

Implementation of the Housing Action Plan for the Yukon

CMHC – YUKON
Bilateral Agreement
Under the 2017 National Housing Strategy

Schedule C: Action Plan 2
(2022-2025)



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Executive Summary

Through partnering with Canada Mortgage and Housing Corporation (CMHC), Yukon Housing Corporation (YHC) can offer effective housing solutions to Yukoners, both from Whitehorse and rural communities. The opportunity, recommendation, timeline, and investment values are provided in this report.

Because there is an opportunity for both CMHC and YHC to continue on the momentum generated through the first Action Plan 2019-2022, YHC is pleased to submit to CMHC a second Action Plan proposing the development of new buildings and the delivery of various services.

During that first Action Plan, housing solutions for seniors, rural and urban communities were implemented. However, with a strong population growth, a strong increase in real estate and a growth in senior population, the Yukon faces tremendous pressures in adequately housing Yukoners.

This Action Plan explains YHC's intent for the next three fiscal years. Regarding new buildings, YHC is proposing the following:

For 2022/2023, YHC proposes to use \$4,777,000 of CMHC funding for the following projects:

- Normandy Living (\$175,000)
- Rent Supplement (\$500,000)
- Community Housing Projects (\$1,725,000)
- Replacement of Aged Out Units – YHC Stock (\$1,222,000)
- Canada Yukon Housing Benefit (\$1,155,000)

For 2023/2024, YHC proposes to use \$5,302,000 of CMHC funding for the following projects:

- Revised Rent Supplement (\$500,000)
- Community Housing Projects (\$3,596,000)
- Canada Yukon Housing Benefit (\$1,206,000)

For 2024/2025, YHC proposes to use \$5,594,000 of CMHC funding for the following projects:

- Revised Rent Supplement (\$500,000)
- Community Housing Projects (\$1,727,000)
- Replacement of Aged Out Units – YHC Stock (\$2,126,000)
- Canada Yukon Housing Benefit (\$1,241,000)

YHC believes that these projects and initiatives will make a positive difference in how Yukoners are housed. Thank you for your collaboration.

Introduction

Yukon Housing Corporation (YHC) is continuously working to develop a healthy housing system that provides a mix of options that address all shelter needs. YHC is committed to encouraging a housing environment that provides stability to both renters and owners while supporting people to afford a home that meets their needs.

This new Action Plan, will enable YHC to continue to advance the Yukon's priorities over the next three years by lifting Yukoners out of core housing need and reducing the number of clients currently wait-listed. To do this YHC will increase affordable housing units, partner with governments, non-government organizations and local developers, and deliver YHC's Canada Yukon Housing Benefit and rent supplement program. Additionally, housing adequacy will be addressed through the renovations of social housing stock and funding programs to support repairs/retrofits to First Nations government housing stock. The Yukon's priorities to renew, rebalance and partner on affordable housing projects with the lens to modernizing YHC's housing portfolio to Community Housing ¹has timely alignment with the *National Housing Strategy* priorities.

YHC proposes this Action Plan in the context of a new mandate from the Yukon government and from the lessons learned during the recent Housing Summit hosted in Whitehorse in October 2021. YHC is aware of the housing complexities and challenges unique to the territory and work towards providing a platform to create new partnerships focused on an increase to the housing supply.

The three-year Action Plan proposal is outlined as followed:

- Section 1: Funding principles and proposal development;
- Section 2: Targets and outcomes;
- Section 3: Indicators; and
- Section 4: Yukon's housing context.

¹ YHC uses the term "Community Housing" as an umbrella term that refers to subsidized housing. This includes housing that is owned and/or operated by the Government of Yukon, non-profit housing providers, housing co-operatives, First Nations Development Corporations (with the exception of for-profit, market housing developments) and for-profit, market housing providers that offer subsidized rents/sale prices through a partnership with government, and includes supportive housing and employee housing. It excludes for-profit, market housing that is not subsidized. Adjustments to this definition are anticipated as Community Housing evolves. See Appendix 6

Section 1: Proposal

Yukoners' housing needs are substantial and need the implementation of housing solutions that address current and foreseeable needs.

In this section, YHC will present how the bilateral agreement funding principles are met and what YHC proposes to develop for the coming three years with CMHC support.

Section 1.1: Funding principles

Section 1.1.1: Creating livable and inclusive communities

The housing initiatives in this proposal are designed to further foster livable and inclusive communities by supporting Community Housing and housing that is affordable. Moreover, each initiative is meant to encourage improvements in overall health and wellness through improved access to necessary health services, education, early learning and childcare facilities, employment opportunities, and public transit where available.

Support of the proposed projects will further enhance YHC's vision for Community Housing: the creation of housing² that is guided by common principles outlined in the *National Housing Strategy* to support modern, efficient and effective systems that encourages social inclusion and is economically and socially sustainable³.

YHC seeks to fulfill the Government of Yukon's enduring priority for strategic investments that build healthy, vibrant, sustainable urban, rural and remote communities, through collaboration within municipal Official Community Plans (OCPs).

As such, funding under this agreement will be used to:

- Support the delivery of various programs supporting YHC's clients; and
- Develop new infrastructures to house clientele in Whitehorse and rural communities.

Developing additional Community Housing and renovating existing housing will increase the number of units overall. Some existing Community Housing units are either too small or can lead to over-housed situations. Removing old Community Housing units with new, energy efficient

² Inclusive of non-profit, co-operative and public housing

³ As defined in the 2018 Housing Partnership Framework (multilateral agreement)

housing will allow YHC to contribute to various environmental commitments made by the Yukon government and contribute to a better quality of life for YHC's tenants.

As a result of the current housing demand in the Yukon, additional Community Housing conversions may be started based on Government of Yukon net new funds. These projects will follow densification principles, convert single detached housing into duplexes, integrate barrier free design and accessibility features.

Funding

CMHC's funding will support the implementation of new housing projects throughout the Yukon, expand affordable housing options for Yukoners, and support an array of housing related programs.

Engagements

Community engagement will support the scope of all future projects, such as the project identified for Watson Lake in 2023/2024. Engagement will be conducted for all housing projects to validate project type and how to maximize the principles of housing with services. This will allow citizens that are considering remaining in their community to do so with appropriate supports.

Projects supporting First Nations

The Government of Yukon continues to broadly partner with First Nations governments and their development corporations. The Government of Yukon will seek opportunities that complement the 2022 federal budget announcements, as determined by the respective mandates, until the implementation of nation-to-nation housing funding allocations by the federal government. YHC will continue to provide opportunities for First Nations governments to repair existing units or build new units on Settlement Land. First Nations citizens who own their homes on Settlement Land are also eligible to apply for YHC programs.

Section 1.1.2: Promoting accessibility, environmental sustainability, energy efficiency and local employment benefits

Activities under this Agreement are designed to promote accessibility, environmental sustainability, energy efficiency and local employment benefits.

YHC has secured funding through Environment Canada, with additional funding anticipated for housing projects under the Low Carbon Economy Fund.

Table 1: Green Gas Emissions Reductions Estimates

Project Title	Project Description	Greenhouse Gas Reductions Estimates (Tonnes CO ₂ e/year)
First Nations Residential Retrofits and Capacity Development	A program delivered by the Government of Yukon (YHC) that will identify candidate homes in the First Nation residential sector, and undertake efforts in partnership to complete these retrofits.	1,365
YHC social and staff housing retrofits	A project to undertake a minimum of two distinct retrofit projects aimed at improving the energy efficiency of key Yukon social and staff residential buildings.	1,063

These two funding streams will support YHC’s ability to ensure all new buildings are fully accessible or barrier free based on recommendations provided through the YHC Accessibility Advisory Committee. Moreover, all new buildings will exceed the energy efficiency requirements set out in the National Building Code by building to an EnerGuide 85⁴ standard.

Section 1.2: Yukon action plan initiatives

Under this CMHC-Yukon Bilateral Agreement, YHC intends to direct funding from the Yukon Priorities Housing Initiative towards the construction of various housing projects and programs. YHC will ensure that all proposed buildings’ design features support the most vulnerable citizens and apply practices learned from the purpose-built seniors housing and the Whitehorse Family Affordable Housing Project⁵.

All identified proposed development projects are subject to annual budget appropriation and will be adapted based on community needs.

⁴ YHC is currently working to revise standards to reflect recent changes to the EnerGuide ranking system

⁵ Completed in 2010, the residence provides accommodation for up to 32 single parent families and programming options for tenants. Following a tenant needs assessment and recommendations on how best to improve the delivery of programming for families, an expression of interest seeking a service provider external to government was issued by the Women's Directorate (WD).

They align with the *National Housing Strategy*, the *housing Action Plan for Yukon* and the federal priorities related to social inclusion of vulnerable sub-populations.⁶

Additional support for the federal funding requirements is achieved through YHC's Capital Asset Management Plan (CAMP), a tool that identifies what housing stock requires upgrading, new builds that align with end of their economic life, client needs, and annual growth required in the capital budget. The Government of Yukon's five-year capital budgeting cycle further supports the forecasting and planning for asset management and financial sustainability.

Below is a breakdown of funding for new infrastructures and services by fiscal years. For more details, see the financial document complementing this proposal:

Year 4 2022/2023

- Normandy Manor (\$175,000)
- Rent Supplement (\$500,000)
- Community Housing Projects (\$1,725,000)
- Replacement of Aged Out Units – YHC Stock (\$1,222,000)
- Canada Yukon Housing Benefit (\$1,155,000)

Year 5 2023/2024

- Rent Supplement (\$500,000)
- Community Housing Projects (\$3,596,000)
- Canada Yukon Housing Benefit (\$1,206,000)

Year 6 2024/2025

- Revised Rent Supplement (\$500,000)
- Community Housing Projects (\$1,727,000)
- Replacement of Aged Out Units – YHC Stock (\$2,126,000)
- Canada Yukon Housing Benefit (\$1,241,000)

Section 1.2.1 Uses of funding

The list of proposed projects is based on the use of various funding sources, specifically the Northern Housing for the Territories Initiatives, Canada Community Housing Initiative and the Canada Yukon Housing Benefit.

⁶ See Appendix 4

Northern Housing for the Territories Initiative

Funding from the Northern Housing for the Territories Initiative will support a variety of social and affordable housing projects. To ensure the success of both existing and new programs, YHC proposes using CMHC contribution for the following:

- \$1,500,000 in the Revised Rent Supplement
- \$1,000,000 Replacement of Aged Out Units
- \$4,700,000 in Community Housing Projects

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

YHC has broadened the rent supplement program to include a corporate rent supplement program that strategically support development of housing stock while preserving affordability of units for low-income households. Households benefiting from a rent supplement can continue to access housing provided by the private sector and YHC can focus on financial and structural maintenance of the stock we directly own and operate. A Home Repair program will make housing costs more affordable for low-income homeowners allowing these families to remain in their homes and reducing the demand for Community Housing.

YHC's ongoing work to renovate existing Community Housing stock (for example: converting single family homes into duplexes) will help to modernize the Community Housing sector by expanding the number of social housing units and better matching the family size and composition of clients waitlisted. However, YHC may, in the future, prefer building new infrastructure as the cost for renovations/retrofitting is high and particularly challenging in remote communities.

Yukon Priorities Housing Initiative

YHC intends to direct funding received under the Yukon Priorities Housing Initiative (YPHI) towards various community housing projects.

In 2022/2023, the YPHI will be used to replace aged out units from YHC stock for an estimated \$895,000. In 2023/2024 and 2024/2025 \$895,000 and \$827,000 respectively will be allocated towards our community housing projects.

Canada Community Housing Initiative (CCHI)

Under the CMHC-Yukon Bilateral Agreement, YHC intends to direct funding received under the Community Housing Initiative towards various community housing projects.

In 2022/2023, the CCHI will be used to replace aged out units from YHC stock for an estimated \$327,000. In 2023/2024 and 2024/2025 \$801,000 and \$1,126,000 respectively will be invested from this funding for our community housing projects.

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

As previously stated, YHC will work to provide accessible or low barrier units that are energy efficient and exceed the energy efficiency requirements in the National Building code.

Canada Yukon Housing Benefit

The Canada Yukon Housing Benefit (CYHB) has been co-developed by CMHC and YHC. The benefit is consistent with the principles of the National Housing Strategy, the Housing Action Plan for the Yukon and the Safe at Home Action Plan to End and Prevent Homelessness.

The objective of this program is to make rental housing costs in the private market more affordable for low to moderate income Yukon households who aren't receiving shelter allowance or live in Community Housing but have core housing need.⁷

The portable Housing Benefit will continue to be directly available for working families and individuals and will be protected against inflationary impacts by not publically conveying the benefit amount or providing benefit to the landlord. As well, given the shifting environment resulting from the ongoing COVID-19 pandemic, the Housing Benefit will continue to support the response and recovery for Yukoners in housing need during the pandemic response period. The Canada Yukon Housing Benefit (CYHB) was formally launched in November 2020 and anticipated to run until March 31, 2028.⁸

⁷ More than 30% of gross household income on rent and basic utilities such as heat and electricity.

⁸ From the Housing Partnership Framework that was endorsed in April 2018:

- Eligible use of funds will entail affordability support for households and/or individuals and administrative costs up to a maximum of 10%.
- Cost matching requirements follow the Housing Partnership Framework²⁶ principles with the following modifications:
 - Cost-matching will take the form of direct affordability assistance to households and/or individuals; ad
 - Required provincial or territorial cost matching, must come from the PT and/or municipalities, excluding funding from CMHC and other federal sources.

As part of its cost-matching commitments, funds from the current Rent Supplement Program will move to the Housing Benefit program (based on program attrition). As well other net new territorial government funds will support the Housing Benefit theme areas as identified in section 5.2 of the Addendum to the Bilateral Agreement.

2ND, 3-Year Action Plan

Table 2: Provides a complete financial description of the 3-year Action Plan.

Assumptions:

1. Full funding allocations under the Bilateral Agreement are reflected; no breakout of administrative costs
2. Subject to Government of Yukon's annual budget appropriation

Table 2: CMHC-Yukon 3-Year Bilateral Agreement Fund Distribution – Year 4 2022/2023

CMHC-Yukon 3-Year Bilateral Agreement Fund Distribution	Northern Fund Initiative	Yukon Priority Fund Initiative	Canada Community Housing Initiative	Canada Housing Benefit	Government of Yukon Cost Matching/ Net New	Total
2022/2023						
Rent Supplement	500,000					500,000
Community Housing Projects	1,725,000					1,725,000
Municipal Matching Rental Construction Program					3,500,000	3,500,000
Renovation & Rehabilitation - YHC Stock					2,905,000	3,800,000
Replacement of Aged Out Units - YHC Stock		895,000	327,000		1,778,000	3,000,000
Housing Initiatives Fund					5,700,000	5,700,000
Home Repair Grant Program					1,070,000	1,070,000
Normandy Manor	175,000					175,000
Canada Yukon Housing Benefit				1,155,000	1,155,000	2,310,000
Community Housing Development Fund					1,500,000	1,500,000
Total	2,400,000	895,000	327,000	1,155,000	18,503,000	23,280,000

Point for consideration: Old Crow Mixed Used 10-plex - Although YHC is not involved in this project; the housing units and related costs may be factored in for cost matching purposes. **NOTE:** This project was highlighted in the previous action plan but was not completed as forecasted.

Table 3: CMHC-Yukon 3-Year Bilateral Agreement Fund Distribution – Year 5 2023/2024

CMHC-Yukon 3-Year Bilateral Agreement Fund Distribution	Northern Fund Initiative	Yukon Priority Fund Initiative	Canada Community Housing Initiative	Canada Housing Benefit	Government of Yukon Cost Matching/ Net New	Total
2023/2024						
Rent Supplement	500,000					500,000
Municipal Matching Rental Construction Program					4,000,000	4,000,000
Renovation & Rehabilitation - YHC Stock					4,000,000	4,000,000
Replacement of Aged Out Units - YHC Stock					1,400,000	1,400,000
Community Housing Projects	1,900,000	895,000	801,000		6,604,000	10,200,000
Housing Initiatives Fund					5,700,000	5,700,000
Home Repair Loan/Grant Program					1,070,000	1,070,000
Canada Yukon Housing Benefit				1,206,000	1,206,000	2,412,000
Community Housing Development Fund					1,500,000	1,500,000
Total	2,400,000	895,000	801,000	1,206,000	25,480,000	30,782,000

Table 4: CMHC-Yukon 3-Year Bilateral Agreement Fund Distribution – Year 6 2024/2025

CMHC-Yukon 3-Year Bilateral Agreement Fund Distribution	Northern Fund Initiative	Yukon Priority Fund Initiative	Canada Community Housing Initiative	Canada Housing Benefit	Government of Yukon Cost Matching/ Net New	Total
2024/2025						
Rent Supplement	500,000					500,000
Municipal Matching Rental Construction Program					4,000,000	4,000,000
Renovation & Rehabilitation - YHC Stock					4,000,000	4,000,000
Replacement of Aged Out Units - YHC Stock	1,000,000		1,126,000		1,874,000	4,000,000
Housing Initiatives Fund					5,700,000	5,700,000
Community Housing Projects	900,000	827,000			4,273,000	6,000,000
Home Repair Loan/Grant Program					1,070,000	1,070,000
Canada Yukon Housing Benefit				1,241,000	1,241,000	2,482,000
Community Housing Development Fund					3,000,000	3,000,000
Total	2,400,000	827,000	1,126,000	1,241,000	25,158,000	30,752,000

Section 2: Yukon Action Plan targets and outcomes

Subject to Government of Yukon's annual budget appropriation

With the support of three tables, section 2 describes the targets to be reached per outcomes (Maintain/increase Social Housing Supply; Repair of existing stock and others such as new units or new renovations). Table 7 illustrates how funding will be used over the next three fiscal years to generate more units in Yukon in relation with the targets set for 2027/2028 in the last column. There is a target for each of the expected results: 1) Units continue to be offered in Social Housing; 2) Expand Social Housing overall by 15%; 3) At least 20% of existing Social Housing Units repaired; and 4) New Units, new renovations, new rent supplements.

In the past YHC designed and renovated its buildings to meet the old standard of Energuide 82. Energuide has been phased out and YHC now requires that all new buildings meet a minimum energy efficiency of 35% above the National Energy Code of Canada for Buildings (NECB) standards. For retrofit projects, the Corporation has set a goal of minimum 30% reduction of greenhouse gas (GHG).

Table 5: Targets and Outcomes Expected Results Overall

Outcome	Expected Results	Target (Units)								
		Year 4 – 2022/2023 Target and Funding (\$000)		Year 5 – 2023/2024 Target and Funding (\$000)		Year 6 – 2024/2025 Target and Funding (\$000)		3-Year Cumulative Total Target and Funding (\$000)		2019/2020 - 2027/2028 Target
Maintain/ increase Social Housing supply ⁹	Units continue to be offered in Social Housing ¹⁰	31	\$900	127	\$900	161	\$900	161	\$2,700 ₁₁₁₂	543 ¹³
	Expand Social Housing Units overall by 15% ¹⁴	2 ¹⁵	\$3,000	13 ¹⁶	\$11,000	20 ¹⁷	\$11,000	35	\$25,000	98 ¹⁸
Repair existing stock	At least 20% of existing Social Housing Units repaired	31	\$2,200	30	\$2,300	30	\$2,300	91 ¹⁹	\$6,800 ²⁰	199 ²¹

⁹ Does not include rent supplements – please refer to last row in Section 3.1 table or Section 3.2

¹⁰ Units in this section started in 2018 as 543 units that were still on federal agreement under the Social Housing Agreement (SHA) – 23 came off SHA in 2020-2021

¹¹ Year 4 (31); Year 5 (31+96), Year 6 (127+34)

¹² All units will continue to be offered as Social Housing – YHC will at minimum maintain a capital budget of \$900K/year to support over 700 Rent-Geared-to-Income units

¹³ By the end of 2027/28 all YHC Rent-Geared-to-Income units will be off the federal agreement (SHA).

¹⁴ Units under expansion will be PT-administered rent assisted units provided to low-income households

¹⁵ 2022/2023 – 0 unit conversions | 2 net new units

¹⁶ 2023/2024 – 0 unit conversions | 13 net new units

¹⁷ 2024/2025 – 0 unit conversions | 20 net new units

¹⁸ Intended targets are to meet 15% new construction in 10 years = 81 new units| future reporting and agreements to reflect actuals per year

¹⁹ Approx. 30 social housing units a year will receive repairs, depending on the repair type a unit may receive a different type of repair each year in the three-year cycle

²⁰ Net new capital funds for 2022 - 2025 capital repairs to social housing units

²¹ 20% target for ten years results in an average of 30 units per year units – we anticipate more units than the minimum will be achieved

Table 6: Expected number of households by initiative

Initiative	Target (Households)				
	Year 4 (2022-2023)	Year 5 (2023-2024)	Year 6 (2024-2025)	3-Year Cumulative Total	2019/2020 - 2027/2028 Target (9 yr. avg.)
Yukon Priorities Housing Initiative	31	6	15	52	200
Northern Housing for the Territories Initiative*	28 ²²	4	33	65	480 ²³
Canada Community Housing Initiative (CCHI)	2	2	3	7	224 ²⁴
Canada Housing Benefit	40 ²⁵	40	40	120	498
Yukon Pioneer Utility Grant (PUG)	422 ²⁶	486	559	1467	4,977
Rent Supplement + transition	51 ²⁷	(5)	(5)	41	60
Total	574	533	645	1,752	6,439

²² 28 Corporate Rent supplements

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

²⁴ 9 year total funds \$10,526,800/\$46,995 average per household = 224 households

²⁵ As of the end of 21/22 fiscal year total beneficiaries were 208. The starting basis for 2022/23 is 208 with net increase of 40 clients each year. Targets assume full subscription and even split of benefits between the four levels of benefit (\$200-\$400-\$600-\$800). By end of this action plan, total number of clients helped is forecasted at 328

²⁶ As of the end of 21/22, 2,816 were receiving PUG. The table assumes 10% client turnover per year (moving out of territory, losing eligibility, new clients' uptake), anticipates 5% increase in program demand per year based on existing trend (aging population, percentage of Yukoners eligible). Based on this forecast the beneficiaries will increase as per table above to a total of 4,283.

²⁷ As of end of 21/22 fiscal year total rent supplements were 51. The starting basis for 2022/23 is 51 with net decrease of 5 clients thereafter due to a transition to new program.

Table 7: Community targets and outcomes 2022-2025

Community	Target (net new)	Funding (\$000) excluding Northern Funding Initiative	Fund
Carmacks	1	-	-
Faro	1	-	-
Watson Lake	5	-	-
Carcross	6	-	-
Ross River	6	895	Yukon Priority Fund
Pelly Crossing	2	895	Canada Community Housing Initiative
Whitehorse	18	827	Yukon Priority Fund
Haines Junction	6	1,126	Canada Community Housing Initiative
Various	TBC	\$11,500 \$2,800 \$17,100	Municipal Matching Unit Conversions Housing Initiatives Fund

Section 3: Yukon Action Plan Indicators

Subject to Government of Yukon's annual budget appropriation

Table 8: Planned cost-matching

Initiative	Planned Cost-Matched Funding		
	Year 4 (\$000)	Year 5 (\$000)	Year 6 (\$000)
Yukon Priorities Housing Initiative	\$2,905	\$1,805	\$4,273
Canada Community Housing Initiative	\$2,673	\$2,199	\$1,874
Canada Housing Benefit	\$1,155	\$1,206	\$1,241

Table 9: Planned funding and indicators for targets

Indicator: Number of households for which Housing Need is addressed	Target (Households)								
	Year 4 2022-2023 Target and Funding		Year 5 2023-2024 Target and Funding		Year 6 2024-2025 Target and Funding		3-Year Cumulative Total Target and Funding		2019/2020 - 2027/2028 Target
	#	(\$000)	#	(\$000)	#	(\$000)	#	(\$000)	
New Construction	94 ²⁸	\$12,200	110 ₂₉	\$20,700	117 ³⁰	\$19,700	321	\$52,600	614 ³¹
Repaired/ Renewed	74 ³²	\$4,870	73 ³³	\$4,000	73 ³⁴	\$5,070	220 ³⁵	\$13,940	328
<u>Affordability Assistance</u> <i>Project based subsidy</i> ³⁶	150	\$16,910	165	\$26,212	172	\$26,182	487 ³⁸	\$69,304	270
<i>Affordability Assistance to the household</i> ³⁷	307	\$1,655	28	\$1,706	28	\$1,741	363	\$5,102	363 ³⁹
Total	625	\$36,635	376	\$52,618	390	\$52,693	1,391	\$140,946 ⁴⁰	1,575 ⁴¹

²⁸ 2 units social housing |92 new units from leveraged funds under Yukon Government cost matching - the MMRCPC, HIF

²⁹13 units social housing |97 new units from leveraged funds under Yukon Government cost matching - the MMRCPC, HIF

³⁰ 20 units social housing |97 new units from leveraged funds under Yukon Government cost matching - the MMRCPC, HIF

³¹ Intended targets are to meet 15% new construction in 10 years = 81 new units| future reporting and agreements to reflect actuals per year

³² 31 units under renovation fund| 43 units home repair

³³ 30 units under renovation fund |43 units home repair

³⁴ 30 units under renovation fund |43 units under social affordable projects

³⁵ Approx. 30 units a year will receive repairs, depending on the repair type a unit may receive a different type of repair each year in the three-year cycle.

³⁶New affordable units and renovations

³⁷ Rent supplement totals are represented as a one year total – actuals may vary as rent supplements are handed out to clients for multiple years

³⁸ DDDC 30 Households per year (could be the same households year 1 and year 2)

³⁹ Households able to be assisted through the CHB is 279 in 2027-2028.

⁴⁰ Totals include federal funds, territorial cost matching and territorial net new – totals currently exceed required commitments for the three-year agreement

⁴¹ Totals updated

Table 10: Planned funding and indicators for targets

Indicator: Housing units considered accessible ⁴²	Target (Units)								
	Year 4 2022-2023		Year 5 2023-2024		Year 6 2024-2025		3-Year Cumulative Total		2019/2020 - 2027/2028 Target (9 yr. avg.)
	Target and Funding		Target and Funding		Target and Funding		Target and Funding		
	Units	(\$000)	Units	(\$000)	Units	(\$000)	Units	(\$000)	
New	14	\$1,400	14	\$1,400	14	\$1,400	42	\$4,200	120 ⁴³
Repaired/ Renewed	4	\$400 ⁴⁴	4	\$400	4	\$400	12	\$1,200	135 ⁴⁵
Total	18	\$1,800	18	\$1,800	18	\$1,800	54	\$5,400	255

⁴² Considered accessible in a building as per the local building code

⁴³ Minimum of 7 new units per year for years 4 through 9

⁴⁴ Minimum of 1 accessibility repair/upgrade @ 100,000

⁴⁵ Minimum of 15 units per year for years 1 through 9

Section 4: Yukon Housing Context

Housing pressures in the north and the Yukon are not new. This three-year action plan corresponds with Government of Yukon strategies and plan, including the final 3 years of the Housing Action Plan for Yukon⁴⁶.

Section 4.1 YHC Mandate letter, plan and strategies

YHC is guided by a core set of Yukon government and YHC strategic documents, precisely the Government of Yukon Mandate Letter for the Minister responsible of YHC, the Strategic Plan and the Housing Action Plan for the Yukon.

The Mandate Letter received by YHC in June 2020 directed YHC to “work with stakeholders across the territory to increase lot availability; address homelessness; and support renters, landlords and homeowners to ensure that more housing is available to Yukoners of all means.” Such a mandate supports among other things, “increasing housing stock across the territory, developing new land parcels and lots, and enabling innovative approaches to address the acute need for increased housing options in the territory.” The content of this submission is aligned with this mandate.⁴⁷

YHC’s strategic plan strives to address the Yukon-specific factors that impact housing availability, affordability, and suitability. Through inspired partnership models and modernized corporate stewardship focusing on a co-development approach, YHC continues to rebalance and renew housing stock and programs throughout the Yukon. It is anticipated that effective implementation of these strategic priorities will result in diverse and innovative housing solutions, economic growth in communities, and vibrant, healthy communities where the Yukon people can thrive.⁴⁸

In complement to the YHC strategic Plan, YHC and housing stakeholders developed the Housing Action Plan for the Yukon (HAP) to address complex housing needs. Launched in 2015, the HAP is a ten-year strategy focusing on three goals: a) Housing with Services: Help people gain and maintain housing with services; b) Rental Housing: Increase access to adequate and affordable market and non-market housing and support for tenants and landlords; c) Home Ownership: Increase and diversify home ownership options.

⁴⁶ Housing Action Plan for the Yukon – see [yhc-housing-action-plan-2015-2025.pdf \(yukon.ca\)](https://yukon.ca/sites/yukon.ca/files/eco/eco-housing-action-plan-2015-2025.pdf)

⁴⁷ For the full Mandate Letter - see https://yukon.ca/sites/yukon.ca/files/eco/eco-mandate-letter-ranj-pillai-_2021.pdf

⁴⁸ YHCs strategic plan – *Bringing the Future into Focus 2018-19 to 2022-23*

As the Yukon delivers on the priorities outlined in those documents, the Yukon government is looking forward to tangibly demonstrating supports that answer the ongoing pressures and challenges in the housing sector.

YHC aligned with the federal government and CMHC

In 2017, the Yukon's *Safe at Home Plan to End and Prevent Homelessness* was launched shortly after the announcement of the *National Housing Strategy*. The *Safe at Home Plan* highlighted priority areas for action in addressing the housing needs of Yukon's most vulnerable citizens. In 2019, the federal *Reaching Home: Canada's Homelessness Strategy* was also initiated under the *National Housing Strategy*. The Yukon's Community Advisory Board (CAB) adopted the *Safe at Home Plan for Yukon* to guide the work under *Reaching Home* in the territory.

As such, the *National Housing Strategy* and all of its connected pieces represent new and significant opportunities to support to the implementation of Yukon's *Housing Action Plan* and *Safe at Home Plan* as well as other strategies at play in the territory including *Putting People First Plan*, *Changing the Story to Uphold Dignity and Justice - Yukon's MMIWG2S+ Strategy*, the *Aging in Place Strategy*, and *Our Clean Future: The Yukon strategy for climate change, energy and a green economy*.

Section 4.2: Socio-economics

Access to affordable housing has become an increasingly important issue across Canada and the Yukon. Recent business and public policy choices have impacted negatively access to both rental housing and home ownership.

With ownership being pushed further out of reach for many, market rental housing is seen as an alternative for people who cannot afford to buy a home. High residential rental rates resulting from demand exceeding supply is not expected to ease in the short term. For those earning an average income across all industries housing remains within the affordability ceiling. However, the average rent for individuals employed in the Yukon retail trades has risen significantly as a percentage of earnings with more than 30% of pre-tax earnings being required.

Cognizant of that context, Government of Yukon, First Nations governments, municipalities and the federal government continue to encourage housing system improvements through housing programs and funding that aims to increase the amount of rental and homeownership options available in the territory.

COVID-19 and the rent cap

For some Yukoners, COVID-19 positively impacted homeownership opportunities. However, it is important to note that the COVID-19 pandemic has strongly disrupted the housing system in the Yukon. The main disruptions resulted from supply and labour pressures. At the same time, the Yukon government adopted a Rent Cap, which anecdotally has had a negative impact on the rental sector.⁴⁹

Section 4.3: Demographics

Population growth

Of the factors affecting demand for housing, population growth has had the largest impact. The Yukon's population has increased 21.2% since 2010. By 2030, the Yukon's population is forecasted to be 49,200 and Whitehorse 38,980.

At the writing of Action Plan 1, the March 2019 population of the Yukon was estimated to be 40,962 with 78% of all households living in Whitehorse. Compared with other parts of Canada, and the national average, the Yukon's population has been growing rapidly; between 2006 and 2016, the population increased by 19.8% compared with a national average growth of 11.4%. As of June 30, 2021 the Yukon population had grown to 43,118; an annual increase of 920, or 2.2%⁵⁰.

Whitehorse

Whitehorse has experienced significant growth with 691 additional residents from 2019 to 2020. This corresponds to continued growth in Whitehorse, with an increase of 23.5% since 2010.

Rural communities

There are a total of 15 rural communities in the Yukon; between 2006 and 2016, the population in these communities increased or decreased only marginally⁵¹, though a more substantial increase occurred in Dawson City. This context generates some unique challenges with land availability and building configuration to respect historic representation.

⁴⁹ Media coverage has reported an increase in evictions without cause in Whitehorse and the conversion of rental properties into Airbnb.

⁵⁰ Yukon Bureau of Statistics, Yukon Monthly Statistical Review (October 2021)

⁵¹ *Housing Action Plan for Yukon: Housing Data Review*, March 2017

Seniors

While the Yukon's population is growing faster than the rest of Canada, it is also aging faster than the rest of Canada; nationally the proportion of seniors increased by 3.3% between 2006 and 2016, but in the Yukon it increased by 4.4%. Statistical projections indicate that the number of seniors in the Yukon will continue to increase at a rate of 4.3% by 2024⁵². This situation creates pressures on current housing appropriate for seniors. YHC is therefore fully committed to implement projects respecting the housing goals set by Aging in Place.

Section 4.4: Vulnerable populations

In urban and rural communities across the country, some groups of people are statistically more likely to experience housing insecurity or homelessness and the Yukon is no exception. These groups include: women and families, members of the LGBTQ2S community, youth, First Nations citizens, people with disabilities and those facing addictions or mental illness⁵³. As noted during the 2021 Point-In-Time⁵⁴ at least 151 people experienced homelessness on the night of April 13, 2021, down from 195 in 2018.⁵⁵ Since 2018, YHC's By Name List (BNL) shows that as of August 2021, there were 119 actively homeless individuals on the BNL and 75 inactive, which means they are out of contact but likely still homeless.⁵⁶

Single men

As demonstrated during the latest PIT exercise, single men continue to be a significant proportion of those Yukoners experiencing homelessness. The Whitehorse Emergency Shelter and the Housing First complex in Whitehorse support single homeless men by offering co-ed

⁵² Yukon Bureau of Statistics, Population Projections September 2020 (2024f)

⁵³ *Safe at Home community based plan to end and prevent homelessness in Whitehorse*, page 17

⁵⁴ 2021 report- Whitehorse P.I.T Count <https://yawc.ca/downloads/whitehorse-point-in-time-count-pit-2021.pdf>

⁵⁵ The demographic breakdown was: 7% (12%) youth; 67(83%) adults and 26% (25%) older adults. Further breakdowns identified 54% (61%) were male. HYPERLINK "https://yawc.ca/downloads/whitehorse-point-in-time-count-pit-2021.pdf" <https://yawc.ca/downloads/whitehorse-point-in-time-count-pit-2021.pdf>

⁵⁶ This number includes all persons who have consented to be added to the BNL at any time in the last two years. Of the 119 individuals, approximately 47% are male (N=58); 48% are female (N=58); 9% are couples (N=11); 20% are families with children (N=24); and, 66% (N=78) are Indigenous.⁵⁶ Seventy-five individuals have been housed since being added to the BNL, however, some individuals who have been housed during their time on the list have cycled in and out of homelessness. This may be due to the complex support needs that would be better addressed through some form of permanent supportive housing.

housing supports. However, only Dawson has the only targeted supportive housing for men in the Yukon.

Women and girls

Women and girls in the Yukon are at an increased risk for homelessness and housing insecurity for a number of reasons. Family and spousal violence is a major cause of women's homeless and family dislocation, the territories tend to have higher rates of certain types of violence. Lone parent families are primarily led by women and, in Whitehorse, the median income of this group is just under \$65,000. Based on current housing costs, this means that most of these families are priced out of the ownership market completely and would struggle to afford a rental unit with three bedrooms^{57,58}.

Furthermore, YHC program data demonstrate that single parent households (primarily women led) make up 81% of YHC's tenants with children and 96% of clients with children on the waitlist for YHC's Community Housing. The representation of women and girls among those experiencing homelessness or housing insecurity in the Yukon is also documented in the Yukon Status of Women Council's 2007 *Study of Women's Homelessness in the Yukon*.

It is important to note that single women or women with families are distinctively situated in the provision of both emergency housing outside of the Whitehorse Emergency Shelter as well as transitional housing⁵⁹. Additional housing to support this clientele is planned via the Council of Yukon First Nations. Affordability continues to be a key issue and though those precariously housed or homeless are decreasing in number's, a continues need remains as the population grows.

⁵⁷ The demographic breakdown was: 7% (12%) youth; 67(83%) adults and 26% (25%) older adults. Further breakdowns identified 54% (61%) were male while 44%(39%) were female and less than 5% identified as other genders. 85% (82%) were Indigenous while 15% (18%) did not identify as Indigenous.

⁵⁷ Information from the Safe at Home Society, coordinator of the By Name List.

⁵⁷ *Housing Action Plan for Yukon: Housing Data Review*, March 2017

⁵⁷ Assuming a definition of housing affordability where housing costs are less than 30% of before-tax household income.

⁵⁸ Based on data from the 2016 Statistics Canada Census and the Yukon Bureau of Statistics' rent survey.

⁵⁹ Emergency housing, housing with supports and transitional housing for single men continue to represent a housing gap in Yukon.

LGBTQ2S

Nationally, LGBTQ2S youth are overrepresented among young people that are experiencing homelessness⁶⁰. In the 2021 PiT Count, 10% of those experiencing homelessness identified as LGBTQ2S+. Clear statistics in this area do not exist yet in the Yukon.

Youth

National trends point toward the increased prevalence of homeless youth aged 16 to 24. Anecdotally, many youths in Whitehorse (and likely the Yukon as a whole) rely on couch surfing and the support of friends to help meet shelter needs⁶¹. In the Yukon, youth can remain in custody until age 19, and receive transitional support up to age 24. However, advocates and social workers have identified that youth transitioning out of foster care can find themselves struggling to find housing stability. In Whitehorse, the Skookum Jim Emergency Youth Shelter is often at capacity⁶².

First Nations

Indigenous people comprise 22% of the population of the Yukon, the majority of whom are the Yukon First Nations; this represents 16.5% of the population in Whitehorse and approximately 20% to 86% of the population in rural communities. Between 2006 and 2016, the Indigenous population increased by 8.0%⁶³.

Linguistic and ethnic groups

The Yukon's strong increase in population had a direct impact on the languages spoken in Whitehorse and in communities. With the arrival of vast number of international newcomers, particularly from Asia, Tagalog and Filipino are now languages heard frequently in Whitehorse. International newcomers are a population that may be in need of affordable housing.

⁶⁰ Where Am I Going to Go? Alex Abramovich and Jama Shelton, 2017
s. 85% (82%) were Indigenous while 15% (18%) did not identify as Indigenous.

⁶¹ Information from the Safe at Home Society, coordinator of the By Name List.

⁶¹ *Housing Action Plan for Yukon: Housing Data Review*, March 2017

⁶¹ Assuming a definition of housing affordability where housing costs are less than 30% of before-tax household income.

⁶¹ Based on data from the 2016 Statistics Canada Census and the Yukon Bureau of Statistics' rent survey.

⁶¹ Youth Achievement Centre, Individual Learning Centre.

⁶² *Safe at Home community based plan to end and prevent homelessness in Whitehorse*, page 17

As the third most bilingual Canadian jurisdiction per capita, the Yukon presents a vibrant and large francophone community. Their presence has a direct impact on the importance to serve Yukoners in Canada's both official languages and to provide culturally relevant programs and services.

Section 4.5: Housing

Within the Yukon, the housing metrics demonstrate key distinctions between Whitehorse and rural communities. While the demographic, economic and housing market data for Whitehorse are consistent with national patterns, the housing context for the Yukon's rural communities differs significantly.

- *Demographics:* a strong population growth in Whitehorse continues with little fluctuation in rural communities. The percentage of First Nations population in rural communities is generally higher compared to the percentage of First Nations population in Whitehorse;
- *Economics:* Whitehorse benefit from high household's income from employment in public administrations. In rural communities, most employment is with the First Nations governments and/or private resource development (i.e., mining);
- *Housing market:* data to support territorial housing pressures and needs has traditionally been acquired through the Yukon Bureau of Statistics, Census reports and local research. New evidence based research and partnerships, such as the University of British Columbia led Housing Assessment Resource Tool, is affording the Yukon such opportunities.

For additional details comparing Whitehorse and rural communities, see Appendix 3.

Whitehorse's housing market

Whitehorse has a functional housing market. Overall, trends in both vacancy rates and home ownership prices have followed the economic performance of the Yukon. Between 2014 and 2021, the residential vacancy rate sat between 2.0% and 3.5% in Whitehorse; in April 2021, the vacancy rate was 1.7%.

In terms of homeownership, in the past year the price of a single detached home in Whitehorse has increased \$87,800 or 15.4% for an average price of \$656,800. The high cost of housing in Yukon, particularly in Whitehorse, continues to make market affordability for rental and the

purchases out of reach for some⁶⁴. Reasons for national growth are attributed to record low borrowing rates, increased household savings, greater demand for appropriate housing resulting from requirement to work remotely during the pandemic and migration away from city centres as work from home transitions from pandemic response to mainstream acceptance.

However, homeownership rates were already unattainable for some families before the pandemic as demonstrated through the Whitehorse Housing Market Affordability Index (WHMAI). Since 2005 the WHMAI averaged 1.92, meaning that households required 1.92 times the average earnings to afford an average priced house while limiting mortgage payments to 24% of earnings. The index was higher than 2.0 through 2011 and most of 2012. More recently, the index has been over 2.0 from Q4 2017 through Q1 2021, though relatively stable for the last 10 years.

Non market and near market communities and employee housing

The structural demographic and economic conditions of housing in rural Yukon communities creates some dysfunction in the housing markets meaning there is either no functioning housing market in some communities, while others are approaching “near market” conditions in communities outside of Whitehorse.

This is primarily due to the large amount of government-owned housing (First Nations governments, Government of Yukon, and federal government) and challenges with housing capital costs and financing. Additionally, the cost of construction in northern and particularly rural communities impacts both the cost of housing and the economics of market rental housing.

Recent changes to the Government of Yukon’s employee housing policy (GAM 3.30) implemented in 2019 is beginning to influence housing in communities, going from a waitlist of 29 in April 2019 to a low of 2 in September 2020, however trends will continue to be monitored. Some of the changes to the policy who may have had positive impacts are the following:

- Subsidized housing is not an entitlement for employees but provided to those specific positions most in need for community health and wellness;
- Increasing rent rates closer to market rates; and
- limitations on tenancy.

⁶⁴ http://publications.gc.ca/collections/collection_2020/schl-cmhc/nh12-321/NH12-321-2020-eng.pdf

Core housing need

Core Housing Need is a key concept by which YHC is managing its programs and services. The core housing need profile for the Yukon is distinct from national trends. Core housing need is an issue for the Yukon's rural communities: while core housing need in Whitehorse (12.7%⁶⁵) is identical to the national average, the small number of households (only 23.6% of all the Yukon households) living in rural communities increase the overall average core housing need for the Yukon to 15.2%.

Our proposal depicts the core housing needs situation using four metrics:

- Census;
- Market Basket Measure North (MBM)-N;
- Household Income Limits; and
- Community Housing Waitlist

As Table 12 describes, the overall the core housing need data from the Census suggests that housing adequacy (major repairs needed), particularly for rural and First Nations households is a bigger problem in the Yukon than other parts of Canada.

⁶⁵ 2016 Statistics Canada Census

Table 11: Census data on households in core housing needs by provinces and territories

	Number of households in core housing need			Core housing need rate (%)		
	2006	2011	2016	2006	2011	2016
Canada	1,494,395	1,552,060	1,693,775	12.7	12.5	12.7
NFL	27,310	22,945	22,495	14.2	11.4	10.5
PEI	6,430	4,945	4,875	12.6	9.2	8.5
Nova Scotia	43,760	46,285	49,450	12.1	12.5	12.8
New Brunswick	29,360	29,570	27,715	10.3	9.9	9.0
Quebec	324,590	348,485	305,590	10.6	10.8	9.0
Ontario	627,530	616,930	748,310	14.5	13.4	15.3
Manitoba	46,920	43,405	51,130	11.3	10.3	11.4
Saskatchewan	40,835	47,240	51,755	11.8	13.2	13.4
Alberta	119,050	137,485	164,275	10.1	10.7	11.4
BC	221,470	247,285	260,220	14.6	15.4	14.9
Yukon	1,875	1,915	2,160	16.3	14.7	15.2
NWT	2,390	2,215	2,255	17.5	15.7	15.5
Nunavut	2,870	3,355	3,545	37.3	39.3	36.5

Northern Market Basket Measure

The Market Basket Measure (MBM) is now Canada's Official Poverty Line. However, the MBM does not adequately reflect the local realities of the North. For that reason, Statistics Canada released the Northern Market Basket Measure (MBM-N) this past November for the Northwest Territories and the Yukon based on five major poverty components of: food, clothing, transportation, shelter and other necessities.⁶⁶

Table 12: MBM-N thresholds in current dollars, by MBM-N region, four person family 2018 and 2019

MBM-N thresholds in current dollars, by MBM-N region, four person family, 2018 and 2019			
Territory	Region	2018	2019
Yukon	Rural North	53203	54166
	Rural South	50895	51817
	Whitehorse	52215	53164
NWT	Beaufort Delta	71611	72902
	Sahtu	72526	73848
	Tlįcho	58962	60021
	Dehcho	62289	63406
	South Slave	59004	60059
	Yellowknife	59926	60971

The MBM-N is of interest to YHC as a way to assess the MBM-N against YHC's Housing Income Limits (HILS), an income threshold that determines eligibility to YHC Community Housing, while better understanding a more fulsome social determinants profile of Yukoners in need.

⁶⁶ For more information on the MBM, see: [Construction of a Northern Market Basket Measure of poverty for Yukon and the Northwest Territories \(statcan.gc.ca\)](https://www150.statcan.gc.ca/n1/pub/26-669-x/2019001/article/00001-eng.htm) and [Proposals for a Northern Market Basket Measure and its disposable income \(statcan.gc.ca\)](https://www150.statcan.gc.ca/n1/pub/26-669-x/2019001/article/00001-eng.htm)

Household income limits

Household annual income for any person applying for Community Housing must be under the following household income limits, as described in Table 9.

Table 13: HILS for Whitehorse and communities

Whitehorse	
bachelor apartment	under \$38,000
1 bedroom social housing unit	under \$49,500
2 bedroom social housing unit	under \$58,500
3+ bedroom social housing unit	under \$72,500
Communities outside Whitehorse	
All sizes of unit	\$80,104

Community Housing Waitlist

Core housing need continues to be further demonstrated through the increasing waitlist for Community Housing. In addition to the HILS, current eligibility for Community Housing includes a point based system informed by: mobility, medical relocation, victims of violence, and homelessness. As total household income is one determinant for eligibility, clients solely with affordability needs continue to increase as outlined in table 10.

Table 14: Housing Waitlist 2014-2021

Housing waitlist – Historic data 2014-2021								
	Aug 2014	Aug 2015	Aug 2016	Aug 2017	Aug 2018	Aug 2019	Aug 2020	Aug 2021
Communities	11	19	18	21	41	59	73	73
Whitehorse	126	93	96	195	248	232	241	380
Totals	137	112	114	216	289	291	314	453

Appendices

Appendix 1: Mandate Letter and Housing Action Plan 2015-2025

- [Mandate letter for the Minister responsible for YHC](#) (dated July 5 2021)
 - Leading the response to the acute housing shortage the territory is facing.
 - Work with stakeholders across the territory to increase lot availability; address homelessness; and support renters, landlords and homeowners to ensure that more housing is available to Yukoners of all means.
 - Respond to the significant need for housing across the spectrum by:
 - Increasing housing stock across the territory, developing new land parcels and lots, and enabling innovative approaches to address the acute need for increased housing options in the territory. This will be led by the Yukon Housing Corporation with support from the departments of Community Services and Energy, Mines and Resources. This includes:
 - Releasing the 5th and Rogers land parcel to the private sector for future housing development.
 - Supporting the establishment of community land trusts in the Yukon.
 - Developing new, and continuing existing, incentives for construction of affordable housing, and
 - Building and operating the next Housing First project in Watson Lake. This will be led by the Yukon Housing Corporation with support from the Department of Health and Social Services.
 - Housing Action Plan
- The [Housing Action Plan for Yukon](#) (2015-2025)
 - It is plan that represents a diverse range of interests from across the housing continuum and identifies a shared vision and goals for housing in Yukon.
 - **Vision:** *A Yukon where a diversity and abundance of housing options increases the health and stability of all individuals and communities.*

Appendix 2: YHC consultation process

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

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

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

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

Alongside the *HAP*, four Government partners – City of Whitehorse, Kwanlin Dün First Nation, Ta'an Kwäch'än First Nation and the Government of Yukon through an extensive community consultative process co-developed the *Safe at Home Plan to End and Prevent Homelessness*, launched in November of 2017. This plan guides the work under the federal government's *Reaching Home* plan. Although ending homelessness is about far more than just housing, the plan is to increase the supply of safe stable and affordable housing options.

In April 2018, Yukon Housing Corporation launched its five-year strategic plan *Bringing the Future into Focus, 2018-19 to 2022-23*. Both external and internal stakeholders, including our rural community managers, helped shape the Corporation's five-year path.

As a result of the input provided into the Strategic Plan there are three key goals which now guide our housing priorities and have informed our 3-year plan, our partnership and capital projects, as well as our operational delivery: Be a trusted housing partner, community housing renewal and rebalancing; and strengthen corporate stewardship.

As a partner, the Government of Yukon's Department of Health and Social Services, Continuing Care division has facilitated and Aging in Place consultation process – starting with a summit in June 2018 followed by rural community consultations with a final summit in held in January 2019. Yukon Housing Corporation is now implementing housing related goals in Yukon's Aging in Place Action Plan.

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

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

In October 2021, YHC hosted a 1.5-day Housing Summit with the intention to bringing together potential partners to take action on Yukon's acute housing issues. The summit raised awareness about housing complexities and challenges unique to the territory and provided a platform to create new partnerships focused on an increase to the housing supply.

The Summit saw participation from approximately 100 delegates from governments, First Nations governments, development corporations, First Nation development corporations, private developers, non-profits, and municipal and community representatives. Acknowledging housing success stories, delegates were asked to present ideas that further enhance the housing continuum with the goal of concluding the event with new partnerships and opportunities.

Key opportunities include:

- Continued partnerships with First Nations development corporations to increase housing options in communities and in Whitehorse;
- Potential development of a Community Land Trust that would present a new model of affordable home ownership in the Yukon; and
- Yukon First Nations who are exploring models for homeownership on Settlement Land.

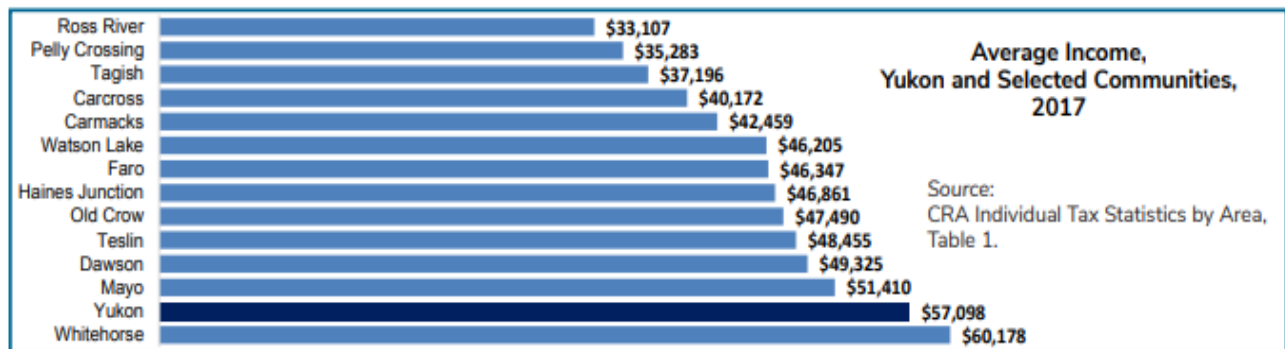
The work started at the Housing Summit 2021 will continue to guide the conversation and action on housing in the Yukon.

Appendix 3: Housing Metrics

The following table compares Whitehorse, rural communities and overall Yukon averages on several housing measures:

Key Housing Metrics¹ – Whitehorse, rural Yukon communities, Yukon Territory

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



Appendix 4: Housing Needs

Prioritizing Housing Needs

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

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

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

Appendix 5: 2018/2021 3-Year Action Plan

1st: 3-YEAR ACTION PLAN

Table 15: CMHC-Yukon 3 Year Bilateral Agreement Fund Distribution – 2018 to 2021

CMHC-Yukon 3 Year Bilateral Agreement Fund Distribution	Northern Fund Initiative	Yukon Priority Fund Initiative	Canada Community Housing Initiative	Yukon Government Cost Matching/ Net New	Total
2018 -19					
Social Affordable housing projects	2,200,000				2,200,000
Revised Rent Supplement	200,000				200,000
Housing Initiatives Fund				3,600,000	3,600,000
Social Housing Renovations unit conversions				600,000	600,000
Municipal Matching Rental Construction Program				1,000,000	1,000,000
Total	2,400,000			\$5,200,000	7,600,000
2019-20					
Housing First (Whitehorse)	800,000				800,000
Social Affordable housing projects	1,600,000				1,600,000
Old Crow Mixed use 10-plex design		500,000		300,000	800,000
4th and Jeckell (up to 48 units) design			52,500	247,500	300,000
Municipal Matching Rental Construction Program				1,500,000	1,500,000
Renovation - YHC Stock				1,200,000	1,200,000
Unit Conversions - YHC Stock				700,000	700,000
First Nation Partnership				1,500,000	1,500,000
Housing Initiatives Fund				3,600,000	3,600,000
Challenge				4,000,000	4,000,000
Total	2,400,000	500,000	52,500	13,047,500	16,000,000

2020-21 Appropriation	Subject to Budget					
Revised Rent Supplement	500,000				400,000	900,000
Social Affordable housing projects	1,900,000					1,900,000
4th and Jeckell (up to 48 units) build			1,063,400		4,936,600	6,000,000
Old Crow Mixed use 10-plex build			1,158,600		2,841,400	4,000,000
Municipal Matching Rental Construction Program					1,500,000	1,500,000
Renovation - YHC Stock					1,200,000	1,200,000
Unit Conversions - YHC Stock					700,000	700,000
Housing Initiatives Fund					2,400,000	2,400,000
Challenge					2,000,000	2,000,000
Total	2,400,000	2,222,000	Deferred to 2021- 22 177,600		15,978,000	20,600,000

Table 16: CMHC-Yukon 3 Year Bilateral Agreement Fund Distribution - 2021-22

CMHC-Yukon 3 Year Bilateral Agreement Fund Distribution	Northern Fund Initiative	Yukon Priority Fund Initiative	Canada Community Housing Initiative	Yukon Government Cost Matching/ Net New	Total
2021-22 Subject to Budget Appropriation					
Revised Rent Supplement	500,000				500,000
Social Affordable housing projects	1,900,000				1,900,000
4th and Jeckell (up to 48 units) build		899,600		2,400,400	3,300,000
Carcross mixed use 6-plex design* Municipal Matching Rental Construction Program			416,500		416,500
Renovation - YHC Stock				2,000,000	2,000,000
Unit Conversions - YHC Stock				1,200,000	1,200,000
Housing Initiatives Fund				800,000	800,000
Old Crow Mixed use 10 plex build				2,400,000	2,400,000
				1,000,000	1,000,000
Total	2,400,000	899,600	416,500	9,800,400	13,516,500
Total for 3 Year Bilateral Agreement (2018-2022)	9,600,000	3,621,600	469,000	\$44,025,900	57,716,500
				Total YG Required Cost Matching 2018-2028	Total 2018-2022
Total for 10 Years of Funding (2018-2028)	24,000,000	7,433,300	10,526,800	17,960,100	57,716,500

Appendix 6: Yukon Housing Corporation Community Housing Framework

