



Cowichan
Housing Association

Cowichan Housing Association
Cowichan Valley Regional District Service Contract (2015 – 2018)
Annual Report

December 31, 2017

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Cowichan Valley Regional District Service Contract (2015 – 2018)

Annual Report

December 31, 2017

1. Purpose of this Report

The purpose of this report is to provide an overview of activities and outcomes to the Cowichan Valley Regional District in accordance with requirements under our Service Agreement. The purpose of the funding granted to Cowichan Housing Association (CHA) under that agreement is to continue our 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.

2. Highlights

During 2016 - 2017, CHA built upon previous work that established a Homelessness Prevention Program, conducted community consultations on the issue of Youth Homelessness, developed a Business Case for a Housing Trust, conducted broad-based research and data collection on affordable housing and homelessness issues and solutions, and worked to build community collaboration to achieve the following:

Resources and Leveraging

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 \$315,435 to allow for the 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”. We have been able to use these funds both for direct programming as well as for leveraging other project funds to serve the community. As at October 31, 2017, we have expended \$140,612 of the original \$315,435 and have a balance \$174,823 remaining that will be used over the coming two years.

During 2015 – 2017, CHA was able to leverage approximately \$286,460 in grants and/or approvals.

- Completed a two year (2015-2017) HPS Rural and Remote Funding Grant of approximately \$65,000, and obtained approval for a further one year grant (2017/2018) of \$65,000 to assist with housing loss prevention and homelessness prevention as well as to develop a collaborative approach to homelessness and affordable housing in the Cowichan Region.
- Obtained approval for a grant of \$156,460 from HPS Innovative Solutions to work on Youth Housing First.

Homelessness Prevention Programming

Completed a two year program ending April 2017 that provided:

- 2016 Homelessness Action Week - Day of Services: drew over 300 people to this third annual event to take advantage of goods and services available.

- 6 Ready to Rent classes with a total of 65 participants
- 4 RentReady youth-oriented classes with 25 youth
- Education to local landlords, property managers and local area non-profit housing providers.
- Updated our 33-page Community Resource Guide for Service Providers and developed a brochure-style Street Survival Guide that has been well received and well used.
- Provided assistance to 5 individuals experiencing challenges meeting their rent or hydro payments.

Since April of 2017 we have completed a further:

- 4 Ready to Rent courses with 40 participants
- 10 Emergency Assistance Grants assisted individuals to address financial challenges and maintain their housing
- 75+ information and referrals to individuals to assist with housing challenges

Community Collaboration

- 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 now working to facilitate development of its structure and organization
- Launched the Close to Home: Housing First for Youth Project and completed a comprehensive needs assessment and draft Housing First for Youth Plan.

Housing Partnerships and Resources

- Hosted three community meetings to facilitate networking and planning for affordable housing
- Continued to explore models and potential for the development of a local housing fund to leverage provincial and federal funding for affordable housing
- Co-hosted a workshop for CVRD Elected Officials and Staff to examine potential models

Research and Data

- Continued 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.

Community Education and Awareness

- Produced a series of snapshots on housing and homelessness issues and co-produced Cowichan Voices Video with Social Planning Cowichan (www.cowichanhousing.com).

During 2018 our planned activities are as follows:

Affordable Housing

- Develop an Affordable Housing Strategy/Action Plan
- Facilitate development of two affordable housing projects for youth
- Facilitate the Ad Hoc Affordable Housing Committee to research, develop partnerships and leverage funding to serve the development of community projects.

Collaboration Building

- 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. Assisting in the development of the Community Plan.

Community Education and Awareness

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

Housing Loss Prevention

- Continue to offer 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

- Continue to 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
- Update our snapshot series to offer current information on affordable housing to the Cowichan Region.

Leveraging Resources

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

3. Cowichan Housing Association Background

3.1 Our Vision

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

Cowichan Housing Association (CHA) evolved out of the work of Social Planning Cowichan (Regional Affordable Housing Directorate). We officially incorporated on January 14, 2015 with five founding board members: Brigid Reynolds, Chris Hall, Monica Finn, Debbie Williams and Tina Schoen.

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 \$315, 435 to allow for the 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”.

3.2 Our Board

As at December 2017 our Board of Directors is as follows (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

3.3 Our Strategic Plan Goals

2015-2016 saw concerted organizational development and strategic planning, as well as the development of our website, Facebook page and various informational materials.

I. Prevent Homelessness in the Cowichan Region

This goal will be achieved by keeping knowledgeable, advocating and, providing programs and services to improve understanding and needs both to those experiencing housing challenges and those seeking to provide housing.

II. Increase affordable housing options in the Cowichan Region

This goal will be achieved by taking a leadership role in bringing together groups and organizations with an interest in supplying housing.

III. Create a financial plan to support both CHA's goals and the region's affordable housing needs. This will be achieved by developing a sustainable financial framework that funds CHA'S activities and the development of affordable housing units in the region.

IV. Be an effective, healthy and sustainable organization.

This goal will be achieved by regular and on-going organizational assessment and reflection.

Our Two-Year Priorities

CHA's priorities during 2016-2018 are to:

1. Continue to address housing loss and prevention of homelessness.

2. Build stronger foundations for community collaboration for homeless prevention and affordable housing, pulling together all of the organizations working toward these goals to forge collaborative working structures and action plans.
3. Build a comprehensive data base and repository for housing-related information in the CVRD.
4. Identify gaps and priorities and targets for affordable housing project(s).

4. Activities and Results

4.1 Resources and Leveraging Funds

During 2015 – 2017, with the assistance of the CVRD funding, CHA was able to leverage a total of approximately \$286,460 in grants to achieve our aims.

- Two HPS Rural and Remote Funding Grants totaling approximately \$130,000 to work on housing loss prevention and homelessness prevention as well as to develop a collaborative approach in the Region.
- A grant of \$156,460 from HPS Innovative Solutions to work on Youth Housing First.

4.2 Homeless Prevention Programming

A two year project funded by the federal HPS began in May 2015 and ended March 31 2017 enabling CHA to provide a range of services including Ready to Rent education, Landlord and Tenant education, Emergency Housing Assistance, and Community Resource Guides.

April 2015-March 2016 Highlights

- Day of Services: October Homelessness Action Week drew over 100 people to this third annual event to take advantage of goods and services available.
- 62 people participated in five Ready to Rent classes
- 19 youth participated in w RentReady youth-oriented classes were also held in the fall of 2015; one at the alternate high school and one at Hiiye-yu Lelum.
- 25 people participated in 2 meetings with local landlords and property managers. Presentations were given by Ready to Rent BC, Warmland Shelter and Landlords BC.
- A meeting was held with local area non-profit housing providers. Those present appreciated the opportunity to share challenges and information.
- CHA produced a 33-page Community Resource Guide for Service Providers working with people who are Homeless and/or living on a low Income.
- Assistance to families: From January to December 2015 a total of \$15,362 was dispersed to 39 families in need of assistance; 20 for assistance due to eviction notices and 19 facing Hydro disconnection.
- Affordable Housing Capacity Building: Cowichan Housing Association hosted a workshop with representatives of CMHC and BC Housing on Financing Options for Affordable Housing.
- A series of Community Education workshops informed the public and community organizations.

April 2016- March 2017 Highlights

- Homelessness Action Week Events - Day of Services: In 2016, Over 300 people attended this third annual event to take advantage of goods and services available. Over 25 service agencies supported the day and dozens of people and businesses offered an array of valuable donations and volunteered their time to work at the event.
- 6 Ready to Rent classes with a total of 65 participants; 42 of whom graduated with certificates.
- 4 RentReady youth-oriented classes were also held; one at the alternate high school and one at Hiiye-yu Lelum. 25 youth participated in these sessions.
- Two meetings were held with local landlords and property managers, 25 people participated. Presentations were given by Ready to Rent BC, Warmland Shelter and Landlords BC.
- One meeting was held with local area non-profit housing providers. Those present appreciated the opportunity to share challenges and information.
- CHA updated our 33-page Community Resource Guide for Service Providers working with people who are Homeless and/or living on a low Income. CHA has also developed a brochure-style Street Survival Guide that has been well received and well used.
- Emergency Housing Assistance: provided assistance to 5 individuals experiencing challenges meeting their rent or hydro payments.

During the 2017-2018 fiscal year, we received another grant from HPS Rural and Remote that enabled us to continue provision of these services. To date we have completed:

- 4 Ready to Rent courses
- 6 Emergency Assistance Grants
- 75+ information and referrals

4.3 Community Education and Awareness

During 2017, CHA produced a series of snapshots on housing and homelessness issues and co-produced Cowichan Voices Video with Social Planning Cowichan (available at www.cowichanhousing.com).

HOUSING SNAPSHOT SERIES

[Affordable Housing Snapshot](#)

[Rental Housing Snapshot](#)

[Cost of Homelessness Snapshot](#)

We also presented to approximately 15 organizational meetings, plus community forums noted below.

4.4 Community Collaboration Building

Many community organizations are providing emergency and responsive services to assist individuals to obtain shelter, food, and employment. CHA's Prevention Programming that includes Ready to Rent education, information and referral and housing assistance is an important component of service and response. However, it is imperative that we also find solutions that work for the long-term, including the development of affordable housing itself.

Numerous representatives of key organizations have been engaged in dialogue about the need for coordination, including: Local governments, Island Health, Our Cowichan, Cowichan Division of Family Practice, Cowichan Tribes, First Nations Health Authority, H'ulh-etun Health, House of Friendship, Ministry of Children and Family Development, Cowichan Valley Midwives, RCMP, School District 79, Cowichan Women Against Violence Society, Canadian Mental Health Association, businesses, Faith-based organizations, etc.

These issues have also been discussed at numerous community tables including the Duncan CAB (Homeless Partnering Strategy), CVRD Community Safety Advisory Commission, Cowichan Harm Reduction Roundtable, Cowichan Health Network, Social Planning Cowichan, the Cowichan Safe Needle Disposal Committee, the Mental Health and Substance Use Collective Impact table, and Safer Pregnancies Collaborative.

In November 2016, CHA co-hosted an Impact workshop and film screening with Board Meets Board and Social Planning Cowichan (SPC). The Impact workshop drew approximately 50 community organizations to discuss the issue of homelessness. It was determined that the current fragmented approach to this issue requires an initial step to develop a “Container” for the work.

CHA works with a range of community partners to develop a collaborative, coordinated, and proactive model in support of a broader systematic approach to addressing homelessness and housing needs in the Cowichan Region. This will be accomplished through working collaboratively to develop a coordinated, comprehensive strategy to address homelessness and securing community resources to foster a Housing First approach and affordable housing.

During 2017 we co-hosted two community forums to bring together a range of organizations to discuss and plan a coordinated approach to addressing the issues.

Everyone Deserves a Home Community Report:

http://www.cowichanhousing.com/uploads/4/9/6/0/49605357/everyone_deserves_a_home_community_report_april_26_2017_final.pdf

In October 2017 a Coalition of community partners has been established and is working under four streams to address homelessness and affordable housing issues.

CHA facilitates the Ad Hoc Affordable Housing Committee under the Coalition.

4.5 Housing Partnerships and Funding

CHA has been working to explore the potential for an HTF in the Cowichan Region. Housing Trust Funds (HTFs) were initiated in the US in the late 1970s with the aim of building capital reserves, from which non-profit housing providers could apply for a capital grant to assist in funding new affordable housing or retrofitting existing affordable housing. There is no specific legislation or “cookie cutter” template for HTFs, as each one is established in relation to local needs. There are approximately 20 in British Columbia, 2 of which are in Vancouver Island Regional Districts.

Following the completion of the 2014 CVRD Needs Assessment, Social Planning Cowichan obtained funding from the BC Real Estate Foundation to further advance the potential for setting up a Business Case for a Cowichan Valley Housing Trust Fund. This document provided an overview of housing issues and needs in the Cowichan Valley, and a synopsis of information presented in the Business Case.

During 2017 we continued to foster dialogue around the potential for local government involvement in affordable housing. We co-hosted a one day workshop for CVRD Elected Officials and staff in November 2017 on the issues and potential frameworks for partnering with local governments. We are following up to develop recommendations for the CVRD's consideration.

4.6 CHA Database

CHA is working to improve data collection and use through the development of a comprehensive and clear 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.

For a strategic approach to a Housing First program, it is imperative that a data set be available in support of the program. Without such data, approaches for partnerships with local and senior government will be difficult to obtain. The data will also enable CHA to prepare a submission to regional government for the creation of a trust fund to assist in the development of affordable housing.

A Database Research Coordinator was engaged in 2017 to gather, organize and synthesize housing-related information on the following:

What is the status of housing and shelter supply and need in the Cowichan Region?

- Actual housing supply – rental, owned, public/social – both shelter and housing
- Potential supply – lands available, local funding available (e.g., community organizations)
- Housing demand – rental and owned (vacancy rates, population and housing projections)
- Housing need – both housing and shelter (PIT counts, qualitative research both local and other)

From this information and data sources, we will proceed to build a comprehensive data base in 2018.

4.7 Youth Homelessness and Housing First

In June and July 2016, Cowichan Housing Association convened two community meetings involving over fifty organizations concerned with the spike in youth homelessness. Concurrently, the Mental Health and Substance Use (MHSU) Collective Impact Committee identified at risk youth as a priority and a cross sectoral team of community partners meet together to address challenges that youth face through two working groups.

On October 24 2016, CHA hosted a meeting with members of the MHSU to explore ideas for a project under Innovative Solutions. A partnership was formed with OCCHN, SPC, CVDFP to develop a Housing First Initiative.

An application was submitted to ESDC Social Innovations program in November 2016 and in spring of 2017, CHA was awarded a grant to undertake this initiative. To date we have completed a comprehensive needs assessment and draft Housing First Plan. We are currently working on a Youth Housing Plan.

Youth Housing First Initiative – Close to Home Overview

<http://www.cowichanhousing.com/housing-first-project.html>

5. Budget Report

The Annual Financial Report for Cowichan Housing Association for 2016/17 fiscal year is attached as Appendix A. Please note that our fiscal year is April to March and our current fiscal ends March 2017.

As at October 31, 2017, we expended \$140,612.00 of the original \$315,435.00 service contract and have a balance \$174,823.00. We will expend the remaining funds after the current year-end over the two fiscal years of 2018/19 and 2019/20. The following section outlines our 2018 work plan.

6. 2018 Work Plan

During 2018 our planned activities are as follows:

Affordable Housing

- Develop an Affordable Housing Strategy/Action Plan
- Facilitate development of two affordable housing projects for youth
- Facilitate the Ad Hoc Affordable Housing Committee to research, develop partnerships and leverage funding to serve the development of community projects

Collaboration Building

- 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. Assisting in the development of the Community Plan

Community Education and Awareness

- Provide 10-15 presentations or workshops to community organizations and government on topics of interest including Affordable Housing needs, gaps, partnership development, development opportunities, and funding potential

Housing Loss Prevention

- Continue to offer 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

- Continue to 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
- Update our snapshot series to offer current information on affordable housing to the Cowichan Region

Leveraging Resources

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