



# MOVIN' ON UP COWICHAN LAKE POVERTY REDUCTION

## Taking Action In The Cowichan Lake Area To End Poverty

### A SUMMARY OF COMMUNITY INPUT

The Movin' On Up Cowichan Lake Poverty Reduction project was developed to create a Poverty Reduction Plan for the Cowichan Lake area based on the local experiences and ideas for taking actions shared through community input. This was done with questionnaires, interviews and virtual community conversations.

Poverty is a reality in all communities across the country and the Cowichan Lake area is unfortunately no exception. It is greatly appreciated that so many were willing to candidly share their experiences so we can work towards addressing the challenges people face, with appropriate actions that we can take together as a community.

How does living in poverty affect you or the people in our community?

What ideas do you have or actions can we take to make life easier for those living in poverty in the Cowichan Lake area?

### The purpose of this document is to:

- 1 Summarize the impacts, ideas and actions that you've shared so far**
- 2 Work together to fill any gaps and make further suggestions for taking action**
- 3 Identify and prioritize which actions we want to take together to move forward with a plan that will end poverty, as a community**

Taking action around the poverty challenge themes we've shared below, requires a coordinated, collaborative, community-led response, involving unique and diverse partnerships. This could look like schools working with the food bank to produce food in community gardens; people with lived experience guiding a working group made up of local government and community service organizations to design subsidized housing options; developers working with teachers and trades schools to provide on the job work experience; and/or community members working with service clubs to create a "barn-raising" type program.

Everyone in our community has something to contribute.

# Stories of Living in Poverty in the Cowichan Lake area

Poverty is complex and the challenges people face are very interrelated. We heard many different ways about how people live and experience poverty in our community. Some examples include:

- A senior who is living on a fixed income feels isolated because they can't visit friends when the community bus service doesn't run frequently enough.
- A young person who has moved away from home, works full-time at a minimum wage job but can only find a room in a house with mould.
- A single parent has to work multiple jobs so their kids can participate in extracurricular activities.
- A middle-aged man on disability assistance has to sleep on the couch at different friend's houses from week to week because he can't find an affordable place to rent and is considered a high risk tenant.
- An elderly man on a fixed pension who can no longer manage at home, faces being put into a long term care facility away from family out of town because he can't afford the property taxes on the home he raised his family in.

## Realities of Living in the Cowichan Lake area that Affect those Living in Poverty

Poverty in the Cowichan Lake area is compounded by the realities and circumstances of living in a smaller rural, resource-dependent community where demographics and values are changing rapidly. Dependency on a boom and bust industry meant that many local families were significantly impacted by events like the closing of sawmills. Many families who purchased their home 40 years ago when employment was abundant and housing prices matched salaries, are now living on fixed pensions and finding themselves unable to meet increasing taxes, insurance and other costs.

A rapidly changing housing market is significantly affecting supply and demand of housing in the Cowichan Lake area. It has led to inflated prices and high property values, resulting in people selling the investment properties used for rental houses, and many people facing eviction. First time homebuyers, including young people who grew up in the area, cannot afford to get into the market especially with limited local employment opportunities that pay higher than minimum wage. Housing prices have attracted wealthier buyers from away, creating more uncertainty for locals.

The impact of these changes is felt across the community, but in particular by the high percentage of the population who live on low or fixed incomes in the Cowichan Lake area.

**In the Cowichan Valley West region<sup>1</sup> the following were considered low income in 2015 and struggle to make ends meet:**

**23.3%** Adults  
18 to 64 yrs

**13.7%** Seniors  
65+ yrs

**43.9%** Children  
under 6 yrs

This results in a small local tax base for the Town of Lake Cowichan and the taxes collected in the CVRD rural areas going to services that may not be needed or readily accessed by the local community and local government is too under-resourced to address complex social issues such as poverty.

Considering all of these factors, this contributes to poverty as summarized in the following poverty challenge themes listed below.

<sup>1</sup>The Cowichan Valley West local health area is comprised of Lake Cowichan, Youbou, Mesachie and Honeymoon Bay, Ts'uubaa-asatx First Nation and Ditidaht First Nation, with a population of 6,767. Low income is based on after-tax low-income measure (2016 Census). From: [www.islandhealth.ca/sites/default/files/cowichan-valley-west-local-health-area-profile.pdf](http://www.islandhealth.ca/sites/default/files/cowichan-valley-west-local-health-area-profile.pdf)

# POVERTY CHALLENGE THEMES



## Affordable Housing Crisis

The current supply and affordability of housing in the Cowichan Lake area has been described as a crisis by many in the community. The demand has led to higher rental costs which is a major concern for both renters and homeowners, especially for those living on a low or fixed income. Some landlords can't afford to maintain their properties, and tenants are vulnerable to living in substandard housing situations and/or unscrupulous landlords.



## Few Local Employment and Educational Opportunities

It has been challenging to attract a diverse local economy, resulting in fewer employment options. More options are needed for year-round jobs that provide a liveable wage and benefits. Without it, there is less disposable income available to support local businesses, business development and growth.



## Limited Access to or an Inability to Afford Health Care Services

Not all health care and mental health services are available locally. Those living in poverty are often not able to get their basic health care needs met leading to health issues going untreated. The conditions of living in poverty can create or compound physical pain or illness.



## Limited Public Transportation

When living in poverty, people often can't afford to own or maintain a reliable vehicle. The limited frequency and accessibility of public transportation affects many other areas of life, including the ability to access less expensive goods and services, specialized medical services, or employment opportunities in larger centres such as Duncan. Walkability is a concern for those with physical challenges.



### **Poor Living Conditions**

Many people living in poverty can only afford inadequate, unhealthy and/or unsafe housing options. They may also be living with family or roommates, some of whom may be suffering with addictions or mental health issues, affecting everyone's quality of life in the household.



### **Lack of Mental Health and Addictions Services and Supports**

Those living in poverty with mental health challenges including untreated or undiagnosed mental illnesses and/or substance use (drugs/alcohol) do not have access to the treatment or support that they need locally.



### **Making Financial Choices with the Rising Cost of Living**

Those living on a fixed income or minimum wage cannot make ends meet. When this is coupled with the ongoing rising costs of living, people are forced to make choices between the basic necessities of life. Retail prices reflect the higher costs incurred by business owners making it difficult for some to shop local.



### **Food Insecurity**

The increasing cost of local groceries is high and more economical options require transportation to Duncan. This is leading to a greater reliance on food programs at Cowichan Lake Community Services (CLCS) and on the food bank that has limited hours of operation and is not able to meet an increasing demand for more diverse food options.



### **Gaps in Community Infrastructure and Services**

Gaps exist for those without adequate housing (e.g., washrooms, showers, laundry, etc.) and for those with limited income who need online access and support for health/government forms, job applications, online training, etc. There are also limited activities and opportunities for youth.



### **Mental, Physical and Emotional Wellbeing**

Poverty is often unseen or hidden. No one chooses to be poor but many feel judged, discriminated against and stigmatized by others. Misconceptions lead to a lack of awareness, understanding, and compassion. Many equate poverty with homelessness or substance use and others don't realize or believe poverty exists in our community. When people don't have the time, energy, childcare or financial means to participate in community life, they feel even more isolated, disconnected, disempowered and vulnerable when they have limited options.

# COMMUNITY ACTIONS

The following list has been generated through community input. By sharing this list, we want to hear back from you using the survey found [here](#) on which actions you want to see happen and which ones you can get involved in.



## Create Affordable Housing Options

- Establish **innovative partnerships to build affordable housing options** that are safe, stable, secure, low barrier and pet-friendly to meet various community needs:
  - Government subsidized housing where costs match income supports available
  - Government-supported housing with additional integrated wrap-around services for those currently unhoused or difficult to house, such as tiny cabins, tiny homes in community and/ or a winter homeless shelter
- Identify and implement changes to local government zoning to support **more rentals**, affordable housing or smaller lot options and/or bylaws to create tax **incentives** for homeowners for secondary suites, or for developers to build rentals and other affordable housing. Create a non-resident tax.
- Develop and enforce **renter protections** such as rent control, advocacy for tenants and supports and guidelines for landlords.
- Establish a **rental bank/registry** that vetts and supports renters and landlords to find success

### Priority housing needed for:

- Single parents
- Young families
- Seniors
- People with disabilities
- Youth
- Homeless individuals

### Proposed housing options:

- Co-ops
- Supportive housing
- Low income housing
- Small lot housing
- Rental apartments
- Modular containers
- Government-owned tiny homes
- Shared accommodations models



## Increase Employment and Education Opportunities

- **Increase job subsidy** program opportunities to assist employers to provide **liveable wages and benefits** and to **hire local**\*
- **Job creation** programs to support **new employment** opportunities
- **Increase Incentive programs** to encourage hiring **for those with disabilities** or employment challenges
- Specialized **local employment training programs** with Vancouver Island University to meet a diversified local economy (e.g., small business enterprise, tourism or green technologies)
- Advocacy for **Guaranteed Universal income** for all



## Fill Gaps in Community Infrastructure and Services

- Establish **year-round accessible washrooms, showers, and laundromat** facilities\*
- **Secure funding** for a **Community Navigator/Advocate** role to **connect community members with services**
- **Expand** access to computers and internet services\*
- **Establish a youth centre/space** to hang out, connect, create and learn
- **Subsidized recreational and arts activities** organized by CVRD, Town for anyone who needs it free of stigma



## Improve Transportation Options

- Advocate for **improving frequency and accessibility** of existing public transportation opportunities for public input on service delivery to BC Transit available now, [click here](#)
- Establish a **car-pooling coop or rideshare** program and/or funds for added **CLCS community bus access**
- Improve **accessible walkability** with more crosswalks and safer sidewalks and accessibility including more wheelchair parking in the Town



## Provide Complete Health Care Services including Mental Health

- **Work in partnership** with Island Health to **bring specialized health care services** to the Cowichan Lake area on a weekly or monthly basis with shared office space
- **Increase availability of free services** and resources for those suffering from complex trauma, stress, anxiety or depression
- **Subsidize** physio, massage and acupuncture practitioners **for low income individuals**



## Provide Mental Health and Addictions Services and Support

- Work in partnership with Island Health and other agencies to **bring mental health and addictions support and advocacy services** to the Cowichan Lake area on a regular basis
- Ensure that First Responders/ RCMP/ Community agencies have adequate **trauma-informed training** to work with those who have mental health or addictions challenges



## Increase Community Connection and Support

- Organize community building events to **build relationships between neighbours** such as picnics, socials, and music and art events
- Develop a *Barn-Raising Program* where **locals connect to help each other out** with volunteer time and skill sharing, mentorship, fund-raising or donations of goods that is organized through a website and/or social media group
- Set up a **Cowichan Lake Community Fund** that can be used for individual and family emergency needs such as Emergency Rent and Utilities Subsidies in addition to Reaching Home funds
- Host **community awareness building/educational activities/workshops/circles** to educate and improve understanding about the complexities of poverty & related social issues, including root causes, addictions, mental illness, and trauma; Canada's treatment of Indigenous People
- **Expand services to advocate** on behalf of **seniors, people with disabilities, and others living in poverty** to help better navigate and access income supports and services
- Expand **wrap-around services** to help **lift families out of poverty**, including childcare, dispute resolution, legal aid/advocacy, life skills, parenting support, job finding, and personal goal planning; tutoring and study support for youth



## Improve Access to Healthy Food

- **Expand and improve the Food Bank services** to expand hours beyond once/month; amalgamate food bank services with Cowichan Lake Community Services (CLCS); and provide a range of healthier and expand specific dietary options
- Expand **community garden program** with schools and CLCS
- Establish/expand **food services** including food share/bulk buying co-op, community kitchens, meals on wheels, etc.\*
- Expand **school breakfast and lunch programs**
- Expand a food gleaning and **food recovery** program\*
- Develop **food related skill building programs** for growing, preserving, cooking and meal planning



## Expand Recreational Opportunities

- Improve **bike and walking paths** around the Town of Lake Cowichan (better and more diverse)
- **Expand public access** to the Lake and River
- Establish a **Community Fund for scholarships** for costs associated with sport and extracurricular activities
- **Subsidize recreational activities** for low income families and youth

\*Cowichan Lake Community Services (CLCS) is an important community resource that is already providing this service in some capacity. A gap analysis is being completed as part of this phase of the project and CLCS is participating on the working group to assist in making recommendations for improvements or additions in services based on community need and demand.



## Community Impacts

Cowichan Lake area residents are observing their community become divided and fragmented because of the complexity of poverty and other social issues. The gap between those who have and those who don't, is widening. When people don't take the time to understand the issues, fear of 'other' sets in and community members become irritable, frustrated and sometimes hostile with each other. There is a concern that poverty presents a negative town image, causing low community morale and a sense that the town has no future.

We need to acknowledge and address the root causes of poverty, so the impacts don't continue to put an overwhelming strain on our communities and existing government resources and services, such as policing, health care, the justice system and the public school system, for community service organizations, such as the Food Bank and counselling supports or the local business community through lost revenue and the potential for growth. When basic needs, such as affordable housing, aren't met, a tipping point is reached, where those previously hidden in poverty quickly become visibly homeless.

## Compounding Impacts of COVID-19

The COVID-19 pandemic has exacerbated challenges for those living in poverty and shone a spotlight on the flaws in our existing systems. This is especially true for those impacted by the issues listed in the poverty challenge themes. The Public Health Orders have affected both structured and informal ways that people manage their day to day lives, in particular access to the basic support that often comes from family, friends and community. Some examples include ways of getting around (e.g., ride shares), accessing mental health or addictions services outside of town, and the added stresses caused by social isolation.

## Our Community's Vision for Ending Poverty

When asked what contributes to a happy and healthy life, the most important response by Cowichan Lake area residents is **spending time with family, having supportive and healthy relationships with friends, and feeling connected to the community**. Equally important is the social connection and support that comes from being able to contribute, serve or help others by volunteering in the community. This community spirit is reflected in the project title and logo to offer a hand to lift others out of poverty through actions that empower people. How will we know when we've ended poverty in the Cowichan Lake area? You and other neighbours had this to say:



### Cowichan Lake area residents shared guiding principles about how to get us there:

- Empowering those with lived experience to direct and prioritize local actions
- Providing inclusive care for everyone
- Building strong relationships and a supportive network
- Collaborating and working together to create positive change
- Share skills and learning to build resiliency among all age groups
- Identifying root causes and "whole cost accounting" for investments

It is clear that Cowichan Lake area residents care about each other. We hold a vision of being a supportive community where everyone is living well, not just getting by. **For people to rise out of poverty a collective effort is needed, with each and every one of us taking actions where we can.** Now that we have a clear picture of the challenges, we can make a plan together to address them. To be successful, every resident needs to see how they can make a difference and contribute to this vision.

# Did we capture what you told us? What actions should we take?

TELL US WITH THE SURVEY AT:

[www.movinonupcowichanlake.ca/summary](http://www.movinonupcowichanlake.ca/summary)

## About the Project

The project has been made possible through a grant from the Union of B.C. Municipalities Poverty Reduction Planning and Action program. The Movin' On Up Cowichan Lake Poverty Reduction project is lead by members from several local organizations including:

- Town of Lake Cowichan
- Cowichan Lake Community Services
- Lake Cowichan Food Bank Society
- Cowichan Lake District Chamber of Commerce
- Lake Cowichan Advisory Planning Commission
- Cowichan Valley School District
- Island Health
- OUR Cowichan Health Network
- Social Planning Cowichan

## Project timeline



## Contact us

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