

Comox Valley Coalition to End Homelessness  
Meeting Agenda  
January 4<sup>th</sup>, 2017  
12-1pm  
Courtenay Public Library

**Facilitators:** **Chris Bate** (Eureka Support Society), **Richard Clarke** (Dawn to Dawn)

**Attendees:** Emma Payton (St. Joseph's Hospital), Joyce Wilson (St. George's United Church), Bunny Shannon (LUSH Valley and CV Social Planning Society), Colleen Nelson (VIRL), Jessica Araya (CV Head Injury Society), Beverley Campbell (CV Head Injury Society), Hugh MacKinnon (Town of Comox), Kelly Broom (CV family for Public Education Homelessness Advocate), Kathy Duperran (Cumberland Committee), Nancy Carbin (Salvation Army), Cynthia Zirkweirtz, (Seventh Day Adventist, Pauline Lawrence (Seventh Day Adventist), Chris Goble (VIHA), Jonathan Kerr (Division of Family Practice), Jeff Townsend (Dawn to Dawn), Angel Sperry (Comox Valley Family Services), Roger Kishi (Wachiay Friendship Centre), Bob Scales (Comox Valley Lions Club), Betty Tate (CVARNBC), Sarah Sullivan (AIDS Vancouver Island)

**Recorder:** Andrea Cupelli (Coordinator)

**1. Updated/potential new CVRD Recommendations for Year 2 funding**

- a. Updated 5YP went to CVRD with Year 2 funding recommendations for the following
  - i. Braidwood – 60k
  - ii. D2D condo – 40k
  - iii. 2 pilot Micro-homes at Maple Pool – 50k
- b. CVRD has concerns about the micro-home recommendation
  - i. Not sure will meet BC Building Code and zoning/bylaw requirements
  - ii. May be possible if on wheels at Maple Pool
  - iii. Coalition needs to consult with City of Courtenay, CVRD and developers for more info
  - iv. In meantime, Coalition has to be ready with another funding option in case CVRD denies micro-homes project
- c. **Option 1: Increased funds for Braidwood project**
  - i. Braidwood Housing is a partnership between M'akola Housing, Wachiay Friendship Centre, and City of Courtenay
  - ii. BC Housing will release funds once City of Courtenay transfers property (must be completed by March)
  - iii. Design is being completed
  - iv. 34 affordable housing units – 28 bachelor suites and 6 1 bedroom units

- v. The more funding raised for Braidwood, the lower the rent will be for tenants with the goal to be close to income assistance shelter rates (375/mo)
- d. Option 2: Increased funds towards the purchase of another condo**
  - i. Would be used for down payment for another condo
  - ii. 1 bedroom units, affordable housing (the more funds directed to mortgage, the lower the rent will be with the goal of income assistance rates)
  - iii. Units will be available to eligible D2D clients
- e. Option 3: Funds go towards the construction of an elevator at Salvation Army Pidcock House**
  - i. BC Housing is funding the construction of 14 new units (incl 6 transitional units)
  - ii. The shelter is not currently wheelchair accessible, an elevator would help this
  - iii. Elevator is already roughed into the plans
  - iv. The space is owned by BC Housing – would CVRD be okay with funding something that isn't owned by the organization?
- f. Decision:**
  - i. Leadership Team to meet with CVRD to explore micro-housing option.
  - ii. LT to find out the cost of the elevator at Pidcock
  - iii. Adding a 2<sup>nd</sup> condo to the D2D funding may be the easiest option to securing more units of housing ASAP
  - iv. LT to investigate these options and email decision to Coalition
  - v. Coalition will be presenting to CVRD Board January 24<sup>th</sup>. CVRD will be voting on Year 2 funding recommendations in March and we will receive the funding in August
  - vi. Town of Comox has approved funding (\$30,000 to CV Transition Society 4plex for Year 1 and \$30,000 for D2D condo in Year 2)

## **2. Rental Bank Presentation by Chris Bate, Executive Director of Eureka Support Society**

- a. A rental bank offers low interest or no interest loans/assistance for people living at-risk of homelessness.
- b. Eureka has been running a rental bank for almost a decade for their clients
- c. Rent banks increasing in popularity across the country
- d. Eureka started one because of large expenses their clients faced. ie: high hydro bills, short on rent due to illness, caregiving, turned down by EI, work hours cut, unexpected medical expenses, fleeing domestic violence, cost of flights/transportation to visit dying relatives, etc
- e. They raised funds (\$1000 to start) and have built the fund to \$4000
- f. Average loan is in the \$100-\$200 range
- g. Eureka's loan requirements are simple:

- i. Proof of steady income (social assistance is acceptable)
  - ii. Need to be a member of Eureka
  - iii. Must pay back in 10-24 months
  - iv. Fees are loan +10%, to a maximum of \$50 in fees (total)
- h. In 9 years only wrote off 2 loans, one was because client passed away, the other person just left the Valley.
  - i. They distribute up to 30 loans a year
- i. Eureka tries to deter immediate future loans, so clients aren't taking out loan after loan
- j. The rental bank made Eureka aware of issues such as high hydro bills, so to reduce the need to borrow for hydro they were proactive and invested in poly window covering and loan them out to retain heat.
  - i. This decreased need for loans and was all funded through rental bank fees
- k. Ways to increase available rental bank funds
  - i. Straightforward fees. Loan +10%
  - ii. Try to keep loans as small as possible
  - iii. Encourage proactive use of rental bank before eviction or higher costs
- l. Risks to client
  - i. Ministry might look at rental bank loan as income, so often the rental bank pays the bill or expense directly so it doesn't show in client's bank account
- m. Long term goals
  - i. To not have people need long term loans in future
  - ii. Work with clients to do budgets and educate about loans, lowering utility bills etc
- n. Other funding sources for rental bank
  - i. Often potential sources (through grants etc) have too many controls
  - ii. Better that donations drive the rent bank
- o. Not sure that rent banks are subject to provincial and federal rules
  - i. Can prove all fees have gone back into rent bank
  - ii. Won't help people with credit card bills
- p. If your organization is interested, Eureka can help you get started with resources like application forms etc.
- q. Most rental banks are based on one organization, not multiple.
- r. Exploring rental banks is in our 5 Year Plan, research whether the Coalition should start a rental bank

### **3. Library Drop-In update**

- a. Attendance has been high. 20+ people on Weds and up to 30 on Sundays
- b. Steering Committee met to discuss evaluation metrics, scheduling programs etc. Meeting monthly.

- c. Coordinators are still relationship building and getting feedback on what clients are interested in doing/learning
- d. March workshops: digital literacy, housing search, learning to use email etc.
- e. First Sunday of the month the drop-in takes place in the lounge as a Meditation Group has the meeting room. Will be setting up housing information instead.
- f. Jonathan Kerr – interested in putting on some Health/Self-Care workshops
- g. Funding will carry the drop-in until May. Deadline to apply for a second round of funding with the United Way due Feb 17<sup>th</sup>.
- h. Will be re-evaluating lunch/food in the next month or so.

#### **4. United Way Funding Opportunity**

- a. 'All That Kids Can Be' funding category applications are open
- b. If you are currently receiving United Way funding and want to renew application is due Feb 17<sup>th</sup>.
- c. New funding opportunity applications – 2 page Letter of Intent due Jan 20<sup>th</sup>
- d. [www.uwcnvi.ca](http://www.uwcnvi.ca) or email [impact@uwcnvi.ca](mailto:impact@uwcnvi.ca) for more info/questions

**Next Meeting: Wednesday, February 1<sup>st</sup> 12-1pm at the Courtenay Library**