

Realizing the Blueprint for Action on Housing

Reducing Core Housing Need in Nunavut

CMHC – Nunavut
2019 - 2022



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1. Introduction

Nunavut is facing a severe housing crisis marked by a significant housing shortage and staggering overcrowding rates. In 2016 a twenty-year plan was launched to overcome the complex challenges around housing in Nunavut, the Blueprint for Action on Housing (Blueprint). The Blueprint is a strategic, long-term implementation plan that outlines the Government of Nunavut's (GN) response to housing and homelessness across the territory.

In 2017, the National Housing Strategy was announced. The National Housing Strategy represents a significant opportunity to support the implementation of the Blueprint. The Blueprint provides the foundation for this and future action plans under the bilateral agreement.

Our Vision:

To ensure families and individuals in Nunavut have access to a range of affordable housing options.

Guiding Principles:

The Nunavut Housing Corporation is guided by the following Inuit societal values or Inuit Qaujimajatuqangit. These values are embedded in "The Blueprint for Action on Housing: an Action Plan to Address Nunavut's Housing Crisis," and shaped the strategic direction set out in "Igluliuqatigiilauqta: Let's Build a Home Together", the Government of Nunavut's Long-Term Comprehensive Housing and Homelessness Strategy and Framework.

Inuuqatigiitsiarniq:

Respecting others, relationships, and caring for people.

Tunnganarniq:

Fostering good spirit by being open, welcoming and inclusive.

Pijitsirniq:

Serving and providing for family and/or community.

Aajiiqatigiinni:

Decision-making through discussion and consensus.

Pilimmaksarniq:

Development of skills through observation, mentoring, practice, and effort.

Ikajuqtiinni:

Working together for a common cause.

Qanuqtuurniq:

Being innovative and resourceful.

Avatittinnik Kamatsiarniq:

Respect and care for the land, animals and the environment.

2. Description of Nunavut Context

2.1 Demographics and geography

Nunavut is the largest yet least populated of all the provinces and territories, with a total area of 2,093,190 square kilometers and a population of 37,996 people — 84 percent of whom are Inuit. The territory's 25 communities are remote, with no road or rail access. All construction materials must be transported on the annual summer sealift or by air. As a result, the cost of landed goods is substantially higher than elsewhere in Canada. This, combined with Nunavut's climate and geography, presents unique challenges to housing construction and maintenance.

2.2 Key housing metrics

Housing shortage

The Nunavut Housing Corporation is the primary developer and provider of housing within the territory, and works within an environment of chronic housing shortages, resulting in high rates of overcrowding. In 2004, the 10 Year Inuit Housing Action Plan called for 3000 units to overcome the housing gap that Nunavut was experiencing at that time. In 2010, the Nunavut Housing Needs Survey identified that the gap had increased to 3,500 units.

Limited private market

There is an extremely limited private market in the territory with private homes making up only one-fifth of Nunavut dwellings. Most private developers primarily respond to government tenders, or initiate new development that has the prospect of long-term government leases. The cost of transporting materials, obtaining developed land, and constructing and maintaining housing stock, makes building on speculation too risky for many private sector developers.

Social housing

Resulting from the lack of alternative types of housing, over 50% of Nunavummiut lives in social housing, and 80% of those living in social housing and over the age of 19 earn less than \$23,000 a year. Furthermore, it is important to note that 97% of the social housing tenants are Inuit. Because of gaps in the housing continuum, households in the rental market with adequate incomes are stuck not just in terms of being able to shift into homeownership, but also into different rental housing.

Supportive housing

In addition, Nunavut is severely limited in the quantity and diversity of shelter for the housing vulnerable. To date, the GN has not been in a position to determine the full range of supportive housing needed to meet the specific needs of Elders, and of the population with mental wellness issues, physical disabilities, and other life circumstances requiring supportive housing.

3. Description of the Nunavut Housing Corporation

The Nunavut Housing Corporation (NHC) is a public agency of the Government of Nunavut (GN). The NHC is made up of three distinct but inter-dependent components:

- Directorate & Corporate Headquarters is responsible for managing the Corporation to ensure consistency in all its activities across Nunavut
- District Offices manage and provide support in the delivery of programs and services to the communities.
- Local Housing Organizations (LHOs) at the community level provide, as independent agents of the NHC, most of the day-to-day services associated with program delivery to individuals and families. Each LHO has a Board of Directors made up of local community members.

The NHC has three core programs:

- *Public Housing*¹: The NHC delivers the Public Housing Program in all 25 Nunavut communities through close cooperation with the LHOs.
- *Staff Housing*: Through the Staff Housing Program, the NHC provides subsidized rental housing to term and indeterminate employees to assist in the recruitment and retention of staff and to facilitate the provision of programs and services to Nunavummiut.
- *Homeownership*: Through its Homeownership Programs and supports, the NHC assists residents who can afford the costs of homeownership to secure and maintain their house. As well, homeownership education and counseling services are provided to homeowners. These services include consultations regarding purchase of existing homes or new home construction, repairs, renovations, bank financing and energy conservation.

The NHC is the primary developer and provider of housing within the territory. As of March 31, 2018, the NHC maintains 5,496 social housing units (of which 5,262 are NHC-owned and 234 are leased), 1,574 staff housing units (of which 443 are owned and 1,131 are leased) and holds mortgages for 146 homeowners.

¹ When NHC uses the term public housing in its programming or planning it refers to social housing

4. Description of the Blueprint for Action on Housing

The Blueprint for Action on Housing (Blueprint) is the result of seven years of consultation and engagement across the Government of Nunavut and with Stakeholders in Nunavut's housing system. The Blueprint documents a commitment to the shared responsibility for meeting the challenge of Nunavut's housing crisis. Using the Blueprint as a roadmap, the government of Nunavut is addressing the housing crisis through 60 actions that aim to meet four main goals:

- Define housing demand factors
- Remove barriers to the supply of housing
- Reduce the cost of housing
- Increase investment in housing

The Blueprint acknowledges the connections with other initiatives and strategies. For example, housing is connected to many initiatives including, but not limited to:

- The Makimaniq Plan 2: A Shared Approach to Poverty Reduction;
- Inuusivut Anninaqtuq: The Nunavut Suicide Prevention Strategy and Action Plan;
- The Nunavut Food Security Strategy and Action Plan;
- The Iqaluit Sustainability Community Plan; and
- Upagiaqtavut: Climate Change Impacts and Adaptation in Nunavut.

4.1 Consultations

The engagement process undertaken to produce the Blueprint for Action was guided by the strategic directions identified in *the Government of Nunavut's Long-term Comprehensive Housing and Homeless Framework (2012)*, and *Strategy (2013)*. The consultation process began with a multi-stakeholder brainstorming session, and confirmed the NHC's initial environmental scan of the major issues impacting housing. The outcomes from this session were used to organize two rounds of comprehensive interdepartmental consultations. Round one and two saw more than 100 participants representing nearly every department and agency of the GN at a senior level and representatives of the Qikiqtani Inuit Association (QIA), Nunavut Tunngavik Inc. (NTI) and the Nunavut Association of Municipalities (NAM). These sessions were complemented with additional one-on-one meetings with NTI and the regional Inuit organizations. This process ensured that the Blueprint represents a collective understanding of how best to address the issues that are compounding Nunavut's housing crisis.

One thing which became clear from the consultations was the level collaboration required to address the crisis. The action items developed out of the engagement sessions varied significantly in terms of scope, and complexity. Some actions could be completed quickly, while others will take many years to fully implement, or will require establishment of more permanent systems. For this reason, each action identifies a time period for completion; Short Term (1-3 years), Medium Term(3-5) and Long Term (5+ years).

The Blueprint's accountability framework and ongoing consultation are the backbone of this strategy and represent a culmination of cooperation, participation, and consensus building. To maintain momentum, GN

departments and agencies, as well as other stakeholders, must maintain their commitment to improve the housing situation for Nunavummiut.

An accountability and consultation framework was built into the Blueprint and functions through a committee of Deputy Ministers. On a quarterly basis, departments report back to the NHC on progress to date, milestones attained and outputs/outcomes achieved. This framework is supported by an annual inter-departmental workshop, led by the NHC. Information gathered through this process is represented in the Annual Status of Housing Report produced by the Corporation and tabled by the Minister responsible for the NHC in the fall legislative sitting.

4.2 Liveable and inclusive communities – Funding Principle 6(d)

During the Blueprint consultations the significant role housing plays in creating inclusive and liveable communities in Nunavut was reaffirmed. Overcrowded conditions raise the potential for stress, violence, food insecurity, abuse, addiction and suicide. Research has linked the high rates of respiratory infections as well as negative mental health outcomes to the lack of adequate housing. When looking to the future of Nunavut we envision communities with a high and sustainable quality of life. A society that is adequately housed can develop healthy and self-reliant people, and lower its vulnerability to economic and social change. Addressing the housing crisis and creating a full housing continuum is a step towards liveable communities.

5. Nunavut's Plan for Reducing Core Housing Need

The NHC understands that affordable housing is the foundation of social and economic progress for Nunavut, offering security and quality of life over the long-term for our most vulnerable citizens, is a stepping-stone towards economic self-sufficiency.

The first three years of our bi-lateral agreement will place an emphasis on relieving core housing need while putting in place the systems and processes to maintain and renew our current stock of social housing units. The NHC will continue to work with its partners across jurisdictions and sectors to support community transformation and innovation to collectively address the unique challenges that Nunavummiut face.

Our action plan 2019 – 2022 has the following components:

- 1. Building new social housing and increase housing supply**
- 2. Increasing capacity to protect and renew existing social housing assets**
- 3. People, communities and partnership development**

5.1 Building New Public Housing and Increase Housing Supply

Construction of new public housing units

For the first three years of our agreement, the NHC will focus on new social housing construction to reduce core housing need. With a target of 160 units constructed over three years, four of these units will be barrier-free/accessible. The NHC will begin incorporating universal design elements in all new builds beginning in 2020/21.

Through *qanuqtuurniq - being innovative and resourceful*, the NHC is looking to maximize its resources while looking to improve service to Nunavummiut. By engaging third-party services, the NHC will be better equipped to respond to the increasing complexity of social housing project delivery and the need for site specific designs to support the varied terrains from community to community. The partnership will:

- Analyze recurring design issues with Directorate/District/LHO
- Develop building/systems/materials/ layout alternatives to address recurring design issues
- Gather more accurate site information to inform building design decisions
- Analyze existing Social Housing buildings for functional layout deficiencies
- Incorporate universal design elements in all builds to account for aging in place
- Develop new designs based on the NHC's current models in collaboration with experts who are presently working on technologies to mitigate current design and maintenance issues such as mould

Allocation of new construction

The NHC will continue to use its Public Housing Construction Allocation Methodology to determine in which community to build the new social housing units and how many. The methodology is applied annually as part of the planning for the following fiscal year with the goal of addressing Nunavut’s housing crisis in a way that is fair, consistent and transparent to all communities and prioritizing the communities with the most significant housing need.

The Allocation formula uses needs list numbers, which is tracked by the Local Housing Organizations, and current social housing stock numbers to determine a needs list as a percentage of existing stock. Communities are ranked by this percentage and allocated new social housing construction accordingly.

The formula used to determine allocations is:

$$\text{Needs List Number/Existing Stock} = \text{Needs List as a Percentage of Stock}$$

The formula makes it possible to compare social housing need between large and small communities. Rather than basing the allocation of new units on social housing needs lists only, it divides the needs list number by the amount of social housing stock in the community, to produce a percentage that measures relative need. Communities are then ranked by this percentage. By prioritizing the community with the greatest need the NHC aims to improve livability across the territory.

Location of new public housing units

The NHC engages with the municipalities where construction projects are planned so lot development is optimized and lots assigned for public housing construction are in proximity to public services. The NHC seeks to minimize construction costs in order to meet the significant demand for public housing across the territory. Therefore, the NHC avoids building single units and instead constructs multiplex units. When constructing new units the NHC consults with the LHOs on the number of bedrooms required in each unit within the multiplex to ensure they align with the local needs and match livability standards, including the national occupancy standards.

Allocation of the new public housing units

To ensure that allocation of public housing units to prospective tenants is done fairly across the territory LHOs use a point-rating system to determine an applicant’s need. The point-rating system considers several factors of an individual or family’s current housing situation to determine their relative need for a new unit. The NHC provides guidelines to the LHOs for the allocation of public housing that includes community-specific factors in their point-rating calculations, including:

- Time on public housing needs list
- Victims of spousal assault/family violence
- Separated family through lack of accommodation
- Two or more nuclear groups occupying one unit out of necessity
- Other quality-of-life improvements

Ensuring affordability

To ensure that social housing rental rates remain fair and affordable, NHC implements a Public Housing Rent Scale across its Public Housing Program. The Public Housing Rent Scale is a rent-geared-to-income sliding scale is designed to support the GN's *Makimaniq Plan 2 – A Shared Approach for Poverty Reduction*, and is the result of extensive community consultations in collaboration with the GN and Nunavut Tunngavik Inc. The NHC works closely with the Department of Family Services to monitor the impact of the program and to identify areas for improvement. Recent changes to the Rent Scale are intended to support economic development, encourage savings and movement along the housing continuum, and make rent calculations more fair and transparent for tenants.

Action	Partner	Proposed Timeline	Anticipated Outcomes
Create 160 New Social Housing Units	LHOs, Community and Government Services, hamlets	2019 - 2022	<ul style="list-style-type: none"> • Improved Accessibility • Improved energy efficiency • Local employment guaranteed through NNI • Enhanced social inclusion through mixed-income housing, using Rent Scale • Modernize social housing to achieve long-term sustainability, including achieving greater social inclusion, energy efficiency and financial sustainability
Build 4 Barrier-Free/Accessible Units	LHOs, Department of Health, Department of Family Services	2019 - 2022	<ul style="list-style-type: none"> • Improved Accessibility • Enhanced social inclusion through universal design elements • More livable and inclusive communities • Local employment guaranteed through NNI
Incorporate universal design elements in all builds to account for aging in place	LHOs, Department of Health, Department of Family Services	2020 - 2022	<ul style="list-style-type: none"> • Improved Accessibility • Enhanced social inclusion through universal design elements • More livable and inclusive communities incorporating universal design to improve accessibility and aging in place • Modernize social housing to achieve long-term sustainability, including achieving greater social inclusion, energy efficiency and financial sustainability
Continue to monitor the impact of the Public Housing Rent Scale and identify possible areas for improvement	Department of Family Services	2019 - 2022	<ul style="list-style-type: none"> • Enhanced social inclusion • More livable and inclusive communities

5.2 Increasing Capacity to Protect and Renew Existing Social Housing Assets

NHC maintains 5,496 social housing units in 25 communities, of which 5,262 are NHC-owned and 234 are leased. Because of each community's remoteness, the harsh climate, skilled labour shortages, and overcrowding, maintenance and remediation of existing social housing stock are a constant challenge.

The NHC relies on its community partners, the LHOs, to provide maintenance and administration services on these units as well as identifying community priorities and concerns. NHC has initiated processes and programs to support LHOs in their maintenance efforts, but given the large number of social housing assets in the territory, increased consistency in planning and implementation for Modernization and Improvements is required across districts and communities to protect and renew these homes.

For 2019 – 2022, the NHC will remediate 126 social housing units. In addition, the NHC will undertake a systematic review of the current state of these social housing assets, and plan for improved systems for planning, implementing and monitoring Modernization and Improvements.

Specifically, the NHC will:

- Remediate 126 social housing units
- Conduct condition ratings for more than 2000 social housing units
- Undertake a needs assessment for a Property Management System
- Initiate planning for a territory-wide Mould Remediation & Mitigation Program

Mould remediation

Over the past two years, NHC has laid the groundwork for a comprehensive Mould Remediation & Mitigation program. Mould condition assessments to collect statistically representative data on the level of mould impacts in NHC social housing stock have been completed in units constructed before and after 1980. In 2018, NHC provided comprehensive Mould Remediation Training to the LHOs in all 25 communities, with the aim of improving participants' understanding of mould: its root causes, identification and safe remediation practices. A total of 175 LHO staff participated in this training program. To date, NHC has completed a Root Cause Analysis, Problem Formulation and Data GAP Analysis and Air Monitoring and Mould Mitigation Options Analysis. Implementation is underway for a Pilot Test Program to test new building envelope and mechanical ventilation system designs to help prevent mould generation.

The objectives of the Mould Remediation and Mitigation program include:

- Remediate mould impacts in NHC social housing stock
- Implement building performance improvements to mitigate mould generation
- Raise tenant awareness in mould risk and prevention
- Implement a tenant support program
- Encourage collaboration with other key government departments and agencies
- Increase the capacity of Nunavut's contracting industry to address mould remediation and mitigation
- Maximize local benefits through local capacity building to support the Mould Remediation and Mitigation program.

Bilateral Agreement CMHC – Nunavut: Action Plan

Action	Partner	Proposed Timeline	Anticipated Outcomes*
Remediate 126 social housing units+			<ul style="list-style-type: none"> • Preserve affordability of units for low-income households while improving asset management and social inclusion of the stock • Modernize social housing to achieve long-term sustainability, including achieving greater social inclusion, energy efficiency and financial sustainability • More livable and inclusive communities • Local employment guaranteed through NNI
Conduct condition ratings for more than 2000 social housing units	LHOs	2019 - 2022	<ul style="list-style-type: none"> • Preserve affordability of units for low-income households while improving asset management and social inclusion of the stock • Modernize social housing to achieve long-term sustainability, including achieving greater social inclusion, energy efficiency and financial sustainability • More livable and inclusive communities • Local employment guaranteed through NNI
Undertake a needs assessment for a Property Management System	LHOs	2019 - 2022	<ul style="list-style-type: none"> • Preserve affordability of units for low-income households while improving asset management and social inclusion of the stock • Modernize social housing to achieve long-term sustainability, including achieving greater social inclusion, energy efficiency and financial sustainability
Initiate planning for a territory-wide Mould Remediation & Mitigation Program	LHOs	2019 - 2022	<ul style="list-style-type: none"> • Preserve affordability of units for low-income households while improving asset management and social inclusion of the stock • Modernize social housing to achieve long-term sustainability, including achieving greater social inclusion, energy efficiency and financial sustainability • More livable and inclusive communities

*the actions identified lay the *groundwork for activities resulting in the outcomes identified

+ outcomes will be realized by 2022

5.3 People, Communities and Partnership Development

People, communities and partnerships are at the heart of the Blueprint for Action on Housing. From the start, the Blueprint was envisioned as the product of a whole-of-government approach to inform the GN's actions in addressing the many separate, yet interconnected, issues impacting the delivery of suitable, safe and affordable housing for Nunavummiut. Just as a home does not stand alone, but rather fits into a neighbourhood, a community, and the territory, housing as a priority is intricately linked with all of the GN's priorities.

Partnerships

The Blueprint is very much based on *ajjiiqatigiinniq* - decision making through discussion and consensus, as well as *ikajuqtigiinniq* - working together for a common cause. Although both of these principles helped guide the entire Igluliuqatigiilauqta - "Let's Build a Home Together" initiative, *ajjiiqatigiinniq*, and *ikajuqtigiinniq* were the cornerstones of the planning and production of the Blueprint.

Partnerships, consultation and collaboration are central to the NHCs work, and NHC will continue this approach to address Nunavut's housing needs. The GN's Minister responsible for the Nunavut Housing Corporation attends the Nunavut Association of Municipalities' AGM every year, and NHC works closely with hamlets during the Department of Community and Government Services (CGS) planning tours. Specific ongoing actions include:

- Hosting annual Interdepartmental Blueprint Workshops to review departmental progress on Blueprint actions, and establish a list of activities to be approved by Deputy Ministers to inform departmental business plans
- Research partnerships, for example with CMHC, NRCAN, NRC, University of Laval, POLAR Knowledge
- Planning and implementation of the four-year Low Carbon Economy Fund, which functions as an accelerated Modernization and Improvements retrofit program
- Exploration of where support and resources can be offered for innovation in environmental sustainability and energy efficiency, such as community-based energy co-ops and residential energy metering/education programs
- Continue meeting with Tuttarviit, an internal government employee committee with interdepartmental representatives that advises on Inuit Societal Values and on how to consult with Inuit Qaujimajatuqangit Katimajit (IQK), the GN organized committee of Elders from across Nunavut, which advises on Inuit Societal Values and their incorporation into policy, programming and operations. NHC will engage with Tuttarviit and IQK on the incorporation of *Inuit qaujimajatuqangit*, Inuit traditional knowledge, in building design.

Community engagement

As a principle stakeholder in all NHC activities, NHC Executives will continue to visit with LHO Boards in their own communities to improve understanding and communication between NHC and the LHOs. The NHC actively works on enhancing the support that the Corporation provides to LHOs to ensure that tenants and clients receive the best possible housing services. These tours provide a valuable opportunity for the NHC Executive team and local housing officials to discuss local operational concerns and issues of policy and planning, which can then translate into plans for enhancing the capacity of LHOs.

For example, in summer 2018, the NHC Board Chair, the President/CEO and the VP/COO and senior managers visited all seven communities in the Kivalliq District. Discussion focused on issues such as:

- Housing design needs.
- Improving accessibility for some Elders units.
- Land-planning (and increasing engagement between LHOs and hamlets).
- The need for greater tenant engagement, including moving towards video-based engagement for new tenants.
- Mould remediation efforts and mould prevention.
- The need for more information on homeownership programming generally and in particular in relation to Elders living in private homes.
- The need for increased training for LHO staff, including on the use of modernization and improvement fund.
- Lack of local work-force and apprenticeship development.

Identifying and meeting the needs of Nunavummiut

To ensure sufficient affordable housing in each community, there needs to be a diversity of housing options – a continuum of housing from emergency shelter to homeownership. To support improved planning processes and a strategic allocation of resources, housing needs and demand factors must be clearly defined. The GN and NHC will continue the collaborative, interdepartmental approach initiated through the development of the Blueprint to address housing needs now and the future. NHC will undertake the following actions with its partners to define housing demand factors and inform the development of the next two action plans under the National Housing Strategy:

- Conduct a Housing Need & Demand Study in 2020/21 to update the data of the housing needs study which was conducted in 2010. The Housing Need & Demand study will enhance NHC's and the GN's understanding of the unique needs of Nunavummiut, including income and affordability levels as well as the need for supportive and transitional housing for women and children. This study will also help in determining the need for barrier-free/accessible housing for Elders and persons living with disabilities.
- Continue collaboration and joint planning on supportive housing and homelessness with the Departments of Family Services, Health and Justice.
- Explore the development of a process to support not-for-profit affordable housing development through supporting access to grants and contribution funding while maintaining accountability.
- Research applicability of affordable housing models such as co-ops and community land trusts to the Nunavut context.

Bilateral Agreement CMHC – Nunavut: Action Plan

Action	Partner	Proposed Timeline	Anticipated Outcomes*
Continue ongoing actions in consultation, collaboration and partnership development	LHOs, GN, CMHC, NRCAN, NRC, University of Laval, POLAR Knowledge, Tuttarviit, Inuit Qaujimagatuqangit Katimajit (IQK), Nunavut Tunngavik Inc.	2019 - 2022	<ul style="list-style-type: none"> • More livable and inclusive communities • Improved accessibility • Improved energy efficiency • Modernize Social Housing to achieve long-term sustainability, including achieving greater social inclusion, energy efficiency and financial sustainability
Conduct Housing Need & Demand Study	LHOs, Districts, Hamlets, Department of Family Services, Department of Health, Department of Justice, Department of Community and Government Services	2020 - 2021	<ul style="list-style-type: none"> • Enhanced social inclusion through mixed-income housing or mixed-use housing • More livable and inclusive communities • Improved Accessibility • Improved energy efficiency • Preserve affordability of units for low-income households
Continue collaboration and joint planning and policy development on supportive housing and homelessness	Department of Family Services, Department of Health, Department of Justice	2019 - 2022	<ul style="list-style-type: none"> • More livable and inclusive communities • Improved social inclusion through mixed-income or mixed-use housing • Improved response to housing needs for Inuit and vulnerable populations, including women and girls fleeing violence • Improved availability of resources and supports specific to Inuit, vulnerable populations, and women and girls fleeing violence
Research applicability of affordable housing models such as co-ops and land trusts to the Nunavut context	Department of Family Services, Department of Justice	2019	<ul style="list-style-type: none"> • More livable and inclusive communities • Improved social inclusion through mixed-income or mixed-use housing • Preserve affordability of units for low-income households • Modernize Social Housing to achieve long-term sustainability, including achieving greater social inclusion, energy efficiency and financial sustainability

*the actions identified lay the groundwork for activities resulting in the outcomes identified

5.4 Canada Housing Benefit

The Canada Housing Benefit (HB) has been co-developed by the Government of Nunavut, represented by the Department of Family Services and the Nunavut Housing Corporation, and Canada Mortgage and Housing Corporation. The benefit is anticipated to run from April 1, 2020 – March 31, 2028.

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

- Cost matching requirements follow the Housing Partnership Framework principles with the following modifications:
 - Cost-matching will take the form of direct affordability assistance to households and/or individuals; and
 - Required provincial or territorial cost matching, must come from the PT and/or municipalities, excluding funding from CMHC and other federal sources.

Nunavut's cost-matching commitments will be through the Nunavut Senior Fuel Subsidy Program, and the Nunavut QEC and Income Assistance Power Benefits.

The HB will provide direct affordability support to households in housing need in order to eliminate or significantly reduce housing need in accordance with the agreed-to targets and outcomes.

Nunavut's HB is set to launch in 2021-2022. The HB is consistent with the principles of the National Housing Strategy, the GN's Blueprint for Action on Housing, and the Framework for Action on Absolute Homelessness.

In Nunavut, the HB program facilitates access to housing on the private market as an individual, youth, or family transition through a period of vulnerability or crisis. The benefit is therefore transitional in nature and allows Nunavut to take a housing-first approach, ensuring affordable housing to recipients while providing the necessary support services required for the recipient to take steps towards wellness and self-reliance.

During the time the benefit is received the recipients will be provided with wrap around support services including counselling, wellness, life skills, training, and career development programming. A Transitional Housing Coordinator, Family Resource Workers, Career Development Officers and Coordinators for Women's Safety are all part of the Family Services outreach and client support team.

The HB will serve as a benefit to facilitate transitional housing in private market rental units. The HB will finance the difference between the 24% of the recipient's income and the market rent until the household can transition into a more permanent housing option.

6. Action Plan Targets and Outcomes

For the purposes of this Agreement, CMHC and Nunavut agree the following baseline numbers are the number of social housing and Community Housing Units under the Social Housing Agreement as of March 31, 2019:

1625 Social Housing units, of which 1625 are low-income.

6.1 Targets and outcomes expected results overall

Outcome	Expected Results	Base Units	Targets								
			Year 1		Year 2		Year 3		3 Year Cumulative		2019/20 - 2027/28 Target
			Target and Funding (\$M)	Target and Funding (Units)	Target and Funding (\$M)	Target and Funding (Units)	Target and Funding (\$M)	Target and Funding (Units)	Total Target and Funding (\$M)	Total Target and Funding (Units)	
Maintain/increase social housing supply	Units continue to be offered in social housing	1625	*\$0.728	121	*\$1.953	243	*\$3.539	261	*\$6.220	625	1625
	15% expansion of rent assisted units		\$25.0	52	\$27.5	55	\$27.5	55	\$80	162	244
Repair existing stock	At least 20% of existing social housing units repaired	1625	\$0.873	22	\$0.994	25	\$3.146	79	\$5.01	126	325
Notes:	Administration costs		\$2.87		\$3.166		\$3.405		\$9.446		
	Units preserved outside of CMHC funding										

6.2 Expected number of households by NHS initiative

Initiative	Target (Households)				
	Year 1	Year 2	Year 3	3 Year Cumulative Total	2019/20 - 2027/28 Target
[P/T] Priorities Housing Initiative	16	8	14	38	
Canada Community Housing Initiative	8	24	71	103	
Northern Housing for the Territories Initiative	48	48	48	144	
Canada Housing Benefit*	13	17 (Year 1 + 4)	28 (Year 2 + 11)	28	70
Total	85	97	161	313	

*We can expect our targeted households to remain in this program for an average of two to five years as they transition. That is why we see each year including Year 1 and added clients.

Bilateral Agreement CMHC – Nunavut: Action Plan

Year	Estimated Number of Households assisted
2020/21	13
2021/22	17 (Year 1 +4)
2022/23	28 (Year 2 + 11)
2023/24	29 (Year 3 + 1)
2024/25	30 (Year 4 + 1)
2025/26	32 (Year 5 + 2)
2026/27	33 (Year 6 + 1)
2027/28	35 (Year 7 +2)

In order to determine the average number of households that are expected to benefit from the program, we need to determine the expected average costs for renting in the private market as well as the average period of time a household would expect to access the program. Ten percent admin costs are anticipated for the program delivery, amounting to \$830,210.

Average cost of housing: For a family of average size 3.6 (from 2016 census), we can expect that a 2-3 bedroom would be needed. From the CMHC Northern Housing Report, the average cost of a 2 bedroom is \$2,700/month and the average cost of a single detached is \$3,500/month. Based on the average household size, and the average cost of house, we have taken the average of the two unit costs and averaged them, giving us the average cost of \$3,100/month or, \$37,200 per year.

Average period of time a household would access the program: The average period of time a client is expected to access the program is estimated to be between two to five years depending on the circumstances. This may vary depending on how much time it takes for the household to become self-sufficient, finding affordable housing or public housing. For example, in 2018, the average number of days on the Public Housing waitlist for a two-bedroom unit in Arviat was 846.

The average number of households estimated to be assisted would be 70, taking into account an 80% rate of success. Using the average household size from the Nunavut 2016 census, the average number of clients assisted would be 252.

Given the program is new, it is anticipated that there may be lessons learned over the course of the years, in terms of how long the waitlist is for public housing, how long it takes for households to find affordable housing and what the cost of housing is in the territory. These variables will be monitored in order to inform the program and the needs for affordable housing in the territory.

6.3 Planned cost-matching *

Initiative	Planned Cost-Matching			
	Year 1 (\$M)(1)	Year 2 (\$M)	Year 3 (\$M)	Year 4 (\$M)
[P/T] Priorities Housing Initiative	1.5428	0.9892	0.8367	
Canada Community Housing Initiative	0.8312	2.8408	4.1887	
Canada Housing Benefit	0.5435	0.6969	1.1549	

*Planned eligible cost-matching in 2018/19 will be reflected here along with planned eligible cost-matching in 2019/20.

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6.4 Planned funding and indicator for targets

Indicator: Number of households for which Housing Need is addressed	Target (Households)								
	Year 1 Target and Funding (\$M)		Year 2 Target and Funding(\$M)		Year 3 Target and Funding (\$M)		3 Year Cumulative Total Target and Funding (\$M)		2019/20 - 2027/28 Target
	#	(\$M)	#	(\$M)	#	(\$M)	#	(\$M)	
New Construction	50	25	55	27.5	55	27.5	160	80	244
Repaired/ Renewed	22	0.873	25	0.994	79	3.146	126	5	325
<u>Affordability Assistance</u>									
<i>Project based subsidy</i>									
<i>Affordability Assistance to the household</i>	13	0.543500	17 (Year 1 + 4)	0.696,900	28 (Year 2 + 11)	1.154900	28	2.3953	70
Total	85	26.4165	97	29.1909	162	31.8009	314	87.3953	639

Indicator: Housing units considered accessible	Target (Units)									
	Year 1 Target and Funding (\$M)		Year 2 Target and Funding (\$M)		Year 3 Target and Funding (\$M)		3 Year Cumulative Total Target and Funding (\$M)		2019/20 - 2027/28 Target	
	Units	(\$M)	Units	(\$M)	Units	(\$M)	Units	(\$M)	Units	(\$M)
New	0	0	4	2	2	1	6	3	12	6
Repaired/ Renewed	0	0	0	0	0	0	0	0	0	0
Total	0	0	4	2	2	1	6	3	12	6