



## TOWN OF LAKE COWICHAN

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

**1. AGENDA**  
**CALL TO ORDER**

Page #
--------

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.

3
---

13
----

**8. NOTICES OF MOTION**

**9. PUBLIC RELATIONS ITEMS**

**10. MEDIA/PUBLIC QUESTION PERIOD**

**11. ADJOURNMENT**

This Page is Intentionally Left Blank



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

**Cowichan Housing Association**

**January 15, 2018**

## 1. 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.

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

Objective	Details
<b>I. Increase supply of affordable housing</b>	<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>
<b>II. Prevent housing loss and homelessness</b>	<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>
<b>III. Facilitate community planning and partnerships</b>	<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>
<b>IV. Conduct research necessary to inform and guide planning and decisions for the Contribution Service</b>	<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>
<b>V. Engage, educate and inform the broader community on issues and solutions</b>	<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>
<b>VI. Ensure efficient management, oversight, monitoring and accountability of Contribution Service funds</b>	<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>

## 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

## **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

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.

- 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

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

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.

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.



# 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 

