



# Yukon Housing Corporation's Community Housing Policy Framework

## Background and Rationale

In November 2017 the federal government announced Canada's first-ever National Housing Strategy (NHS), a 10-year plan focused on reducing homelessness and improving the affordability, availability and quality of housing for Canadians in need. As part of the transformational change envisioned in this pan-Canadian strategy, the federal government introduced the term **Community Housing**. This new term was adopted as part of the sector transformation envisioned in the National Housing Strategy, helping to shift the country away from the idea of social housing, which was stigmatized and carried an expectation of heavy government involvement, towards a more economically viable and socially inclusive sector.

The NHS defines Community Housing as: *community-based housing that is owned or operated by non-profit housing providers and housing co-operatives or housing owned directly or indirectly by provincial, territorial or municipal governments or district social services administrative boards and includes Social Housing*<sup>1</sup>. This new term is intended to address confusion over the range of existing terms<sup>2</sup> by having all forms of subsidized housing, regardless of the type of organization that owns and operates it, fall under a single banner.

Provincial and territorial governments are Canada's primary partners in the implementation of the NHS. This relationship is formalized through the Federal Provincial Territorial (FPT) Housing Partnership Framework, a multilateral agreement that sets the foundation for federal, provincial and territorial governments to work towards achieving the strategy's long-term vision. Under the NHS and the multilateral framework, Canada and Yukon have a bilateral funding agreement that formalizes how federal funds received by YHC will contribute to the vision of the NHS.

The two main federal funding agreements between YHC and CMHC are scheduled to expire in 2029/30<sup>3</sup>. As YHC plans for this uncertain financial future, the corporation is embracing the concept of the Community Housing and the NHS' vision of a more economically viable and socially inclusive sector.

YHC's definition of Community Housing expands on what has been put forward by the federal government to include considerations that are unique to our northern Yukon context.

## Government Direction on Housing

### Federal and Territorial Priorities

YHC's Community Housing transformation is supported by the federal and territorial policy direction as identified in the table below:

Federal Policy Direction	Government of Yukon Policy Direction
<a href="#">Canada's National Housing Strategy: A Place to Call Home</a>	Housing Action Plan for Yukon
Reaching Home: Canada's Homelessness Strategy	Safe at Home Plan to End and Prevent Homelessness

<sup>1</sup> [A Place to Call Home: Canada's National Housing Strategy \(2017\)](#) and the CMHC-Yukon Bilateral Agreement

<sup>2</sup> This includes terms such as social housing, public housing, assisted housing, affordable housing, non-profit housing.

<sup>3</sup> The Social Housing Agreement (SHA) and the CMHC-Yukon Bilateral Agreement

## 2018/19 – 2022/23 Strategic Plan

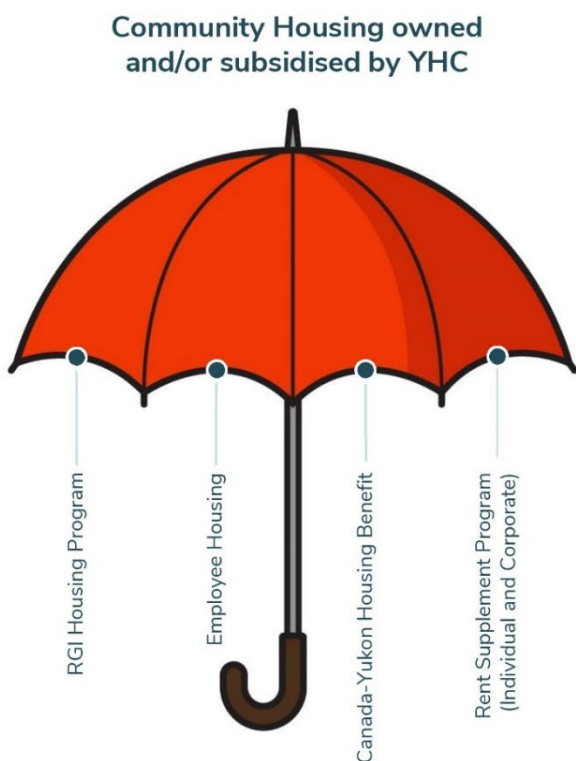
YHC's shift to Community Housing is also supported by "Bringing the Future into Focus", the corporation's current 5-year strategic plan.

## YHC's Role in Yukon's Community Housing Sector

YHC's Definition of "Community Housing":

We use the term "Community Housing" as an umbrella term that refers to subsidized housing. This includes housing that is owned and/or operated by the **Government of Yukon, non-profit housing providers, housing co-operatives, First Nations Development Corporations** (with the exception of for-profit, market housing developments) and **for-profit, market housing providers that offer subsidised rents/sale prices through a partnership with government**, and includes **supportive housing** and **employee housing**. It excludes for-profit, market housing that is not subsidised. Adjustments to this definition are anticipated as Community Housing evolves.

**For YHC**, this means we (a) will participate in the direct provision of Community Housing through the RGI Housing Program, employee housing, and our rent subsidy programs (ie. Canada-Yukon Housing Benefit; Individual/Corporate Rent Supplement Programs); and (b) where appropriate, use other existing programs (and other future programs that are developed), activities and resources to strengthen Yukon's Community Housing sector, create new Community Housing supply, modernize existing Community Housing stock, and provide resources for Community Housing providers in Yukon.



### Tools used by YHC to strengthen Yukon's Community Housing sector:

#### Grant/Loan Programs

- Housing Initiatives Fund (HIF)
- Municipal Matching Rental Construction Grant
- First Nations Energy Efficiency Program
- Developer Build Program
- Rural Home Ownership Loan:
  - First Mortgage Program
  - Owner Build Mortgage Program
- Home Repair Grant/Loan:
  - Accessibility Grant
  - Emergency Repair Grant
  - Home Repair Loan

#### Government Strategies (ex. HAP, Safe at Home)

#### YHC's Strategic Plan

#### Budget

- Capital
- O&M

#### Staff

#### Partnership Agreements (ex. MOUs)

The tools identified are reflective of operational programs as of 2021-2022. These may change over the duration of the Community Housing Program to help with the delivery of Community Housing.

## Mission<sup>4</sup>

YHC's core purpose is to work collaboratively to provide responsible and innovative solutions to diverse housing needs and vulnerabilities.

## Vision<sup>5</sup>

To deliver housing solutions that contribute to healthy, sustainable, inclusive communities.

## Objective

The objective of this framework is to commit YHC to structuring and focusing current and future programs around delivering housing solutions that contribute to a healthy, sustainable, inclusive Community Housing sector in Yukon. The purpose of YHC's Community Housing Framework is to provide overarching guidance on how to achieve this.

The Community Housing Framework provides the umbrella for YHC to administer the following programs (current as of 2021/22):

- Rent-Geared-to-Income (RGI) Housing Program
- Employee Housing Program
- Canada-Yukon Housing Benefit rent subsidy
- Rent Supplement Program: Individual and Corporate
- Loan and Grant Programs, i.e.:
  - Housing Initiatives Fund (HIF)
  - Municipal Matching Rental Construction Grant
  - First Nations Energy Efficiency Program
  - Developer Build Program
  - Rural Homeownership Loan: First Mortgage and Owner Build Mortgage
  - Home Repair Grant/Loan: Accessibility Grant, Emergency Repair Grant and Home Repair Loan

\*This program list may be edited or expanded as YHC's Community Housing Framework programs and tools evolve.

It is important to recognize that Community Housing is one part of the entire housing continuum and pressure in other areas of the continuum (ie. deteriorating market-rate affordability, barriers to home ownership, poverty reduction) can cascade up and down the continuum to impact the provision of Community Housing.

While most of YHC's programs provide direct support to Community Housing providers, YHC recognizes that additional programs that support the housing needs of individual home owners (ie. Rural Homeownership Loan; Home Repair Grant/Loan) can be designed and delivered with the intention of strengthening the Community Housing sector, especially when looking at individual movement along the housing continuum.

## Principles

The corporation will look to the following principles for guidance as it works to coordinate program delivery:

- **Client focus:** place client needs at the heart of social housing transformation and shift away from a "do more" philosophy to a "do better" approach.

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<sup>4</sup> YHC's 2018/19 – 2022/23 Strategic Plan: Bringing the Future Into Focus

<sup>5</sup> YHC's 2018/19 – 2022/23 Strategic Plan: Bringing the Future Into Focus

- **Fiscal responsibility:** maximizing the use of finite resources available (i.e. financial and human resources, housing units, etc.) is integral to the effectiveness of YHC's programs.
- **Efficiency:** seek opportunities to streamline processes to enable staff to focus less on administrative needs and more on client service.
- **Target evidence based needs:** move away from building more social housing as the generally held solution to all housing problems to an approach that optimizes successful housing outcomes for specific client groups and invests in housing projects that will directly contribute to a healthy, vibrant, sustainable Yukon.
- **Communities matter:** promote healthy, vibrant, sustainable communities by ensuring that the housing needs of clients living in Yukon's rural communities are able to be met without leaving their community.

## Goals

YHC's Community Housing Framework is meant to coordinate delivery of the corporation's programs in pursuit of the following goals:

1. Deliver housing programs that meet needs and which produce successful housing outcomes for all clients.
2. Strengthen corporate stewardship by balancing client focus with fiscal resilience and stability.
3. Renew and rebalance housing roles and responsibilities within Yukon's Community Housing sector.
4. Where practical, focus YHC's programs on building healthy housing markets so that Yukon communities remain healthy, vibrant and sustainable.

## Risk Management

YHC uses a corporate-wide risk management framework that allows the Corporation to capitalize on opportunities and identify and mitigate potential risks. To this effect, all current and future YHC programs will include a risk assessment component that will demonstrate both the risk level as well as the risk mitigation strategy.

## Monitoring and Evaluation

All current and future YHC programs will be subject to evaluation to allow the corporation to monitor the extent to which each program is contributing to the stated goals in this framework, as well as provide any necessary recommendations for improvement.

## Communications Strategy

YHC will develop an overarching Community Housing communications strategy that will be updated on an annual basis. This will ensure that changes in housing needs and new priorities by the Government of Yukon are reflected.