

**2013 Northern
Development
Ministers Forum**

**Housing
Priority Project
Discussion Paper**

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INTRODUCTION

The Northern Development Ministers Forum (NDMF) was established in 2001 to advance the diverse and common interests of the people living in Canada's North, while raising awareness among decision-makers and the public about the accomplishments, contributions and potential of northerners. Member jurisdictions of NDMF include the governments of British Columbia, Alberta, Saskatchewan, Manitoba, Yukon, Northwest Territories, Nunavut, Ontario, Québec, Newfoundland and Labrador, as well as Canada (Aboriginal Affairs and Northern Development Canada).

The mandate of the NDMF is to:

- Reinforce cooperation among federal, provincial and territorial authorities in northern regions of Canada.
- Identify with the appropriate Federal-Provincial/Territorial (FPT) table and/or provide leadership on strategic actions that will advance the socio-economic development of the North.
- Exchange information, increase awareness and share best practices on northern priorities.
- Make recommendations on actions to be implemented by Ministers in accordance with their mandate and within their jurisdiction.

At the most recent meeting of the NDMF in Happy Valley Goose Bay, Labrador (2012), the NDMF Ministers tasked the Senior Officials Working Group (SOWG) with exploring the concept of "northern infrastructure" from a housing perspective. Ministers recognized that although they represent different jurisdictions, there are some common issues in northern housing across the country. These include the high costs of construction, material transportation, the availability of skilled labour, and the brief construction season.

Despite these similarities, each province and territory is unique. There are a variety of issues that are specific to each region and require regional solutions/approaches. Essentially, when discussing housing and potential solutions, there is no "one size fits all" approach.

NDMF Ministers also recognize that housing is a very complex and diverse subject and it is being studied in greater detail by other provincial/territorial (P/T) tables such as the P/T Forum of Ministers Responsible for Housing, the Aboriginal Affairs Working Group (AAWG), and the P/T Housing Working Group.

As a result, the work undertaken by the SOWG in support of the 2013 NDMF is designed to act as a complementary piece of research. It is not intended to replicate the work being undertaken by these groups.

The expectations of the NDMF Ministers is that the SOWG would be able to identify a series of best practices or practical solutions that may be applicable in addressing northern housing issues within their respective jurisdictions. Therefore, in keeping with this request, the purpose of this discussion paper is to provide NDMF Ministers, who may not be fully versed on the issues of northern housing, a brief overview of the types of northern housing in Canada. The jurisdictional best practices or practical solutions with regard to northern housing presented could act as a catalyst for discussion at the 2013 NDMF table.

METHODOLOGY

The Housing Priority Project Working Group was asked to identify best practices or practical approaches to northern housing. An analysis of these best practices followed, to determine if there are any overarching themes common across the provinces and territories.

The analysis was supported by the review of various departmental housing documents, as well as literature searches. The best practices that were submitted highlight jurisdictional responses to issues of specific regional concern, such as the challenges associated with the shortage of trades people, the high cost of construction, and the lack of affordable and social housing. The submissions include:

- Alberta: Parson's Creek Development
- Canada: Building a Better Quality of Life
- Manitoba: Island Lake Retrofit and Training Initiative
- Newfoundland and Labrador: Poverty Reduction Strategy
- Northwest Territories: NWT Housing Corporation's Energy Initiatives
- Nunavut: New 10-Plex Design
- Ontario: Investment in Affordable Housing
- Québec: Makivik Corporation Partnership
- Saskatchewan: Northern Students Build Homes
- Yukon: Super GreenHome Construction Standard

These best practices also provide examples of innovative initiatives that might be replicated or adapted to help meet the diverse needs of other northern jurisdictions and communities. A full description of the best practices can be found in Appendix A.

CANADA'S NORTH

There are as many definitions of North as there are jurisdictions in Canada. It is difficult to choose one that perfectly encompasses the existing interpretations of this vast region; which makes defining the scope of this discussion paper a challenge.

For the purpose of this discussion paper, the North will be defined as the three territories (Yukon, Northwest Territories, and Nunavut) and the northern extent of seven provinces (British Columbia, Alberta, Saskatchewan, Manitoba, Ontario, Québec, as well as Newfoundland and Labrador). Despite this flexible definition, it is important to underscore that there are many differences throughout this area; notably with respect to climate, remoteness, and the presence of Aboriginal Peoples. Furthermore, policies and the delivery of housing-related programs also differ, as some jurisdictions integrate a north-south dichotomy into their initiatives while others don't.

The issues of climate change, Arctic sovereignty, northern security and economic development have made the Canadian North more prominent in recent years. While the North is commonly portrayed as a frontier for development, it is also home to approximately six per cent of Canada's total population – over 2.1 million people.¹

Canada's northern communities are more remotely located, are home to fewer and younger populations, and are composed of a proportionately greater number of Aboriginal Peoples than the southern parts of Canada.

Proportionally, the largest Aboriginal populations are found in Nunavut (85.0 per cent), the Northwest Territories (50.3 per cent), Yukon (25.1 per cent), Manitoba (15.5 per cent) and Saskatchewan (14.9² per cent). Canada's northern Aboriginal population, which makes up approximately 51 per cent of Canadians living in the North, grew by 12 per cent in the last five years and is projected to continue growing above the Canadian average. Nearly half of this population is under 25 years of age.³

¹ Conference Board of Canada, *Toward Thriving Northern Communities*

² <http://www4.hrsdc.gc.ca/.3ndic.1t.4r@-eng.jsp?iid=36>

³ <http://www.horizons.gc.ca/page.asp?pagenm=11-part2e>

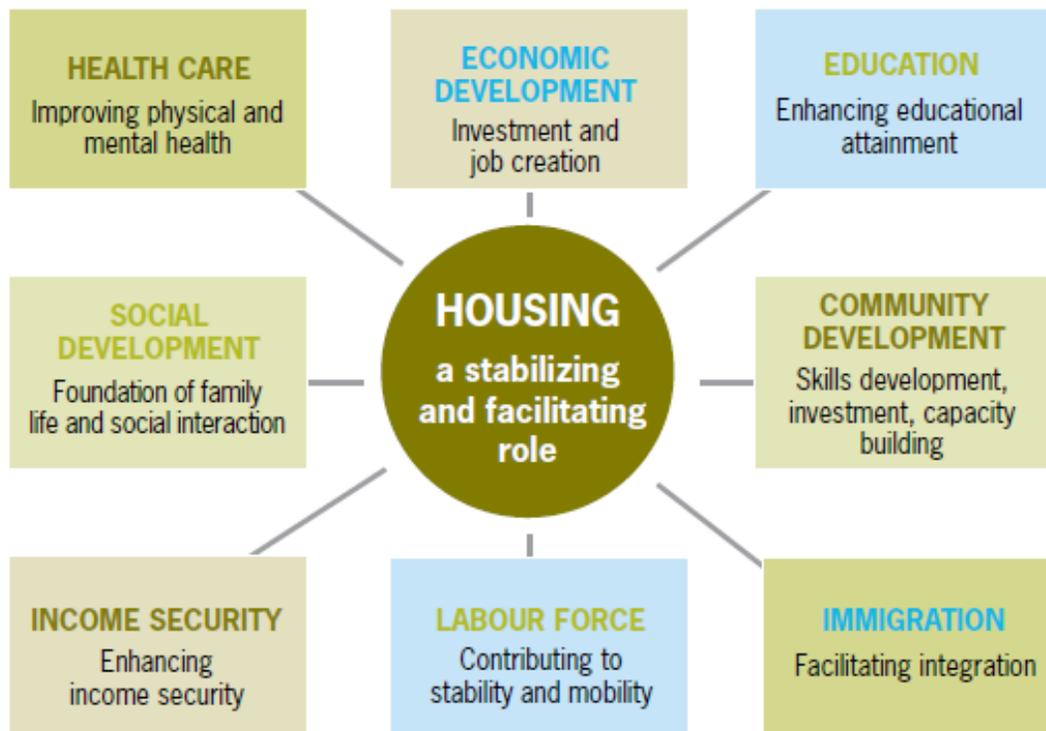
NORTHERN HOUSING CHALLENGES

What is Housing?

Not all people have the financial means to house themselves effectively. Research indicates that housing is central to individual and societal well-being.⁴ In turn, people with housing needs that cannot be met by the marketplace are supported by governments, community organizations, non-profits, cooperative groups and the private sector, all of which work collectively to provide government-assisted housing solutions.

Housing initiatives can help people achieve independence and integrate into the community. Housing plays a stabilizing role in communities, as described in Figure 1, below. The importance of housing is further exaggerated in the North, where adequate housing is necessary for survival. In addition, where economic development activities occur and there is a demand for new housing, northern communities have recognized the importance of integrating housing programs with a variety of other social programs aimed at well-being.

Figure 1 - Housing is at the Centre of Well-being



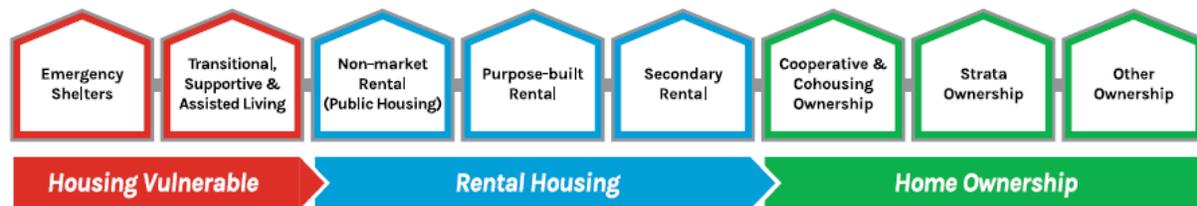
Source: http://www.gov.mb.ca/housing/pubs/homeworks_booklet.pdf

⁴ http://www.gov.mb.ca/housing/pubs/homeworks_booklet.pdf

In Canada, there are primarily two types of housing: market and government-assisted. Market housing is defined as housing that is available to all households that can afford to pay the full market price to buy or rent their home.⁵ Government-assisted housing includes social housing and affordable housing. In general terms, social housing is subsidized housing that is targeted to low to moderate income households. Social housing tenants typically pay rent geared to income.

The term "affordable housing" is sometimes used interchangeably with "social housing." Affordable housing is a much broader term and includes housing provided by the private, public and not-for-profit sectors with some government assistance. It is modest housing that is usually priced below average market rents.

Figure 2 - Example of a Complete Housing Continuum



Source: as referenced in "Igluliuqatigiilauqtaq – Let's build a home together:" Framework for the Government of Nunavut Long Term Comprehensive Housing and Homelessness Strategy

Types of Social (Subsidized) Housing

Approximately 80 per cent of the existing social housing stock is currently administered by the provinces and territories under Social Housing Agreements (SHA) or other forms of cost-sharing agreements. Regardless of the type of cost-sharing agreement, each ensures that federal subsidies continue to flow to lower-income households. Each jurisdiction delivers programming to suit regional needs.⁶

There are four general categories for social housing:

Public Housing: refers to houses or apartments built and managed by a government housing authority or corporation. Almost all families and seniors who live in social housing pay rent geared to income, or less than 30 per cent of their total household income on rent.

⁵ http://www.cmhc-schl.gc.ca/en/co/buho/seca/seca_001.cfm

⁶ http://www.cmhc-schl.gc.ca/en/inpr/afhoce/exsoho/exsoho_001.cfm

Non-Profit Housing: is rental housing built and managed by a community group, such as a faith group, labour union, or ethnic group. About two-thirds of the houses are “rent geared to income.”⁷

Co-operative (or co-op) Housing: Cooperative housing in Canada is mainly funded through long-term agreements between the federal and provincial/ territorial governments and cooperative housing providers. These agreements generally expire as mortgages on the properties are paid off. Housing co-operatives provide affordable housing that is managed democratically and owned in common by the residents without individual equity in the units and without capital gain for any member. Often co-operative housing charges are scaled based on the member’s ability to pay, with lower-income members paying less and moderate-income members paying more. About half the homes are “rent geared to income,” with rents for the other half set at local market rates

Rent Supplement: housing units are owned by private landlords (both commercial and non-profit community groups), who receive a government subsidy to lower the rents of some apartments.⁸ Some provinces also provide rent supplements to increase the number of rent-geared-to-income units in government-owned buildings.

Central Role of Housing in Northern Public Policy Development

Canadian provinces and territories are responsible for the design and delivery of housing programs and policies, while the Government of Canada provides broad policy direction and, where applicable, financial assistance.⁹ Since 1996, First Nations have increased their control over the design and delivery of their on-reserve housing programs. However, the Government of Canada does provide financial assistance for First Nations housing programs that are operating on reserve. Off reserve, housing responsibility resides with the provinces and territories.¹⁰

A fundamental requirement for the social and economic well-being of Canada’s North is housing. For those living in the North, securing adequate, suitable and affordable housing can be challenging, especially in more remote and isolated communities. In some northern regions of the country, geography and resources greatly influence the demand for housing.

⁷ http://www.cmhc-schl.gc.ca/en/co/buho/seca/seca_001.cfm

⁸ http://www.cmhc-schl.gc.ca/en/co/buho/seca/seca_001.cfm

⁹ http://www.cmhc.ca/en/corp/about/cahoob/upload/Chapter_9_EN_W.pdf

¹⁰ Conference Board of Canada, *Toward Thriving Northern Communities*

To add to the complexity, these challenges may occur in both high and low growth communities and on reserve and off reserve.

A successful housing policy can also be a platform for other public policy. For example:

- Housing can provide the stable base for those in low and modest income households who need access to supportive and preventive services.
- Affordable housing can be a poverty alleviation tool.¹¹
- Provision of housing can be used in community revitalization initiatives to support other programs such as youth builder programs for skill development.
- The availability of affordable housing can facilitate labour force objectives, particularly the accommodation of new arrivals (temporary foreign workers, immigrants) required to address labour shortages.
- Reducing the presence of poor quality, overcrowded housing can result in positive education and health outcomes.¹²
- Improving the quality and energy efficiency of housing can address other broad initiatives such as reducing greenhouse gas emissions, energy conservation (also reducing energy poverty) and climate change objectives.¹³
- Providing new affordable housing, renovating existing housing and modernizing and retrofitting the existing social housing portfolio creates jobs and investment.¹⁴

Housing Complexities

Housing is a complex and socially interconnected issue. Housing providers, whether public, non-profit, or private, require awareness of this interconnectedness as they address northern Canada's housing needs. As found on page 10, Figure 3 represents a myriad of housing related concerns and complexities as identified by the Housing Priority Project Working Group. It provides a visual overview of some of the key issues that housing providers face and the interrelatedness of other government sectors to housing.

¹¹ Summary Report of the Impact Study on the Activities of the Société d'habitation du Québec for more information, notably in the social impacts section

¹² http://www.gov.mb.ca/housing/pubs/tom_carter_report.pdf

¹³ Ibid.

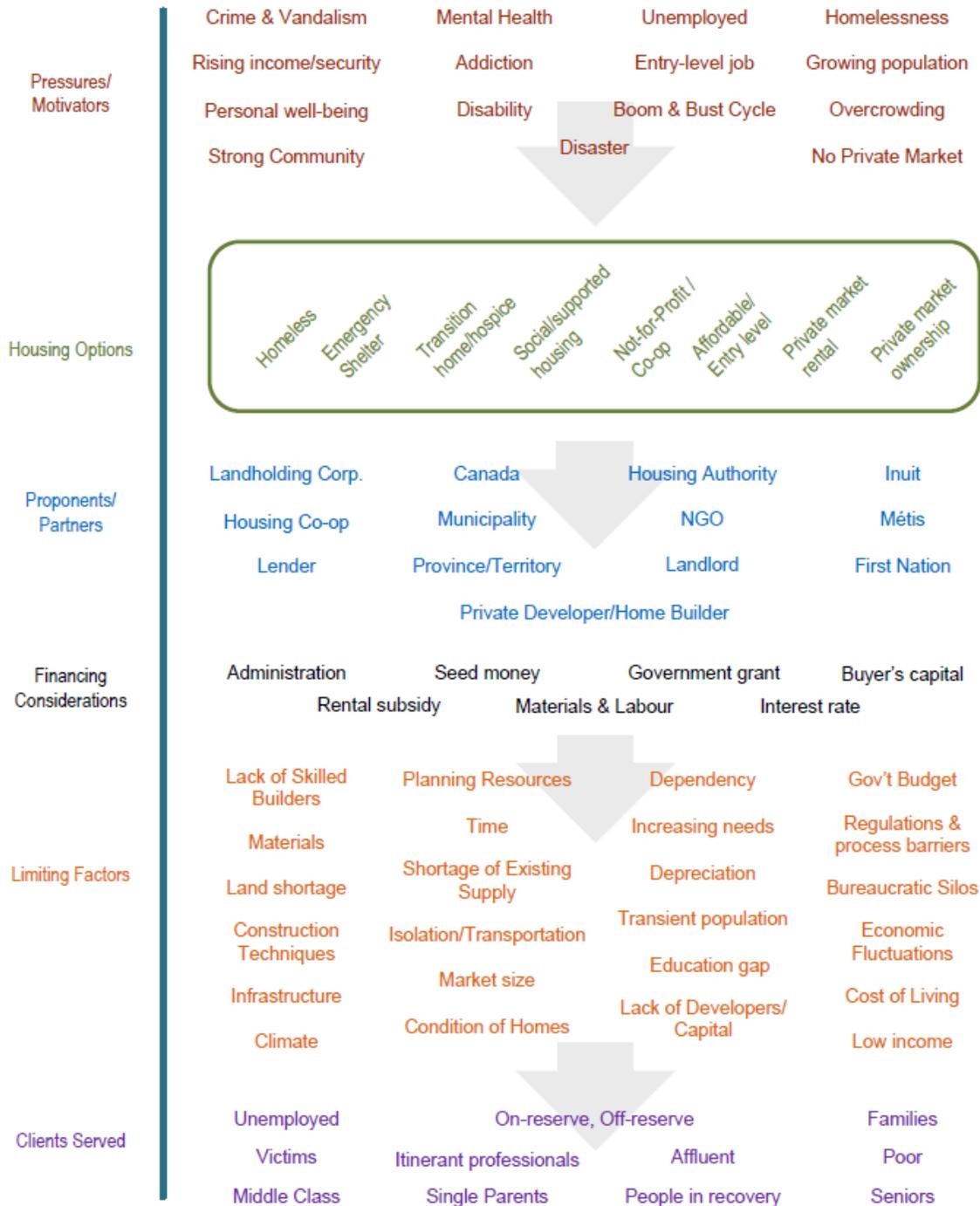
¹⁴ Summary Report of the Impact Study on the Activities of the Société d'habitation du Québec for more information, notably in the economic impacts section. For example, for each dollar spent by the SHQ in the form of subsidies of \$2.30 were injected into the Québec economy.

The identified *pressures or motivators* of northern housing delivery relate closely to underlying social issues. The *limiting factors* describe the abundance of independent stressors (directly and indirectly) influencing the pressures on northern housing options. And while there is evidence of opportunities for productive collaboration and expansion of *partnerships*, available *financing* remains a limitation for most sectors and levels of government.

As opportunities grow in some communities and unemployment in others, individuals and families are dealing with a wide range of housing and economic pressures. Such pressures reinforce the web of complexities as illustrated in Figure 3, which was developed by the Housing Priority Project Working Group.

Figure 3

Northern Housing Delivery Considerations



When considering all the factors illustrated in Figure 3 – The Northern Housing Delivery Considerations and selections from the current literature on northern housing,¹⁵ the following trends/issues can be observed in northern communities:

Macro-economic factors

- The prosperity of resource-based communities is tied to commodity prices in the global markets.
- Most communities are isolated or peripheral with limited diversification in their economic or resource base.

Demographics

- There are higher growth rates, younger population, larger families and higher household formation rates among Aboriginal Peoples.¹⁶ Therefore, Aboriginal communities are experiencing high levels of housing demand.
- Out-migration to southern, larger urban centres is common.
- There is significant growth in low-income, single-parent and two-parent family households.

Labour force changes

- Some communities have limited job opportunities and limited job growth. Others cannot meet the demand for skilled workers or keep pace with abundant growth.
- Job opportunities reflect the economic strength of the primary sector, for example: mining, forestry, tourism, etc.
- Some regional labour forces have high concentrations in the government services sector (i.e., Nunavut, NWT and Yukon).

Housing construction and renovation

- Limited labour pools and dependence on the shipment of construction materials from the south are challenges. In certain regions, all deliveries are done by plane or boat, and the short sea-shipping season is an additional challenge.
- Climate change and environmental challenges associated with building in the North requires mitigation and adaptation measures, often including the adoption of new technologies.

¹⁵ Conference Board of Canada, Toward Thriving Northern Communities

¹⁶ <http://www.statcan.gc.ca/pub/89-503-x/2010001/article/11442-eng.htm>

- There is a high need for renovation as larger households and climatic conditions cause increasingly rapid deterioration of the housing stock.
- There is a lack of enforceable standards in construction of houses on reserves.

Cost of housing

- Costs continue to rise based on labour and materials.
- There is little or non-existent market-value appreciation.

Financing mechanisms

- Innovative financing options are needed to produce affordable family and rental housing.

Municipal infrastructure

- Investment is required using more energy efficient and environmentally sensitive options.

Smart growth

- In general, housing design, construction and community planning are moving toward more environmentally appropriate and cost-effective forms.

Market failure

- People have reduced access to public agencies that provide information about home purchase and rental options.
- Due to high risk, lack of capacity and the high cost of development, the private market has not responded to the needs of low and middle income households in smaller northern communities.

Income disparity

- Income disparity is generally related to differences between the Aboriginal population (lower earnings) and non-Aboriginal population (higher earnings).
- Disparities arise between resource-based communities versus service-based communities.

Rental markets

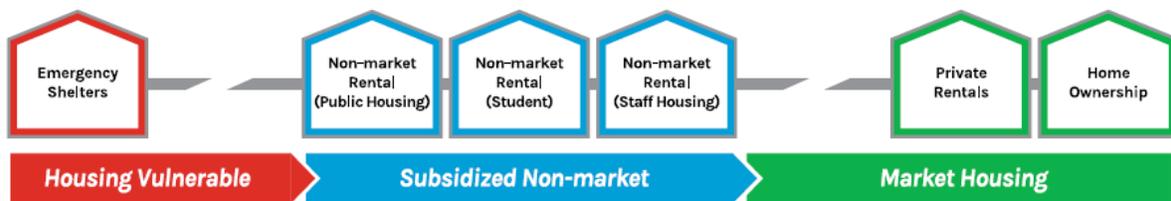
- There is growing demand for rental accommodation or rent-to-own options for families, individuals and, in some centres, transient employees in professional positions (teachers, nurses, law enforcement).

- The market gap is a serious disincentive for private investment. There is a growing need for more seniors rental housing as the population ages and the extended family support weakens.

Despite the high cost and volatility of the northern housing market, the research demonstrates that northern communities can benefit from innovative techniques.¹⁷ This can include entering into unique partnerships with both the private and public sector,¹⁸ although the high costs of construction, maintenance and utilities may still put affordable housing out of reach for many northern residents. Northern characteristics, such as relatively small populations, remoteness, unemployment, changing demographics and high mobility of residents can create great variability and volatility in housing markets across the region. Clusters of high housing demand in larger urban areas and relatively weaker or declining housing demand in other areas are additional complexities of the market.

Housing markets across the North are greatly affected by economic and demographic volatility, but the demand for affordable housing remains. Without investment in northern housing, the continuum will continue to perpetuate the cycle of insufficient and inadequate housing. This may lead to deteriorating social conditions and a deepening dependence on government housing as illustrated below.

Figure 4: Example of an Incomplete Housing Continuum (*in contrast to Figure 2 earlier*)



Source: "Igluliuqatigiilauqtaq – Let's build a home together": Framework for the Government of Nunavut Long Term Comprehensive Housing and Homelessness Strategy

¹⁷ Conference Board of Canada, Toward Thriving Northern Communities

¹⁸ http://www.cmhc.ca/en/corp/about/cahoob/upload/Chapter_9_EN_W.pdf

HOUSING NORTH OF 60

The acute level of housing needs and challenges in the area north of 60 (this area includes the three territories and parts of northern Quebec (Nunavik) and Labrador) makes their situation unique from other areas. Most notably, there is a disproportionately high incidence of core need¹⁹ alongside a low level of funding resources. For example across the three territories core need is much higher than that in any of the provinces. In Ontario and BC, the incidences of core need in 2006 were highest among provinces at 14.5 per cent and 14.6 per cent respectively. However, it should be noted that within individual provinces, housing needs can also vary greatly.

For example, the housing issues experienced in Ontario's far north share more similarities with the territories than the southern parts of what constitutes "northern Ontario," while the national average of the incidence of core need is 12.7 per cent, the Yukon has a rate of 16.3 per cent, NWT 17.5 per cent and Nunavut is three times higher than the national average at 37.3 per cent.²⁰

Construction costs are exponentially higher due to technological challenges related to extreme temperatures, lack of skilled labour, and the cost of transporting materials across vast areas often unreachable by road. Also, the lack of market forces and underdeveloped infrastructure makes the creation of new housing supply heavily dependent on public sector investment. Further, lower employment rates coupled with high cost of living make private market rental or home ownership a challenging proposition for many residents.

The type of need is also more diverse. There is a higher incidence of crowding (suitability) and poor dwelling conditions (adequacy) in the north than in the south, where affordability tends to be the predominant problem. Affordability is also an issue in the North, but it is often accompanied by issues of poor dwelling conditions and overcrowding. Therefore, responses need to be comprehensive.

¹⁹ According to the CMHC, a household is said to be in core housing need if its housing falls below at least one of the adequacy, affordability or suitability standards, and if it would have to spend 30 per cent or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards).

²⁰<http://www5.statcan.gc.ca/cansim/a26?lang=eng&retrLang=eng&id=3850001&paSer=&pattern=&stByVal=1&p1=1&p2=37&tabMode=dataTable&csid=>

Resource and economic development in the North can compound the already significant housing deficit. The current economic forecasts for Canada's three territories predict positive future growth. New skilled workers responding to economic development tend to displace lower income households. This results in lower income households often experiencing the greatest housing need. Considering recent economic activity along with existing core need and natural population growth, the current sizable gap between housing need and housing development will only grow.

Addressing this acute need becomes further complicated by the lack of fiscal capacity of the three territories to respond to these needs. The territories already spend a much larger share of revenue on housing than the rest of Canada. Expenditures on housing as a percentage of total government revenues are significantly higher in the three territories (three per cent in Yukon, seven per cent in NWT and 14 per cent in Nunavut) compared to the national average of one per cent.

ABORIGINAL HOUSING NEEDS

As stated earlier, the growth of the Aboriginal population is outpacing the rest of Canada.²¹ As a result, there is a growing need for these individuals to access housing. However, as research of Aboriginal housing indicates, Aboriginal households face challenges accessing adequate housing.²² As a result, housing conditions for many Aboriginal households compare unfavourable to those of the Canadian population in general.

Challenges experienced by Aboriginal households with regard to housing include, but are not limited to, low incomes and unemployment. There are also regional characteristics such as remoteness and harsh climates, which contribute to the high costs of construction, and legal barriers to home ownership on reserves.²³ Efforts to improve Aboriginal housing conditions are complicated by circumstances, including those economic, social, cultural, legal, political and geographical. While some of these factors are common to all groups of Aboriginal Peoples, others are specifically related to the physical location of housing.

The subsequent sections highlight some of the challenges experienced by Aboriginal Peoples living in the North, First Nations on reserve and off reserve, and Inuit.

²¹ <http://www.horizons.gc.ca/page.asp?pagenm=11-part2e>

²² Conference Board of Canada, *Toward Thriving Northern Communities*

²³ <http://laws-lois.justice.gc.ca/eng/acts/i-5/>

FIRST NATIONS HOUSING

On-Reserve Challenges

The remote location of many First Nations communities contributes to higher costs for construction materials, labour and utilities and can limit access to specialized expertise. Obtaining financing for housing construction and acquisition can also be difficult because of the landholding regime of the *Indian Act*, where the Crown holds legal title (Table 1). Many of these houses have several generations of families or extended family members staying in one home due to shortages of available housing on reserve. In a number of houses indoor plumbing is lacking and insulation is limited or non-existent. There is reduced incentive for occupants to maintain and renovate homes because on-reserve housing ownership status is unclear. A lack of access to financing for housing on reserve stems from *Indian Act* provisions limiting seizure of property on reserve to a First Nations community or its members.²⁴

Skills and capacity development are needed to ensure effective governance of housing so that First Nations can implement and manage local housing programs. Socio-economic conditions on reserve are a barrier to improving housing and housing conditions.

These conditions include but are not limited to low income and unemployment, overcrowding, construction done by outside contractors who leave once the project is completed, low education levels, poor health and related social problems.²⁵

Off-Reserve Challenges

The limited supply of affordable housing off-reserve means many Aboriginal Peoples with low incomes live in temporary housing with family or friends. This often results in frequent moves from one housing situation to another. This transient lifestyle often places Aboriginal Peoples at higher risk of homelessness.²⁶

The high residential mobility rate of the Aboriginal population presents additional challenges to obtaining and maintaining continuous education, employment and health services. The high incidence of homelessness among Aboriginal Peoples requires effective mechanisms for prevention and support. These efforts must take into account conditions, services and support off and on reserve.

²⁴ <http://laws-lois.justice.gc.ca/eng/acts/i-5/>

²⁵ Canadian Observer 2005 – Focus on Aboriginal Housing

²⁶ Ibid.

Table 1: Differences between on-reserve and off-reserve housing

Dimension	On-reserve	Off-reserve
Ownership	<ul style="list-style-type: none"> • Crown has title to land. • Collective possession of land and houses is most prevalent. • Individual possession is under the <i>Indian Act</i>. 	<ul style="list-style-type: none"> • Land and houses are privately owned. • Collective possession of land and houses is rare.
Financing	<ul style="list-style-type: none"> • <i>Indian Act</i> allows mortgage or seizure of land and property, in favour of, or by, an Indian or a band. • Access to private financing is limited; there is no collateral. • Government subsidies are critical. • Ministerial loan guarantee system is available but must be supported by the community. 	<ul style="list-style-type: none"> • Land and property can be mortgaged and seized, within the legal framework. • Access to private financing is the norm. • Lending institutions specializing in property financing are involved. A complex financial system is used to ensure flow of funds and mitigate risks.
Legal rules governing housing, rent, occupancy, tenure, ownership, & responsibilities	<ul style="list-style-type: none"> • Legal powers of band councils to define and enforce rules are imprecise. • Limited enforcement. • Not clear to what extent off-reserve legal framework is applicable. 	<ul style="list-style-type: none"> • Covered under provincial laws. • Enforced by designated agencies and judicial system.
Housing supply	<ul style="list-style-type: none"> • Many occupants do not consider it their responsibility to meet their housing needs. • Many occupants carry out little maintenance, repair, or renovation. • Access to building supplies and skilled labour is limited in isolated areas. • Application of codes and regulations is uncertain. 	<ul style="list-style-type: none"> • Individuals are responsible for meeting their housing needs. • Occupants/owners buy or rent, maintain, repair, and renovate. • There is generally a good supply of material and labour. • Inspections ensure compliance with applicable codes and regulations.
Housing allocation	<ul style="list-style-type: none"> • Chiefs and councils often decide on the number of constructions and renovations each year and their allocation. • Limited market for buying, selling, or renting houses. 	<ul style="list-style-type: none"> • Individuals can buy, sell, and rent houses on local markets. • Private financial means is the main form of allocation.
Geographical considerations	<ul style="list-style-type: none"> • 65% of the population is in rural, remote, and special access areas. 	<ul style="list-style-type: none"> • 80% of the population is in urban areas.

Source: 2003 April Report of the Auditor General of Canada.

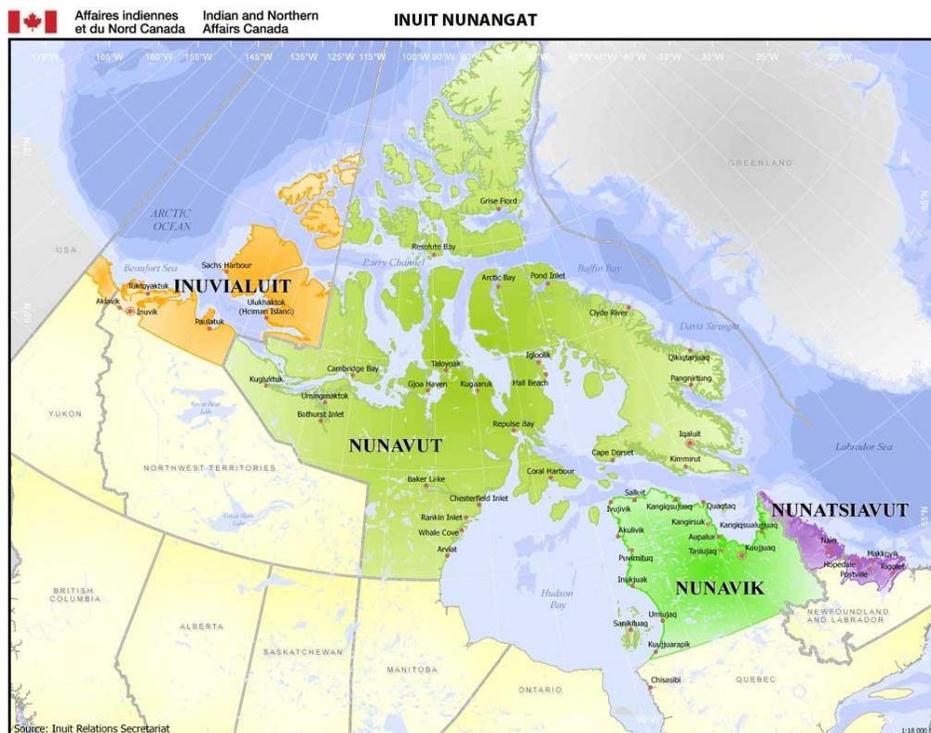
Note: Although the Auditor General's Report shall not be contested, the above table shall not apply directly to the context of each jurisdiction.

INUIT HOUSING

Adequate housing for Inuit communities has been a persistent concern since the Government of Canada’s active participation in creating permanent communities in the Canadian Arctic 60 years ago. The Government of Canada was actively involved in the 1950s and 1960s with housing programs to support the settlement of Inuit communities. Today, the primary responsibility for Inuit housing has shifted to the provincial governments of Quebec and Newfoundland Labrador and territorial governments.

The challenging Arctic environment, high construction costs, short shipping and building season, and rapid population growth have contributed to overcrowding in Inuit regions and in some case inadequate and unhealthy housing conditions.²⁷ Private market housing in most Inuit communities is non-existent given the lack of serviced land, the high costs of construction and maintenance as well as the lack of a market for re-sale.

Figure 6: Inuit Nunangat Map



Source: Inuit Relations Secretariat ²⁸

²⁷ http://www.naho.ca/documents/it/2011_Housing-Determinant-Health-Annotated-Bibliography.pdf

²⁸ <http://www.aadnc-aandc.gc.ca/Map/irs/mp/mp-eng.asp>

While Inuit have traditionally lived in multi-family groupings, a number of reports have suggested that the high rate of families sharing a home may be due to the serious shortage of housing in many communities throughout Inuit Nunangat.²⁹ Due to the rapidly growing population there will be an increasing demographic pressure for new housing.

KEY ISSUES AND STRATEGIES

When exploring the issue of housing in Canada, and particularly northern Canada, the recurring themes are the high level of need, affordability and housing supply. Although provinces and territories may use a variety of regionally specific approaches to address affordability, what the research does show, regardless of jurisdiction, is the need for adequate affordable housing and supports along the entire housing continuum. This continuum includes emergency, transitional, social rent, and home ownership.

When analyzing the submitted best practices, the Working Group began to identify several commonalities or themes across jurisdictions. These themes are apparent despite the fact that each province and territory uses their own approach to address housing and housing need.

These themes include:

- High costs of construction and development
- Housing programs
- Innovation and partnerships

It is the expectation of the SOWG that the information below will provide NDMF ministers with a brief overview of some examples of northern housing issues. This report highlights some of the best practices that have been adopted by jurisdictions to deal with some of these issues. As stated previously, it is not the intention of this paper to duplicate the work of various housing tables, but rather to provide information that will stimulate a dialogue at the NDMF table.

High Costs of Construction and Development

Issues:

- A shortage of builders and private developers, particularly in rural/remote areas, combined with increased material costs leading to higher construction costs.
- Inadequate funding for municipal infrastructure, capital projects and maintenance, in addition to high costs for development and services.

²⁹ <http://www.aadnc-aandc.gc.ca/Map/irs/mp/mp-eng.asp>

- High cost of land. There is a lack of affordable Crown land available to municipalities and a lack of serviced land available to private developers and non-profit organizations for development. The practice of selling land to developers without any provisions for affordable housing further reduces the availability of land for affordable housing development.

Identified Best Practices

Alberta: Parson's Creek Development

Alberta's Parsons Creek Development arranged for the release of land for housing development to tackle the need of exponential growth in the Fort McMurray region. The development project is one of the planning efforts of the Province of Alberta in support of economic development in the North and supports long-term community sustainability.

Nunavut: New 10-Plex Design

With land availability for medium-density construction in short supply and a backlog for one and two bedroom units creating overcrowding conditions, the Nunavut Housing Corporation opted for new 10-plex housing designs. The 10-plex designs for one and two bedroom units maximize the ratio of occupancy per square foot, reduce the cost of social housing, and maximize the number of dwelling units constructed with federal funding. These designs provide greater economies of scale, a diversification of population in municipalities, and reduced land costs.

Québec: Makivik Corporation Partnership

La Société d'habitation du Québec partnered in Northern Quebec with the Makivik Corporation in the non-profit construction of all new social housing units financed by the Government of Québec, which created enormous savings. Efficient planning and collaboration with local organizations enables Makivik to build several homes at once which lowers the cost per unit. Training and retaining the local Inuit workforce further contributes to wealth in the region including economic spin-offs to local business, organizations, and individuals.

Future Considerations:

Land access might be improved through more timely allocation of Crown land to municipalities and a discount on Crown land dedicated to affordable housing development.

Housing Programs

Issues:

Non-governmental housing organizations face a host of challenges in delivering emergency, transitional and social housing services:

- A lack of funding for capital and operational expenses.
- Limited community capacity to sustain stable boards, to adhere to the requirements of programs and to attract and retain staff.
- A lack of associated support services for those difficult to house.
- A lack of options to meet changing expectations and demands on social housing.

Identified Best Practices:

Newfoundland and Labrador: Poverty Reduction Strategy

Newfoundland and Labrador acknowledged their rent-geared-to-income policy was not reflective of the high cost of living in Labrador. This created a significant housing need for many residents who were relatively low-income earners. The Newfoundland and Labrador Poverty Reduction Strategy, a horizontal policy initiative, was adopted to increase the eligibility for social housing. The initiative saw the income threshold rise from \$32,000 per annum to \$65,000 per annum, which offers a social housing alternative for many households in Labrador.

Ontario: Investment in Affordable Housing for Ontario

In Ontario the Investment in Affordable Housing Program (IAH) is primarily delivered by Consolidated Municipal Service Managers (Service Managers) at the local level or through First Nations' agencies for off-reserve Aboriginal housing. The province is responsible for allocating funding to the Service Managers and First Nations groups and ensuring compliance with the programs. Funding is cost-matched between the federal and provincial governments. Service Managers distribute their funding to housing proponents, usually selected through a competitive process or to their own housing agency to develop and repair affordable housing within their own communities.

Canada: Building a Better Quality of Life

The Mohawks of the Bay of Quinte have achieved great success with their housing program. It not only features home ownership and social housing, but also energy-efficient construction.

The band was able to improve housing and remain in the forefront of leading-edge energy efficient construction technology by adding finished basements, high-efficiency gas furnaces and heat-recovery ventilation systems.

The band went further and established a construction crew that became R-2000 certified. Home ownership has been so successful on the reserve that nearly 85 per cent of all homes are now owned by band members.

Future Considerations:

Supporting programs to encourage affordable housing for ownership, such as cooperative housing, rent-to-own or guaranteed equity ownership models, may provide better access to adequate housing for some families.

This may allow eligible low-income individuals and families to build equity. It also allows non-profit organizations to retain the first right to purchase at similar rates so that housing remains affordable in the long term.

Innovation and Partnerships

Issues:

- Innovative approaches and partnerships are successfully tackling the high costs of building and maintaining housing in Canada's northern private sector, public sector, and Aboriginal and non-Aboriginal communities.
- In some areas of the North, housing development cannot keep pace with population growth.
- In other regions, there is need for alternative housing options to address the high cost of living, the higher proportions of low-income families, and cultural values.

Identified Best Practices:

Manitoba: Island Lake Retrofit and Training Initiative

Many houses in the four communities of Island Lake First Nation in Manitoba, St. Theresa Point, Wasagamack, Garden Hill, and Red Sucker Lake do not have indoor plumbing, and in some cases there is no space for a bathroom. Houses must be retrofitted with indoor plumbing before they can be connected to water and wastewater systems.

Currently, essential skills training is being offered in the region to prepare community members employed through this initiative for anticipated apprenticeship training. This project builds on other recent successful partnership initiatives in the Island Lake region in the areas of health, education and improved access to transportation.

Saskatchewan: Northern Students Build Homes

The Saskatchewan Housing Corporation collaborated with partners to support a student construction project where high school students build homes in northern communities for curriculum credit. The project was created to attract youth to the building trades and provide them hands-on training. The construction of the homes provides much needed affordable housing for low-income families, as well as a sense of pride and ownership in the homes the students have built.

Yukon: Super GreenHome Construction Standard

The Yukon Housing Corporation Housing Board has approved the construction of all its social and staff housing to the new Super GreenHome standard. Homes are constructed to a higher standard, are more durable, have lower maintenance requirements and are anticipated to last longer than housing built using conventional construction techniques.

Northwest Territories: NWT Housing Corporation's Energy Initiatives

In recognition of the challenges associated with construction in the North, the Northwest Territories has introduced the Northwest Territories Housing Corporations Energy Initiatives. The initiatives adopt the use of sustainable technology in the design, construction, and maintenance of housing units. The adoption of these initiatives lowers the cost of heating, increases the sustainability and longevity of homes, and improves overall housing quality for the tenant.

Future Considerations:

The promotion of partnerships between developers, financial institutions, social organizations, business, industry, realtors and three levels of government is key in maximizing resources.

CONCLUSION

Providing adequate and affordable housing options in Canada's North is a challenge. Construction, maintenance and utility costs are all extraordinarily high, and the northern economy limits the amount that many residents can afford to spend on housing.

As such, when discussing housing, it is important to develop innovative policies, programs and partnerships that respect the uniqueness of the North and its many permutations.

Housing plays an intricate role in all areas of social policy, from economic development to poverty reduction to pressures on acute and long-term care. As the best practices in this paper have highlighted, all regions in the North are not experiencing the same issues, nor do the same initiatives and innovations apply on a national scale as “one size does not fit all.”

RECOMMENDATIONS

Housing plays a critical role in public policy and makes a positive contribution to the quality of life of all northerners by:

- Being a critical driver of the economy
- Allowing workers to participate in the labour market
- Supporting the independence of seniors and persons with disabilities and the well-being of children and the impoverished
- Making communities safer and healthier by avoiding costs in non-housing areas such as health, justice, and education

Over the next several years, as economic and resource development continues to grow in the North, the focus on housing needs to be even more prominent. To support the efforts of the Provincial and Territorial (P/T) Forum of Ministers Responsible for Housing, it is recommended that the Northern Development Ministers Forum:

1. Present this examination of northern housing challenges and best practices to P/T Forum of Ministers Responsible for Housing, for their consideration.
2. Offer to support the P/T Forum of Ministers Responsible for Housing to develop and implement ways of increasing the stock of affordable housing in the North.
3. Offer to collaborate with the P/T Forum of Ministers Responsible for Housing in possible studies researching the links between economic development and affordable and social housing in the North.

Appendix A

BEST PRACTICES

Alberta: Parson's Creek Development

To tackle the exponential growth in the Regional Municipality of Wood Buffalo (Fort McMurray area), the Government of Alberta arranged the release of additional land for housing development. In addition, the government wanted to support middle to low income earners facing extraordinarily high market prices.

Comprising approximately 1,000 acres of developable land, the Parson's Creek design aims to create a compact, walkable, vibrant, mixed-use community with good connections to adjacent neighborhoods. The project will provide a range of housing types and commercial/retail options to be developed in three phases. The first phase of the development will cover 309 developable acres and include 3,000 residential units, with 20 per cent of those units designated for affordable housing (rents below market rate). At completion, the community will be home to over 24,000 people.

The Parson's Creek community development project is one of the planning efforts by the Government of Alberta in support of economic development in the Northern region. It has helped address immediate and medium-term housing needs and provide social assets to support long-term community sustainability.

Manitoba: Island Lake Retrofit and Training Initiative

Many houses in the Manitoba four Island Lake First Nation communities of St. Theresa Point, Wasagamack, Garden Hill, and Red Sucker Lake do not have indoor plumbing and in some cases there is no space for a bathroom. Houses must be retrofitted with indoor plumbing before they can be connected to water and wastewater systems.

In 2012/13, 100 homes were successfully retrofitted in the four communities. There is a target of 218 homes to be retrofitted in 2013/14. This work improves each community's access to clean drinking water and also provides valuable training experience for prospective apprentices.

Aboriginal and Northern Development Canada (AANDC) and the Island Lake Chiefs have agreed to a tripartite process involving Manitoba Aboriginal and Northern Affairs coordinating provincial government support and working closely with Manitoba Entrepreneurship, Training and Trades on the training component of this initiative.

Currently, essential skills training is being offered in the region to prepare community members employed through this initiative for anticipated apprenticeship training. This project builds on other recent successful partnership initiatives in the Island Lake region in the areas of health, education and improved transportation access.

Newfoundland and Labrador: Poverty Reduction Strategy

Newfoundland and Labrador's housing income threshold for rent-geared-to-income was \$32,500 per annum across the province. This threshold was not reflective of the high cost of living in Labrador. Local market level rents created a significant housing need for many residents who exceeded the threshold, but were relatively low income earners.

Through the Government of Newfoundland and Labrador's Poverty Reduction Strategy, a horizontal policy initiative, income thresholds in Labrador were increased to \$65,000 annually. In addition to increasing the eligibility for social housing, Newfoundland and Labrador has also adopted a 25 per cent of net income rental rate, which is a departure from the national standard of 30 per cent of gross income. These changes have created a social housing alternative for many households in Newfoundland and Labrador.

Northwest Territories: NWT Housing Corporation's Energy Initiatives

In recognition of declining federal funding and the challenges associated with construction in the North (remoteness, climate, etc.) the NWT Housing Corporation (NWT HC) has been increased the use of sustainable technology and design into the construction and operating of housing units. This is in an effort to significantly impact the quality, sustainability and longevity of northern housing, including the NWT's social and market housing units.

As part of the NWT's EcoEnergy Retrofit Plan, the NWT HC allocated \$700,000 in 2012/13 to complete energy upgrades on 100 housing units. In 2013/14, under the Strategic Energy Initiatives, the NWT HC is proposing to install high-energy efficient biomass (wood pellet) boilers in multi-unit public housing complexes. This initiative will reduce greenhouse gas emissions and associated fuel costs. Pellet boilers are proposed for 53 units (2.4 per cent of the portfolio) in public housing multiplexes. In addition to using more energy efficient technology, construction design has also evolved to reduce high heating costs and a more efficient method of dealing with maintenance issues.

In accordance with meeting the objective, all new housing designs by the NWT HC will adhere to the minimum EGH rating of 80 for high efficiency. The NWT HC is also targeting to bring the public housing units planned for major retrofits to as close to the EGH rating of 80 as possible. These improvements both in design and retrofits will lower the cost of heating, increase the sustainability and longevity of the home and improve overall housing quality for the tenant.

Nunavut: New 10-Plex Design

Land availability for medium density construction is in short supply in all Nunavut communities. Municipalities require significant lead time to ensure building lots are prepared and serviced to accommodate construction. To maximize new construction in Nunavut, the focus had been on building two bedroom units. This resulted in a backlog of need for one and three bedroom units and exacerbated overcrowding conditions experienced by families and single individuals.

The Nunavut Housing Corporation opted for new 10-plex designs for one and two bedroom units, maximizing the occupancy per square foot ratio, as well as land use. The reduction in square footage per occupant contributes to the further reduction in the cost of social housing and to the maximization of the number of dwelling units constructed with federal funding.

These 10 unit designs provide greater economies of scale for better pricing and are available for both utilidor (piped sewer and water system) and trucked services. No additional infrastructure is required, with the exception of power. As a result, there is greater densification of Nunavut's population in municipalities, reduced land costs, reduced urban sprawl and decreased delivery cost per unit.

Ontario: Investment in Affordable Housing

The Investment in Affordable Housing for Ontario (IAH) provides \$480.78 million in federal and provincial funding for the creation and repair of affordable housing across Ontario.

The IAH objectives are diverse. At the forefront, improving access to affordable housing that is safe, sound, suitable and sustainable for households across Ontario. Other objectives ensure that decision making is completed at a regional level with flexibility to meet local needs and priorities, address affordable housing across the continuum with an array of funding options, incorporate energy efficiency into new designs and construction and the flexibility to design strategies to alleviate housing related issues at the regional level. The IAH is moving away from being prescriptive towards a more stewardship role in affected communities.

Since 2003 over \$245.5 million has been committed to affordable housing in the North. This resulted in supporting the creation of approximately 862 affordable rental housing units, making 25,705 repairs and improvements to social and affordable housing units and providing rental and down payment assistance to over 5,142 households in need. More specifically, \$750,000 has been committed in funding in year one with repairs to 26 units under the IAH - Ontario Renovates – Northern Remote Communities Program.

Québec: Makivik Corporation Partnership

La Société d'habitation du Québec partnered with the Makivik Corporation in the non-profit construction of all new social housing units financed by the Government of Québec. The fact that Makivik Construction builds without profit creates enormous savings.

Furthermore, efficient planning and collaboration with local organizations allows Makivik to build several homes in the same community during the same period, which lowers the cost of each individual unit. It must be noted, however, that the Makivik Corporation's partial ownership of a sea shipping company also contributes to lowering costs.

Despite the usual challenges related to training and retaining skilled labor in an indigenous environment, Makivik Construction encourages the use of the local Inuit workforce, thus contributing to creating wealth in the region. The construction of 92 units in 2011 created nearly \$7 million in economic spinoffs to businesses, organizations and individuals in Nunavik between 2010 and 2012.

The collaboration between the Québec Government and local organizations with respect to the construction of social housing units ensures a dialogue between the government and the individuals that will benefit from its investments.

Saskatchewan: Northern Students Build Homes

With a shortage of skilled trades' persons in Northern Saskatchewan, a limited number of northern journeymen trade contractors and high unemployment, the Saskatchewan Housing Corporation (SHC) collaborated with partners to support a student construction project with the Northern Lights School Division and local high schools. This project was created to attract youth to professions in the building trades by providing hands-on trades training opportunities for students. In addition, the construction of new social housing units provides much needed affordable housing for low-income northern families.

Over the last five years the project has enabled 119 Northern high school students in different northern communities to participate in building houses for a curriculum credit. As with all houses built under the direction of SHC, the constructed units are built to exceed the national building codes for energy efficiency standards by 25 to 30 per cent, including high efficiency heating systems and appliances. Since 2007, the students have built 13 houses. With each home built, the SHC was able to save \$20,000 per unit, when compared to similar housing delivered under other programs.

In addition to giving students hands on experience and increasing the supply of social housing, these projects have given the students and communities involved a sense of pride and ownership in the houses they have built. By offering this program over the course of several years, it gave younger students something to look forward to and a reason to stay in school.

Yukon: Super GreenHome Construction Standard

To build better quality housing that is more affordable, healthier and sustainable than conventional housing, the Yukon Housing Corporation Board of Directors approved the construction of all its social and staff housing to the new Super GreenHome standard.

This standard was spurred by a litany of construction concerns: costs are high in the North, the building season is short, mortgage financing for new construction in rural communities is often unavailable, and building trades are in short supply. The construction industry's knowledge of building super insulated housing was rudimentary.

The housing industry did not initially believe the investment for the additional building costs to construct to the higher standard would result in adequate savings in heating costs to justify the initial expenditure.

Super GreenHomes are more energy efficient with significantly lower operating costs. They are constructed to a higher standard, are more durable, have lower maintenance requirements and are anticipated to last longer than housing built using conventional construction techniques. Super GreenHomes are more sustainable and have much lower greenhouse gas emissions. They have simpler mechanical systems and are quieter homes.

New social housing constructed to the Super GreenHome standard is much more sustainable than conventional housing. With the lower heating costs and an improved construction standard, the rental revenues from Super GreenHome social housing recover approximately 85 per cent of the operating costs.

Canada: Building a Better Quality of Life

The Mohawks of the Bay of Quinte have achieved great success with their housing program. It not only features home ownership and social housing, but also energy-efficient home construction.

Through inspired leadership, the program has stayed in the forefront of leading-edge, energy-efficient construction technology. The band was able to improve housing by adding finished basements, high-efficiency gas furnaces and heat-recovery ventilation systems. Residents saw their energy bills decrease up to 40 per cent. The band went further and established a construction crew that became R-2000 certified. This allowed them to build homes using leading-edge, energy-efficient construction standards.

Of the nearly 800 homes in the region, approximately 375 are mortgaged, 120 are rental units, and 305 are funded independently or owned by band members. In fact, home ownership has been so successful on the reserve, that nearly 85 per cent of all homes are owned by band members. In the R-2000 subdivision, there are now 51 units including triplex, four-plex, and three-bedroom bungalows, and houses designed for people with physical disabilities. The economic benefits of the housing program are visible. The builders, carpenters, painters and electricians are in such demand that they all work nearly year-round on and off the reserve. The housing policy itself helps stimulate the local economy, bringing more money into the reserve. It has helped lower-income families own their own homes. If hard times hit, the program is flexible enough to allow mortgages to be renegotiated.

APPENDIX B – SUMMARY TABLE PROVINCIAL/TERRITORIAL HOUSING PROGRAMS 2011

Province	Newfoundland and Labrador	Nunavut	Northwest Territories	Yukon	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia
Social Housing Management										
Program	Rental Housing Program for low-income households	Social Housing Program	Public Housing Program	Public Not-for-profit Housing	Low-rent Housing	Social Housing (Programs are administered by municipalities)	Social Housing Management (SHM)	Social Housing Rental Program	Community Housing Program	Public Housing
Program							Sponsor Managed Social Housing	Affordable Housing Rentals	Seniors' Self-contained Housing	Non-profit, Cooperative Housing, and other
Program							Private Non-profit Program ⁵		Private Non-profit Housing Program	
Program							Rural and Native Housing		Rural and Native Housing Program (Rental)	
Program							Urban Native Non-profit Housing Program		Municipal Non-profit Housing Program	
OTHER SOCIAL HOUSING MANAGEMENT PROGRAMS										
Program							Cooperative Housing Program	Saskatchewan Assisted Living Services (SALS)	Private Non-profit Special Purpose Housing Program	
Program							Index-linked Mortgage Cooperative Housing Program ⁶		Seniors' Lodge Program Cottage Program ^{7,8}	
							Supportive Housing		Unique home program	

Province	Newfoundland and Labrador	Nunavut	Northwest Territories	Yukon	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia
									Affordable housing program capital grants	

Province	Newfoundland and Labrador	Nunavut	Northwest Territories	Yukon	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia
SUPPORT FOR SOCIAL HOUSING TENANTS										
Program									Housing Registry Program	
Program										

Rent Supplement

Program	Rent Supplement Program			Rent Supplement	Rent Supplement Program	Strong Communities Rent Supplement Program (SCRSP)	Rent Supplement Program	Rent Supplement Program	Rent Supplement Program – Private Landlord	Independent Living BC (ILBC) ¹⁰
Program							Complementary Assistance Program (CAP) ¹¹		Rent Supplement Program – direct to tenant 30%	Rental Assistance Program

Emergency Financial Assistance

Program		Emergency Repair Program		Mobile Home Emergency Repair Program	Emergency Rent Supplement Program	Provincial Rent Bank Program Emergency Energy Fund				
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Social or Affordable Housing Development

General Program	Affordable Housing Program	Staff Housing Program, Household allowance	Technical Services, Third Party Projects,	Private Non-profit Housing: (Whitehorse),	AccèsLogis Québec (Components 1 and 2) Affordable Housing Quebec -Social and Community	Affordable Housing Program (Rental and Supportive Housing)	Rental Cooperative 55+ Housing Program	Encouraging Community Housing Options (ECHO)	Housing Capital Initiative	
						Renewable Energy Initiative			Affordable Supportive Living Initiative and Capital	Community Partnership Initiatives (CPI)

Province	Newfoundland and Labrador	Nunavut	Northwest Territories	Yukon	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia
					Component - Private Component		Rental and Cooperative Housing Program		Grants for Affordable Supportive Living Projects	
							Neighbourhoods Alive!		Rural Affordable Supportive Living Program	
							Secondary Suites Program			Olympic Legacy Housing
Special Needs and Remote Regions Program				Home Completion - Rural Yukon only	AccèsLogis Québec (Component 3)		Community Places Program	Centenary Affordable Housing Program (CAHP)		
					Affordable Housing Quebec (Kativik Region Component)	Affordable Housing Program (Northern Component)	Proposal Development Funding (PDF)	Rental Development Program		Seniors' Supportive Housing (SSH)
										Seniors' Rental Housing

Homelessness or Shelter Programs

Program	Provincial Homelessness Fund					Consolidated Homelessness Prevention Program	Winnipeg Housing and Homelessness Initiative (WHHI)		10 – Year Provincial Strategic Plan	Provincial Homelessness Initiative (Affordable Housing Initiative II)
						Emergency shelter	Shelter Enhancement Program (SEP)	Shelter Enhancement Program - New Projects		Emergency Shelter Program
						Dedicated housing with support services		Shelter Enhancement Program		Transition House Services

Province	Newfoundland and Labrador	Nunavut	Northwest Territories	Yukon	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia
								Renovation		Homelessness Outreach Program
										Single Room Occupancy Hotels (SRO)
										Aboriginal Housing Initiative
										Extreme Weather Response Program

Shelter Allowance (not linked to Social Assistance), Property Tax Rebate or Deferral or Heating Cost Rebate

SHELTER ALLOWANCE										
Program		Staff housing Program			Shelter Allowance Program	Strong Communities Housing Allowance Program—Toronto Pilot	Manitoba Shelter Benefit Program	Saskatchewan Rental Housing Supplement		Shelter Aid for Elderly Renters (SAFER)
Program						Housing Allowance / Rent Supplement Program	Portable Housing Benefit (PHB)			
						ROOF program				
						STRSP program				
PROPERTY TAX REBATE OR DEFERRAL OR HEATING COST REBATE										
Program					Property Tax Reimbursement	Ontario Energy and Property Tax Credit	School Tax Assistance Program (55 plus)		Education Property Tax Assistance for Seniors Program	Property Tax Deferral ¹⁵
Program	Home Heating Fuel Rebate				Tax Credit for the Purchase of a New Home					Home Owner Grant Program ¹⁵
										Northern and Rural Area Homeowner Grant

Province	Newfoundland and Labrador	Nunavut	Northwest Territories	Yukon	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia
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Residential Adaptation

Program	Home Modification Program (HMP)		RRAP ¹² for Persons with Disabilities		Residential Adaptation Assistance Program	Home and Vehicle Modification Program	Residential Rehabilitation Assistance program (RRAP) for Persons with Disabilities	RRAP ¹² -For Disabled Persons -HASI ¹⁴	Residential Access Modification Program	
Program			Home Adaptations for Seniors' Independence (HASI)		Home Adaptation for Seniors' Independence (HASI)		Home Adaptations for Seniors' Independence (HASI)	Home Modification for the Disabled Program (Home Mod)		
Program								Saskatchewan Home Adaptations for Independence Program		

Residential Renovation

Program	Provincial Home Repair Program (PHRP)	Modernization and Improvement Program	Senior Citizen Home Repair Program	Home Repair Program	-Renovation Québec -RenoVillage -Emergency Repair Program	Social Housing Renovation and Retrofit Program (SHRRP)	RRAP ¹² - Homeowners - Rental Rooming Houses	RRAP ¹² Homeowner -Rental -Emergency Repair Program -Conversion		Homeowners' Reconstruction Loan Program (CMHC contribution ended in 2003)
	Residential Energy Efficiency Program (REEP)	Home Renovation Program, Heating Oil Tank Replacement Program	Elders on the Land Initiative	Home Repair Enhancement Program	Home Renovation Program for Owner-Occupiers in the Kativik Region		Emergency Repair Program (ERP)	Saskatchewan Emergency Repair Program (SERP)		
	RRAP ¹² Rental	Seniors' Home Repair Program	Seniors/Disabled Preventive Maintenance Initiative	Mobile Home Upgrade Program	Assistance Program for the Owners of Residential Buildings Damaged by Pyrite		Homeowner Emergency Loan Program	Saskatchewan Rental Repair Program		

Province	Newfoundland and Labrador	Nunavut	Northwest Territories	Yukon	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia
		Seniors/Disabled Preventive Maintenance Initiative	RRAP ¹² - Homeowner, Rental and Rooming House, Conversion, ERP, Contributing Assistance for Repairs and Enhancements	Rental Suite Program Rental Unit Rehabilitation Program, Residential Electricity Management Program	Program for Residences Damaged by Pyrrhotite Rooming house improvement program - renovation			Secondary Suite Program		

Province	Newfoundland and Labrador	Nunavut	Northwest Territories	Yukon	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia
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Homeownership

Program	Newfoundland and Labrador	Nunavut	Northwest Territories	Yukon	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia
		GN Staff Condominium Program	Sale of Public Housing Initiative	Home Ownership	Home Ownership Program for Residents of the Kativik Region	Affordable Housing Program (Homeownership Program)	Homeownership Program	Neighbourhood Home Ownership Program (NHOP)		First Time Home Buyers' Program ¹⁵
		Nunavut Down Payment Assistance Program, Tenant-to-owner Program, ACCESS/Gearred-to-income Mortgages, Interim Financing Program	Providing Assistance for Territorial Homeownership (PATH) Homeownership Entry Level Program (HELP), Solutions to Educate People (STEP), Cost-shared Public Housing (O&M Programs) (CMHC), Market Housing	Owner-Build, Self-Help Course				Remote Homeownership Program Affordable Home Ownership (AHOP)		

Other programs

Program			Sale of Housing Material Packages, Corporate Loan Guarantee Program,	Joint Venture Program, Housing Certification Program for green and accommodating homes,	Assistance Program for Community Housing Organizations	Off-Reserve Aboriginal (Trust) Program				
				Seniors' Home and Yard Maintenance Program (matches seniors who have needs with community residents registered to provide services)	Development Support for Quebec's Housing Industry	MHLTC housing support programs				

Source: "Unpublished Table" Inventory of Provincial and Territorial Housing Programs in Canada, Société d'habitation du Québec, to be published during the Fall of 2013.

Programs listed in grey boxes do not receive federal government funding.

- 1: As a percentage of household income.
- 2: A similar program is also available without Canada Mortgage and Housing Corporation (CMHC) participation.
- 3: Plus a fixed amount for electricity.
- 4: Studio 25%, apartment 27%.
- 5: This program provides support for the operations of private non-profit agencies such as charities and religious groups.
- 6: A percentage of members qualify for the Rent Supplement Program or the Complementary Assistance Program.
- 7: Senior resident must be left with \$265.00 (after tax) in disposable income after paying for accommodation.
- 8: Food and housekeeping services are not supplied to cottage units.
- 9: This is a limited program available in Charlottetown with CMHC participation, and available in Summerside without CMHC participation.
- 10: The rent supplement covers accommodation, meals, personal care and domestic services, such as housekeeping, laundry, etc.
- 11: Applications from new cooperatives are no longer being accepted.
- 12: RRAP: Residential Rehabilitation Assistance Program.
- 13: This program has been closed to new applications since 1993.
- 14: HASI: Home Adaptation for Seniors Independence.
- 15: No longer through BC housing, Ministry of Finance.

Appendix C

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