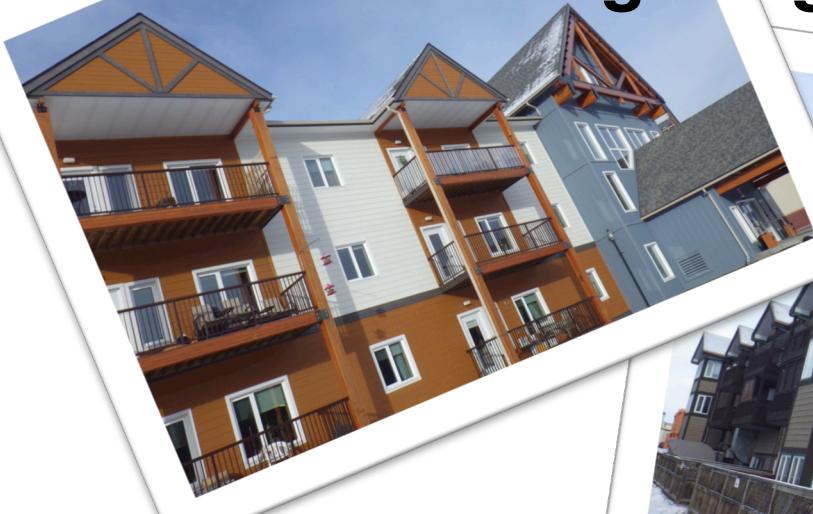




Social Housing Program Evaluation



March 31 2014

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 Exploring options. Finding solutions.

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Executive Summary

This program evaluation report has been prepared in compliance with the terms and conditions of the social housing agreement in effect between Yukon Housing Corporation and Canada Mortgage and Housing Corporation (CMHC). A program evaluation is mandated every five years to evaluate the social housing program on the basis of program rationale, impacts and effects, achievement of objectives, and alternatives. Specifically, the intent of this program evaluation is to determine whether:

- the program continues to be consistent with Yukon priorities and addresses a real need.
- the program is effective in meeting its objectives within budget and without unwanted outcomes.
- the most appropriate and efficient means were used to achieve the program's objectives.

The scope of this program evaluation is limited to the social housing program component of the services and programs delivered by Yukon Housing Corporation.

Yukon Housing Corporation was established in 1972 to address concerns regarding the quality and availability of affordable housing throughout Yukon, although CMHC was primarily responsible for the delivery of social housing until 1998, when the federal social housing program was transferred to Yukon Housing Corporation. At that time both parties committed to a 32 year social housing agreement. Between 1998 and 2007, Yukon Housing Corporation administered the existing social housing program without any significant operational or program changes. Between 2007 and 2013, the social housing program has undergone significant expansion and renewal, with a total of 224 new units of housing constructed (including replacement of 30 units for a net increase of 194 units) representing a 42% increase in social housing inventory. Additionally, 282 units of social housing were upgraded and repaired. The capital investment in the social housing inventory totals nearly \$69 million.

This significant capital investment has been a direct outcome of two federal stimulus funding programs: the Canada Economic Action Plan and the Affordable Housing Initiative. The capital program has been opportunity driven and has coincided with a period of organizational change for Yukon Housing Corporation.

The five year period 2009 – 2013 is a transition phase for Yukon Housing Corporation. This year marks the mid-point of the social housing agreement: the annual funding allocation from CMHC, which has been virtually unchanged for the first 15 years, will begin to decrease at an accelerating rate. The significant capital funding initiatives are now complete; staffing resources can now be directed to other housing objectives and priorities. The organization has undergone significant internal reorganization and changes in leadership, and is working to move forward with key strategic initiatives including the implementation plan developed in response to the 2010 performance audit completed by the Auditor General of Canada, the 2013 – 2018 strategic plan for Yukon Housing Corporation, and the Housing Action Plan.

Program Rationale

- In the 2013 – 2018 Strategic Plan, Yukon Housing Corporation has identified social housing as one of its five core business lines.
- One of the strategic goals of Yukon Housing Corporation is to "increase the availability and affordability of rental accommodation".
- The September 2013 mandate letter from the Minister responsible for Yukon Housing Corporation specifies that the mandate of Yukon Housing Corporation includes: "increase the availability of subsidized accommodation for individuals and families in greatest need, including seniors in the low to moderate income bracket."

The mandate, mission, vision, strategic goals, and core programs and services of Yukon Housing Corporation all specifically include affordable rental housing and delivery of social housing.

The government has articulated an explicit mandate to develop and deliver social housing, and has provided sustaining support for social housing program delivery by committing to the expansion of the social housing portfolio and the concomitant commitment to long term operational funding.

The CMHC program rationale of providing subsidized housing for low income families, seniors and individuals aligns strongly with current Yukon Housing Corporation policies, strategic directions and priorities.

There are no specific recommendations pertaining to program rationale – analysis of all available information indicates that Yukon Housing Corporation is strongly committed to its social housing program, and that program delivery is fully in alignment with CMHC conditions and principles. Furthermore, the Yukon government has demonstrated both policy and funding support for the social housing program.

Achievement of Objectives

- Yukon Housing Corporation: targeted social housing investments to meet identified needs of families and seniors in Whitehorse and communities throughout Yukon. Significant expansion of social housing program: 42% increase in social housing inventory.
- Yukon government: approval of 194 net new units of social housing, and increased annual funding to support expanded social housing operational budgets.
- Over \$9 million has been invested in repairs, maintenance and upgrades to 282 units of social housing in all 10 communities. This investment represents an equivalent of more than three years maintenance costs. Much of the funding was allocated to upgrading heating and ventilation systems; the energy efficiencies achieved will result in further operating cost savings associated with reduced utility expenses.
- Investment in renewal and maintenance of the housing inventory is ongoing; the 2014/15 budget includes \$1.7 million for social housing upgrades in addition to annual operating budget maintenance allocations.
- Total of 224 new units of social housing constructed since 2007. Net increase of 194 units of social housing at minimal capital cost (13% of total funding) to Yukon government and without incurring any long term capital financing liabilities.
- 112 units of accessible, affordable seniors' housing in Whitehorse, to partially meet growing demand due to aging population with increasing mobility related housing needs.
- Prepayment and re-negotiation of terms on mortgage portfolio, effectively reducing interest costs and interest rate risk exposure.
- Yukon Housing Corporation has recently completed a comprehensive risk management assessment. This risk report will be integrated with the government wide risk assessment process that has been initiated.
- The Auditor General's finding regarding risks in relation to "maintaining operations with declining contributions from CMHC" remains outstanding. The expansion of social housing that has been undertaken in the past five years amplifies this potential risk, as was also noted in the Auditor General's report. The current trend of increased operational costs, concurrent with decreasing CMHC revenues, represents a potential financial risk that merits appropriate evaluation.
- There is no formal capital plan for housing expansion, renewal and maintenance. The absence of a comprehensive, consistent methodology constrains the capacity to effectively and efficiently prioritize capital and operational funding.

This program evaluation has analyzed waitlist data, vacancy rates, income data, applicant priority methodology and scores, and all other available data to determine whether or not the current social housing program delivered by Yukon Housing Corporation addresses a real need. All available information indicates conclusively that the program is highly targeted and is effectively and efficiently achieving the objective of providing subsidized housing to applicants in greatest financial and/or other priority need.

There are no specific recommendations pertaining to achievement of objectives – the objective of delivering subsidized housing to targeted low income households has been substantially achieved in the past five years, with an overall 42% increase in social housing inventory.

Impacts and Effects

- Applicants' average incomes are substantially lower than the household income limit thresholds, indicating that there is a significant financial need for affordable housing, and that the housing is being provided to applicants in the greatest need.
- The implementation of actions to address the Auditor General's recommendations regarding performance indicators and program evaluation remain incomplete. A significant organizational gap is the absence of a comprehensive, integrated database system that can be effectively managed to obtain different types of data is critical to strategic and operational planning. This issue has been recognized, and is being addressed. Initial steps included the implementation of the ATOMS database in 2010, which is now being expanded to include the communities. Yukon Housing Corporation is currently evaluating potential software tools with the objective of identifying a comprehensive software system to support integration and utilization of data, within the next fiscal year.
- A Housing Conformity and Condition Standard was developed and implemented in 2013.
- The priority waitlist system is working effectively, with identified priority groups obtaining housing at the highest rate and with the shortest wait time.
- All social housing units are targeted to low income applicants.
- New construction has prioritized the identified gap in accessible seniors' housing.
- New construction in Whitehorse has reduced waitlists for non-senior housing.
- Waitlist data indicate that while there remains significant unmet demand for social and, particularly seniors, housing in Whitehorse, the priority system is working effectively to ensure that housing is provided soonest to those with the greatest needs.
- The 2014 Yukon government budget has recognized the ongoing need for additional seniors housing and has allocated funding for 48 new seniors housing units in Whitehorse.
- Aging housing stock that was not appropriate in meeting mobility needs has been replaced.
- Yukon Housing Corporation strategic planning has identified the gap in housing with supports for individuals who require ancillary social or health supports to successfully sustain their housing tenure. The organization has identified an approach of seeking partnerships to meet these needs.
- The existing partnership with Options for Independence Society, initiated in 1999, and recently resulting in a 14 unit building with supports for tenants with FASD, is an example of innovative partnerships to deliver housing and supports that appropriately meet clients' needs.

- The Auditor General's report identified that "matching housing supply to demand" was a challenge and recommended an integrated housing strategy. Based on a review of waitlists, the number and location of seniors' housing units constructed and being planned in the communities does not appear to be linked with any measurable demand. In the absence of performance indicators and outcome measures, and policy direction to guide the planning process, housing resources may not be effectively and efficiently meeting demand.
- The Auditor General's recommendations regarding an integrated housing strategy are currently being implemented: the strategic planning process, the development of a housing continuum and the initiation of the Housing Action Plan are all intended to establish a foundation for an integrated housing strategy. Additionally several discrete research projects have been completed that contribute to increasing planning and policy capacity.

Overall, the current waitlist data indicates that there was sufficient demand for expansion of the social housing inventory, particularly in Whitehorse, where 76% of the population lives, and where population growth is projected to be highest. Waitlists in the communities were not significant at any point in the past five year period. The rationale for the construction of new seniors' housing is that much of the existing housing is not barrier free; many units of housing are two storey construction, and much of it is allocated to families instead of seniors. With capital funding available, the provision of accessible seniors' housing has been approved as a long term investment for an aging population that would like to be able to remain in their own communities.

A significant service delivery challenge identified by Yukon Housing Corporation is the population group that requires government funded supports in order to successfully sustain their independence living in the community. This population group includes seniors who require supports to live independently and remain in their own home, individuals who live with significant mental health concerns and/or addictions, and individuals who have developmental and/or physical disabilities, including FASD (fetal alcohol spectrum disorder). These tenants have marginal living skills and disproportionately impact other tenants and staffing and operational resources.

Meeting the demand for housing with ancillary supports will be a challenge, and will require significant planning, funding, and collaboration among stakeholders. The strategic plan has identified that while Yukon Housing Corporation has the mandate to provide housing, meeting this need will require partnerships with other stakeholders who can provide the appropriate ancillary supports.

Cost Effectiveness

- Over \$9 million has been invested in repairs, maintenance and upgrades to 282 units of social housing in all 10 communities. This investment represents an equivalent of more than three years maintenance costs. Much of the funding was allocated to upgrading heating and ventilation systems; the energy efficiencies achieved will result in further operating cost savings associated with reduced utility expenses.
- Investment in renewal and maintenance of the housing inventory is ongoing; the 2014/15 budget includes \$1.7 million for social housing upgrades.
- Total of 224 new units of social housing constructed since 2007. Net increase of 194 units of social housing at minimal capital cost (13% of total funding) to Yukon government and without incurring any long term capital financing liabilities.
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- The Auditor General's finding regarding risks in relation to "maintaining operations with declining contributions from CMHC" remains outstanding. The expansion of social housing that has been undertaken in the past five years amplifies this potential risk, as was also noted in the Auditor General's report. The current trend of increased operational costs, concurrent with decreasing CMHC revenues, represents a potential financial risk that merits evaluation.
- There is no formal capital plan for housing expansion, renewal and maintenance. The absence of a comprehensive, consistent methodology constrains the capacity to effectively and efficiently prioritize capital and operational funding.

The past five year period, with federal funding through the Canada Economic Action Plan and the Affordable Housing Initiative, has provided Yukon Housing Corporation with a significant and unique opportunity to renew and expand its social housing inventory. The social housing portfolio has grown by 42%, incurring long term operational liabilities, which are currently and increasingly being funded primarily by the CMHC funding, which is scheduled to decrease exponentially over the next 17 years. In order to sustain current operational funding excluding mortgage and interest expenses, it is estimated that Yukon government funding to Yukon Housing Corporation will need to more than double. As per the recommendations of the Auditor General's performance audit, a critical challenge facing Yukon Housing Corporation is to ensure fiscal sustainability as the increased housing inventory and concomitant increasing operating costs coincide with diminishing CMHC revenues.

Introduction and Background

While Yukon Housing Corporation was established in 1972, historically Canada Mortgage and Housing Corporation (CMHC) played the primary role in delivering social housing programs nationally. In 1998 Yukon signed a social housing agreement with CMHC that transferred delivery of social housing from CMHC to Yukon. Assuming the program delivery role required a significant expansion of program and service delivery resources.

The devolution of social housing to provinces and territories was a significant shift, and the impact is particularly pronounced for smaller jurisdictions, which have fewer resources and, often, greater needs. Yukon is the second smallest province or territory in Canada, with a current population of 36,526. Prince Edward Island, Canada's smallest province, has four times more residents, while Yukon, with its vast wilderness, is 85 times larger than PEI. Three quarters of the population lives in Whitehorse, and one quarter of Yukon residents live in 15 communities, most of which have populations of fewer than 500 residents.

The unique characteristics of Yukon impact most programs and services, including the provision of social housing. As a northern region, costs for food, fuel, and housing are higher than in other parts of Canada. Housing availability, as well as affordability, is a chronic challenge. While the majority of social housing units and demand is in Whitehorse, Yukon Housing Corporation delivers social housing in 10 communities. Efficiently and effectively delivering social housing in small, isolated communities in a northern climate is complex and costly. Challenges include managing variations in demand with very limited market housing inventory, operating and maintenance costs associated with extreme weather, climate related impacts on building systems and structures, and isolated locations that typically lack supplies or services for housing maintenance or construction.

Equally, there are unique challenges and constraints for smaller housing organizations to develop the organizational resources and capacity to implement and manage complex strategic and policy initiatives, and to deliver a housing program to tenants who, in some cases, need additional ancillary supports that are not within the mandate of Yukon Housing Corporation.

Recognition of the unique geographic, climate, socioeconomic and service delivery status of Yukon is fundamental to fully understanding the delivery of the Yukon Housing Corporation social housing program.

CMHC Social Housing Agreement

Historically, Canada Mortgage and Housing Corporation (CMHC) played a vital role across Canada in delivering and providing social housing for families and seniors who met the income thresholds for subsidized housing. CMHC was established in 1946 (as Central Mortgage and Housing Corporation) with a mandate to house returning war veterans and lead a national housing program. The program expanded throughout the next several decades, with substantial investment in the development of social housing across Canada. In the late 1990's delivery of social housing devolved from the federal government, and CMHC entered into bi-lateral negotiations with the provinces and territories to "consolidate the management and administration of the social housing programs... for the purpose of enhancing their effectiveness and efficiency".

Yukon Housing Corporation signed the Social Housing Agreement on August 14, 1998, transferring all CMHC social housing assets and liabilities to Yukon Housing Corporation, with a 32 year funding agreement that provided a schedule of transfer payments to fund the mortgage liabilities and assets being transferred. This funding agreement expires on September 30, 2029; Yukon Housing Corporation is currently at the mid-point of the funding agreement.

While the housing agreement specifies terms and conditions regarding targeted households, income thresholds, housing costs, and use of the funds, overall there is increased flexibility in program delivery, and there are provisions for transfer of funds to other housing units as housing inventory is replaced or expanded.

Yukon Housing Corporation

Yukon Housing Corporation (YHC) was created with the *Housing Corporation Act* in 1972 to address concerns regarding the quality and availability of affordable housing throughout Yukon. The Yukon Housing Corporation, as defined in the Housing Corporation Act, is an agent of the Yukon Government, and the Board of Directors provides stewardship. As steward, the Board directs and controls the Corporation's affairs in accordance with the Housing Corporation Act, the Housing Development Act, the Corporate Governance Act, the Financial Administration Act and other policies and applicable legislation.

The Corporation is accountable to the citizens of Yukon through its Board. The Board is made up of a Chair, a Deputy Chair and Directors appointed by the Executive Council of the Yukon Government. The Board is in turn responsible to the Legislative Assembly through the minister responsible. The President of the Yukon Housing Corporation is responsible for managing the Corporation's daily operations under the Board's stewardship and strategic direction.

Over the past 42 years, the role of Yukon Housing Corporation has shifted with federal and territorial government directions, decisions and priorities. Until 1996, Canada Mortgage and Housing Corporation was the primary agency delivering social housing in Yukon. In the mid 1990's the devolution of social housing from the federal government to provincial and territorial governments was a significant organizational and operational shift for Yukon Housing Corporation. From 1998 to 2007, Yukon Housing Corporation followed the existing model of social housing delivery without substantive operational or policy changes or initiatives.

Significant federal funding resources in the period from 2007 to present has presented unprecedented growth and renewal opportunities for Yukon Housing Corporation's social housing program.

As an intensive capital construction phase is completed, Yukon Housing Corporation is now focusing on establishing a strategic planning and policy foundation to guide its future. Moving forward, the organization recognizes that a broad housing continuum with a range of housing choices is required to meet the needs of all Yukoners; it has also been recognized that meeting complex and challenging housing needs will require partnerships with other stakeholders. As noted by the Chair of the Board, *The housing environment in Yukon is both dynamic and complex and the Corporation needs to think strategically about fulfilling its broad mandate in the most effective and fiscally prudent ways possible.*¹

¹ Yukon Housing Corporation Strategic Plan 2013 – 2018, page 1

The following information is contained in Yukon Housing Corporation's 2013 – 2018 Strategic Plan.

Mandate

Our mandate is to undertake programs and activities related to the provision of housing in Yukon as set out in the Housing Corporation Act, the Government Employee Housing Plan Act and the Housing Development Act.

Mission

We work to resolve existing and emerging housing challenges in Yukon by providing social, senior and staff housing, as well as other programs to assist Yukoners build, purchase, upgrade and repair their homes. We support Yukoners most in need to find and maintain suitable and attainable accommodation and we collaborate with all levels of government, non-profit organizations and other parties to find innovative housing solutions.

Vision

Our vision is for a healthy, well maintained and attainable housing environment in Yukon that offers a range of housing choices to meet the needs of all Yukoners.

Values

Professionalism

- We make timely and well-informed decisions.
- We are dedicated to meeting the legitimate program needs of our clients.
- We integrate health, safety and wellness into our daily work lives.

Integrity

- We work in a manner that ensures accountability and builds trust.
- We are fair, open and honest.

Innovation

- We are proactive in recognizing and supporting creative solutions.
- We value innovation and continuous improvement.
- We share and apply our knowledge for the benefit of all Yukoners.

Respect

- We acknowledge the diversity of values, needs and interests of Yukon people.
- We work together in an environment of mutual respect to achieve results and build relationships.
- We communicate openly and honestly.
- We support balance between our professional and personal lives.

Strategic Goals

- Facilitate access to more attainable and sustainable home ownership in Yukon.
- Support initiatives to increase the availability and affordability of rental accommodation in Yukon.
- Develop strategic partnerships with Yukon government departments, other governments, non-government organizations and the private sector in pursuit of collaborative initiatives to enhance the full range of choices along the housing continuum in Yukon.
- Work to continually improve the Corporation's organizational effectiveness and accountability framework to ensure the effective and efficient delivery of the Corporation's established and newly created or enhanced programs.
- Ensure adequate human resources planning and capacity to support the strategic goals and operational plans of the Corporation.

Programs and Services

1. Loans Programs – the lending programs provide a range of financing approaches, including owner-build, new home mortgages, home repair loans for improved safety and livability, and loans for making improvements such as accessibility upgrades to meet mobility needs, or energy efficiency savings.
2. Social housing for seniors, families and adults - owns and rents affordable housing units throughout Yukon.
3. Staff housing - YHC administers the Yukon Government's rural staff housing program: a total of 168 staff housing units are rented to Yukon Government employees in rural communities.
4. Education and training for public and industry - Yukon Housing Corporation staff have a wealth of housing information available to the public, homeowners, contractors, and landlords. Additionally, in partnership with Yukon College, Yukon Housing Corporation delivers construction educational programming; housing education and joint venture programs are developed in partnership with a range of other organizations.
5. Capital projects – Yukon Housing Corporation is responsible for the construction of smaller buildings, capital upgrades to both the social and staff housing portfolios and client services for lending programs such as home repair and owner build. The branch partners with the Department of Highways & Public Works on major construction projects.

Social Housing Program Evaluation - Scope of Work

The CMHC social housing transfer agreement specifies accountability and reporting requirements, including annual audited statements, and performance reporting. A program evaluation is mandated every five years to evaluate the social housing program on the basis of program rationale, impacts and effects, achievement of objectives, and alternatives. Specifically, the intent of this program evaluation is to determine whether:

- the program continues to be consistent with Yukon priorities and addresses a real need.
- the program is effective in meeting its objectives within budget and without unwanted outcomes.
- the most appropriate and efficient means were used to achieve the program's objectives.

The scope of this program evaluation is limited to the social housing program component of the services and programs delivered by Yukon Housing Corporation.

Demand for Social Housing

Housing comprises a significant expense for most households; however the majority of Canadians can afford to secure and sustain stable, appropriate housing. Most Canadian households own their housing; nationally, 31% of households rent their housing. A threshold of 30% of household income is considered affordable for housing costs for both rented and owned housing. Some households – 20% in Yukon and 25% nationally² – pay more than 30% of their income for housing costs. Yukon Housing Corporation delivers social housing programs for households that are unable to obtain affordable, adequate and appropriate housing without financial assistance and the CMHC social housing transfer agreement provides federal funding to subsidize housing costs for targeted households.

Population

The population of Yukon declined between 1997 and 2001, but since 2004 has steadily increased and is projected to continue to increase. Relative to Canadian averages, Yukon has a significantly higher working age population and fewer seniors. However the seniors' population is rapidly growing and is projected to nearly double within the next decade. Population projections³ indicate that for all scenarios, it is anticipated that the population of Yukon will continue to grow to 2021. It is projected that population growth will be highest in Whitehorse, with an increase estimated between 20% and 24%, and growth in the rest of the Yukon estimated in the range of 12% to 18%.

Population by Age, Canada and Yukon

| | Yukon | Canada |
|----------------------------------|--------------|---------------|
| Children 14 and under | 15.8% | 16.7% |
| Working age population (15 – 64) | 73.6% | 68.5% |
| Population age 65 and older | 10.1% | 14.8% |

Source: Statistics Canada 2011 census data

The majority of households in Yukon (66%) are census families; 14% of all households are single parent families. On average, 29% of households rent their shelter. While families with children are least likely to rent, 41% of lone parent families rent their shelter, well above the overall average. One person households are most likely to rent, rather than own their shelter.

² Average for renters and homeowners combined. 2011 National Household Survey, Statistics Canada

³ Population Projections 2021. Yukon Bureau of Statistics, December 2011.

Income and Shelter Costs

The National Household Survey, completed in 2011 by Statistics Canada, provides a comprehensive overview of housing indicators, and enables comparison of housing in Yukon with national averages. Individual median income in Yukon is 35.2% higher than the national average, while shelter costs are 2.4% higher than other parts of Canada.

Income and Housing Indicators, Canada and Yukon

| | Yukon | Canada |
|---|--------------|---------------|
| Median Individual Income | \$40,391 | \$29,878 |
| Average monthly shelter costs | \$1,075 | \$1,050 |
| Proportion of households that rent | 29% | 31% |
| Proportion of renters paying more than 30% | 34% | 40% |
| Proportion of renters in subsidized housing | 22% | 14% |

Sources: 2011 National Household Survey, Statistics Canada, Income and Housing Highlights, Yukon Bureau of Statistics.

The number of households that rent their housing is comparable to the national average. The affordability threshold for shelter costs is benchmarked at 30% of income. The proportion of Yukon renters paying more than 30% for shelter is lower than the national average, and there are a higher proportion of Yukon residents in subsidized housing than in other regions of Canada. Overall, income and housing measures indicate that, on average, housing affordability issues in Yukon are less significant than in other parts of Canada. However, the Yukon Housing Corporation applicant profile differs significantly from overall Yukon housing and income statistics.

Yukon Housing Corporation Applicant Profile

Yukon Housing Corporation receives on average approximately 135 applications each year and provides housing to an average of 72 households each year – an overall average of 53% of applicants. (ATOMS data – Whitehorse applications only). The primary distinction between Yukon Housing Corporation applicants and all Yukon households is total household income. Applicants' incomes are significantly lower than the average for Yukon households, and are significantly below the household income thresholds.

Applicant Average Household Incomes

| | Average Household Income |
|----------------------------------|--------------------------|
| Non-seniors (including families) | \$22,760 |
| Seniors | \$21,950 |
| All applicants | \$22,355 |

Source: Yukon Housing Corporation ATOMS database 2008 – 2014.

The second salient distinction between Yukon Housing Corporation applicants and all Yukon households is age. Seniors, single parent families, and younger adults who have been victims of violence are over-represented relative to the general population. Applications from seniors represent 23% of the total applications, a rate more than twice their proportion of the population. Applications for non-senior age groups closely match the general Yukon population.

Applicants by Age compared to Yukon Population

| Age Group | YHC Applicants | | Yukon Population | |
|-----------|----------------|------------|------------------|------------|
| | # | % of total | # | % of total |
| Under 35 | 286 | 40% | 16,092 | 44% |
| 35 - 65 | 263 | 37% | 16,731 | 46% |
| 65+ | 168 | 23% | 3,703 | 10% |
| | 717 | | 36,526 | |

Sources: ATOMS Database 2008 – 2014 data, Population Report, June 2013, Yukon Bureau of Statistics.

Applicants are designated as one of five priority housing groups. The following table shows the groups and applicants by age. This data demonstrates that the highest proportion of applicants are within the group designated as homeless or at risk of homelessness. The under 35 age group represents 40% of all applicants, and is the highest proportion age group for both victims of violence and families. The majority of seniors applicants are designated as either rural medical relocations or mobility related housing needs.

Applicants by Age and Group

| Age | Victims of Violence | Rural Medical Relocations | Homeless/ at risk | Mobility | Other |
|----------------------------|----------------------------|----------------------------------|--------------------------|-----------------|--------------|
| Under 35 | 55% | 0% | 43% | 3% | 41% |
| 35 - 64 | 40% | 29% | 37% | 31% | 37% |
| 65+ | 5% | 71% | 20% | 66% | 22% |
| % of all applicants | 24% | 4% | 41% | 9% | 22% |

Source: Yukon Housing Corporation ATOMS database (data sample 2008 – 2014)

In summary, the profile of Yukon Housing Corporation applicants is tenants who are facing issues of housing affordability and availability – they need appropriate, adequate, affordable, safe shelter.

Housing Income Thresholds

Housing Income Limits (HILS) are a financial test for determining targeted households, and are a condition of the CMHC funding. The HILS establish a maximum income threshold for social housing eligibility. Maximum income thresholds are higher for rural communities than Whitehorse, and vary by the number of bedrooms required. Income is a weighted factor that is included in the priority point scoring system when applicants are waitlisted. The HILS are based on shelter cost data from the Yukon Bureau of Statistics and are updated at least every five years. The specifications are defined in Schedule D of the CMHC social housing transfer agreement. Some applicants are excluded from the maximum income thresholds: victims of violence, rural medical relocations, and applicants who require accessible accommodation due to mobility impairments.

Housing Applicant Maximum Income Thresholds

| | 1 bdrm | 2 bdrm | 3+ bdrm |
|-------------|----------|----------|----------|
| Whitehorse | \$40,500 | \$44,500 | \$48,500 |
| Communities | \$54,320 | \$56,160 | \$61,360 |

Source: Yukon Housing Corporation HILS standards

The overall average income of applicants is \$22,355, significantly below any of the maximum thresholds. Victims of violence tend to have the lowest household income at \$19,456, and families tend to have the highest household income (likely due to two wage earner households) at \$26,114. For all groups, both the income thresholds and applicant average incomes are far below the median household income for Yukon.

Housing Applicant Incomes by Group

| Groups | Non-senior | Senior | Average - All |
|---------------------------|------------|----------|---------------|
| Victims of violence | \$19,490 | \$19,422 | \$19,456 |
| Rural medical relocations | n/a | \$23,875 | \$23,787 |
| Homeless/at risk | \$21,294 | \$20,238 | \$20,766 |
| Mobility | \$26,440 | \$22,931 | \$23,068 |
| Other | \$26,114 | \$23,286 | \$24,700 |
| Average | \$22,760 | \$21,950 | \$22,355 |

Source: Yukon Housing Corporation ATOMS data 2008 - 2014

Priority System for Application

Yukon Housing Corporation established a priority waitlist management system in 2006. Applications are scored on a point rating system that weights applicants based on targeted housing priorities. Priority is given, in order, to the following groups:

1. Victims of Violence/Abuse
2. Rural Medical Relocation Households (seniors)
3. Homeless or Evicted Households
4. Mobility-Challenged Households
5. Other Households

A priority point rating scale is used to assess and rank all applicants. The point scoring system uses a comprehensive array of weighted measures, including applicant group, current income and current shelter costs, number of dependents, condition of current housing, social and health factors, and distance between housing and work or other services and amenities. Additional points are also accrued with length of time on the waiting list.

Priority is given to victims of violence due to the shortage of affordable and available rental housing in Yukon and the need to ensure safety for individuals leaving housing which is a risk to their safety. Medical relocations are required due to the very limited availability of medical care in Yukon's rural communities. Patients with severe, chronic or acute medical and health conditions may be required to live in Whitehorse in order to obtain prolonged or recurring medical treatment or ongoing care.

Yukon Housing Corporation Housing Applications by Group

| Application Priority Group | Proportion of Applications | % Applicants Placed | Time to placement (months) |
|----------------------------|----------------------------|---------------------|----------------------------|
| Victims of violence | 24% | 68% | 3.52 |
| Rural medical relocations | 4% | 66% | 6.69 |
| At risk/Homelessness | 41% | 48% | 8.45 |
| Mobility | 9% | 25% | 12.27 |
| Other applicants | 22% | 26% | 7.00 |

Source: Yukon Housing Corporation ATOMS database (data sample 2008 – 2014)

Overall, approximately half of all applicants obtain housing in any year. The rate is highest for victims of violence, the designated highest priority group. The rate is lowest for applicants with mobility issues who require accessible housing – only 25% of applicants obtained housing. This group also has the longest waitlist, with an average elapsed time of more than a year between approved application and obtaining housing.

Analysis of applications received in the past five years indicates than an average of 135 applications are received each year. Nearly half of all applications are single individuals who are assessed to be at risk of homelessness. Families with children comprise just under one quarter of applications. Victims of violence represent 24% of applications. Individuals who need accessible housing and who require medical relocation represent a small proportion of total applications.

While the time to placement for applicants who have obtained housing ranges from 3.5 – 12 months, applicants who are not housed may wait significantly longer. Analysis of the current waitlist indicates an overall current waitlist time of 13 months: an average of 11 months for non-senior current applicants, and 16 months for seniors applicants. These longer average waiting times are an indicator of the priority allocation system; applicants with high priority scores receive housing faster, while applicants with lower scores remain on the waitlist for extended periods of time.

Waitlists

Yukon Housing Corporation maintains a prioritized waitlist, based on seniors and non-seniors, number of bedrooms required, and applicant priority score. A snapshot of the current waitlist shows that there are a total of 98 applicants for the total 432 social housing units in Whitehorse. The waitlist is nearly equal for seniors (54%) and non-seniors (46%). Demand is highest for one bedroom housing, comprising 73% of all applications. Of the senior applicants, 90% are single person households. Nearly half (38%) of senior applicants require housing that accommodates mobility needs.

Of the non-senior applicants, about half are families and most require two bedroom housing. The point scoring system ensures that families in more urgent need of housing will be prioritized for housing. Applicants are required to maintain contact on a monthly basis in order for their application to remain active. Inactive applicants are contacted before they are removed from the waitlist.

Number of People on Whitehorse Waitlist – Group and Unit Size

| NON-SENIOR WAITLIST | 1 bdrm | 2 bdrm | 3 bdrm | 4 bdrm | W/A | Total |
|----------------------------|---------------|---------------|---------------|---------------|------------|--------------|
| Victims of Violence | 0 | 1 | 0 | 1 | 0 | 2 |
| Rural Medical Relocation | 0 | 0 | 0 | 0 | 0 | 0 |
| Homeless/at risk | 7 | 6 | 0 | 0 | 0 | 13 |
| Mobility | 2 | 0 | 0 | 0 | 0 | 2 |
| Other | 12 | 16 | 0 | 0 | 0 | 28 |
| Total | 21 | 23 | 0 | 1 | 0 | 45 |
| | | | | | | |
| SENIORS WAITLIST | 1 bdrm | 2 bdrm | 3 bdrm | 4 bdrm | W/A | Total |
| Victims of Violence | 0 | | | | 0 | 0 |
| Rural Medical Relocation | 1 | | | | 0 | 1 |
| Homeless/at risk | 13 | | | | 1 | 14 |
| Mobility | 19 | | | | 1 | 20 |
| Other | 18 | | | | 0 | 18 |
| Total | 51 | 0 | 0 | 0 | 2 | 53 |

Source: Yukon Housing Corporation ATOMS database (data sample February 2014)

There appears to be a shortage of accessible housing inventory for applicants with mobility impairments: 37% of the current seniors' waitlist require accessible housing, and overall only 25% of applicants in the past five years have been housed.

The majority of waitlist pressure is in Whitehorse, where there is a lengthy waitlist at all times. Overall, the waitlist peaked in 2011 and has been reduced. The waitlist for non-senior housing has been reduced since then, likely due to the provision of several family housing projects that created 44 new units of family housing. The non-senior waitlist average counts have not increased consistently, despite population growth.

The seniors' housing waitlist was reduced in 2007 when 48 units of seniors' housing were occupied, then rapidly increased until 2011, when a new 30 unit seniors' housing building was opened. The waitlist is now increasing again; however, another 34 units of seniors' housing (including four units that are wheelchair accessible) are scheduled to open in 2014. It is notable that the seniors waitlist continues to increase despite additional housing inventory – this is a clear indication of the increasing seniors' population, and their need for appropriate, affordable housing.

Number of People on Whitehorse Waitlist 2009 - 2013

| Waitlist Category | 2009 | 2010 | 2011 | 2012 | 2013 |
|-------------------|------|-------|-------|------|------|
| Non-senior | 54.4 | 65.1 | 78.3 | 48.1 | 44.4 |
| Senior | 32.2 | 39.8 | 49.8 | 50.1 | 53.4 |
| Total | 86.6 | 104.9 | 139.9 | 98.2 | 97.8 |

Source: YHC monthly vacancy reports, 2009 – 2013. Monthly counts averaged for each year.

The following table provides an indication of waitlists in all 10 communities. Overall, waitlists are minimal for communities other than Whitehorse. Yukon Housing Corporation additionally manages staff housing in the communities, and may at times re-allocate staff and social housing units to meet variations in local community housing demand.

Waitlist Average Counts by Community

| Waitlist Category | 2009 | 2010 | 2011 | 2012 | 2013 |
|-----------------------|-------|-------|-------|-------|-------|
| Carcross | 0.0 | 0.0 | 0.0 | 0.4 | 0.0 |
| Carmacks | 1.9 | 0.6 | 0.2 | 1.3 | 0.4 |
| Dawson City | 4.7 | 3.8 | 5.5 | 3.8 | 3.4 |
| Faro | 0.8 | 0.2 | 0.1 | 0.5 | 0.6 |
| Haines Junction | 2.3 | 1.7 | 2.3 | 0.8 | 0.2 |
| Mayo | 0.5 | 0.8 | 0.7 | 0.7 | 0.3 |
| Ross River | 1.9 | 1.0 | 1.7 | 0.0 | 0.4 |
| Teslin | 0.4 | 1.6 | 1.1 | 0.2 | 0.0 |
| Watson Lake | 2.1 | 7.6 | 5.2 | 1.7 | 1.5 |
| Whitehorse | 86.6 | 104.9 | 139.9 | 98.2 | 97.8 |
| Total all communities | 101.2 | 122.1 | 156.6 | 107.5 | 104.6 |

Source: YHC monthly vacancy reports, 2009 – 2013. Monthly counts averaged for each year.

Analysis of waitlists for each community for each of the past five years demonstrates the impact both of increasing demand, and of the increased housing inventory. Overall, waitlists in the communities have been minimal throughout the past five year period. New construction has eliminated waitlists in communities such as Watson Lake, which was experiencing increasing demand. The waitlist has been consistently and significantly highest in Dawson, and that waitlist has not decreased. New construction in that community resulted in a net increase of only six units of housing and has not been sufficient to meet demand. No additional seniors housing was constructed: about half the waitlist is seniors, but there are only four units of designated seniors housing in the community.

Social Housing Inventory

Yukon Housing Corporation has significantly enhanced its housing inventory in the past five years, building new housing stock and upgrading and replacing aging housing stock.

Since 2009, Yukon Housing Corporation has invested nearly \$69 million in renewal and expansion of the social housing inventory. Through federal funding initiatives, including the Yukon – Canada Affordable Housing Initiative, and the Canada Economic Action Plan, significant capital funding has been available for the first time since the transfer of social housing program delivery from CMHC in 1998. Together with Yukon government funding contributions, the capital funding initiatives in the past five years have enabled renewal and expansion of the social housing inventory.

Between 1998, when Yukon Housing Corporation assumed the CMHC social housing portfolio, and 2007, there was minimal renewal or expansion of the social housing inventory. Yukon's population was in a period of decline and demand for additional social housing was limited. An absence of funding programs constrained opportunities to meet emerging demands, such as the aging population. Since 2004, population growth has been consistently accelerating. Population growth, combined with an increasing number of seniors, have contributed to increasing demand for social housing.

In 2007, Yukon Housing Corporation acquired a 48 unit seniors' housing site as a result of housing developed for the Canada Winter Games.

Subsequent to that, in the five year period 2009 – 2013, Yukon Housing Corporation has constructed a total of 176 new units of housing, including replacement of 30 units of existing housing stock, creating a net increase of 146 units of social housing. Additionally, 282 units of housing have been upgraded in all 10 communities that have social housing.

All of this construction and renewal has been undertaken with full capital funding and without incurring any new mortgage or other long term debt liabilities.

This substantial investment has been balanced between the significant gap in Whitehorse and the need to provide local social housing as long term investments in the communities. The allocation of housing resources has also balanced the need for additional family housing to meet population growth, and the need for significant investment in seniors' housing to meet the demographic demands of an aging population and provide appropriate and safe housing that supports seniors' independence and ability to age in place.

Capital Funding and Expenditures

Between 2009 and 2013, total capital expenditures of \$68,945,576 have been invested in every community that provides social housing throughout Yukon. Overall, total capital funding was allocated proportionally to the distribution of social housing, with 39% of funding directed to the communities, where one third of social housing is provided. A total of \$9,186,889 was committed to housing renewal, and the majority of the renewal funding was allocated to the communities: while they represent one third of the social housing inventory, 52% of the renewal funding was allocated to projects to upgrade existing housing inventory outside Whitehorse. These expenditures represent a significant long term investment in terms of reduced operating costs for heating and ventilation, and reduced future maintenance expenses.

Most of the funding (87%) has been invested in the construction of new social housing. Relative to upgrading of existing housing, new construction represents a significant capital expense: 61% of new construction funding was committed to expanding social housing in Whitehorse, where there is a significant gap between demand and availability, and where most of the social housing is provided. This capital program is not complete: a 34 unit seniors housing project is currently under construction in Whitehorse, and \$3.3 million capital funding has been allocated for the construction of six units of accessible seniors' housing in Mayo, scheduled for construction in 2014/15. The following table summarizes capital expenditures by community and type of capital investment.

Capital Expenditures 2009 - 2013

| Community | New Construction | Upgrades/ Renewal | Total Funding |
|-------------------------------|---------------------|----------------------|---------------------|
| Carcross | 0 | \$424,350 | \$424,350 |
| Carmacks | \$1,830,614 | \$368,553 | \$2,199,167 |
| Dawson | \$6,040,174 | \$1,175,141 | \$7,215,315 |
| Faro | \$2,196,256 | \$0 | \$2,196,256 |
| Haines Junction | \$2,260,000 | \$449,923 | \$2,709,923 |
| Mayo* | 0 | \$420,529 | \$420,529 |
| Ross River | \$2,442,825 | \$306,022 | \$2,748,847 |
| Teslin | \$2,928,781 | \$533,022 | \$3,461,803 |
| Watson Lake | \$4,692,638 | \$978,994 | \$5,671,632 |
| Subtotal - Communities | \$22,391,288 | \$4,656,534 | \$27,047,822 |
| Whitehorse | \$37,367,399 | \$4,530,355 | \$41,897,754 |
| Total | \$59,758,687 | \$9,186,889 | \$68,945,576 |

Source: Yukon Housing Corporation

* \$3.3 million capital budget allocation for 2014/15

New Construction

The inventory of social housing in Yukon has increased by 42% since the program was transferred from CMHC to Yukon Housing Corporation. A total of 224 units have been constructed, all but 48 in the past five years. A total of 30 units of housing were replaced, for a net increase of 194 units of social housing. The supply of social housing in Whitehorse has increased by 50% and is still insufficient to meet demand; waitlists remain significant, particularly for seniors who require accessible accommodation.

The supply of social housing in the communities has increased by 29% and has nearly eliminated waitlists. The investment in communities has established a level of social housing supply that can appropriately meet current and future needs with minimal waitlist impacts.

The following table provides a summary overview of the social housing inventory at the time of transfer compared with the current inventory. The current waitlist and vacancy data show that the current inventory is now adequate to meet demand in all communities except Whitehorse.

Housing Inventory (number of units) 1998 and 2013

| Community | 1998 | 2013 | Total (Net) New 2009 - 2013 | % Increase in Housing | 2013 Average Monthly Waitlist | 2013 Average Monthly Vacancy |
|-------------------------------|------------|-------------|-----------------------------------|--------------------------------|--|---------------------------------------|
| Carcross | 6 | 6 | 0 | 0% | 0.0 | 0.0 |
| Carmacks | 18 | 21 | 7 (3) | 17% | 0.4 | 0.5 |
| Dawson | 56 | 62 | 19 (6) | 11% | 3.4 | 1.8 |
| Faro | 4 | 10 | 6 | 150% | 0.6 | 1.4 |
| Haines Junction | 13 | 22 | 9 | 69% | 0.2 | 1.8 |
| Mayo | 19 | 19 | 0 | 0% | 0.3 | 1.5 |
| Ross River | 14 | 21 | 7 | 50% | 0.4 | 1.8 |
| Teslin | 13 | 21 | 8 | 62% | 0.0 | 6.3 |
| Watson Lake | 30 | 42 | 12 | 40% | 1.5 | 1.9 |
| Subtotal - Communities | 173 | 224 | 68 (51) | 29% | 0.8 | 1.9 |
| Whitehorse | 287 | 430* | 156 (143)* | 50% | 97.8 | 5.8 |
| Total | 460 | 654 | 224 (194) | 42% | | |

Source: Yukon Housing Corporation

* includes 34 seniors units under construction.

New Social Housing by Community

Whitehorse

Since 2009, a total of 108 new units of housing have been constructed in Whitehorse; the replacement of 13 units of older housing stock is included in this total, resulting in a net increase of 95 units. In addition to the construction in the past five year period, one of two buildings constructed for athletes' housing during the 2007 Canada Winter Games was designated as 48 units of seniors' housing operated by Yukon Housing Corporation, creating a total of 156 units of new construction, and a net increase in 143 units in total.

Between 2010 and 2012, several construction projects were completed in Whitehorse to provide social housing for both families and seniors. Projects included:

- 30 unit seniors' housing apartment building; capital cost \$11,822,317.
- 6 units of three bedroom rowhousing for families; capital cost \$2,198,574.
- 32 units of family housing – four buildings of eight units around a common outdoor area; capital cost \$8,281,171.
- 6 units of family housing in three duplexes; capital cost \$2,427,837.

Currently construction is underway for 34 new units of seniors' housing which will replace an existing 13 unit seniors housing building constructed in 1963. The existing social housing site in downtown Whitehorse is being re-developed because it was determined that new construction would be less costly than renovating the 50 year old structure, in large part due to the presence of asbestos and lead paint which are hazardous materials and costly to remove. The current construction budget for this project is \$12,637,500.

A new 48 unit seniors housing project is planned; \$12 million has been allocated in 2014/15.

Watson Lake

In 2011, a 12 unit apartment building for seniors was constructed; capital cost \$4,692,638.

Teslin

In 2011 an eight units apartment building for seniors was constructed; capital cost \$2,928,781.

Ross River

In 2012, three manufactured homes were purchased, and four new houses were constructed, at a total capital cost of \$2,442,825.

Mayo

Planning is underway for six units of seniors' housing; capital budget for construction in 2014/15 based on a \$3.3 million budget allocation.

Haines Junction

In 2009, one new seniors' apartment building, with nine units, was constructed at a capital cost of \$2,260,000.

Faro

In 2011, a six unit seniors' housing site was constructed at a total capital cost of \$2,196,256.

Dawson

In 2011, a 19 unit apartment building with one and two bedroom units was constructed; the total capital cost was \$6,040,174. These units replaced 13 units in a building that was demolished; resulting in a net gain of six units of social housing. No new seniors' housing was constructed. The Korbo Building had been fabricated from trailers in the 1950's and the site had become contaminated by an underground fuel tank leak.

Carmacks

In 2012, seven newly constructed or purchased units of housing were provided for families and seniors. Three new modular homes were purchased, and four single family dwellings from 1972 were sold and replaced with new construction. The total capital cost was \$1,830,614.

Renewal and Repair of Housing Inventory 2009 - 2013

In addition to increasing social housing inventory, Yukon Housing Corporation has undertaken a comprehensive program of renewal and repair to upgrade existing, aging, housing inventory. Between 2009 and 2013, a total of 282 units have been renovated and repaired in all ten of the communities that have social housing. Energy efficiency was a high priority objective, and considerable funding resources were targeted to upgrades of mechanical heating systems. This will result in long term operational efficiencies as utility costs are paid directly by Yukon Housing Corporation. A total of \$9,186,889 was invested in social housing renewal and repair; 78% of the funding was provided through Canada's Economic Action Plan federal funding program. Investment in renewal and maintenance of the housing inventory is ongoing; the 2014/15 budget includes \$1.7 million for social housing upgrades.

Housing Inventory Upgrades and Building Renewal 2009 - 2013

| Community | Total Funding |
|-------------------------------|----------------------|
| Carcross | \$424,350 |
| Carmacks | \$368,553 |
| Dawson | \$1,175,141 |
| Faro | \$0 |
| Haines Junction | \$449,923 |
| Mayo | \$420,529 |
| Ross River | \$306,022 |
| Teslin | \$533,022 |
| Watson Lake | \$978,994 |
| Subtotal - Communities | \$4,656,534 |
| Whitehorse | \$4,530,355 |
| Total | \$9,186,889 |

Source: Yukon Housing Corporation

Mortgage Expenses

As part of the transfer agreement with CMHC, Yukon Housing Corporation assumed the portfolio of mortgages for social housing. Currently, the balance at March 31, 2013 totals \$9,286,333.95. In the past year, Yukon Housing Corporation obtained Yukon government funding to pay out 7% of the total liabilities (\$733,000), eliminating several high interest mortgages. Additionally, 10% of the mortgage portfolio was re-negotiated and interest rates were reduced by more than half and have been locked in for 10 year terms when they will reach maturity. As a result, the mortgage liability has been significantly reduced.

The remaining mortgages that have interest rates significantly higher than current rates cannot be re-negotiated; however these mortgages will be paid out within the next few years. By 2017, over 30% of the remaining mortgage balance will be paid, further reducing liability. Most importantly, none of the recent capital investments in social housing have incurred mortgages.

Mortgage Portfolio Maturity Schedule

| Mortgage Portfolio | Paid Out by Year | Balance Remaining | % of Total |
|--------------------|------------------|-------------------|------------|
| 2013 | | \$9,286,333.95 | 100% |
| 2014 | \$761,171.18 | \$8,525,162.07 | 92% |
| 2015 | \$370,483.32 | \$8,154,678.75 | 88% |
| 2016 | \$2,281,702.87 | \$5,872,975.88 | 63% |
| 2017 | \$175,943.62 | \$5,697,032.26 | 61% |
| 2018 | \$105,714.81 | \$5,591,317.45 | 60% |
| 2019 | \$35,307.22 | \$5,556,010.23 | 60% |
| 2020 | \$68,712.22 | \$5,487,298.01 | 59% |
| 2021 | \$52,828.57 | \$5,434,469.44 | 59% |
| 2022 | \$386,646.88 | \$5,047,822.56 | 54% |
| 2023 | \$2,268,734.87 | \$2,779,087.69 | 30% |
| 2024 | 0 | \$2,779,087.69 | 30% |
| 2025 | 0 | \$2,779,087.69 | 30% |
| 2026 | \$1,109,532.64 | \$1,669,555.05 | 18% |
| 2027 | 0 | \$1,669,555.05 | 18% |
| 2028 | \$852,733.61 | \$816,821.44 | 9% |
| 2029 | \$816,821.44 | \$- | 0% |

Source: Yukon Housing Corporation

In summary, strategic financial management of the mortgage portfolio has reduced interest rate risk exposure, and has reduced the overall mortgage liability; Yukon Housing Corporation is well positioned to finance the remaining outstanding mortgages to maturity within current operational budgets. The proportion of the annual operating budget required to fund mortgage interest and principal payments has declined annually over the past five years: from 29% in 2008/09 to 19% in 2012/13. It is anticipated that both the total dollar amount of mortgage expenses, and the proportion of the total annual operating budget will continue to decline over the next 15 years to the expiration of the mortgages.

Operational Funding and Expenditures

Based on analysis of the operating budgets for the past five year period, rental revenues fund on average 40% of the total costs, and Yukon funding has averaged 12% of the total social housing costs in the past five fiscal years. CMHC funding accounts for 48% of average annual operating costs in the past five years; this funding will decline to zero by 2029/30. The total annual operating cost for 2013/14 social housing program was \$9,082,710. The following table summarizes the operating costs and revenues for 2012/13.

2012/13 Operating Costs and Revenues

| | Actual Expenditures | % of Total Budget |
|---------------------------|------------------------|----------------------|
| Total social housing cost | \$9,082,710 | |
| Rent revenue | (\$3,680,761) | 40% |
| Net social housing cost | \$5,401,949 | |
| CMHC funding | \$3,812,183 | 42% |
| Yukon funding | \$1,589,766 | 18% |
| Annual net cost/unit | \$9,527 | |
| Mortgage costs | \$1,741,819 | 19% |
| Maintenance costs | \$1,997,100 | 22% |
| Utilities costs | \$1,996,989 | 22% |

Source: Yukon Housing Corporation

There are three revenue sources to fund the annual operating costs: rental revenue, which comprises approximately 40% of the costs; CMHC funding and Yukon funding. Social housing, targeted to low income tenants and based on 25% of income, will always require an operating subsidy due to the low incomes of tenants and fixed operating costs. Currently, the net annual operating cost (net of rental revenue) averages \$9,268 per unit of housing; for new construction that does not have any mortgage costs, the current net annual operating cost is \$6,455 per unit. Even rental housing based on market rents is typically not economically viable.⁴

⁴ Comprehensive Review and Assessment of Housing Issues in Yukon. Luigi Zanasi and Steve Pomeroy, March 2013, pages 12 – 17

In the past five year period, the annual operating cost of social housing has increased by 21%, or \$1.6 million. The increased costs are primarily due to the increased housing inventory: the net cost per unit of social housing has remained relatively constant.

Most of the annual operating costs are non-manageable costs: staffing and overhead, mortgage payments, utilities and maintenance. Utilities average 20%, and maintenance averages 21%, together accounting for just over 40% of the budget. Prolonged cold weather, or tenants who leave windows open can significantly increase utility costs; and maintenance costs are equally impacted by heavy snowfalls, ice, mechanical system failures, or tenant behaviour.

Mortgage costs represent a declining operational cost: in the past five years the proportion of the annual operating budget allocated to funding mortgage principal and interest has declined from 29% to 19% and it will continue to decrease as the mortgage liabilities are paid out. The annual CMHC funding decreases exponentially in tandem with the mortgage liabilities as estimated in 1998 when the agreement was signed.

The recent capital construction has resulted in 194 net new units of social housing. All new construction was fully funded, so there is no mortgage liability on those units, reducing the net annual operating cost. Yukon government is liable for the net operational costs of these units, as the CMHC funding is already fully allocated to existing housing inventory. Based on the current net cost of \$6,455 per unit (excluding mortgage costs) – the increased operational funding requirement for those units equals just over \$1.2 million dollars annually. Nearly all of the 194 units are already included in 2012/13 funding; the only units that are not yet operational are the 34 units currently under construction in Whitehorse and the six units planned for Mayo.

The CMHC funding is structured to fund mortgage liabilities assumed by Yukon Housing Corporation as part of the social housing transfer agreement. The funding agreement is fixed and the transfer payments remain unchanged regardless of any changes to actual mortgage liabilities. As previously discussed, Yukon Housing Corporation has reduced their mortgage liabilities by proactively paying down and refinancing their mortgage portfolio. As a result, the current CMHC annual funding is substantially greater than required to fund current mortgage liabilities. In the past five year period, mortgage costs have averaged 25% of the annual operating costs while the total CMHC annual funding contribution has averaged 48% of annual operating costs. Currently, CMHC funding is financing, on average, 23% of the annual operating budget in addition to the mortgage funding. In 2012/13 CMHC fully funded the annual mortgage liabilities of \$1,741,819, and additionally contributed operational funding in the amount of \$2,070,364 – an amount greater than the total Yukon government annual funding of \$1,589,766.

Each subsequent year, as the mortgage balance decreases, the proportion of CMHC funding that is effectively subsidizing the non-mortgage operating expenses will increase. The following table shows the CMHC funding and projected mortgage liabilities for the next five year period. By 2018/19, 83% of CMHC funding will be supporting non-mortgage operating costs.

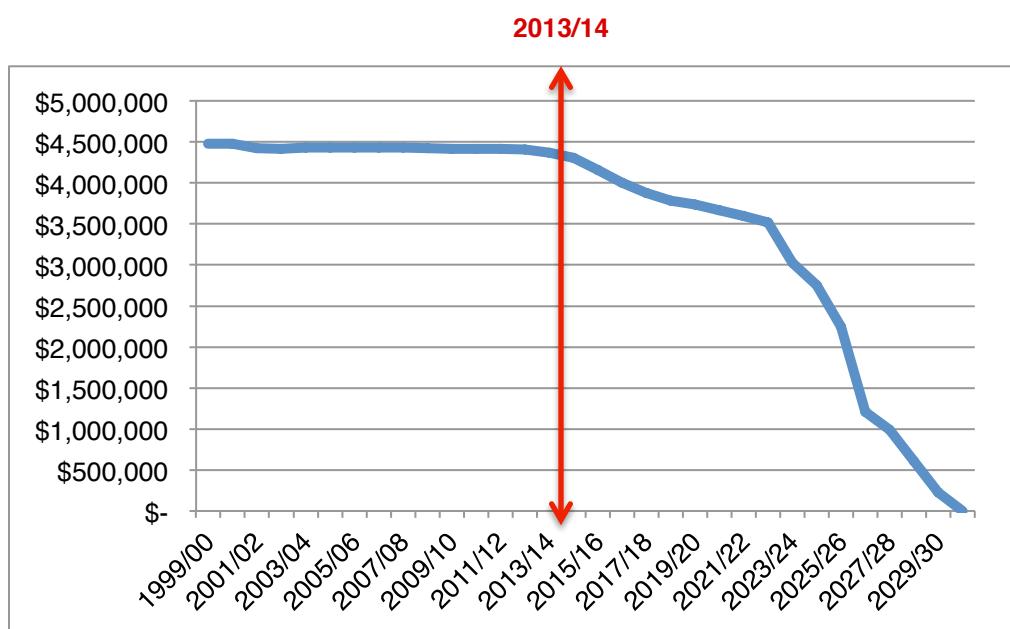
CMHC Funding and Projected Mortgage Payable

| Year | CMHC Funding | Mortgage Payable | Difference | % non-mortgage |
|---------|--------------|------------------|-------------|----------------|
| 2012/13 | \$4,405,031 | \$1,741,819 | \$2,663,212 | 60% |
| 2013/14 | \$4,371,523 | \$1,740,787 | \$2,630,736 | 60% |
| 2014/15 | \$4,305,548 | \$1,672,373 | \$2,633,175 | 61% |
| 2015/16 | \$4,161,262 | \$1,533,936 | \$2,627,326 | 63% |
| 2016/17 | \$4,004,913 | \$799,886 | \$3,205,027 | 80% |
| 2017/18 | \$3,875,101 | \$683,605 | \$3,191,496 | 82% |
| 2018/19 | \$3,786,987 | \$656,671 | \$3,130,316 | 83% |

Source: Yukon Housing Corporation

The following chart illustrates the CMHC funding decrease. The funding has been virtually stable for the first 15 years of the agreement, but will rapidly decrease in the next 17 years. The 2012/13 annual funding allocation, at year 15 of the 32 year agreement, was 98% of the base funding allocation in 1999/00, or only \$75,159 less. However, the funding will decline from 98% to 85% by 2018/19 and will decline to zero in the next 17 years to 2029/30. This reduction in the annual funding will continue and will accelerate: as the graph below shows, the decrease in annual funding from CMHC begins to exponentially decrease around 2017 - 2020.

CMHC Annual Funding



Non-mortgage operating costs will remain constant or increase while the CMHC funding is scheduled to rapidly decrease, leading to a growing shortfall in operating funding that Yukon government will need to fund. Over the next 17 years CMHC funding will decline to zero; it is estimated that Yukon funding will be required to more than double to sustain current operational funding excluding mortgage and interest expenses.

Strategic Directions

Yukon Housing Corporation has undertaken several initiatives related to increasing their strategic planning capacity and focus, including an implementation plan in response to a performance audit undertaken by the federal Auditor General in 2010, the development of a current strategic plan, and initiation of the development of a Housing Action Plan. Together, these actions are likely to strengthen organizational capacity and strategic direction.

Performance Audit

In 2010, the federal Auditor General completed a performance audit of Yukon Housing Corporation. A key message was that long term strategic issues, particularly future operational liabilities, need to be identified and managed more effectively. The audit found that Yukon Housing Corporation is generally managing its day-to-day operations well: that it has properly assessed applications and allocated units for social housing using its rating system, and that overall, it keeps its housing units in good repair. The Report noted that the Corporation had not carried out adequate analysis to determine how well it is meeting the need for social housing in the territory, particularly in Whitehorse, and that it needed to do a better job of determining the type and number of social housing units that are needed in each community.

Implementation Plan and Outcomes

In response to the Auditor General's report, Yukon Housing Corporation developed a 2010 – 2013 Implementation Plan that addressed each of the specific recommendations of the Auditor General's report. To date, many of those initiatives have been implemented, leading to some significant organizational changes. Numerous specific actions have been, or are being implemented; recommendations relevant to the social housing program are discussed below.

- The Applicant and Tenant Online Management System (ATOMS) has been implemented and is fully operational for Whitehorse; currently the database for the communities is being implemented.
- The 2010 CMHC program evaluation report focused on social housing policies and as an outcome of that work, numerous policies have been implemented or revised.
- The recommendation pertaining to inspection standards and a standardized methodology for annual inspections was partially implemented in 2010/11 but was identified as problematic. The intent was to establish benchmark standards integrated with annual inspection reports, and to use that information to appropriately manage maintenance priorities within budget constraints. A new software system has been implemented for use with annual inspections; this software provides an inspection checklist and database for management of social housing maintenance.

Risk Management

The report highlighted that the Corporation needed to improve its identification and management of key risks facing the organization. Specifically, the large increase in housing inventory as a result of recent capital investment was identified as representing "significant risks" that the Corporation would need to manage. The Auditor General noted that "*It is critical that the Corporation improve its long-term planning to address the needs of Yukoners for affordable, adequate housing*". The audit recommended that Yukon Housing Corporation "develop specific strategies and action plans that clearly outline how it plans to mitigate those risks".

Yukon Housing Corporation has recently completed a comprehensive risk management process which identified and quantified risks, and identified mitigation measures for every branch of the organization. This risk report will be integrated with the government wide initiative risk assessment process.

Performance Indicators

The performance audit recommended that Yukon Housing Corporation "establish appropriate performance indicators – including short-term and longer term targets – gather performance data, use the data to compare indicators to targets and to help link outputs to desired results, assess performance and evaluate programs".

This recommendation has not been implemented to date. The process of developing the 2013 – 2018 Strategic Plan has assisted the organization to begin identifying and exploring priorities, outcomes, and strategic planning measures and targets. As with other initiatives, this was deferred due to the capital planning priorities and organizational changes. It is anticipated that the Housing Action Plan, the strategic plan and a risk management assessment through Public Works would all contribute to identifying and establishing performance indicators.

Integrated Housing Strategy

The performance audit recommended that: "The Corporation should develop integrated housing strategies reflective of its mandate, which includes identifying housing needs compared with existing supply. The Corporation should also describe, as part of its strategic plan, how it plans to address identified gaps in housing and over a planned time frame." The performance audit also recommended that a capital plan be developed, using the integrated housing strategy as the basis. Effective implementation of both of these recommendations was delayed due to the significant capital funding opportunities, primarily through the Canada Economic Action Plan. While this funding was a significant and unique opportunity to renew and expand housing inventory, the scale and schedule of funding placed considerable demands on the organizational capacity and resources of Yukon Housing Corporation. Capital planning became opportunity driven with significant time frame and organizational capacity demands. Development of an integrated housing strategy was similarly deferred until there was organizational capacity to undertake the initiative. Two specific and substantive initiatives, the 2013 – 2018 Strategic Plan and the recently initiated Housing Action Plan, have been developed as the foundations of an integrated housing strategy. Both initiatives are detailed in the following sections.

Additionally, several discrete initiatives have been undertaken that contribute towards increasing the organization's research, planning and policy capacity. These have included research on staff housing forecasts and work related to updating the Employee Housing Act, and policy papers on home ownership and market housing costs.

2013 – 2018 Strategic Plan

Yukon Housing Corporation has developed a Strategic Plan for 2013 – 2018; this was undertaken in response to the Auditor General's performance audit recommendations. The strategic plan is intended to be used as a tool to ensure that the organization has a defined strategic direction that is aligned with Yukon government, and that there is a policy basis for establishing priorities and supporting accountability and effectiveness. The report identifies five strategic goals:

1. Facilitate access to more attainable and sustainable home ownership in Yukon.
2. Support initiatives to increase the availability and affordability of rental accommodation in Yukon.
3. Develop strategic partnerships with Yukon government departments, other governments, non-government organizations and private sector in pursuit of collaborative initiatives to enhance the full range of choices along the housing continuum in Yukon.
4. Work to continually improve the Corporation's organizational effectiveness and accountability framework to ensure the effective and efficient delivery of the Corporation's established and newly created or enhanced programs.
5. Ensure adequate human resources planning and capacity to support the strategic goals and operational plans of the Corporation.

Yukon Housing Corporation – Housing Continuum



In Yukon, particularly Whitehorse, there is a gap in the housing continuum for housing with supports for individuals who require ancillary supports to enable them to successfully sustain their housing tenure. This challenge has been addressed in the organization's strategic plan, which both recognizes the issue and identifies Yukon Housing Corporation approaches to meeting the challenges. The strategic plan identifies one significant challenge as "low income people who have special housing and/or support program needs."⁵ These individuals or families "require government-funded support services and/or a home that has been designed to provide barrier-free accessibility and mobility."⁶ Recent construction has increased the inventory of social housing units that provide wheelchair accessibility, and units that accommodate tenants with mobility needs (such as units with no exterior or interior stairs). There are currently two applicants needing wheelchair accessible housing; more than 20 current applicants require housing that accommodates their mobility needs. Four wheelchair accessible units are currently under construction in Whitehorse.

In addition to seniors who require supports to enable them to continue to live independently and remain in their own home, this population also includes individuals who have mental illness, developmental disabilities including FASD (fetal alcohol spectrum disorder), addictions, and other psychosocial issues that impact their capacity to successfully sustain housing tenancy without ancillary supports. Yukon Housing Corporation has neither the resources nor mandate to meet tenants' support needs; partnerships with government programs and service providers are required to create an integrated model of housing with supports. The strategic plan explicitly responds to this, identifying a strategic approach of "coordinating and integrating programs and services with government departments as well as other government partners and NGOs to support self-reliance and supportive living options."⁷

⁵ Yukon Housing Corporation Strategic Plan 2013 – 2018, page 6

⁶ ibid.

⁷ ibid. page 8

Housing Action Plan

In 2013, the Yukon government, through Yukon Housing Corporation, launched a process to create a Housing Action Plan for all of Yukon in partnership with other stakeholder organizations. This initiative was undertaken in response to the Performance Audit recommendation that Yukon develop integrated housing strategies to fulfill their organizational mandate regarding Yukon housing needs.

The Housing Action Plan is an initiative intended to engage community stakeholders to work with government to determine options and solutions for Yukon's housing challenges. The plan is to integrate identified options into a comprehensive plan that will guide the short, medium and long-term plans and actions of governments and stakeholders to address current and future housing challenges in Yukon. The approach of the Housing Action Plan is to create an inventory of housing challenges with flexible options to address the issues, and maximize the benefit each future housing investment or development will provide to the Yukon community.

The guiding principles of Housing Action Plan process have been defined as:

- Adaptability: to be agile to changes in the economy through innovation and flexibility.
- Inclusivity: emphasis on partnerships and addressing all of the concerns within the Yukon housing continuum.
- Building on strengths and successes: recognizes the positive activities already underway; and the very good work stakeholders have accomplished.
- Accountability: which will focus on action items and results.

The scope of the Housing Action Plan will be inclusive of all housing needs from emergency shelters and transitional housing to home ownership, and includes options with ancillary supports, such as supportive housing models.

Program Evaluation Overview

As mandated by the CMHC social housing transfer agreement, the objective of the social housing program evaluation report is to formally assess the social housing program on the basis of program rationale, impacts and effects, achievement of objectives and alternatives. Each of the program evaluation criteria is described and discussed, with performance indicators and recommendations. The program evaluation is intended to address the following questions:

Program Rationale

- *What are the terms of the CMHC agreement?*
- *What are current Yukon Housing Corporation objectives and priorities?*
- *What are current Yukon Government objectives and priorities?*
- *What is the program rationale for Yukon Housing Corporation social housing?*

Achievement of Objectives

- *Is the current social housing program consistent with the terms of the CMHC agreement?*
- *Does it align with Yukon Housing Corporation objectives and priorities?*
- *Does it align with Yukon Government objectives and priorities?*

Impacts and Effects

- *Does the current social housing program address a real need?*
- *What are the outcomes? Are there unwanted outcomes?*

Cost Effectiveness

- *Are objectives being met within budget?*
- *Are the most appropriate and efficient means being used to achieve the objectives?*

Program Rationale

- *What are the terms of the CMHC agreement?*
- *What are current Yukon Housing Corporation objectives and priorities?*
- *What are current Yukon Government objectives and priorities?*
- *What is the program rationale for Yukon Housing Corporation social housing?*

Discussion

The program rationale established by CMHC was the provision of subsidized housing for low income individuals, seniors and families. The social housing transfer agreement specifies that funding must be targeted to social housing within the CMHC portfolio at the time of transfer, although programs may be added or removed, provided that they comply with the principles of the program and are approved by CMHC. Additionally, the intent and rationale is to ensure that housing is provided to households that are targeted based on income; the agreement sets out the terms for Housing Income Limits (HILS).

The mandate, mission, vision, strategic goals, and core programs and services of Yukon Housing Corporation all specifically include affordable rental housing and delivery of social housing.

The government has articulated an explicit mandate to develop and deliver social housing, and has provided sustaining support for social housing program delivery by committing to the expansion of the social housing portfolio and the concomitant commitment to long term operational funding.

There are no specific issues or recommendations pertaining to program rationale – analysis of all available information indicates that Yukon Housing Corporation is strongly committed to its social housing program, and that this program is being operated fully in alignment with CMHC conditions and principles. The Yukon government has demonstrated both policy and funding support for the social housing program.

Performance Indicators

- In the 2013 – 2018 Strategic Plan, Yukon Housing Corporation has identified social housing as one of its five core business lines.
- One of the strategic goals of Yukon Housing Corporation is to "increase the availability and affordability of rental accommodation".

- The September 2013 mandate letter from the Minister responsible for Yukon Housing Corporation specifies that the mandate of Yukon Housing Corporation includes: "increase the availability of subsidized accommodation for individuals and families in greatest need, including seniors in the low to moderate income bracket."

Achievement of Objectives

- *Is the current social housing program consistent with the terms of the CMHC agreement?*
- *Does it align with Yukon Housing Corporation objectives and priorities?*
- *Does it align with Yukon Government objectives and priorities?*

Discussion

The CMHC program rationale of providing subsidized housing for low income families, seniors and individuals aligns strongly with current Yukon Housing Corporation policies, strategic directions and priorities. Of the five core business lines of Yukon Housing Corporation, the focus has been primarily on the social housing program for the past five years. This has been due to the federal funding opportunities that enabled expansion of the social housing inventory through the Canada Economic Action Plan.

The Yukon government has supported significant expansion and renewal of subsidized social housing in all communities in Yukon that provide social housing. The Yukon government 2014/15 budget strongly affirmed the government's commitment to affordable housing and to the programs and services delivered by Yukon Housing Corporation. The government specifically identified affordable housing as a need, and allocated \$12 million capital funding for 48 additional units of seniors housing in Whitehorse, as well as increased funding for upgrades to existing social housing inventory.

There are no specific recommendations pertaining to achievement of objectives – the objective of delivering subsidized housing to targeted low income households has been substantially achieved in the past five years, with an overall 42% increase in social housing inventory.

Performance Indicators

- Yukon Housing Corporation: targeted social housing investments to meet identified needs of families and seniors in Whitehorse and communities throughout Yukon. Significant expansion of social housing program: 42% increase in social housing inventory.
- Yukon government: approval of 194 net new units of social housing, and increased annual funding to support expanded social housing operational budgets.
- Yukon government 2014/15 budget recognition of Yukon Housing Corporation programs and services, including \$12 million for 48 new units of seniors housing, and \$1.7 million for social housing upgrades in addition to annual operating budget maintenance allocations.

Impacts and Effects

- *Does the current social housing program address a real need?*
- *What are the outcomes? Are there unwanted outcomes?*

Discussion

This program evaluation has analyzed waitlist data, vacancy rates, income data, applicant priority system and scores, and all other available data to determine whether or not the current social housing program delivered by Yukon Housing Corporation addresses a real need. All available information indicates conclusively that the program is highly targeted and is effectively and efficiently achieving the objective of providing subsidized housing to applicants in greatest financial and/or other priority need.

Unlike housing agencies in some other Canadian jurisdictions, Yukon Housing Corporation has not transitioned to a mixed market model, in which housing units are allocated on the basis of a proportion targeted as core need, low income, and low end of market. Yukon Housing Corporation has retained a model of ensuring that all social housing units target low income tenants, with income as an integral element of the priority scoring system.

The CMHC social housing transfer agreement established the household income thresholds and Yukon Housing Corporation has integrated income into the applicant priority waitlisting methodology.

As previously noted, the 2010 performance audit undertaken by the federal auditor general recommended the development of performance indicators and use of data to identify targets, assess performance and evaluate programs. A comprehensive, integrated database system that can be effectively managed to obtain different types of data is critical to strategic and operational planning. While this remains a significant organizational gap, Yukon Housing Corporation recognizes the challenge and is currently evaluating potential solutions.

In 2010, Yukon Housing Corporation implemented their Applicant and Tenant Online Management System (ATOMS). This database currently includes only Whitehorse; work is underway to expand it to include data for the communities.

There are limitations in the type of data reports that can be provided through the system. The ATOMS database has been developed to provide effective tracking of applicants and tenants. It does not function effectively to track housing inventory, provide data tabulation and analysis of housing types, housing demand by type, or household profile data.

Maintenance staff are now using City Reporter software to complete annual inspections using a standardized checklist, but this software does not provide a maintenance management database or comprehensive housing inventory and management database. A Housing Conformity and Condition Standard was developed and implemented in the past year; this document is intended to support life-cycle assessments of the housing inventory.

At present, Yukon Housing Corporation is in the process of identifying information and data gaps, and evaluating potential software tools to support information management. The objective is to implement a more comprehensive software system that would enable better integration and utilization of data, within the next 12 to 18 months.

The priority waitlist system was implemented by Yukon Housing Corporation in 2006. Applicants are grouped into one of five identified categories, with highest priority given to victims of violence and rural medical relocations for applicants who need to relocate to Whitehorse from their community so that they can obtain appropriate medical treatment and care. Income is included in the priority point rating system, along with number of dependents, condition of current housing, and general health and social factors.

Current waitlists indicate that the expansion of the social housing program has enabled the provision of social housing in Whitehorse to match population growth. The waitlist for non-senior housing has declined from a peak in 2011. Depending on applicant priority group, applicants who have obtained housing wait between three and 12 months. However, lower priority applicants wait longer; the current waitlist overall average time is 13 months: non-seniors currently waitlisted have been waitlisted an average of 11 months and seniors currently waitlisted have been waiting an average of 16 months. These data indicate that while there remains significant unmet demand for social and, particularly seniors, housing in Whitehorse, the priority system is working effectively to ensure that housing is provided soonest to those with the greatest needs.

Seniors comprise the fastest growing segment of the population, and the proportion of applications from seniors is more than twice their proportion of the population. While 66% of all new housing has been allocated to seniors, the waitlist for seniors' housing in Whitehorse has continued to increase. There appears to particularly be a shortage of accessible housing inventory for applicants with mobility impairments: 37% of the current seniors' waitlist require accessible housing, and overall only 25% of applicants in the past five years have been housed.

Overall, the current waitlist data indicates that there was sufficient demand for expansion of the social housing inventory, particularly in Whitehorse, where 76% of the population lives, and where population growth is projected to be highest. The waitlist for non-seniors has been reduced but remains significant, while the waitlist for seniors continues to increase. This has been recognized and funding for a new 48 unit seniors' housing building in Whitehorse was included in Yukon government's 2014/15 budget.

While most of the units have been constructed in Whitehorse, the government has also increased social and seniors housing in the communities. Appropriate, accessible, affordable housing for seniors has been enacted as a priority, with the goal of enabling them to live independently and remain in their communities with friends and family for as long as possible. New seniors' housing has been provided in Watson Lake, Teslin, Faro, and Haines Junction, and is currently being planned for Mayo. Social housing was constructed in Dawson City, Carmacks and Ross River.

Waitlists in the communities were not significant at any point in the past five year period. The only communities that consistently had any waitlist were Watson Lake and Dawson.

In Watson Lake, 2009 monthly waitlist data indicated not more than two senior applicants waitlisted in only four of the 12 month periods.

The highest number of applicants waitlisted (both senior and non-senior) has consistently been in Dawson, which averages 3.4 applicants waitlisted each month. The waitlist in Dawson is significantly higher than any other community outside Whitehorse. The 2013 waitlist data for Dawson indicate that the monthly waitlist count has been approximately equal for non-seniors and seniors, but that seniors appear to stay on the waitlist due to lack of housing. Non-seniors appear to be able to secure social housing within a period of months. While 19 units of new construction were built in Dawson, this building replaced an existing 13 units, for a net increase of only six units. Of the total 62 units in Dawson, only four units are currently designated as seniors' housing although seniors may occupy some units in the new building.

Eight units of seniors housing were constructed in Teslin in 2011: in 2009 when these units were at the planning stages, there were no seniors waitlisted for housing in any period that year. The current vacancy rate in Teslin is 6.3 units.

Nine units of seniors' housing constructed in Haines Junction in 2009. The 2009 monthly data indicate that there was only one month in the 12 month period with any seniors waitlist.

In Faro, six units of seniors housing were constructed in 2011, more than doubling the overall social housing inventory from four units to 10. 2009 waitlist data indicate that zero seniors were waitlisted for housing at any time in that year. Currently two of the six units are vacant.

At present, planning is underway to build six units of seniors' housing in Mayo in addition to existing social housing inventory of 19 units. The monthly waitlist data for Mayo indicate no demand: in 2013, one senior was waitlisted one month for housing. There was higher demand, on the basis of waitlist, for non-senior housing, but the waitlist data appear to indicate that applicants were housed within one or two months.

The rationale for the construction of new seniors' housing is that much of the existing housing is not barrier free; many units of housing are two storey construction, and much of it is allocated to families instead of seniors. With capital funding available, the provision of accessible seniors' housing has been approved as a long term investment to enable an aging population that would like to be able to remain in their own communities and with friends and family.

Overall, the number and location of social and seniors' housing units constructed in the communities does not appear to have been determined based on demand. In the absence of performance indicators and outcome measures, and policy direction to guide the planning process, housing resources may not be effectively and efficiently meeting demand. This issue was highlighted in the 2010 performance audit undertaken by the federal auditor general which included the following recommendations:

"the Corporation should develop integrated housing strategies, reflective of its mandate, which includes identifying housing needs compared with existing supply. The Corporation should also describe, as part of its strategic plan, how it plans to address identified gaps in housing and over a planned time frame".

"Once they are developed, the Corporation should use its integrated housing strategies as the basis for preparing its capital plan. The Corporation should also review its options for realigning the housing stock to provide appropriate types of housing identified in the housing strategies."⁸

There are initiatives underway that will contribute to the development of an integrated housing strategy, including the strategic planning process, the development of a housing continuum and the initiation of the Housing Action Plan. One outcome has been the recognition that a significant service delivery challenge for Yukon Housing Corporation is the population group that requires government funded supports in order to successfully sustain their independence living in the community. This population group includes seniors who require supports to live independently and remain in their own home, individuals who live with significant mental health concerns and/or addictions, and individuals who have developmental and/or physical disabilities, including FASD. These tenants have marginal living skills and disproportionately impact other tenants and staffing and operational resources.

An historic initiative demonstrates that Yukon Housing Corporation has both the capacity and commitment to develop innovative housing solutions for complex tenants. In 1999, Options for Independence Society, which supports individuals living with FASD, identified that they were providing supports to several clients living in Yukon Housing Corporation apartments. Having clients at multiple sites made it more difficult for Options for Independence to provide appropriate and adequate tenancy supports, and their clients were facing challenges with sustaining their tenancies due to multiple negative interactions with other tenants.

⁸ Office of the Auditor General of Canada. Performance Audit Yukon Housing Corporation. February 2010.

The two organizations partnered on a pilot project to provide congregate housing so that five FASD clients could live together with live in support staffing in Yukon Housing Corporation housing. This pilot project was highly successful, and the partnership between Yukon Housing Corporation and Options for Independence Society has led to the construction of a new 14 unit supported housing site for clients with FASD.

While meeting the demand for housing with ancillary supports will be a challenge, and will require significant planning, funding, and collaboration among stakeholders, it is also essential to achieving the full housing continuum. The strategic plan has identified that while Yukon Housing Corporation has the mandate to provide housing, meeting this need will require partnerships with other stakeholders who can provide the appropriate ancillary supports.

Performance Indicators

- Applicants' average incomes are substantially lower than the household income limit thresholds, indicating that there is a significant financial need for affordable housing, and that the housing is being provided to applicants in the greatest need.
- The implementation of actions to address the Auditor General's recommendations regarding performance indicators and program evaluation remain incomplete. A significant organizational gap is the absence of a comprehensive, integrated database system that can be effectively managed to obtain different types of data is critical to strategic and operational planning. This issue has been recognized, and is being addressed. Initial steps included the implementation of the ATOMS database in 2010, which is now being expanded to include the communities. Yukon Housing Corporation is currently evaluating potential software tools with the objective of identifying a comprehensive software system to support integration and utilization of data, within the next fiscal year.
- A Housing Conformity and Condition Standard was developed and implemented in 2013.
- The priority waitlist system is working effectively, with identified priority groups obtaining housing at the highest rate and with the shortest wait time.
- All social housing units are targeted to low income applicants.
- New construction has prioritized the identified gap in accessible seniors' housing.
- New construction in Whitehorse has reduced waitlists for non-senior housing.
- Waitlist data indicate that while there remains significant unmet demand for social and, particularly seniors, housing in Whitehorse, the priority system is working effectively to ensure that housing is provided soonest to those with the greatest needs.

- The 2014 Yukon government budget has recognized the ongoing need for additional seniors housing and has allocated funding for 48 new seniors housing units in Whitehorse.
- Aging housing stock that was not appropriate in meeting mobility needs has been replaced.
- Yukon Housing Corporation strategic planning has identified the gap in housing with supports for individuals who require ancillary social or health supports to successfully sustain their housing tenure. The organization has identified an approach of seeking partnerships to meet these needs.
- The existing partnership with Options for Independence Society, initiated in 1999, and recently resulting in a 14 unit building with supports for tenants with FASD, is an example of innovative partnerships to deliver housing and supports that appropriately meet clients' needs.
- The Auditor General's recommendations pertaining to capital planning, and matching housing supply to demand remain outstanding. The number and location of seniors' housing units constructed and being planned in the communities does not appear to be linked with any measureable demand. In the absence of performance indicators and outcome measures, and policy direction to guide the planning process, housing resources may not be effectively and efficiently meeting demand.
- The Auditor General's recommendations regarding an integrated housing strategy are currently being implemented: the strategic planning process, the development of a housing continuum and the initiation of the Housing Action Plan are all intended to establish a foundation for an integrated housing strategy. Additionally several discrete research projects have been completed that contribute to increasing planning and policy capacity.

Cost Effectiveness

- *Are objectives being met within budget?*
- *Are the most appropriate and efficient means being used to achieve the objectives?*

Discussion

The development of 224 new units of social housing at minimal cost to Yukon Housing Corporation (13% of total funding) and without incurring any capital funding liability is a highly significant accomplishment. The past five year period, with federal funding through the Canada Economic Action Plan and the Affordable Housing Initiative, has provided Yukon Housing Corporation with a significant and unique opportunity to renew and expand its social housing inventory.

While 87% of the capital funding was allocated to new construction, \$9,186,889 was invested in upgrades, repairs and renewal of existing, aging social housing inventory. This investment is equivalent to more than three years annual maintenance budgets and has substantially reduced potential future maintenance costs.

Maintenance costs are currently considered to be largely non-manageable: heavy snowfall, ice, or other extreme weather events, tenant damage, emergency repairs and other maintenance problems are unpredictable and can be costly. The City Reporter software provides a checklist and has contributed to standardizing and formalizing annual inspections and reporting, but to date there is no capital or maintenance planning framework for planning, prioritizing and budgeting for routine scheduled maintenance or repairs.

In addition to fully funding all new capital construction, Yukon Housing Corporation has refinanced or paid out a proportion of the existing mortgage portfolio, proactively reducing long term interest costs and interest rate risk.

The capital expansion has been opportunity driven based on federal funding initiatives. Yukon Housing Corporation has been flexible and responsive in maximizing potential capital initiatives within the timelines of the federal funding initiatives.

However, the social housing inventory has been significantly expanded in a very short time frame without any formal capital plan or strategic direction – both recommended by the performance audit. The performance audit was completed concurrent with the federal funding and internal reorganization of Yukon Housing Corporation; staffing resources were not sufficient to undertake strategic analysis and planning prior to the funding commitments being undertaken. The expanded social housing resources in Whitehorse are consistent with demand and while investment has been significant, there are still waitlists and overall only 53% of applicants are housed each year.

Yukon Housing Corporation is audited each year by the Auditor General of Canada, and annual financial performance reports for the social housing program are provided to CMHC. There are no current operating deficits or liabilities other than the mortgages. The funding provided through the social housing transfer agreement with CMHC is anticipated to be sufficient to fully fund all remaining mortgage liabilities.

As of 2012/13, the annual operating cost for the social housing program totaled \$9,082,710. While the total costs have increased 21% over the past five years, the cost/unit has remained relatively constant, at an average net cost of \$9,268/year. Most of the increase in the operating budget is due to the increased number of units of social housing.

On average in the past five years, the funding provided from CMHC through the social housing transfer agreement has funded 48% of total annual operating costs. This is the largest source of revenue, greater than the 40% of costs covered by rent revenue, and substantially greater than current Yukon government funding, which covers 12% of the total annual operating costs of the social housing program.

While the CMHC funding is structured to fund mortgage liabilities assumed by Yukon Housing Corporation as part of the social housing transfer agreement, at present the CMHC annual funding is substantially greater than required to fund current mortgage liabilities. In the past five year period, mortgage costs have averaged 25% of the annual operating costs while the total CMHC annual funding contribution has averaged 48% of annual operating costs. As a result, the CMHC funding is financing, on average, 23% of the annual operating budget in addition to the mortgage funding. Over the next five year period, as mortgage liabilities further decrease, an increasing proportion of the CMHC funds will be allocated to the operating budget, effectively increasingly subsidizing the non-mortgage operating expenses.

Concurrently, the CMHC funding is scheduled to start decreasing at an accelerating rate within the next five years. Because of the funding structure, which decreases exponentially, the funding has been virtually stable for the first 15 years of the agreement, but will rapidly decrease in the next 17 years to zero funding at 2029/30.

In summary, the social housing portfolio has grown by 42%, incurring long term operational liabilities, which are currently and increasingly being funded primarily by the CMHC funding, which is scheduled to decrease exponentially over the next 17 years. In order to sustain current operational funding excluding mortgage and interest expenses, it is estimated that Yukon government funding to Yukon Housing Corporation will need to more than double.

As per the recommendations of the Auditor General's performance audit, a critical challenge facing Yukon Housing Corporation is to ensure fiscal sustainability as the increased housing inventory and concomitant increasing operating costs coincide with diminishing CMHC revenues.

The potential financial risks were identified in the 2010 performance audit undertaken by the federal auditor general. The report found that Yukon Housing Corporation had not identified or addressed financial risks, including "maintaining operations with declining contributions from CMHC". The report recommended that:

"The Corporation should identify, assess, and rank the significant risks it faces, including the significant additional risks arising in the construction projects stemming from the funding under the federal Economic Action Plan. It should then develop strategies and action plans that clearly outline how it plans to mitigate those risks that it determines need to be addressed.¹⁸

Implementation of this recommendation was delayed due to the external time frames associated with the capital initiatives, and due to internal reorganization of Yukon Housing Corporation. Significant risk management work has recently been undertaken in response to the recommendations.

Performance Indicators

- Over \$9 million has been invested in repairs, maintenance and upgrades to 282 units of social housing in all 10 communities. This investment represents an equivalent of more than three years maintenance costs. Much of the funding was allocated to upgrading heating and ventilation systems; the energy efficiencies achieved will result in further operating cost savings associated with reduced utility expenses.
- Investment in renewal and maintenance of the housing inventory is ongoing; the 2014/15 budget includes \$1.7 million for social housing upgrades in addition to the annual operating budget allocation for maintenance and repair.
- Total of 224 new units of social housing constructed since 2007. Net increase of 194 units of social housing at minimal capital cost (13% of total funding) to Yukon government and without incurring any long term capital financing liabilities.
- 112 units of accessible, affordable seniors' housing in Whitehorse, to partially meet growing demand due to aging population with increasing mobility related housing needs.
- Prepayment and re-negotiation of terms on mortgage portfolio, effectively reducing interest costs and interest rate risk exposure.

¹⁸ Office of the Auditor General of Canada. Performance Audit Yukon Housing Corporation. February 2010.

- Yukon Housing Corporation has recently completed a comprehensive risk management assessment. This risk report will be integrated with the government wide risk assessment process that has been initiated.
- The Auditor General's finding regarding risks in relation to "maintaining operations with declining contributions from CMHC" remains outstanding. The expansion of social housing that has been undertaken in the past five years amplifies this potential risk, as was also noted in the Auditor General's report. The current trend of increased operational costs, concurrent with decreasing CMHC revenues, represents a potential financial risk that merits appropriate evaluation.
- There is no formal capital plan for housing expansion, renewal and maintenance. The absence of a comprehensive, consistent methodology constrains the capacity to effectively and efficiently prioritize capital and operational funding.

Appendix A – CMHC Funding Schedule E

| Year | CMHC Funding | Funding Loss | as % of base |
|-------------|-------------------------|-------------------------|-------------------------|
| 1998/99 | \$2,241,390 | | |
| 1999/00 | \$4,480,190 | \$- | |
| 2000/01 | \$4,480,190 | \$- | |
| 2001/02 | \$4,420,036 | \$60,154 | 1% |
| 2002/03 | \$4,415,369 | \$64,821 | 1% |
| 2003/04 | \$4,432,344 | \$47,846 | 1% |
| 2004/05 | \$4,432,344 | \$47,846 | 1% |
| 2005/06 | \$4,432,344 | \$47,846 | 1% |
| 2006/07 | \$4,432,344 | \$47,846 | 1% |
| 2007/08 | \$4,432,344 | \$47,846 | 1% |
| 2008/09 | \$4,420,036 | \$60,154 | 1% |
| 2009/10 | \$4,415,369 | \$64,821 | 1% |
| 2010/11 | \$4,415,369 | \$64,821 | 1% |
| 2011/12 | \$4,415,369 | \$64,821 | 1% |
| 2012/13 | \$4,405,031 | \$75,159 | 2% |
| 2013/14 | \$4,371,523 | \$108,667 | 2% |
| 2014/15 | \$4,305,548 | \$174,642 | 4% |
| 2015/16 | \$4,161,262 | \$318,928 | 7% |
| 2016/17 | \$4,004,913 | \$475,277 | 11% |
| 2017/18 | \$3,875,101 | \$605,089 | 14% |
| 2018/19 | \$3,786,987 | \$693,203 | 15% |
| 2019/20 | \$3,740,925 | \$739,265 | 17% |
| 2020/21 | \$3,664,941 | \$815,249 | 18% |
| 2021/22 | \$3,593,900 | \$886,290 | 20% |
| 2022/23 | \$3,517,579 | \$962,611 | 21% |
| 2023/24 | \$3,029,011 | \$1,451,179 | 32% |
| 2024/25 | \$2,754,357 | \$1,725,833 | 39% |
| 2025/26 | \$2,249,708 | \$2,230,482 | 50% |
| 2026/27 | \$1,206,346 | \$3,273,844 | 73% |
| 2027/28 | \$987,950 | \$3,492,240 | 78% |
| 2028/29 | \$603,899 | \$3,876,291 | 87% |
| 2029/30 | \$227,862 | \$4,252,328 | 95% |

Appendix B – Current CMHC Mortgage Portfolio

| CMHC Project Number | Rate | Balance as at Mar 31, 2013 | Renewal Date | Maturity Date |
|---------------------|---------|----------------------------|--------------|---------------|
| 15-788-383 | 5.140% | \$58,221.09 | 1-Oct-2023 | 01-Oct-2023 |
| 15-788-359 | 5.140% | \$58,263.90 | 1-Oct-2023 | 01-Oct-2023 |
| 15-788-110 | 5.420% | \$221,552.25 | 01-Nov-2022 | 01-Nov-2022 |
| 15-788-367 | 5.140% | \$58,221.31 | 1-Oct-2023 | 01-Oct-2023 |
| 15-788-375 | 5.140% | \$58,221.31 | 1-Oct-2023 | 01-Oct-2023 |
| 15-788-128 | 5.170% | \$40,017.23 | 1-Sep-2013 | 01-Jun-2023 |
| 15-788-508 | 5.410% | \$218,022.88 | 1-Oct-2023 | 01-Oct-2023 |
| 15-788-300 | 4.980% | \$1,339,734.09 | 1-Jun-2013 | 01-May-2023 |
| 15-788-318 | 1.990% | \$38,768.13 | 1-Sep-2022 | 01-Sep-2022 |
| 15-788-326 | 1.990% | \$42,721.05 | 1-Sep-2022 | 01-Sep-2022 |
| 15-788-334 | 1.990% | \$41,325.08 | 1-Sep-2022 | 01-Sep-2022 |
| 15-788-342 | 1.990% | \$42,280.37 | 1-Sep-2022 | 01-Sep-2022 |
| 15-788-391 | 5.140% | \$56,064.53 | 1-Oct-2023 | 01-Oct-2023 |
| 15-788-532 | 5.410% | \$87,072.77 | 1-Oct-2023 | 01-Oct-2023 |
| 15-788-573 | 5.410% | \$82,480.55 | 1-Oct-2023 | 01-Oct-2023 |
| 15-788-557 | 5.170% | \$82,095.17 | 1-Sep-2013 | 01-Jun-2023 |
| 15-788-524 | 4.980% | \$42,998.43 | 1-Jun-2013 | 01-Mar-2023 |
| 15-788-540 | 4.980% | \$43,240.90 | 1-Jun-2013 | 01-Mar-2023 |
| 15-788-565 | 4.980% | \$44,080.71 | 1-Jun-2013 | 01-Apr-2023 |
| 15-789-092 | 4.420% | \$79,262.22 | 1-Feb-2017 | 1-Feb-2017 |
| 18-434-423 | 5.170% | \$750,909.25 | 1-Sep-2013 | 01-Aug-2028 |
| 18-434-878 | 2.650% | \$816,821.44 | 1-Feb-2015 | 01-Oct-2029 |
| 07-203-193 | 8.000% | \$246,167.62 | 1-Jul-2024 | 01-Jul-2024 |
| 08-463-812 | 10.000% | \$480,034.60 | 1-Jul-2027 | 01-Jul-2027 |
| 09 225 681 | 4.320% | \$68,712.22 | 1-Feb-2016 | 01-Dec-2020 |
| 09 225 731 | 4.610% | \$52,828.57 | 1-Jun-2016 | 01-Jan-2021 |
| 09 224 270 | 4.320% | \$37,628.75 | 1-Sep-2015 | 01-Sep-2015 |
| 09-224-262 | 4.320% | \$294,271.15 | 1-Oct-2015 | 01-Oct-2015 |
| 16-699-076 | 7.900% | \$35,307.22 | 1-Jan-2019 | 01-Jan-2019 |
| 15-789-761 | 11.500% | \$6,797.08 | 1-Oct-2013 | 01-Oct-2013 |
| 16-698-474 | 12.000% | \$18,509.24 | 1-Jan-2015 | 01-Jan-2015 |
| 16-698-714 | 13.250% | \$21,809.87 | 1-Jan-2016 | 01-Jan-2016 |
| 16-699-035 | 9.750% | \$20,074.18 | 1-May-2015 | 01-May-2015 |
| 15-789-860 | 9.500% | \$14,664.76 | 1-Jul-2014 | 01-Jul-2014 |
| 16-699-134 | 5.000% | \$38,447.75 | 1-Nov-2017 | 01-Nov-2017 |
| 15-789-902 | 12.000% | \$13,507.12 | 1-Apr-2014 | 01-Apr-2014 |
| 16-698-763 | 9.875% | \$58,233.65 | 1-Oct-2017 | 01-Oct-2017 |
| 16-699-225 | 7.690% | \$63,798.32 | 1-Sep-2018 | 01-Sep-2018 |
| 16-699-290 | 5.650% | \$41,916.49 | 1-Nov-2018 | 01-Nov-2018 |
| TD 9305702-03 | 3.750% | \$478,854.05 | 1-Aug-2016 | 01-Aug-2016 |
| TD 9305702-02 | 3.350% | \$1,781,038.79 | 1-Feb-2016 | 01-Feb-2016 |
| 08-564-924 | 9.500% | \$101,824.36 | 1-Aug-2028 | 01-Aug-2028 |
| 25-013-558 | 7.875% | \$291,642.14 | 1-Jan-2026 | 01-Jan-2026 |
| 25-013-541 | 7.875% | \$158,122.73 | 1-Jan-2026 | 01-Jan-2026 |
| 25-013-533 | 7.875% | \$154,415.33 | 1-Jan-2026 | 01-Jan-2026 |
| 25-013-517 | 7.500% | \$505,352.44 | 1-Jan-2026 | 01-Jan-2026 |

Appendix C – Applicants Housed by Group and Year

| | Group 1 | | Group 2 | | Group 3 | | Group 4 | | Group 5 | | Total | |
|--------------------------|-------------|-----|-------------|------|-------------|-----|--------------|-----|-------------|-----|------------|-----|
| Non-Seniors | | | | | | | | | | | | |
| 2009 | 15 | | 1 | | 19 | | 0 | | 10 | | 45 | |
| 2010 | 28 | | 0 | | 22 | | 1 | | 4 | | 55 | |
| 2011 | 24 | | 0 | | 24 | | 0 | | 7 | | 55 | |
| 2012 | 15 | | 0 | | 18 | | 0 | | 12 | | 45 | |
| 2013 | 27 | | 1 | | 27 | | 0 | | 9 | | 64 | |
| Total Placed | 109 | 68% | 2 | 100% | 110 | 48% | 1 | 14% | 42 | 31% | 264 | 50% |
| Not Placed | 50 | 31% | 0 | 0% | 109 | 48% | 4 | 57% | 89 | 66% | 252 | 47% |
| Other | 2 | 1% | 0 | 0% | 8 | 4% | 2 | 29% | 3 | 2% | 15 | 3% |
| Total | 161 | | 2 | | 227 | | 7 | | 134 | | 531 | |
| <hr/> | | | | | | | | | | | | |
| Seniors | | | | | | | | | | | | |
| 2009 | 1 | | 5 | | 8 | | 2 | | 0 | | 16 | |
| 2010 | 1 | | 4 | | 6 | | 3 | | 0 | | 14 | |
| 2011 | 6 | | 6 | | 11 | | 4 | | 0 | | 27 | |
| 2012 | 2 | | 3 | | 10 | | 4 | | 0 | | 19 | |
| 2013 | 1 | | 3 | | 10 | | 4 | | 2 | | 20 | |
| Total Placed | 11 | 73% | 21 | 64% | 45 | 48% | 17 | 27% | 2 | 5% | 96 | 39% |
| Not Placed | 2 | 13% | 9 | 27% | 44 | 47% | 45 | 70% | 36 | 95% | 136 | 56% |
| Other | 2 | 13% | 3 | 9% | 5 | 5% | 2 | 3% | 0 | 0% | 12 | 5% |
| Total | 15 | | 33 | | 94 | | 64 | | 38 | | 244 | |
| <hr/> | | | | | | | | | | | | |
| Total Placed | | | | | | | | | | | | |
| 2009 | 16 | | 6 | | 27 | | 2 | | 10 | | 61 | |
| 2010 | 29 | | 4 | | 28 | | 4 | | 4 | | 69 | |
| 2011 | 30 | | 6 | | 35 | | 4 | | 7 | | 82 | |
| 2012 | 17 | | 3 | | 28 | | 4 | | 12 | | 64 | |
| 2013 | 28 | | 4 | | 37 | | 4 | | 11 | | 84 | |
| Total Placed | 120 | 68% | 23 | 66% | 155 | 48% | 18 | 25% | 44 | 26% | 360 | 46% |
| Not Placed | 52 | 30% | 9 | 26% | 153 | 48% | 49 | 69% | 125 | 73% | 388 | 50% |
| Other | 4 | 2% | 3 | 9% | 13 | 4% | 4 | 6% | 3 | 2% | 27 | 3% |
| Total | 176 | | 35 | | 321 | | 71 | | 172 | | 775 | |
| | 23% | | 5% | | 41% | | 9% | | 22% | | | |
| Avg Time (months) | 3.52 | | 6.69 | | 8.45 | | 12.27 | | 7.00 | | | |

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