

CANADA MORTGAGE AND HOUSING CORPORATION

# PROJECT PROFILE

## The Cedars

Salt Spring Island, British Columbia



Two non-profit organizations on Salt Spring Island pooled their resources to convert a former bed and breakfast facility into affordable housing for women. Completed in 2013, The Cedars offers communal living for three seniors and transitional housing for eight women and their children affected by domestic violence.

Salt Spring Island Abbeyfield Housing Society, a non-profit organization for seniors, and Island Women Against Violence Society (IWAV) jointly purchased the former B & B

### Highlights

A former bed and breakfast on Salt Spring Island now provides affordable housing for senior women and women and children affected by domestic violence.

**Client group:** Low-income senior women and women affected by domestic violence

Developer: Salt Spring Island Abbeyfield Housing Society and Island Women Against Violence Society

Number of units: Three bedrooms for senior women, eight transitional suites for women and children

### **Tenure:** Rental

Who was involved? Government of Canada (CMHC), Province of British Columbia, Capital Regional District, Salt Spring Lions Club, Salt Spring Island Foundation, private donors and in-kind contributors

when it went on the market in 2012. They then converted the heritage home and two outbuildings that sit on 1.2 hectares (3 acres) into apartments with an on-site manager.

"The lack of affordable housing is a significant concern for many on Salt Spring Island, but is particularly critical for the more vulnerable populations: seniors and families affected by domestic violence. The Cedars fulfills the shared goals of our two societies to create affordable and supported housing options," said Dana Peace, Executive Director, IWAV.





Canada

#### The Affordable Housing Solution

IWAV has been providing emergency shelter and support programs since the mid 1990s. Proceeds from their Transitions Thrift Store help support daily operations and raised capital for The Cedars.

"We'd been keeping stats and learning from the families leaving our shelter. About 75 per cent of them had no safe or affordable place to go," explained Peace. "This was of grave concern to us. We were actively looking for second-stage housing to fill that gap."

CMHC played an important role in bringing the two partners together by sponsoring a "Ready, Set, Build" workshop on Salt Spring Island. Both Societies attended the one-day workshop and it was through networking at the workshop that a partnership was forged. In 2012, the Societies started working together on the new housing development and formed a Memorandum of Understanding outlining the joint purchase and ongoing operations.

Each partner contributed different amounts of cash equity and brought different skills and strengths to the table. The housing agreement is designed to evolve and adapt as the needs of each organization change. Since the demand for transitional housing was higher, IWAV was allocated a higher number of suites.

"It was a complicated legal agreement," said Janis Gauthier of JG Consulting Services Ltd., who guided the partners through the process. "It had to be really solid, since board members change. The team faced extreme time pressures, but the vendor was patient. It came together fairly quickly with co-operation from the many funding partners."

#### **CMHC Contact**

Contact a representative of CMHC's Affordable Housing Centre <u>www.cmhc.ca/contactahc</u>

The main building was in good condition, but required wired-in smoke detectors to bring it up to code. Some tenants moved in shortly after the July 2012 possession. Each of the three seniors has her own bedroom, with a large shared kitchen and common living areas.

Conversion of the two outbuildings into transitional housing began in January 2013. The buildings now include loft apartments and one- and two-bedroom suites, each with small kitchenettes. Rather than upgrade the existing well and septic system, The Cedars applied to be connected to municipal water services. Tenants in the transitional housing may stay up to 16 months.

The transitional housing has some security measures, but is designed for women who do not require a high level of protection. In planning The Cedars, the two organizations reviewed other mixed occupancy models. The generational mix is intended to support mentoring and the rural setting provides a healing environment.

"Jane" looks back on her stay at The Cedars with fondness. Originally from Toronto, she was homeless for a time and had lived at various shelters.

"As a woman fleeing a bad situation, you have to leave behind things that are important. This was my secure place," Jane said. "It is beautiful and clean, set up like an apartment. I had my own space and it became home.



When you're homeless and staying in dormitories or churches, you don't have the sense of peace that I found at The Cedars."

The \$1.35 million project received combined funding of \$280,000 from the federal and provincial governments through the Canada-British Columbia Agreement for Investment in Affordable Housing. Further funding was provided by the Government of British Columbia, the Capital Region District, the Salt Spring Lions Club and the Salt Spring Island Foundation. The two non-profit organizations also provided cash equity of more than \$300,000.