



## TOWN OF LAKE COWICHAN

**Economic and Sustainable Development Committee**  
*Tuesday, March 13, 2018 at 5:00 p.m. – Council Chambers*

### **AGENDA**

**1. CALL TO ORDER**

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**INTRODUCTION OF LATE ITEMS** (if applicable)

**2. APPROVAL OF AGENDA**

**3. BUSINESS ARISING AND UNFINISHED BUSINESS**

**(a) Recent Items:**

**(i)** Vision for Downtown and Appropriate Zoning.

**(b) Ongoing Items Still Being Addressed:**

**(i)** Business Walkabout.

**(ii)** Sustainable Waste and Composting – Partnership Options.

**4. DELEGATIONS AND REPRESENTATIONS**

None.

**5. CORRESPONDENCE**

None.

**6. STAFF REPORTS**

None.

**7. NEW BUSINESS**

**(a)** Affordable Housing.

**(b)** Community Land Trust.

**(c)** Community Futures/Tourism Project- re: update.

**(d)** Community app/event calendar.

**(e)** Tourism Cowichan Website.

**(f)** Economic Development Budget.

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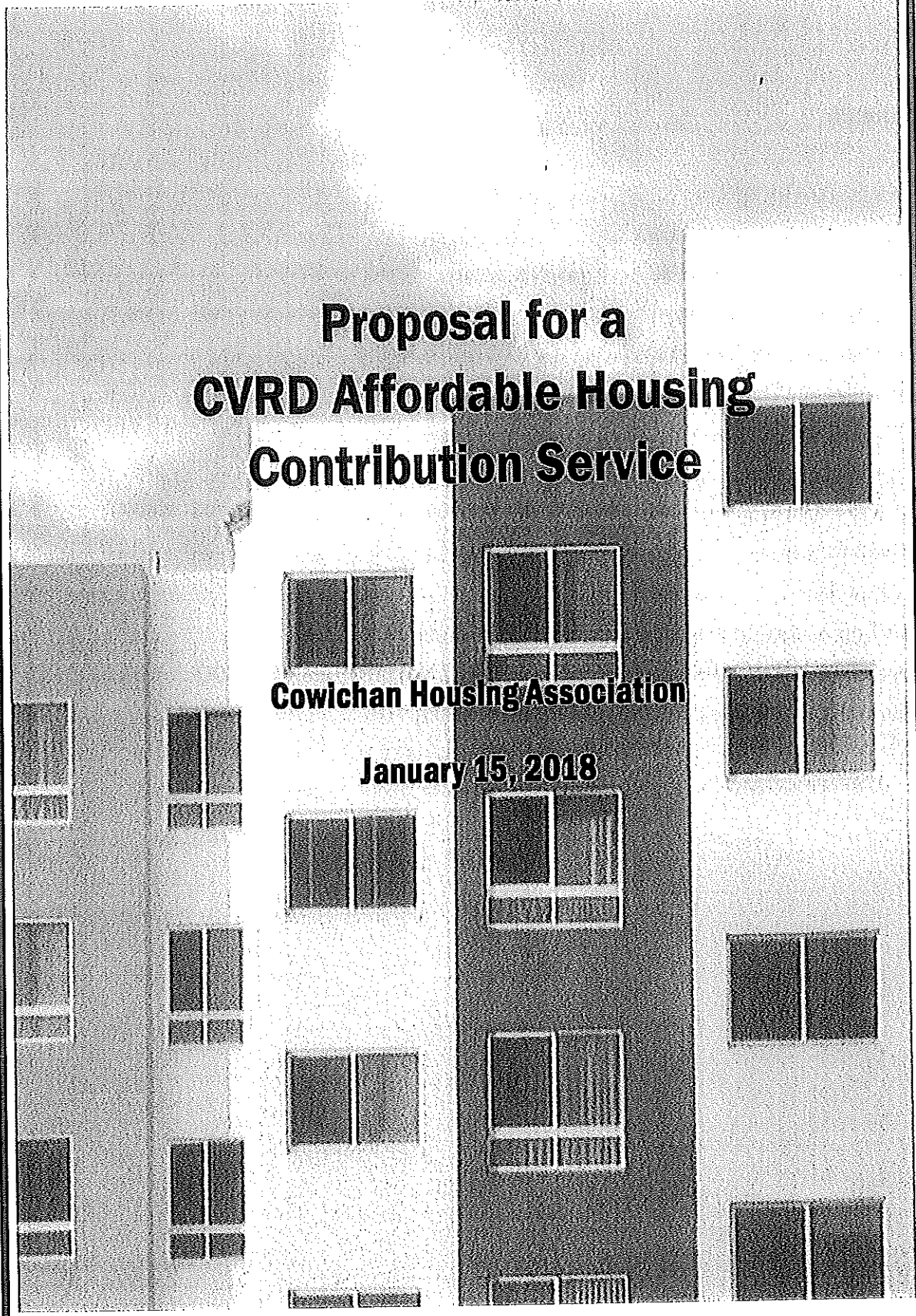
**8. NOTICES OF MOTION**

**9. PUBLIC RELATIONS ITEMS**

**10. MEDIA/PUBLIC QUESTION PERIOD**

**11. ADJOURNMENT**

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**Proposal for a  
CVRD Affordable Housing  
Contribution Service**

**Cowichan Housing Association**

**January 15, 2018**

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### **3. Background and Purpose**

The issue of affordable housing has been of concern in the Cowichan region for the past decade or more. Appendix B provides a detailed background on the issues and actions undertaken to address them.

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

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

Three key gaps have been identified:

- 1) Lack of financial resources at the local level to enable the breadth of partnerships and funding resources required to address needs for affordable housing and homelessness prevention.
- 2) Lack of a Regional Attainable Housing Strategy to provide clear direction and aims for addressing the spectrum of housing needs.
- 3) Access to data (for example, GIS services) that local governments could provide in support of community-based planning efforts, and staff assistance in planning and partnership initiatives.

The purpose of this report is to provide a proposal and rationale for the involvement and support of the Cowichan Valley Regional District in directly addressing affordable housing need for the Region.

### **2. Summary of Recommendations**

It is recommended that:

- I. The Cowichan Valley Regional District (CVRD) establish a CVRD Affordable Housing Contribution Service to address issues related to Affordable Housing and Homelessness Prevention (see Section 3)
- II. The CVRD enter into a working agreement with Cowichan Housing Association (CHA) to manage the funding on behalf of the community and provide community coordination and development services related to affordable housing and homelessness prevention (Section 4)
- III. The CVRD support the development of a Regional Attainable Housing Strategy and Action Plan that will assist in guiding implementation of the Service objectives (Section 5)
- IV. The CVRD strengthen community partnerships through allocating staff time to support and participate in community planning processes (Section 6).

Each of these recommendations will be discussed in turn.

### **3. Proposed Cowichan Valley Regional District Affordable Housing Service**

Cowichan Housing Association (CHA), together with members of the newly formed Cowichan Coalition to Address Homelessness and Affordable Housing, proposes that the CVRD establish a Regional Affordable Housing Contribution Service. This Service would provide flow-through funding to the Cowichan Housing Association to address issues related to Affordable Housing and Homelessness Prevention.

The benefits of this Service would be to provide and leverage funds to invest in Affordable Housing and Homelessness Prevention. Moreover, it would position Cowichan as a region that is engaged in investing, funding and partnerships for Affordable Housing and Prevention of Homelessness and is therefore ready for investment from other levels of government and funding agencies. To access additional funds from provincial and federal sources requires commitments from local municipal levels as evidenced by the success of other municipalities across the country.

#### **3.1 Objectives of the Service**

The specific objectives of a Regional Affordable Housing Contribution Service would be to:

- i. Increase the supply of affordable housing
- ii. Prevent housing loss and homelessness
- iii. Facilitate community planning and partnerships
- iv. Conduct research and analysis to inform and guide planning and decisions
- v. Engage, educate and inform the broader community around issues and solutions
- vi. Ensure efficient management, oversight, monitoring and accountability

The following table lays out these objectives in detail.

### 3.2 Detailed Aims of an Affordable Housing Contribution Service

Objective		Details
I.	Increase supply of affordable housing	<ul style="list-style-type: none"> <li>i. Assist in the acquisition, development and retention of housing that is affordable for those households in the region with low or moderate household incomes</li> <li>ii. Facilitate economic and social investment in affordable housing</li> <li>iii. Provide partnership funding to assist in development of affordable housing and particularly to leverage the funding resources of non-profit private, municipal, provincial and federal sources</li> <li>iv. Facilitate partnerships with other levels of government and foundations to garner funding for affordable housing</li> </ul>
II.	Prevent housing loss and homelessness	<ul style="list-style-type: none"> <li>i. Provide partnership funding to assist community-based initiatives to leverage funds and to deliver housing loss and homelessness prevention services</li> <li>ii. Facilitate partnerships with other levels of government and foundations to garner funding for homelessness prevention</li> </ul>
III.	Facilitate community planning and partnerships	<ul style="list-style-type: none"> <li>i. Provide coordination to the Cowichan Coalition and be the first point of contact for the Coalition in the community</li> <li>ii. Establish linkages with regional, provincial and national agencies and networks</li> </ul>
IV.	Conduct research necessary to inform and guide planning and decisions for the Contribution Service	<ul style="list-style-type: none"> <li>i. Conduct research, data gathering and policy analysis to ensure there is a current body of information, evidence and best practices necessary to inform strategies, planning and actions</li> </ul>
V.	Engage, educate and inform the broader community on issues and solutions	<ul style="list-style-type: none"> <li>i. Develop a Communications Plan and communications tools for effective information sharing and consultation</li> <li>ii. Provide education and information on housing and homelessness issues and solutions geared to all sectors of the community</li> <li>iii. Conduct broader community engagement and networking to share information and to engage and consult with relevant agencies and organizations regionally, provincially and nationally</li> </ul>
VI.	Ensure efficient management, oversight, monitoring and accountability of Contribution Service funds	<ul style="list-style-type: none"> <li>i. Develop, implement and maintain a sound and efficient process for financial and decision making processes related to the Service, as well as monitoring, performance analysis, reporting and financial accounting</li> <li>ii. Establish and maintain thorough and sound policies, criteria and processes for soliciting, reviewing and awarding of project funding</li> </ul>

### **3.3 Costs of A CVRD Affordable Housing Contribution Service**

In consideration of the level of need for affordable housing in the Cowichan Region and of the capital requirements for developing housing, the recommended annual amount for the Contribution Service is \$765,000.

The annual allocation of funds would be as follows:

\$500,000 (67%) Directly for affordable housing and homelessness prevention projects

\$138,000 (18%) Research, data, coordination, communications and education activities

\$112,500 (15%) devoted to administration of the Service  
(Management, overhead, professional development, accounting)

\$15,000 (2%) CVRD Administration Fee

## **4. Working Agreement with Cowichan Housing Association**

### **4.1 Fund Administration and Accountability**

CHA will steward funds provided by the CVRD on behalf of the community, and be responsible for implementation of Service objectives and fund administration.

Decisions relating to direct fund investments and allocations will be made in close consultation with the Cowichan Coalition and CVRD and will be based on relevant community plans and strategies, research, data and needs analysis. Principles, policies and processes will be developed to manage and guide fund expenditures and measure impact based on maximum benefit, positive outcomes, community priorities and leveraging potential. CHA will provide an annual budget and work plan outlining current year priorities.

CHA is a registered non-profit society governed by a Board of Directors. The Society was formed in 2015, building upon ten years of work and development by Social Planning Cowichan and the Regional Affordable Housing Directorate. Since 2015, CHA has developed a number of initiatives, including most recently, a Housing First For Youth initiative. We have successfully leveraged over \$270,000 in support of affordable housing and homelessness prevention (see Appendix B for background). CHA is part of the Collective Backbone 'Home Team' and will serve as the coordinator/facilitator for the Cowichan Coalition (see Appendix C) in planning and decisions.

The newly formed Cowichan Coalition made up of agencies and funders is under development, and considerable work has already been completed in 2017 to create a new multi-year strategy to address homelessness and affordable housing. The new plan will be completed by March 2018.

## **5. Development of an Attainable Housing Strategy and Action Plan**

Evidence suggests that in addition to lack of supply and variable conditions of existing affordable and supported rental units, that home ownership is not attainable for many working people. As house prices rise, fewer young households and households with low to moderate incomes are able to purchase a home. This lack of housing impacts employee recruitment and retention and has broader economic development implications.

Appendix B lists several studies that have been undertaken with regard to affordable housing needs and strategies including a 2010 CVRD Affordable Housing Strategy (Regional Affordable Housing Directorate (RHAD) and a 2014 Regional Affordable Housing Needs Assessment (CVRD). A Community Plan to address homelessness is under development.

An updated Strategy is needed to support the Community Plan with current statistical data, strategies and an action plan that reflects the current situation and information. A Regional Attainable Housing Strategy would identify in more detail, ownership and rental housing needs in communities around the region, and to develop strategies, actions and an implementation plan that will support decisions for allocation of a Contribution Service. As such this would be developed during 2018 for completion by January 2019.

The support and participation of the CVRD in the development of this Strategy will be important in both its elaboration and implementation. CHA requests that the CVRD support its development through participation of staff and in-kind resources, and commit to adopting the plan upon completion.

## **6. CVRD Partnership**

A partnership with the CVRD is needed to provide assistance to community efforts and where possible, to align our activities. In our efforts to plan, develop partnerships, funding applications, and to build and maintain a body of data, it is helpful to identify areas where we can work together, share information, leverage impact and avoid duplication.

We request that the CVRD allocate staff time to support and participate in community planning processes including:

- Providing data in support of community-based planning and project development.
- Participating in planning and committee processes to ensure the voice of the CVRD in decisions.
- Partnering in and assisting with grant applications where funding sources require that the local governments, in partnership with community, submit the grant applications.

## **7. Conclusion**

The Cowichan community has mobilized to develop capacity and partnerships to address affordable housing and prevention of homelessness. Three key needs have been identified:

- 1) Financial resources at the local level to enable the breadth of partnerships and resources required to address needs for affordable housing and homelessness prevention.
- 2) A Regional Attainable Housing Strategy to provide clear direction and aims for addressing the

spectrum of housing needs.

3) Partnering in and assisting with grant applications where funding sources require that the local governments, in partnership with community, submit the grant applications.

Through providing financial resources, local government can assist both directly to increase housing services, and to leverage funding from other levels of government. A Regional Attainable Housing Strategy will establish direction toward achieving a broad spectrum of housing needs. Through strengthening the partnership between the CVRD and the community, we can achieve greater alignment, benefit from in kind support and participation in planning processes.

## **APPENDIX A: COWICHAN HOUSING ASSOCIATION BACKGROUND**

**Incorporated: January 14, 2015**

**S-0063519**

### **Our Vision**

Our vision is that everyone in the Cowichan Region has the opportunity to live in safe, affordable, culturally appropriate housing as a foundation for a healthy community.

### **Our Mission**

Cowichan Housing Association (CHA) works to improve affordable housing at all levels of the housing continuum with a focus on prevention of homelessness. CHA is a regional organization that coordinates community initiatives and provides a host of services, programs, and projects that are best provided through a central organization.

### **Our Purposes**

- 1) Addressing the need for housing for low income individuals and families and all vulnerable populations living in the Cowichan region by undertaking development and operation of affordable housing units and to also support development of new affordable housing units by other parties;
- 2) Addressing the need for housing for low income individuals and families and all vulnerable populations living in the Cowichan region by facilitating the establishment of and operating an affordable housing trust fund;
- 3) Addressing the need for secure, stable and adequate rental accommodation for individuals and families and all vulnerable populations living in the Cowichan region by providing educational programs and workshops on tenants and landlords rights and responsibilities;
- 4) Addressing the need to maintain rental accommodation of low-income individuals and families living in the Cowichan region by offering various forms of assistance.

### **Our History**

From 2007 to 2014 the Regional Affordable Housing Directorate (RAHD) under Social Planning Cowichan brought together a diverse group of stakeholders who were concerned about homelessness and housing needs. Over the years, their work and accomplishments included:

- Report on Inadequate Shelter in the Cowichan Region
- An Affordable Housing Strategy for the Cowichan Region
- Community consultations on Strategy Implementation resulting in recommendation to develop a new housing association with a two year plan
- A Regional Homeless Count (February 2014)
- Aboriginal Off-Reserve Housing Needs study (2014)
- Ready to Rent Programming and Aboriginal Housing Outreach Worker
- Community information and education
- Incorporation of Cowichan Housing Association in 2015

From 2015 to 2017 Cowichan Housing Association has:

- Developed a four year Strategic Plan
- Leveraged approximately \$270,000 in grants from the Homelessness Prevention Strategy for

- provision of Tenant and Landlord Education, Community Information and Education, Tenant Information and Referrals, Rental Subsidies for emergency assistance
- Conducted community consultations into youth homelessness and produced a partnership proposal that leveraged \$154,000 from the Homelessness Partnering Strategy to address youth homelessness through the Close to Home: Housing First for Youth Project
- Conducted a region-wide Youth Homelessness Needs Assessment
- Conducted comprehensive research and data gathering to produce a series of Snapshots on Affordable Housing and Homelessness and is in the process of establishing a regional database
- Worked with key community partners (Social Planning Cowichan, Our Cowichan Communities Health Network, United Way and Cowichan Division of Family Practice) to host three community forums, and plan a Cowichan Coalition to Address Affordable Housing and Homelessness Prevention
- Facilitated partnerships toward development of Affordable Housing and currently working to foster two key youth housing projects

### **Our Board and Staff**

CHA's Board holds skills in a number of fields including those who are or were directly involved in the following: law, city and regional planning, senior government housing programs, homelessness support, chartered accountant/business development and community activism.

#### **Board Chair: Chris Hall - Consultant; Board - Social Planning Cowichan**

Chris is a long time Vancouver Island resident, having spent time exploring as much of the Island as possible. Most of his career years have been involved with local governments, notably Campbell River and North Cowichan where he provided oversight to the respective Planning and Development Departments. More recently, he works part time as a consultant on land use and development projects. Housing needs in our communities remains one of his interests.

#### **Vice Chair: Craig Marchinko - Semi- Retired - Extensive Background in Social Housing**

Craig spent the past 30 plus years in the social housing sector. He is a Chartered Member of the Chartered Institute of Housing and a founding member of the CIH Canada chapter. [CIH is a UK based royal chartered entity established 100 years ago to ensure professionalism and continuing education for public housing entities in the UK]. Craig recently retired from the position of Deputy Minister, Housing and Community Development for the Government of Manitoba and as Chairman of the Manitoba Housing and Renewal Corporation. He is former President of Saskatchewan Housing Corporation and ADM within Social Services. Craig recently retired and now lives in the Cowichan Valley

#### **Treasurer: Gail Calderwood – M.Sc. (Oceanography), LLB.**

Gail studied and worked in the field of biological oceanography and served on the board and worked with the Cowichan Community Land Trust before becoming a lawyer. She has now retired from her law practice which had a substantial focus on real estate. Gail remains involved in various community groups in the Cowichan region that are working to sustain and build resilience in our natural and social environments.

#### **Secretary: Monica Finn - Vancouver Island Regional Library**

Monica is a librarian at the Vancouver Island Regional Library system. She has lived on Vancouver Island since 2002 and now lives in Duncan where she is actively involved in community events. She has been contributing to RAHD since attending the first Day of Direct Services event during Homelessness Action

Week in 2013.

**Morgan McLeod – Development Planner, Municipality of North Cowichan**

Morgan originally grew up in the Cowichan Valley but left to pursue education and careers in real estate assessment and urban planning. After 19 years away, Morgan has returned to the Cowichan Valley as a Development Planner for the Municipality of North Cowichan. Her specialties include policy writing, land development of both urban and rural communities and public engagement. She has a passion for minimalism, affordable housing, community resiliency and sustainable development. She is an avid hot yogi, foodie, runner and hiker.

**Debbie Williams - Executive Director - Hiiye'yu Lelum – House of Friendship**

As Executive Director of Hiiye'yu Lelum (House of Friendship), Debbie Williams oversees a broad and effective range of programs of cross-cultural awareness, parenting and social skills development. Debbie has served as Secretary of the Cowichan Foundation. She has also served as the Representative to the National Association of Friendship Centres Board of Directors, an ex-officio position to the B.C. Association of Aboriginal Friendship Centres Executive Committee and is currently on the Minister's Advisory Council on Aboriginal Women.

**James (Jim) Cosh - Retired Accountant**

James is a retired Fellow of the BC Institute of Chartered Accountants. He spent his career in public practice serving local government, small business and government enterprises. Much of his career was involved in the management of KPMG, one of the major accounting firms, based in Victoria, Vancouver, Calgary, Ottawa, China and Korea. James and his wife Lois retired to the Cowichan Valley in 2003 to take time for gardening and enjoying the family dog Harley. He is currently active in Rotary, Community Planning and Quamichan Stewards.

**Georgina (Georgie) Jackson**

**Key Staff: Terri Mattin Dame MA, Executive Director**

Terri has an undergraduate degree in Urban and Regional Geography, and an MA in Community Safety & Crime Prevention emphasizing local and neighbourhood planning, social development and inclusion. Terri has over twenty years of experience in project and performance management, community-based research and social development, working with complex community issues, engaging communities and developing and maintaining collaborative relationships.

## APPENDIX B: BACKGROUND ON AFFORDABLE HOUSING AND HOMELESSNESS ISSUES

### Affordable Housing and Homelessness

The issue of affordable housing has been of concern in the Cowichan region for the past decade or more. Several reports have outlined issues and needs including:

1. SPC/RAHD (2007) Inadequate Shelter in the Cowichan Valley
2. SPC/RAHD (2010) Cowichan Region Affordable Housing Strategy
3. SPC/RAHD (2010) Affordable Housing in the Cowichan Valley, A Discussion Paper
4. RAHD/SPC (2014) Aboriginal Off-Reserve Housing Needs in the Cowichan Region
5. RAHD/SPC (2014) Cowichan Region Homelessness Report
6. CVRD (2013) Cobble Hill Age-Friendly Community Report
7. CVRD (2014) Regional Affordable Housing Needs Assessment
8. CVRD (2014) Housing Indicators Report
9. CVRD (2017) Mill Bay Age-Friendly community Report
10. BC Non Profit Housing Association (2012) Our Home, Our Future: Projections of Rental Housing Demand and Core Housing Need – Cowichan Valley Regional District to 2036
11. Cowichan Housing Association (2016) Youth Homelessness and Housing Challenges Community Meetings
12. Emmanuel, Joy (2017) Duncan Winter and Summer Point in Time Homeless Counts
13. Cowichan Housing Association (2017) Affordable Housing Snapshot
14. Cowichan Housing Association (2017) Rental Housing Snapshot
15. Cowichan Housing Association (2017) Cost of Homelessness

In 2015, the Regional Affordable Housing Directorate developed a Business Case for a Cowichan Valley Regional Affordable Housing Trust Fund which outlined the implications of establishing a Housing Trust Fund, essentially a way to assist non-profit housing providers with capital costs related to new affordable housing projects, or renovations to existing affordable housing.

In addition to local studies that have highlighted issues of homelessness and affordable housing, these issues have been discussed at numerous community tables including the Tze Tza Community Advisory Board, CVRD Community Safety Advisory Commission, Cowichan Harm Reduction Roundtable, Our Cowichan Communities Health Network, Social Planning Cowichan, the Cowichan Safe Needle Disposal Committee, the Mental Health and Substance Use Collective Impact table, and Safer Pregnancies Collaborative.

Key challenges in the region include: increasing costs to own, increasing demand and cost for rental housing, declining rental supply plus adequacy issues, and increasing homelessness.

- In 2011, 8,325 or 25% of CVRD households did not meet one or more standards for housing adequacy, suitability or affordability. This number represents an increase of over 100 households since 2006.
- The 2014 Cowichan Regional Affordable Housing Needs Assessment characterized a range of housing needs for both affordable home ownership and affordable rentals.
- 1 in 5 families in the CVRD are renter households.
- In 2011, 3,195 (1 in 2) Renter households in the CVRD were spending more than 30% of their

- Income on housing.
- The 2017 Point In Time Counts indicate an increase of approximately 26% of absolutely homeless people in the Cowichan Region since 2014.

### **Costs Associated with Homelessness and Lack of Affordable Housing**

Homelessness and inadequate housing are correlated with increased incidence of illness and injury, and incarceration. The annual economic costs of responding to homelessness in Canada through emergency responses such as shelters, policing, and emergency medical services is estimated to be as high as \$7.05 billion, annually.

Our Cowichan Communities Health Network is gathering research to provide a comprehensive estimate of the range of local costs borne by services in relation to homelessness, mental health and substance use. At present we have two indicators that illustrate this aspect: 1) Justice: In January 2017 Duncan/North Cowichan RCMP utilized the equivalent of two full time officers on issues related to homelessness. A total weekly cost for policing homelessness by the Detachment would be \$8,190 and over one month, \$32,760. 2) Health Care: On the night of the February 2017 Count, 29 people were being kept at the local hospital who no longer needed the acute care services of a hospital because they do not have adequate housing to be released to.

### **Current Programming and Initiatives**

There are many organizations in the region providing a wide range of services to support the well being of individuals. A number of organizations provide homelessness supports and shelter services, including the local branch of the Canadian Mental Health Association that operates Warmland Shelter (30 plus 10 extreme weather beds). Ladysmith Resource Centre operates 5-10 emergency shelter beds. CMHA also operates scattered site housing and Tenant Support, as well as a Sobering and Detox program. Cowichan Women Against Violence Society Transition House operates 10 shelter beds for women and children. A comprehensive inventory of existing community resources is being prepared through the Regional Community Plan process.

The Cowichan Region has nineteen Non Profit Housing buildings, with approximately 540 units (110 of which are for First Nations families living off-reserve). As at March 2017 there were 154 individuals on wait lists.

The Cowichan Region currently has insufficient supply of housing that is affordable for many people. Statistics indicate 750 renter households in the region are currently in need of a new unit, and rental housing demand in Cowichan Valley is projected to increase by 30% to 34% over the next 25 years. Within five years alone, we will need an additional 1092 units to accommodate the need.

Currently, federal and provincial levels of government are funding housing projects and services to address homelessness in our region. These include:

- Homeless Partnering Strategy Aboriginal Funding (United Way Community Entity) is investing over \$150,000 annually into Aboriginal Homelessness in Duncan. The Tze Tza Watul Community Advisory Board supports investment decisions and currently, HPS is funding a youth outreach program and a breakfast program at Hiiye'yu Lelum - House of Friendship. HPS is also currently funding a regional Community Plan to Address Homelessness and Affordable Housing, and

funded the 2 Point-in-Time counts that took place in 2017. HPS is also supporting the Extreme Weather Shelter for women.

- The Homeless Partnering Strategy Innovative Solutions Program is currently funding CHA to work with the Mental Health and Substance Use Collective Impact Team in the development of a Youth Housing First initiative including a comprehensive Needs Assessment, Housing First Plan and Housing Plan.
- Homelessness Partnering Strategy Rural and Remote Funding through CHA supports Tenant and Landlord education, information and referrals and Emergency Housing Assistance.

The work to address affordable housing needs and homelessness prevention in the Cowichan Region is complex and will potentially require substantial investments. In "BC's Affordable Housing Plan" the BC Non Profit Housing Association estimates that a \$28.39 million average annual investment is needed to support current and future affordability and supply needs in the Cowichan Valley. The report suggests that to meet these needs, resources should come from all levels of government and the community. While this overall level of funding may not be realistically achievable, key to this message is the importance of broad partnerships, collaboratively planning and prioritizing actions, and increasing available resources.

#### **Evidence on Homelessness and Affordable Housing Solutions**

The current situation with regard to homelessness and affordable housing in the Cowichan Region mirrors that of many communities across Canada and in depth research into evidence and Best Practices has been done to provide a foundation for action. Responses and solutions that have been successful in other communities indicate the importance of taking a Housing First approach, increasing affordable housing stock, and creating partnerships at local, provincial and federal levels to garner resources and the necessary collaboration to address the complexities of the problem.

- *The At Home Chez Soi Project funded by the Mental Health Commission of Canada estimated that for every \$10 invested in affordable housing, a cost savings of almost \$22 was the economic result.*
- *The BC Housing (2016) Social Return on Investment report noted that for every dollar invested in supporting affordable housing, between two and three dollars in direct social and economic value is created for individuals, governments, and communities.*

#### **Key Actions on Homelessness and Affordable Housing During 2017**

In recognition of the links between housing and the social determinants of health, and the need for working together, five key organizations (Cowichan Housing Association, Social Planning Cowichan, Our Cowichan Communities Health Network, United Way, Cowichan Division of Family Practice) are working collaboratively to build capacity and coordination, foster affordable housing development and enhance prevention and response to issues of homelessness and affordable housing.

This year, a number of initiatives have been launched in the community toward fostering awareness of the issues, development of community plans and development of partnerships needed for affordable housing development and homelessness prevention.

During 2017, three community forums were held that brought together community members to develop an overarching coordinating structure that would bring the necessary partnerships together to address

this complex issue. These efforts were coordinated by Social Planning Cowichan, Our Cowichan Communities Health Network, Cowichan Housing Association and the United Way, with funding from the federal Homelessness Partnership Strategy (Duncan Aboriginal and Rural/Remote HPS), and the in-kind efforts of all the organizations involved in the planning. The Community Plan Steering Committee evolved into the Cowichan Coalition to Address Homelessness and Housing was formed in October 2017 with the Vision that: All citizens in the Cowichan Region have a safe, affordable home and adequate supports for well-being.

The Cowichan Coalition (see Appendices C and D) will house four streams of work – Homelessness Prevention and Response, Affordable Housing, Communications/Education/Advocacy and Funding. Key highlights of work to date include:

- The Coalition has been working over the past year with a consultant (funded by HPS through the Tze Tza Watul Community Advisory Board and United Way) to prepare a comprehensive plan to address homelessness and affordable housing for the region. This plan will be complete by March 2018. Included in the plan will be a service gap analysis, map of what funding currently comes into the community, and recommendations on solutions that are tailored for the Cowichan region and grounded in experience learned from other communities on the Island and in BC. The Coalition is currently undertaking actions to address an extreme weather response for the winter months.
- Also under the Coalition umbrella, Cowichan Housing Association in partnership with the Mental Health and Substance Use Collective Impact Team is working on a Housing First for Youth Initiative and Youth Housing Plan (also funded by HPS) that will be completed in May of 2018.
- The Ad Hoc Affordable Housing Committee under the Coalition is working to identify potential properties, community and funding partnerships for the creation of Youth Transitional and Supported Housing and Affordable Housing units.
- The Home Team (Cowichan Housing Association, Social Planning Cowichan, Our Cowichan Community Health Network and United Way) designed and delivered a workshop for CVRD Elected Officials and Staff in November 2017 to provide information on local government options for affordable housing.

### **National and Provincial Context**

Recently, senior levels of government have resumed engagement with housing matters. The federal government, in its 2017 budget, announced \$11.2 billion over 11 years allocated for the implementation of an inclusive National Housing Strategy.

The new National Housing Strategy was released in November 2017 lays out a framework of investments that will be implemented in partnership with local and provincial levels of government.

- The National Housing Strategy is a 10-year, \$40-billion plan with the goal of a 50% reduction in chronic homelessness, 100,000 units of new housing and 300,000 units repaired or renewed.
- It will include a National Housing Co-Investment Fund that will provide \$15.9 billion – including \$4.7 billion in contributions and \$11.2 billion in low interest loans – to repair existing rental housing and

develop new affordable housing. The Fund is expected to create up to 60,000 new homes and repair up to 240,000 existing community homes.

- The federal government will invite provinces and territories to partner on a jointly funded \$4-billion Canada Housing Benefit. To be launched in 2020, the Canada Housing Benefit will provide affordability support directly to families and individuals in housing need, including those currently living in social housing, those on a social housing wait-list and those housed in the private market but struggling to make ends meet.

At the Provincial level the mandate letter for the Minister of Municipal Affairs and Housing indicates the intention that through partnerships with local governments, the federal government, and the private and not-for-profit sectors, the Province will begin to build 114,000 units of affordable market rental, non-profit, co-op, supported social housing and owner-purchase housing. In both the provincial and federal cases, there is an expectation that matching funds will be raised by the community.

With the return of senior levels of government to the funding table for affordable housing, there are opportunities for the CVRD to assist non-profit organizations and others in addressing the issues.

#### **Examples of Regional District Homelessness and Affordable Housing Services**

Nearby examples of local government-community partnerships include the Capital Regional District (CRD), and the Comox Valley Regional District.

##### **Comox Valley Regional District**

The Comox Valley Regional District has established a financial service related to homelessness as an "arm's length" model, in that the board will approve annual funding contributions to non-governmental organizations (NGOs) to deliver the services. Bylaw Number 389 was adopted in 2015, and is "A bylaw to establish the Comox Valley homelessness supports service to provide funds to non-governmental organizations to address homelessness in the Comox Valley". Funding is provided to one or more local non-governmental organizations based on a board-approved, and community developed, five-year action plan to address homelessness in the Comox Valley, with annual recommendations from the Coalition to End Homelessness.

In this case, with the support of the local community, as determined through a specific survey in advance of the referendum, a level of taxation was established specifically to support the provision of resources to the community to address the issues. The northern CVRD can be characterized as facilitating the work of community. There is no overhead burden within the regional district to support their Housing Service. The funds are passed straight through to the community.

##### **Capital Regional District**

The CRD has established a two-part housing function: 1) the Capital Region Housing Corporation (CRHC), and 2) a division called Housing Planning and Programs (HPP). HPP has a mandate to develop a coordinated approach within the Region to increase the supply of affordable housing by identifying how municipalities, funding agencies and the non-profit sector can work together to meet the housing needs of the most vulnerable citizens. The CRD provides funding to the Victoria Coalition and also manages a Housing Trust Fund.

The Regional Housing Trust Fund is a key implementation initiative of the Regional Housing Affordability Strategy. The Fund was established by the CRD Board in 2005, in recognition that housing affordability is a regional priority and key issue in the Capital Region. The Fund provides capital grants for “bricks and mortar” in the acquisition, development and retention of housing that is affordable to households with low or moderate incomes in the Capital Region. The Regional Housing Trust Fund has significantly increased the Capital Region’s ability to raise funds for affordable housing, by raising an ongoing equity stake that can be used to leverage additional funds, primarily from senior levels of government and the private sector. Between 2005-2016 \$9.6 million was granted toward capital assets valued at more than \$114 million.

In 2016 the CRD Board approved the Regional Housing First Program (RHFP) Implementation Plan that will create at least 268 supported and affordable housing units at provincial shelter rates and at least 175 housing units affordable to low and moderate income households in the region. Island Health has agreed to align its existing mental health and substance services with new affordable housing opportunities developed through the RHFP.

### **Observations**

These two examples from neighbouring regional districts showcase the power of community and local government partnerships. Such partnerships leverage the strengths of community groups to maximize the financial investments that are required, which are within the purview of local governments. They also position a community or region to best compete for funding from senior levels of government to address the issues.

Neither of these examples can be transferred directly to the Cowichan Region. We need a “made in Cowichan” response to the issues we have here, that reflects the community resources and energy on these issues. However, these examples can serve as inspirations and case studies, allowing the Cowichan Region to learn from the initiatives of others.

## **APPENDIX C: COWICHAN COALITION DRAFT GUIDING PRINCIPLES (NOVEMBER 2017)**

### **1. Overarching Aims**

- To connect, coordinate, collaborate, and communicate around issues of homelessness and affordable housing needs in the Cowichan Valley Regional District, and to promote, support and facilitate the development of affordable housing.
- To foster and support policy to promote the development of affordable housing.

### **2. Functions of the Coalition**

The Cowichan Coalition will undertake four inter-related streams of work that will be outlined in a Strategic Plan.

#### **i. Affordable Housing**

- Assesses, evaluates, and monitors the need for affordable housing
- Plans, sets targets
- Links with other streams to identify projects, research and facilitate funding, leverage resources, service provision, education and advocacy

#### **ii. Homelessness Response and Prevention**

- Coordinates the continuum of services to facilitate a holistic response for supporting individuals to get and maintain housing
- Assists with navigation
- Includes Housing First

#### **iii. Communications/Education/Advocacy**

- Ensures communications between the Coalition work streams
- Provides continuous communication with the larger community
- Provides, supports and facilitates community dialogue and education needed to promote support for affordable housing and reduce stigma
- Is guided by a Communications Strategy
- Provides a table for issues relating to systemic challenges

#### **iv. Funding and Resource Procurement**

- Researches, networks and fosters development of a range of resources including funding from government, foundations, private sector, as well as in kind resources and lands
- Works to align funding

### **3. Representation**

- Representation on the Cowichan Coalition will be comprehensive and diverse. The Coalition will include people with lived experience, community agencies from pre-natal to end of life, faith-based organizations, the business, construction and economic development sectors, and municipal, regional, provincial, federal levels of government ensuring adequate representation from Cowichan Tribes and other First Nation bands.
- The Coalition will work to have strong links with local governments, including staff and/or political representation from the CVRD and all member municipalities.
- The Cowichan Coalition will provide the community 'space' for dialogue and action on homelessness and

affordable housing. As such it must be inclusive and provide a trusted and culturally safe environment.

- To ensure that it is properly linked and informed, it will establish a Social Inclusion Advisory Committee/function.
- To ensure focussed and specific attention to Aboriginal and Youth homelessness and housing issues, the Coalition will have Aboriginal and Youth Task Forces.

#### **4. Structure and Process**

- The Cowichan Coalition will be guided by a Coalition Charter, Terms of Reference, Vision and Mission Statements. These documents will provide for transparency and accountability, and will have a process built in for self-assessment.
- The Cowichan Coalition will be guided by a Strategic Plan with clear and achievable goals that highlight "Every citizen in the Cowichan Region has access to safe, affordable and supported housing". The Strategic Plan will include an evaluation and monitoring plan and be re-visited annually to allow for changing needs.
- To ensure sustainability, Coalition members may choose to form a registered Society, and seek ongoing funding that will contribute to the activities as well as coordination and administration.
- The Coalition will either be supported by a "backbone", or through the formation of a Society, will provide a backbone function for the community (similar to the Victoria model).
- The Cowichan Coalition is regional in scope to acknowledge that issues and needs cross municipal, electoral and health jurisdictions, and are not limited to urban areas.
- The Coalition will need a strong and efficient Administrative structure to support the range of work.
- The Cowichan Coalition will liaise and network with other Coalitions, and seek mentorship of the Victoria Coalition.

**APPENDIX D: COWICHAN COALITION INITIAL STRUCTURE**

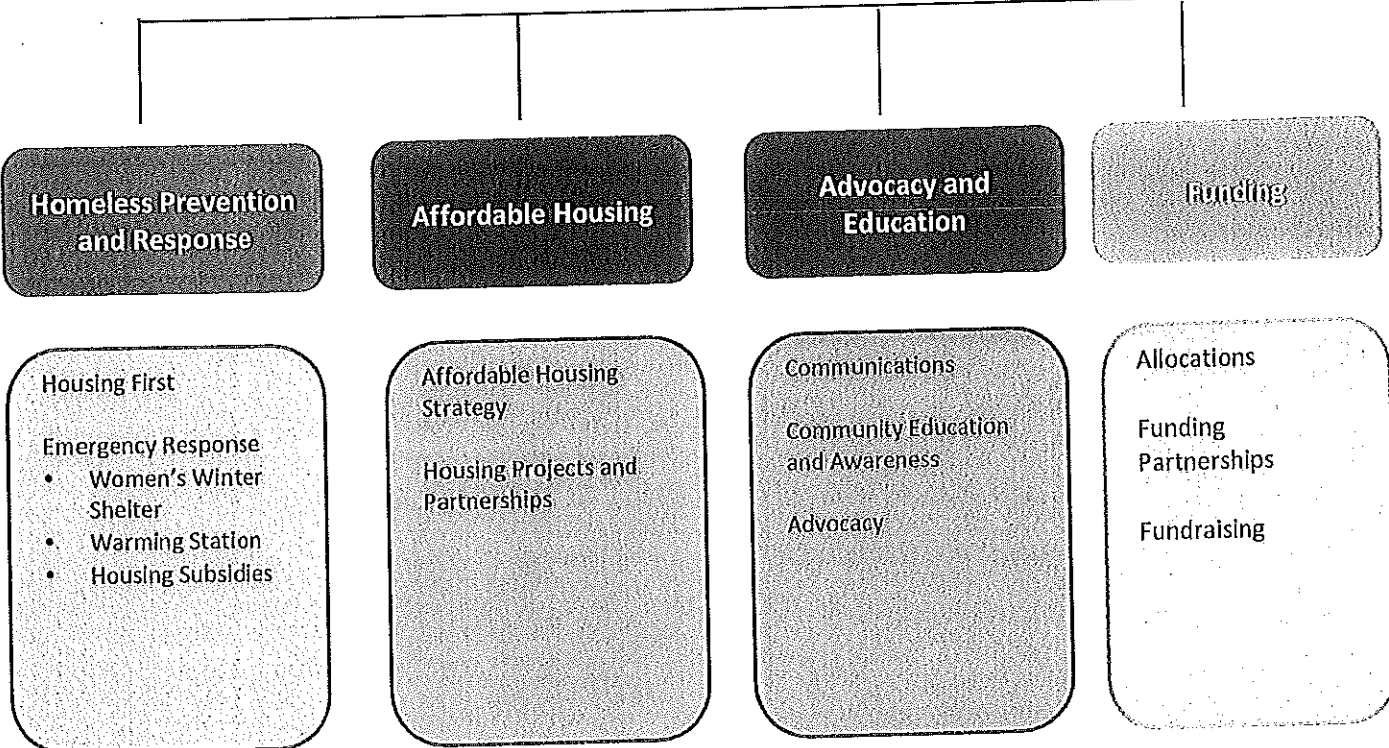
*Vision:  
All citizens in the Cowichan region have access to affordable homes and adequate supports for well-being*

**COWICHAN COALITION TO ADDRESS HOMELESSNESS AND HOUSING**

*Leadership, strategic planning, collaboration, coordination, capacity building*

**Community Plans**

**Home Team  
Facilitating  
Coalition  
Development**



**RESEARCH, DATA COLLECTION AND ANALYSIS  
DATABASE OF INFORMATION, STATISTICS, FUNDING, PARTNERSHIPS AND RESOURCES**

*Collective Impact Framework  
Common agenda, Shared measures across initiatives, Continuous communication across initiatives, Mutually reinforcing activities,*



# CANADA MORTGAGE AND HOUSING CORPORATION

## Business / Government / Housing Organizations

### Community Land Trusts

[ [Summary](#) | [How the Strategy Works](#) | [Advantages and Issues](#) | [Sources](#) | [Case Study #1](#) | [Case Study #2](#) ]

#### Summary

Community land trusts (CLTs) are locally based, private non-profit organizations that acquire and hold land for the benefit of a community, whether a neighbourhood, a city or even a region. They do so with the specific purpose of making this land available perpetually for affordable housing, usually with the idea that the housing will target low- and moderate-income residents.

CLTs mainly acquire property through donations and grants of land from various sources, which is why a few CLTs in Canada have attained registered charity status. The housing options provided through CLTs are more affordable than at-market housing, since the arrangement removes the cost of the land from the price of the house.

Originally, CLTs in Canada tended to focus on using a particular mixed-tenure arrangement, in which the land is leased on a long-term basis while the buildings are sold to the leaseholders. CLTs have evolved to incorporate a variety of affordable housing models, underpinned by a shared philosophy regarding the importance of permanently affordable housing, collective sharing of resources and equitable access to affordable homeownership and rental housing.

### Financing and Tenure

- Community Land Trusts
- Equity Financing
- Housing Trust Funds
- Providing Land
- Revolving Loan Funds
- Shared Equity
- Social Enterprises

Canada

