



OURS TO BUILD ON

HOUSING ACTION PLAN

**HOUSING ACTION PLAN FOR YUKON
2015-2025**

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CONTENTS

	Message from the Minister.....	3
1.0	Executive Summary.....	4
2.0	Introduction	5
3.0	How the Housing Action Plan was Developed	6
4.0	Housing in Yukon: Setting the Context.....	8
4.1	Yukon’s Housing Situation.....	8
4.2	Successes to Build On	9
4.3	Challenges to Overcome	11
5.0	Vision, Values and Guiding Principles	16
6.0	Goals, Objectives and Actions.....	18
6.1	Pillar #1: Housing with Services.....	18
6.2	Pillar #2: Rental Housing.....	20
6.3	Pillar #3: Home Ownership.....	22
7.0	Data and Metrics.....	24
8.0	Implementation	25
	Glossary	26
Appendix A.	List of Participating Organizations.....	27
Appendix B.	Implementation Workplan	28

A MESSAGE FROM THE MINISTER

Responsible for the Yukon Housing Corporation



Photo: YG

On behalf of my Cabinet colleagues at Yukon government, I would like to thank the many organizations and individuals who worked together to develop the Housing Action Plan.

The Housing Action Plan establishes the framework to strategically identify and address Yukon's greatest housing needs. The short, medium and long-term activities identified in this plan are the result of collaborative planning with both government and non-government agencies. Successful implementation of the plan will also require ongoing collaboration between these same agencies.

This made-in-Yukon plan provides a 10-year framework to ensure housing efforts are coordinated and meet the range of housing needs of all Yukoners. The plan recognizes that people are at the centre of the housing narrative across the housing continuum, from emergency shelter to home ownership.

Over the past several years, Yukon government has made great strides to improve the availability of housing for Yukoners. This plan sets the stage to continue along this path. Our goal is to focus on enhancements in all areas of the housing continuum, with particular emphasis on the three pillars identified by the stakeholders involved in creating the Housing Action Plan: Housing with Services, Rental Housing and Home Ownership.

The Housing Action Plan meets the Yukon government commitment to improve the quality of life for Yukoners through implementation of a comprehensive strategy to address housing needs of Yukoners. Within the plan, several recommendations align with this government's housing priorities, including: development of accessible seniors' housing, making Crown land available for development of accommodations, and working with First Nations to make their land available for residential development.

I look forward to working with my colleagues in Yukon government and our partners on the implementation of the Housing Action Plan, to the benefit of all Yukoners.

Sincerely,

A handwritten signature in black ink, appearing to be 'Stacey Hassard'. The signature is stylized and fluid, with a long horizontal stroke extending to the right.

Hon. Stacey Hassard
Minister responsible for Yukon Housing Corporation

1.0

EXECUTIVE SUMMARY

2025 VISION

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

PILLAR #1 HOUSING WITH SERVICES

GOAL

Help people gain and maintain housing with services.

Objectives

- 1.1 Identify and address key gaps in the delivery of housing with services.
- 1.2 Use education and awareness to increase support for and utilization of current housing with services.
- 1.3 Increase collaboration and effectiveness among housing and/or related service providers.

PILLAR #2 RENTAL HOUSING

GOAL

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

Objectives

- 2.1 Identify market and non-market rental housing gaps and potential solutions.
- 2.2 Improve rental outcomes for both landlords and tenants.
- 2.3 Increase the quantity and quality of market rental housing stock.
- 2.4 Increase the quantity and quality of non-market rental housing stock.

PILLAR #3 HOME OWNERSHIP

GOAL

Increase and diversify home ownership options.

Objectives

- 3.1 Increase utilization of First Nation settlement land for residential purposes.
- 3.2 Increase consumer knowledge and awareness of home ownership opportunities and challenges.
- 3.3 Increase the availability and diversity of land for residential development.

DATA & METRICS

- DM.1 Ensure that collective action on housing issues in Yukon is supported by reliable, current data.
- DM.2 Use data and metrics to monitor progress on the Housing Action Plan.

IMPLEMENTATION

- IM.1 Ensure a coordinated and adaptable approach to implementing the Plan.
- IM.2 Foster communication, collaboration, and partnerships.
- IM.3 Maintain transparency and accountability throughout Plan implementation.

2.0

INTRODUCTION

Housing is a cornerstone of individual, family and community well being. At the individual and family level, housing provides the foundation for health, security, stability and participation in society and the economy. At the community level, housing enables the growth of healthy, resilient citizens who can contribute to a thriving economy, environment, and society.

Yukon offers a quality of life that is the envy of many jurisdictions, but it is not immune to housing challenges. Much work remains to be done on the housing front before the territory can reach its full potential. The Housing Action Plan identifies what that work entails, how and when it might be undertaken, and who might be involved.

Housing in Yukon – including the services that help people gain and maintain housing – is delivered through a highly interconnected system of government, non-government, and private sector entities. The resulting picture can appear complex, and with limited time and resources, organizations may struggle to connect beyond their specific program, mandate, or client group, instead operating in silos.

The Housing Action Plan for Yukon is a concerted effort to break down those silos and tap into the expertise and passion residing throughout the housing delivery system in Yukon. It draws on collaboration and inclusion as its key strengths. The Plan recognizes

that no one organization has the expertise or capacity to meet the housing challenge alone; the scale and complexity of housing issues requires a coordinated, collective effort.

Throughout a planning process that spanned many months and involved over 50 organizations representing a broad range of interests across the territory, it was repeatedly emphasized: Yukoners need support at all points along the housing continuum, whether they are a homeless person needing a bed for the night or a young couple needing information to purchase a home they can afford. Stakeholders also emphasized that Yukoners need support to progress along the housing continuum as their individual circumstances permit.

The Housing Action Plan is not intended to serve as a prescriptive list of building projects to be undertaken at specific times. Instead, it creates a foundation of dialogue and collaboration from which the most strategic, suitable, and impactful options can be identified and jointly implemented. Structured around Yukon's three housing system pillars – Housing with Services, Rental Housing, and Home Ownership – the Plan sets a course of realistic action designed to guide governments and stakeholders towards a shared vision of stable, healthy, housed Yukoners in 2025.

A house is comprised of four walls and a roof, but it takes the relationships and shared experiences that occur within those four walls to make it a *home*. Similarly, the Housing Action Plan provides a framework, but it will require the ongoing involvement and commitment of all partners to realize its full potential. The Housing Action Plan: *Ours to Build On*.

3.0

HOW THE HOUSING ACTION PLAN WAS DEVELOPED

The Housing Action Plan for Yukon is by no means the starting point in talking about or addressing housing issues in Yukon. Many years of dialogue and worthwhile initiatives from organizations across Yukon's housing delivery system preceded the Plan. The intention of the Plan was to bring increased clarity, collaboration, and impact to those efforts, and expand the dialogue both across disciplines and geographic regions of the territory.

In March of 2013, the Government of Yukon announced its intention to develop a Housing Action Plan to address housing challenges in the territory. Central to the envisioned planning process was the active participation of the many government, non-government, and private sector organizations and interests involved with or impacted by housing.

Four Yukon government departments worked together to oversee the Plan's development. Yukon Housing Corporation (YHC) facilitated the development of the Plan with the support and participation of Health and Social Services (HSS), Community Services (CS), and Energy, Mines and Resources (EMR).

The planning process was kick started with a symposium in November 2013 that assembled over 75 government, non-government, and private sector representatives to identify the key housing issues and challenges in Yukon and develop the strategic priorities that would inform the Plan.

COMMUNITY ADVISORY COMMITTEE MEMBERS

- > Association of Yukon Communities
- > Council of Yukon First Nations
- > City of Whitehorse
- > Options for Independence
- > Yukon Anti-Poverty Coalition
- > Yukon Chamber of Commerce
- > Yukon Housing Corporation
- > Yukon Residential Landlord Association
- > Yukon Real Estate Association

WORKING GROUP COMMITTEE MEMBERS

- > Aboriginal Affairs and Northern Development Canada
- > Bank of Montreal
- > Blood Ties Four Directions
- > Canada Mortgage and Housing Corporation
- > Canadian Imperial Bank of Commerce
- > Carcross/Tagish First Nation
- > Challenge Disability Resource Group
- > Champagne and Aishihik First Nations
- > City of Dawson
- > City of Whitehorse
- > Council of Yukon First Nations
- > Department of Community Services (YG)
- > Department of Energy, Mines and Resources (YG)
- > Department of Health and Social Services (YG)
- > Grey Mountain Housing Society
- > Kobayashi Zedda Architects
- > Kwanlin Dün First Nation
- > Old Way of Seeing
- > Options for Independence
- > Royal Canadian Mounted Police "M" Division
- > Scotiabank
- > Women's Directorate (YG)
- > Yukon Anti-Poverty Coalition
- > Yukon Association for Community Living
- > Yukon Council on Aging
- > Yukon Council on DisABILITY
- > Yukon Real Estate Association
- > Yukon Status of Women Council

Subsequent to the symposium, four committees were struck to provide input and oversight to the Housing Action Plan. These included the following:

Land Availability and Housing Committee – comprised of Ministers of the four departments tasked with overseeing the Plan (YHC, HSS, CS and EMR).

Steering Committee – comprised of the President of YHC and Deputy Ministers of HSS, CS and EMR.

Community Advisory Committee – comprised of nine representatives from government and non-government organizations.

Working Group Committees – comprised of eight to twelve representatives from government, non-government, and private organizations.

The Working Group Committees were tasked with the development of the key actions underpinning the Plan. These committees met on a weekly to bi-weekly basis from the middle of February to July 2014. Meetings were structured to generate ideas and input that were subsequently refined during multiple reviews. The Community Advisory Committee reviewed the Working Group Committees' progress throughout this timeframe and provided recommendations to the Steering Committee.

With the draft key actions ready to present, YHC staff met with municipalities, housing providers, and First Nation government employees in various Yukon communities to solicit feedback and identify the actions that most closely resonated with local needs – or alternately, where there were still gaps.

The committees approached their task with a depth of learned experience and expertise. Some housing challenges were clearly understood and the corresponding results-based action easily articulated. Other issues were more complex and the committees concluded that a research-oriented action was required to inform sound decision-making.



Photo: YG

COMMUNITY TOUR PARTICIPANTS

- > Carcross/Tagish First Nation
- > Champagne and Aishihik First Nations
- > Chief Isaac Development Corporation
- > City of Dawson
- > Dawson City Women's Shelter
- > Help and Hope for Families Society
- > Klondike Development Corporation
- > Kwanlin Dün First Nation
- > Little Salmon Carmacks First Nation
- > Na-Cho Nyak Dun First Nation
- > Teslin Tlingit Council
- > Town of Watson Lake
- > Tr'ondëk Hwëch'in First Nation
- > Village of Carmacks
- > Village of Faro
- > Village of Haines Junction
- > Village of Mayo
- > Village of Teslin
- > Watson Lake Chamber of Commerce
- > Yukon Housing Corporation
- Community Representatives

Similarly, the committees came to quick consensus on what the key issues were and how they could be addressed. Other issues triggered difficult conversations at times. The fact that committee members returned again and again to lend their energy and knowledge to those conversations, however difficult, speaks to their high level of commitment.

A wrap-up symposium was held in October 2014 and provided over 60 stakeholders with the opportunity to review the draft Plan contents and hone in on specific topics, including implementation. The outcomes of the symposium were reviewed by the committees and final revisions were made accordingly.

The completion of the Housing Action Plan doesn't signal an end to the dialogue about housing; rather, it ensures that they will continue. The Housing Action Plan creates a strong foundation from which governments and organizations involved with housing can design and build solutions together.

4.0

HOUSING IN YUKON: SETTING THE CONTEXT

The Government of Yukon and its planning partners relied on the housing continuum to help frame and identify issues, challenges, and potential solutions throughout the planning process. The continuum consists of the various housing options available to individuals and households at all income levels and life circumstances, ranging from emergency shelters for the temporarily homeless to home ownership.



Figure 1. The Housing Continuum

4.1 Yukon's Housing Situation

What is the current status of housing in Yukon? Here are some facts from the 2011 National Household Survey administered by Statistics Canada:

- > Yukoners occupy a total of 14,120 private dwellings. Of those, almost 20% were reported as needing major repairs.
- > Almost half (45%) of Yukon's dwellings were constructed in or prior to 1980. 36% of Yukon dwellings were built between 1991 and 2011.
- > 67% of Yukon's dwellings are occupied by owners, versus 29% tenant-occupied and 4% First Nation housing.
- > 21.6% of Yukoners living in rental housing receive a rental subsidy

- > 60% of dwellings are occupied by one person who financially maintains the household, compared to 40% that are occupied by two or more maintainers of the household.

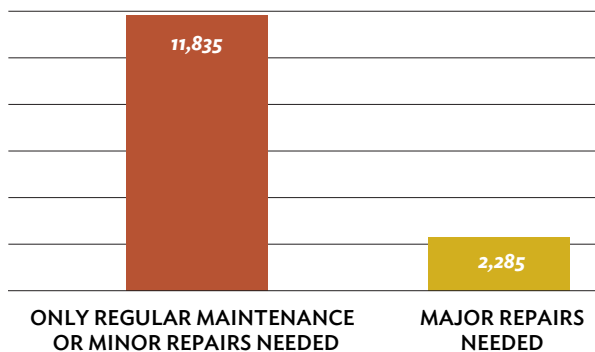


Figure 2. April 2014, Yukon Housing Age and Condition (Source: Statistics Canada)

4.2 Successes to Build On

The Housing Action Plan will build on the success of numerous initiatives that have created housing opportunities across the continuum in Yukon, including:

Housing With Services

- › YHC and the Women’s Directorate established the Whitehorse Affordable Family Program. (2010)
- › The Government of Yukon launched the Social Inclusion and Poverty Reduction Strategy. (2012)
- › The Department of Health and Social Services (HSS), Yukon Housing Corporation (YHC) and the Skookum Jim Friendship Centre partnered to open the Youth Emergency Shelter. (2012)
- › Betty’s Haven, a 10-unit addition to the Yukon Women’s Transition Home, was completed. (2013)
- › The Options for Independence Society opened a new 14-unit housing complex for people living with Fetal Alcohol Spectrum Disorder, aided by over \$3 million from YHC and an annual operating contribution of \$550,000 from HSS. (2014)
- › Government of Yukon committed \$3 million from the Northern Housing Trust fund toward a Salvation Army shelter expansion and transitional housing project in Whitehorse. (2014)
- › HSS has committed to the construction of a new continuing care facility. The initial phase (150 beds) is to be completed by 2018. Design encompasses potential expansion at a later date.
- › HSS is retrofitting an old YHC building to create a new transitional living facility for people with mental health challenges. (2015)

RECENT INITIATIVES

The Housing Action Plan comes on the heels of numerous other studies, plans and initiatives aimed at understanding and/or addressing housing issues in Yukon. These include the following:

Annually – Summary of Land Management Authorities within Yukon Municipalities (Energy, Mines and Resources)

2015 – Residential Landlord and Tenant Act (due to come into effect once new regulations are completed) (Community Services)

2014 – Homelessness Partnering Strategy (Yukon Planning Group on Homelessness)

2013 – Comprehensive Review and Assessment of Housing Issues in Yukon (Yukon Housing Corporation)

2012 – Social Inclusion and Poverty Reduction Strategy (Health and Social Services)

2011 – A Home for Everyone: A Housing Action Plan for Whitehorse (Yukon Anti-Poverty Coalition)

2011 – Easing the Housing Crisis: Land Availability and Policies as Barriers to the Yukon’s Economic Growth (Whitehorse Chamber of Commerce workshop and report)

2010 – Whitehorse Housing Adequacy Study (Yukon Department of Health and Social Services, Yukon Anti-Poverty Coalition, and Yukon Bureau of Statistics)

Rental Housing

- YHC continued to increase its non-market (or social) housing rental stock – which now includes 706 units – with:
 - An eight-plex in Teslin for \$2.5 million. (2011)
 - A seniors' complex on the Whitehorse waterfront for \$10.9 million. (2011)
 - A 20-plex in Dawson for \$5.2 million. (2011)
 - A six-plex in Faro for \$1.9 million. (2011)
 - A 12-plex in Watson Lake for \$4.7 million. (2011)
 - Four units in Ross River for \$1.2 million. (2012)
 - Four units in Carmacks for \$960,000. (2012)
 - A 34-unit seniors' complex on Alexander Street in Whitehorse for \$12 million. (2014)
 - A six-unit seniors' residence in Mayo for \$3.2 million. (2015)
 - A 48-unit accessible seniors' complex on Front Street in Whitehorse for \$11.5 million. (2015)
- Carmacks Development Corporation is building a six-unit affordable housing complex in Carmacks with \$1.16 million in funding support from the Northern Housing Trust. (2015)
- Carcross/Tagish Management Corporation is building two affordable units in Carcross with \$235,226 in funding support from the Northern Housing Trust. (2015)
- YHC committed \$3.5 million from the Northern Housing Trust Fund over two years for the new Municipal Matching Rental Construction program. (2015)
- YHC committed \$800,000 from the Northern Housing Trust Fund over two years for the new Rental Quality Enhancement Grant program. (2015)

- YHC committed \$1 million from the Northern Housing Trust over four years for the new Rental Housing Allowance program. (2015)
- YHC committed \$1 million from the Investment in Affordable Housing over four years for the Rental Supplement Enhancement program. (2015)

Home Ownership

- 1350 residential lots were created in Yukon between 2002 and 2014. From 2009 to 2014, 700 lots were made available in Carmacks, Destruction Bay, Grizzly Valley, Haines Junction, and Whitehorse with a \$100 million investment by Government of Yukon.
- Habitat for Humanity Yukon and YHC have partnered to construct five duplexes and triplexes, with a sixth project underway. (2010–2015)
- The YHC Down Payment Assistance Program was introduced to help Yukoners save for a down payment and qualify for a mortgage. (2013)

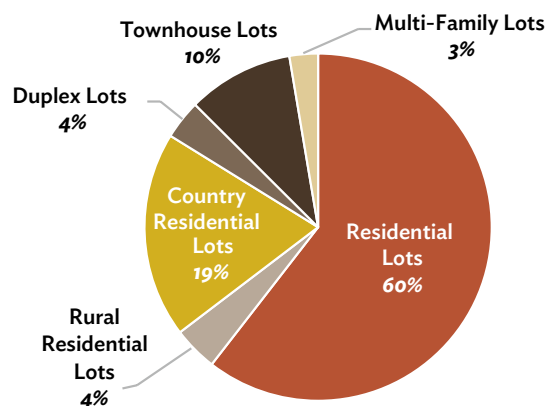


Figure 2. Government of Yukon Residential Lot Development from 2002–2014 (Source: Energy, Mines and Resources)

- The Department of Community Services and City of Whitehorse have reached an agreement for land development and land sales in Whitehorse. (2014)

- › A triplex was constructed in the Takhini River subdivision through a partnership between Habitat for Humanity Yukon and Champagne and Aishihik First Nations. (2014)
- › The Good Energy Residential Incentives Program is launched with \$1.4 million from the Northern Housing Trust Fund to help Yukoners improve the energy efficiency of their homes and reduce greenhouse gas emissions. (2014)
- › Carcross/Tagish First Nation and the Government of Yukon are partnering to extend Tagish Avenue in Carcross to facilitate access to 55 residential lots in the First Nation's Lake Bennett subdivision. (2015)
- › Five Yukon municipalities (Faro, Teslin, Haines Junction, Mayo and Carmacks) signed Land Development Protocol Memorandums of Understanding (MOU) with the Government of Yukon. (2014)
- › The Yukon government accepted recommendations for the application of new, national energy efficiency standards in the territory. (2015)
- › YHC committed \$800,000 from the Northern Housing Trust over two years for the new Accessibility Enhancement Grant program. (2015)
- › Emergency shelters can become oversubscribed and residents stay for long periods of time due to lack of transitional or permanent housing options.
- › Available emergency and transitional housing needs further monitoring to ensure sufficient existent, and suitable housing is available for vulnerable populations such as victims of violence, and youth.
- › Housing with services clients are often unaware of the programs and supports available to them; at the same time, they can be difficult to reach via traditional channels.

Rental Housing

- › Vacancy rates fluctuate and rents are high in the market rental housing sector. Low income individuals and families are challenged to find adequate, affordable rental units. The demand for social and rent-geared-to-income housing exceeds supply and waiting lists and timelines can be long.
- › Rental housing starts, as a percentage of new construction, are significantly lower than the percentage of the population that rents.
- › A portion of market rental housing stock is aging, not up to code, and/or non-compliant with municipal bylaws.
- › Tenants of social housing can be negatively stereotyped in the broader community, resulting in social isolation and “NIMBY”-based opposition to new housing developments.
- › Some property owners lack the knowledge, incentives and resources available to build secondary suites.
- › High capital and operating costs can pose significant market disincentives to potential developers in offering larger-scale affordable rental housing.

4.3 Challenges to Overcome

The housing challenges facing Yukon occur at every step along the housing continuum and were clearly articulated by participants throughout the planning process.

Housing with Services

- › Data is lacking: the homeless are often referred to as “hidden” and there is a limited understanding of the population and demographics inhabiting this end of the continuum.

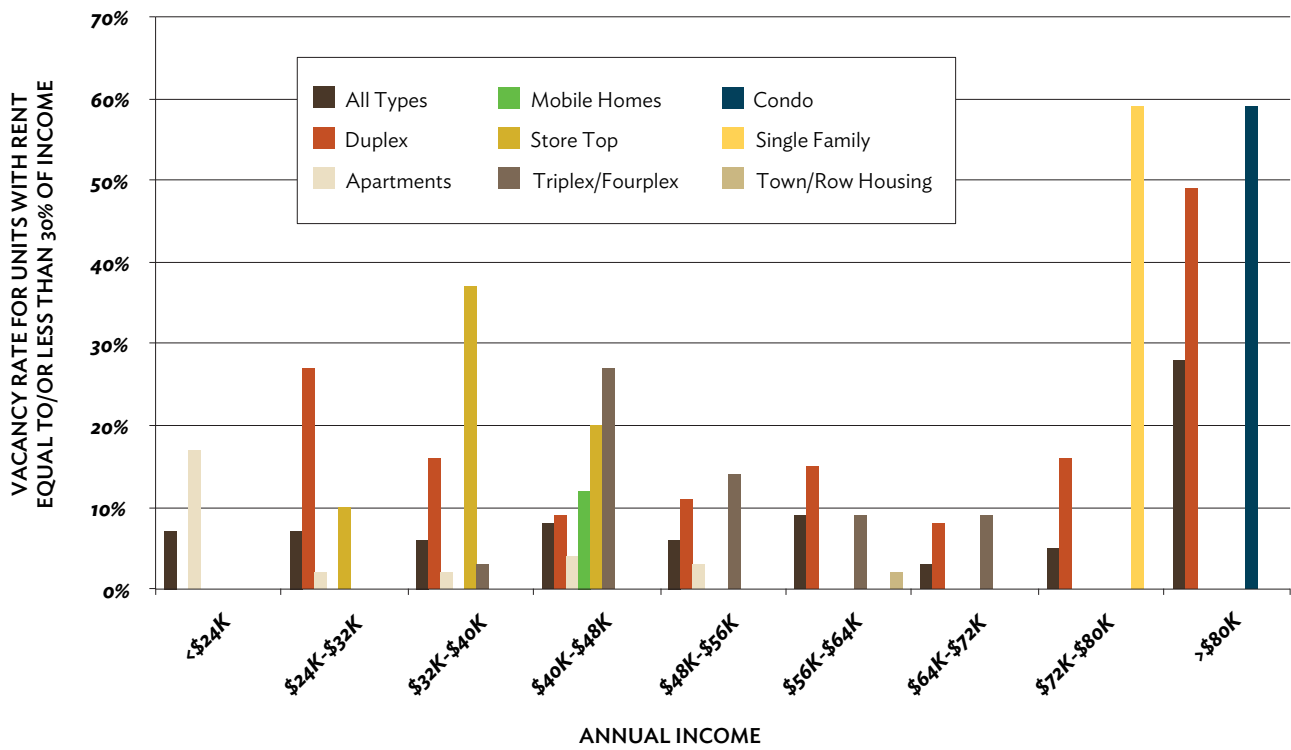


Figure 3. April 2014 Whitehorse Rents and Vacancies by Unit Type and Income-Based Affordability (i.e., Monthly Rent Less Than 30% of Gross Income) (Source: Yukon Bureau of Statistics)

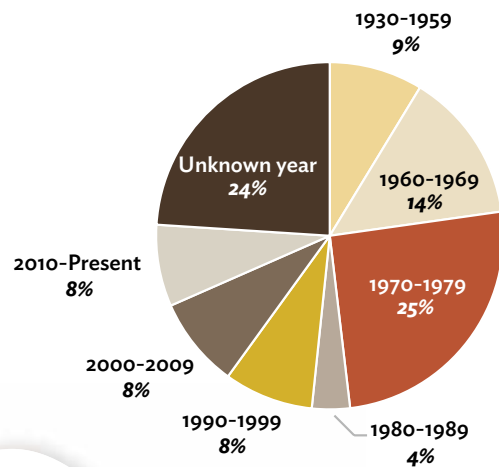


Figure 4. Rental Units by Decade of Construction as of April 2014 (Source: Yukon Bureau of Statistics)

Home Ownership

- > Housing price increases in the capital in the past decade far surpassed corresponding increases in real household incomes.
- > There is a mismatch between population demographics and available housing stock, with single-family dwellings being the predominant housing type despite substantial growth in single and two-person households.
- > Sustained low interest rates and flexible mortgage lending terms may entice first-time home owners to purchase homes they can not afford.
- > There are constraints to the availability of serviced and developable land, particularly in the communities.
- > Yukon First Nations have settlement lands strategically located within or near communities but the inability to register title on those lands has prevented the issuance of leases and other tenure.
- > A shortage of building contractors and skilled trades in the communities limits housing options and exacerbates the shortage of quality housing stock.
- > Some homeowners have difficulty accessing financing to build and/or buy and are lacking information about programs that could help them.
- > Lower land values and higher building costs in the communities can create barriers to private financing for residents wanting to build a home.

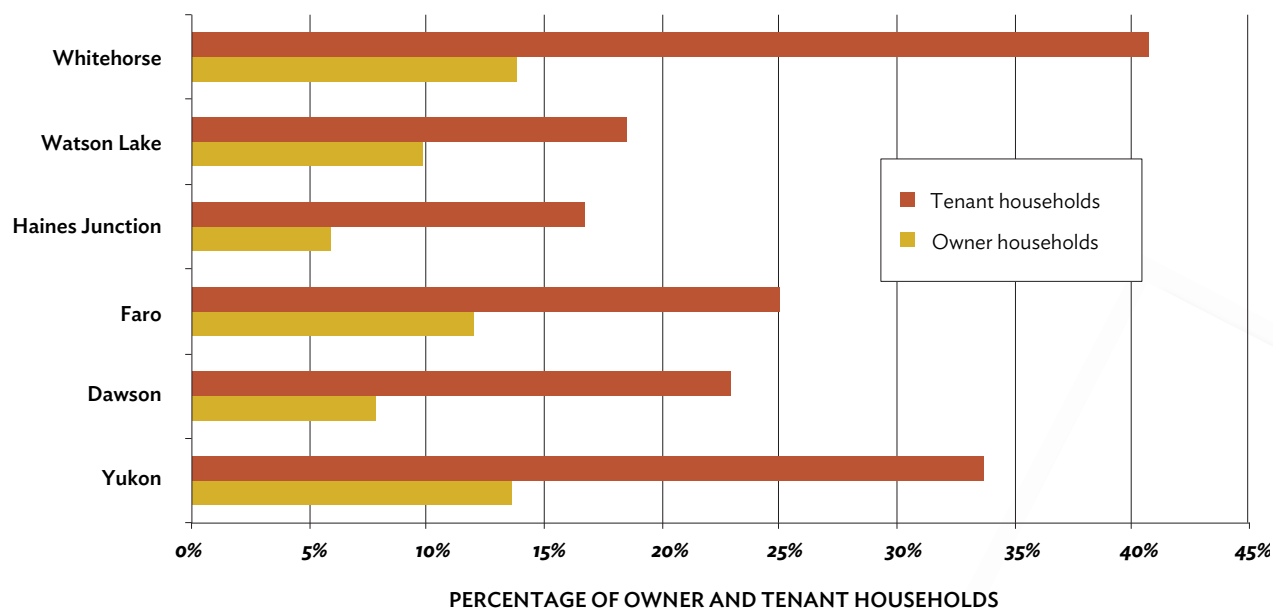


Figure 5. Households Spending 30% or More of Gross Household Income on Shelter Costs in 5 Yukon Communities – Owner vs. Tenant (Source: Statistics Canada)

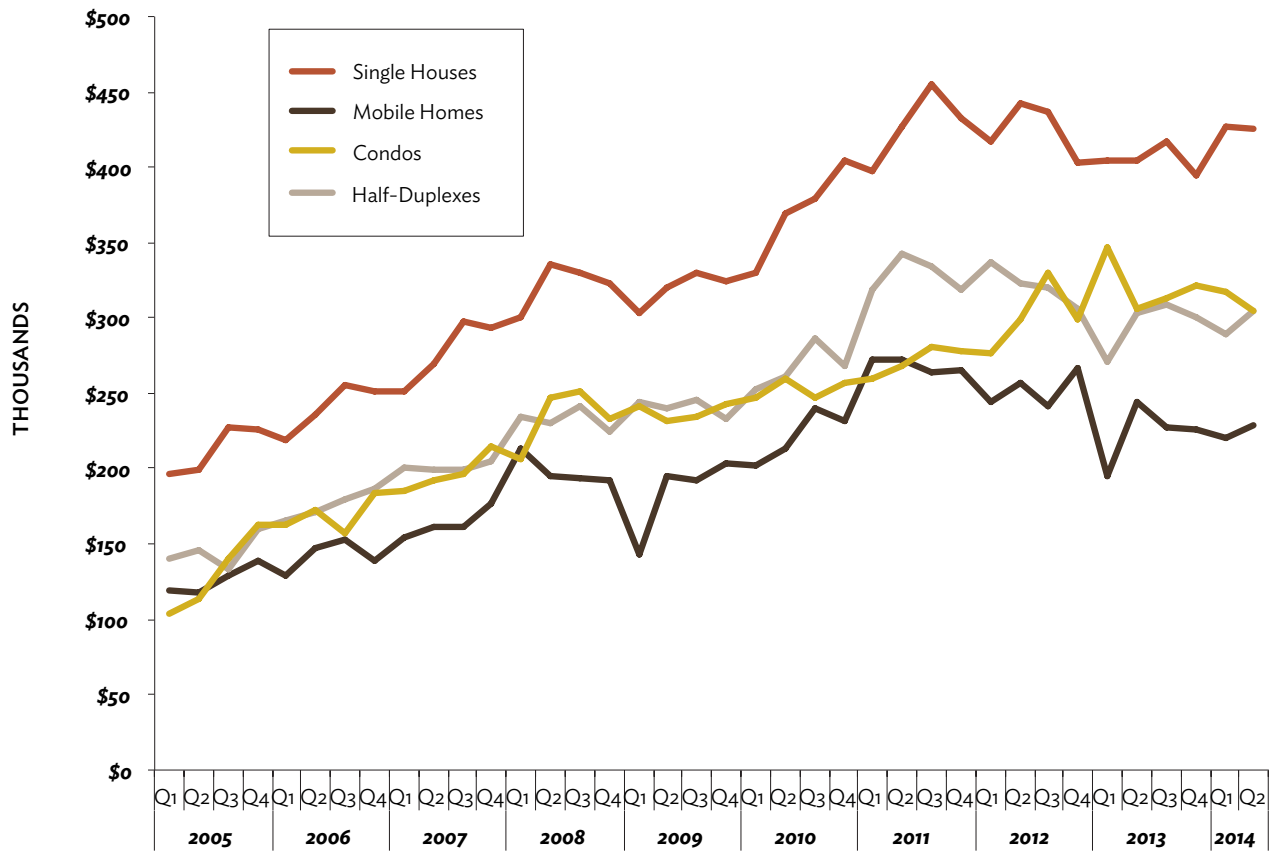


Figure 6. Whitehorse Average Real Estate Prices, 1st Quarter 2005 to 4th Quarter 2014 (Source: Yukon Bureau of Statistics)

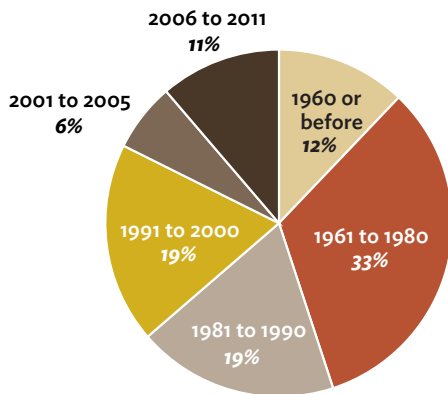


Figure 7. Yukon Private Dwellings by Decade of Construction (Source: Statistics Canada)

Common Themes Across the Continuum

During the planning process, common themes emerged from the Committees tasked with working on specific areas along Yukon’s housing continuum. These themes recur throughout the goals, objectives, and actions in each pillar of the Plan.

Data Gaps and Collection – Organizations working throughout the continuum spoke to a general lack of data and statistics upon which to base decision-making. The Yukon’s small population poses challenges to statistically valid data collection, particularly in the communities and lack of data can impede proactive planning for both government and non-government organizations.

Supply and Access – Supply and access challenges cut across the housing continuum and affect everything from access to appropriate housing with services, to the shortage of adequate and affordable rental housing for lower income families, to barriers to residential development of First Nation settlement land due to land titles registration complications. Addressing supply and access challenges is central to the Housing Action Plan.

Client Centred Approach – Program and service providers spoke to the need for flexibility to respond to the unique and changing needs and circumstances of their clients. There is no “one size fits all” approach to housing people, particularly vulnerable and/or marginalized populations. Separate service providers assisting the same individuals need better integration to ensure the best possible client outcomes.

Partnerships and Collaboration – Partnerships and collaboration between government bodies (includes government contracted agencies/ non-profit organizations) and the non-profit, private sectors are vital to combating the “silo effect”, and in some cases, the duplication of services. Improved collaboration speaks not only to groups operating in the same sector and/or service areas, but also the potential for innovative solutions across and between sectors.

Education and Awareness – Education and awareness were viewed as key solutions to addressing systemic challenges ranging from “Not in My Backyard” (NIMBY) opposition to supportive housing initiatives to a lack of knowledge about available programs and services. These issues dovetail with an overarching need to raise awareness about the continuum itself to ensure that the community’s dialogue about housing issues is informed and insightful.



Photo: YG

5.0

VISION, VALUES AND GUIDING PRINCIPLES

With Housing Action Plan stakeholders representing a diverse range of interests across the housing continuum, forging a shared vision could have been a challenging task. Instead, months of conversations and ideas gave way to a shared vision that wasn't about one way versus another; rather, it was about options. Specifically, stakeholders spoke to a future where a diversity of housing options act as a springboard for healthy and stable communities.

First and foremost, housing is about people. Many stakeholders emphasized the importance of approaching housing challenges and solutions from a values-based perspective. They spoke to the stories, and struggles, of the individuals and families they engage with around housing on a daily basis. These first-hand insights formed the basis for the Housing Action Plan's values: the pieces that "humanize" the document and ensure that it connects to the individuals and families it is intended to benefit.

The guiding principles communicate the culture in which the Plan was developed, as well as how it will be implemented in the years ahead. These principles will keep Housing Action Plan partners oriented throughout the implementation phase, particularly when new information or circumstances emerge. The principles serve as a compass for the Plan and those tasked with implementing it.

VISION 2025

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

VALUES

- › People deserve dignity and compassion, wherever they are situated on the housing continuum.
- › Housing is a key social determinant of individual wellness.
- › Housing providers should tailor their approach to individual needs and circumstances, meeting people “where they’re at”.
- › There is no “us” and “them”: housing challenges and solutions belong to all of us.

GUIDING PRINCIPLES

Adaptable – the Plan partners will respond to changing circumstances through innovation and flexibility.

Inclusive – the Plan partners will draw on multiple perspectives and partnerships to both understand and address needs along the housing continuum.

Builds on strengths and success – the Plan partners will look to previous and current successful initiatives for guidance. There is no need to “reinvent the wheel” if an appropriate solution already exists.

Results-oriented – the Plan is intended to achieve real, lasting results. Completing an action isn’t enough; observing and understanding its impact is equally important.

Sensitive to local context – the Plan partners will stay mindful of local realities. An approach with proven success elsewhere may need to be adapted to suit Yukon’s unique circumstances.

6.0

GOALS, OBJECTIVES AND ACTIONS

The goals, objectives, and key actions of the Housing Action Plan set out what needs to happen in order for the shared vision of future success to become a reality. Please note that they are not presented in order of importance or priority.

6.1 PILLAR #1: Housing¹ with Services

Goal: Help people gain and maintain housing with services.

OBJECTIVE 1.1
Identify and address key gaps in the delivery of housing with services.

Key Actions:

- a) Conduct a needs assessment based on data/information held by key service providers on housing stock, including cost filters.
- b) Develop and implement a public/private/non-profit partnership 'Housing with Services Initiative' designed to allocate sufficient stock to address service priority needs.
- c) Investigate and recommend options and programs to help those with disabilities and seniors age-in-place and live independently in their own homes.
- d) Develop and implement a housing strategy to address homelessness in Yukon.

HOUSING WITH SERVICES PRINCIPLES

The Working Group Committee tasked with Pillar One developed a set of guiding principles to inform the implementation of the Housing with Services actions. These principles include:

1. Housing is the first step in providing services to people in all priority groups.
2. Programs and services should incorporate and reflect evidence-based research.
3. Housing should be voluntary and non-intrusive (except where issues of safety are involved).
4. Flexibility and self-determination – a “client-centred” approach – should be the cornerstones of service provision.
5. A sense of community and ownership should be cultivated to help residents reach their full potential and inclusion in society.
6. The design and delivery of programs should reflect the unique socioeconomic, political, cultural, demographic and geographic context of Yukon.

Photo: YG



¹The use of the word “housing” to label this pillar does not imply that emergency shelters constitute proper housing.

WHAT FUTURE SUCCESS LOOKS LIKE:

- > A range of housing choices to meet the needs of all Yukoners.
- > Government, private and non-profit agencies are working efficiently and collaboratively to assist people who require support to gain and maintain housing.
- > Vulnerable and marginalized people know how and where to access support services.
- > The public understands the need for and supports investments in housing with services.
- > People can access housing with services that meets their unique needs and circumstances.
- > Housing with services providers are operating from a set of shared principles and practices.

PRIORITIZING HOUSING NEEDS

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

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

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

OBJECTIVE 1.2

Use education and awareness to increase support for and utilization of current housing with services.

Key Actions:

- Develop and deliver a public awareness and education campaign in support of the 'Housing with Services Initiative' achieving sustainability in the health care system.
- Expand upon existing housing literacy education initiatives designed to support vulnerable and marginalized populations in maintaining housing.
- Develop and distribute informational materials to target groups to facilitate use of community and government resources.

OBJECTIVE 1.3

Increase collaboration and effectiveness among housing and/or related service providers.

Key Actions:

- Analyze data sharing options and recommend a mechanism to facilitate support between housing and/or related service providers (i.e., Homeless Individuals and Families Information System, or "HIFIS").



Photo: YG

6.2 PILLAR #2: Rental Housing

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

OBJECTIVE 2.1

Identify market and non-market rental housing gaps and potential solutions.

Key Actions:

- a) Compile, synthesize and analyze existing rental housing data (including stock numbers and renter demographics) and make recommendations to address gaps between supply and demand.
- b) Conduct a cost-benefit analysis of repurposing older housing stock and/or new construction to address non-market rental housing gaps (as identified in 2.1a).

OBJECTIVE 2.2

Improve rental outcomes for both landlords and tenants.

Key Actions:

- a) Expand upon existing rental housing educational courses designed for landlords and tenants.
- b) Create an online “one stop shop” directory that captures all rental and housing information and educational resources publicly available.

RENTAL HOUSING REGULATIONS

What legislation would a rental unit need to comply with in order to be considered “legal”? Here’s a brief summary:

Municipal bylaws – Yukon municipalities use zoning bylaws to prescribe appropriate areas for secondary (or rental) suites and multi-unit residential buildings. There may be additional regulations or bylaws that govern lot and suite sizes, parking and street access, or construction standards.

Building codes – the National Building Code of Canada (2010) applies to all new construction in Yukon and is sometimes supplemented by municipal or territorial legislation.

Fire and other safety regulations – the National Fire Code of Canada applies throughout the territory as well as other territorial legislation, such as the Fire Prevention Act and Gas Burning Devices Act.

Public Health and Safety Act – regulations under this Act govern drinking water safety, sewage and rubbish disposal.

Residential Landlord and Tenant Act – the Act will formalize rights and responsibilities and specify minimum rental standards.

- c) Develop a mechanism to connect landlords and tenants to advocacy resources in support of the Residential Landlord and Tenant Act² dispute resolution process.
- d) Develop an awareness campaign focusing on rights and responsibilities of, and resources available to, landlords and tenants.
- e) Reinforce the authority of the Residential Landlord and Tenant Act³ by referring tenant and landlord issues to its administrators.

² Subject to the enactment of the legislation.

³ Subject to the enactment of the legislation.

WHAT FUTURE SUCCESS LOOKS LIKE:

- › The majority of rental units are legal and adequate.
- › Individuals and families have a range of adequate and affordable market rentals to choose from.
- › Property owners are building more secondary rental housing units utilizing support and incentives.
- › The public understands and supports the need for market and non-market rental housing options and government investments in this area.
- › People who require non-market housing can access it and residents who are ready for market rentals have support to take the next step.
- › Landlords and tenants understand their rights and responsibilities and the number of conflicts and evictions decreases.
- › An increase in compliance with rules and regulations governing building and tenant health and safety.

OBJECTIVE 2.3

Increase the quantity and quality of market rental housing stock.

Key Actions:

- Review current government rental housing incentive programs and recommend changes to address gaps (as identified in 2.1a), with a priority on affordable units.
- Identify policy and legislative barriers to the development of legal⁴ rental units and recommend strategies to overcome them.
- Develop incentives targeted at increasing the quantity of adequate rental housing units that are compliant with applicable regulations.
- Develop and distribute information to current/prospective landlords and developers on the need for rental housing stock and available incentive and funding programs.

OBJECTIVE 2.4

Increase the quantity and quality of non-market rental housing stock.

Key Actions:

- Address the priority housing needs (identified in 2.1a) by repurposing old stock, building new units, or both.
- Develop and deliver awareness campaigns to build a shared understanding of rental housing terminology and combat negative stereotypes.
- Review income assessment methods and create a standardized model for voluntary adoption by non-market rental housing providers.
- Review current portable rent supplement programs and recommend changes.
- Research and make recommendations to create incentive programs designed to increase private sector and non-government partnerships in non-market rental housing.
- Review current practices and recommend strategies to reduce land planning, zoning and permitting barriers to mixed housing.

⁴The term “legal” refers to compliance with all applicable bylaws, codes, and regulations (see sidebar above).

6.3 PILLAR #3: Home Ownership

Goal: Increase and diversify home ownership options

OBJECTIVE 3.1

Increase utilization of First Nation settlement land for residential purposes.

Key Actions:

- a) Develop a mechanism to register land tenure on First Nation settlement land.
- b) Create a pilot project to test the First Nation land registry.
- c) Create a forum for First Nations to jointly plan and formulate strategies to develop settlement land for residential use.
- d) Develop strategies to share resources and increase capacity of First Nation governments to develop settlement land.
- e) Develop options to harmonize Government of Yukon land titles registry and related data management/registry systems with corresponding First Nation government systems.
- f) Develop funding and/or financing opportunities to facilitate home ownership on First Nation settlement land.

OBJECTIVE 3.2

Increase consumer knowledge and awareness of home ownership opportunities and challenges.

Key Actions:

- a) Develop and deliver home ownership courses to increase consumer knowledge and awareness. Incorporate completion, or demonstration of equivalent knowledge, into eligibility for government incentive programs.
- b) Identify or create a framework to communicate the total costs of home ownership and deliver an accompanying public awareness campaign.
- c) Develop and deliver a public awareness campaign in support of home ownership incentive programs.

WHAT FUTURE SUCCESS LOOKS LIKE:

- More Yukon First Nation citizens are homeowners.
- Yukoners have the tools and information they need to make sound home purchases.
- There is a breadth of land options – both in terms of cost and location – for prospective developers and builders to choose from.
- Yukoners can access non-traditional home ownership options, including “tiny homes”.
- Building or buying a home on First Nation settlement land is no more difficult than on non-First Nation land.

OBJECTIVE 3.3

Increase the availability and diversity of land for residential development.

Key Actions:

- Identify legislative, regulatory, and policy barriers to land development and recommend strategies to overcome them.
- Develop a proactive process to ensure adequate First Nation settlement, hinterland, rural and municipal land is available for home ownership.
- Investigate and make recommendations regarding the potential for a land bank model for voluntary community-level implementation.
- Provide a variety of different size parcels of land and lots to private developers and municipalities to encourage the construction of smaller, more affordable homes.
- Create initiatives to encourage and expedite residential development on private land.
- Research and make recommendations regarding alternative land tenure and ownership options.
- Develop a pilot project (including land allocation) for a micro/tiny house community.
- Review current home ownership incentive programs and recommend changes.



Photo: YG

7.0

DATA AND METRICS

OBJECTIVE DM.1

Ensure that collective action on housing issues in Yukon is supported by reliable, current data.

Key Actions:

- a) Assemble an inter-agency Housing Data Working Group to improve collaboration and efficiency in regards to data collection and sharing.
- b) Identify data gaps across the housing continuum in Yukon and make recommendations to address them.

OBJECTIVE DM.2

Use data and metrics to monitor progress on the Housing Action Plan.

Key Actions:

- a) Establish quantitative and/or qualitative indicators for each action to measure its effectiveness towards the achievement of Plan goals and objectives.
- b) Collect data as required to support the progress indicators (from DM.2a).
- c) Monitor broader housing-related trends over the lifetime of the Plan to inform its ongoing implementation.

MEETING THE DATA CHALLENGE

Housing Action Plan stakeholders emphasized the need for current, reliable data to understand housing issues and monitor their effectiveness in addressing them. Meeting that need will require the involvement of numerous agencies, including but not limited to the following:

Yukon Bureau of Statistics – collects data relating to population trends and demographics, unemployment, median rents, rental vacancy rates, and real estate prices and transactions. The Bureau issues a quarterly Rent Survey and Real Estate Survey.

Canada Mortgage and Housing Corporation – publishes a quarterly Housing Market Outlook focusing on housing starts, sales, prices and key economic indicators across the country, as well as an annual Northern Housing Report.

Statistics Canada – conducts a census and National Household Survey every five years (2011 being the most recent) to collect data on population and dwelling counts, age and sex, family and household composition, structural dwelling types, and income.

Yukon Department of Health and Social Services – collects data on emergency room visits (including repeat visits associated with mental illness/alcohol use), housing situation of social assistance clients, persons in hospital waiting for a bed in supportive residential care, etc.

Non-Governmental Service Providers – service providers are a source of front-line qualitative and quantitative data around clients of various programs. Useful data may include occupancy rates at emergency and/or transitional housing, number of Food Bank recipients, etc.

Photo: CAFN



8.0

IMPLEMENTATION

OBJECTIVE IM.1

Ensure a coordinated and adaptable approach to implementing the Plan.

Key Actions:

- a) Coordinate and provide support to implementation partners to initiate, complete, and evaluate performance of Key Actions.
- b) Create an annual implementation workplan, incorporating progress made to date and other pertinent information.

OBJECTIVE IM.2

Foster communication, collaboration and partnerships.

Key Actions:

- a) Establish an Implementation Committee, led by Yukon Housing Corporation and comprised of key stakeholders and partners to oversee Plan implementation and provide advice, solutions, and recommendations to senior government officials on territorial housing issues.
- b) Host a multi-stakeholder housing forum annually with dedicated opportunities to network, explore and forge partnerships, and share successes and challenges.

HAP-RELATED INITIATIVES

Housing intersects with a wide cross-section of community and government activity, so it's not surprising that some of the objectives and actions in the Housing Action Plan support, and are supported by, the ongoing work of other groups, including the following:

Land Titles Committee – includes representatives from seven self-governing Yukon First Nations working to establish a joint land titles registry for their respective Settlement Land since 2011.

Yukon Planning Group on Homelessness – a Community Advisory Board established as part of the federal government's Homelessness Partnering Strategy in 2000 and comprised of representatives from all levels of government, NGOs, and community groups.

Housing Task Force – chaired by the Yukon Anti-Poverty Coalition, this group includes over 50 members and meets monthly to discuss and act on housing issues.

Habitat for Humanity Yukon – the local affiliate of this international non-profit organization is working steadily towards achieving its goal of housing 20 Yukon families between 2012 and 2017.

OBJECTIVE IM.3

Maintain transparency and accountability throughout implementation.

Key Actions:

- a) Review progress made on the Housing Action Plan with stakeholders and incorporate findings into the development of the annual implementation workplan.
- b) Produce and publicize an annual Housing Action Plan report.

GLOSSARY

Accessible – Housing that is free of physical barriers that could potentially impede independent living for persons with disabilities.

Adequate – Adequate housing is narrowly defined as housing that does not require any major repairs. A broader concept of adequacy includes sufficient space, protection from threats to health and security, availability of necessary infrastructure and sanitation, accessibility, located so as not to provide barriers to employment and/or vital services, and cultural appropriateness.

Affordable – Affordable housing is housing that costs less than 30% of the before-tax total household income. For market or non-market renters, housing costs include rent and utilities. For homeowners, housing costs are comprised of mortgage payments, property taxes, utilities and insurance.

Emergency Shelters – Temporary accommodations for people lacking housing. Shelters are typically free-of-charge and may be geared towards specific clientele by gender and/or age.

Housing With Services – Encompasses three areas on the continuum: emergency shelters, transitional housing and supportive housing.

Market Rental – Housing that is rented in the private market. Market rentals include all dwelling types, such as single-detached and semi-detached houses, condominiums, and apartments.

NIMBY – Commonly used acronym for “Not in my Backyard”, a composite of attitudes and actions displayed by residents opposing proposed new development in close geographic proximity to their homes or neighbourhood.

Non-Market Rental – Housing for low and moderate income individuals and families who can not afford to pay market rents, typically owned and operated by a government and/or non-profit agency. Non-market rental housing is often referred to as “social” housing. Like market rental housing, non-market rentals can include all dwelling types.

Rent Geared to Income – Rent Geared to Income is a specific type of non-market rental housing arrangement in which the monthly rent is set as a fixed percentage of the total household income.

Social Housing – Housing for low and moderate income singles and families, typically owned, operated and subsidized by a government and/or non-profit entity.

Supportive Housing – Non-market housing that typically includes both a rental subsidy and ongoing and targeted support services to residents who lack the ability to live independently due to physical, mental, or other challenges.

Transitional Housing – Housing where people can live for a limited period of time and typically receive services and support to transition to more permanent, stable housing.

APPENDIX A.

LIST OF PARTICIPATING ORGANIZATIONS

Aboriginal Affairs and Northern Development Canada
Anglican Diocese of Yukon
Association of Yukon Communities
Bank of Montreal
Blood Ties Four Directions
Canada Mortgage and Housing Corporation
Canadian Imperial Bank of Commerce
Capstone Mining Corporation
Carcross/Tagish First Nation
Catholic Episcopal Corporation of Whitehorse
Challenge Community Vocational Alternatives
Champagne and Aishihik First Nations
Chief Isaac Development Corporation
City of Dawson
City of Whitehorse
Council of Yukon First Nations
Dawson City Women's Shelter
Department of Community Services (YG)
Department of Energy, Mines and Resources (YG)
Department of Health and Social Services (YG)
Department of Justice (YG)
Elizabeth Frye Association of Yukon
Faith Based Housing Task Force
Fetal Alcohol Syndrome Society of Yukon
Grey Mountain Housing Society
Habitat for Humanity
Help and Hope for Families Society
Inukshuk Planning and Development
Jill Pollack and Company
Klondike Development Corporation
Kluane First Nation
Kobayashi Zedda Architects
Kwanlin Dün First Nation
Little Salmon Carmacks First Nation
Na-Cho Nyak Dun First Nation
NGC Builders
Northern City Supportive Housing
Northern Vision Development
Old Way of Seeing
Options for Independence
Royal Bank of Canada
Royal Canadian Mounted Police "M" Division
Salvation Army
Scotiabank
Selkirk First Nation
Skookum Jim Friendship Centre
Teslin Tlingit Council
Tom Lee Management Consulting
Town of Watson Lake
Tr'ondëk Hwëch'in First Nation
Village of Carmacks
Village of Faro
Village of Haines Junction
Village of Mayo
Village of Teslin
Vimy Heritage Housing Society
Vuntut Gwitchin First Nation
Watson Lake Chamber of Commerce
Watson Lake Economic Revitalization Commission
Whitehorse Chamber of Commerce
Women's Directorate (YG)
Yukon Agricultural Association
Yukon Anti-Poverty Coalition
Yukon Association for Community Living
Yukon Bureau of Statistics
Yukon Chamber of Commerce
Yukon Contractors Association
Yukon Council on Aging
Yukon Council on DisABILITY
Yukon Federation of Labour
Yukon Housing Corporation
Yukon Real Estate Association
Yukon Residential Landlord Association
Yukon Status of Women Council

APPENDIX B.

IMPLEMENTATION WORKPLAN

Review/research/development phase

Action/implementation/delivery phase

Maintenance/evaluation/updating phase

RECOMMENDED ACTION		PROPOSED CHAMPIONS/PARTNERS	ANTICIPATED TIMEFRAME									
			Short Term			Medium Term			Long Term			
1 HOUSING WITH SERVICES			1	2	3	4	5	6	7	8	9	10
1.1 Identify and address key gaps in the delivery of housing with services.												
a	Conduct a needs assessment based on data/information held by key service providers on housing stock, including cost filters.	MG, NGO, YFNG, YG, PSSP										
b	Develop and implement a public/private/non-profit partnership 'Housing with Services Initiative' designed to allocate sufficient stock to address service priority needs.	CYFN, MG, NGO, YG, YRLA, PS										
c	Investigate and recommend options and programs to help those with disabilities and seniors age-in-place and live independently in their own homes.	NGO, PWLE, PSSP, YFNG, YG, MG, YFNG, PWLE, PSSP										
d	Develop and implement a housing strategy to address homelessness in Yukon.	CYFN, MG, NGO, YG, YRLA, PS										
1.2 Use education and awareness to increase support for and utilization of current housing with services.												
a	Develop and deliver a public awareness and education campaign in support of the 'Housing with Services Initiative' achieving sustainability in the health care system.	MG, NGO, YG, YFNG										
b	Expand upon existing housing literacy education initiatives designed to support vulnerable and marginalized populations in maintaining housing.	NGO, YFNG, YG										
c	Develop and distribute informational materials to target groups to facilitate use of community and government resources.	NGO, PWLE, YFNG, YG										
1.3 Increase collaboration and effectiveness among housing and/or related services providers.												
a	Analyze data sharing options and recommend a mechanism to facilitate support between housing and/or related providers (i.e., "HIFIS").	NGO, YFNG, YG										

Champions/Partners:

CYFN – Council of Yukon First Nations
 MG – Municipal Governments

NGO – Non-Government Organizations
 PWLE – Persons with Lived Experience
 PS – Private Sector
 PSSP – Private Sector Service Providers

YFNG – Yukon First Nation Governments
 YG – Government of Yukon
 YRLA – Yukon Residential Landlords Association

RECOMMENDED ACTION		PROPOSED CHAMPIONS/PARTNERS	ANTICIPATED TIMEFRAME										
			Short Term			Medium Term			Long Term				
				1	2	3	4	5	6	7	8	9	10
2	RENTAL HOUSING												
	Goal: Increase access to adequate and affordable market and non-market rental housing and support for tenants and landlords.												
2.1	Identify market and non-market rental housing gaps and potential solutions.												
a	Compile, synthesize and analyze existing rental housing data (including stock numbers and renter demographics) and make recommendations to address gaps between supply and demand.	YG											
b	Conduct a cost-benefit analysis of repurposing older housing stock and/or new construction to address non-market rental housing gaps (as identified in 2.1a).	YG											
2.2	Improve rental outcomes for both landlords and tenants.												
a	Expand upon existing rental housing educational courses designed for landlords and tenants.	NGO, YG											
b	Create an online “one stop shop” directory that captures all rental and housing information and educational resources publicly available.	MG, NGO, YG											
c	Develop a mechanism to connect landlords and tenants to advocacy resources in support of the Residential Landlord and Tenant Act dispute resolution process.	MG, NGO, YFNG, YG											
d	Develop an awareness campaign focusing on rights and responsibilities of, and resources available to, landlords and tenants.	MG, YG, YRLA											
e	Reinforce the authority of the Residential Landlord and Tenant Act by referring tenant and landlord issues to its administrators.	NGO, YG, YRLA											
2.3	Increase the quantity and quality of market rental housing stock.												
a	Review current government rental housing incentive programs and recommend changes to address gaps (as identified in 2.1a), with a priority on affordable units.	YG											

Champions/Partners:

CYFN – Council of Yukon First Nations
D – Developers

MG – Municipal Governments
NGO – Non-Government Organizations
YFNG – Yukon First Nation Governments

YG – Government of Yukon
YRLA – Yukon Residential Landlords Association

Review/research/development phase
 Action/implementation/delivery phase
 Maintenance/evaluation/updating phase

	RECOMMENDED ACTION	PROPOSED CHAMPIONS/PARTNERS	ANTICIPATED TIMEFRAME									
			Short Term			Medium Term			Long Term			
			1	2	3	4	5	6	7	8	9	10
2	RENTAL HOUSING (continued) Goal: Increase access to adequate and affordable market and non-market rental housing and support for tenants and landlords.											
2.3	Increase the quantity and quality of market rental housing stock.											
b	Identify policy and legislative barriers to the development of legal rental units and recommend strategies to overcome them.	CMHC, MG, NGO, YFNG, YG										
c	Develop incentives targeted at increasing the quantity of adequate rental housing units that are compliant with applicable regulations.	MG, YFNG, YG, YREA, YRLA										
d	Develop and distribute information to current/prospective landlords and developers on the need for rental housing stock and available incentive and funding programs.	CMHC, MG, YFNG, YG, YREA, YRLA										
2.4	Increase the quantity and quality of non-market rental housing stock.											
a	Address the priority housing needs (identified in 2.1 a) by repurposing old stock, building new units, or both.	YFNG, YG										
b	Develop and deliver awareness campaigns to build a shared understanding of rental housing terminology and combat negative stereotypes.	MG, YG, YRLA										
c	Review income assessment methods and create a standardized model for voluntary adoption by non-market rental housing providers.	CMHC, MG, NGO, YFNG, YG										
d	Review current portable rent supplement programs and recommend changes.	CMHC, MG, YFNG, YG										
e	Research and make recommendations to create incentive programs designed to increase private and non-government partnerships in non-market rental housing.	CMHC, NGO, YFNG, YG, YREA, YRLA										
f	Review current practices and recommend strategies to reduce land planning, zoning, and permitting barriers to mixed housing.	AYC, MG, NGO, YFNG, YG										

Champions/Partners:

CMHC – Canada Mortgage and Housing Corporation
 MG – Municipal Governments

NGO – Non-Government Organization Service Providers
 YFNG – Yukon First Nation Governments
 YG – Government of Yukon

YREA – Yukon Real Estate Association
 YRLA – Yukon Residential Landlords Association

RECOMMENDED ACTION		PROPOSED CHAMPIONS/ PARTNERS	ANTICIPATED TIMEFRAME									
			Short Term			Medium Term			Long Term			
3	HOME OWNERSHIP Goal: Increase and diversify home ownership options.		1	2	3	4	5	6	7	8	9	10
			3.1	Increase utilization of First Nation settlement land for residential purposes.								
a	Develop a mechanism to register land tenure on First Nation settlement land.	YFNG, YG										
b	Create a pilot project to test the First Nation land registry.	YFNG, YG										
c	Create a forum for First Nations to jointly plan and formulate strategies to develop settlement lands for residential use.	CMHC, YFNG, CYFN, YG										
d	Develop strategies to share resources and increase capacity of First Nation governments to develop settlement land.	YFNG, YG										
e	Develop options to harmonize YG land titles registry and related data management/registry systems with corresponding First Nation government systems.	YFNG, YG										
f	Develop funding and/or financing opportunities to facilitate home ownership on First Nation settlement land.	CMHC, CYFN, L, YFNG, YG										
3.2	Increase consumer knowledge and awareness of home ownership opportunities and challenges.											
a	Develop and deliver home ownership courses to increase consumer knowledge and awareness. Incorporate completion, or demonstration of equivalent knowledge, into eligibility for government incentive programs.	CMHC, CYFN, YFNG, YG, YREA										
b	Identify or create a framework to communicate the total costs of home ownership and deliver an accompanying public awareness campaign.	YFNG, YG										
c	Develop and deliver a public awareness campaign in support of home ownership incentive programs.	YG										

Champions/Partners:

AYC- Association of Yukon Communities
 CMHC – Canadian Mortgage and Housing Corporation

CYFN – Council of Yukon First Nations
 L- Lenders
 MG – Municipal Governments
 YFNG – Yukon First Nation Governments

YG – Government of Yukon
 YREA – Yukon Real Estate Association

Review/research/development phase
 Action/implementation/delivery phase
 Maintenance/evaluation/updating phase

RECOMMENDED ACTION		PROPOSED CHAMPIONS/PARTNERS		ANTICIPATED TIMEFRAME									
				Short Term			Medium Term			Long Term			
3	HOME OWNERSHIP (continued) Goal: Increase and diversify home ownership options.												
		1	2	3	4	5	6	7	8	9	10		
3.3 Increase the availability and diversity of land for residential development.													
a	Identify legislative, regulatory, and policy barriers to land development and recommend strategies to overcome them.	MG, YFNG, YG											
b	Develop a proactive process to ensure adequate First Nation settlement, hinterland, rural and municipal land is available for home ownership.	MG, YFNG, YG											
c	Investigate and make recommendations regarding the potential for a land bank model for voluntary community-level implementation.	MG, YFNG											
d	Provide a variety of different size parcels of land and lots to private developers and municipalities to encourage the construction of smaller, more affordable homes.	MG, YG, YFNG											
e	Create initiatives to encourage and expedite residential development on private land.	AYC, MG, YFNG, YG											
f	Research and make recommendations regarding alternative land tenure and ownership options.	MG, YFNG, YG											
g	Develop a pilot project (including land allocation) for a micro/tiny house community.	MG, YG											
h	Review current home ownership incentive programs and recommend changes.	MG, YG											

Champions/Partners:

AYC- Association of Yukon Communities
 CMHC – Canadian Mortgage and Housing Corporation

CYFN – Council of Yukon First Nations
 MG – Municipal Governments
 YFNG – Yukon First Nation Governments
 YG – Government of Yukon

CS – Community Services
 EMR – Energy, Mines and Resources
 YHC – Yukon Housing Corporation
 YREA – Yukon Real Estate Association



