



Cowichan Housing Association

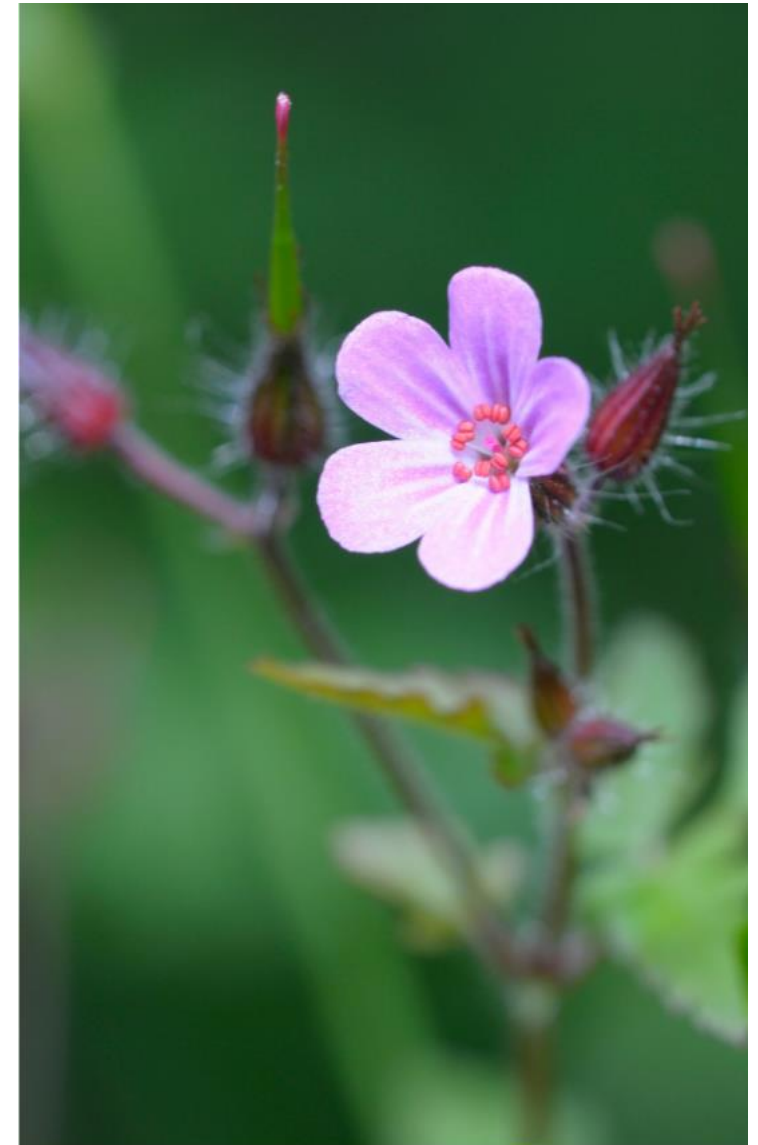
Adequate, suitable, and affordable
housing for everyone.



Land Acknowledgement

CHA's offices are on the traditional unceded territory of the Quw'utsun, Malahat, Ts'uubaa-asatx, Halalt, Penelakut, Ts'uubaa-asatx, Halalt, Penelakut, Stz'uminus, Lyackson, Pauquachin, Ditidaht, and Pacheedaht Peoples. They have been custodians of the land for thousands of years. We would like to pay our respect to the Elders and knowledge keepers, both past and present. We are grateful to live and work on this territory.

We also affirm that colonialism, and the attitudes and practices that have accompanied it, contributes to the continued systemic discrimination and violence towards Indigenous Peoples.



Mission/Mandate

CVRD Financial Contribution Agreement

To increase affordable housing and to prevent homelessness in the CVRD through research, community development, homelessness prevention programming and facilitating affordable housing development.

Housing Trust Fund

Housing Trust Fund (\$500,000 per year into fund)

- To help housing developers and community groups in developing affordable housing
- To build affordable rental stock as well as shelters
- To enhance community contributions and partnerships in order to leverage funding resources and in-kind services for housing emergencies due to an influx of demand or sudden loss of supply
- To bridge the gap between provincial/red cross funding (emergency funding)

CVRD Financial Contribution Agreement

Services Tied to Operating Funding (\$250,000)

CHA Programs and Services

- Operating programs including research and community outreach for the purpose of planning, housing development coordination, and housing loss prevention.

Maintenance & Administration

- Development of management and governance structure
- Financial and human resource management
- Preparation/presentation of the Annual Report/Work Plan
- General overhead costs including but not limited to office supplies, rent, utilities, and taxes.

CHA's Constitution

BC Societies Act

The purposes of the Society are:

- A. To address 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.
- B. To address 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.
- C. To address the need for secure, stable and adequate rental accommodation of 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.
- D. To address the need to maintain rental accommodation of low-income individuals and families living in the Cowichan region by offering various forms of assistance.
- E. To promote awareness of homelessness, homelessness prevention, and the need for affordable housing for low-income individuals, families and all vulnerable populations residing in the Cowichan region by hosting and participating in public education events, engaging in research, offering support and outreach programs to affected individuals, developing and distributing educational and resource materials, and informing government policies and regulations.
- F. To carry out activities incidental and ancillary to the above-mentioned charitable purposes.

Attainable Housing Strategy

(2019)

Build Capacity

Support Affordable Housing Projects

Knowledge, Capacity, and Expertise in relation to Homelessness Reduction, Prevention, and Housing Loss Support

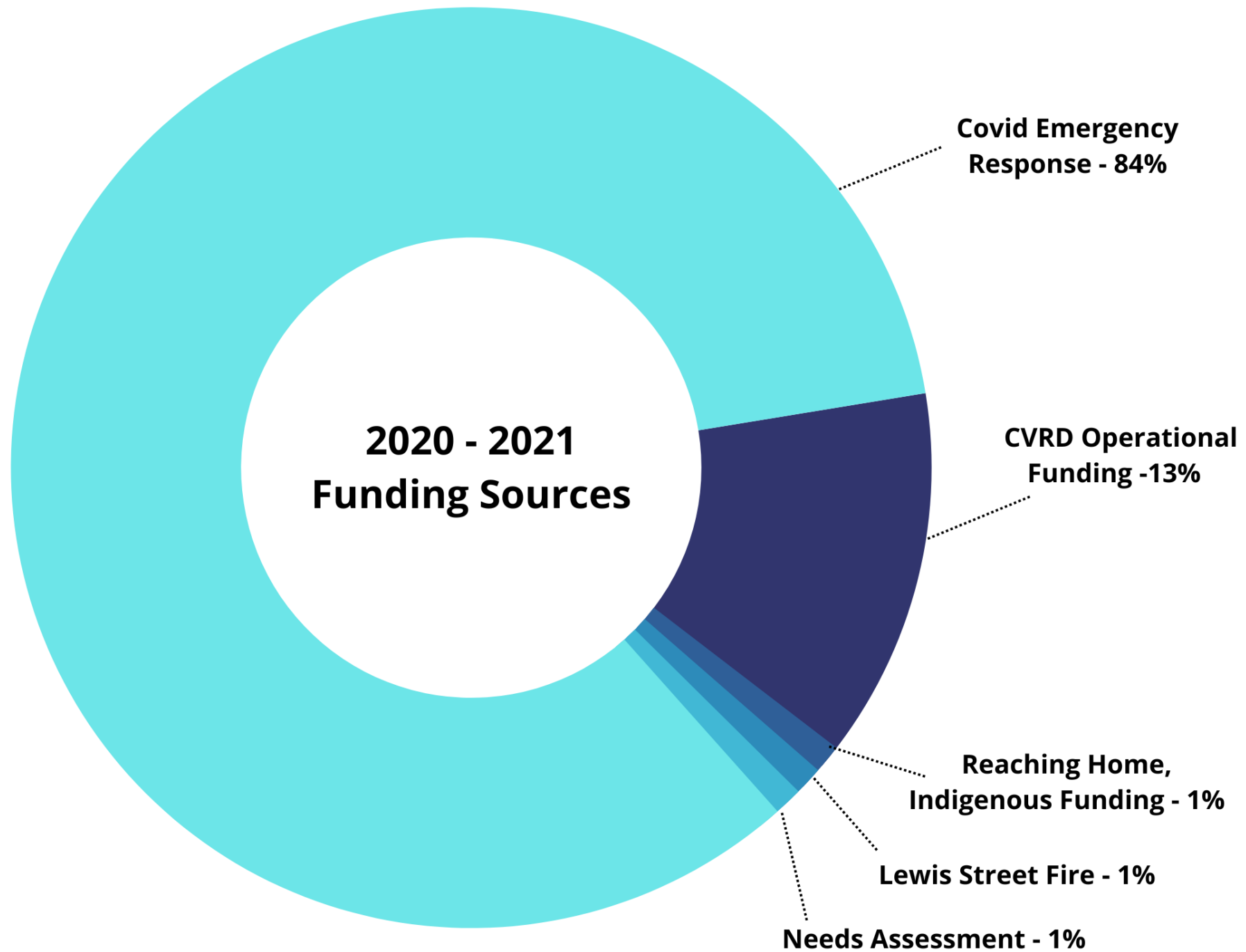
Partnerships and Collaboration

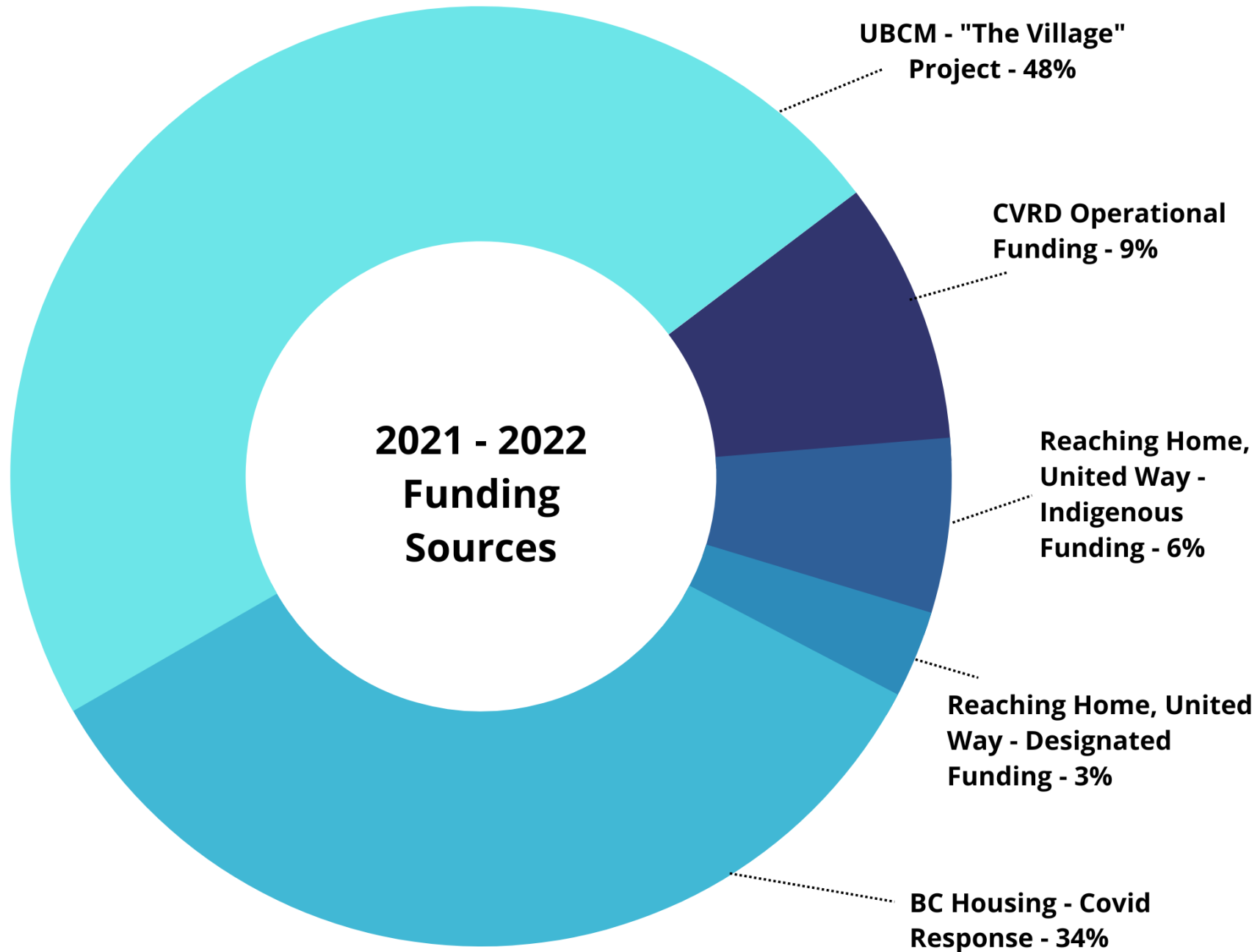
Coordinated Structure and Governance

Collaborative Funding Proposals

Education, Awareness, and Advocacy

Local Government Policy Frameworks





**2021 - 2022
Funding
Sources**

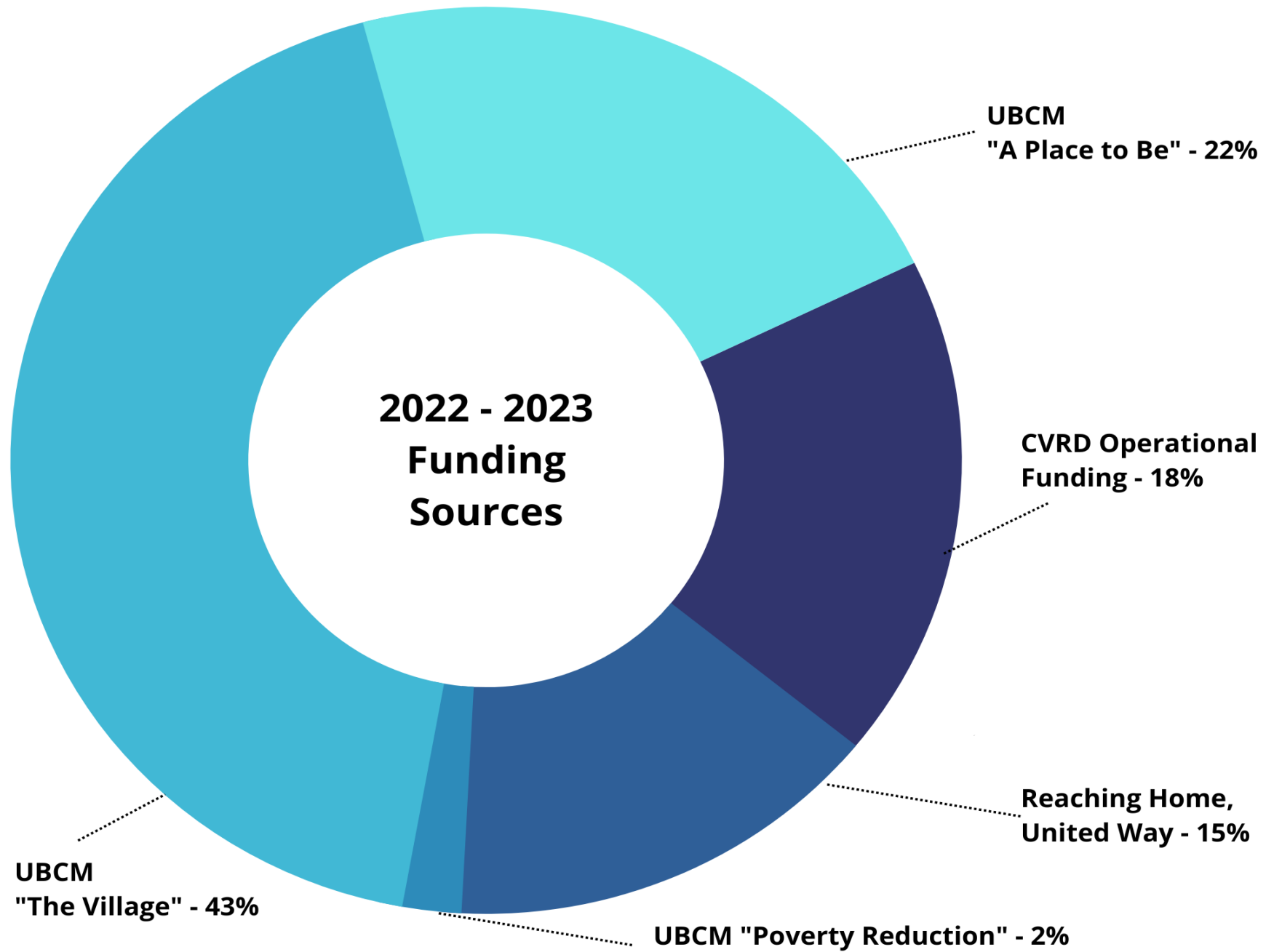
**UBCM - "The Village"
Project - 48%**

**CVRD Operational
Funding - 9%**

**Reaching Home,
United Way -
Indigenous
Funding - 6%**

**Reaching Home, United
Way - Designated
Funding - 3%**

**BC Housing - Covid
Response - 34%**



**UBCM
"The Village" - 33%**

**UBCM "Poverty
Reduction" - 1%**

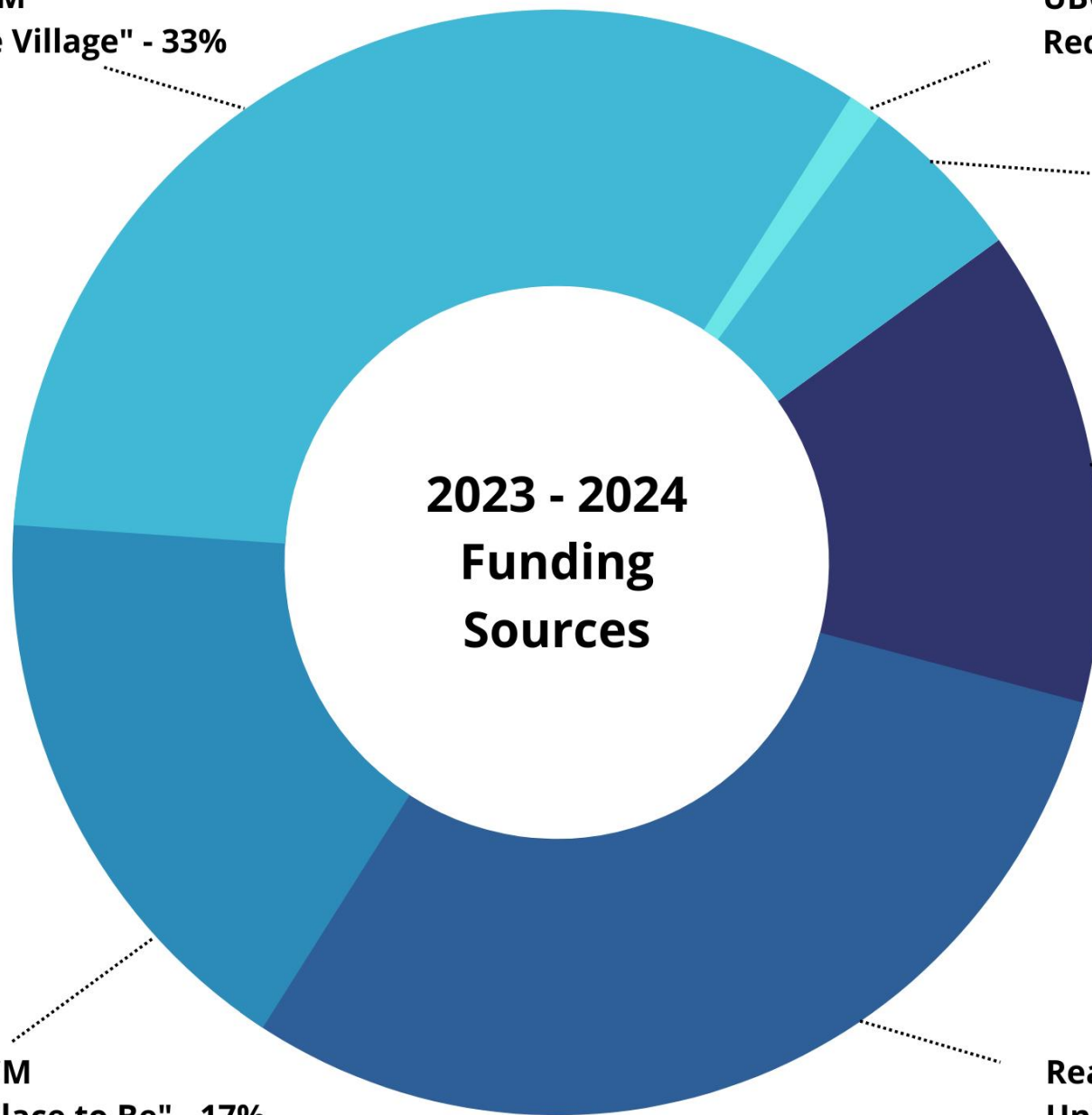
BC Rent Bank - 5%

**CVRD Operational
Funding - 14%**

**Reaching Home,
United Way - 30%**

**UBCM
"A Place to Be" - 17%**

**2023 - 2024
Funding
Sources**



Our Service Pillars

Based on CVRD agreement, CHA's Mandate, CHA's Constitution, and the needs of the Cowichan region, three service pillars for CHA have been identified.

I Housing Loss Prevention and Navigation

II Research, Planning, and Coordination

III Affordable Housing – Project Development, Funding, Advocacy, and Capacity Building

Housing Loss Prevention and Navigation

Current Programs

- Cowichan Rent Bank
- Cowichan Utility Bank – Partnership with BC Hydro and Fortis BC
- Cowichan Happipad
- Emergency Assistance – Rental Arrears
- Food Voucher Program
- Housing Navigation Support
- Information & Referrals

Pending Applications/Projects

- Rent Supplements (25 families)
- Cowichan Housing Help Center – One-stop-shop for housing information, resources, and support
- Climate Action Partners Program with Fortis BC

Research, Planning, and Coordination

- Workforce Housing Strategy – Economic Development Cowichan
- North Cowichan Affordable Housing Policy
- Point in Time Count (April 2023)
- Poverty Reduction Planning (Stream I & II)
 - Broad Engagement on March 15th, 2023 (8:30 am – 12:30 pm) – Ramada Hotel
- Coordinated Access
- Grant Administration - A Place to Be
- Participation in different meetings/engagements
 - Integrated Support Framework Partner Engagement
- Top-Down Investments – Public engagement re: design (March 16th, 2023)
- Public/developers – research (parking variances, use of TUPs), letters of support
- Work BC/Ethos – Innovative Pilot Project (labour market development)

Affordable Housing – Project Development, Funding, Advocacy, and Capacity Building

- Regional Housing Service
 - Pre-Development Funding ('seed' funding) – + CHA led projects
 - Rental Housing Capital Contribution Fund – + CHA led projects
 - Emergency Assistance (\$10,000 annually)
 - Magdalena
- CHA led projects
 - Mill Bay Community League
 - Ladysmith Kiwanis, private developer, and Ladysmith Resource Centre Association
- Housing Partnerships
 - Cowichan Tribes and CHA – Capital project (Reaching Home)
 - Private developers – Management/operation of affordable units
- Cowichan Housing Conference (May/June 2023)
- Cowichan Non-profit Housing Network
- Village – Temporary 'Cabins' (610 Trunk Road, Duncan)
 - TUPs
 - Community Advisory Committee

THANK YOU
