

# 2019 Northern Policy Hackathon

Background Research



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Front cover photograph courtesy of Pat Kane

# Northern Policy Hackathon Backgrounder

## **NORTHERN HOUSING**

This backgrounder provides context on current housing policy in the North for participants of the Northern Policy Hackathon; taking place May 14-16, in Inuvik, NWT. For the purposes of this document, “the North” refers to the three Territories (Yukon, Northwest Territories, and Nunavut) as well as Nunavik and Nunatsiavut. Though each of the five regions that comprise the North is unique, they face common challenges and are impacted by similar federal initiatives.

This backgrounder was prepared by NVision on behalf of The Gordon Foundation.

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# 1. OVERVIEW

## 1.1. History of Federal Housing Policies in the North

Prior to contact with settlers, Indigenous peoples, many of whom were semi-nomadic or nomadic, lived in highly functional and comfortable housing constructed from a wide range of materials. These dwellings met the needs of northerners for thousands of years. Following settler contact both housing designs and materials began to change, though many northerners remained nomadic.

Following federal government settlement initiatives in the 1950s to facilitate delivery of social programs,<sup>1</sup> develop resource extraction industries, and maintain sovereignty in the North- northerners began to settle in permanent communities.<sup>2,3</sup> During this period, the Government of Canada also began assuming responsibility for on-reserve housing.<sup>4</sup> The first federal housing programs for Inuit constructed small units that were ill-suited to the northern climate and the cultural needs of Inuit<sup>5</sup>. As more Inuit moved into permanent settlements, a number of social issues arose with the transition from a nomadic to sedentary lifestyle. These issues included new health problems, substance abuse, domestic violence, and mental health conditions.<sup>6</sup> Further, inadequate supplies of housing led to overcrowding, accompanied by respiratory diseases such as tuberculosis, and high infant mortality rates due to mould and unsanitary conditions.<sup>7</sup>

From the 1960s to 1990s, Canada Mortgage and Housing Corporation (CMHC) delivered extensive public housing across Canada in partnership with provincial and territorial governments through long-term financing and subsidy agreements<sup>8</sup>. Jurisdiction over off-reserve housing was handed down to the provinces and territories starting in the 1970s.<sup>9</sup> Today, the provinces, territories, and some self-governing Indigenous governments have primary jurisdiction over off-reserve housing.

In 1993, the federal government stopped delivering new off-reserve public housing units, and ended several other programs supporting public housing.<sup>10</sup> Later, federal investments in housing came in the form of up-front capital contributions rather than long-term subsidies.<sup>11</sup> In 1996, the federal government started to transfer management and administration of all off-reserve public housing units to the provinces and territories through social housing agreements.<sup>12</sup> Through these agreements, the federal government subsidizes the mortgages and operating costs of the units.<sup>13</sup> After an agreement ends, ownership of the unit is transferred to the social housing provider and federal support ceases.<sup>14</sup> These agreements are typically 25 to 50 years long, and some have expired.<sup>15</sup> All will be expired in NWT and Nunavut by 2038.<sup>16</sup>

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1 Standing Senate Committee, "We Can Do Better."

2 The Conference Board of Canada, "Framing Sustainable Options for Housing," 8

3 Indian and Northern Affairs Canada, "Canada's Relationship with Inuit: A History of Policy and Program Development," June 2006, 60.

4 The Conference Board of Canada, "Framing Sustainable Options for Housing," 8

5 Indian and Northern Affairs Canada, "Canada's Relationship with Inuit," 61.

6 Indian and Northern Affairs Canada, "Canada's Relationship with Inuit," 62.

7 Indian and Northern Affairs Canada, "Canada's Relationship with Inuit," 61.

8 The Conference Board of Canada, "Framing Sustainable Options for Housing," 6.

9 Standing Senate Committee, "We Can Do Better," 11.

10 The Conference Board of Canada, "Framing Sustainable Options for Housing," 6.

11 The Conference Board of Canada, "Framing Sustainable Options for Housing," 7.

12 Standing Senate Committee, "We Can Do Better."

13 The Conference Board of Canada, "Framing Sustainable Options for Housing," 7.

14 Standing Senate Committee, "We Can Do Better," 26.

15 Standing Senate Committee, "We Can Do Better," 26.

16 Standing Senate Committee, "We Can Do Better," 26.

## 1.2 Housing Need

In comparison to the south, a higher proportion of the northern population is in core housing need. A household is in core housing need when one of the three following requirements are lacking: housing adequacy, appropriateness, and affordability<sup>17</sup>.

- ▶ **Adequacy** refers to whether the unit is in need of major repairs.
- ▶ **Appropriateness** refers to whether the unit has enough bedrooms according to the National Occupancy Standard.
- ▶ A unit is considered to be **affordable** if the percentage of total household income spent on shelter costs is less than 30%.

Across the North, a greater proportion of core housing need is generated by lack of adequacy and appropriateness than in the south. Overcrowding is created by the public housing shortage, as shown by long public housing waitlists and estimated need for new units. Current housing quality issues are in many cases a legacy of lower standards in place decades ago when much of the stock was constructed. In newer stock, quality is often sacrificed for quantity - producing as much housing as possible within limited budgets. Design features critical to the northern climate are often missing<sup>18</sup>.

TABLE 1-1

### Housing need in five northern regions.

	NWT	YUKON	NUNAVUT	NUNAVIK**	NUNATSIAVUT***	CANADA
Core housing need*, 2016 <sup>19</sup>	15.5%	15.2%	36.5%	Not available	Not available	12.7%
Suitable housing (% of households) <sup>20</sup>	90%	95%	69%	69%	89%	95%
Adequate housing (housing in need of minor repairs or maintenance; % of households) <sup>21</sup>	82%	88%	74%	80%	70%	93%
Number of households on the waiting list for public housing	738 <sup>22</sup>	Not available	3700 <sup>23</sup> (as of 2009-2010)	Not available	196 (as of 2012)	N/A
Estimated number of additional units needed to meet existing demand	Not available	Not available	3000 <sup>24</sup> (as of 2016)	1030 <sup>25</sup> (as of 2016)	Not available	N/A

\* Includes only private, non-farm, non-reserve households. Unclear if land claim regions are included.

\*\* Nunavik Health Region

\*\*\* Statistics for Nunatsiavut were calculated using numbers from the communities of Hopedale, Makkovik, Nain, Postville, and Rigolet

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- 17 Statistics Canada, "Core housing need, 2016 Census," last modified August 23, 2018, <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/chn-biml/index-eng.cfm>
- 18 Standing Senate Committee on Aboriginal Peoples. "We Can Do Better: Housing in Inuit Nunangat." March, 2017.
- 19 Statistics Canada, "Core housing need."
- 20 Statistics Canada, "Census Profile, 2016 Census,"
- 21 Statistics Canada, "Census Profile, 2016 Census,"
- 22 Northwest Territories Housing Corporation, "Towards Level Ground: Addressing Persistent Core Need in the Northwest Territories," September, 2017.
- 23 Standing Senate Committee, "We Can Do Better."
- 24 Standing Senate Committee, "We Can Do Better."
- 25 Standing Senate Committee, "We Can Do Better."

### 1.3 Jurisdictions

Housing policy in the North is impacted by multiple overlapping jurisdictions, including federal, provincial, territorial, and Indigenous governments. Most housing policy and service delivery is the responsibility of the provinces, territories, and some Indigenous governments. The federal government provides funding and broad policy direction. Housing programs are typically governed and administered through provincial, territorial, and local housing corporations.

Most Indigenous groups in the North have modern treaties, which means they have title over lands (i.e. lands are not reserve lands governed under the Indian Act). There are four Inuit land claim regions: Nunavut, Nunatsiavut, Nunavik, and Inuvialuit. There are 11 Yukon First Nation land claim signatories and four First Nation land claim signatories in NWT. There are only three Yukon First Nations<sup>26</sup> and 2 First Nations in NWT<sup>27</sup> with reserves administered under the Indian Act. Whether an Indigenous community is on- or off-reserve has important jurisdictional and funding implications.

*See table on opposite page.*

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26 Indigenous and Northern Affairs Canada, "Differences between Self-Governing First Nations and Indian Act Bands," last modified September 15, 2010, <https://www.aadnc-aandc.gc.ca/eng/1100100028429/1100100028430>.

27 The Canadian Encyclopedia, "Hay river Reserve," last modified March 4, 2015, accessed April 11, 2019, <https://www.thecanadianencyclopedia.ca/en/article/hay-river-reserve>

TABLE 1-3

**Housing program jurisdiction and program delivery for northern regions and administration types.**

REGION	GOVERNMENTS AND INDIGENOUS ORGANIZATIONS	HOUSING PROGRAM JURISDICTION AND ADMINISTRATION
Nunavut, NWT, and Yukon (non-modern treaty lands)	<ul style="list-style-type: none"> <li>Nunavut Government</li> <li>NWT Government</li> <li>Yukon Government</li> </ul>	The territorial governments have jurisdiction over housing. Territorial housing corporations govern and manage the housing programs. In Nunavut and NWT, the territorial housing corporation delegates public housing delivery to local housing organizations <sup>28,29</sup> . The Yukon Housing Corporation administers and delivers public housing centrally and local housing advisory boards in multiple communities provide guidance to the corporation <sup>30</sup> .
Nunatsiavut	<ul style="list-style-type: none"> <li>Nunatsiavut Government</li> </ul>	Nunatsiavut Government has jurisdiction over housing. Public housing is currently delivered by Torngat Regional Housing Association <sup>31</sup> ; however, the Nunatsiavut Government recently passed a housing act that creates a new Nunatsiavut Housing Commission that will take over program responsibility from Torngat <sup>32</sup> . Newfoundland and Labrador housing corporation provides some public housing units in Nunatsiavut <sup>33</sup> .
Nunavik	<ul style="list-style-type: none"> <li>Makivik Corporation</li> <li>Kativik Regional Government</li> </ul>	Quebec government has jurisdiction over housing <sup>34</sup> . The Kativik Municipal Housing Bureau (KMHB), created by the Government of Quebec and the Kativik Regional Government, manages the housing units. <sup>35</sup> Housing is constructed by Makivik Corporation, <sup>36</sup> the corporation "mandated to protect the rights, interests and financial compensation provided by the 1975 James Bay and Northern Quebec Agreement, the first comprehensive Inuit land claim in Canada, and the more recent offshore Nunavik Inuit Land Claim Agreement." <sup>37</sup>
Yukon First Nations Modern Treaty Territories	<ul style="list-style-type: none"> <li>Vuntut Gwitchin First Nation</li> <li>Champagne and Aishihik First Nations</li> <li>Teslin Tlingit Council</li> <li>First Nation of Nacho Nyak Dun</li> <li>Selkirk First Nation</li> <li>Little Salmon Carmacks First Nation</li> <li>Tr'ondek Hwech'in First Nation</li> <li>Ta'an Kwach'an Council</li> <li>Kluane First Nation</li> <li>Carcross/Tagish First Nation</li> <li>Kwanlin Dun First Nation</li> </ul>	Yukon First Nation governments generally have law-making authority and program responsibility over housing on land claim lands. <sup>38</sup>

28 Northwest Territories Housing Corporation, "Public Housing," accessed April 7, 2019, <http://nwthc.gov.nt.ca/node/13>.

29 Government of Nunavut, "Public Housing," accessed April 7, 2019, <http://www.nunavuthousing.ca/publichousing>.

30 Government of Yukon, "Yukon Housing Corporation Annual Report For the Year Ended March 31, 2018," n.d.

31 Inuit Tapiriit Kanatami and Government of Canada, "Inuit Nunangat Housing Strategy," April, 2019.

32 Evan Careen, "Nunatsiavut adopts housing act," March 19, 2019, <https://www.thetelegram.com/news/regional/nunatsiavut-adopts-housing-act-293212/>

33 Inuit Tapiriit Kanatami and Government of Canada, "Inuit Nunangat Housing Strategy," April, 2019.

34 Société d'Habitation du Québec, "Housing in Nunavik: Information Document," 2014.

35 Société d'Habitation du Québec, "Housing in Nunavik"

36 Société d'Habitation du Québec, "Housing in Nunavik"

37 Makivik Corporation, "Our mandate," Accessed April 8, 2019, <https://www.makivik.org>

38 Personal communication, April 3, 2019.



<b>NWT Indigenous Modern Treaty Territories</b>	<ul style="list-style-type: none"> <li>• Inuvialuit Regional Corporation</li> <li>• Tlicho Government</li> <li>• Sahtu Secretariat Inc.</li> <li>• Deline Gotine Government</li> <li>• Gwich'in Tribal Council</li> </ul>	NWT government generally has jurisdiction over housing, though federal/territorial/modern treaty government partnerships do occur (e.g. Inuvialuit). <sup>39</sup> NWT Housing Corporation governs and manages the housing programs and delegates public housing delivery to local housing organizations. <sup>40</sup>
<b>NWT and Yukon First Nation Bands with reserve land</b>	<ul style="list-style-type: none"> <li>• White River First Nation</li> <li>• Liard First Nation</li> <li>• Ross River Dena Council</li> <li>• Katl'odeeche First Nation</li> <li>• Salt River First Nation</li> </ul>	Canada has jurisdiction over housing on-reserve. First Nations are responsible for housing delivery.

## 1.4 The Housing Continuum

The following housing continuum is comprised of different forms of housing designed to meet a range of needs.

Emergency shelters	Supportive housing	Non-market rental (public housing)	Non-market rental (student)	Non-market rental (staff)	Private market rental	Hybrid home ownership	Home ownership
Housing Vulnerable		Non-market Housing			Market Housing		

Figure 1-1. A complete housing continuum, adapted from the Government of Nunavut's Long-term Comprehensive Housing and Homelessness Strategy "Let's Build a Home Together."<sup>41</sup>

On the left side of the continuum is housing designed for the most vulnerable populations; those facing homelessness or in need of staff support in their housing. In the middle of the continuum is non-market rental housing. **Non-market rental units** are rented below the market rate and may be targeted to specific populations. They are typically owned by government and non-profit entities and deliver affordability through a government subsidy<sup>42</sup>. Rent may be determined based on the tenant's income (rent geared to income). On the right side of the continuum is market housing. **Market housing** is privately owned. Rent or purchase price is determined by the market.

While northern territorial capitals and regional centres have functioning housing markets, most communities do not. In contrast to the South, **public housing** (housing delivered by a government entity that almost always charges rent geared to income) comprises a large percentage of housing in the North. The exception to this is Yukon, where only 4.3% of housing is provided by the public sector<sup>43</sup>. In the NWT, 17% of housing is public housing<sup>44</sup>. In Nunavut, 57% of the population live in public housing and 25% are homeowners<sup>45</sup>. In Nunavik, 3% of households are homeowners<sup>46</sup>. Home ownership rates are higher in Nunatsiavut, at between 50-60%<sup>47</sup>.

While there is interest in home ownership among community members<sup>48</sup>, establishing a private housing market is often financially unfeasible in the North. With some exceptions (i.e. road access), the resale value of a home is often

39 Inuvialuit Regional Corporation, "NWTHC-IRC Housing Partnership Yields Benefits," Accessed April 15, 2019 <https://www.irc.inuvialuit.com/news/nwthc-irc-housing-partnership-yields-benefits>

40 Northwest Territories Housing Corporation, "Public Housing."

41 Government of Nunavut, "Igluluiugatiigilauqta 'Let's Build a Home Together': Framework for the GN Long-term Comprehensive Housing and Homelessness Strategy," N.d.

42 "Housing Priority Project Discussion Paper." 2013 Northern Development Ministers Forum.

43 The Canadian Housing and Renewal Association, "Affordable Housing Challenges & Innovations in the North: A CHRA Congress Session Summary," January, 2014.

44 The Canadian Housing and Renewal Association, "Affordable Housing Challenges."

45 Inuit Tapiriit Kanatami, "Barriers to Sustainable."

46 Inuit Tapiriit Kanatami, "Barriers to Sustainable."

47 Inuit Tapiriit Kanatami, "Barriers to Sustainable."

48 Standing Senate Committee, "We Can Do Better," 42.

less than the cost of construction<sup>49</sup>. Cost of construction in the North can be up to triple the cost of construction in the South<sup>50</sup>. In addition to high construction costs, high maintenance costs put home ownership out of reach for most low and middle income families. For example, the average annual costs of maintenance, utilities, and public services for a public housing unit is \$18,900 per year in NWT and \$25,000 per year in Nunavut<sup>51</sup>.

For those that can afford home ownership, obtaining financing often presents challenges. Obtaining affordable home insurance is also a challenge, as insurance companies may not send inspectors to remote areas<sup>52</sup>. Finally, in communities with a limited housing market, the home may be extremely challenging to resell<sup>53</sup>.

## 1.5 Private Sector Financing

There are numerous barriers to obtaining private sector financing for housing construction in the North. First, in remote areas, there are often no local financial services<sup>54</sup>. Second, it is challenging for lenders to appraise the value of a property if there are limited comparable sales data<sup>55</sup>. In addition, lenders may assess the loan risk negatively due to risk factors such as the market size, employment rate, economic diversity, and market outlook<sup>56</sup>. Third, logistical challenges can extend construction timelines, resulting in costs that lenders are reluctant to finance<sup>57</sup>.

Finally, there are a variety of different forms of land tenure in the North. Lenders prefer to provide mortgage financing for fee simple or long-term leasehold tenures<sup>58</sup>. While these forms of ownership are available in some locations (e.g. Nunavut 99-year leases, Cree Nation granting of possessory rights and mortgage financing with local government approval), much of the land in the North falls into other categories and either cannot be mortgaged or can only be mortgaged by overcoming complex administrative barriers<sup>58</sup>.

## 1.6 Environment and Infrastructure

Infrastructure is lacking across much of the North. With the exception of most communities in the Yukon and some communities in the NWT, many communities in the North do not have access to all-season roads or regional energy grids.

TABLE 1-4

### Percentage of communities with access to all-season roads and regional energy grids in five northern regions<sup>59</sup>

	YUKON	NWT	NUNAVUT	NUNAVIK	NUNATSIAVUT
Access to all-season roads (% of communities)	97%	36%	0%	0%	0%
Access to regional energy grid (% of communities)	85%	50%	0%	0%	0%

In communities not connected to a regional energy grid, electricity and heating is very expensive as it is provided by a diesel generator<sup>60</sup>.

49 The Conference Board of Canada, "Framing Sustainable Options for Housing in Canada's North," December, 2012, 31.  
 50 Standing Senate Committee, "We Can Do Better," 43.  
 51 Standing Senate Committee, "We Can Do Better."  
 52 Standing Senate Committee, "We Can Do Better."  
 53 Standing Senate Committee, "We Can Do Better," 43.  
 54 Inuit Tapiriit Kanatami, "Barriers to Sustainable."  
 55 Canada Mortgage and Housing Corporation, "Survey of Issues and Challenges to Providing Market Finance in the Territories," November, 2013.  
 56 Canada Mortgage and Housing Corporation, "Survey of Issues and Challenges."  
 57 Canada Mortgage and Housing Corporation, "Survey of Issues and Challenges."  
 58 The Conference Board of Canada, "Framing Sustainable Options for Housing."  
 59 National Aboriginal Economic Development Board, "Recommendations on Northern Infrastructure to Support Economic Development," January, 2016.  
 60 Inuit Tapiriit Kanatami, "Barriers to Sustainable."

Communities inaccessible by road must ship building supplies over water<sup>61</sup>. Shipments are typically made between late June and late October<sup>62</sup>. The number of barge shipments to each community during the shipping season is limited, particularly for small communities<sup>63</sup>. Weather conditions and other logistical challenges can delay projects substantially.

Land serviced by water, electrical, and sewer is limited in some communities, and the costs of servicing a lot with these utilities are high: to service a lot in Iqaluit can cost up to \$100,000, while servicing a lot in Nunatsiavut can cost up to \$200,000<sup>64</sup>.

Construction techniques must be adapted to the harsh climate, which can be extremely cold, snowy, and windy. Although energy-efficient, durable construction methods are cost-effective over time, available capital can limit how much is invested in sustainability<sup>65</sup>.

Climate change presents an increasing challenge. Housing constructed on permafrost will be damaged as the permafrost thaws to greater depth, unless construction techniques are implemented to adapt to this new reality<sup>66</sup>. Unpredictable weather patterns impact the shipping season. Soil erosion, flooding, and other hazards are increasingly common<sup>67</sup>.

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61 Standing Senate Committee, "We Can Do Better," 30.  
62 Government of Nunavut, "Sealift Services," accessed April 7, 2019, <https://www.gov.nu.ca/fr/services-communautaires-et-gouvernementaux/information/sealift-services>  
63 Desgagnes Transarctik Inc., Taqramut Transport Inc., Nunavut Sealink & Supply Inc., "Summary of the 2018 sealift season," accessed April 7, 2019 [https://uploads.visionw3.com/sitefiles/arcticsealift.com/calendrier/2018\\_schedule\\_summary.pdf](https://uploads.visionw3.com/sitefiles/arcticsealift.com/calendrier/2018_schedule_summary.pdf).  
64 Standing Senate Committee, "We Can Do Better."  
65 Inuit Tapiriit Kanatami, "Barriers to Sustainable."  
66 The Canadian Housing and Renewal Association, "Affordable Housing Challenges."  
67 The Canadian Housing and Renewal Association, "Affordable Housing Challenges."

## 2. EXISTING SUPPORTS

### 2.1 Federal Funding Structures

Housing is funded by the federal government through a combination of regular fiscal transfers and agreements, legacy social housing agreements, irregular bilateral agreements, forgivable loan and subsidy programs, financing support, and capacity building programs. Table 2-1 below shows the high-level housing funding structures for each administration type.

TABLE 2-1

**General federal funding structures to deliver housing funding to the territorial and Indigenous governments and corporations.**

ADMINISTRATION	FEDERAL HOUSING FUNDING STRUCTURES
<b>Governments of Nunavut, NWT, and Yukon</b>	Funded through the Territorial Formula Financing. Additional funds are delivered through agreements with CMHC.
<b>Nunatsiavut Government</b>	Funded through the federal fiscal financing agreement negotiated through Crown-Indigenous Relations and Northern Affairs (CIRNA) <sup>68</sup> . Additional federal funding may be provided directly to the Nunatsiavut Government through Indigenous Services Canada (ISC) or CMHC. CMHC funding provided to Newfoundland and Labrador Government may also be accessible to the Nunatsiavut Government.
<b>Makivik Corporation and Kativik Municipal Housing Bureau (Nunavik)</b>	Public housing in Nunavik is constructed and operated through a multi-lateral funding agreement signed by the governments of Canada and Quebec, Makivik Corporation, Kativik Regional Government (KRG), and Kativik Municipal Housing Bureau (KMHB) <sup>69</sup> . The agreement was initially signed in 2000, then renewed multiple times. The latest renewal is in effect until March, 2020 <sup>70</sup> . The agreement is funded equally by Quebec and Canada <sup>71</sup> . Makivik Corporation is responsible for constructing the units and the KMHB is responsible for managing the units <sup>72</sup> .  Additional federal funding may be provided directly to Makivik and KMHB through CMHC and ISC. CMHC funding provided to Quebec may also be accessible to Makivik and KMHB.
<b>Yukon First Nations with land claims and self-government agreements</b>	Funded through the federal financing agreement negotiated through CIRNA. Additional federal funding may be provided directly to the First Nation government through ISC or CMHC. CMHC funding provided to Yukon Government may also be accessible to Yukon First Nations.
<b>NWT First Nations and Inuit with land claims and/or self-government agreements</b>	NWT First Nations and Inuit are not responsible for housing program delivery and generally do not receive funding for housing from the federal government. However, Inuvialuit Regional Corporation received housing funding directly from ISC through Budget 2016 and Budget 2018.
<b>NWT and Yukon First Nation Bands without land claims</b>	Funded by the First Nation On-Reserve Housing Program through an agreement between ISC and the First Nation <sup>73</sup> . Additional funding for on-reserve housing may be provided by ISC and CMHC.

Federal funding flows through a number of mechanisms, as described in the sections below.

68 Standing Senate Committee, "We Can Do Better," 12.

69 Société d'Habitation du Québec, "Housing in Nunavik"

70 Makivik Corporation, "A Historic Year for Markivik Corporation: Highlights for 2017," Makivik Press Release, December 12, 2017, <https://www.makivik.org/historic-year-makivik-corporation/>

71 Société d'Habitation du Québec, "Housing in Nunavik"

72 Société d'Habitation du Québec, "Housing in Nunavik"

73 Indigenous Services Canada, "First Nation On-Reserve Housing Program," Last modified March 27, 2018, <https://www.sac-isc.gc.ca/eng/1100100010752/1535115367287#chp4>

### 2.1.1 Regular fiscal transfers and funding agreements

The provinces and territories receive fiscal transfers annually from the federal government, which may be unconditional or designated for specific uses. The territories receive Territorial Formula Financing, which is an unconditional transfer intended to support a range of program areas, including housing<sup>74</sup>.

For Indigenous governments and organizations with land claims, financial agreements are negotiated every few years. Housing funding is included in the financial agreement if the government or organization has assumed responsibility for housing program delivery.<sup>75</sup> Generally, the Yukon First Nations with land claims have assumed responsibility for housing program delivery, while First Nations and Inuit with land claims in the NWT have not assumed responsibility<sup>76</sup>.

First Nations on-reserve receive annual housing funding allocations through the 1996 On-reserve Housing Policy<sup>74</sup>. Regular transfers and financing agreements form a baseline of expected support from the federal government. Support is relatively consistent between agreements.

### 2.1.2 Legacy Social Housing Agreements

Long-term legacy social housing agreements comprise a substantial amount of federal housing funding, but agreements have started to expire across Canada. All will be expired in Nunavut and NWT by 2038<sup>77</sup>. This will represent a loss of approximately \$30 million per year in Nunavut and approximately \$21 million per year in NWT<sup>78</sup>. As will be discussed in section 2.2.1, the National Housing Strategy introduced new funds to temporarily replace the funds lost by expiring social housing agreements.

### 2.1.3 Bilateral Housing Agreements

Depending on the priorities of the government in power, provinces, territories, and Indigenous governments and organizations may receive additional funds specific to housing through bilateral agreements. The funds are announced and do not require an application. The funds often require cost-matching from the provinces and territories and are targeted towards certain priorities. Recent investments are described below.

## INVESTMENT IN AFFORDABLE HOUSING

Between 2011-2019, the Investment in Affordable Housing (IAH) was the primary source of federal housing funding delivered through bilateral agreements<sup>79</sup>. The funds were delivered through multi-year cost-sharing agreements with CMHC<sup>80</sup>.

The IAH agreements between NWT and the federal government allocated \$1.84 million from each party annually between 2011-2014 and 2014-2019<sup>81</sup>. Budget 2016 announced the Social Infrastructure Fund, which was delivered to NWT through the existing IAH agreement. The fund allocated \$20.4 million to NWT, of which \$3.9 million is contributed by NWT in cost-sharing.

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74 Jean-Yves Duclos and Carolyn Bennett, "Government Response to the Standing Senate Committee on Aboriginal Peoples' Fifth Report Entitled We Can Do Better: Housing in Inuit Nunangat," n.d.

75 Indigenous and Northern Affairs Canada, "Building the Future: Yukon First Nation Self-Government," Last modified September 16, 2011, <https://www.aadnc-aandc.gc.ca/eng/1316214942825/1316215019710>

76 Personal communication, April 2-3, 2019

77 Standing Senate Committee, "We Can Do Better."

78 Standing Senate Committee, "We Can Do Better."

79 Canada Mortgage and Housing Corporation, "Investment in Affordable Housing (IAH)," March 31, 2018, <https://www.cmhc-schl.gc.ca/en/developing-and-renovating/provincial-territorial-agreements/investment-in-affordable-housing>.

80 Canada Mortgage and Housing Corporation, "Investment in Affordable Housing (IAH)."

81 "Investment in Affordable Housing 2011-2014, 2014-2019 Annual Public Reporting on Outcomes 2016-2017," Northwest Territories Housing Corporation, n.d., [http://nwthc.gov.nt.ca/sites/default/files/investment\\_in\\_affordable\\_housing\\_results\\_reporting\\_2016-17.pdf](http://nwthc.gov.nt.ca/sites/default/files/investment_in_affordable_housing_results_reporting_2016-17.pdf)



The IAH agreement between Yukon and the federal government allocated \$1.575 million from each party annually between 2014-2019<sup>82</sup>. The Yukon and federal governments entered into a separate 2-year agreement in 2016 to deliver the Social Infrastructure Funds, which delivered \$13.6 million from the federal government and \$3.3 million from the Yukon government<sup>83</sup>.

The IAH agreements between Nunavut and the federal government allocated \$1.465 million from each party annually between 2011-2019<sup>84</sup>. Nunavut received an additional \$100 million for affordable housing through the 2013 Economic Action Plan<sup>85</sup>. In 2016, Nunavut entered into a separate 2-year agreement to deliver the Social Infrastructure Fund, which delivered \$84.1 million to Nunavut from the federal government<sup>86</sup>.

## NATIONAL HOUSING STRATEGY

The 2017 Federal Budget provided funding for the 10-year National Housing Strategy (NHS), discussed later in section 2.2.1. The Strategy includes new bilateral agreements with the provincial and territorial governments. The NHS funds will replace the funds formerly delivered through the IAH.

At this time, agreements to deliver the NHS funds have been signed for NWT and Yukon. The NWT and Yukon agreements are effective between April 1, 2018-March 31, 2028. Funds are divided between three initiatives: Territorial Priorities Housing, Northern Housing, and Canada Community Housing. Cost-matching is required for Territorial Priorities and Canada Community Housing, but not for Northern Housing.

NWT will receive a maximum of \$84,112,800 over 9 years, of which cost-matching will be required for approximately \$51,712,800<sup>87</sup>. Yukon will receive a maximum of \$39,560,300 over 9 years, of which cost-matching will be required for approximately \$17,960,300<sup>88</sup>.

## SPECIAL FUNDS FOR INDIGENOUS HOUSING

Budget 2016 allocated \$80 million over two years to Nunavik, Nunatsiavut, and Inuvialuit, through agreements with CIRNA<sup>89</sup>. Budget 2018 further allocated \$400 million over 10 years to Nunavik, Nunatsiavut, and Inuvialuit for infrastructure, including housing<sup>90</sup>.

### 2.1.4 Forgivable Loan and Subsidy Programs

CMHC has a number of programs that provide **forgivable loans** and subsidies directly to Indigenous governments, Indigenous organizations, community housing providers, municipalities, and private sector groups. Forgivable loans do not have to be repaid if certain conditions are met. These programs require eligibility criteria to be fulfilled and

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82 "CMHC-Yukon Investment in Affordable Housing Report on Outcomes," Government of Yukon, n.d., <https://yukon.ca/sites/yukon.ca/files/yhc/yhc-affordable-housing-report-on-outcomes.pdf>.

83 "CMHC-Yukon Investment in Affordable Housing Report on Outcomes," Government of Yukon.

84 Canada Mortgage and Insurance Corporation, "Supplementary Agreement No. 2," January 28, 2014, <https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/cmhc/pdfs/content/en/cmhc-nunavut-agreement-for-investment-in-affordable-housing.pdf?sv=2017-07-29&ss=b&srt=sco&sp=r&se=2019-05-09T06:10:51Z&st=2018-03-11T22:10:51Z&spr=https,http&sig=0Ketq0sPGtnok-WOe66BpqguDjVgBRH9wLOCg8HfE3w%3D>

85 Nunavut Housing Corporation, "Annual Report 2016-2017," n.d.

86 Nunavut Housing Corporation, "Annual Report 2016-2017"

87 "Bilateral Agreement Under the 2017 National Housing Strategy," Canada Mortgage and Housing Corporation and Northwest Territories, April 1, 2018, <https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/nhs/home/cmhc-nwt-bilateral-agreement-en.pdf?sv=2017-07-29&ss=b&srt=sco&sp=r&se=2019-05-09T06:10:51Z&st=2018-03-11T22:10:51Z&spr=https,http&sig=0Ketq0sPGtnok-WOe66BpqguDjVgBRH9wLOCg8HfE3w%3D>

88 "Bilateral Agreement Under the 2017 National Housing Strategy," Canada Mortgage and Housing Corporation and Yukon, April 1, 2018, <https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/nhs/home/cmhc-yukon-bilateral-agreement-en.pdf?sv=2017-07-29&ss=b&srt=sco&sp=r&se=2019-05-09T06:10:51Z&st=2018-03-11T22:10:51Z&spr=https,http&sig=0Ketq0sPGtnok-WOe66BpqguDjVgBRH9wLOCg8HfE3w%3D>

89 Inuit Tapiriit Kanatami and Government of Canada, "Inuit Nunangat Housing Strategy," April, 2019.

90 Inuit Tapiriit Kanatami and Government of Canada, "Inuit Nunangat Housing Strategy," April, 2019.

an application to be submitted<sup>91</sup>.

The Seed Funding program provides interest-free loans and grants for Indigenous or non-Indigenous housing projects that span the housing continuum, from shelters and supportive housing to mixed-use market and affordable rental projects<sup>92</sup>.

CMHC has numerous programs directed towards First Nations organizations. Most programs are targeted towards housing projects on-reserve, but may also be available to First Nations with land claims. Inuit communities are not eligible.

The most substantial CMHC funding program for First Nations communities is the On-Reserve Non Profit Housing Program (Section 95), which provides subsidies and loans for development and management of non-profit housing<sup>93</sup>. This program is available to First Nations with land claims who no longer have reserve lands, but can only be used for housing on former reserve lands or Land Set Aside<sup>94</sup>. Other CMHC First Nations funding programs provide support for aging in place, home repairs, shelters for individuals fleeing domestic violence, and housing proposal development.

A total of \$1.02 billion was allocated to on-reserve First Nation housing from Budgets 2016, 2017, and 2018<sup>95</sup>. The funding is being delivered by ISC through a proposal-driven process<sup>96</sup>. The process was open to First Nations with land claims<sup>97</sup>.

### **2.1.5 Financing**

As discussed in section 1.6, there are multiple barriers to obtaining private sector financing in the North.

The federal government supports First Nations in obtaining loans through a number of programs. Some of these programs are not available to off-reserve Indigenous administrations and therefore do not apply to most areas of the North.

#### **MINISTERIAL LOAN GUARANTEES**

ISC minimizes risk for lenders by issuing Ministerial Loan Guarantees for on-reserve housing loans<sup>98</sup>. The guarantees may also be available to First Nations with land claims, but eligibility varies depending on the land claim agreement.<sup>99</sup> Guarantees are obtained through an application that must meet eligibility criteria and application requirements. Guarantees are available for First Nation housing projects and individual homeownership on-reserve.

#### **CMHC FINANCING PROGRAMS**

Two CMHC programs provide financing for on-reserve housing projects. The Direct Lending Program for First

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91 Canada Mortgage and Housing Corporation, "Funding Opportunities," Accessed April 7, 2019, <https://www.cmhc-schl.gc.ca/en/developing-and-renovating/funding-opportunities>

92 Canada Mortgage and Housing Corporation, "Seed Funding," Accessed April 7, 2019, <https://www.cmhc-schl.gc.ca/en/developing-and-renovating/funding-opportunities/seed-funding>

93 Canada Mortgage and Housing Corporation, "On-Reserve Non-Profit Housing Program," n.d., <http://firstnationshousingconference.com/wp-content/uploads/2017/12/Section-95-On-Reserve-Housing-Program.pdf>

94 Personal communication, April 3, 2019

95 Indigenous Services Canada, "First Nations housing," Last modified December 4, 2018, <https://www.sac-isc.gc.ca/eng/1100100010715/1521125087940>.

96 Personal communication, April 4, 2019

97 Personal communication, April 4, 2019

98 Indigenous Services Canada, "Ministerial Loan Guarantees," Last modified October 10, 2018, <https://www.sac-isc.gc.ca/eng/1100100010759/1533297595541>.

99 Indigenous Services Canada, "Ministerial Loan Guarantee Manual," Last modified September 21, 2018, <https://www.sac-isc.gc.ca/eng/1322577517724/1533298085138#Toc303935868>.

Nation Communities provides low-rate financing for affordable housing projects on-reserve<sup>100</sup>. The Insured Loans for On-Reserve First Nation Housing program provides loan insurance to lenders providing loans for market housing on-reserve<sup>101</sup>.

#### **FIRST NATIONS MARKET HOUSING FUND**

The First Nations Market Housing Fund was created in 2007 by the federal government to support the development of market housing in First Nation communities. It is used to guarantee loans for individual homeowners on reserve and on First Nation land claim lands<sup>102</sup>.

#### **HABITAT FOR HUMANITY**

Although small in scale, the Habitat for Humanity Indigenous Housing Partnership is another means of financing housing. The program is supported by the federal government. The program provides an interest-free loan and advice on finances and maintenance in exchange for 500 hours of volunteer work from the family<sup>103</sup>.

#### **2.1.6 Capacity Building**

CMHC administers the Housing Internship Initiative for First Nation and Inuit Youth. This is a capacity building initiative that provides First Nation and Inuit organizations with financial assistance to employ a youth trainee in a housing-related position<sup>104</sup>. Budget 2016 and 2017 provided additional funding for this program. Recent program changes have targeted engagement with Inuit youth. These include removing the \$10 per hour wage cap, increasing the funding per internship from \$8,000 to \$12,500, and reaching out to new sponsors<sup>105</sup>.

### **2.2 Related Federal Strategies, Frameworks, and Initiatives**

The federal government has multiple strategies and frameworks that make funding available for specific housing and housing-related initiatives.

#### **2.2.1 National Housing Strategy**

##### **RESPONSIBLE DEPARTMENT/AGENCY: CMHC**

The National Housing Strategy was released in 2017 and dedicated \$40 billion to housing across Canada, in addition to establishing initiatives to promote accountability, community engagement, and partnerships. New funding programs relevant to the North include<sup>106</sup>:

- ▶ National Housing Co-Investment Fund: A \$15.9 billion fund to be managed by the federal government.
- ▶ Community Housing Initiative: This program will provide ongoing support to social housing providers facing expiring social housing agreements (see section 2.1.2).
- ▶ Canada Housing Benefit: The benefit will be provided directly to families and will be launched in 2020.

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100 Canada Mortgage and Housing Corporation, "Direct Lending Program for First Nation Communities," March 31, 2018, <https://www.cmhc-schl.gc.ca/en/developing-and-renovating/funding-opportunities/funding-first-nations-development/direct-lending-program-first-nation-communities>.

101 Canada Mortgage and Housing Corporation, "Insured Loans for On-Reserve First Nation Housing," March 31, 2018, <https://www.cmhc-schl.gc.ca/en/developing-and-renovating/funding-opportunities/funding-first-nations-development/insured-loans-on-reserve-first-nation-housing>

102 First Nations Market Housing Fund, "First Nations Market Housing Fund," Accessed April 7, 2019, <https://www.fnmhf.ca/english/about/index.html>.

103 Standing Senate Committee, "We Can Do Better."

104 "Housing Internship Initiative for First Nation and Inuit Youth (HIIFNIY)," Canada Mortgage and Housing Corporation, March 31, 2018, <https://www.cmhc-schl.gc.ca/en/developing-and-renovating/developing-for-first-nations/housing-internship-initiative-first-nation-inuit-youth>

105 Duclos and Bennett, "Government Response to We Can Do Better."

106 Government of Canada, "Canada's National Housing Strategy," n.d., <https://www.placetocallhome.ca/pdfs/Canada-National-Housing-Strategy.pdf>.

- ▶ Support to the provinces and territories: \$16.1 billion will be provided to the provinces and territories over 12 years to support regional priorities (see section 2.1.3).
- ▶ \$300 million for the territories (Northern Housing Fund): Funding to be provided over 10 years to the territories that does not require cost-matching. \$240 million of this is allocated to Nunavut<sup>107</sup> (see section 2.1.3).
- ▶ Homelessness programs: \$2.2 billion over 10 years to be invested in homelessness programs.

### 2.2.2 First Nation Housing Strategy

**RESPONSIBLE DEPARTMENT/AGENCY: ISC**

The federal government is partnering with First Nations to develop a new First Nations housing and infrastructure strategy that would increase First Nation control over programming<sup>108</sup>. A joint working group has drafted a 10-year strategy that includes housing on and off-reserve<sup>109</sup>. The working group includes representatives from the Assembly of First Nations (AFN), Chiefs Committee on Housing and Infrastructure (CCoHI), Indigenous Services Canada (ISC), Canada Mortgage and Housing Corporation (CMHC) and Employment and Social Development Canada (ESDC).

### 2.2.3 Inuit Housing Strategy

**RESPONSIBLE DEPARTMENT/AGENCY: CIRNA, HEALTH, HERITAGE, ENVIRONMENT AND CLIMATE CHANGE, INNOVATION, SCIENCE AND ECONOMIC DEVELOPMENT**

The federal government established the Inuit-Crown Partnership Committee in 2017 to work with Inuit Tapiriit Kanatami and the Inuit land claim administrations on advancing multiple priorities, including long-term housing solutions<sup>107</sup>. The Committee includes the Prime Minister, several federal ministers, and the leaders from the four Inuit land claim regions and Inuit Tapiriit Kanatami<sup>110</sup>. The Inuit Nunangat Housing Strategy was released in April 2019. The Strategy was developed by Inuit and the federal government through the Inuit-Crown Partnership Committee with the goal of improving housing outcomes across Inuit regions<sup>111</sup>. The strategy sets out six actions to be undertaken by stakeholders<sup>112</sup>.

### 2.2.4 Federal/Provincial/Territorial Housing Partnership Framework

**RESPONSIBLE DEPARTMENT/AGENCY: CMHC**

The multilateral Housing Partnership Framework was endorsed on April 9, 2018 by Ministers responsible for housing from all provinces and territories except Quebec. The Framework guides how the federal, provincial, and territorial governments will work together on housing and how investments will be made in the provinces and territories through the National Housing Strategy. It sets out a foundation for terms to be included in bilateral arrangements, including federal targets, principles, eligible use of funds, cost-matching requirements, and accountability mechanisms<sup>113</sup>.

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107 Inuit Tapiriit Kanatami and Government of Canada, "Inuit Nunangat Housing Strategy," April, 2019.  
 108 Indigenous and Northern Affairs Canada, "On-reserve housing reform: Engagement 2017-2019," Last modified December 4, 2018, <https://www.aadnc-aandc.gc.ca/eng/1495652291844/1495652309229>.  
 109 "DRAFT 10 Year First Nations National Housing and Related Infrastructure Strategy," n.d., <https://www.afn.ca/wp-content/uploads/2018/10/Draft-First-Nations-Housing-and-Related-Infrastructure-Strategy-July-2018.pdf>.  
 110 "Prime Minister of Canada and President of Inuit Tapiriit Kanatami announce the Inuit-Crown Partnership Committee," Justin Trudeau, Prime Minister of Canada, February 9, 2017, <https://pm.gc.ca/eng/news/2017/02/09/prime-minister-canada-and-president-inuit-tapiriit-kanatami-announce-inuit-crown>  
 111 Inuit Tapiriit Kanatami and Government of Canada, "Inuit Nunangat Housing Strategy," April, 2019.  
 112 Inuit Tapiriit Kanatami and Government of Canada, "Inuit Nunangat Housing Strategy," April, 2019.  
 113 Canadian Intergovernmental Conference Secretariat, "Federal, Provincial, and Territorial Ministers Endorse New Housing Partnership Framework," April 9, 2018, <http://www.scics.ca/en/product-produit/news-release-federal-provincial-and-territorial-ministers-endorse-new-housing-partnership-framework/>

## 2.2.5 Reaching Home: Canada's Homelessness Strategy

**RESPONSIBLE DEPARTMENT/AGENCY: EMPLOYMENT AND SOCIAL DEVELOPMENT CANADA**

Reaching Home was launched on April 1, 2019, replacing the Homelessness Partnering Strategy. Reaching Home focuses on providing direct support to community-level initiatives that work towards preventing and reducing homelessness<sup>114</sup>. It introduces several key changes from the Homelessness Partnering Strategy, including using an outcomes-based approach to track progress<sup>115</sup>. It removes mandatory Housing First investment targets while still supporting the Housing First approach<sup>116</sup>. Reaching Home introduces a new funding stream for the territories that allows for greater flexibility, in acknowledgement of the unique challenges faced in the North<sup>117</sup>.

## 2.2.6 Arctic Policy Framework

**RESPONSIBLE DEPARTMENT/AGENCY: CIRNA**

A new Arctic Policy Framework is currently in development through a collaboration between the federal, provincial, territorial, and Indigenous governments, and Indigenous organizations. The framework will apply to the territories, Nunavik, Nunatsiavut, and Northern Manitoba. It will cover a number of priority areas, including infrastructure and communities. Although the Framework has not yet been released, in the Discussion Guide several themes were expanded on, including Comprehensive Arctic infrastructure and Strong Arctic people and communities, both of which made direct reference to housing in the North.<sup>118</sup> The Shared Arctic Leadership Model Engagement conducted by Mary Simon will inform the framework<sup>119</sup>. Simon made several recommendations about housing in her report (see section 3).

## 2.2.7 Pan-Canadian Framework on Clean Growth and Climate Change Program

**RESPONSIBLE DEPARTMENT/AGENCY: ENVIRONMENT AND CLIMATE CHANGE CANADA**

The Pan-Canadian Framework on Clean Growth and Climate Change Program is the federal plan to meet emissions reduction targets. It was developed and endorsed by the Canadian, provincial, and territorial First Ministers (with the exception of Saskatchewan). The framework was released in 2016 and includes actions to reduce emissions across multiple sectors, adapt to climate change, and develop clean technology<sup>120</sup>.

Several initiatives relevant to housing have been announced under the Framework, including funding to help communities prepare for climate change, development of more energy efficient building codes, collaboration with Indigenous communities on improving energy efficiency of buildings and reducing the reliance of Northern communities on diesel<sup>121</sup>.

Environment and Climate Change Canada's Leadership Fund provides funding to provinces and territories that have adopted the framework in order to support their initiatives to reduce green-house gas emissions, including initiatives that help homeowners reduce energy consumption<sup>122</sup>.

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114 Employment and Social Development Canada, "Description of Reaching Home: Canada's Homelessness Strategy," Last modified April 1, 2019, <https://www.canada.ca/en/employment-social-development/programs/homelessness.html>

115 Employment and Social Development Canada, "Description of Reaching Home."

116 Employment and Social Development Canada, "Description of Reaching Home."

117 Employment and Social Development Canada, "Description of Reaching Home."

118 Crown-Indigenous Relations and Northern Affairs Canada, "Canada's Arctic Policy Framework: Discussion guide," last modified Nov 28, 2017, <https://www.rcaanc-CIRNA.gc.ca/eng/1503687877293/1537887905065#themes>

119 Indigenous and Northern Affairs Canada, "Toward a new Arctic Policy Framework," Last modified August 16, 2018, <https://www.rcaanc-CIRNA.gc.ca/eng/1499951681722/1537884604444>.

120 "Pan-Canadian Framework on Clean Growth and Climate Change," Last modified January 31, 2018, <https://www.canada.ca/en/services/environment/weather/climatechange/pan-canadian-framework/climate-change-plan.html>

121 Government of Canada, "Federal Actions for a Clean Growth Economy: Delivering on the Pan-Canadian Framework on Clean Growth and Climate Change," 2016.

122 Environment and Climate Change Canada, "Environment and Climate Change Canada 2018-2019 Departmental Plan," 2018, [https://www.canada.ca/content/dam/eccc/documents/pdf/corporate-info/dp/2018-19/departmental-plan\\_en.pdf](https://www.canada.ca/content/dam/eccc/documents/pdf/corporate-info/dp/2018-19/departmental-plan_en.pdf)



## 2.2.8 Climate Change Preparedness in the North

RESPONSIBLE DEPARTMENT/AGENCY: CIRNA/ISC

The Climate Change Preparedness program was announced in Budget 2016 with \$21.78 million over 5 years starting in 2016-2017<sup>123</sup>. Budget 2017 provided an additional \$25.4 million over 5 years starting in 2017-2018<sup>124</sup>. The program funds climate change adaptation in the territories, Nunavik, and Nunatsiavut and is administered by CIRNA.<sup>125</sup> Eligible projects include risk assessments, hazard mapping and adaptation plans, and implementation of non-structural (i.e. development of policies and procedures) or structural adaptation measures. Structural adaptation measures include adaptations to existing at-risk infrastructure, including housing, and implementation of new hazard prevention measures<sup>126</sup>. This funding can be used to mitigate impacts of climate change on housing.

## 2.2.9 Research and Innovation

RESPONSIBLE DEPARTMENT/AGENCIES: CMHC, NATIONAL RESEARCH COUNCIL (NRC), NATIONAL RESOURCES CANADA (NRCAN), CIRNA

Budget 2017 included new investments for housing-related research<sup>126</sup>. The National Housing Strategy includes a research and planning fund to support research performed by non-profits and charities<sup>127</sup>. The primary federal departments performing research on northern housing are CMHC, NRC, and NRCan.

CMHC mainly performs data-focused research on housing needs<sup>128</sup>, but also collaborates with other organizations on field research. An example of field research performed by CMHC in collaboration with partners is the Northern Sustainable Housing project<sup>129</sup>, which produced pilot houses in Dawson City, Inuvik, and Arviat that were designed to be extremely energy efficient and, through community consultation, met the needs of the communities<sup>130, 131, 132</sup>.

NRC performs research on a wide variety of housing technology issues relevant to the North. These include ventilation systems for Arctic housing, climate-change resilience, energy systems, and new building materials<sup>133</sup>. NRCan performs research on energy efficiency in homes<sup>134</sup>.

Polar Knowledge Canada is a federal organization established in 2015 that conducts research on Arctic issues relevant to northern housing, including energy efficiency and preparing for the impacts of climate change<sup>135</sup>. A planned initiative outlined in the 2016-2017 report was to, "Research, develop and test the latest advances in energy efficient housing for the North."<sup>136</sup> Polar Knowledge falls under the mandate of CIRNA.

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- 123 Duclos and Bennett, "Government Response to We Can Do Better."  
124 Indigenous and Northern Affairs Canada, "New Canada-Nunavut Funding Agreement to Strengthen Nunavut's Capacity to Address Climate Change Impacts," January 3, 2018, [https://www.canada.ca/en/indigenous-northern-affairs/news/2018/01/new\\_canada-nunavut-funding-agreement-to-strengthen-nunavut-capacity-to.html](https://www.canada.ca/en/indigenous-northern-affairs/news/2018/01/new_canada-nunavut-funding-agreement-to-strengthen-nunavut-capacity-to.html).  
125 Crown-Indigenous Relations and Northern Affairs Canada/Indigenous Services Canada, "Climate Change Preparedness in the North Program," Last modified January 4, 2018, <https://www.aadnc-aandc.gc.ca/eng/1481305554936/1481305574833>.  
126 Duclos and Bennett, "Government Response to We Can Do Better."  
127 Canada Mortgage and Housing Corporation, "NHS Research and Planning Fund," May 2, 2018, <https://www.cmhc-schl.gc.ca/en/nhs/research-and-planning-fund>.  
128 Canada Mortgage and Housing Corporation, "Data and Research," Accessed April 7, 2019, <https://www.cmhc-schl.gc.ca/en/data-and-research>.  
129 Duclos and Bennett, "Government Response to We Can Do Better."  
130 Canada Mortgage and Housing Corporation, "Design and construction of the Northern Sustainable House E/9 Project - Dawson City, Yukon," Research highlight, Technical series 12-102, July, 2012, <http://publications.gc.ca/site/eng/432765/publication.html>  
131 Canada Mortgage and Housing Corporation, "Design and construction of the Northern Sustainable House – Arviat, Nunavut," Research highlight, Technical series, 2015, <http://publications.gc.ca/site/eng/9.803528/publication.html>  
132 Canada Mortgage and Housing Corporation, "Design and construction of the Northern Sustainable House – Inuvik, Northwest Territories," Research highlight, Technical series, May, 2014, <https://www.cmhc-schl.gc.ca/en/data-and-research/publications-and-reports/design-and-construction-of-the-northern-sustainable-house-inuvik-northwest-territories>.  
133 National Research Council Canada, "Housing research summary for 2017," n.d.  
134 Natural Resources Canada, "Housing innovation," Last modified May 5, 2015, <https://www.nrcan.gc.ca/energy/efficiency/housing/research/13628>  
135 Polar Knowledge Canada, "About Polar Knowledge Canada," Last modified June 26, 2018, <https://www.canada.ca/en/polar-knowledge/behindthescenes.html>.  
136 Polar Knowledge Canada, "Report on Plans and Priorities, 2016-2017," February, 2016, <https://www.canada.ca/en/polar-knowledge/plans-and-priorities.html>.

The Ad-Hoc Northern Technical Research Committee was established with participation from CMHC, NRC, Natural Resources Canada, INAC, and Polar Knowledge Canada<sup>137</sup>. One priority area for the committee is housing. Their work on housing culminated in the 2018 Northern Housing Forum<sup>138</sup>, which brought together housing experts to generate best practices and recommendations on housing design, implementation, and operation<sup>139</sup>. A report is currently in progress.

### 2.2.10 Building codes

#### RESPONSIBLE DEPARTMENT/AGENCIES: NRC

NRC is responsible for producing model building codes, which are then adapted and enforced by the provinces, territories, and Indigenous governments and First Nation Bands. Under the Pan-Canadian Framework on Clean Growth and Climate Change, NRC is working towards developing new “net-zero energy ready” model codes to be adopted by the provinces and territories by 2030, and a new code to improve energy efficiency in existing buildings during renovations<sup>140, 121</sup>. NRC, CIRNA, and CMHC are also discussing the potential for federal involvement in developing building codes tailored to the North<sup>141</sup>.

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137 Duclos and Bennett, “Government Response to We Can Do Better.”

138 Personal communication, April 3

139 Polar Knowledge Canada, “POLAR Update,” Issue 8, Summer 2018, last modified June 28, 2018, <https://www.canada.ca/en/polar-knowledge/polar-updates-newsletter/issue-8.html>

140 Government of Canada, “Homes and Buildings,” Last modified January 11, 2018, <https://www.canada.ca/en/services/environment/weather/climatechange/climate-action/federal-actions-clean-growth-economy/homes-buildings.html>.

141 Duclos and Bennett, “Government Response to We Can Do Better.”

### 3. EXISTING BARRIERS, CHALLENGES AND RECOMMENDATIONS

Several recent reports have identified challenges and made recommendations to the federal government on northern housing. Key reports include:

- ▶ The Standing Senate Committee on Aboriginal Peoples 2017 report “We can do better: Housing in Inuit Nunangat”.
- ▶ Mary Simon’s 2017 report “A new shared arctic leadership model.”
- ▶ The 2013 Housing Priority Project Discussion Paper produced by the Northern Development Ministers Forum.
- ▶ The National Aboriginal Economic Development Board’s 2016 report “Recommendations on Northern Infrastructure to Support Economic Development.”
- ▶ The Canadian Housing and Renewal Association’s 2018 paper “A for Indigenous by Indigenous National Housing Strategy.”
- ▶ Inuit Tapiriit Kanatami’s 2019 report “Inuit Nunangat Housing Strategy”<sup>142</sup>

The Shared Arctic Leadership Model Engagement conducted by Mary Simon will inform the forthcoming Arctic Policy Framework discussed in section 2.2.6. Several other reports have identified challenges and made recommendations on northern housing that were not specifically targeted towards the federal government but are relevant to the federal government. These reports include:

- ▶ The 2016 report from Inuit Tapiriit Kanatami “Barriers to Sustainable Housing Delivery in Inuit Nunangat.”
- ▶ The 2012 report from the Conference Board of Canada “Framing Sustainable Options for Housing in Canada’s North.”

Challenges identified and corresponding recommendations made in the reports listed above are summarized in Table 31 below. See Appendix A for a complete list of recommendations from these reports.

TABLE 31.

#### Challenges and recommendations on northern housing.

CHALLENGE IDENTIFIED	RECOMMENDATION
<b>Funding and Financing</b>	
New federal funding announcements are often allocated to provinces, territories, and reserves, leaving out Inuit regions outside of Nunavut. Funding flows first to provinces and territories, without specifying amounts to be allocated to Inuit communities. The provinces and territories then decide how to allocate the funding. <sup>143</sup>	Make funding from CMHC directly available to Inuit governments and organizations. <sup>144</sup>
Funding is unpredictable and short-term, which prevents long-term planning, the development of a stable construction industry, and economies of scale. <sup>145, 146</sup>	
Fund expiry dates do not facilitate construction during the optimal construction season. If funds are released in April, materials often arrive in September and construction must occur in the fall in order to use the funds prior to expiry on March 31. <sup>150</sup>	
	Work with stakeholders to develop a funding strategy for Northern housing that addresses issues with funding stability, adequacy, and timing. <sup>147, 148, 149</sup>

142 Recommendations from this document are not included in Table 31 because this research was completed prior to their release  
 143 Standing Senate Committee, “We Can Do Better,” 12.  
 144 Standing Senate Committee, “We Can Do Better,” 35.  
 145 Inuit Tapiriit Kanatami, “Barriers to Sustainable,” 32.  
 146 Canadian Polar Commission, “Housing in the Canadian North: Recent Advances and Remaining Knowledge Gaps and Research Opportunities,” March 31, 2014.  
 147 Standing Senate Committee, “We Can Do Better,” 33.  
 148 Inuit Tapiriit Kanatami, “Barriers to Sustainable,” 9.  
 149 Mary Simon, “A New Shared Arctic Leadership Model,” 2017, 14.  
 150 Standing Senate Committee, “We Can Do Better,” 32.

<p>It is challenging to obtain private sector financing/capital because<sup>151</sup>:</p> <ul style="list-style-type: none"> <li>• There are many types of land tenure in the North, some of which cannot be mortgaged</li> <li>• Logistical challenges can extend timelines</li> <li>• It is challenging for lenders to appraise the property value</li> <li>• Lenders assess the loan risk negatively, due to risk factors such as the market size, employment rate, economic diversity, and market outlook.</li> </ul>	<p>“Design incentives for private-sector involvement, including through public-private partnerships.”<sup>152</sup></p> <p>“Work with the First Nations Fiscal Management Act institutions to ensure access to the First Nations Finance Authority borrowing mechanisms for self-governing Indigenous Peoples, to allow them access to financing to support infrastructure investment.”<sup>153</sup></p> <p>“Commission a feasibility study on establishing a Northern Indigenous investment entity, examining the potential benefits of a pooled approach to create a pan-Northern development fund.”<sup>154</sup></p>
<p><b>Home ownership</b></p>	
<p>In many locations, it is a financial disadvantage to own a home due to the high costs of construction and maintenance, and low resale value.<sup>155</sup></p>	<p>Explore ways to support homeownership such as through home buy-back programs, assistance programs, rent to own, and guaranteed equity ownership models.<sup>156,157</sup></p>
<p>It is difficult to obtain financing, mortgage insurance, and home insurance.<sup>162</sup></p>	<p>Explore ways to support hybrid ownership options, such as housing co-operatives, and cohousing.<sup>158,159</sup></p> <p>Continue to support the Habitat for Humanity Indigenous Housing Program.<sup>160</sup></p> <p>Use guarantees to reduce risks for builders and investors.<sup>161</sup></p>
<p><b>Housing Continuum</b></p>	
<p>The housing continuum in the North is incomplete. There are limited emergency shelters, youth safe houses, and supportive housing available.<sup>163</sup></p>	<p>Address gaps in transitional housing.<sup>164,165</sup></p> <p>“Under social infrastructure funds, establish a program to encourage construction of housing for people living with mental illness under a model of community-based support and treatment.”<sup>166</sup></p>
<p>Staff housing in Nunavut is often under-utilized and not accessible to locals.<sup>167</sup></p>	<p>“Review and expand the Isolated Posts and Government Housing Directive’s eligibility criteria to include local Inuit employees, where appropriate.”<sup>168</sup></p>
<p>There are limited private rental housing options in many communities.</p>	<p>Explore ways to address gaps in affordable private rental.<sup>169, 170,171</sup></p>
<p><b>Innovation</b></p>	

151 Canada Mortgage and Housing Corporation, “Survey of Issues and Challenges.”  
152 Inuit Tapiriit Kanatami, “Barriers to Sustainable,” 9.  
153 National Aboriginal Economic Development Board, “Recommendations on Northern Infrastructure,” 22  
154 National Aboriginal Economic Development Board, “Recommendations on Northern Infrastructure,” 22  
155 Standing Senate Committee, “We Can Do Better,” 42.  
156 Standing Senate Committee, “We Can Do Better,” 45.  
157 “Housing Priority Project Discussion Paper.” 2013 Northern Development Ministers Forum, 23.  
158 Standing Senate Committee, “We Can Do Better,” 45.  
159 Inuit Tapiriit Kanatami, “Barriers to Sustainable,” 9.  
160 Standing Senate Committee, “We Can Do Better,” 47.  
161 Inuit Tapiriit Kanatami, “Barriers to Sustainable,” 9.  
162 Standing Senate Committee, “We Can Do Better,” 42.  
163 Standing Senate Committee, “We Can Do Better,” 37.  
164 Standing Senate Committee, “We Can Do Better,” 38.  
165 Inuit Tapiriit Kanatami, “Barriers to Sustainable,” 9.  
166 Mary Simon, “A New Shared Arctic Leadership Model,” 16  
167 Standing Senate Committee, “We Can Do Better,” 41.  
168 Standing Senate Committee, “We Can Do Better,” 41.  
169 Standing Senate Committee, “We Can Do Better,” 46.  
170 Inuit Tapiriit Kanatami, “Barriers to Sustainable,” 9.  
171 The Conference Board of Canada, “Framing Sustainable Options for Housing,” 67.

Due to the small market, it is financially infeasible for the private <sup>172</sup> sector to invest in developing technologies specific to the North .	Develop a coordinated national strategy for Northern housing research. <sup>173</sup>
It is often impractical to properly implement new technologies in the North, due to the specialized knowledge required or because the technologies are not adapted to the northern environment <sup>176</sup> .	“Document and disseminate best practices in Northern sustainable housing.” <sup>174</sup>
There is no coordinated strategy between the public sector organizations performing northern housing research, such as CMHC, Natural Resources Canada, and Polar Knowledge Canada. <sup>177</sup>	“Continued emphasis on the integration of simple technology and innovation in Northern affordable housing designs and development.” <sup>175</sup>
<b>Capacity building</b>	
Limited local skilled labour results in increased costs and delays. Workers may need to be brought in, increasing costs and limiting local job creation. <sup>178,179,180</sup>	Ensure that more young Inuit from the North participate in the Housing Internship Initiative for First Nations and Inuit Youth. <sup>181</sup>
<b>Environmentally-appropriate design</b>	
National model building codes are not customized to the northern context, resulting in the use of building practices inappropriate to the northern environment. <sup>182</sup>	Work with stakeholders to develop model building codes specific to the North. <sup>183</sup>
The impacts of climate change have damaged buildings in the North. Communities lack sufficient information about where to construct buildings in order to mitigate damage. <sup>184</sup>	Invest in programs to help Indigenous communities mitigate the impacts of climate change on housing and infrastructure. <sup>185</sup>
<b>Strategic planning</b>	
There is no comprehensive federal strategy to address the unique housing needs of the North. A federal strategy could facilitate collaboration between regions. <sup>186</sup>	Develop a federal housing strategy specific to the North <sup>187</sup> that includes long-term goals and targets across multiple provincial, territorial, Indigenous, and municipal jurisdictions. <sup>188</sup>
	Develop a federal housing strategy specific to the Inuit. <sup>189</sup>
	Develop a separate federal housing strategy to address off-reserve Indigenous housing, including northern Indigenous housing. <sup>190</sup>
There is a lack of effective partnership between levels of government, non-governmental organizations, and the private sector. <sup>191</sup>	Maximize resources, national expertise, and local employment by sharing best practices and leveraging partnerships between multiple sectors. <sup>192,193</sup>

- 172 Standing Senate Committee, “We Can Do Better,” 50.
- 173 Standing Senate Committee, “We Can Do Better,” 50.
- 174 Inuit Tapiriit Kanatami, “Barriers to Sustainable,” 9.
- 175 The Conference Board of Canada, “Framing Sustainable Options for Housing,” 67.
- 176 Standing Senate Committee, “We Can Do Better,” 50.
- 177 Standing Senate Committee, “We Can Do Better,” 50.
- 178 Standing Senate Committee, “We Can Do Better,” 53.
- 179 The Conference Board of Canada, “Framing Sustainable Options for Housing,” 67.
- 180 Inuit Tapiriit Kanatami, “Barriers to Sustainable.”
- 181 Standing Senate Committee, “We Can Do Better,” 54.
- 182 Standing Senate Committee, “We Can Do Better,” 51.
- 183 Standing Senate Committee, “We Can Do Better,” 51.
- 184 Standing Senate Committee, “We Can Do Better,” 52.
- 185 Standing Senate Committee, “We Can Do Better,” 52.
- 186 Standing Senate Committee, “We Can Do Better,” 54.
- 187 Standing Senate Committee, “We Can Do Better,” 54.
- 188 The Conference Board of Canada, “Framing Sustainable Options for Housing,” 66.
- 189 Inuit Tapiriit Kanatami, “Barriers to Sustainable,” 9.
- 190 The Indigenous Housing Caucus Working Group, Canadian Housing and Renewal Association, “A for Indigenous by Indigenous National Housing Strategy,” May, 2018.
- 191 Inuit Tapiriit Kanatami, “Barriers to Sustainable.”
- 192 “Housing Priority Project Discussion Paper.” 2013 Northern Development Ministers Forum, 24.
- 193 The Conference Board of Canada, “Framing Sustainable Options for Housing,” 66.



## 4. REGIONAL REALITIES

This section provides an overview of housing programs and priorities in the Territories, Nunavik, and Nunatsiavut. It also discusses best practices, barriers, and the interaction between northern housing programs and federal housing initiatives.

### 4.1 Programs and Priorities

#### 4.1.1 Yukon

The Yukon Government released a Housing Action Plan in 2015 with three pillars: housing with services, rental housing, and home ownership<sup>194</sup>. Actions under “housing with services” include identifying and addressing gaps in delivery, raising awareness of existing housing with services, and improving collaboration between service providers<sup>195</sup>. Actions under “rental housing” include identifying rental gaps and solutions, improving the rental process for both landlords and tenants, and increasing the quantity and quality of market and non-market rental stock<sup>196</sup>. Actions under “home ownership” include: increasing the use of First Nation land for housing, educating consumers about home ownership, and increasing the availability of land for housing<sup>197</sup>.

The Yukon Housing Corporation (YHC) has a number of home ownership programs that provide funding and loans for down payments, construction, and repairs<sup>198</sup>. The corporation also has funding and loan programs available for developers and housing providers to produce affordable housing<sup>199</sup>. The First Nation Partnership Program provides capital grants to First Nations for new affordable housing construction or affordable housing renovations.<sup>200</sup>

The YHC’s social housing program has long waitlists.<sup>201</sup> Most applicants are members of vulnerable populations, including seniors, people with disabilities, and victims of violence.<sup>202</sup> Few applicants are allocated housing for low income alone.<sup>203</sup>

#### 4.1.2 Northwest Territories

The NWT Housing Corporation (NWT HC) released a new action plan in 2017 that includes initiatives to support core need across the housing continuum, from emergency shelters to privately owned homes. The action plan includes programs to support: shelters and homelessness programming, seniors housing, rent supplements, homeowner home repairs, lease-to-own housing, Habitat for Humanity programming, new public housing, and repairs to existing public housing<sup>204</sup>. Additional programs include purchase or construction support for homeownership and a fuel tank replacement initiative<sup>205</sup>. In addition to public housing for individuals in need, the NWT HC also provides market rental housing for critical staff.<sup>206</sup>

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194 Yukon Housing Corporation, “Ours to build on: Housing action plan for Yukon 2015-2025,” 2015.

195 Yukon Housing Corporation, “Housing action plan for Yukon 2015-2025”

196 Yukon Housing Corporation, “Housing action plan for Yukon 2015-2025”

197 Yukon Housing Corporation, “Housing action plan for Yukon 2015-2025”

198 Government of Yukon, “Funding and loans,” Accessed April 7, 2019, <https://yukon.ca/en/housing-and-property/funding-and-loans>

199 Government of Yukon. “Funding and loans.”

200 Government of Yukon, “Apply for funding for First Nations housing,” Accessed April 7, 2019, <https://yukon.ca/en/housing-and-property/funding-and-loans/apply-funding-first-nations-housing>

201 The Canadian Housing and Renewal Association, “Affordable Housing Challenges.”

202 The Canadian Housing and Renewal Association, “Affordable Housing Challenges.”

203 The Canadian Housing and Renewal Association, “Affordable Housing Challenges.”

204 Northwest Territories Housing Corporation, “Towards Level Ground”

205 Northwest Territories Housing Corporation, “Purchase Support,” Accessed April 7, 2019, <http://www.nwthc.gov.nt.ca/node/47>

206 Northwest Territories Housing Corporation, “Leasing a NWT HC Home,” Accessed April 7, 2019, <http://www.nwthc.gov.nt.ca/node/48>

### 4.1.3 Nunavut

Nunavut Housing Corporation (NHC) programs are focused on public housing, staff housing, and homeownership<sup>207</sup>. The NHC runs homeownership assistance programs that provide assistance for down payments, renovations, repairs, maintenance, and heating oil tank replacement<sup>208</sup>. The Nunavut Tenant to Owner Program allows current tenants of Nunavut public housing to purchase public housing units<sup>209</sup>.

The NHC has developed a comprehensive approach to housing. NHC first developed a framework in 2012, followed by a long-term comprehensive strategy in 2013. The strategy has four action goals: to define housing demand factors, to eliminate barriers to housing supply, to improve housing affordability, and to increase housing investments<sup>210</sup>. It is based on ensuring options are available across the housing continuum, from supportive housing to home ownership<sup>211</sup>. The strategy takes into account demographic and socioeconomic projections.<sup>212</sup> An implementation plan was released in 2016, which outlines actions to be undertaken by the Government of Nunavut and stakeholders<sup>213</sup>.

### 4.1.4 Nunavik

The Government of Quebec announced its northern development plan in 2011, which included support for new social housing units, cooperative housing units, home ownership, and renovation of existing social housing units.<sup>214</sup> Social housing in Nunavik is managed and operated by Kativik Municipal Housing Bureau (KMHB). KMHB currently has two key focuses: home ownership and social housing. The Bureau supports home ownership and renovation with financial assistance for purchase and construction, renovations, municipal taxes, and house insurance<sup>215</sup>. KMHB is responsible for maintaining and operating the social housing in Nunavik, which is constructed by Makivik Corporation. In 2017-2018, Makivik Corporation built 212 units in 9 communities<sup>216</sup>.

KMHB also runs the Pivallianiq Program, an information campaign to promote the reduction in avoidable costs resulting from vandalism and faulty maintenance.<sup>217</sup> The program is focused on promoting more positive sentiments towards housing by helping families to better maintain and beautify their homes. It also has a focus on educating youth.<sup>218</sup>

### 4.1.5 Nunatsiavut

The Nunatsiavut Government recently passed a Housing Act that will create a new Nunatsiavut Housing Commission.<sup>219</sup> That will take over program responsibility currently held by Torngat Regional Housing Association.<sup>220</sup> Nunatsiavut will shift all of its housing funding to the commission by 2021.<sup>221</sup> The government will be developing programs that span the housing continuum, from supported living to home ownership.<sup>222</sup> The government will be constructing more middle-density buildings, rather than single family homes, in order to make best use of limited available land for homes.<sup>223</sup>

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- 207 Nunavut Housing Corporation, "Annual Report 2017-2018," n.d.  
208 Nunavut Housing Corporation, "Homeownership Assistance Program," Accessed April 7, 2019, <http://www.nunavuthousing.ca/hoap>  
209 Nunavut Housing Corporation, "Homeownership Assistance Program."  
210 Nunavut Housing Corporation, "The Blueprint for Action on Housing: Implementation Plan for the GN Long-term Comprehensive Housing and Homelessness Strategy," n.d.  
211 Inuit Tapiriit Kanatami, "Best Practices in Sustainable Housing Delivery in Inuit Nunangat," 2016.  
212 Inuit Tapiriit Kanatami, "Best Practices"  
213 Nunavut Housing Corporation, "The Blueprint for Action."  
214 Société d'Habitation du Québec, "Housing in Nunavik"  
215 Société d'Habitation du Québec, "Program promoting Home Ownership," n.d., [http://www.omhkativikmhb.qc.ca/wp-content/uploads/2017/05/201205PubProgKativik\\_HR.pdf](http://www.omhkativikmhb.qc.ca/wp-content/uploads/2017/05/201205PubProgKativik_HR.pdf)  
216 Makivik Corporation, "Our Highlights from 2018," Accessed April 7, 2019, <https://www.makivik.org/our-highlights-from-2018/>  
217 Kativik Municipal Housing Bureau, "Pivallianiq Program," Accessed April 7, 2019, <http://www.omhkativikmhb.qc.ca/pivallianiq/>  
218 Inuit Tapiriit Kanatami, "Best Practices"  
219 Careen, "Nunatsiavut adopts housing act."  
220 Careen, "Nunatsiavut adopts housing act."  
221 Careen, "Nunatsiavut adopts housing act."  
222 Careen, "Nunatsiavut adopts housing act."  
223 Careen, "Nunatsiavut adopts housing act."

Torngat Regional Housing Association currently provides housing through a rent-to-own program.<sup>224</sup> Nunatsiavut Government delivers programs to support homeowners with repairs.<sup>225</sup>

## 4.2 Best Practices

This section presents a sample of best practice case studies from organizations located in the territories, Nunavik, and Nunatsiavut. The case studies were selected based on their applicability to key challenges faced across the North, including cost-efficiency, capacity, energy-efficiency, and durability.

### 4.2.1 The Makivik Model

Makivik Corporation established a non-profit construction division through a 15-year project negotiated with Canada and the Province of Quebec.<sup>226</sup> Makivik constructs durable homes at a low cost, while boosting the local economy by employing and training community members.<sup>227</sup> The corporation attributes their success to: intercultural training, skills development, planning, innovative design and construction, and efficiency.<sup>228</sup> Key strategies to maintain cost-effectiveness include: operating as a non-profit; reducing fixed costs by building homes in a limited number of communities each year; re-using the same house designs, which produces economies of scale and provides the benefits of experience; and focusing on logistics, such as shipping supplies at the end of the season prior to the season they will be used.<sup>229</sup>

### 4.2.2 Sustainable housing programs

There are multiple examples of energy efficient housing design projects and programs across the North.

The Yukon Housing Corporation has adopted the new Super GreenHome standard for all newly constructed social and staff housing. Construction costs are higher, but the increase in energy efficiency and durability results in significant operating cost reductions and increased longevity.<sup>230</sup>

The NWT Housing Corporation has initiatives to save energy, reduce operating and maintenance costs, and increase housing longevity. All new housing units constructed by the corporation will be designed to meet a minimum EGH rating of 80. The corporation is also planning retrofits to bring older buildings as close as possible to an EGH rating of 80.<sup>231</sup>

The Nunavut Housing Corporation and CMHC collaborated on a sustainable housing project that produced 142 units in 19 communities.<sup>232</sup> The project employed a design with an extremely tight building envelope capable of withstanding northern conditions.<sup>233</sup> The design employs structural insulated panels to achieve durability, energy efficiency, and ease of construction.<sup>234</sup>

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224 Inuit Tapiriit Kanatami and Government of Canada, "Inuit Nunangat Housing Strategy," April, 2019.

225 Inuit Tapiriit Kanatami and Government of Canada, "Inuit Nunangat Housing Strategy," April, 2019.

226 Mary Simon, "A New Shared Arctic Leadership Model."

227 Makivik Corporation, "Building Sustainable Homes and Communities in Nunavik," House of Commons Standing Committee on Finance, Pre-Budget Consultations in Advance of the 2018 Budget, n.d., 2

228 Makivik Corporation, "Building Sustainable Homes and Communities in Nunavik," 2.

229 Standing Senate Committee, "We Can Do Better."

230 "Housing Priority Project Discussion Paper." 2013 Northern Development Ministers Forum.

231 "Housing Priority Project Discussion Paper." 2013 Northern Development Ministers Forum.

232 The Conference Board of Canada, "Framing Sustainable Options for Housing."

233 The Conference Board of Canada, "Framing Sustainable Options for Housing."

234 The Conference Board of Canada, "Framing Sustainable Options for Housing."

### 4.2.3 Efficient housing designs

Nunavut Housing Corporation has used a 10-plex housing design to address demand for 1 and 2-bedroom units.<sup>235</sup> This design increases housing density, thereby requiring less servicing infrastructure and less land.<sup>236</sup> The design is energy- and cost-efficient, as it has a lower cost per square foot than a lower density design as well as a higher occupancy rate per square foot.<sup>237</sup>

### 4.3 Barriers and challenges

In addition to the northern housing challenges discussed earlier, a number of common challenges have been identified within northern housing programs.

#### FUNDING AND REVENUE

- ▶ Social housing agreements that have delivered stable funding for several decades are coming to an end. Funds will be needed on a long-term basis to replace the funding delivered through the agreements (see section 2.1.2).
- ▶ Public housing stock in the North is rapidly aging, increasing the costs of maintenance<sup>238</sup>. Much of the stock was built over 30 years ago.<sup>239</sup>
- ▶ Housing authorities face challenges collecting rent because tenants face challenges with affordability.<sup>240</sup>

#### ENGAGEMENT

- ▶ More community involvement and engagement is needed to ensure that housing program planning meets the needs of the community.<sup>241, 242</sup>
- ▶ Designs are often culturally inappropriate due to lack of community engagement.<sup>243</sup>

#### LONG-TERM PLANNING

- ▶ Housing programs are often reactive instead of proactive. Programs struggle to take on strategic planning.<sup>244</sup>
- ▶ Program planning often has not adequately taken demographic forecasting into account.<sup>245</sup>
- ▶ Maintaining the construction workforce and training activities undertaken by Makivik Corporation requires continuous funding.<sup>246</sup>

#### HOUSING ALLOCATIONS AND FEE STRUCTURES

- ▶ Rent geared to income fee structures can discourage tenants from seeking employment because they fear steep rent increases.<sup>247</sup>
- ▶ Housing allocation systems may take into account multiple factors, including number of children, income, and time spent on the waitlist. Inuit representatives have stated that the allocation systems have encouraged them to make major life decisions, such as having children earlier, based on how it will impact their ability to receive housing.<sup>248</sup>

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235 “Housing Priority Project Discussion Paper.” 2013 Northern Development Ministers Forum.  
236 “Housing Priority Project Discussion Paper.” 2013 Northern Development Ministers Forum.  
237 “Housing Priority Project Discussion Paper.” 2013 Northern Development Ministers Forum.  
238 Inuit Tapiriit Kanatami, “Barriers to Sustainable.”  
239 Northwest Territories Housing Corporation, “Towards Level Ground,” 2.  
240 Standing Senate Committee, “We Can Do Better,” 29.  
241 The Conference Board of Canada, “Framing Sustainable Options for Housing,” 47.  
242 Standing Senate Committee, “We Can Do Better,” 55.  
243 Standing Senate Committee, “We Can Do Better,” 55.  
244 The Conference Board of Canada, “Framing Sustainable Options for Housing,” 47.  
245 Inuit Tapiriit Kanatami, “Barriers to Sustainable,” 5.  
246 Makivik Corporation, “Building Sustainable Homes and Communities in Nunavik.”  
247 Inuit Tapiriit Kanatami, “Barriers to Sustainable,” 6.  
248 Standing Senate Committee, “We Can Do Better,” 20.

#### **4.4 Interaction between Federal and Provincial, Territorial, and Indigenous programs**

The sporadic nature of federal investments in housing makes planning challenging.<sup>249</sup> Although the federal government has made large investments in housing over the past decade, they have typically occurred through 2-5 year agreements. The bilateral agreements made thus far through the NHS have been 9-year agreements, which may allow housing corporations to take on more long-term planning.

Federal investments through social housing agreements are a significant source of consistent funding. As the agreements expire, other funding sources will be needed to fill the gap. The federal government has announced temporary support to fill the gap through the Community Housing Initiative in the NHS. Without long-term federal support, provincial and territorial investment in housing as a percentage of total expenditures will continue to rise.

New and forthcoming federal strategies, including the Federal/Provincial/Territorial Housing Partnership Framework, the Arctic Policy Framework, and Indigenous housing strategies, aim to improve alignment between federal funding and program planning of other levels of government.

##### **NOTABLE GAPS IN FEDERAL POLICY INCLUDE THE FOLLOWING:**

- ▶ There is no coordinating body responsible for northern housing innovation and research, although multiple federal agencies are working in related areas (see section 2.2.9).
- ▶ While there are multiple sources of support to assist First Nations in accessing loans, support for Inuit and other northerners facing challenges accessing loans is limited (see section 2.1.5).
- ▶ Despite facing similar challenges, collaboration between housing providers across the North is limited.<sup>250</sup> There appears to be no official channel for collaboration between various levels of government, housing corporations, and other organizations involved with northern housing.

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249 Nunavut Housing Corporation, “The Blueprint for Action.”  
250 Inuit Tapiriit Kanatami, “Barriers to Sustainable.”



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## APPENDIX A. RECOMMENDATIONS

### Recommendations from the Standing Senate Committee on Aboriginal Peoples 2017 report “We can do better: Housing in Inuit Nunangat”.

1. That the Canada Mortgage and Housing Corporation work with other federal departments, and the relevant provincial, territorial and Inuit organizations, to develop a funding strategy for northern housing. This funding strategy should address concerns about declining funding under social housing agreements and provide adequate, predictable, stable and long-term funding for housing in the Northwest Territories, Nunavut, Nunavik and Nunatsiavut.
2. That the Canada Mortgage and Housing Corporation work with Inuit organizations in the Northwest Territories, Nunavik, and Nunatsiavut to ensure funding for Inuit housing is provided directly to those organizations, where appropriate.
3. That Fisheries and Oceans Canada amend the Fee Schedule to exempt all Nunavik communities from marine navigation services fees\*.
4. That the Canada Mortgage and Housing Corporation provide sufficient funding to northern housing authorities to permit the construction and operation of additional transitional housing options based on community needs.
5. That the Treasury Board of Canada Secretariat, in consultation with other federal organizations and Inuit governments, take immediate steps to review and expand the Isolated Posts and Government Housing Directive’s eligibility criteria to include local Inuit employees, where appropriate.
6. That the Canada Mortgage and Housing Corporation, in co-operation with provincial, territorial and Inuit housing authorities, explore ways to support homeownership, such as co-operative and cohousing ownership, home buy-back and grant programs suited to community needs in the Northwest Territories, Nunavut, Nunavik and Nunatsiavut.
7. That the Canada Mortgage and Housing Corporation continue to provide funding to Habitat For Humanity’s Indigenous Housing Program.
8. That the Canada Mortgage and Housing Corporation allocate a portion of the Affordable Rental Housing Innovation Fund specifically to the development of alternative housing options in communities in the Northwest Territories, Nunavut, Nunavik and Nunatsiavut.
9. That the Canada Mortgage and Housing Corporation work with relevant federal departments and appropriate housing agencies in order to develop a coordinated strategy for government research and development into northern housing.
10. That the National Research Council work with the provinces and territories and other stakeholders to develop model building codes tailored to the conditions and limitations of the North.
11. That Indigenous and Northern Affairs Canada reinstate the Climate Change Adaptation Program to provide funding to help Indigenous communities minimize the impacts of climate change\*\*.
12. That the Canada Mortgage and Housing Corporation ensure that a greater number of young Inuit from Nunavut, Nunatsiavut, Nunavik and the Inuvialuit Settlement Region participate in the Housing Internship Initiative for First Nations and Inuit Youth.
13. That the Canada Mortgage and Housing Corporation, in collaboration with Indigenous organizations and other relevant partners, ensure that the proposed national housing strategy include a specific strategy to address the housing challenges in northern Indigenous communities located in the Northwest Territories, Nunavut, Nunavik and Nunatsiavut.

\*In response to this recommendation, the Canada Cost Guard agreed to expand the exemption of marine services fees to all Nunavik communities.<sup>251</sup>

\*\*This program has been replaced with the Climate Change Adaptation Program discussed in section 2.2.8 and the First Nation Adaptation Program.<sup>252</sup>

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251 Duclos and Bennett, “Government Response to We Can Do Better.”  
252 Duclos and Bennett, “Government Response to We Can Do Better.”

## **Recommendations from the Conference Board of Canada 2012 report “Framing Sustainable Options for Housing in Canada’s North.”**

1. Greater emphasis on leveraging multi-sectoral partnerships and expertise when designing and delivering Northern housing programs.
2. Additional support for Northern First Nations’ on-reserve housing programs.
3. Greater emphasis on developing local capacity in support of Northern housing development.
4. Continued emphasis on the integration of simple technology and innovation in Northern affordable housing designs and development.
5. Increased community involvement and horizontal policy development in the Northern housing planning process.
6. More emphasis on developing low- and middle-income affordable housing options in the North.

## **Recommendations on housing from Mary Simon’s 2017 report “A new shared arctic leadership model.”**

It is recommended that the Government of Canada:

1. Act on the recommendations of the findings of the Senate Standing Committee Report on Housing in Inuit Nunangat and work with governments and indigenous organizations to adapt those recommendations to the other Arctic regions covered by my mandate (which includes the three territories in addition to the Inuit regions of Quebec and Labrador).
2. Design and implement multi-year funding agreements compatible with planning, transportation and construction realities in the Arctic.
3. Adjust policies of northern housing authorities to allow for ways to involve Indigenous peoples in the conceptualization, design, construction, and maintenance of housing in their communities.
4. Under social infrastructure funds, establish a program to encourage construction of housing for people living with mental illness under a model of community-based support and treatment.

## **Recommendations on housing from Inuit Tapiriit Kanatami’s 2019 report, “Inuit Nunangat Housing Strategy.”**

1. Review recent and current federal Inuit housing investments to determine remaining resource needs for achieving the shared goal of closing the housing gap between Inuit Nunangat and the rest of Canada. This will include addressing any challenges in the access to and delivery of housing investments, including but not limited to:
  - Direct access to federal housing funding throughout all of Inuit Nunangat
  - Timely delivery of Inuit housing funding
  - Inconsistencies in the delivery of Inuit housing funding
  - Operations and maintenance funding
2. a) Guided by Action 1, establish a federal Inuit Nunangat Housing Grant mechanism; a long term, sustainable Inuit housing investment based on:
  - Direct Inuit access to, and eligibility for, federal housing funding
  - Longevity, predictability and flexibility
  - Inuit self-determinationb) Identify federal programs that support housing-related community infrastructure to develop recommendations for improved access by Inuit, where appropriate, and improved collaboration among responsible authorities



3. a) Undertake a regional needs assessment in year one of the implementation of the Strategy, or as soon as practical, to develop a baseline and to better target investments to diverse regional need Acton  
 b) Document, evaluate, and disseminate pertinent information about successes and innovations in housing and support knowledge exchange and collaboration between housing administrators and experts.  
 c) Develop, fund and implement an Inuit Nunangat Housing Research Plan. The purpose of the plan will be to assist in the implementation of actions 3 a) and 3 b) as well as to measure progress of housing investments in Inuit Nunangat and addressing research gaps.
  
4. a) Work in partnership to understand gaps and share best practices in housing programs and initiatives that support alternative housing options, the reduction of barriers to increasing alternative housing options and improving affordability, including energy efficiency.  
 b) Explore and support the piloting of new or existing innovative solutions to increasing affordable alternative housing options and improving energy efficiency, and ensure programs aimed at innovative housing solutions are directly accessible by Inuit, including:
  - Identify and invest in innovative options to promote market alternatives to social housing
  - Identify and invest in innovative and culturally appropriate housing designs to improve energy efficiency and climate change adaptability
 c) Continue to invest in new housing construction and undertake repairs and renovation, where required.
  
5. a) Develop, undertake and fund a labour force and skills needs assessment drawing on existing data through labour-related initiatives.  
 b) Identify gaps and improve the awareness, understanding and effectiveness of capacity and skills development initiatives at the federal and provincial/territorial levels through targeted recommendations.
  
6. Building on existing partnerships and to the extent practical, engage provincial and territorial governments in the implementation of the Inuit Nunangat Housing Strategy to identify increased opportunities for collaboration and to discuss how best to work together to maximize partnerships and the impact of programming for Inuit communities.

## APPENDIX B. SUMMARY OF NORTHERN HOUSING CHALLENGES

- **Environment:** Communities are remote; housing must withstand extreme weather and hazards created by climate change (thawing permafrost, floods, soil erosion).
- **Capacity:** Lack of local skilled labour increases costs and results in construction delays.
- **Demographics:** Young and growing population requires new units; growth in population of seniors requires more supportive housing.
- **Legal/regulatory:** Land tenure complexities can delay land acquisition and deter private sector lending.
- **Infrastructure:** Many communities are inaccessible by road and not connected to the electrical grid. Costs to service land with water, sewer, and electric are high.
- **Housing continuum:** The housing continuum is incomplete. There are limited emergency shelters, youth safe houses, and supportive housing available. Private rental options are limited.
- **Quality of existing housing stock:** The existing housing stock was not built to withstand Arctic conditions, is aging, and was often built at as low a cost as possible. Durable, energy-efficient, and cost-effective construction methods are available, but have high up-front costs.
- **Core housing need:** The percentage of households in core need is higher in the North. A greater percentage of the need is generated by lack of adequacy and lack of suitability in the North than in the south.
- **Home ownership:** Home ownership is often unfeasible. Many communities do not have functioning housing markets due to low resale value relative to construction costs, challenges obtaining financing and insurance, and high maintenance costs.
- **Design:** Housing is often designed without addressing environmental or cultural needs; communities lack sufficient information to mitigate climate change hazards through design.
- **Financing:** It is challenging to obtain private sector financing.
- **Planning:** Housing corporations struggle with long-term planning due to sporadic funding; long-term planning often does not take demographic forecasting into account.
- **Collaboration:** There is no comprehensive federal strategy to address northern housing and there is a lack of effective partnership between different levels of government, non-governmental organizations, and the private sector.
- **Innovation:** Private sector involvement in innovation is limited; it is often impractical to implement new technologies in communities; and there is a lack of coordination between Federal departments and agencies performing research
- **Federal housing funding:**
  - › Funding is inadequate, unpredictable and short-term.
  - › Funding is often allocated between Provinces, Territories, and First Nations on-reserve. Allocations for Inuit and First Nations without reserve lands are typically drawn from the Provincial and Territorial funding pools.
  - › Fund expiry dates do not facilitate construction during the optimal construction season.
  - › National building codes are not customized to the northern context.
  - › Social housing agreements that have delivered funding for public housing for several decades are coming to an end.

A photograph of a purple building with white windows and a snow-covered foreground. The building has horizontal siding and four windows. The sky is blue. A red banner is at the top left, and a white box with contact information is on the left side.

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