

Implementation of the Housing Action Plan for Yukon

CMHC – YUKON
Bilateral Agreement
Under the 2017 *National Housing Strategy*

Schedule C: Action Plan
(2019-2022)



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Section 1: Yukon Housing Action Plan Narrative

Section 1.1 Introduction

The *Housing Action Plan (HAP)* for Yukon, launched in 2015, is a ten-year plan that represents a diverse range of interests from across the housing continuum and identifies a shared vision and goals for housing in Yukon.

Vision:

A Yukon where a diversity and abundance of housing options increases the health and stability of all individuals and communities.

Goals:

- **Housing with Services:** Help people gain and maintain housing with services.
- **Rental Housing:** Increase access to adequate and affordable market and non-market housing and support for tenants and landlords.
- **Home Ownership:** Increase and diversify home ownership options.

In 2017, the *National Housing Strategy* was announced and Yukon's *Safe at Home Plan to End and Prevent Homelessness* was launched, highlighting priority areas for action in addressing the housing needs of Yukon's most vulnerable citizens.

In 2018 there has been additional work at the federal level connected to the *National Housing Strategy*: (1) with the development of a renewed *Homelessness Partnering Strategy – Reaching Home* launched on April 1, 2019; and (2) the co-development, between the federal government and Indigenous leaders, of the distinctions-based Indigenous Housing Strategies – in particular for Yukon, the *10-Year First Nations National Housing and related Infrastructure Strategy*.

In 2019, the launch of the federal *Reaching Home: Canada's Homelessness Strategy* was also initiated under the *National Housing Strategy*. Yukon's Community Advisory Board will use the *Safe at Home Plan for Yukon* to guide the work under *Reaching Home*.

As such, the *National Housing Strategy* and all of its connected pieces represent new and significant opportunities to support to the implementation of Yukon's *Housing Action Plan* and *Safe at Home Plan*. The following action plan is intended to act as an updated implementation plan for the *Housing Action Plan for Yukon*¹.

¹ As laid out in the narrative section 1 and 2 of this document - we recognize Yukon's primacy for the design and delivery of the housing programs in the Yukon.

Section 1.2 Description of Yukon context

Access to affordable housing has become an increasingly important issue across Canada and Yukon is no exception. While national trends, such as interest rates and public policy, impact housing supply and demand in the territory, both rental housing and home ownership markets are also largely influenced by local economic and demographic conditions.

Yukon Housing Corporation's strategic plan strives to address the Yukon-specific factors that impact housing availability, affordability, and suitability. Through inspired partnership models and modernized corporate stewardship, Yukon Housing Corporation will rebalance and renew housing stock and programs throughout Yukon. It is anticipated that effective implementation of these strategies will result in diverse and innovative housing solutions, economic growth in communities, and vibrant, healthy communities where Yukon people can thrive.²

Demographics

The current population of Yukon is estimated to be 40,962³ with 78% of all households living in Whitehorse. Compared with other parts of Canada, and the national average, Yukon's population is growing rapidly; between 2006 and 2016, the population has increased by 19.8% compared with a national average growth of 11.4%⁴. Most population growth has been due to migration.

While Yukon's population is growing faster than the rest of Canada, it is also aging faster than the rest of Canada; nationally the proportion of seniors increased by 3.3% between 2006 and 2016, but in Yukon it increased by 4.4%. Statistical projections indicate that the number of seniors in Yukon will continue to increase by more than 50% in 2021⁵.

Aboriginal people comprise 21% of the population of Yukon; however, they represent only 14% of the population in Whitehorse and 43% of the population in rural communities. Between 2006 and 2016, the aboriginal population increased by 8.0%⁶. Overall the aboriginal population is younger and has a higher birth rate than the general Yukon population.

There are a total of 15 rural communities in Yukon (this does not include Whitehorse); between 2006 and 2016, the population in these communities has increased only marginally, with most of the increase occurring in Dawson City and Watson Lake. The population in four communities declined slightly during this time frame⁷.

² Yukon Housing Corporation's strategic plan – *Bringing the Future into Focus 2018-19 to 2022-23*

³ Yukon Bureau of Statistics 2019, Q1 Population Report

⁴ *Housing Action Plan for Yukon: Housing Data Review, March 2017*

⁵ Yukon Bureau of Statistics, Population Projects 2021

⁶ *Housing Action Plan for Yukon: Housing Data Review, March 2017*

⁷ *Housing Action Plan for Yukon: Housing Data Review, March 2017*

Gender considerations in housing

In urban and rural communities across the country, some groups of people are statistically more likely to experience housing insecurity or homelessness and Yukon is no exception. These groups include: women and families, members of the LGBTQ2S community, youth, First Nations citizens, people with disabilities and those facing addictions or mental illness⁸.

As noted during the last Point-In-Time⁹ count done in conjunction with the federal *Homelessness Partnering Strategy* and completed in Whitehorse, Yukon, at least 195 people experienced homelessness on the night of April 17th, 2018. The demographic breakdown was: 12% youth; 83% adults and 5% seniors. Further breakdowns identified 61% were male while 39% were female, and 82% were indigenous while 18% were non-indigenous.

Further to the Point-In-Time count, evidence points out that single parent households (primarily women led) make up 81% of Yukon Housing Corporation's tenants with children and 96% of clients with children on the waitlist for Yukon Housing Corporation's subsidized housing. The representation of women and girls among those experiencing homelessness or housing insecurity in Yukon is also documented in the Yukon Status of Women Council's 2007 *Study of Women's Homelessness in the Yukon*.

Women and girls in Yukon are at an increased risk for homelessness and housing insecurity for a number of reasons. Family and spousal violence is a major cause of women's homeless and family dislocation, the territories tend to have higher rates of certain types of violence. In 2011 Yukon's rate of violent crime against women was four times the national average. Lone parent families are primarily led by women and, in Whitehorse, the median income of this group is just under \$65,000. Based on current housing costs, this means that most of these families are priced out of the ownership market completely and would struggle to afford a rental unit with three bedrooms^{10,11}.

National trends point toward the increased prevalence of homeless youth aged 16 to 24. Anecdotally, many youths in Whitehorse (and likely Yukon as a whole) are relying on couch surfing and the support of friends to help them meet their shelter needs. In Yukon, youth can remain in custody until age 19, and receive transitional support up to age 24. However, advocates and social workers have identified that youth transitioning out of foster care can find

⁸ *Safe at Home community based plan to end and prevent homelessness in Whitehorse*, page 17

⁹ 2018 report- Whitehorse P.I.T Count <https://cyfn.ca/wp-content/uploads/2018/08/PiT-Count-2018-FINAL.pdf>

¹⁰ Assuming a definition of housing affordability where housing costs are less than 30% of before-tax household income.

¹¹ Based on data from the 2016 Statistics Canada Census and the Yukon Bureau of Statistics' rent survey.

themselves struggling to find housing stability. In Whitehorse, the Skookum Jim Emergency Youth Shelter is often at capacity¹².

More recently it has also been shown that, nationally, LGBTQ2S youth are overrepresented among young people that are experiencing homelessness¹³. Clear statistics in this area do not exist yet for Yukon but it is an issue that requires awareness.

Key housing metrics

Within Yukon, the housing metrics demonstrate key distinctions in housing between Whitehorse and rural communities. While the demographic, economic and housing market data for Whitehorse are consistent with national patterns, the housing context for Yukon’s rural communities differs significantly. The following table compares Whitehorse, rural communities and overall Yukon averages on several housing measures:

Key Housing Metrics¹⁴ – Whitehorse, rural Yukon communities, Yukon Territory

Key Housing Metric	Whitehorse	Rural Yukon communities	Yukon Territory
Home ownership	7,780	1,900 (52.8%)	9,680 (63.6%)
Rental housing	3,840	1,165 (32.5%)	5,005 (32.9%)
Aboriginal housing	10	515 (14.3%)	525 (3.5%)
Aboriginal population	4,840 (17.5%)	3,355 (45.0%)	8,195 (23.3%)
Housing adequacy (major repairs needed)	890 (7.7%)	1,010 (28.1%)	1,900 (12.5%)
Housing not suitable (overcrowding)	435 (3.7%)	290 (8.1%)	725 (4.8%)

Housing in Whitehorse



¹² *Safe at Home community based plan to end and prevent homelessness in Whitehorse*, page 17

¹³ *Where Am I Going to Go?* Alex Abramovich and Jama Shelton, 2017

¹⁴ *Housing Data: Statistics Canada 2016 Census*

Aboriginal Population Data: Yukon Bureau of Statistics, *Aboriginal Peoples*, Statistics Canada 2016 Census

Income Data: Yukon Bureau of Statistics *Yukon Income Statistics 2013 Taxation Year*, Yukon Bureau of Statistics

Whitehorse has a functional housing market. Overall, trends in both vacancy rates and home ownership prices have followed the economic performance of Yukon. Between 2014 and 2019, the residential vacancy rate sat between 2.0% and 3.5% in Whitehorse; in April 2019, the vacancy rate was 3.0%. In terms of homeownership, between 2004 and 2015, the average cost of a single family dwelling in Whitehorse increased by 127%, while incomes increased by 38%.

Housing in rural Yukon communities

The structural demographic and economic conditions of housing in rural Yukon communities create a “dysfunctional” housing market, primarily due to the large amount of government-owned housing (First Nations governments, Government of Yukon, and federal government) and challenges with housing capital costs and financing. Additionally, the cost of construction in northern and particularly rural communities impacts both the cost of housing and the economics of market rental housing.

Core housing need

The core housing need profile for Yukon is distinct from national trends. Core housing need is an issue for Yukon’s rural communities: while core housing need in Whitehorse (12.7%¹⁵) is identical to the national average, the small number of households (only 23.6% of all Yukon households) living in rural communities increase the overall average core housing need for Yukon to 15.2%. Overall the core housing need data suggests that housing adequacy (major repairs needed), particularly for rural and aboriginal households is a bigger problem in Yukon than other parts of Canada.

	Number of households in core housing need			Core housing need rate (%)		
	2006	2011	2016	2006	2011	2016
Canada	1,494,395	1,552,060	1,693,775	12.7	12.5	12.7
Newfoundland and Labrador	27,310	22,945	22,495	14.2	11.4	10.5
Prince Edward Island	6,430	4,945	4,875	12.6	9.2	8.5
Nova Scotia	43,760	46,285	49,450	12.1	12.5	12.8
New Brunswick	29,360	29,570	27,715	10.3	9.9	9.0
Quebec	324,590	348,485	305,590	10.6	10.8	9.0

¹⁵ 2016 Statistics Canada Census

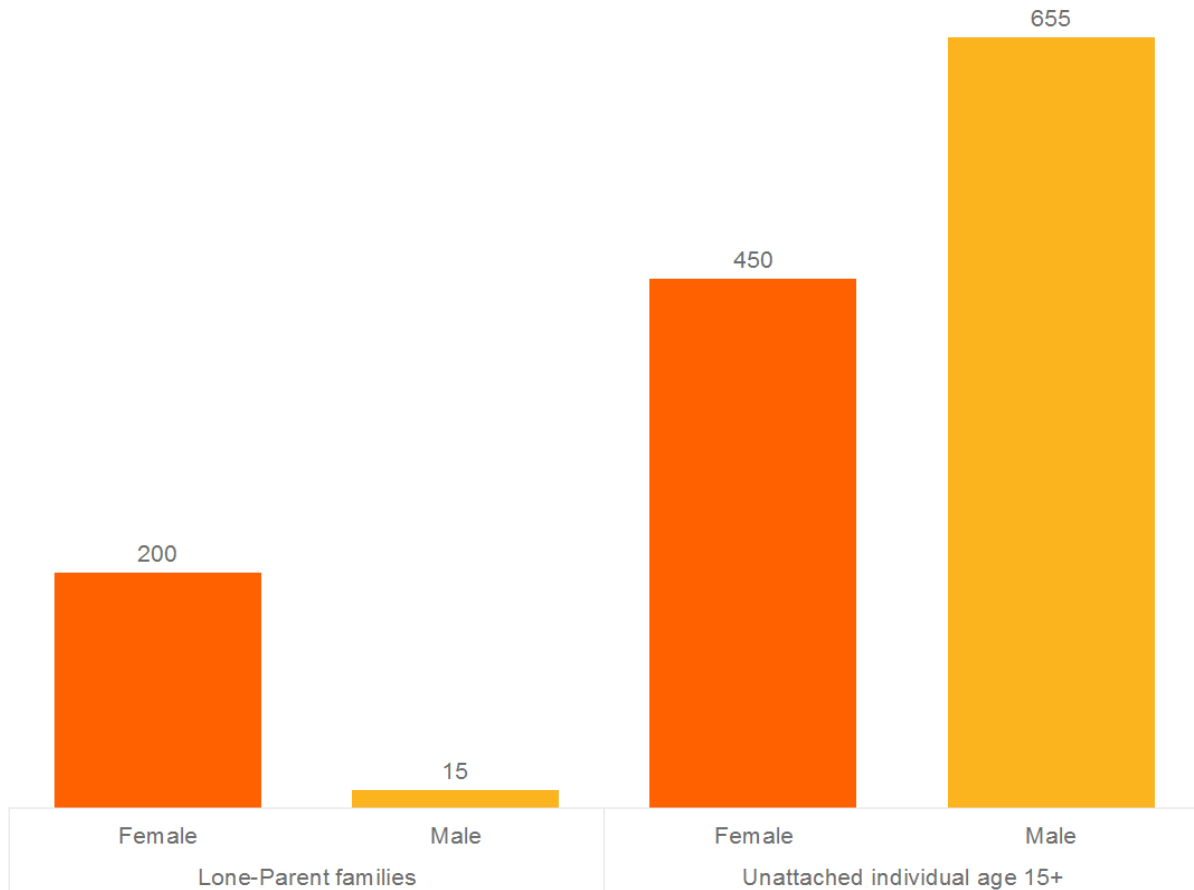
	Number of households in core housing need			Core housing need rate (%)		
	2006	2011	2016	2006	2011	2016
Ontario	627,530	616,930	748,310	14.5	13.4	15.3
Manitoba	46,920	43,405	51,130	11.3	10.3	11.4
Saskatchewan	40,835	47,240	51,755	11.8	13.2	13.4
Alberta	119,050	137,485	164,275	10.1	10.7	11.4
British Columbia	221,470	247,285	260,220	14.6	15.4	14.9
Yukon	1,875	1,915	2,160	16.3	14.7	15.2
Northwest Territories	2,390	2,215	2,255	17.5	15.7	15.5
Nunavut	2,870	3,355	3,545	37.3	39.3	36.5

Yukon families below the low-income-cut-off (LICO)¹⁶

In 2011, approximately 200 lone-parent families led by women and 15 lone-parent families led by men were living below the low-income cut-off (LICO) in Yukon. There were approximately 450 single women and 655 single men living below the LICO. In Yukon, the LICO for lone-parent families is \$15,176 for families led by women and \$13,445 for families led by men. The LICO for single individuals age 15+ is \$7,539 for women and \$7,635 for men.

¹⁶ Yukon Women's Directorate – Indicators of Yukon Gender Equality

Number of Yukon families in low income, by selected family type, 2011



Yukon Housing Corporation – social housing waitlist

Also, another relative Yukon factor that demonstrates the impacts of core housing need within Yukon communities Yukon Housing Corporation’s increasing social housing waitlists. Eligibility for social housing is based on Household Income Limits (HILs) with points being awarded based on need: mobility, medical relocate, victims of violence, homelessness. As total household income is a key determinant of social housing eligibility, clients solely with income affordability needs continue to increase as seen in the table below.

Social Housing Waitlist – Historic Data 2014-2019						
	August 2014	August 2015	August 2016	August 2017	August 2018	August 2019
Communities	11	19	18	21	41	59
Whitehorse	126	93	96	195	248	232
Totals	137	112	114	216	289	291

Yukon's housing priorities

The following guiding documents align with the Government of Yukon's housing priorities and with the 10-year National Housing Strategy and will shape the focus of implementation for the next ten years. Yukon's priorities are set out in the following policy documents:

- Housing Action Plan for Yukon: 2015-2025
 - Vision 2025: A Yukon where diversity and abundance of housing options increases the health and stability of all individuals and communities
 - Pillar 1: Housing with Services – Help people gain and maintain housing with services.
 - Pillar 2: Rental Housing – Increase access to adequate and affordable market and non-market rental housing and supports for tenants and landlords.
 - Pillar 3: Home Ownership – Increase and diversify home ownership options
- Safe at Home: a community based action plan to end and prevent homelessness
 - Vision: A compassionate community working together to end and prevent homelessness, where everyone has a safe and affordable place to call home and can readily access the supports they need, when needed. Ending and preventing homelessness is possible.
 - Increasing the supply of safe, stable and affordable housing options.
 - Access to housing and programs and services within a system of care.
 - Strengthening community support and engagement.
 - Preventing homelessness, improving data collection and evaluating success of systems.
- Bringing the Future into Focus: Yukon Housing Corporation strategic plan 2018-19 to 2022-23
 - Vision: Deliver housing solutions that contribute to healthy, sustainable, inclusive communities.
 - Goal 1: Be a trusted partner by engaging in housing partnerships and achieving housing solutions that contribute to healthy communities.
 - Goal 2: Community housing renewal and rebalancing by addressing aging infrastructure and shifts in housing needs, priorities and programming.
 - Goal 3: Strengthen Corporate Stewardship - By aligning operational activities to achieve government priorities through client service and program delivery.
- Government of Yukon enduring priorities
 - Our people-people centered approach to wellness helps Yukoners thrive.

- Our strategic investments build healthy, vibrant, sustainable communities.
- Our strong government-to-government relationships with First Nations foster reconciliation.
- Our diverse growing economy provides good jobs for Yukoners in an environmentally responsible way.
- Mandate letter for the Minister responsible for Yukon Housing Corporation
 - Work with municipalities and First Nations governments to implement the *Housing Action Plan*.
 - Increase affordable housing options across the territory, including:
 - making effective use of federal funding to support housing
 - extending the life of the Municipal Matching Rental Construction Program.
 - Adopt a Housing First strategy for vulnerable populations, such as those affected by poverty, addictions or mental health problems.
 - Modernize the Government of Yukon's approach to the provision of staff and social housing and collaborate with the private sector to develop strategies for program delivery which support community economic growth.

Over the next three years, Yukon's priority to lift Yukoners out of core housing need and remove clients from Yukon Housing Corporation's wait list, which will be seen through the increase in affordable housing units, partnering with local developers, and the enhancement of Yukon Housing Corporation's rent supplement program. Additionally, housing adequacy will be addressed through the renovations of social housing stock and funding programs to support repairs/retrofits to First Nations government housing stock. As well, the priority to work with partners to leverage housing options will see the creation and expansion of affordable rental housing and home ownership options. Yukon's priorities to renew, rebalance and partner on affordable housing projects with the lens to modernizing Yukon Housing Corporation's housing portfolio to community housing has timely alignment with the *National Housing Strategy* priorities.

Section 1.3 Description of Yukon consultation process

Yukon has a ten-year *Housing Action Plan (HAP) for Yukon 2015-2025* that sets the housing sector priority areas with goals and objectives. The three areas of focus are:

- Pillar 1: Housing with Services – Help people gain and maintain housing with services.
- Pillar 2: Rental Housing – Increase access to adequate and affordable market and non-market rental housing and support for tenants and landlords.
- Pillar 3: Home Ownership – Increase and diversify home ownership options.

The HAP was developed in conjunction with the housing stakeholder sector, municipalities, First Nations governments and the federal government. An implementation committee was struck and is comprised of:

City of Whitehorse
Association of Yukon Communities
Whitehorse Chamber of Commerce
Yukon Chamber of Commerce
Canadian Imperial Bank of Commerce
Canada Mortgage and Housing Corporation
Kwanlin Dün First Nation
Tr'ondëk Hwëch'in First Nation
Community Services – Government of Yukon
Health And Social Services – Government of Yukon
Energy Mines and Resources – Government of Yukon
Yukon Housing Corporation – Government of Yukon
Challenge Disability Resource Group
Yukon Chamber of Commerce
Yukon Council on Aging
Yukon College
Yukon Anti-Poverty Coalition
Yukon Residential Landlord Association
Yukon Real Estate Association
Yukon Housing Corporation Board of Directors

Alongside the HAP, four Government partners – City of Whitehorse, Kwanlin Dün First Nation, Ta'an Kwäch'än First Nation and the Government of Yukon through an extensive community consultative process co-developed the *Safe at Home Plan to End and Prevent Homelessness* which was launched in November of 2017. This plan will guide the work under Employment and Social Development Canada's (ESDC) new *Reaching Home* plan. Although ending homelessness is about far more than just housing, it is important to note that housing does play a key role and a priority area in the plan is to increase the supply of safe stable and affordable housing options.

In April 2018, Yukon Housing Corporation launched its five-year strategic plan *Bringing the Future into Focus 2018-19 to 2022-23*. Both external and internal stakeholders, including our rural community managers, helped shape the Corporation's five-year path. As a result of the input provided into the Strategic Plan there are three key goals which now guide our housing priorities and have informed our 3-year plan, our partnership and capital projects, as well as our operational delivery: Be a trusted housing partner, community housing renewal and rebalancing; and strengthen corporate stewardship.

As a partner, the Government of Yukon's Department of Health and Social Services, Continuing Care division has facilitated and Aging in Place consultation process – starting with a summit in June 2018 followed by rural community consultations with a final summit in held in January 2019. Although several key themes emerged two notable connections were: staying at home longer, and a variety of housing options. An Aging in Place Action Plan for Yukon is now in development.

As well, Yukon Housing Corporation, since 2014, continues to host a stakeholder based Accessibility Advisory Committee that provides advice on barrier-free and accessible unit design, as well as inclusion of accessibility inclusion features in programming options. This committee is co-chaired by Yukon Housing Corporation and Challenge Disability Resource Group. The committee members are:

- Yukon Housing Corporation
- Department of Health and Social Services
- Challenge Disability Resource Group
- Yukon Council on Aging
- Golden Age Society
- Yukon Association for Community Living
- People First of Yukon

In August 2018, the HAP Implementation Committee along with other key housing stakeholders were brought together to review the *Housing Action Plan* and to refresh the priorities for the next three years. A “2020 Refocus: Yukon Housing Action Plan” report was developed that has provided direction for the next three years for both the *Housing Action Plan* as well as the Canada Mortgage and Housing Corporation (CMHC)-Yukon Bilateral Agreement action plan.

The *Housing Action Plan*, the *Safe at Home Plan to End and Prevent Homelessness*, the Corporations’ strategic plan, the Aging in Place consultations and the HAP refocus report are the basis of multiple consultations throughout the Yukon and have established the housing priorities for Yukon for the next three years 2019-2022.

Through our partnerships we received key areas for consideration. A snapshot of some of the actions underway as a result of the consultation process are:

What we heard:	Actions as a result:
Need to address the waitlist numbers for Yukon Housing Corporation rent-geared –to – income social housing	There is a focus on Yukon Housing Corporation new builds. The opportunity to build an up to 48 unit in Whitehorse, a 10-plex in Old Crow, a 6-plex in Carcross, as well as to examine options for purpose-built housing in Watson Lake.
Need to include Yukon communities in new housing opportunities	Three communities are included in the five-year capital plan. Old Crow, Carcross and Watson Lake. We are supporting First Nations governments throughout the Yukon communities with the extension of the First Nations Partnership Program (2019-2020) for renovating existing housing or developing new housing.

Need to be responsive to seniors' housing options	The new builds will be built to accessibility standards and are intended to be utilized by multi-generational clients – inclusive of units specific to aging in place. Yukon Housing Corporation's Housing Initiatives Fund program is proud to partner with local developers and looks to support projects that may have purpose-built seniors' housing units.
Need to leverage partners and not compete with the local market – do not interfere with the 'business of business'	<p>We are a strong supporter of leveraging partnerships as seen as a goal that was developed in Yukon Housing Corporation strategic plan; "Be a trusted housing partner by engaging in housing partnerships and achieving housing solutions that contribute to healthy communities."</p> <p>As such, Yukon Housing Corporation is running a variety of programs to allow the housing sector to develop affordable housing throughout the Yukon:</p> <ul style="list-style-type: none"> • First Nations Partnership Program • Housing Initiatives Fund • Municipal Matching Rental Construction Program • Developer Build Loan

Section 1.4 Description of how Yukon meets funding principle:

“How funding, actions and activities under this Agreement will create livable and inclusive communities by supporting Social Housing and housing that is affordable and easily accessible to health services, education, early learning and child care facilities, employment opportunities, and public transit where provided or available in the community.”

Yukon Housing Corporation seeks to fulfill the Government of Yukon’s enduring priority for strategic investments that build healthy, vibrant, sustainable communities, this also takes into account rural and remote communities and to work within municipal Official Community Plans (OCPs).

As such, funding under this agreement will be used to complete construction of the first Housing First building in Whitehorse, develop an up to 48 units of mixed-income rental housing in downtown Whitehorse, build community housing in Old Crow, and support a variety of other social and affordable housing programs including rent supplements. Each of the initiatives above will provide housing subsidies to lower-income tenants allowing them to access housing that is affordable to them.

The Housing First building and the 48 multi-unit mixed income rental development will both be located in downtown Whitehorse within walking distance of health services, education, early learning and child care facilities, employment opportunities and public transit.

The facility in Old Crow will provide community housing, a first for citizens in this rural and remote community. Old Crow is a small, walkable community but the services available to citizens are limited. This project will improve access to housing options with access to health, education and other supports.

Additional projects that will be developed based on Government of Yukon net new funds are social housing unit conversions that will follow densification principles and convert single detached housing into duplexes, and focus on barrier free and accessibility features.

An annual Housing Initiatives Fund will support the development of new housing projects by leveraging grant funds with private sector funds. Terms of the development include accessibility and energy efficiency requirements, along with a commitment to be affordable for 20 years. New housing projects will occur throughout the Yukon and expand affordable housing options for Yukoners.

Approval for funding: Housing Initiative Fund (HIF) 2019

Project Community	HIF Request	Number of Affordable Units
Whitehorse	\$ 500,000	10
Whitehorse	\$ 350,000	7
Whitehorse	\$ 50,000	1
Whitehorse	\$ 420,000	12
Watson Lake	\$ 350,000	7
Haines Junction	\$ 400,000	8
Whitehorse	\$ 500,000	10
Whitehorse	\$ 400,000	8
Dawson City	\$ 400,000	4
Carmacks	\$ 200,000	4
Total	\$3,570,000	71

Community engagement will support the scope for a future Watson Lake development. The community housing project will utilize the principles of housing with services; increasing the opportunity for citizens to stay in their community and receive the supports they need within that community.

As well, a new opportunity around deployable housing units will be investigated to explore the feasibility of deployable units that can be transported to communities most in need of housing, at

given points in time, can be attained. Allowing for flexibility and the opportunity to increase community housing as needed.

The Government of Yukon is actively working with First Nations governments and is supporting First Nations governments to improve their housing stock. As such, the Government of Yukon will continue (previously provided through the federal government) with the First Nations Partnership Program for an initial year as a transition program, until the *First Nations National Housing and related Infrastructure Strategy* under the distinctions-based Indigenous housing strategies and its funding. The federal First Nation housing strategy funding should be committed through nation-to-nation allocations by the federal government. In the meantime, the First Nations Partnership Program has provided opportunities for First Nations governments to repair existing units or build new units, with a focus on enhancing the wellness of the community.

A mixed-use housing project, under development by Challenge Disability Resource Group is receiving Government of Yukon funds towards the development and build of 46 affordable one-bedroom units and 7 affordable home ownership units. This project is anticipated to create a ripple movement across the housing continuum as clients become housed and move from overcrowding situations, shelters, transition housing, inadequately housed situations, and from the Yukon Housing Corporation waitlist.

Finally, through Yukon Housing Corporation's modernization of staff and social housing there is an opportunity to shift the Corporation's housing stock under the umbrella of community housing. The vision for community housing is the creation of housing (inclusive of non-profit, co-operative and public housing) that is guided by common principles outlined in the *National Housing Strategy* to ensure support for modern, efficient and effective systems that encourages social inclusion and is economically and socially sustainable¹⁷.

Through the action plan programs, projects and partnerships there will be development of new housing units and rebalancing of existing housing stock in the Yukon, which will directly contribute to the growth in our local economy. The advancement of these housing initiatives will help create jobs, supports the Government of Yukon's enduring priority "Our diverse, growing economy provides good jobs for Yukoners in an environmentally responsible way", and will provide room for the economy to grow by ensuring an increase in housing options.

¹⁷ As defined in the 2018 Housing Partnership Framework (multilateral agreement)

Section 1.5 Description of how Yukon meets funding principle:

“How funding, actions, and activities under this Agreement will promote accessibility, environmental sustainability, energy efficiency and local employment benefits.”

Yukon Housing Corporation has secured funding through Environment Canada and is accessing funding for housing projects under the Low Carbon Energy Fund.

Project Title	Project Description	Greenhouse Gas Reductions Estimates (Tonnes CO₂e/year)
First Nations Residential Retrofits and Capacity Development	A program delivered by the Government of Yukon (Yukon Housing Corporation) that will identify candidate homes in the First Nation residential sector, and undertake efforts in partnership to complete these retrofits.	1,365
Yukon Housing Corporation social and staff housing retrofits	A project to undertake a minimum of two distinct retrofit projects aimed at improving the energy efficiency of key Yukon social and staff residential buildings.	1,063

Also, Yukon Housing Corporation is committed to ensuring all new buildings that are constructed are fully accessible or barrier free. We consult with an Accessibility Advisory Committee and incorporate their recommendations into the design of all new residential constructions. We are also committed to ensuring all new constructions are energy efficient and exceed the energy efficiency requirements set out in the National Building Code by building to an EnerGuide 85¹⁸ standard.

¹⁸ Yukon Housing Corporation is currently working to revise standards to reflect recent changes to the EnerGuide ranking system

Section 2: Yukon Action Plan initiatives

All projects identified under the Yukon delivered initiatives are subject to annual budget appropriation, continuous review for implementation based on community needs, and where operationally viable.

All initiative programs and projects align with both the *National Housing Strategy* and the *Housing Action Plan for Yukon*. Yukon housing stakeholders, under the *Housing Action Plan for Yukon*, agreed to ensure there was a way to prioritize housing needs through the development of a list of user groups as a base starting point. The prioritization of housing needs has now been interwoven into the projects that are set to be developed under the four federal initiatives and align with the federal priority to promote social inclusion and address vulnerable sub-populations; with specificity to targeting the unique needs of women and girls. Yukon's priority housing needs user groups are listed below:

PRIORITIZING HOUSING NEEDS

The Working Group Committee for Pillar One felt that the prioritization of user groups for placement in housing with services is a necessary, albeit challenging, task. In 1.1a and b, the Housing Action Plan commits to meeting this challenge, using the following user groups as a starting point (listed in no particular order):

- > People with mental disabilities (FASD, permanent cognitive disabilities, developmental delays, dementia, acquired brain injuries, etc.)
- > People with physical disabilities
- > Elderly people
- > People with mental health and behavioural issues (including trauma)
- > People with addictions issues
- > Victims of violence and abuse
- > People exiting justice and correctional facilities
- > People marginalized by poverty/social exclusion

The prioritization of groups will require attention and sensitivity to gender and maintaining the integrity of family units.

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¹⁹ *Housing Action Plan for Yukon* p.19

Our three new builds in the coming years will look to include specifics that support purpose-built features for the unique needs that support Yukon's demographics. Through the functional planning phase, Yukon Housing Corporation will ensure design features are included to support our most vulnerable citizens and will look to replicate the best practices as learned from our purpose-built seniors housing and our Whitehorse Family Affordable Housing Project²⁰.

In preparation for identifying projects that align with the four federal initiatives, Yukon Housing Corporation has an established Capital Asset Management Plan (CAMP). The asset plan allows the corporation to identify what housing stock needs upgrading, new builds that align with end of economical life, new builds that align with client need, and annual growth required in the capital budget. As well, the Government of Yukon has a five-year capital budgeting cycle, allowing for the opportunity to properly forecast and plan for both asset management and financial sustainability.

Section 2.1: Yukon Priorities Housing Initiative

For the first three years under the CMHC-Yukon Bilateral Agreement, Yukon Housing Corporation intends to direct funding from the Yukon Priorities Housing Initiative towards the construction of two new Yukon Housing Corporation owned housing projects. This federal funding will supplement significant capital investments from the Government of Yukon. The first project is a 10-unit community housing project for Old Crow citizens, Yukon's northernmost and only fly-in community (pop. 262²¹) and is home to the Vuntut Gwitchin First Nation government, there is no local municipal government. The second is a rental unit development of an up to 48-unit building in Whitehorse, Yukon's capital city. Both of these new facilities will be owned and operated by the Government of Yukon.

These two projects will promote social inclusion with a lens to supporting design functions for our vulnerable citizens:

- The Old Crow community housing project will include a spectrum of housing options from affordable rental units for community members who wish to live independently to those who wish to age-in-place and move to end-of-life care. There are limited housing and health care options for the elderly in Yukon's rural communities, it is common for seniors to move to Whitehorse where the majority of these services are located. As a community housing unit, it can house elders who are a valuable community asset and will help to promote a community where residents of all ages are able to thrive and opportunities for intergenerational learning are protected. This project is operationally contingent on an ice-road being built.

²⁰ Completed in 2010, the residence provides accommodation for up to 32 single parent families and programming options for tenants. Following a tenant needs assessment and recommendations on how best to improve the delivery of programming for families, an expression of interest seeking a service provider external to government was issued by the Women's Directorate (WD).

²¹ Yukon Bureau of Statistics 2019, Q1 Population Report

- The Whitehorse project will provide mixed-income rental housing targeted to households with a range of incomes to create a socially inclusive, diverse, financially sustainable community housing residential development.

Where possible, Yukon Housing Corporation is committed to ensuring all new buildings constructed are fully accessible or barrier free. We consult with an Accessibility Advisory Committee and incorporate their recommendations into the design of all new residential constructions. We are also committed to ensuring all new construction is energy efficient and exceed the energy efficiency requirements set out in the National Building code by building to an EnerGuide 85²² standard.

Section 2.2: Northern Housing for the Territories Initiative

For the initial year, 2018 – 2019, and the subsequent three years²³ under the CMHC-Yukon Bilateral Agreement, Yukon Housing Corporation intends to direct funding received under the Northern Housing for the Territories Initiative towards two main initiatives. First, a portion of the funding is being used to complete construction of Yukon's first congregate-site Housing First project in Whitehorse. This project was announced in November 2017 and construction has been funded primarily through the CMHC-Yukon Investment in Affordable Housing (IAH) Agreement. Second, to coincide with the Canada Housing Benefit which will be introduced in April 2020, Yukon Housing Corporation will add a portion of the Northern Housing funding to Government of Yukon's ongoing funding for rent supplements. The remainder of the funding will be used to support a variety of social and affordable housing projects, Yukon Housing Corporation may consider the following initiatives to ensure the success of both existing and new programs: a Home Repair Grant for low-income homeowners, a Landlord Damage Fund to support landlords renting to vulnerable individuals, rent supplements attached to projects developed by third party organizations in Whitehorse and communities, and rebalancing existing Yukon Housing Corporation buildings.

Yukon has embraced the housing first principles and coordinated system of access. With homelessness as an extreme example of social exclusion, several of the initiatives that Yukon Housing Corporation intends to fund under the Northern Housing Initiative will support this priority area to address homelessness and foster social inclusivity. In particular, the enhanced and revised rent supplement program will be important to support the success a coordinated system of access. More generally, this program will promote mixed-income, socially diverse and inclusive communities, with a predominance in supporting our most vulnerable citizens.

Continuing Yukon Housing Corporation's rent supplement program will preserve affordability of units for low-income households. Households in receipt of a rent supplement can continue to

²² YHC is currently working to revise standards to reflect recent changes to the EnerGuide ranking system

²³ Four years of the Northern Housing Fund equals \$9.6 million (2018 – 2022)

access housing provided by the private sector and Yukon Housing Corporation can focus on financial and structural maintenance of the stock we directly own and operate. A Home Repair Grant will make housing costs more affordable for low-income home owners allowing these families to remain in their homes and reducing the demand for social housing.

Yukon Housing Corporation's ongoing work to renovate existing social housing stock (for example: converting single family homes into duplexes) will help to modernize the social housing sector by expanding the number of social housing units and better matching the family size and composition of clients on our waitlist.

Section 2.3: Canada Community Housing Initiative

For the first three years under the CMHC-Yukon Bilateral Agreement, Yukon Housing Corporation intends to direct funding received under the Community Housing Initiative towards two social housing projects. Initially the funds will partner with the Yukon Priorities Housing Initiative fund to help support the design for the mixed-income community housing development of a 10-unit building in Old Crow. The second project, with design to start at the end of the three-year funding, is a 6-unit, community housing project, for Yukoners in Carcross (pop 513²⁴) a community about an hour drive to the South of Whitehorse and is home to the Carcross/Tagish First Nation government, there is no local municipal government. Both of these new facilities will be owned and operated by the Government of Yukon.

These two projects will promote social inclusion with a lens to supporting design functions for our vulnerable citizens:

- The Old Crow community housing project will include a spectrum of housing options from affordable rental units for community members who wish to live independently to those who wish to age-in-place and move to end-of-life care. There are limited housing and health care options for the elderly in Yukon's rural communities, it is common for seniors to move to Whitehorse where the majority of these services are located. As a community housing unit, it can house elders who are a valuable community asset and will help to promote a community where residents of all ages are able to thrive and opportunities for intergenerational learning are protected. This project is operationally contingent on an ice-road being built.
- The Carcross 6-plex will provide community housing units inclusive of supporting elders to age-in-place. There are limited housing options in Yukon's rural communities, it is common for seniors to move to Whitehorse where the majority of these health services are located. Elders are a valuable community asset, this facility like the facility in Old Crow

²⁴ Yukon Bureau of Statistics 2019, Q1 Population Report

will help to promote a community where residents of all ages are able to thrive and opportunities for intergenerational learning are protected.

Where possible, Yukon Housing Corporation is committed to ensuring all new buildings constructed are fully accessible or barrier free. We consult with an Accessibility Advisory Committee and incorporate their recommendations into the design of all new residential constructions. We are also committed to ensuring all new construction is energy efficient and exceed the energy efficiency requirements set out in the National Building code by building to an EnerGuide 85²⁵ standard.

Section 2.4 Canada Housing Benefit

The Canada Housing Benefit is currently being co-developed by CMHC and Yukon Housing Corporation. The benefit is anticipated to run from April 1, 2020 – March 31, 2028.

From the Housing Partnership Framework that was endorsed in April 2018:

- Eligible use of funds will entail affordability support for households and/or individuals and administrative costs up to a maximum of 10%.
- Cost matching requirements follow the Housing Partnership Framework²⁶ principles with the following modifications:
 - Cost-matching will take the form of direct affordability assistance to households and/or individuals; and
 - Required provincial or territorial cost matching, must come from the PT and/or municipalities, excluding funding from CMHC and other federal sources.
- PTs will have an opportunity to co-develop, cost-match and deliver a Canada Housing Benefit for implementation in 2020-21, based on PT context and circumstances and aligned with National Housing Strategy principles. For example, the benefit will be delivered to households or individuals; it will be suitable to the household and aligned with the principles and goals of the National Housing Strategy (e.g. to reduce severe housing need); and it will protect against inflationary impacts through measures such as being prioritized in community housing or becoming progressively portable over time.

²⁵ YHC is currently working to revise standards to reflect recent changes to the EnerGuide ranking system

²⁶ Housing Partnership Framework <https://www.newswire.ca/news-releases/federal-provincial-and-territorial-ministers-endorse-new-housing-partnership-framework-679193053.html>

Section 3: Yukon Action Plan Targets and Outcomes

Subject to Government of Yukon's annual budget appropriation.

Section 3.1: Targets and Outcomes Expected Results Overall

Outcome	Expected Results	Target (Units)								
		Year 1 Target and Funding (\$000)		Year 2 Target and Funding (\$000)		Year 3 Target and Funding (\$000)		3 Year Cumulative Total Target and Funding (\$000)		2019/20 - 2027/28 Target
Maintain/ increase Social Housing supply ²⁷	Units continue to be offered in Social Housing ²⁸	0	\$900	23 ²⁹	\$900	0	\$900	23	\$2,700 ³⁰	543 ³¹
	Expand Social Housing Units overall by 15% ³²	20 ³³	\$4,650	2 ³⁴	\$350	60 ³⁵	\$21,500	82	\$26,500	81 ³⁶
Repair existing stock	At least 20% of existing Social Housing Units repaired	30	\$300	30	\$300	30	\$300	90 ³⁷	\$900 ³⁸	108 ³⁹
<i>P/T additional outcomes</i>	<i>P/T results</i>	Year 0-1	Year 0-1							9 Year Avg.
	<i>New Units</i> ⁴⁰	282	\$15,850	75	\$5,450	133	\$27,100	490	\$48,400	1,103
	<i>New Renos</i>	50	\$4,100	40	\$2,200	40	\$2,200	130	\$8,500	292
	<i>New Rent Supps</i> ⁴¹	16	\$200	75	\$900	75	\$900	166	\$2,000	373

²⁷ Does not include rent supplements – please refer to last row in Section 3.1 table or Section 3.2

²⁸ Units in this section started in 2018 as 543 units that were still on federal agreement under the Social Housing Agreement (SHA)

²⁹ 2020-2021 there will be 23 Social Housing Units that come off of the original SHA

³⁰ 520 Units will continue to be offered as Social Housing – YHC will at minimum maintain a capital budget of \$900K/year to support over 700 social housing units

³¹ By the end of 2027/28 all YHC Social Housing units will be off of federal agreement (SHA).

³² Units under expansion will be PT-administered rent assisted units provided to low-income households

³³ 2018/19 & 2019/20 – 4 new SH | 2019-20 – 16 HF Units = 20 new units

³⁴ 2 new unit conversions

³⁵ Mixed-income 48-unit build | 10 units Old Crow | 2 new SH

³⁶ Intended targets are to meet 15% new construction in 10 years = 81 new units | future reporting and agreements to reflect actuals per year

³⁷ Approx. 30 social housing units a year will receive repairs, depending on the repair type a unit may receive a different type of repair each year in the three-year cycle

³⁸ Net new capital funds for 2019-2022 capital repairs to social housing units

³⁹ 20% target for ten years results in a minimum of a 108 units – we anticipate more units than the minimum will be achieved and will be able to update this in the next bilateral agreement (2022-2025)

⁴⁰ Includes units from leveraged funds under HIF, MMRCF, FN Partnership programs

⁴¹ Rent supplements totals are represented as a one year total – actuals may vary as rent supplements are handed out to clients for multiple years (see Section 3.2 for specifics)

Section 3.2: Expected number of households by initiative

Initiative	Target (Households)				
	Year 1	Year 2	Year 3	3 Year Cumulative Total	2019/20 - 2027/28 Target (9 yr. avg.)
Yukon Priorities Housing Initiative	--	--	58 ⁴²	58	148 ⁴³
Northern Housing for the Territories Initiative*	Year 0-1 52 ⁴⁴	85 ⁴⁵	85 ⁴⁶	222	480 ⁴⁷
Canada Community Housing Initiative (CCHI)	--	--	0 ⁴⁸	--	210 ⁴⁹
Canada Housing Benefit ⁵⁰	--	TBC	TBC	TBC	To be developed
Total	52	85	143	280	838

Section 3.3: Community targets and outcomes 2018-2022

Community	Target	Funding (\$000)	Fund
Old Crow	10-plex	\$6,500	Yukon Priorities/ Government of Yukon
Carcross	6-plex	\$3,200	CCHI/ Government of Yukon
Whitehorse	up to 48 units	\$18,800	Yukon Priorities/CCHI/Government of Yukon
Whitehorse (Challenge Disability Resource Group)	46 units affordable rental 7 units affordable home ownership	\$7,670.9 (Total \$18,957.9)	Government of Yukon (Other sources \$11,287)
Various	TBC	\$6,000 \$1,500 \$2,800 \$14,400	Municipal Matching First Nation Partnership Unit Conversions Housing Initiatives Fund

⁴² Design for 10 units Old Crow begins in Year 1 | Design for 48 mixed-use units in Whitehorse begins in Year 1 – Build in Year 2 and Occupancy in Year 3

⁴³ 9 Year total funds \$7,433,3000/\$50,000 average per household = 148 households

⁴⁴ Year 0 = 10 Renovations and 16 Households Rent Supplements | Year 1 = 10 Renovations and 16-unit Housing First Building

⁴⁵ 75 Households – rent supplements | 10 Renovations

⁴⁶ 75 Households – rent supplements | 10 Renovations

⁴⁷ 10 year total funds \$24,000,000/\$50,000 average per household = 480 households

⁴⁸ Design 6 Units in Carcross – occupancy will occur in future years

⁴⁹ 9 year total funds \$10,526,800/\$50,000 average per household = 210 households

⁵⁰ Targets for Canada Housing Benefit to be added following co-development.

Section 4: Yukon Action Plan Indicators

Subject to Government of Yukon's annual budget appropriation.

Section 4.1: Planned cost-matching

Initiative	Planned Cost-Matched Funding			
	Year 1 (\$000) ⁵¹	Year 2 (\$000)	Year 3 (\$000)	Year 4 (\$000)
Yukon Priorities Housing Initiative	\$1,658.6	\$1,063.4	\$899.6	\$895.0
Canada Community Housing Initiative	\$52.5	\$177.6	\$238.9	\$326.5
Canada Housing Benefit ⁵²	\$0.0	\$584.3	\$749.2	\$1,154.6

Section 4.2: Planned funding and indicators for targets

Indicator: Number of households for which Housing Need is addressed	Target (Households)								
	Year 1 Target and Funding (\$000)		Year 2 Target and Funding (\$000)		Year 3 Target and Funding (\$000)		3 Year Cumulative Total Target and Funding (\$000)		2019/20 - 2027/28 Target
	#	(\$000)	#	(\$000)	#	(\$000)	#	(\$000)	
New Construction	(Year 0-1) 282 ⁵³	\$15,850	75 ⁵⁴	\$5,450	133 ⁵⁵	\$27,100	490	\$48,400	81 ⁵⁶

⁵¹ Planned eligible cost-matched funding in 2018-19 will be reflected here along with planned eligible cost-matching in 2019-20.

⁵² Planned cost-matched funding for Canada Housing Benefit to be added following co-development.

⁵³ 20 units social housing | 262 new units from leveraged funds under Yukon Government cost matching - the MMRCP, HIF

⁵⁴ 2 units social housing | 73 new units from leveraged funds under Yukon Government cost matching - the MMRCP, HIF

⁵⁵ 60 units social housing | 73 new units from leveraged funds under Yukon Government cost matching - the MMRCP, HIF

⁵⁶ Intended targets are to meet 15% new construction in 10 years = 81 new units | future reporting and agreements to reflect actuals per year

Repaired/ Renewed	50 ⁵⁷	\$4,100	40 ⁵⁸	\$2,200	40 ⁵⁹	\$2,200	130 ⁶⁰	\$8,500	108 ⁶¹
<u>Affordability Assistance</u>									
<i>Project based subsidy</i>	30	\$437	30	\$327	--	--	60 ⁶³	\$764	TBC ⁶⁴
<i>Affordability Assistance to the household⁶²</i>	16	\$200	75	\$900	75	\$900	166 ⁶⁵	\$2,000	TBC ⁶⁶
Total	378	\$20,587	220	\$8,877	248	\$30,200	846	\$59,664 ⁶⁷	TBC ⁶⁸

Indicator: Housing units considered accessible ⁶⁹	Target (Units)								
	Year 0 - 1 Target and Funding (\$000)		Year 2 Target and Funding (\$000)		Year 3 Target and Funding (\$000)		3 Year Cumulative Total Target and Funding (\$000)		2019/20 - 2027/28 Target (9 yr. avg.)
	Units	(\$000)	Units	(\$000)	Units	(\$000)	Units	(\$000)	
New	30	\$7,800	7	\$2,200	65	\$28,100	102	\$38,100	120 ⁷⁰
Repaired/ Renewed	15	\$300 ⁷¹	15	\$300	15	\$300	45	\$900	135 ⁷²
Total	45	\$8,100	22	\$2,500	80	\$28,400	147	\$39,000	255

⁵⁷ 30 units under renovation fund | 20 units in year 0 and year 1 under social affordable projects

⁵⁸ 30 units under renovation fund | 10 units under social affordable projects

⁵⁹ 30 units under renovation fund | 10 units under social affordable projects

⁶⁰ Approx. 30 units a year will receive repairs, depending on the repair type a unit may receive a different type of repair each year in the three-year cycle.

⁶¹ Intended targets are to meet 20% repaired/renewed in 10 years = 108 units| future reporting and agreements to reflect actuals per year

⁶² Rent supplement totals are represented as a one year total – actuals may vary as rent supplements are handed out to clients for multiple years

⁶³ DDDC 30 Households per year (could be the same households year 1 and year 2)

⁶⁴ Will be updated once CHB is finalized

⁶⁵ Rent supplement households per year (could be the same households year 1 through year 3)

⁶⁶ Will be updated once CHB is finalized

⁶⁷ Totals include federal funds, territorial cost matching and territorial net new – totals currently exceed required commitments for the three-year agreement

⁶⁸ Will be updated once CHB is finalized

⁶⁹ Considered accessible in a building as per the local building code.

⁷⁰ Minimum of 7 new units a year for years 4 through 9

⁷¹ Minimum of 1 accessibility repair/upgrade @ 20K from the 300K net new

⁷² Minimum of 15 units a year for years 1 through 9