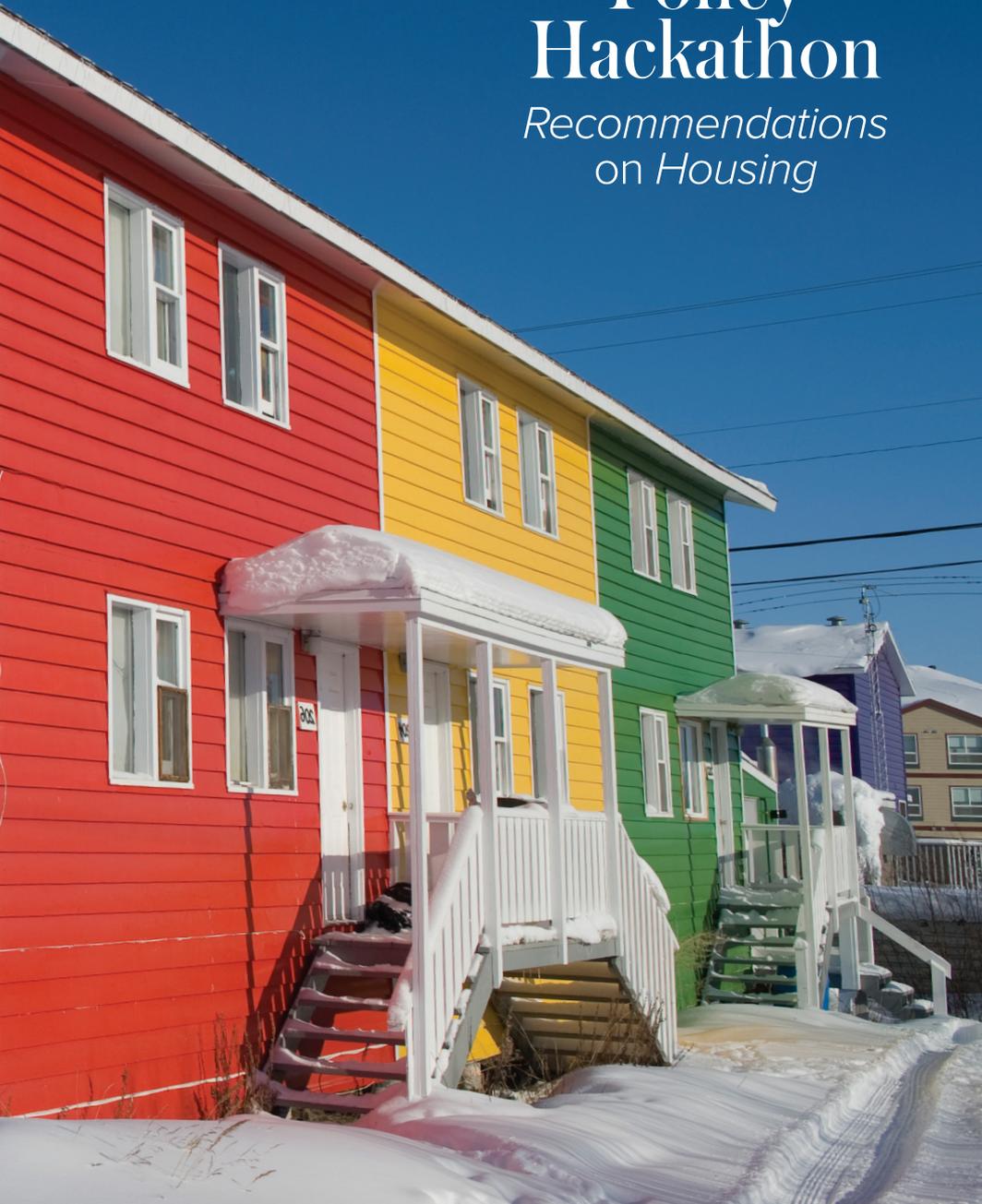


Northern Policy Hackathon

*Recommendations
on Housing*



The views in this document are those of the participants of the third Northern Policy Hackathon and do not reflect the views of The Gordon Foundation.

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Northern Policy Hackathon

Recommendations On Housing

The Gordon Foundation undertakes research, leadership development and public dialogue so that public policies in Canada reflect a commitment to collaborative stewardship of our freshwater resources and to a people-driven, equitable and evolving North.

Our mission is to promote innovative public policies for the North and in fresh water management based on our values of independent thought, protecting the environment, and full participation of indigenous peoples in the decisions that affect their well-being.

Over the past quarter century, The Gordon Foundation has invested over \$37 million in a wide variety of northern community initiatives and freshwater protection initiatives.



Having quality, appropriate and affordable housing is critical to the quality of life of all Canadians. The North has distinct and acute challenges in relation to housing. Many of these challenges are a result of housing created under past federal government policy. With a very limited private market, shortage of housing, poor quality and culturally-inappropriate homes, a lack of community-driven housing, and high construction, maintenance and delivery costs, northerners are often unable to access housing that meets their needs.

This is not only a housing issue. Inappropriate housing has significant social, economic, environmental, and health impacts.

For federal housing policies to succeed in addressing the needs of the North, they should depend on innovative solutions that are made for the North, by the North, and rooted in northern realities. **The Gordon Foundation's Northern Policy Hackathon** brought together diverse stakeholders from across the North to answer that challenge with creative, practical and concrete policy recommendations for the government.



OUR APPROACH

Northerners have a fundamental role to play in informing policy decisions that affect them.

On May 14–16 2019, The Gordon Foundation convened its third Northern Policy Hackathon (NPH) in Inuvik, Northwest Territories. The third Hackathon brought together northerners from across the three territories and Inuit Nunangat to develop innovative recommendations for federal policies to ensure that housing meets the needs of northerners in the coming decades.

Participants came from a wide array of backgrounds, including a Gwich'in elder, landlords, community members, business owners, the non-profit sector, academic institutions, municipal, territorial, regional, Indigenous leadership, and the federal government.

The Gordon Foundation would like to extend its thanks to the participants of the third Northern Policy Hackathon for their hard work and ideas to make this document possible, and to Inuvik, Northwest Territories for welcoming us all.



POLICY ENVIRONMENT

As an area of shared jurisdiction, responsibility for housing in the North includes roles for federal, provincial, territorial and Indigenous governments. In recent years the federal government has taken a more active role in these partnerships, launching policy initiatives aimed at improving housing conditions. These include the National Housing Strategy: A Place to Call Home, Reaching Home: Canada's Homelessness Strategy, as well as co-developing the distinctions-based First Nations Housing Strategy, the Inuit Nunangat Housing Strategy, and the Métis Nation Housing Sub-Accord. These are long-term strategies in their early years of implementation.

In general, the role of the federal government is focused on funding to assist with housing construction, affordability, and maintenance and repair, with funding primarily focused on non-market housing. There are also initiatives related to research, energy efficiency, sustainable design, and safe building practices. Within the federal government, different departments and crown corporations play key roles, including, but not limited to:

- ▶ Employment and Social Development Canada;
- ▶ Indigenous Services Canada;
- ▶ Crown-Indigenous Relations and Northern Affairs Canada, and;
- ▶ Canada Mortgage and Housing Corporation.

Other departments (including Finance Canada, Environment and Climate Change Canada, Natural Resources Canada) also have important funding and policy influence, for example through the pan-Canadian Framework for Clean Growth and Climate Change

Public funding and policy play a significant role in ensuring there are appropriate housing options in the North.

RECOMMENDATIONS

The participants selected four themes to focus the recommendations.

- 01 | Community-Driven Development
- 02 | Building Science
- 03 | Financing
- 04 | Integrating Housing Supports



01

Community-Driven Development

Challenge

Housing in the North has not taken into consideration the cultural, environmental and social needs of the diverse communities and their people. Government-driven housing has failed to meet the standards and accommodate the needs of what were self-sufficient northern peoples.

Recommendation

Ensure resources are readily available to communities for the development and implementation of **holistic, self-determined community plans**, which should:

- ▶ **be inclusive** of environmental, social well-being, economical, cultural, and educational needs;
- ▶ **include innovative housing options** that are determined by the community, and;
- ▶ have funding that is **long-term, flexible, stackable and is responsive** to the community plan.

This approach should be piloted in one community in each of the territories and each of the Inuit regions, including Inuit Nunangat and Inuit NunatuKavut.

SELF-DETERMINATION

All communities have the choice of how their housing needs will be met and how housing is integrated into their communities.

Challenge

There is a lack of:

- ▶ Financial literacy which limits peoples' ability to move through the housing continuum;
- ▶ Knowledge about the responsibilities of home ownership and maintenance which has negative impacts on people's quality of life and community housing stock, and;
- ▶ Appropriate resources for communicating information on housing options, which limits people's ability to understand and access housing that meets their needs.

Recommendation

Resource **community/regional outreach teams** to support people in building their knowledge and confidence in:

- ▶ Financial literacy (credit rating, insurance, budgeting, forecasting);
- ▶ Rental and ownership responsibilities (maintenance), and;
- ▶ Housing and financing options that are locally available.

Teams should use culturally appropriate communication methods (e.g. visual, oral, plain-language) and social marketing that showcases community successes and innovation.

02 Building Science

Challenge

Northern communities face similar issues when it comes to building quality climate-appropriate homes. These communities are each trying to resolve these issues on their own and don't have easy access to best practices. Some best practices that are utilized are not always sufficient or suitable to the applied geographical and climatic environments.

Recommendations

- ▶ Support the creation of a pan-northern **public information and applied research Hub** specific to building science that creates access to proven northern innovation and best practices (funding by 2020, in place by 2021).

THE RESEARCH HUB:

- ▶ is to be developed, led and administered by a panel of pan-northern experts;
- ▶ will compile and develop easy-to-use digital content;
- ▶ should be staffed and resourced properly, and;
- ▶ should be housed in northern-based academic institutions.

THE RESEARCH HUB WILL INCLUDE:

- ▶ Best practices that have been approved by the panel of pan-northern experts on issues including, but not limited to:
 - ▶ Insulation techniques, products, construction techniques, building systems, dealing with the effects of climate change, and financially viable solutions.
- ▶ A list of people who hold the Certification in Northern Building Science.
- ▶ Sources of Traditional Knowledge from across the North.

Once the Research Hub has launched, create an ongoing pan-northern outreach strategy.

- ▶ Support the creation of a pan-northern **Certification in Northern Building Science** that ensures a high-level standard of building in the North, based on the Hub's research (funding by 2020, program in place by 2022).

- ▶ The curriculum is to be developed and led by pan-northern experts and built on information that has met the criteria to be in the Hub.
- ▶ Once a person is certified, their information will be placed in the Hub.
- ▶ Certification curriculum will include, but will not be limited to the following:
 - ▶ Building Science: Understanding basic building related science to provide the necessary understanding of how buildings work, and how to avoid problems.
 - ▶ Best practices in: insulation techniques; products; construction techniques; building systems (e.g. mechanical; electrical; wall systems; foundations); dealing with the effects of climate change; and financially viable solutions.

Challenge

National Canadian Building Codes are far below required standards for the northern climate.

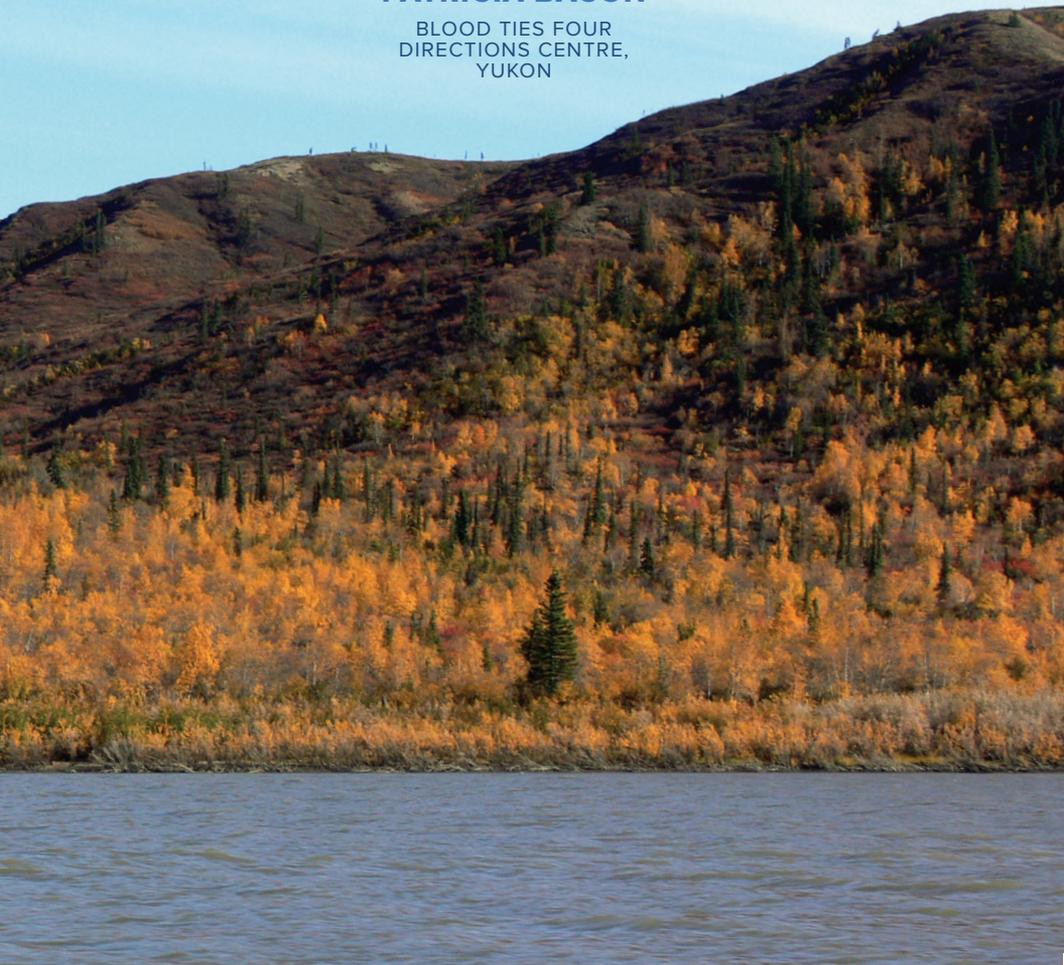
Recommendation

The National Resource Council (NRC) should work with provinces, territories and other stakeholders to develop **Model Building Codes tailored to climatic zone conditions** in the North.

“What a difference
one house can make
in a community
when we’re talking
small, rural, remote
communities.”

PATRICIA BACON

BLOOD TIES FOUR
DIRECTIONS CENTRE,
YUKON



03 Financing

Challenge

The Government of Canada's distinctions-based approach does not allow for direct/flexible funding arrangements to all First Nation, Inuit and Metis organizations/governments. The Government of Canada has announced federal budget investments of \$600 M for on-reserve First Nations housing, \$500 M for Métis housing, and \$400 M for housing in the three Inuit Nunangat regions of Inuvialuit, Nunavik and Nunatsiavut. There were some settled and unsettled First Nations and Inuit in the northern extent of the seven provinces and the territories who did not receive direct funding.

Recommendations

- ▶ In order to achieve the federal government's commitment to reconciliation, **direct / flexible funding** to all First Nations and Inuit is recommended regardless of their affiliations and status (by 2022).
 - ▶ Jointly establish **Northern Indigenous Housing strategies and policies** for all non-affiliated northern Indigenous groups (by 2020 – 2025; implement 2025 – 2030).
-

Challenge

The Federal Government has failed to honour their commitment to fund equitable housing in the North by allocating funds through provincial and territorial governments.

Recommendation

Establish **direct and flexible funding arrangements** with non-affiliated northern Indigenous groups (by 2025).

Financing

Challenge

Private financing and commercial banking industries do not provide adequate options that are responsive to Indigenous and northern land and home ownership realities.

Recommendations

- ▶ Through CMHC, **provide assistance on a sliding scale** to northern & Indigenous peoples, in their home ownership and housing development projects by creating supports for: mortgage loan insurance and asset insurance; appraisal costs; costs (travel-related) associated with getting insurance; and home related inspections (by 2021).
- ▶ Federal government should work with northern & Indigenous peoples / groups to **establish their Land Registries** by providing financial resources, training and personnel (identify and prioritize communities by 2020, prioritizing via timing - communities who may want to wait, conduct consultations by 2021, implement by 2020-2030).

“It’s not one size fits all.
However, the duty to consult
and direct, flexible funding will
ensure a successful outcome.”

JASON SNAGGS

CEO YELLOWKNIFES
DENE FIRST NATION,
NWT

Challenge

Current CMHC funding criteria and application processes are not reflective of the northern housing reality, capacity and population size (economies of scale).

Recommendations

CMHC should **modify their funding application criteria** for the North by:

- ▶ Taking a holistic view of the 10% accessibility requirement and applying it to communities or regions, rather than by projects. Regional monitoring by CMHC can ensure that the 10% requirement is applied by region and not by project.
- ▶ Eliminating the “5-door minimum build” requirement for funding eligibility. Applicants with “one door” projects should be eligible to apply in light of northern realities and population size (economies of scale).

Example: Yellowknife Zoning by-law limits building to 4 units per lot.

Example: 5 new units in Edmonton equals only a 0.005 % increase in housing stock, while 5 new units in Beaver Creek, Yukon equals a 6.7% increase in housing stock.

- ▶ Streamlining the application process for northerners by:
 - ▶ Providing CMHC personnel on the ground and/or financial resources to hire personnel to complete and navigate the application requirements.
 - ▶ Simplify the application by reducing the amount of upfront work required prior to conditionally approving funds.
 - ▶ Conduct a review of successful, unsuccessful, and “drop-out” applicants over the past 3 years to identify barriers and capacity gaps in CMHC funding programs (by 2021).

- ▶ Produce & publish tools such as:
 - ▶ A “northern” requirement/eligibility exemptions list
 - ▶ A “road map” to their suite of programs
 - ▶ Funding minimums & caps
 - ▶ Explain how “northern” is defined
- ▶ Ensure that CMHC representatives are designated to regions and have appropriate regional expertise rather than strictly program-based focus.



**“The focus is people,
the by-product is housing.”**

NELSON LEPINE

CARCROSS TAGISH
MANAGEMENT CORPORATION,
YUKON

04 Integrating Housing Supports

Challenge

Public/social housing in the North is not working in its current state. Housing support in the North is fragmented and shaped by barriers in systems rather than the needs of communities. Housing funding typically comes without the related social supports needed for communities to thrive.

Recommendations

Revitalize public and social housing at the federal, provincial, territorial, and community level in the North and **create a new paradigm** informed by the principles of the Truth and Reconciliation Commission's Calls to Action by:

- ▶ **Building partnerships** between communities, non-profits and all government departments to ensure that there are no silos and that people can navigate through all housing systems (build partnerships by 2020).
- ▶ Modifying federal housing funding programs to include housing as well as **wrap-around services** such as frontline support, healers and social workers as directed by the community (by 2020).
- ▶ **Modifying and changing housing policies and programs** that are not trauma-informed and culturally safe (implement by 2021).



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