

What We Heard

Report of The Cortes Housing Forum

Held on December 2nd, 2023





Territorial Acknowledgement

We acknowledge that this report is the result of a forum held on Cortes Island, which is within the traditional and unceded territories of the Klahoose, Tla'amin (Sliammon), and Xwemalhkwu (Homalco) First Nations. We honor and respect their enduring relationship with this land and express our gratitude for the opportunity to gather and discuss issues vital to our community on this territory.

About This Report

This report is derived from both the detailed notes of the breakout groups and the transcribed audio of a Housing Forum co-hosted with Regional Director Mark Vonesch on December 2nd. It offers a comprehensive view of the wide-ranging discussions that took place at the Cortes Island Housing Forum. The content reflects the varied viewpoints, which do not necessarily represent the views of the event organizers. The next steps identified in the report represent areas for exploration by the event organizers based on the dialog that took place at the event.

Housing Survey

Aligned with the Housing Forum, a housing survey was conducted in partnership with Regional Director Mark Vonesch which had over 20% of Cortes residents responding (over 265 responses). The report from the survey can be found here:

https://www.cortescommunityhousing.org/wp-content/uploads/2023/12/Cortes-Housing-Forum_SurveyResults-Dec-10-2023.pdf.

Results from the survey are included below to emphasize broader public opinions on the points that were discussed at the forum.

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1. EXECUTIVE SUMMARY

The Cortes Island Housing Forum held in December 2023 convened over 125 community members, both in-person and online, to address the island's pressing housing issues. This report aims to capture the comprehensive discussions that unfolded during the forum, reflecting diverse viewpoints and proposed solutions. Based on the Housing Forum, it is recommended that the Cortes Housing Society provided continued dialog, information sharing and education in 2024.

The discussions were multifaceted, covering critical themes with some clear next steps:

1. Empty Homes and Landlord-Tenant Dynamics:

 Considerable concerns were raised about the number of empty homes on Cortes, while property owners expressed fears about renting. Many expressed a need for support to feel comfortable renting again and requested intermediary services.

NEXT STEPS:

- Explore home share programs, such as Housing Now, which is being utilized on the Southern Gulf Islands.
- Exploration of an intermediary service that the CHS could operate to support property owners in renting their property.
- Lobby the provincial government to provide a mechanism for the SRD to create and collect a vacancy tax whose proceeds would be used for housing projects.

2. Worker Housing Challenges:

- Housing shortages significantly impacted local businesses due to staffing difficulties, necessitating flexible housing solutions.
- Suggestions included exploring partnerships with large employers to develop worker housing facilities.

NEXT STEPS:

• Explore the development of worker housing facilities in partnership with Hollyhock, the Gorge and other large employers on island.

3. Short-Term Rentals Impact:

- A shift toward short-term rentals reduced long-term housing availability, posing challenges for permanent residents.
- There was strong support for regulating short-term rentals on Cortes Island.

NEXT STEPS:

• Pursue adoption of BC government legislation that would only allow short term rentals on people's primary residential property.

4. Tiny Homes as Housing Solutions:

• The potential of tiny homes as affordable housing options was discussed, highlighting infrastructure challenges and regulatory hurdles.

NEXT STEPS:

- Explore the creation of sites for tiny and small home dwellers.
- Work to ensure that the SRD led rewrite of the zoning bylaw enables property owners to host tiny homes and to clarify what's allowed and what's not.

5. Diverse Rental Housing and Land-Use:

- The need for diverse housing models and policy revisions was stressed to address construction costs, land utilization, and insurance issues.
- Alternative housing models such as land cooperatives, community land trusts and co-op housing were suggested.

NEXT STEPS:

- Explore the creation of a housing intermediary to connect people seeking housing
 with those that may have space to rent, as well as to support property owners in
 renting land and housing.
- Explore the creation of a community land trust to provide a variety of housing options in the near-term.
- Ensure that future phases of development at Rainbow Ridge integrate ideas brought-up at the forum

6. Environmental Sustainability in Housing Development:

 Balancing development with conservation and community-wide efforts for sustainable housing were considered crucial.

NEXT STEPS:

- Explore the creation of an environmental advisory committee to support development that improves the local and global environment.
- Raise funds for an aquifer health and water-wise development report.

7. Home Upgrades and Support:

• Many people lack basic amenities in their homes and residents face challenges in upgrading properties, necessitating access to affordable financing, community and governmental financial support, and technical guidance.

NEXT STEPS:

• Explore the creation and promotion of funding and financing programs to support Cortes residents with access to resources for home upgrades, including accessibility, energy upgrades, water retention, heat pumps, laundry, hot water, indoor plumbing, and other needs.

8. Affordable Land and Homeownership Strategies:

- Barriers to affordable land acquisition and homeownership were identified, urging legislative changes, cooperative and land-trust models, and creative financing.
- Acknowledgment of infrastructure development costs underscored the need for innovative solutions in finance, building, and legislation.

NEXT STEPS:

• Explore the creation of affordable land and home ownership opportunities to support residents interested in owning land on Cortes.

Outcomes

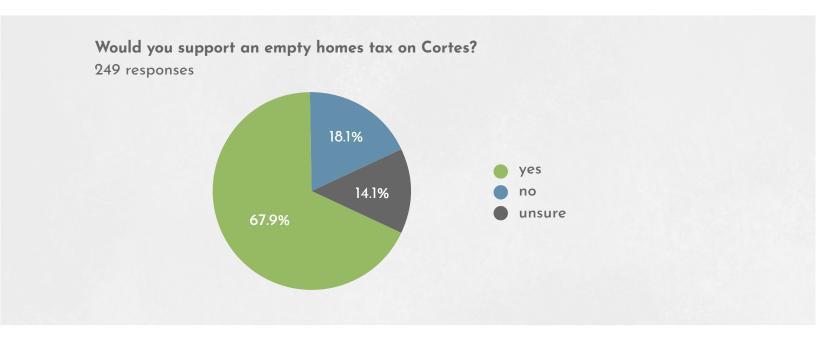
The forum revealed a clear consensus on the need for immediate action, including a multifaceted approach, incorporating legislative changes, community engagement, financial support, and innovative solutions to effectively address Cortes Island's complex housing challenges.

2. EMPTY HOMES & LANDLORD-TENANT DYNAMICS

Increasing the utilization of existing homes on Cortes to increase housing for Cortes residents in need of housing was a major focus of discussion during the forum. According to the 2021 census, of the 805 homes on Cortes, 558 were occupied by permanent residents. Approximately 250 homes, or 1/3 of all homes are only used part time. The discussions covered the complex dynamics between landlords and tenants, influenced by legislative changes and economic factors. There was a strong interest in finding balanced solutions that protect tenant rights while encouraging landlords to provide more long-term rental options, thereby addressing the shortage of stable housing on Cortes Island.

- **1. Legislative Challenges:** The forum highlighted legislative changes increasing tenancy rights, exacerbating landlords' reluctance to offer long-term rentals.
 - Increased Tenancy Rights: Recent legislative changes at the provincial level have strengthened tenancy rights. While beneficial for tenants, these changes have made many landlords hesitant to rent out their properties long-term due to concerns over potential disputes and difficulties in evicting problematic tenants.
 - Perceived Risks for Landlords: Landlords are increasingly perceiving long-term rentals as risky, leading to a preference for short-term, lower-risk, less binding arrangements, or just leaving homes empty when not used by the owners.
- **2. Personal Experiences and Solutions:** Participants shared personal experiences with rental challenges. Support for an empty homes tax and intermediary services to improve landlord-tenant relationships was discussed.
 - Community Voices: Participants shared their personal experiences and challenges
 with renting properties, including issues like seasonal rental fluctuations and the
 difficulties of finding stable tenants.
 - Need for Intermediary Services: The forum discussed the idea of creating
 intermediary services to help property owners reduce the risk and address their
 concerns with managing tenants. Such services could offer mediation, ensure fair
 practices, and provide support to both parties to navigate the rental process
 smoothly. Overall, there was strong interest from property owners to help solve the
 housing crisis on Cortes.

- **Diversifying Housing Options:** There was significant interest in encouraging private homeowners to rent out their properties, a room in their house, or even a location for a tiny-home.
- Support for an Empty Homes Tax: There was considerable discussion about an empty homes tax. The provincial government has legislated an empty homes tax in many parts of BC including most recently in Courtenay, Comox, and Cumberland. The Strathcona Regional District met unsuccessfully with the Minister for Municipal of Affairs at UBCM in September asking for the province to provide municipalities and regional districts with the mechanism to administer and collect their own vacancy tax that would create funds directly for local housing projects.



NEXT STEPS:

The Cortes Housing Society will explore the following initiatives:

- **Home share programs**, such as Housing Now, which is being utilized on Pender Island that connects people seeking housing with people on island that have a room or suite for rent.
- An intermediary service that the CHS can operate to support property owners in renting their property.

The Regional Director will:

• Ask for a staff report on how/if the SRD could implement a vacancy tax and continue lobbying the provincial government.

3. WORKER HOUSING CHALLENGES

The topic highlighted the significant impact of housing shortages on the local workforce and, by extension, on the island's economy. The discussions focused on identifying practical, flexible housing solutions and the potential role that a summer employee housing facility could play to address the unique challenges of worker housing on Cortes Island.

- **1. Staffing and Housing Link:** Employers reported staffing difficulties due to housing shortages.
 - Direct Impact on Local Businesses: Employers on Cortes Island are experiencing staffing issues directly linked to the shortage of affordable housing. Potential employees, especially those in lower-wage or seasonal positions, are often unable to find suitable housing, leading to difficulties in filling job vacancies.
 - **Economic Implications:** This situation has broader economic implications, as the inability to staff businesses adequately can affect local services, tourism, and other sectors dependent on a stable workforce.
- **2. Complexity and Solutions:** The idea of an intermediary organization to manage worker housing was discussed. Suggestions included pad rentals for tiny homes and trailers and revisiting traditional housing solutions.
 - **Diverse Needs:** Worker housing encompasses a range of needs, from temporary seasonal accommodation to more permanent solutions for year-round employees. This diversity requires flexible and varied housing solutions. The challenges of what happens if someone in worker housing loses their jobs was discussed.
 - Organizational Challenges: Discussions included the complexity involved in organizing and managing worker housing, given the varying durations of stay, different income levels of workers, and the seasonal nature of many jobs on the island.
 - Innovative Housing Options: Suggestions included developing pad rentals for tiny
 homes and trailers, which could provide more flexible and affordable housing options
 for workers. This approach could cater to both temporary and semi-permanent
 residency needs.
 - Intermediary for Worker Housing: Establishing an intermediary organization or a
 dedicated person to manage worker housing was proposed. This intermediary could
 coordinate between employers, employees, and housing providers to find suitable

housing solutions, streamline the process, and address specific challenges.

• Exploring Traditional Solutions: There was also a suggestion to revisit traditional or unconventional housing solutions, such as homesharing, which might offer practical and affordable options for certain segments of the workforce.

NEXT STEPS:

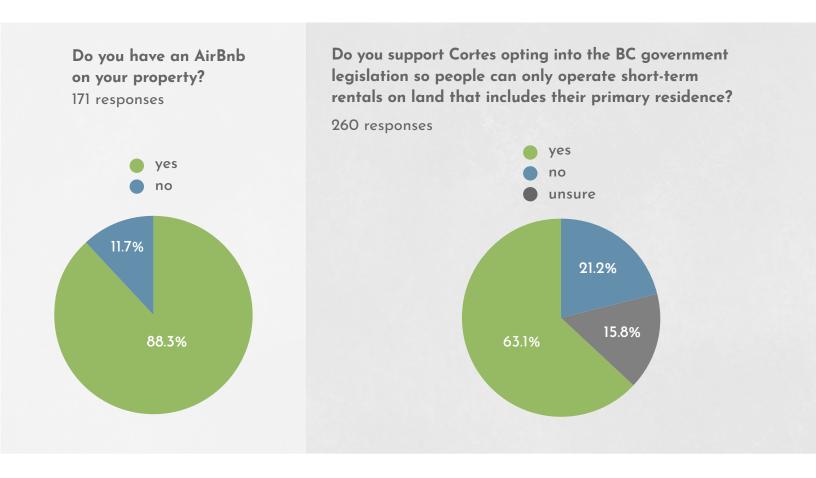
The Cortes Housing Society will explore the following initiatives:

• The development of worker housing facilities in partnership with Hollyhock, the Gorge and other large employers on island.



4. SHORT-TERM RENTALS IMPACT

- 1. Shift to Short-Term Rentals: A trend toward short-term rentals due to lower perceived risks was noted; in particular, the conversion of family homes being converted to multiple short term rental suites was a concern.
 - Impact on Long-Term Housing Availability: The shift towards short-term rentals, often catering to tourists, has significantly reduced the availability of long-term rental housing for local residents. This shift is partly a response to the heightened rights of tenants and the perceived lower risk associated with short-term rentals as well as the increased ability for people to work remotely.
 - Economic Factors: This trend is also influenced by economic factors, as short-term rentals can be more profitable than long-term leases, especially in tourist-centric areas.



NEXT STEPS:

The Regional Director will explore the following initiative:

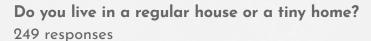
• Adoption of BC government legislation that would only allow short-term rentals on people's primary residential property.

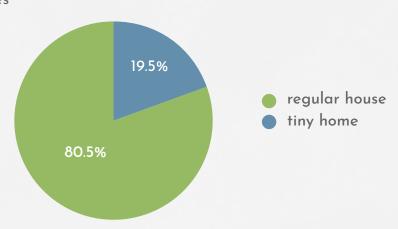
5. TINY HOMES AS HOUSING SOLUTIONS

The discussions underscored the potential of tiny homes as an innovative, affordable housing solution. The conversations revolved around addressing infrastructure needs, adapting legal frameworks, fostering community land sharing, and involving private enterprises to overcome challenges associated with establishing tiny home communities on the island.

- **1. Feasibility and Challenges:** The forum and breakout sessions explored the potential of tiny homes, discussing the feasibility of a tiny home village and associated challenges, such as infrastructure needs.
 - Tiny Home Village Concept: The feasibility of establishing a tiny home village on Cortes Island was a key focus. This concept involves creating a community of tiny homes, which could offer affordable and sustainable living options.
 - Infrastructure Concerns: Significant challenges discussed included the provision of essential infrastructure such as water, sewage, and fire services. Ensuring these facilities meet the needs of tiny home residents is crucial for the viability of such projects.
- **2. Regulatory and Supportive Measures:** Legal, zoning, and insurance challenges were highlighted, alongside recommendations for communal land sharing, private enterprise involvement, and resolving regulatory barriers.
 - **Regulatory Hurdles:** Participants highlighted the legal and zoning challenges in setting up tiny homes. These include navigating building codes, zoning laws, and other regulations that are not always conducive to tiny home living.
 - Need for Legal Framework Adaptation: Addressing and adapting the legal and regulatory framework to better accommodate tiny homes was seen as essential. This includes modifying zoning laws and building codes to support the construction and habitation of tiny homes.
 - Community Land Sharing: The idea of communal land sharing was proposed,
 where land could be allocated or shared for the purpose of establishing tiny home
 pods. This approach could foster a sense of community and make land acquisition
 more accessible for tiny home residents.
 - **Private Enterprise Involvement:** Involving private enterprises in the construction and development of tiny homes was suggested. This could include partnerships with builders, developers, or other stakeholders to create tiny home solutions that are both practical and affordable.

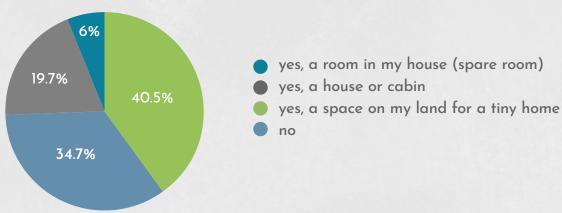
• Addressing Barriers: The forum highlighted the need to address and remove barriers to tiny home living. This includes not only regulatory changes but also public awareness and acceptance of tiny homes as a viable housing solution for some people.





Do you have space that you would be open to renting if the conditions were right?





NEXT STEPS:

The Cortes Housing Society will explore the following:

- The creation of sites for tiny and small home dwellers.
- Collaboration with the SRD led rewrite of the zoning code to enable property owners to host tiny homes and to clarify what's allowed and what's not.

6. DIVERSE RENTAL HOUSING & LAND USE

This topic focused on the need for diversified housing models and the revision of local policies to support this diversity. The conversations highlighted community desires for innovative housing solutions and underscored the importance of addressing practical challenges such as construction costs, land utilization, and insurance issues.

- **1. Diversity in Housing Options:** The need for diverse housing options, including affordable rental units and innovative solutions like community land trusts, was emphasized.
 - Exploring Alternatives: The forum emphasized the importance of exploring alternative housing models beyond traditional single-family homes. This included concepts like land trusts and co-op housing, which can offer more affordable and community-oriented living options.
 - Inclusivity and Diversity: Recognizing the varied needs of different community members, there was a call for a range of housing types that cater to diverse demographics, including families, singles, seniors, and low-income individuals.
- **2. Community Perspectives and Policy Needs:** Insights from housing surveys and the necessity of policy changes, such as the need to update the zoning bylaws to catch-up to the Official Community Plan (OCP) were discussed.
 - Community Opinions on Housing Solutions: Insights from housing surveys revealed community opinions favoring the creation of diverse housing options. This included support for initiatives like rent-to-own programs and an empty homes tax to encourage the utilization of vacant properties and raise funds for local housing projects.
 - Legislative and Policy Considerations: The necessity of updating local policies, such as the Official Community Plan (OCP) and zoning bylaws, was discussed. These updates are essential to accommodate different housing models and to make land use more efficient and housing more accessible.

3. Major Concerns and Potential Solutions:

Construction Costs and Land Utilization: Concerns were raised about the high
cost of construction. The forum discussed strategies to address these issues, such as
clustering housing to conserve land and decoupling the value of housing from the
value of land.

Insurance and Liability Issues: The group also addressed the complexities
surrounding insurance and liability, particularly in relation to new housing models.
Solutions proposed included revisiting insurance policies to better suit diverse
housing types and addressing liability concerns to protect both homeowners and
tenants.

NEXT STEPS:

The Cortes Housing Society will explore the following initiative:

- The creation of a housing intermediary to connect people seeking housing with those that may have space to rent, as well as to support property owners in renting land and housing.
- Creation of a community land trust to provide a variety of housing options.
- How future phases of development at Rainbow Ridge could integrate ideas brought-up at the forum.



7. ENVIRONMENTAL SUSTAINABILITY IN HOUSING DEVELOPMENT

This topic focused on the critical need to integrate environmental and climate considerations into housing development. The discussions revolved around adopting sustainable practices, managing resource use, particularly water, and ensuring that housing development aligns with the island's broader goals of environmental sustainability and conservation.

- 1. Climate and Sustainability Focus: The importance of integrating climate considerations into housing decisions was a common theme, with discussions on sustainable housing practices and the impact of increased housing density on water and ecological systems.
 - Climate Change Considerations: The forum emphasized the need to integrate climate change considerations into housing decisions. This involves planning for and building homes that are resilient to climate-related challenges, such as extreme weather events, and that have a minimal environmental footprint.
 - Sustainable Housing Practices: Discussions included the importance of adopting sustainable housing practices, such as using energy-efficient designs, renewable energy sources, and sustainable building materials, to reduce the overall environmental impact of housing on the island.

2. Water Consumption and Ecological Planning:

- Managing Increased Water Demand: Concerns were raised about the potential increase in water consumption associated with higher housing density. This is particularly relevant for Cortes Island, where water resources may be limited.
- Ecological Impact of Development: The importance of considering the ecological impact of new housing developments was discussed. This includes understanding and mitigating the effects of housing on local ecosystems, wildlife habitats, and the natural landscape.
- Balancing Development with Conservation: The discussions underscored the need to balance housing development with environmental conservation, ensuring that growth does not come at the expense of the island's ecological health.

3. Broader Sustainability Goals:

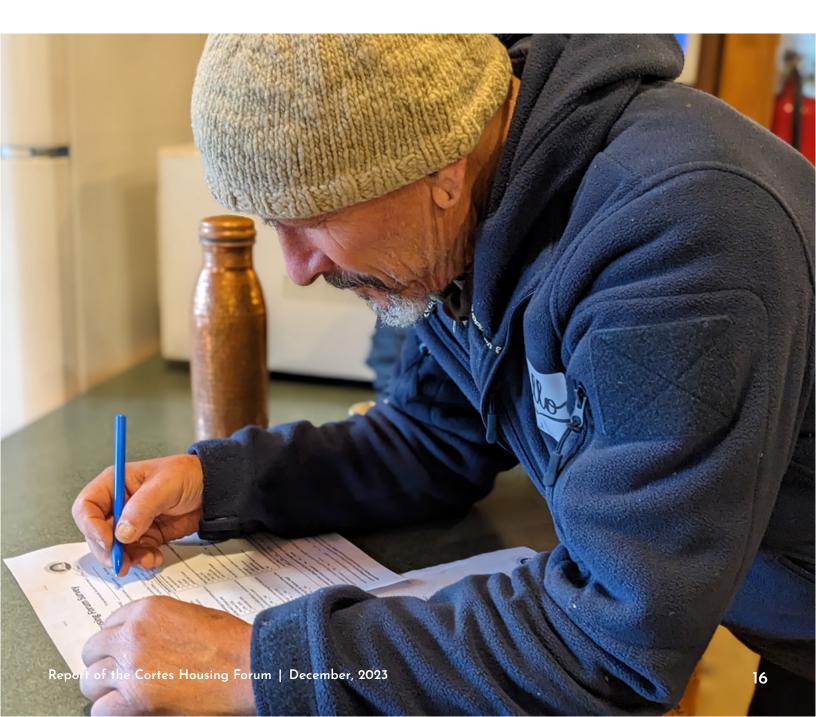
Long-Term Environmental Sustainability: The forum highlighted the need
to align housing strategies with the broader long-term sustainability goals of
Cortes Island. This includes not only addressing immediate housing needs but also
considering the future environmental impact and resource use.

• Community-Wide Efforts: The role of community-wide efforts in promoting sustainable housing and environmental conservation was emphasized. This involves not just individual homeowners or developers but also local government, businesses, and community groups working together towards shared environmental objectives.

NEXT STEPS:

The Cortes Housing Society will explore the following initiative:

- The creation of an environmental advisory committee to support development that improves the local and global environment.
- Raise funds for an aquifer health and water-wise development report.



8. HOME UPGRADES & SUPPORT

Many residents on Cortes lack basic amenities in their homes. The discussions focused on the challenges residents face in upgrading their properties and the necessity for community and governmental support to facilitate these upgrades. The conversations highlighted the importance of such improvements in increasing the availability of housing, improving living conditions, and contributing to the sustainability of the island's housing stock.

1. Upgrade Challenges and Community Support: The forum identified the need for home upgrades, especially for homes lacking basic amenities. Suggestions included community support and assistance programs to facilitate these upgrades.

2. Challenges Faced by Homeowners:

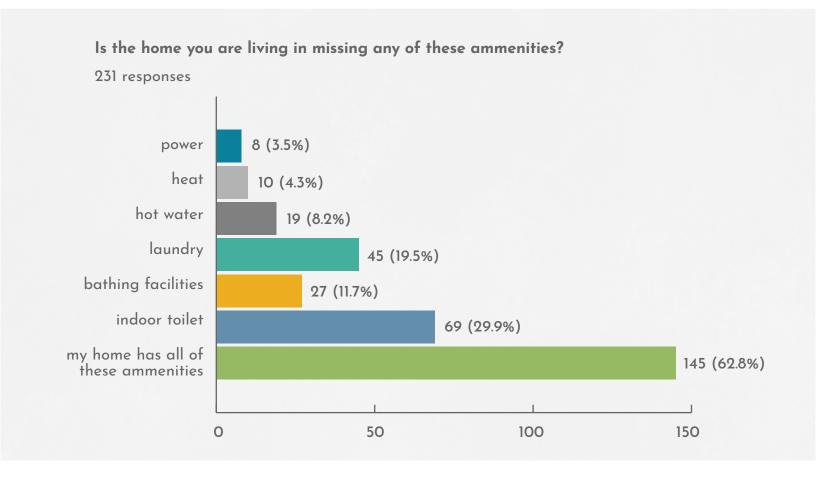
- **Upgrading Existing Homes:** Many homeowners on Cortes Island face challenges in upgrading their homes, particularly those lacking basic amenities like proper insulation, heating, or plumbing.
- Winter Readiness and Rental Challenges: The difficulties of renting properties, especially in winter, were discussed. Homeowners shared experiences of the additional challenges posed by colder months, emphasizing the need for homes to be adequately equipped for year-round habitation.

3. Support for Upgrades:

- Need for Financial and Technical Assistance: There was a clear call for support in the form of grants, low-interest loans, or other financial assistance to help homeowners upgrade their properties. This support is crucial for enabling homeowners to make necessary improvements, which in turn can increase the availability of housing options on the island (eq: betterhomesbc.ca).
- Community and Governmental Role: The role of the community and local
 government in supporting home upgrades was emphasized. This could involve
 providing technical advice, facilitating access to resources, and creating supportive
 policies and programs.
- Increasing Housing Availability through Upgrades: By assisting homeowners in upgrading their properties, more housing options could be made available for rent, thereby alleviating some of the housing shortages on the island.

4. Broader Implications of Upgrades:

- Improving Living Conditions: Upgrading homes is not only about increasing rental availability but also about improving overall living conditions for residents. This includes ensuring homes are safe, comfortable, and energy-efficient.
- Sustainability Considerations: The discussions also touched upon the importance of considering sustainability in home upgrades. This involves using energy-efficient materials and technologies, which can reduce the environmental impact and long-term costs for homeowners.



NEXT STEPS:

The Cortes Housing Society will explore the following:

• The creation of funding and financing programs to support Cortes residents with access to resources for home upgrades, including accessibility, energy upgrades, water retention, heat pumps, laundry, hot water, indoor plumbing and other needs.

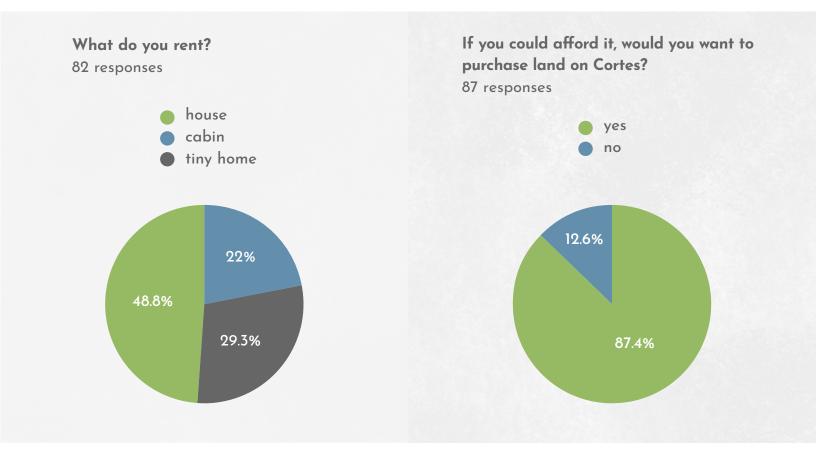
9. AFFORDABLE LAND & HOME OWNERSHIP STRATEGIES

This topic focused on identifying and addressing various barriers to affordable land acquisition and homeownership. The discussions centered around exploring diverse strategies, such as cooperative land use, lobbying for government support, and innovative financial and building solutions, to make land ownership and housing more accessible to the island's community.

- **1. Homeownership Barriers and Legislative Aspects:** Challenges in affordable land and homeownership, including the need for legislative changes to increase housing density and regulate properties, were highlighted.
 - Barriers to Affordable Land Acquisition: Participants discussed the significant challenges in acquiring land for affordable housing, such as high land costs, limited availability, and competition with other land uses.
 - Zoning and Density Issues: The need for changes in zoning laws to facilitate
 higher-density housing was highlighted. This includes making land use more efficient
 to accommodate various housing types, such as multi-family units or co-housing
 arrangements.
 - Legislative and Policy Changes: The discussions underscored the importance of legislative changes, including updates to the Official Community Plan (OCP) and zoning bylaws, to support affordable housing initiatives.
- **2. Innovative Solutions and Community Initiatives:** The forum and breakout sessions explored creative solutions, including cooperative land use, lobbying for government support, and addressing insurance and liability issues.
 - Cooperative Models and Creative Financing: The forum explored cooperative land ownership models, where community members collectively purchase and manage land for housing. Additionally, creative financing and alternative mortgage products were discussed to assist those who might not qualify for traditional mortgages.
 - Government Lobbying for Support: There was a call for lobbying government bodies for assistance in land acquisition, mortgage accessibility, and land use changes. This includes seeking government grants, subsidies, and policy support for affordable housing projects.
 - Addressing Insurance and Liability Concerns: Insurance and liability issues, especially
 related to fire insurance, were identified as significant barriers to affordable land
 ownership. Solutions proposed involved reassessing insurance policies to better suit diverse
 housing types and addressing liability concerns to protect both landowners and residents.

4. Infrastructure and Cost Considerations:

- Infrastructure Development Costs: The discussions acknowledged that ensuring adequate infrastructure for affordable housing, such as utilities and road access, can be as costly as more traditional housing developments. This emphasizes the need for careful financial planning in housing projects
- Creative Building and Legislative Solutions: Emphasizing the need for creative solutions in finance, building, and legislation, the forum highlighted the importance of innovative approaches in overcoming the existing barriers to affordable land ownership and housing.



NEXT STEPS:

The Cortes Housing Society will explore the following:

• Creation of alternative affordable land-ownership opportunities to support residents interested in purchasing land on Cortes.

10. CONCLUSION



The degree of engagement from the Cortes community in the housing forum, both in person and online, as well through the housing survey indicates a strong interest in housing. The outcome of those engagements demonstrates that Cortes Islanders want to solve the housing crisis.

Unlike some communities where house prices go through the roof, people can move further out of the expensive downtown and commute in. That's not possible on Cortes. People that can't afford, or even find housing here will be forced to leave. The diversity that is so valued on Cortes is under threat, as is the viability of Cortes as a complete community. Without immediate actions to address the housing crisis on Cortes, we could quickly become a wilderness getaway for wealthy people in the summer, or a retirement community.

Based on the outcomes of the engagements represented in this report back, people on Cortes, whether they own or rent, want to tackle the housing crisis. There's not one quick fix or simple solution, but rather many solutions that we will need to pursue concurrently.

These solutions include:

- Building rental housing at Rainbow Ridge;
- Providing affordable land and home ownership opportunities;
- Working closely with the Strathcona Regional District to updating the zoning bylaw
 to enable property owners to provide much needed rental housing;
- Work collaboratively with the Strathcona Regional District to provide housing opportunities through the recently approved Regional Housing Service;
- Helping seniors and others to upgrade their homes;
- Connecting people with extra space in their homes with people that want to rent a room;
- Reducing the risks and fears of property owners to rent their homes when they aren't here;
- Focusing on helping people already living on Cortes;
- Making sure that we **protect wildlife corridors**, improve the ecology and **water systems** of the island; and
- Creating communities that support and care for each other, supporting a more resilient and connected community.

Based on this feedback from the community, the Cortes Housing Society will be developing a housing plan for Cortes to support this community-wide initiative and we look forward to working with you on it.

We would like to thank the following funders for their support of our work:

BC HOUSING CORTES ISLAND COMMUNITY

FOUNDATION BC RURAL DIVIDEND FUND

CORTES ISLAND SENIORS SOCIETY

CANADA HEALTHY

COMMUNITIES INITIATIVE MAKE WAY FOUNDATION

CANADA HELPS SRD OR STRATHCONA REGIONAL DISTRICT

CHARITABLE IMPACT FUND

TIDES USA & TIDES CANADA

CANADA MORTGAGE

& HOUSING CORPORATION VANCOUVER FOUNDATION

COASTAL COMMUNITY CREDIT UNION VICTORIA FOUNDATION

Thank you to Sasha Cooke for offering to do the design and to Suzanne Fletcher for taking the photos used in this report.

alexandracooke.com

The Cortes Housing Society invites you to join our mailing list for regular updates on <u>our work</u>.

Sign-up for the e-newsletter or the housing waitlist at: cortescommunityhousing.org

