



Ours To Build On

Housing Action
Plan for Yukon

Housing Action Plan Report

April 2019 – March 2022



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All photos by Alistair Maitland, unless otherwise noted.



Message from the Housing Action Plan Implementation Committee

The past three years bring to mind the old expression, “Life is what happens when you’re busy making other plans.” In early 2020, the Housing Action Plan Implementation Committee was preparing to embark on a five-year review of the Plan, mostly oblivious to the seemingly remote threat of a new virus on the other side of the world. The rest, as they say, is history.

The arrival of COVID-19 forced a re-structuring of many aspects of daily life, including housing. Thousands of Yukoners pivoted to working and/or learning from home as schools, offices and businesses temporarily closed. Other Yukoners’ livelihoods were put on hold, or eliminated altogether, making the payment of housing rents and mortgages challenging. Housing construction projects moved ahead with delays. Organizations serving vulnerable people or the underhoused had to quickly adapt and innovate their operations to ensure safety for both employees and clients.

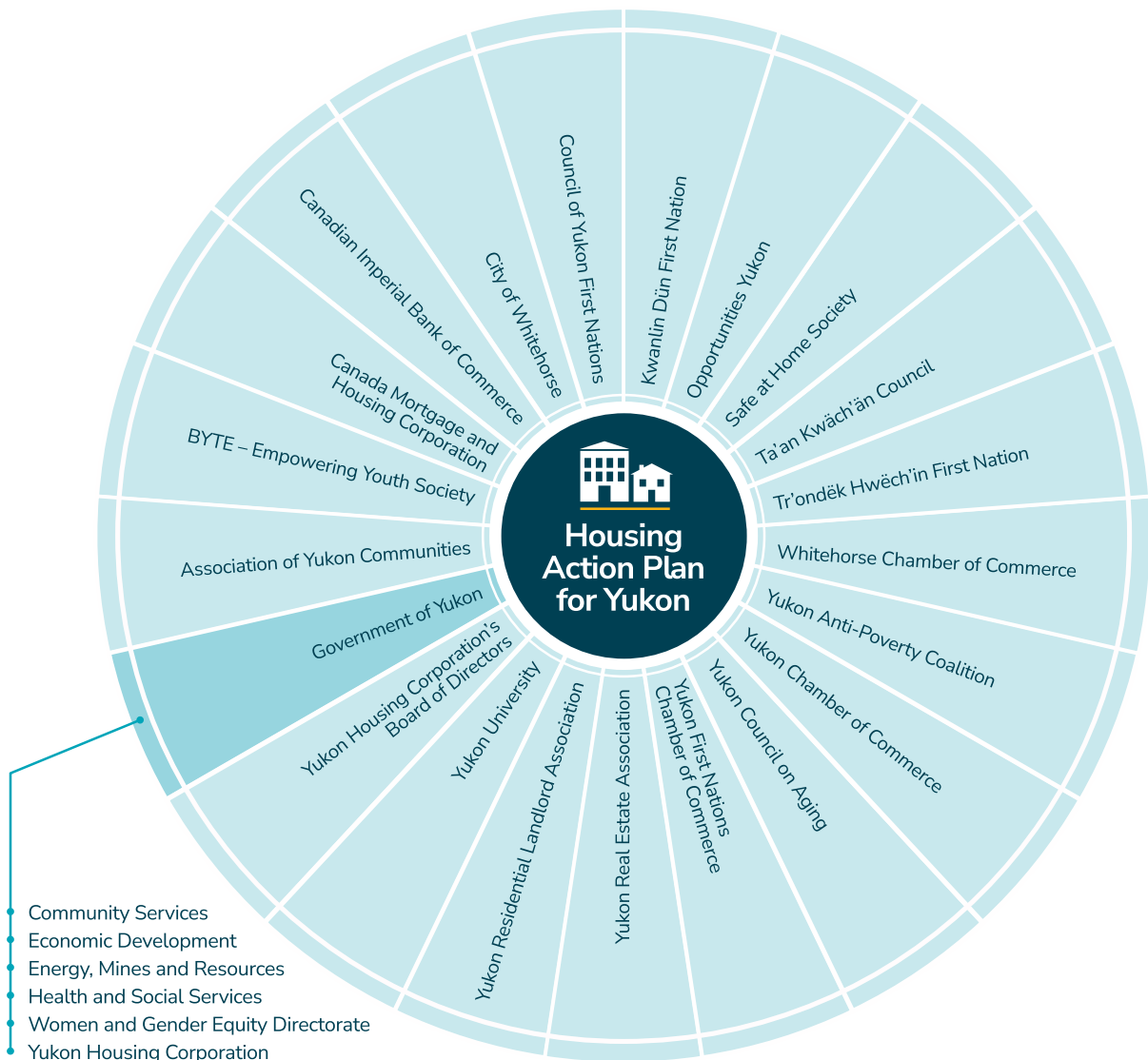
For months, much of our conversation centred around identifying needs and problem solving in this rapidly evolving COVID context. The fact that we can look back on the past three years of HAP implementation and report on progress being made is a testament to Yukoners’ resilience and adaptability. Indeed, a look back at the April 2019 – March 2022 timeframe reveals many housing sector activities worthy of celebration. These include numerous milestones – the long-awaited leasing of First Nation Settlement Land for residential use and record-breaking land lotteries and housing starts among them.

As we prepare this report in early 2022, the experience of COVID, and now the invasion in Ukraine, are front of mind. Nonetheless, we are maintaining forward momentum and turning our attention back to the review that was set aside in 2020. The past few years have seen worrisome trends such as record-high housing prices, and now rising inflation is creating affordability pressures across the economy. We will continue to monitor these developments, identify impacts to Yukoners, and find ways to mitigate them.

We welcome this opportunity to share both successes and challenges with you, and together chart a path towards achieving a more resilient network of housing providers and better housing outcomes for all Yukoners.



HAP Implementation Invited Committee Members



The Broader Housing Landscape

“More than one-third of Canadians between the ages of 18 and 40 no longer believe they will ever be able to own a home.”

The past few years have served as an important reminder of how significantly the Yukon can be impacted by events outside its borders. Housing is no exception. These are some of the key national developments that have influenced the housing sector in Yukon over the past three years.

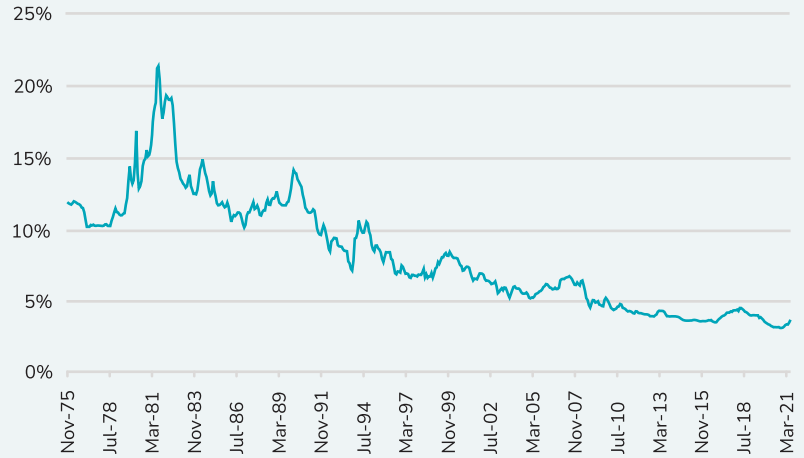
- In 2019, the Government of Canada passed the *National Housing Strategy Act*, which formally established housing as a human right and introduced new funding programs and accountability tools to reach the goal of ensuring that all Canadians have a home that meets their needs by 2030, including:
 - The National Housing Strategy, which set out \$70+ billion in funding for new initiatives like the Co-Investment Fund, Rental Construction Financing Initiative, and more;
 - Creation of a National Housing Council to oversee Strategy implementation; and
 - A Federal Housing Advocate to promote and protect the right to housing in Canada.
- The national average home price stood at \$713,500 in December 2021, marking a 17.7% increase over December 2020 and only a slight drop from the all-time record of \$720,000 set the month previous. As the year closed, the Canadian Real Estate Association noted that there were fewer properties listed for sale in Canada than at any other point on record. The COVID-19 pandemic saw housing price jumps extend beyond Canada’s major metropolitan areas and into medium and smaller communities. A survey conducted by Royal Bank of Canada found that more than one-third of Canadians between the ages of 18 and 40 no longer believe they will ever be able to own a home.
- Canadian households accumulated a record amount of savings during the COVID-19 pandemic as public health restrictions ushered in significant decreases and shifts in spending. This extra COVID-era savings has been estimated at \$280 billion, representing 10% of annual Canadian GDP.
- In June 2021, the Canada Mortgage and Housing Corporation established the Financialization of Housing Solutions Lab to understand links between financialization and housing affordability, confirm priority problems, and develop solutions. The “financialization of housing” is a term that broadly speaks to the linkages between housing and wealth

accumulation and the treatment of housing as a commodity by financial markets and society.

- Canada's inflation rate rose to its highest level in 30 years in December 2021. The Consumer Price Index increased at an annual pace of 4.8%. Higher prices for food, shelter and durable goods are all contributing to the problem. Rising residential building costs are exacerbating affordability challenges in the North, and supply chain disruptions and shortages of materials are creating ongoing delays in construction.
- In response to rising inflation, the Bank of Canada raised its target rate on March 2, 2022, for the first time in three years. Further rate hikes could have significant impacts on homeownership markets: they could sap demand from buyers, generate more burdensome mortgage payments for existing homeowners, and lead to rising inventories and falling prices.
- The 2021 census revealed that the Yukon is the fastest growing province or territory in the country. The territory's population has grown by 12.1% since 2016.

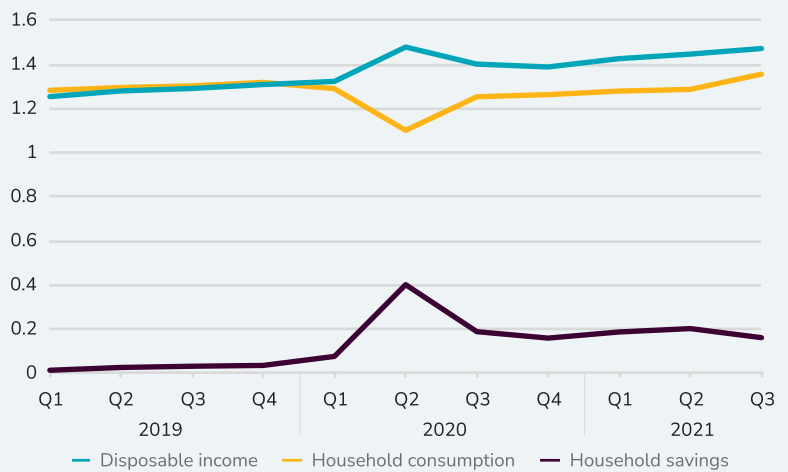
5-year Conventional Mortgage Rate, Canada 1975-2022

Source: Statistics Canada



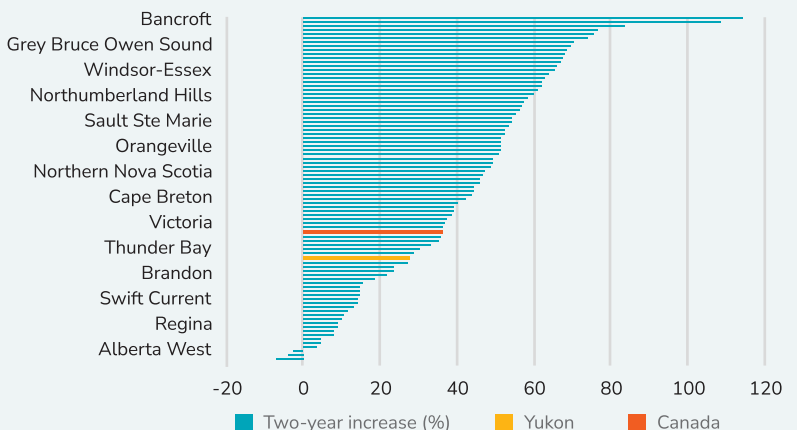
Total Canada Household Spending, Saving and Disposable Income 2019-2021 (\$ trillions)

Source: Statistics Canada



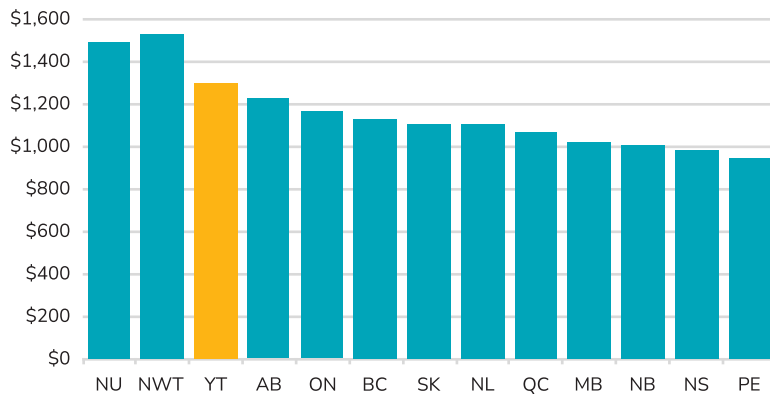
Percent change in home resale price between 2019 Q4 and 2021 Q4

Source: Canadian Real Estate Association



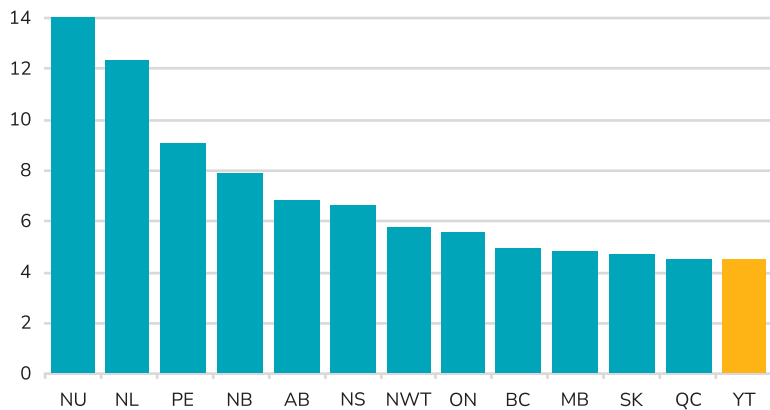
Average Weekly Earnings, 2021

Source: Statistics Canada



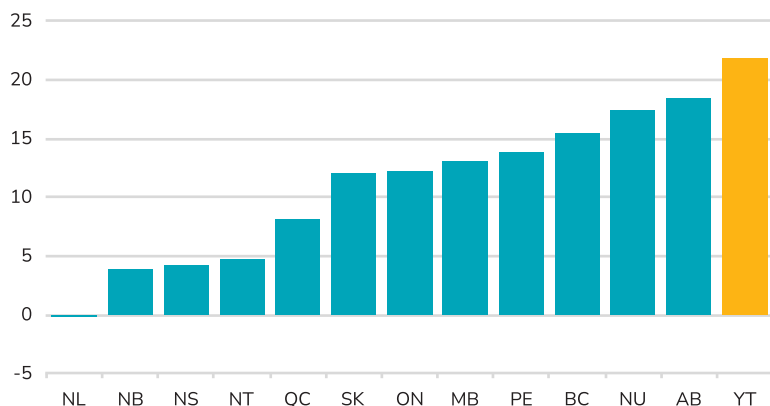
February 2022 Unemployment Rate (%)

Source: Statistics Canada



Population Growth 2010-2020 (%)

Source: Canadian Real Estate Association



National Context

COVID-19 public health restrictions and associated decreases in spending resulted in a boost to Canadians' household savings. This, combined with record low interest rates, helped fuel significant increases in housing prices in smaller rural and larger metropolitan markets across the country. The Yukon was no exception, although its two-year increase came in slightly lower than the national average.

Yukon Context

Yukon's strong population growth, low unemployment and high incomes – combined with COVID-era macroeconomic conditions – pose challenges to housing supply and affordability.

- bankofcanada.ca/2022/03/fad-press-release-2022-03-02/
- housingchrc.ca/en/about-national-housing-strategy-act
- financialpost.com/real-estate/mortgages/listings-at-all-time-low-in-december-as-national-home-prices-push-even-higher
- theglobeandmail.com/business/article-canadian-home-prices-jumped-by-record-266-per-cent-in-2021/
- thoughtleadership.rbc.com/the-great-canadian-savings-puzzle/
- cmhc-schl.gc.ca/en/nhs/nhs-project-profiles/2019-nhs-projects/financialization-housing
- cbc.ca/news/business/inflation-canada-1.6320085

The Plan

VISION: We envision a Yukon where diversity and an abundance of housing options increases the health and stability of all individuals and communities.

Pillar #1 Housing with Services	Pillar #2 Rental Housing	Pillar #3 Home Ownership
GOAL Help people gain and maintain housing with services.	GOAL Increase access to adequate and affordable market and non-market rental housing and support for tenants and landlords.	GOAL Increase and diversify home ownership options.
OBJECTIVES 1.1 Identify and address key gaps in the delivery of housing with services. 1.2 Use education and awareness to increase support for and utilization of current housing with services. 1.3 Increase collaboration and effectiveness among housing and/or related service providers.	OBJECTIVES 2.1 Identify market and non-market rental housing gaps and potential solutions. 2.2 Improve rental outcomes for both landlords and tenants. 2.3 Increase the quantity and quality of market rental housing stock. 2.4 Increase the quantity and quality of non-market rental housing stock.	OBJECTIVES 3.1 Increase utilization of First Nations settlement land for residential purposes. 3.2 Increase consumer knowledge and awareness of home ownership opportunities and challenges. 3.3 Increase the availability and diversity of land for residential development.
Data and Metrics DM.1 Ensure that collective action on housing issues in Yukon is supported by reliable, current data. DM.2 Use data and metrics to monitor progress on the Housing Action Plan (HAP). Implementation IM.1 Ensure a coordinated and adaptable approach to implementing the HAP. IM.2 Foster communication, collaboration, and partnerships. IM.3 Maintain transparency and accountability throughout HAP implementation.		



Report on Progress

The Housing Action Plan's three main pillars – Housing with Services, Rental Housing and Home Ownership – capture the different elements of the housing continuum and help focus reporting on the progress Yukon is making in regards to the Plan.

Multi-Pillar Highlights



Not every action falls neatly under a Housing Action Plan pillar; rather, some originate from, or provide benefits to, multiple points along the broader housing spectrum. These actions are deserving of recognition and, for the April 2019 – March 2022 timeframe, include:

Leadership and advocacy

- In 2019, the Yukon Housing Corporation (YHC) finished its two-year term as co-chair of the Federal, Provincial and Territorial Housing Forum table, making sure northern and First Nation priorities were brought forward in the National Housing Strategy.
- In addition, the YHC continues to act as co-chair for the Open Forum on Homelessness with the Government of Canada.
- In 2020, YHC partnered with Champagne and Aishihik First Nations, Yukon College and the Departments of Justice and Education on the Building Stability initiative. This pilot project built a tiny home at the Yukon College, teaching Yukon Community Corrections program participants construction skills and creating transitional housing for citizen use in Haines Junction.
- In October 2021, YHC hosted a housing summit to explore and activate housing projects and solutions with approximately 100 participants and housing stakeholders.

Cross-sectoral partnerships

- In January 2020, YHC hosted a public information session on recent radon research and how Yukoners can protect themselves from the effects of radon gas. In November of the same year, YHC supported the Yukon Lung Association to provide a subsidy for radon test kits and distributed them free-of-charge in the communities. Radon awareness campaigns are now delivered each November.



Developer Build Loan Program

YHC continued to deliver the Developer Build Loan Program to support developers and housing providers with construction financing for new affordable housing – rental and home ownership – in Yukon communities. Launched in 2018, the program has funded a total of 78 new affordable units to date.

Mixed housing development

- In late 2020, the Government of Yukon issued a Request for Expressions of Interest for the 5th and Rogers site to assess the level of interest and capacity for buying and developing the parcel. On behalf of the Government of Yukon, YHC and the Department of Energy, Mines, and Resources (EMR) are preparing to sell the large lot titled to the Commissioner for development as multi-unit housing.
- Opportunities Yukon (formerly the Challenge Disability Resource Group) broke ground on the Cornerstone Housing Project in spring 2020 with \$5.9 million in grant support and \$3 million through a loan for construction financing from the Government of Yukon. The building will provide 22 supportive housing units, 23 affordable rental units, and 8 market penthouse units with an accessible rooftop garden. Construction completed in spring 2022 and tenanting is currently underway.
- YHC broke ground on its new 4th and Jeckell building in 2020. To promote a more inclusive community, the clients will have a range of incomes and will include families, seniors, and individuals. The application of this new 'mixed income and mixed use' policy is an important step forward in the YHC's Community Housing transformation. The building is scheduled for completion in summer of 2022.
- KBC Normandy Manor was publicly announced March 2, 2021 and received a \$3.5 million from the Government of Yukon to secure 10 units as an additional way to increase housing options for seniors. Once on line, this private facility will provide supportive services, such as meals and hospitality, for Yukoners who do not require full service or long term care.



Education and capacity building

- In February 2020, YHC co-hosted a First Nations housing workshop with Canada Mortgage and Housing Corporation (CMHC) and Crown Indigenous Relations and Northern Affairs Canada (CIRNAC). This workshop continued the discussion on multi-unit residential buildings started at a previous workshop in 2018.
- In November 2020, YHC co-hosted a virtual First Nations housing workshop with Canada Mortgage and Housing Corporation (CMHC), Crown Indigenous Relations and Northern Affairs Canada (CIRNAC) and Indigenous Services Canada (ISC).

Strategic connections

While YHC bears primary responsibility for housing-related issues within Government of Yukon, there are other departments, strategies and plans that connect to various points on the housing continuum. Here are just a few of those connections:

- Our Clean Future (2020) – housing energy retrofits, clean air spaces to protect from wildfire smoke
- Aging in Place Action Plan (2020) – accessibility home modification, income supplements, seniors engagement, independent and supportive housing, culturally relevant housing options
- Putting People First (2020) – social support program evaluation, By-Name List, Alignment of housing under one provider
- Yukon's MMIWG2S+ Strategy (2020) – gender-specific options for safe and affordable housing
- Yukon FASD Action Plan (2019) – a continuum of supportive housing, including for those involved in the justice system
- The Safe at Home Community Plan (2017) – a plan to end and prevent homelessness, it advocates for more community coordination to provide better care for vulnerable people



Pillar #1 – Housing with Services

GOAL: Help people gain and maintain housing with services.

As identified in the Whitehorse Homeless Point-in-Time (April 2021) count, there were:

Between April 2019 and March 2022:





Recent successes related to Pillar #1 include:

Completed Housing with Services projects

- The Yukon's first Housing First project on Wood Street in Whitehorse officially opened in December 2019. Health and Social Services (HSS) organize supportive services for clients in this Housing First model through third party providers. The \$4.1 million, 16-unit building was constructed by YHC. Connective (formerly the John Howard Society Pacific) and the Council of Yukon First nations assumed operations of it in April 2021.
- In 2020, HSS designated the 20 housing units at the Whitehorse Emergency Shelter as long-term/permanent housing, prioritizing those with complex needs. By spring 2020, ten units were allocated for this purpose. The other ten units were held for COVID-19 self-isolation until early 2021, when they were used for long-term/

permanent housing for the prioritized group. By April 2021 all 20 units were housed with permanent residents.

New Housing with Services projects under development

- In June 2021, the Council of Yukon First Nations successfully secured funding from the federal government to build an emergency shelter in Whitehorse for First Nations women and children fleeing family violence. The funding was awarded for both the construction and operating cost of the shelter, which will provide 15 units (32 beds) of low and higher barrier housing.
- KBC Developments broke ground in August 2020 on its Normandy Project – an 84-unit development for seniors in the Takhini neighbourhood of Whitehorse. It was awarded \$500,000 from the Housing Initiatives Fund (HIF) and \$500,000 from the Municipal Matching Rental Construction Program (MMRCP).

- YHC acquired land in Watson Lake in 2021 to build a 10-unit supportive Housing First project, responding to the results of a housing needs assessment. Planning and design for construction is nearing completion, and construction will begin in fall 2022. HSS will work with the community to deliver the supportive services program.
- Tr'ondëk Hwëch'in First Nation was approved for \$900,000 under HIF to construct a Men's Shelter and Transition facility consisting of 10 affordable units in Dawson City.
- The Safe at Home Society received funding, including \$5 million from the Rapid Housing Initiative and \$1 million from HIF, to purchase and renovate the High Country Inn. The building will provide 55-units of permanent, supportive housing for women, youth, and Indigenous Yukoners.
- Ownership of the 14-unit Options for Independence building (4045 4th Ave) was transferred to YHC in 2021. The Corporation now maintains the building while Options for Independence continues to operate housing with supports programming for individuals with FASD and operational funding from HSS.
- Housing providers have continued to develop the By-Name List (BNL), a tool to prioritize the provision of services and housing to those experiencing homelessness based on a common assessment of their individual needs.
- YHC provided the Yukon Anti-Poverty Coalition \$192,000 in funding to hire a Safe at Home Implementation Manager, Housing Stability Worker, Safe at Home Implementation Manager, Seniors' Engagement Specialist and a Coordinated Access Coordinator in 2020-21. YHC entered into an operational agreement of \$99,500 with YAPC in 2021/22 for senior engagement services. HSS and Justice also provided support for the project.

Leadership and coordinated efforts

- The Safe at Home Community Based Plan to End Homelessness took a big step forward with the establishment of the Safe at Home Society in 2019. YHC signed a \$300,000 agreement with the society in 2021/2022 for Coordinated Access, Outreach & Direct Support Services and Administrative Services.
- HSS assumed ownership and operation of the Centre of Hope in downtown Whitehorse from the Salvation Army in early 2019. The transition was made to ensure that the quality and range of programs originally envisioned for the facility would be available.
- The YHC implemented a Winter Emergency Family Housing initiative in 2021-2022 to address housing needs identified at the 2021 Yukon Housing Summit. With help from the Safe at Home Society and the NGO community, the YHC provided housing to 16 families selected from the By-Name List. The emergency units were made available by expediting health and safety repairs.





Pillar #2 – Rental Housing

GOAL: Increase access to adequate and affordable market and non-market rental housing and support for tenants and landlords.

Between April 2019 and March 2022:

384

private market rental units were completed*

285

households were supported through rent subsidies

120

affordable rental housing units were completed**

* Includes data from 2018-19, 2019-20, and 2020-21 fiscal years and is based on all the projects that received funding from government programs (HIF, Municipal Matching Rental Construction Program MMRCP) and the Developer Build Loan.

** Affordable is defined as rental units at or below median market rent.

Recent successes related to Pillar #2 include:

Private sector Rental Housing projects

- Construction began on Boreal Commons, developed by 536754 Yukon Inc., in 2021. The three apartment buildings will include 18 homes at below market rental rates, and 12 units will be accessible for seniors or those with mobility challenges. The project received \$500,000 from MMRCP and \$500,000 from HIF.
- Ramza Development Ltd. completed 18 units, including 10 affordable ones, in Whitehorse in June 2019. The project received \$500,000 from HIF.
- A private developer (Jordan Holloway) completed an 8-unit building on a downtown Whitehorse lot in 2020, using \$400,000 received under HIF.
- Gilday Holding Ltd. completed construction for their Raven Nest housing development in August 2021, and all units were occupied by September. The project received \$119,500 from MMRCP and \$500,000 from HIF.
- Maxavier Real Estate Ltd. and 45358 Yukon Inc. completed the construction of 12 units in Whitehorse in 2021. The project received 500,000 under HIF.

Government or First Nation-owned Rental Housing projects

- Teslin Tlingit Council completed eight affordable units for staff living and working in Teslin in 2019. This was followed up with another four units, which received \$200,000 from HIF and are nearing completion.
- The Da Daghay Development Corporation received a total of \$1,000,000 in support from YHC for both phases of the River Bend affordable housing project in Whistle Bend - Phase 1 (42 units) and Phase 2 (28 new units). This has reduced YHC's waitlist by providing 50 rent supplements.

Housing Initiatives Fund

The Housing Initiatives Fund (HIF) provides capital grants for new affordable rental, rent-to-own, or home ownership housing. Eligible projects must include a minimum of four affordable units in Whitehorse and one affordable units in communities.

As of March 2022, the HIF has supported 39 construction projects which has led to the completion of 109 new housing units.



- The Chief Isaac Group of Companies completed a 14-unit building (with 9 affordable units) in Dawson City in the summer of 2019 with \$684,000 in support from both the MMRCF and the Affordable Rental Housing Program.
- Champagne and Aishihik First Nations initiated four housing projects which have all received funding over HIF:
 - 10 tiny homes in Haines Junction (completed)
 - 8 new affordable homes in Haines junction (completed)
 - 6 housing units through a Reaching Home project (to be completed 2022)
 - 20 affordable units in Whitehorse (to be completed 2022)
- In January 2020, YHC embarked on its Transformation to Community Housing initiative, which marks a shift from the traditional approach of social housing delivery to achieve better outcomes for all housing clients in a fiscally sustainable manner. The policy framework was approved by the YHC Board in summer 2021.
- The YHC received funding for three new community houses triplexes, one in Mayo, Watson Lake, and Whitehorse, through the federal government's Rapid Housing Initiative. Eight of the nine units are accessible and all are designated for vulnerable people. The YHC initiated construction for the triplexes in 2021.
- Yukon Government Highways and Public Works awarded the construction of a 10-plex housing unit in Old Crow in 2021. The anticipated completion date of the complex, which is being built in parallel with the new health centre, is February 2023.
- Carcross/Tagish First Nation is building two units in Carcross with \$100,000 in support from HIF1.
- Vuntut Gwitchin First Nation is building seven units in Old Crow with \$490,000 in support from HIF3. Completion is forecast for May 2022.
- Little Salmon Carmacks First Nation built eight rental units in 2019/20 and will complete another four in 2022.

Non-profit Rental Housing projects

- Non-profit organizations have led the charge in alleviating Dawson City's chronic housing shortage. Klondike Development Organization opened its second eight-plex building in the spring of 2019 and the Klondike Visitors Association followed up with an eight-plex building the following year. Both projects received HIF funding.

Improved quality of Rental Housing

- Several First Nations are undertaking citizen housing upgrades over the winter of 2021-22, including:
 - Kwanlin Dün First Nation is retrofitting 10 existing homes for \$500,000;
 - Selkirk First Nation received \$396,000 for mechanical and energy upgrades to eight housing units in Pelly Crossing;
 - Carcross/Tagish First Nation received \$500,000 to retrofit eight homes and install a well.
 - Kluane First Nation is retrofitting 8 units using \$400,000 in funding.

Increased support for Rental Housing

- The YHC's Staff Accommodation Policy was revised to develop a more consistent, equitable, and sustainable approach for housing government employees, and to promote economic opportunities in rural communities.
- The Yukon Housing Corporation COVID-19 Rent Assist program provided support to over 170 Yukon households in private market units between April and September 2020. Eligible Yukoners who had lost at least 30% of income during the pandemic were eligible for a grant of up to 50% of median market rent.
- The Canada-Yukon Housing Benefit was launched in November 2020 to provide a rental subsidy for low to moderate income Yukoners living in private market rental housing. Since then, the program has supported almost 200 Yukon households.
- In fulfillment of the Confidence and Supply Agreement (CASA) signed between the Yukon Liberal Party and Yukon New Democratic Party, the Government of Yukon indexed the territory's residential rent to inflation starting May 15, 2021. The government will review the rent increase annually.



Pillar #3 – Home Ownership

GOAL: Increase and diversify home ownership options.

Between April 2019 and December 2021:



55 households received funding for home repairs



7 affordable homes were built



18 households were helped into affordable home ownership



3 affordable homes entered construction phase

Recent successes related to Pillar #3 include:

Affordable Home Ownership opportunities

- Habitat for Humanity completed another affordable home ownership dwelling in 2020, marking its fourth such build in three years.
- The Northern Community Land Trust Society formed in 2020 with the mission to develop a 30+ unit development in which privately owned dwellings are kept permanently affordable. The group has pledged to champion high quality materials and design and accommodate a diverse range of residents.

New lots created

- In 2019, Government of Yukon held lotteries in the Whistle Bend and Cowley Creek neighbourhoods of Whitehorse. There were 245 applicants for 45 single family and duplex lots in Whistle Bend, and 32 applicants for 22 townhouse and multi-residential lots. There were 100 applicants for two country residential lots in Cowley Creek and three bids for five infill lots available by tender.
- In January 2020, 244 applications were received for 55 single family lots in Whistle Bend. Yukon Land Management Branch took over administration of Agreements for Sale for Whistle Bend lots from Yukon Housing Corporation that same month.
- In January 2021, the largest ever land lottery for lots in the Whistle Bend neighbourhood was held. 867 applications were received for 257 lots. Interest was highest in the single family lots; there were 779 applicants for 147 lots.
- In March 2022, lotteries were held for 42 single family residential lots in Whistle Bend and Logan, 32 townhouse lots in Whistle Bend, and two residential lots and one country residential lot in Mayo. 644 applications were received for the single family lottery in Whitehorse; 132 applications were received for the townhouse lottery and 23 applications were received for the Mayo lottery.

First Nation land development for Home Ownership

- Kwanlin Dün First Nation passed its new *Lands Act* in November 2020. This milestone marked the final step in a long journey towards KDFN leasing its Settlement Land to citizens and non-citizens for residential purposes.
- In 2020, Chu Niikwan Development Corporation tested the market for residential leases by partnering with a local builder to develop a condominium four-plex on a Settlement Land parcel in downtown Whitehorse. 125-year leasehold interests in the four units were sold quickly, and the buyers secured bank financing.
- In January 2021, Kwanlin Dün First Nation and Government of Yukon embarked on a joint master plan for a new residential neighbourhood to be located on adjoining Settlement and public land parcels in the Range Point neighbourhood of Whitehorse. The project marks a first in that the development is geared towards revenue generation for the First Nation from leasing to non-citizens.
- In November 2021, Kwanlin Dün First Nation held its first ever land lottery for five residential lots in the Porter Creek neighbourhood of Whitehorse. The lots were made available for citizens and beneficiaries and lot prices were geared to cost recovery, not market pricing.



Looking Forward

- Vimy Heritage Housing Society continues to make advances on the seniors' housing project. The current proposal is to develop a 75-suite building with parking and green space. This long-awaited project will help create more options for seniors to age-in-place.
- The Safe at Home Society anticipate that construction on their project to provide 55 new units of supportive housing will be completed by Spring of 2023.
- Tenants will begin moving into the YHC's new 4th and Jeckell building in 2022.
- The Yukon Housing Corporation will be developing a new strategic plan for 2023–24 to 2027–28, with a focus on implementing the Community Housing Framework. The four foundations goals of the framework are:
 - Focusing on meeting housing needs and successful outcomes for all clients
 - Balancing our client focus with fiscal resilience and responsibility
 - Rethinking government's roles and responsibilities within Yukon housing market
 - Focusing YHC programs on building healthy housing markets so that Yukon communities remain healthy, vibrant and sustainable.



Photo: Government of Yukon

Yukon

