of housing. The Town OCP addresses the need for affordable housing, projecting a need for 387 additional dwellings by 2041, and hopes to achieve a minimum of 20% of all new housing units to be affordable, using density bonus models to achieve this in new developments.

The Cowichan Lake Elder Care Society has applied for a \$3-million federal grant to support the construction of Lakewood Manor, an 30-unit affordable housing project for seniors in Cowichan Lake. If approved, the funding will come from the CVRD's housing trust fund and will be used to purchase a piece of land on which construction will begin.<sup>18</sup>

Creating affordable housing benefits the entire community as it supports economic growth by providing local workers and residents with housing options, as well as the opportunity for people to live and work in their community and establish connected neighbourhoods where they feel included and can live happy and healthy lives.<sup>19</sup>

**“I cannot find housing that is remotely affordable, so I have to live with roommates which can be dangerous if they struggle with substance abuse and or mental health issues. Can't afford hydro, gas, food, transportation and personal supplies, everything is too expensive, I don't eat well which means I'm not physically healthy and everything feels difficult.”**

**- Community Participant**

# Recommended Community Actions

Recommended Community Actions to Create Attainable Housing Options and Improve Living Conditions	Who could be involved?			
	Federal Gov	Provincial Gov	Local Gov/ SD79/ FNs	Community
<p>Establish a Cowichan Lake area Task Force, in partnership with Cowichan Housing Association, to develop a strategy to move affordable housing options forward as identified in the Official Community Plan as well as to:</p> <ul style="list-style-type: none"> <li>• Identify &amp; seek partnerships and funding opportunities (such as Rapid Rehousing Initiative, Affordable Housing Innovation Fund, etc), to develop non-market rentals on publicly owned lands that are safe, stable, secure, low barrier and pet-friendly to meet various community needs</li> <li>• Lobby for Government subsidized housing where costs match income supports available</li> <li>• Lobby for Government supported housing with additional integrated wrap-around services for those currently unhoused or difficult to house, such as tiny cabins, tiny homes in community and/or a winter homeless shelter</li> <li>• Support local community members/developers to create all types of housing including secondary suites, tiny homes, townhouses and condominiums as well as</li> </ul>	<p><b>Canada Mortgage and Housing Corporation</b></p>	<p><b>BC Housing</b></p>	<p><b>ToLC CVRD Areas F &amp; I SD79</b></p>	<p><b>CHA CLCS Individuals</b></p>

# Recommended Community Actions Cont.

Recommended Community Actions to Create Attainable Housing Options and Improve Living Conditions	Who could be involved?			
	Federal Gov	Provincial Gov	Local Gov/ SD79/ FNs	Community
other innovative housing solutions (see Community Proposed Housing Options)				
<p>Identify and implement changes to local Zoning Bylaw to:</p> <ul style="list-style-type: none"> <li>• Include affordable rental housing above commercial locations &amp; storefronts and on smaller lots</li> <li>• Establish rental only zoning</li> <li>• Permit higher density within existing zones</li> <li>• Require mixed housing types in new developments</li> <li>• Provide options to create tax incentives for homeowners for secondary suites, or for developers to build multi-unit housing, rentals and other affordable housing.</li> </ul>			ToLC CVRD Areas F & I	CHA Individuals
Consider creating a non-resident tax and/or a Short Term Vacation Rental permitting bylaw and/or tax.			ToLC CVRD Areas F & I	Advisory Planning Commission CHA Individuals
Consider incentive-based options such as waiving development application fees for subsidized or non-market housing.			ToLC CVRD Areas F & I	

# Recommended Community Actions Cont.

Recommended Community Actions to Create Attainable Housing Options and Improve Living Conditions	Who could be involved?			
	Federal Gov	Provincial Gov	Local Gov/ SD79/ FNs	Community
Consider the development and enforcement of local renter protections, such as rent control and local advocacy for tenants and supports and guidelines for landlords.			ToLC	CHA CLCS Individuals
Establish a rental bank/registry that vetts and supports renters and landlords to find success.			ToLC	CHA CLCS Individuals

\*ToLC (Town of Lake Cowichan), CVRD (Cowichan Valley Regional District), CLCS (Cowichan Lake Community Services), CHA (Cowichan Housing Association)

### Priority Housing Needed:

- Seniors
- Single parents
- Young families
- People with disabilities
- Youth
- Homeless individuals

### Community Proposed Housing Options:

- Co-ops
- Supportive housing
- Low income housing
- Small lot housing
- Rental apartments
- Modular containers
- Government-owned tiny homes
- Shared accommodations models



# IMPROVE TRANSPORTATION OPTIONS

How we get around can have an impact on almost all other life decisions. It can be a deciding factor on where we live, whether getting a higher paying job outside of town is possible, how we shop, how accessible medical appointments are and which social activities we can participate in. 89% of Lake Cowichan residents drive as their primary mode of transportation<sup>20</sup> with 52% of Cowichan Lake residents commuting within the Cowichan Valley Regional District (CVRD), and 14% commuting to other parts of BC, mostly Victoria or Nanaimo.<sup>21</sup>

The community shared that walkability and connectivity is a concern, especially for those with physical challenges. While residents are grateful for easy access to the Cowichan Valley Trail and the TransCanada Trail for getting outdoors, accessibility for those who don't drive points to the need for extending sidewalks and safe bike lanes for active transportation. This was in line with community input received during the Active Transportation Network Plan, drafted in the spring of 2021. It recognizes that access to public transportation and active transportation infrastructure is a "game changer" when addressing poverty reduction and acknowledges that while 45% of the Town does have sidewalks, many are in need of repair.<sup>22</sup>

The OCP has a goal for the Town to be accessible in all public and private areas with a policy for public places and buildings to be accessible regardless of age, ability and gender.<sup>23</sup>

Considering that the median household income of Lake Cowichan is the second lowest in the region at \$52,428, improving transit options for commuters is a reasonable way to support those who currently pay for gas, insurance and car maintenance costs primarily because they need a vehicle to travel to and from work.

For those living in poverty, many often can't afford to own or maintain a reliable vehicle. Currently BC Transit operates connector routes between the communities of Mesachie Lake, Honeymoon Bay and Youbou with the Town of Lake Cowichan as well as a route between the Lake Cowichan to and from Duncan and beyond. The limited frequency and accessibility of these public transportation routes affects many areas of life for those living in poverty, including the ability to access less expensive goods and services, specialized medical services, or employment opportunities in larger centers such as Duncan, Nanaimo or Victoria.

Throughout 2021, BC Transit is undertaking a Cowichan Valley Transit Future Action Planning stakeholder and community engagement process<sup>24</sup> to help prioritize improvements in the Transit Future Action Plan that will better the system according to demand, route performance, and funding in the next few years. This is an opportunity for Cowichan Lake area residents to advocate for improvements suggested through this community input.

## Recommended Community Actions

Recommended Community Actions for Improving Transportation Options	Who could be involved?			
	Federal Gov	Provincial Gov	Local Gov/ SD79/ FNs	Community
Advocate to improve the frequency and accessibility of existing public transportation opportunities for public input on service delivery to the BC Transit Future Action Plan process.		Ministry of Transportation and Infrastructure BC Transit	ToLC CVRD Areas F & I FNs	Lake Cowichan Advisory Planning Commission Members Individuals
Once approved, prioritize and complete the recommendations in the Active Transportation Network Plan.		BC Transit	ToLC CVRD Areas F & I FNs	Individuals
Establish a car-pooling co-op or rideshare program and/or funds for added CLCS community bus access.				Individuals CLCCS Community Groups
Consider undertaking a Walkability/Accessibility and/or Age-Friendly Study to prioritize improvement of crosswalks, accessibility and more wheelchair parking in the Town.			ToLC CVRD Areas F & I	Individuals

\*ToLC (Town of Lake Cowichan), CVRD (Cowichan Valley Regional District), CLCS (Cowichan Lake Community Services)



# INCREASE LOCAL EMPLOYMENT AND EDUCATIONAL OPPORTUNITIES

The Cowichan Lake area has historically been a forestry community dependent on logging and mill jobs that typically paid well above a liveable wage, benefits and a pension. As the forestry industry has changed over the decades, mills have closed, leading local residents to retire or leave the area in search of employment in other communities.

The 2016 census showed that unemployment was 12.3% with a low household median income of \$53,440, both of which had stayed steady from the previous 10 years. In 2015, 8.1% of households were receiving social assistance with 20.5% of the population listed as low-income based on the Low Income Measure - After Tax (LIM -AT),<sup>25</sup> higher than Island Health and BC overall.<sup>26</sup>

While the labour participation rate for the Town of Lake Cowichan is 56.5%, Lake Cowichan is considered a 'bedroom community' for employment centres beyond town<sup>27</sup> such as Duncan. It has been challenging to attract a diverse local economy, resulting in fewer local employment options. Further hindering economic growth is the lack of affordable housing.<sup>28</sup>

According to the 2016 Census, a lower proportion of the adult population have completed post-secondary education<sup>29</sup> compared to Island Health and BC.

This affects employment opportunities, especially in a changing economy where there are fewer resource-dependent jobs.

More options are needed for full time, year-round jobs in the Cowichan Lake area that provide a liveable wage and benefits. Without them, there is less disposable income available to support local businesses, business development and growth. Those working a full-time, minimum wage job are considered the working poor who, depending on whether there are others contributing to the household income, may be struggling to make ends meet.<sup>30</sup>

A "living wage" refers to an hourly wage that allows employees and their families to meet their basic needs. The Living Wage calculation for families is based on local estimates of rent, food, childcare and other costs. Calculating an accurate number for the Cowichan Lake area was challenging since current data for rental costs is very difficult to find given the acute housing



shortage. For someone new to the area who is trying to enter the rental market, a living wage might be upwards of \$24.25/hour.<sup>31</sup> Even for small businesses, paying a living wage can bring significant benefits including improved staff morale and productivity, improved staff recruitment and retention, more focused staff, and improved company reputation and profile.<sup>32</sup>

**“Poverty prevents local businesses from growing and local people from being able to support those businesses.”**  
**- Community Participant**

## Recommended Community Actions

Recommended Community Actions to Increase Local Employment and Educational Opportunities	Who could be involved?			
	Federal Gov	Provincial Gov	Local Gov/ SD79/ FNs	Community
Raise awareness and provide support to local businesses through education, training, job subsidy program opportunities to assist employers to provide liveable wages and benefits and to encourage hiring local.			ToLC CVRD Electoral Areas	CLDCC Local Businesses
Job creation programs to support new employment sector opportunities	ESD Canada			
Increase awareness and develop partnerships to offer incentive programs to encourage hiring of those with disabilities or employment barriers.		Ministry of Advanced Education and Skills Training		CLDCC Local Businesses Community Living BC Inclusion BC CLCS

## Recommended Community Actions Cont.

Recommended Community Actions to Increase Local Employment and Educational Opportunities	Who could be involved?			
	Federal Gov	Provincial Gov	Local Gov/ SD79/ FNs	Community
Partner with Vancouver Island University to develop specialized local employment training programs in sectors that contribute to a diversified local economy (e.g., small business enterprise, tourism or green technologies).		Ministry of Advanced Education and Skills Training	ToLC CVRD Electoral Areas F and I	Vancouver Island University
Advocate for Guaranteed Universal income for all	ESD Canada			All

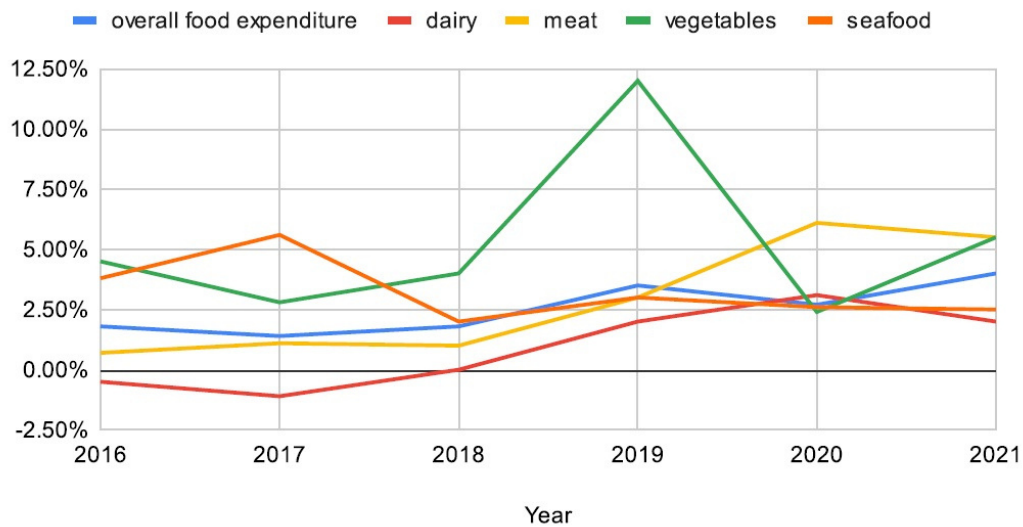
\*ToLC (Town of Lake Cowichan), CLCS (Cowichan Lake Community Services), CLDCC (Cowichan Lake District Chamber of Commerce)



# IMPROVE ACCESS TO HEALTHY FOOD

It is a glaring reality that the cost of groceries has risen significantly over the years and is directly affecting our pocketbooks. Prices for everything from meat to veggies have increased steadily over the past decade and are predicted to continue to rise into the future. The impact of disruptions to the global economy due to the pandemic response is now beginning to be felt at a local level. From 2019 to 2020 the price of fresh vegetables increased by 17%.<sup>33</sup> Canada's Food Price Report 2021 is forecasting that overall food prices will further increase between 3% and 5% for 2021. A table summarizing the increases by percent from the past 5 years is below.

Trends in Food Prices Canada 2016-2021



The cost of buying groceries locally is already higher than shopping for the same goods and services in larger centres but more economical options require transportation to Duncan or beyond. This is leading to a greater reliance on local food programs at Cowichan Lake Community Services (CLCS) and the Food Bank.

With limited hours of operation, the Food Bank is challenged to meet the rising demand. Some food programs such as the soup kitchen were impacted by COVID Public Health Orders, adding pressure on local resources.

The Town of Lake Cowichan OCP has set a goal for Town citizens to be food secure with objectives and policies to promote and support community gardens on public and private land, agricultural-based industries, etc.<sup>34</sup> The CVRD Electoral Areas OCP commits to protect farmland for food security and to diversify agricultural crops and aquaculture products reflecting climate change projects.<sup>35</sup> These policies may make more local food available and accessible to residents of Lake Cowichan, including those experiencing poverty, but do not detail specific initiatives to tackle food insecurity for those living in poverty in food security planning.

During the community input process, there were many actions suggested that would increase food security for those living in poverty and those who may not, which will also build a more resilient and connected community.

## Recommended Community Actions

Recommended Community Actions for Improving Access to Healthy Food	Who could be involved?			
	Federal Gov	Provincial Gov	Local Gov/ SD79/ FNs	Community
Expand and improve community food services that provide food to those living in poverty: <ul style="list-style-type: none"> <li>• Coordinate community food services to improve efficiencies               <ul style="list-style-type: none"> <li>◦ Expand hours of Food Bank services beyond once/month</li> <li>◦ Continued working relationship with the Food Bank andwith Cowichan Lake Community Services (CLCS)</li> <li>◦ Secure a permanent home for the Food Bank</li> <li>◦ Open up ways to provide a range of food choices and expand specific dietary options available</li> </ul> </li> </ul>			ToLC SD79	CLCS Food Bank Food Task Force Volunteers Individuals Businesses

## Recommended Community Actions Cont.

Recommended Community Actions for Improving Access to Healthy Food	Who could be involved?			
	Federal Gov	Provincial Gov	Local Gov/ SD79/ FNs	Community
<ul style="list-style-type: none"> <li>Promote awareness of local existing food services and how people can participate and/or support these programs through donations and/or volunteer time.</li> <li>Grow the number of volunteers who support these programs</li> </ul>				
Expand community garden program with schools and CLCS			ToLC CVRD Electoral Areas F and I SD79	CLCS Individuals Cowichan Lake Community Garden Businesses
<p>Expand school breakfast and lunch programs supported by community donations</p> <p>Expand food gleaning and food recovery programs and volunteers</p>			SD79 students ToLC FNs Island Health	Nourish Cowichan Rotary Club Starfish Community Groups Individuals Businesses
Establish/expand food services including food share/bulk buying co-op, community kitchens, meal sharing, Meals on Wheels, etc.*			SD79 students	CLCS Seniors 50+ Centre Individuals Community Groups Businesses
Develop food related skill building programs for growing, harvesting, preserving, cooking and meal planning			ToLC	CLCS Individuals Community Groups



# FILL GAPS IN COMMUNITY INFRASTRUCTURE AND SERVICES

For those living on the street, in precarious living situations or inadequate housing, not being able to access washrooms, showers and laundry facilities in the Town of Lake Cowichan year round is a critical gap in infrastructure and services in the community. These services also benefit the broader community in times of emergency and/or need.

A new laundromat has just opened with showers in the Cowichan Lake area, meaning that people won't have to drive to Duncan to do their laundry without their own personal access. Depending on the cost, for those living in poverty, this becomes a challenge that makes life more difficult, especially for those with children or without your own transportation. The Town of Lake Cowichan has public washrooms but they are closed during the winter months and there is no access to public showers.

For those with limited income who don't have a computer and/or consistent wifi, there is a need for support to access government health or employment forms, job searching, online training, etc. Computers are available at the library and through CLCS but are limited to hours of operation. In particular, a gap in services has been identified to support clients who are seniors, assisting them to use a computer to download forms and conduct research, but also to support

them to fill out forms, conduct online banking, etc. CLCS is currently seeking funds for a Community Navigator Role to assist residents with these types of services as well as helping to make connections where needed.

There are limited activities and opportunities for youth, in particular a center where youth can hang out with their peers and mentors and there is a need for licensed child care facilities to meet the demand of childcare in the area.

**“I talk to the homeless that I meet when I go walking. I worry about them when the weather gets cold. I have been told that there are at least 6 homeless people here in Lake Cowichan. Most of the public toilets are closed...”**

**- Community Participant**

# Recommended Community Actions

Recommended Community Actions to Fill Gaps in Community Infrastructure and Services	Who could be involved?			
	Federal Gov	Provincial Gov	Local Gov/ SD79/ FNs	Community
Establish year-round accessible washrooms, showers, and ensure that new laundromat facilities can be afforded by those living in poverty through tokens/vouchers			ToLC	CLCS Community Members Private Businesses
Secure funding for a Community Navigator/Advocate role to access and support community members, in particular seniors, to connect to services, including accessing income supports.				CLCS Seniors 55+ Activity Centre
Expand access to computers and internet services*				CLCS Seniors 55+ Activity Centre VIRL
Establish a youth centre/space to hang out, connect, create and learn			ToLC	CLCS Rotary Club CVRD Cowichan Lake Recreation Centre
Expand wrap-around services to help lift families out of poverty, including childcare, dispute resolution, legal aid/advocacy, life skills, parenting support, job finding, and personal goal planning; tutoring and study support for youth				

\*ToLC (Town of Lake Cowichan), CLCS (Cowichan Lake Community Services), VIRL (Vancouver Island Regional Library)



# IMPROVE ACCESS TO COMPLETE HEALTH CARE, MENTAL HEALTH AND ADDICTIONS SERVICES AND SUPPORT

It is cost prohibitive to provide specialized health care services in every community so not all health care and mental health services are available in person locally in the Cowichan Lake area. Telehealth provides remote counselling services. Due to competing priorities, limited funds, capacity and energy, those living in poverty are not always able to get their basic health care needs met leading to health issues going untreated. The conditions associated with living in poverty can create or compound physical pain or illness. Those living in poverty with mental health challenges including untreated or undiagnosed mental illnesses and/or substance use (drugs/alcohol) do not have access to treatment or support services that they need locally and are even limited regionally.

## MENTAL HEALTH AND ADDICTIONS SUPPORT

Mental health and addictions can affect individuals of any age, ethnicity or socio-economic class. Mental health challenges can be caused by a complexity of factors, including genetics, life situations, childhood trauma, and social isolation. Alcohol and drugs are often used to self-medicate the symptoms of mental health challenges, such as an undiagnosed mental disorder, to cope with difficult trauma or emotions, or to temporarily change one's mood.

**“The attempt to escape from pain is what creates more pain.”**

**– Dr. Gabor Mate, a family physician and leading expert in trauma informed practice**

For the Cowichan Lake area, accessible counselling and support programs and services are available through Cowichan Lake Community Services but they cannot meet the demand. Private counselling professionals are available at a cost that is inaccessible for low income individuals and families. Mental health and addictions services, including treatment and detox, are only available in larger centres such as Duncan, Nanaimo, or Victoria which have long waitlists, and the obstacles to accessing them may feel mentally and/or emotionally insurmountable, especially when transportation is a barrier. Often people suffering with substance use issues feel shame or unworthy of help or support so they struggle alone.



## SPECIALIZED HEALTH CARE SERVICES

The Lake Cowichan Health Unit has a Public Health nurse and nurse practitioner in attendance Monday to Friday. They provide daily health care services and programs including treatment of urgent, non-life threatening illnesses or injuries. More specialized services, including any overnight care, requires a trip to a hospital in Nanaimo, Duncan, Victoria or to the mainland in Vancouver, depending on the severity and/or treatment required.

We heard from the community that health care services are limited and specialized medical treatments are not available in the Cowichan Lake area. There is a need for an additional doctor to meet the demand for new patients. For those on a limited income without extended benefits, it is impossible to afford specialized medical services, dental care, physiotherapy or alternative health options. Relying on public transportation makes it much more difficult to get to

specialist appointments in other towns. We heard that medical issues go undiagnosed, untreated or are prolonged and people will go without medication or take it incorrectly to make it last longer.

The construction of a new Cowichan District Hospital, scheduled to open in 2026, is an opportunity for stakeholder and community engagement into the design and delivery of services including access for smaller communities. The Cowichan Primary Care Network (PCN), co-lead by the Division of Family Practice and Island Health, is in the process of adding resources directly into primary care clinics that will aim to support social determinants of health (SDH) for patients throughout the region. The primary request from the primary care providers in Cowichan was for team based care members with this focus as they are aware that there are many needs around the SDH in this area.

**"Living in poverty affects everyone in a community. It affects the mental health of people, higher rates of addiction, it affects people's ability to contribute to the community in a positive way. Crime rates rise, there is an environmental impact if people do not have affordable and sustainable housing, it affects the future of the community if children are living in poverty. It also creates trauma in the community that can have a generational impact"**

**- Community Participant**

# Recommended Community Actions

Recommended Actions to Improve Integrated Access to Complete Health Care, Mental Health and Addictions Services and Support	Who could be involved?			
	Federal Gov	Provincial Gov	Local Gov/ SD79/ FNs	Community
Work in partnership with Island Health and other agencies to bring specialized health care, mental health and addictions services and support to the Cowichan Lake area on a regular basis (e.g., weekly or monthly with shared office space) subsidized or at no cost to those in need.		<b>Ministry of Mental Health &amp; Addictions</b> <b>Ministry of Health</b> <b>Island Health</b>		<b>CLCS</b> <b>Cowichan Lake Health Unit</b> <b>CMHA</b>
Improve communications and outreach about existing services and resources available, including develop and distribute a directory of services and resources (online and hard copy for different audiences), host annual health fairs to promote available and existing resources and services and create connection between services in the Cowichan Lake area, Duncan and online.		<b>Island Health</b> <b>Emergency Services</b> <b>RCMP</b> <b>Lake Cowichan Health Unit</b> <b>Kaatza Health Centre</b>	<b>ToLC CVRD</b> <b>Areas F &amp; I</b> <b>Ts'uubaa-asatx</b> <b>FNHA</b> <b>SD79</b>	<b>CLCS</b> <b>Seniors Centre</b> <b>CLDCC</b> <b>Food Bank Society</b>
Subsidize physiotherapy, massage, acupuncture and other alternative health practitioners to make services available for low income individuals.		<b>Ministry of Health</b> <b>Island Health</b>		<b>Alternative health practitioner community</b> <b>CLCS</b>
Provide a volunteer-run transportation service for seniors and others to access medical services available in larger centres		<b>Lake Cowichan Health Unit</b>		<b>CLCS</b> <b>55+ Centre</b>

# Recommended Community Actions Cont.

Recommended Actions to Improve Integrated Access to Complete Health Care, Mental Health and Addictions Services and Support	Who could be involved?			
	Federal Gov	Provincial Gov	Local Gov/ SD79/ FNs	Community
Ensure that Cowichan Lake area First Responders/RCMP/Community agencies have adequate trauma-informed training to work with those who have mental health or addictions challenges.		RCMP Emergency Services Lake Cowichan Health Unit Kaatza Health Centre		CLCS

\*ToLC (Town of Lake Cowichan), CLCS (Cowichan Lake Community Services), CMHA (Canadian Mental Health Association)





# SUPPORT MENTAL, PHYSICAL AND EMOTIONAL WELLBEING

When asked what contributes to a happy and healthy life, the most common responses by Cowichan Lake area residents were: spending time with family, having supportive and healthy relationships with friends, enjoying nature, and feeling connected to the community. Equally important is the social connection and support that comes from being able to contribute, serve or help others by volunteering in the community.

The impacts of living in poverty on mental, physical and emotional wellbeing is often in stark contrast to what helps people live a healthy and happy life. Poverty is often unseen or hidden in the community. No one chooses to be poor but many feel judged, discriminated against and stigmatized by others. Misconceptions lead to a lack of awareness, understanding, and compassion. Many equate poverty with homelessness or substance use and others don't realize or believe poverty exists in our community.

When people don't have time, energy, childcare or financial means to participate in community life or take care of their wellbeing, they can feel overwhelmed, isolated, disconnected, disempowered and vulnerable due to their limited options. People living in poverty often feel stuck and hopeless for their and their family's future and can't imagine that things will ever change. Collectively, the actions throughout these different poverty themes, when taken, will greatly improve

emotional wellbeing, helping people to feel safer, more secure and less worried about what tomorrow will bring.

Addressing the stigma around poverty so that people feel less judged and discriminated against is everyone's responsibility. Indigenous people living in the Cowichan Lake area are often the subject of systemic racism and conditioned beliefs. Raising awareness about what poverty is, as well as the root causes, will lead to greater empathy and compassion. It will also provide an opportunity for neighbours to support each other, starting with small ways, creating trust and connection.

**“I feel happiest when I take advantage of the outdoor beauty of this area. Getting to know neighbors, and most importantly feeling connected with others.”**

**- Community Participant**

The Cowichan Lake area is an active community with many free, family friendly, seasonal opportunities to connect and meet neighbours or spend time in nature. We heard from the community about a multitude of ideas about actions that could support mental, physical and emotional wellbeing. Some of the suggested actions already exist in some capacity.

This engagement process highlighted a gap in how and where community members find and share information. Currently the community shares news through word of mouth, posters around the community, the local newspaper and various Facebook groups. With the changing demographics and new residents moving to the area, a coordinated effort is needed for information sharing online and through print materials. For example, a community resource/news page that is linked to CLCS, the Town of Lake Cowichan, the library, Cowichan Lake Recreation Centre, Lake Cowichan Health Unit/Kaatza Health Centre, through the schools, community halls and others, would ensure broader access to information. Working more closely with the Seniors 50 Plus Activity Centre to reach the 300 Golden Agers' members through a phone tree, email and Facebook would improve information sharing as well.

**“Needing help can often come with shame that holds people back from accessing resources. If we built a stronger community and encouraged community members to get to know each other we would build stronger support networks and reduce risk for everyone whether in poverty or not.”**



# Recommended Community Actions

Recommended Actions to Support Mental, Physical, and Emotional Wellbeing	Who could be involved?			
	Federal Gov	Provincial Gov	Local Gov/ SD79/ FNs	Community

Increase Community Connection Across Socio-Economic Divides				
Organize community events that build relationships between neighbours such as picnics, socials, and music and art events.			ToLC CVRD Electoral Areas F & I SD79	CLDCC Local Businesses Service Clubs Churches
Expand services to advocate on behalf of seniors, people with disabilities, and others living in poverty to help better navigate and access income supports and services.				CLCS
Expand wrap-around services to help lift families out of poverty, including childcare, dispute resolution, legal aid/advocacy, life skills, parenting support, job finding, and personal goal planning; tutoring and study support for youth.		MDFC Legal Aid	SD79	CLCS Seniors 55+ Centre ElderCare Housing Society

Reduce Stigma and Discrimination Against Those Living in Poverty				
Host community awareness building/educational activities/workshops/circles to educate and improve understanding about the complexities of poverty & related social issues, including root causes, addictions, mental illness, and trauma; Canada's treatment of Indigenous People.			ToLC	CLCS Individuals CLDCC

# Recommended Community Actions Cont.

Recommended Actions to Support Mental, Physical, and Emotional Wellbeing	Who could be involved?			
	Federal Gov	Provincial Gov	Local Gov/ SD79/ FNs	Community

Expand Affordable Recreational Opportunities				
Expand on bike and walking paths around the Town of Lake Cowichan.			ToLC	
Establish a Community Fund for scholarships or subsidizing costs associated with sports, recreation, arts and extracurricular activities organized by CVRD or ToLC for low income families and youth to access free of stigma.			ToLC CVRD and Areas F & I SD79	Individuals Island Savings Local Businesses CLDCC

\*ToLC (Town of Lake Cowichan), CLCS (Cowichan Lake Community Services), MDfC (\*insert name here), CLDCC (Cowichan Lake District Chamber of Commerce)



# ALLEVIATE THE PRESSURE TO MEET BASIC NEEDS

Those living on a fixed income or minimum wage cannot make ends meet. When this is coupled with the ongoing rising costs of living, people are forced to make financial choices between the basic necessities and any other expenses or spending. Retail prices reflect the higher costs incurred by business owners making it difficult for many to shop locally.

The Cowichan Lake area does not have a local thrift store to ease the pressure of buying new but also as a way to recirculate money within the local community to support local community initiatives.

We heard a variety of ideas and actions big and small from Cowichan Lake area residents that can engage everyone in the community to help volunteer their skills and time to support the needs of those who may be struggling. Several respondents used the term “Barn-raising” to describe an idea where the community can come together to help someone on a fixed or low income repair or improve their home, fix their car or cut their hair. “Need Help? Ask for Help!”

## Need Help? Ask for Help!

The Cowichan Lake Community Fund would be a way for those with extra resources to donate and help others when they are in need. “Have extra cash? Here’s someone who could use a little extra support!” Many residents expressed an understanding that some fall into poverty due to an unexpected change in life circumstances and that it could happen to anyone. The Barn-Raising Program described below is a way that everyone can lend a hand when they are able and get to know their neighbours. Some successful examples are found in systems set up following natural disasters/emergencies.



# Recommended Community Actions

Recommended Actions to Alleviate the Pressure of Meeting Basic Needs	Who could be involved?			
	Federal Gov	Provincial Gov	Local Gov/ SD79/ FNs	Community
Develop a Barn-Raising Program where locals connect to help each other out with volunteer time and skill sharing, mentorship, fund-raising or donations of goods that is organized through a website and/or social media group.				Individuals Community Groups Businesses Service Clubs Churches
Set up a Cowichan Lake Community Fund that can be used for individual and family emergency needs such as Emergency Rent and Utilities Subsidies in addition to Reaching Home funds, supporting kids with extracurricular activities, etc. (see Action above)				Individuals Community Groups Businesses Service Clubs Churches



**”Poverty creates resentment/ judgment to low-income/homeless individuals, emphasizing the disconnect and lack of understanding and compassion for people struggling financially.”**

**- Community Participant**

# COMMUNITY IMPACTS

## How will we know when we've ended poverty in the Cowichan Lake area?

### When...

**"There are more engaged youth who are proud of their hometown"**

**"We have built-in community care and mutual aid frameworks so that we are ready to support people through their difficult time and it is temporary poverty, rather than living in poverty forever because of one bad year."**

**"All members have adequate, sustainable housing, access to the services they need and earn enough to live on in good health."**

**"Everyone is valued, supported and can in turn contribute to the community."**

Cowichan Lake area residents have been witnessing their community become divided and fragmented because of the complexity of poverty and other social issues. The gap between those who have and those who don't, is widening. When people don't take the time to understand the issues, the fear of 'other' sets in and community members become irritable, frustrated and sometimes hostile with each other. There is a concern that poverty presents a negative town image, causing low community morale and a sense that the town has no future.

At a community level, we need to acknowledge and address the root causes of poverty, so that the impacts don't continue to put an overwhelming strain on our existing government resources and services, such as policing, health care, the justice system and the public school system. Strains are also reflected in the increased demand for the services of Cowichan Lake Community Services and the Cowichan Lake Food Bank Society. Poverty also impacts the local business community through lost revenue and the potential for growth. When basic needs, such as affordable housing, aren't met, a tipping point is reached, where those previously hidden in poverty quickly become visibly homeless.

**“Many in our community are already helping those in need and I think they are doing a great job and will continue to do so. No one knows when they will be in a position of poverty due to high costs, loss of a partner, job or home so we all need to think of the less fortunate right now as we may be in that position one day in the future.”**

**- Community Participants**

There is hope. With the reopening of services and community after the COVID-19 pandemic, it's the perfect time to ask ourselves, how do we want to show up as a community? Many seniors and others who grew up in the Cowichan Lake area shared stories of “the good ol days” when neighbours were there for each other and there were lots of things to do to connect.

We can get there again. We just needed a plan and now the will.



# OPPORTUNITIES, RECOMMENDATIONS & NEXT STEPS

As you can see, there are plenty of local opportunities we can take to end poverty in the Cowichan Lake area that do not rely on higher levels of government. While advocating for federal and provincial funds should continue, it shouldn't stop us from moving ahead with the many poverty theme recommended community actions listed in this report that can occur locally with people taking leadership and making it easy for others to join in to participate.

Everyone has a role to play in this plan. The solutions were found within each of us who participated in this project. Now, we just need to take action.

## **The following steps suggest a way to move this plan forward:**

- Include poverty reduction recommendations into Town of Lake Cowichan's Strategic Plan
- Continue the Movin' On Up Working Group with an expanded membership to include people with lived experience, seniors, youth, Ts'uubaa-asatx members and others from CVRD Areas F & I. Sub-committees may be required to take on specific actions. It is recommended that the Working Group and any Sub-committees use a Collective Impact framework to achieve community change to end poverty. The Tamarack Institute defines a collective impact framework as integrating the following five core conditions:
  - develop a common agenda;
  - use shared measurement to understand progress;
  - build on mutually reinforcing activities;
  - engage in continuous communications; and
  - provide a backbone to move the work forward.

# Opportunities, Recommendations & Next Steps Continued...

- Apply for provincial funding through the Union of British Columbia Municipalities (UBCM) Stream 2 grant of up to \$50,000 to implement eligible priority actions over the next 3 years. This will involve identifying additional grant opportunities, investments, partnerships, and evaluation indicators and measures so that we know when we have achieved our outcomes.
- Consult with Ts'uubaa-asatx, especially during/after the Memorandum of Understanding is developed to further understand their needs and how they might be interested in participating. Additional funding through the First Nations Health Authority is available to develop poverty reduction plans for First Nations communities.
- Identify the ways that success will be measured and achieved:
  - Measure and track through outcomes and indicators that are linked to local actions and activities.
  - Identify cost effective ways that the need for services can be quantified more intentionally so as to have the rationale/justification of services needed moving forward.
  - Participate in Island Health's Cowichan Valley pilot study to develop community health indicators



# CLOSING REMARKS

The goal of this project was to hear from the community to understand the impacts that poverty has here locally and create a list of actions to reduce poverty. Gaps in local services were identified and research on best practices from other communities were also considered. Now our goal is to ask people to raise their hand to move these actions forward.

The less tangible goal, at least in the beginning, is the one that happens behind the scenes. One person at a time reaching out to one another. It's about people coming together, choosing to listen to each other and being willing to understand. This is how we will break down the disconnect, isolation, stigma, discrimination, racism and general divisiveness that can happen in any community. We will continue to include building and strengthening relationships among community groups and organizations, with governments, First Nations, businesses, service clubs, the health sector, schools, and of course, among individual people.

When we think about reducing – better yet – ending poverty, it can't just be up to higher levels of governments. It has to start at home. It's about listening to what is needed and asking – how can we help each other? When we see that our neighbours are struggling, we step up and lend a hand.

We are at a pivotal time in this world. It may seem bleak as we are confronted with a world-wide pandemic, climate change, reconciliation, a housing crisis, and the rising costs of living, but the pandemic has shown us that there is beauty everywhere. We have kindness and generosity, creativity, innovation and connection. Residents in the Cowichan Lake area have a track record for being there for each other and working together to make things happen.

As we re-emerge from isolation and start seeing our family, friends and neighbours again, the question, our question is, who do we want to be and how can we get there?

That's where this plan comes in, so let's get started.

**Let's make the commitment to end poverty together.**

# FOOTNOTES

- 1 [Town of Lake Cowichan OCP](#)
- 2 [Ibid.](#)
- 3 [CVRD OCP for the Electoral Areas](#)
- 4 [Town of Lake Cowichan OCP](#)
- 5 [Cowichan Valley West Local Health Area Profile](#)
- 6 [Barron, Robert. Cowichan Valley Citizen.](#)
- 7 [Monthly Statistics Package. VIREB.](#)
- 8 [Town of Lake Cowichan Housing Needs Assessment Data Report](#)
- 9 [Canada Mortgage and Housing Association](#)
- 10 [Cowichan Attainable Housing Strategy.](#)
- 11 [Regional Housing Needs Assessment](#)
- 12 [Sub-regional Housing Needs Assessment Reports](#)
- 13 [Regional Housing Service](#)
- 14 [Mehta, Shalu. The Discourse.](#)
- 15 [Cowichan Housing Association](#)
- 16 [Barron, Robert. Cowichan Valley Citizen](#) article: "Lake Cowichan woman facing homelessness running out of options"
- 17 [Barron, Robert. Cowichan Valley Citizen](#) article: "Latest homeless count reveals 129 in the Cowichan Valley"
- 18 [Barron, Robert. Cowichan Valley Citizen](#) article: "New affordable-housing project for seniors in Lake Cowichan inches forward"
- 19 [Cowichan Attainable Housing Strategy.](#)
- 20 [Town of Lake Cowichan Sub-Regional Snapshot](#)
- 21 [Town of Lake Cowichan OCP](#)
- 22 [Active Transportation Network Plan](#)
- 23 [Ibid.](#)
- 24 [Cowichan Valley Transit Future Plan](#)
- 25 [Town of Lake Cowichan OCP](#)
- 26 [Ibid.](#)
- 27 [Ibid.](#)
- 28 [Cowichan Attainable Housing Strategy.](#)
- 29 [Cowichan Valley West Local Health Area Profile](#)
- 30 [Infographic: Inequalities in working poor Canadians](#)
- 31 Social Planning Cowichan calculation
- 32 [The Living Wage for Small Businesses](#)
- 33 [Canada's Food Price Report 2020](#)
- 34 [Town of Lake Cowichan OCP](#)
- 35 [CVRD OCP for the Electoral Areas](#)
- 36 [Tamarack Institute Collective Impact](#)

# APPENDICES

This is linked as a separate document found [here](#).

**A Project History, Goals and Timeline**

**B List of Literature/Documents Reviewed and/or Referenced**

**C Innovative Ideas from Other Communities**

**D Community Resource Mapping**

**“When will we know we have ended poverty? When people feel connected and valued in their community. When being on the lower end of the socio-economic ladder doesn't make a person feel lonely, isolated and ashamed. When everyone can afford dental work, medicine, food, clothing and a roof over their heads.”**

**- Community Participant**







## Contact

[www.movinsonupcowichanlake.ca](http://www.movinsonupcowichanlake.ca)

movinsonupcowichanlake@gmail.com

250-701-7053



**MOVIN' ON UP**  
COWICHAN LAKE  
POVERTY REDUCTION